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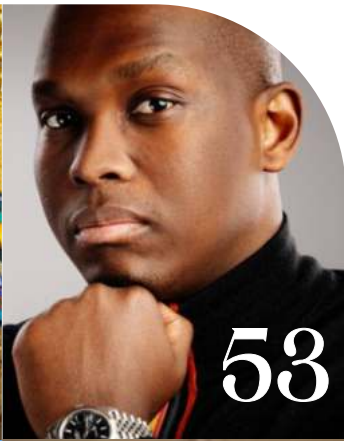
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Inspiring and Building Africa One Story At A Time!!

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Inspiring and Building Africa One Story At A Time!!

PUBLISHERS' STORY



The diversity of thoughts from the people I meet every day inspired me to publish this edition.

PHILANTHROPY AND BUSINESS is the theme for this special edition depicts the essence of Corporate Social Responsibility to business owners.

We also focused on the technological transformation that Artificial Intelligence and Fintech have on the continent of Africa and Ghana respectively.

Be inspired by the few messages that summarise my thoughts for this entrepreneurial journey as 2023 is about to end, from individuals whose stories were featured in this edition.

"My message to readers is to recognize that there's always more to life than meets the eye. Embrace the belief that your current situation is where you're meant to be. Continually ask yourself: Why here? Why now? What's next? Finding answers to these questions ensures a fulfilling journey."- Emmanuel Pobee

"As we approach the end of the year, my advice to startups gearing up for 2024 is to prioritize adaptability and resilience. Embrace change, stay agile, and be prepared to pivot when necessary. Focus on building a strong foundation by fostering collaborative and innovative company culture."- Oseadeeyo Nana Kumi Kodie

"the journey of discovering one's purpose on Earth is

a transformative and empowering process. It begins with understanding ourselves intimately, recognizing our unique attributes, and embracing our God-given talents and passions. Armed with this self-awareness, we can embark on a purposeful path, utilizing our strengths to achieve excellence and success while making a positive difference in the lives of others and the world at large."- Nana Kwasi Ohene

"I encourage anyone with a passion for helping others to consider starting their charity or volunteering with an existing organization. Together, we can create a tangible and lasting difference in the lives of people and contribute to building a brighter future for Ghana."-Kezia Asiedua Sanie

"The vitality of our democracy is contingent upon the youth's public engagement, and Ghana stands at the threshold of a new era, potentially sculpted by an informed and politically active youth. The upcoming 2024 elections present a captivating prospect to witness how this burgeoning electorate will shape the contours of Ghana's political landscape."- Dr Maxwell Ampong, DBA

"You have the time; You just don't know how to prioritise"-Vusi Thembekwayo

Great appreciation goes to our readers, especially YOU. Together, you've made MY STORY MAGAZINE, AFRICA'S PREMIUM DIGITAL ENTREPRENEURIAL RESOURCE PLATFORM a great success.

We appreciate every entrepreneur who availed themselves to get their stories published to inspire others.

I wish you a Merry Christmas and a prosperous New Year.

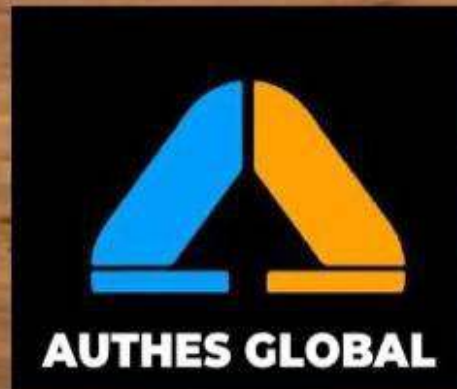
My Story Magazine; Inspiring and Building Africa One Story At A Time!

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DR. SANGU J. DELLE

CEO- CAREPOINT

Sangu is CEO of CarePoint (formerly Africa Health Holdings), a tech forward healthcare system operating across the continent, focused on "building Africa's healthcare future." He is also the Founder and Chairman of Golden Palm Investments Corporation ("GPI"); an investment holding company focused on building world class technology companies in Africa. GPI has backed startups such as Andela, mPharma and Flutterwave and GPI portfolio companies have raised over \$1.2 billion in venture financing.

In 2022, Sangu launched the Sangu Delle Foundation, a grant-making non-profit focused on education, mental health and job creation.

Sangu is a Trustee of the Peddie School, a board member of Ashesi University, a member of the Harvard Medical School Dean's Global Health and Service Advisory Council, Co-Chair of the Leadership Council of Harvard's Center for African Studies, a board member of Ghana International School and a member of Harvard University's Joint Committee on Alumni Affairs and Development.

He is a member of the Selection Committee of the Rhodes Scholarship for West Africa.

Sangu previously served as an Elected Director on the Board of Harvard's Alumni Association and a member of the Stakeholder Advisory panel at AXA.

Sangu graduated with a Bachelor of Arts (Highest Honors) in African Studies and Economics from Harvard College, a Doctor of Law from Harvard Law School, a Masters in Business Administration from Harvard Business School, a Master's in International Human Rights Law from Oxford University and a PhD in African Studies and Anthropology from the University of Birmingham.

He is admitted to practice law in the Commonwealth of Massachusetts and the District of Columbia. Sangu is the author of Making Futures: Young Entrepreneurs in a Dynamic Africa, which was shortlisted for the Financial Times / McKinsey Bracken Bower Prize for best business book by an author under age 40.





MRS. JANET ABOBIGU

CEO -UNI-JAY COMPANY LIMITED AND
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JACINTA STEVENS;

Founder and Creative Lead- JAST MODE



Jacinta is an alumna of the Kwame Nkrumah University of Science and Technology, having graduated with a degree in social work.

She's the founder of Jacinta Stevens Foundation, an NGO that provides resources and relief for orphans and the underprivileged.

She also runs a protocol service, JSTEVENS Protocol Service, which offers professional protocol service for events and conferences.

As a fashion enthusiast, she's the founder and creative lead at JAST Mode, a men's clothing brand that designs and produces high-quality modern fashion for high-quality men.

She also provides styling services for men for any occasion or event.

Introducing Jast Mode class and luxury in me



JAST Mode, a beacon of sophistication and high value in the fashion world, proudly announces its grand entrance onto the men's fashion scene.

This new, dynamic brand stands as a testament to unwavering values and the uncompromising commitment to delivering luxury like never before.

An Interview with the CEO.

• How would you describe the personality of your brand?

JS: JAST Mode is everything sophisticated, class and high-value brand.

We don't compromise on the values that describe our brand. We aim to become a clothing brand that exudes luxury.

• Can you share a bit about your background and what led you to enter the menswear industry?

JS: Growing up I have always liked putting clothes and colours together and they always come out great. At the time, I didn't know what fashion entails but along the line, I started following fashion brands and learning from them. It didn't take me long to have an interest in building a business around fashion, especially men's wear. I ventured into the men's wear industry because I noticed there's little to no attention in that area.

We think that men don't need that intentionality when it comes to what they wear as compared to women, but that's unfortunate. A good-looking man compliments a good-looking woman and that's why I started JAST mode.

: The Epitome of style, n's fashion.



• Where do you see your menswear brand in the next few years?
What are your growth aspirations?

JS: In the next few years, we look forward to hosting the annual men's fashion and lifestyle expo where we bring together other accessory brands and conversations on men's fashion and well-being.

• Who is your ideal customer?

JS: JAST mode exists to serve the modern man who exudes style and class. Our brand is for the sophisticated man who is deliberate about their outlook. For the high-value man.

• How do you want people to remember your brand in the years to come?

JS: Our vision is to have a brand that attracts attention for its exceptional nature. In a few years to come, we envision a long-lasting

impression on all of our designs and fabrics; that it will be easy for anyone to identify our designs even from afar.

• How do you want customers to feel when they interact with your brand, both online and offline?

JS: Originality, class and creativity are what we want our customers to relate with both online and offline.

• Are there any personal experiences that have shaped your vision for the brand?

JS: Yes. I have a very lively personality so anywhere I go, I can create conversation and engagement with people. This trait has taken me to places where I've met men from various backgrounds and classes. And as much as there are exceptions, I realized that 90% of these men were not intentional about their outlook. To them, it's about making

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money and taking care of their families and plans. Those moments shaped my thoughts about men's physical appearance.

- What is the design philosophy behind your menswear collection?

JS: Each collection we create speaks of a theme that resonates with different personalities and thus, our designs are timeless, modern and sustainable.

- What makes your menswear brand stand out from competitors in the market?

JS: Our creativity and attention to detail.

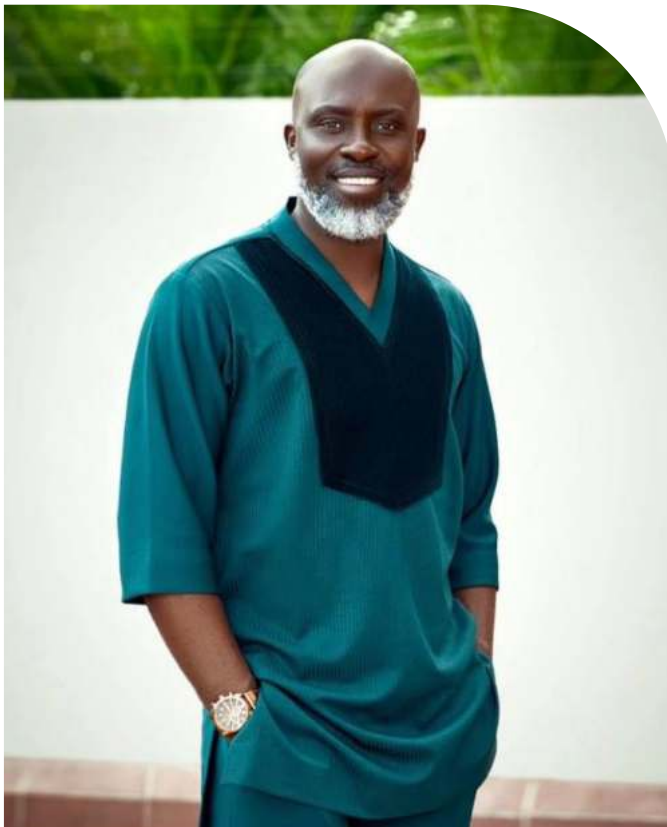
Join us on this exciting journey as JAST Mode

paves the way for a new era of originality, elegance and luxury in the world of men's fashion.

Explore our collections, feel the difference, and be part of the revolution- Jacinta Stevens, CEO



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EDWARD ASARE

| Ghana | Growth Mindset | Digital Marketer @ UBA Ghana
| Social Media Manager | Corporate Communications | Blogger | Publicist



Hello, my name is Edward Asare, am a Ghanaian blogger, influencer, and digital marketer who has made significant contributions in the field of digital marketing and blogging. I had the honor of being recognized as one of the Top 50 Ghanaian Bloggers in 2021 by Avance Media. My expertise in digital marketing also earned me the title of Ghana's Digital Marketing Professional of the Year at the National Communication Awards in 2021.

I was born on July 10, 1993, in Dawatrim-Asesewa, Eastern Region, Ghana, to my parents Rev. Eric N. Asare and Mary Asare. I attended Dawatrim R/C primary school and continued my education at the De Youngsters International school. For my senior high school education, I had the opportunity to attend Accra Academy. I further pursued my studies at the University of Ghana, focusing on Economics and Information Studies. Throughout my career, I have had the privilege of holding various positions in different organizations. In 2016, I started my journey as a social media manager at TV3 and later completed my national service at St. Francis Girls' Senior High School. I have worked with notable companies such as Genesis International Ltd, Glofert Ghana, Peduase Valley Resort, Media General Ltd, Ankobrah Beach Resort, Redpear, and Yen.com.gh. Currently, I am a Digital Marketer at United Bank for Africa (UBA), Ghana. In addition to my professional commitments, I am also honored to serve as a board member of Educational World Wide. The recognition and accolades I have received in the field of digital marketing and blogging have been humbling. I am grateful for the opportunities to showcase my expertise and contribute to Ghana's media landscape. I continue to strive to make a significant impact by utilizing my skills to enhance online presence and engage audiences effectively.

In 2020, I was honored to receive the Digital Influencer of the Year award at the Ghana Youth Excellence Awards. This recognition highlights my impact and influence in the digital space. The following year, in 2021, I was thrilled to be named the Digital Marketing Professional of the Year at the National Communication Awards. It is a testament to my dedication and expertise in the field of digital marketing. Additionally, I was recognized by Avance Media Ghana as one of the Top 50 Blogs in Ghana, ranking 49th. This acknowledgment reflects the quality and relevance of my blog within the Ghanaian blogging community. Furthermore, I was nominated for the Youth Blogger of the Year award at the Ghana Youth Excellence Awards in 2021. Although I did not win, being nominated is a significant achievement and demonstrates the impact of my work on the youth audience. In 2022, I had the honor of being recognized as a Honoree at the Humanitarian Awards Global. This recognition reflects my commitment to making a positive difference in society through my work. These awards and recognitions serve as a motivation for me to continue delivering high-quality content and making a meaningful impact in the digital marketing and blogging spheres.

What were the biggest initial hurdles you faced and how did you overcome them?

As I embarked on my journey in the field of digital marketing and blogging, I encountered several initial hurdles. Some of the biggest challenges I faced include:

Establishing credibility: Building trust and establishing myself as a credible source in the digital space was a significant hurdle. I overcame this challenge by consistently producing high-quality content, demonstrating my expertise through valuable insights and practical advice, and engaging with my audience authentically.

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Gaining visibility and recognition: In a competitive online landscape, standing out and gaining visibility was a constant challenge. I tackled this by actively promoting my work through various channels, collaborating with other influencers and industry professionals, and leveraging social media platforms to reach a wider audience.

Staying motivated and overcoming self-doubt: Like any creative endeavor, there were moments of self-doubt and questioning my abilities. To overcome this, I focused on my

passion for digital marketing and blogging, continuously learning and improving my skills, and surrounding myself with a supportive community of like-minded individuals.

Balancing work and personal life: Managing my professional commitments while juggling personal responsibilities was a significant hurdle. I overcame this challenge by setting clear priorities, establishing effective time management strategies, and seeking support from my loved ones.



Adapting to changes in the digital landscape: The digital marketing landscape is ever-evolving, and staying up-to-date with the latest trends and technologies presented a continuous challenge. I tackled this by investing time in continuous learning, attending industry conferences and workshops, and actively engaging in online communities to stay informed about emerging strategies and best practices.

By approaching these hurdles with determination, resilience, and a growth mindset, I was able to overcome them and establish a successful career in digital marketing and blogging.

What advice do you have for young people locally and internationally who are just starting out in their careers or pursuing their passions?

As someone who has experienced the challenges and successes of building a career in digital marketing and blogging, I have some advice for young people starting out in their careers or pursuing their passions:

Follow your passion: Identify what truly excites and motivates you. Pursue a career or passion that aligns with your interests and values. When you are passionate about what you do, it becomes easier to overcome obstacles and stay committed.

Embrace continuous learning: The digital landscape is constantly evolving, so it's crucial to stay updated with the latest trends, technologies, and industry practices. Invest in your personal and professional development by attending workshops, courses, and conferences, and staying curious about new developments in your field.

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Build a strong network: Surround yourself with like-minded individuals who share your interests and aspirations. Networking can provide opportunities for collaboration, mentorship, and support. Connect with professionals in your field, join online communities, and attend industry events to expand your network.

Take calculated risks: Don't be afraid to step outside of your comfort zone and take calculated risks. Be open to

new opportunities and experiences that may lead to personal and professional growth. Embrace challenges as learning opportunities and view failures as stepping stones to success.

Develop a personal brand: In today's digital age, having a strong personal brand can set you apart from the competition. Define your unique value proposition and build an online presence that reflects your skills, expertise, and personality. Consistently create and



share content that showcases your knowledge and builds your credibility.

Embrace resilience and perseverance: Building a successful career or pursuing your passions often involves setbacks and challenges. Develop resilience and a positive mindset to overcome obstacles and persevere in the face of adversity. Learn from failures, stay focused on your goals, and maintain a strong belief in yourself and your abilities.

Seek mentors and role models: Find mentors or role models who have achieved success in your desired field. Learn from their experiences, seek their guidance, and leverage their insights to navigate your own career journey. Their advice and support can be invaluable in your professional growth.

Remember, success takes time and effort. Stay committed, remain adaptable to change, and never stop learning and growing. With dedication and perseverance, you can achieve your career goals and turn your passions into a fulfilling and rewarding journey.



THE INSPIRING JOURNEY OF PRINCESS WEDAGA

Founder, Wedaga Empowers Foundation

Princess Diana Wedaga Ayongo was the National service personnel Women's Commissioner for Tema metropolitan.

She became the 3rd Runner up for Ghana Most Beautiful 2021 and Miss World Heritage Beauty with a purpose 2022. She won the Best District Women's commissioner award during the National Service Personnel Awards scheme in October 2023. She is also the Accra chapter representative for the Yaa Asantewaa Girls Old students 2017 batch.

She is the Development Queen of Upper East

Region which includes Bolgatanga, Bawku, Navrongo and Sandema.

Prior to her journey on GMB, Wedaga has involved in various community projects and has always been the voice for other young girls. She was a volunteer with the youth action movement in the University of Ghana of which she rose to become the Chairperson.

She successfully founded her charity which is known as the Wedaga Empowers Foundation which seeks to promote reproductive health education among



young people most especially with the girl child. Her charity has donated educational materials and sanitary products to schools and communities in Upper East Region of Ghana and continue to break the silence on menstruation, combat menstrual poverty and empower the youth.

Princess Wedaga in an interview with My Story Magazine;

msm: Princess, what inspired you to start a foundation?

princess ; My greatest inspiration to set up my foundation was a result of an abortion which resulted to the death of a senior. I realized that we still had a long way till go in terms of educating young people on their reproductive health. I also realized from the statistics of teenage pregnancy that it was alarming. Girls and boys were suffering in

silence as a result of sexual abuse and the saddest part was menstrual poverty. I just needed to be that little change that society needed. That voice to that voiceless child. That passion was like a flaming desire for positivity.

Do you think the corporate body has done enough in terms of their Corporate Social responsibilities?

I would not say they have failed. I will say that so much has to be done and will encourage all well meaning individuals to support in this good cause to make our society better. Because these kids are the today and tomorrow of our Nation and World at large

Have you had the opportunity to work with some Corporate bodies?

Yes I have had the opportunity to be funded by



AirtelTigo now AT, the Alhaji Hanan Foundation and the Ghana Maritime Authority who supported the Wedaga Empowers Foundation in 2022

What are some of your upcoming projects and where do you see yourself in the 5 years in terms of Wedaga Empowers Foundation

There are so many projects we intend coming up with. But we are still looking out for well meaning individuals to support and partner our good cause. In 5 years time, I would not know where the Foundation would be because I believe that God will always take the lead and I will just follow. But I am trusting that through His mercies, we would have done much more than we are doing for the Ghanaian child.

Connect with Princess on :

Facebook: Wedaga Empowers Foundation

Twitter: @apaalabunu

Snapchat: queenwedaga

Ig: kape_wedaga

TikTok: @kape_wedaga



PATRICK AMOFAH

Founder, Warrior King Watches



Patrick Amofah, a passionate and skilled horologist, was born on September 10, 1993, in the vibrant city of Tema, Ghana. Growing up in the midst of Ghanaian culture, Patrick developed a strong connection to his roots and a deep appreciation for the rich heritage of his country.

Hailing from Atwedie, a town nestled within the beautiful Asante-Akyem South Municipality in the Ashanti Region of Ghana, Patrick was raised in a loving family of 4. As the youngest child, he was nurtured by his parents, who instilled in him the values of hard work, resilience, and the importance of education.

Patrick's educational journey began at Kalvary School Limited, where he received his basic school education. With a thirst for knowledge and a passion

for the arts, he went on to pursue General Arts-Literature at Swedru Senior High School, located in Agona-Swedru, in the Central Region of Ghana. During his time at school, he developed a keen interest in creative expression and the power of storytelling.

After completing high school, Patrick's thirst for knowledge led him to Zenith University, where He completed His undergraduate in BBA Business Information Systems. This academic pursuit provided him with a solid foundation in business principles and technology, equipping him with essential skills for his future endeavors.

The path to becoming a horologist and entrepreneur was not one that Patrick had envisioned from the start. It was a deeply personal and transformative event in his life that set him on this extraordinary journey. In 2017, Patrick tragically

MOFAH



lost his father, who had a profound love for watches. His father left behind a cherished collection of timepieces, each holding sentimental value. Determined to keep his father's memory alive and honour his passion, Patrick decided to restore and preserve these beloved watches.

However, he soon encountered a significant challenge in finding a skilled watchmaker in Ghana who could restore his father's timepieces to their former glory. Frustrated by the lack of expertise and craftsmanship available, Patrick realized there was an untapped market opportunity in Ghana for quality watch restoration services.

Driven by his curiosity and desire to keep his father's legacy alive, Patrick embarked on a journey of self-learning. He immersed himself in the world of horology, studying the intricate mechanisms and movements that make watches tick. Through

extensive research, countless hours of watching online tutorials, and an unwavering determination, Patrick began to grasp the fundamental concepts of watchmaking.

What started as a personal mission soon evolved into a full-fledged business venture. In 2020, Patrick officially launched his watch repair company and e-commerce business. Despite the challenges posed by the COVID-19 pandemic and subsequent restrictions, he persevered, offering his services online. Through his e-commerce platform [], he restored both defective collectible watches and well-known branded watches, catering to a diverse clientele.

As his business gained momentum, Patrick realized the importance of establishing a physical presence to meet the growing demand for his services. In early 2021, he sought out a solution and His friend graciously provided his home; a prime location in Spintex to meet clients in person. This arrangement allowed Patrick to offer a more personalized and trustworthy experience for his clients.

The success and positive reception of his services prompted Patrick to further expand his operations. In August of the same year, he moved into a dedicated facility located at Greda Estate, equipped with state-of-the-art tools and devices to ensure the highest standards of watchmaking. With a team of skilled professionals, each contributing their unique expertise, Patrick's business sailed.

Patrick's commitment to excellence extended beyond watch restoration. He observed the need for quality watch straps to complement the restored timepieces. Always eager to learn and diversify his skills, Patrick taught himself the art of handcrafting leather straps. This new endeavor allowed him to provide his clients with complete watch solutions, offering a range of handcrafted straps in different sizes, colors, and premium leather types.

As a testament to his craftsmanship and dedication, Patrick named his company "HourHand Watch Co." The name reflects

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both the precision of timekeeping and the meticulous handcrafted nature of his work. HourHand Watch Co. quickly gained recognition as a reputable brand, providing exceptional watch solutions to individuals, institutions, and organizations across Africa and Europe.

With a team of highly trained professionals, HourHand Watch Co. offers a comprehensive range of services, including genuine part replacements, battery replacements, inspection and cleaning, movement servicing and overhauling, band and case refinishing, links addition/removals, and vintage timepiece restoration. They specialize in repairing all types of watches and brands, including automatic, mechanical, and quartz.

To ensure the highest quality of service, defective timepieces entrusted to HourHand Watch Co. undergo careful inspection and rigorous testing using state-of-the-art devices. This thorough evaluation enables Patrick and his team to recommend appropriate solutions tailored to each watch's specific needs.

Alongside their exceptional watch restoration and repair services, HourHand Watch Co. offers their meticulously handcrafted straps. From the finest leather materials to exquisite craftsmanship, each strap is a testament to their commitment to delivering exceptional quality and style.

Patrick's journey as a Ghanaian horologist and entrepreneur is a testament to his unwavering passion, dedication, and entrepreneurial spirit. Through HourHand Watch Co., he has not only preserved the legacy of his father's watches but has also become a trusted name in the watch industry. His commitment to excellence and the art of horology has positioned him as a key player in the Ghanaian and international watch markets, solidifying his place as a respected entrepreneur and custodian of timepieces.

Warrior King Watches

Patrick Amofah is fulfilling his lifelong dream of building his own watches in Ghana, drawing upon his extensive experience as a skilled watchmaker. With His team of talented craftsmen, Patrick has established the prestigious brand Warrior King, which embodies the cultural, political, and traditional origins of

Ghana in every timepiece. The name "Ghana" itself translates to "Warrior King," symbolizing the nation's strength and resilience. Through their watches, Patrick and his team aim to tell the captivating tales of the Gold Coast of Africa, spreading the values and heritage of Ghana to the world.

Warrior King is renowned for its exquisite style, uncompromised robustness, and a quintessential touch of Ghana's primordial roots. The brand seamlessly incorporates elements inspired by the durability, ingenuity, and elegance of Ghana's ancestral artisans into the meticulous craftsmanship of each timepiece. By combining heritage with a contemporary modern twist, Warrior King creates a one-of-a-kind brand that resonates with watch enthusiasts seeking unique and meaningful timepieces.

The collection features a diverse range of models, each representing a distinct facet of Ghana's cultural identity.

Warrior King offers the opportunity for customers to personalize their timepieces, ensuring a truly unique and tailored experience. From customizable engravings to bespoke designs, each watch can be built to suit the wearer's preferences and requirements. This level of customization enhances the personal connection between the wearer and their Warrior King Watch, making it a cherished and distinctive piece.

Through their dedication to craftsmanship and passion for Ghana's heritage, Patrick and his team are redefining the landscape of watchmaking. Warrior King timepieces not only serve as elegant accessories but also as conduits for the captivating narratives and values of Ghana. Every tick of a Warrior King watch carries the spirit of Ghana's warrior kings and the ingenuity of its ancestral artisans, inviting wearers to become part of a living legacy.

As Patrick continues his journey, he remains committed to sharing the stories of Ghana through his watches. Warrior King strives to inspire, connect, and spread the beauty and essence of Ghana's rich cultural tapestry to watch enthusiasts around the world. With each creation, Patrick and his team celebrate the legacy of Ghana, ensuring that the nation's heritage lives on through the timeless artistry of Warrior King watches.

Visit: www.warriorkingheritage.com

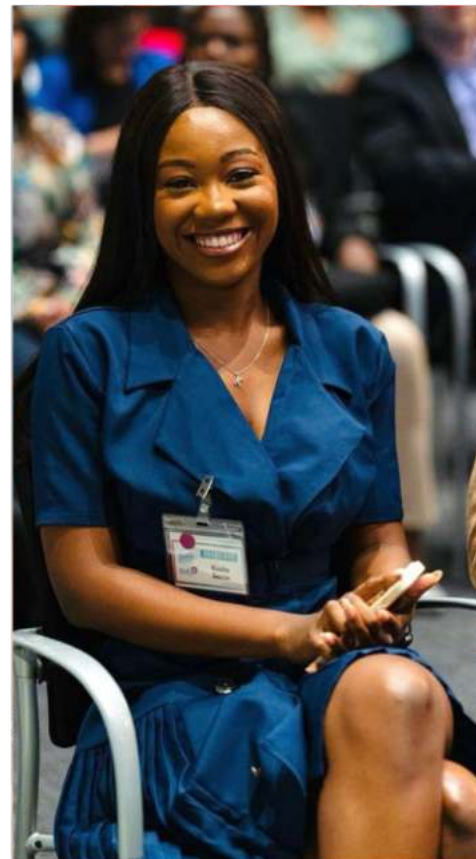
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KEZIA ASIEDUA SANIE

Ghana | Tangible & Lasting Difference | Philanthropist |
Award-winning Social Entrepreneur | Founder/President | Global Youth Ambassador



**FOR
THE
FUTURE**

My name is Kezia Asiedua Sanie, and I am a Wesley Girls' High School Alumnus with a deep passion for helping underprivileged children. From a young age, I recognized my calling and made the decision to fully embrace it. Together with some friends, we initiated a project aimed at providing assistance to needy children in Ghanaian communities, and since then, we have never looked back. Our journey began by pooling together our provisions at the end of each school term at Wesley Girls' High School. This small act of kindness blossomed into a fully-fledged NGO known as 'For The Future Ghana (FTF Ghana)'. Starting a charity had always been my childhood dream, and I frequently talked about it as far back as when I was in Primary school. Helping others has always come naturally to me, and I believe it's my calling. I am grateful to my younger self for recognizing this opportunity when it presented itself at Wesley Girls' High School. I shared my idea of a charity with my friends, and they immediately embraced it. We began planning our first event during our vacation. We collected our surplus provisions at the end of each school term, contributed money, and made donations to orphanages and provided relief items to children in deprived communities. Additionally, we collected dues and accepted contributions from our friends, family, and parents to fund our projects. As For The Future Ghana grew over the years, we received financial assistance through crowdfunding, partnerships, sponsorships, and pledges. Our primary focus is on underprivileged children because many communities in Ghana are faced with challenges, and children often bear the brunt of these difficult conditions due to their vulnerability and dependency. It astonishes me how, as a 16-year-old novice, my friends and I have achieved so much in such a short time. My team has played an essential role in nurturing my dream of helping the underprivileged. Their sacrifices, availability, and skills have contributed to shaping FTF into what it is today. Over the course of seven years, FTF Ghana has transformed into a structured organization with defined roles for each member. Our team is



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made up of the advisory board, the executive board, pioneers, members, executive members and volunteers. By helping these children, we are investing in the future. By providing them with opportunities and assistance, we rescue them from the clutches of social vices and nurture them into responsible adults who can make a positive difference in their respective communities. Throughout the years, we have launched several initiatives that reflect For The Future Ghana's mission.

These include the S.T.E.P. Initiative (Student Training and Education Project), ShareAid Initiative, Sponsor A Child Initiative, and most recently, SmartStart. The S.T.E.P. Initiative aims to identify underprivileged children and sponsor their holistic education while closely monitoring their progress. We are proud to have thirteen beneficiaries, including three-year-old Elizabeth Botchway, who has made significant improvements since starting school. As part of their holistic education, our beneficiaries are taught chess by volunteers and sponsored in their areas of interest. For example, Prince Kojo, who has a keen interest in robotics, attends classes at the Asustem Robotics Academy and is on his way to building a car! The Sponsor A Child Initiative is an extension of the S.T.E.P. program. Its ultimate goal is to identify bright students in underprivileged schools, provide them with education, mentorship, and nurture their skills and talents through a well-managed program.

This initiative involves sponsors who develop a guardian-child relationship with the beneficiaries, enabling them to interact with both the children and their parents. In response to students struggling with grasping classroom teachings and assignments, we introduced SmartStart. This weekend club for underprivileged students provides extra tutoring in core subjects and the French Language. Volunteer teachers have also been

engaged to support the students in their learning journey. The ShareAid Initiative serves as a platform for partnering with NGOs and corporate bodies to participate in projects aligned with our organization's mission and vision.

One notable partnership is with SchoolInABag, a UK-based charity organization that distributes school bags filled with stationery and other necessities to students in underprivileged schools. Working with Ghanaian enterprise TrashyBags, who package the bags for distribution, we have distributed over 800 fully equipped school bags to children in remote and underserved communities in Ghana. Our flagship project, the FTF Village, is a safe haven for our beneficiaries to grow, learn, and thrive. It will be an eco-friendly and self-sustaining space aligned with the Sustainable Development Goals (SDGs) of the United Nations, particularly SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), and SDG 5 (Gender Equality).

Through the S.T.E.P. and Sponsor A Child initiatives, we aim to sponsor these children throughout their education while helping them discover their unique strengths and linking them with resource persons in various fields. Our mission at For The Future Ghana is to shape the children we admit to The FTF Village into ethical leaders for the future. Together, we can create a brighter future for these underprivileged children and empower them to make a positive impact in their communities.

Our beneficiaries under STEP have also increased to 15. We recently enrolled 8 of them in a boarding school to provide them with a safe and nurturing environment away from the harsh and unpleasant circumstances they face in the slums.

We have introduced Pitch4Change, which is a

collaboration with Jambo spaces to teach underprivileged children computer skills and public speaking.

We have also introduced EmpowerHer Period, which was a collaboration with a UK researcher from university of Leeds. We distributed over 27000 sanitary pads to women and girls in the Greater Accra, Eastern, Central and Bono East Regions. This initiative is primarily geared towards helping girls to remain in school during their periods and to educate them on menstrual hygiene and reproductive health so as to empower them as girls who can focus on their dreams and achieve them irrespective of their social circumstances.

What were the biggest initial hurdles you faced and how did you overcome them? As the founder of For The Future Ghana (FTF Ghana), one of the most significant challenges we face is securing adequate funding. While we strive to accomplish so much and expand our initiatives for the children, limited financial resources often hinder our mission. It is disheartening to witness that many of our beneficiaries come from backgrounds of extreme poverty, with single parents who are unable to provide proper care and support.

Our ultimate goal is to construct a nurturing home for these children, offering round-the-clock care and enhanced security. This dedicated space will serve as a haven for their holistic development, allowing us to unlock their potential and capitalize on their unique skills.

What advice would you offer to young individuals, both locally and internationally, who are embarking on

their careers or pursuing their passions?

As someone who embarked on the journey of starting an NGO at a young age, I can confidently say that making a difference is possible, regardless of your age or background. The key lies in being passionate about the cause you wish to support and finding the right people to join you in this endeavor.

Surround yourself with individuals who believe in your dream and are committed to making it a reality. A dedicated team that is willing to sacrifice and contribute their skills and potential is invaluable for the growth of the organization.

Starting small may seem discouraging at times, but it is through consistency that growth is nurtured. Embrace your mistakes as valuable learning opportunities in your quest to create a positive impact. Running an NGO requires unwavering dedication and hard work, but it can also be one of the most fulfilling endeavors you undertake. Witnessing the positive impact you can make in people's lives is incredibly rewarding. I firmly believe that Ghana needs more NGOs to address the myriad challenges faced by our communities.

Whether it's supporting education, healthcare, or social welfare, there are numerous opportunities to make a difference. I encourage anyone with a passion for helping others to consider starting their own charity or volunteering with an existing organization.

Together, we can create a tangible and lasting difference in the lives of people and contribute to building a brighter future for Ghana.



KWAKU OPOKU OSAFO-AMPOMAH

President and CEO of Groupe Evonet



Mr. Kwaku Opoku Osafo-Ampomah is the President/CEO of Groupe Evonet, a Ghanaian conglomerate that consists of businesses in Construction and Real Estate Development, Paint Manufacturing, Marketing Consultancy; Sales and Trading; Transport, Distribution, and Logistics; Car Sales and Rentals.

His experience in the construction and real estate industry spans over a decade. His insights into Ghana's building industry and his quest to find innovative ways to address the common challenge with respect to the dilapidation of wall paints in the sector led to the birth of the locally manufactured BCK Graffiato Paint and BCK Acrylic Paint. As an entrepreneur, Mr. Osafo- Ampomah's activities are guided by five thematic pillars which are; integrity, discipline, loyalty, consistency and compassion.

These influence his personal decision making and guides how he relates to clients, partners, friends and family.

His passion is to build businesses across various industries which will first and foremost create employment for the teeming youth, secondly, show the youth that anything is possible with perseverance and thirdly, contribute to Ghana's industrial and economic growth.



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ABOUT US

MSM Media is a 360 media and publishing firm based in Accra, Ghana with the potential of going global with its timely publications to inform, inspire and connect corporates and individuals with resources and opportunities to know more, do more and have more.

We are the breath of fresh air the media and publishing industry has been waiting for, and with our proven strategies and corporate culture, we are positioned to become the most respected, needed and relevant media and publications firm in Africa focused on the kind of content our target market really needs.

We provide content through magazine publications, events, printing and other media.

Our content is mostly built around entrepreneurship, leadership, business and lifestyle.

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Mission & Vision;

Our Vision is to become one of the most relevant and respected entrepreneurial resource and platform for entrepreneurs and business leaders in Africa.

Our Mission is to provide relevant content, products and services through publications, events and other media to inspire, transform, inform, educate and provide a platform for networking for entrepreneurs and business leaders in Africa.

Company Objectives

Our main objectives are :

- To proceed with our business operations in Ghana
- To fully implement our proven strategies for running our business
- To foster business relationships with key partners identified in our business model
- To build a reputable online presence
- To become the most preferred and respected entrepreneurial resource and print platform in Africa.

We provide custom printing solutions for clients in architecture, aviation, automotive, start-ups, defense, hospitality, education, financial services and more, as well as catering to the consumer market

“Excellence is our diplomacy “

-COVER-

EMMANUEL POBEE

Graceland
photo

Emmanuel Pobee, like many young individuals, faced challenges growing up. Opting not to conform to the status quo, he made a pivotal decision to relocate to Canada after completing his GCE O' level, aiming to pursue Agriculture at the university. Unfamiliar with anyone in Canada, he worked to support himself, later enrolling in diploma courses at Humber College, specializing in Plastic Engineering, and assisting companies with related services.

Coming from the village of Okwabina in the Central region, with a challenging family background, Pobee recognized the need for change. After several years of traveling through Nigeria, Togo, Burkina Faso, and Niger, he finally arrived in Canada in 1985. Despite settling abroad, his commitment to volunteerism remained strong, regularly returning to Ghana to donate hospital items.

Transitioning from selling second-hand goods, Pobee entered the petroleum industry, co-founding Radiance Petroleum, which has successfully operated for 11 years. His motivation lies in the goal to create employment for 5000 Ghanaians, currently employing 300 individuals directly.

Beyond business, he is passionate about mental health, expressing regret for not





dedicating more time to helping young people in this area in Ghana. He emphasizes the importance of a support network during setbacks. His greatest achievement is his adopted son, whom he named after himself, symbolizing transformation from malnourishment and challenges to walking and attending school.

Pobee advocates for entrepreneurship as a means to liberate Africa from poverty and underscores the necessity of succession planning for business sustainability. Describing himself as an aspiring philanthropist, he values integrity and emphasizes the significance of life beyond monetary pursuits, believing in divine purpose and the importance of self-reflection on one's current position and future steps.

In an interview with MSM Media, Mr. Pobee discussed his journey and how he started life in Canada.

MSM Media Interviewer: Mr. Pobee, you were initially planning to go to Australia. Can you share what changed your mind?

Emmanuel Pobee: Yes, indeed. The opportunity to travel to Canada at the time of leaving Israel was more promising. In Canada, I faced the choice of either working to support myself or pursuing an education. I initially chose work, being alone in a new country. However, I found it unsatisfying and decided to pursue diploma courses in plastic engineering at Humber and Seneca Colleges. This marked the beginning of my technical career.



MSM Media Interviewer: Moving to your childhood, growing up in different homes due to your parents' situation, how did that shape your perspective?

Emmanuel Pobee: Childhood was challenging, growing up under various caregivers. This experience quickly made me realize the need for change. I adopted a forward-thinking mindset, determined to impact and be a positive force. I envisioned my family's branch on the tree of life being different.

MSM Media Interviewer: Before arriving in Canada, your journey took you through Nigeria, Togo, Burkina Faso, and Niger. What motivated this extensive journey?

Emmanuel Pobee: The journey was not sudden; it took almost four to five years. I traveled extensively, engaged in various

activities, and Canada became the final destination. It was a gradual process, involving experiences in Nigeria, Togo, Burkina Faso, and Niger, mostly in the early '80s.

MSM Media Interviewer: Returning to Ghana, how did the transition to petroleum begin, and was it a planned decision?

Emmanuel Pobee: The transition wasn't abrupt; I never left Ghana emotionally. While in Canada, I consistently returned home, engaging in philanthropy. The shift to petroleum started with a conversation with my uncle, who saw the determination in my eyes. We began with one station as a dealer and expanded from there.

MSM Media Interviewer: Over the 11 years of running Radiance Petroleum, what has been the motivating force?



Emmanuel Pobe: The motivation comes from a deep sense of purpose. I am driven by the passion to make a positive impact on others' lives, ensuring the well-being of my neighbors. The goal is to provide food for 5,000 homes and contribute to the community's development.

MSM Media Interviewer: What inspires you daily in your personal and business pursuits?

Emmanuel Pobe: My motivation lies in the commitment to making a difference. I live by the principle of ensuring my neighbors can live and thrive, a cause that fuels my passion. Until we achieve the goal of impacting those 5,000 homes, there's no rest.

MSM Media Interviewer: Mr. Pobe, in this journey, have you faced setbacks or fears

that made you consider stepping back?

Emmanuel Pobe: Fear is a natural part of life; how you interpret and process it matters. Facing the unknown, like entering a new territory, can instill fear. The key is understanding that not everything is in your control. You may rely on others, and that uncertainty can be frightening. The strength of your network and who you surround yourself with becomes crucial.

MSM Media Interviewer: Do you have any regrets in your journey?

Emmanuel Pobe: Yes, I do. One significant regret is not dedicating enough time to addressing mental health issues among the youth in Ghana. Unlike in Canada, there's a lack of counseling and support networks here. I believe I could have done more to make a positive impact.

MSM Media Interviewer: If given a chance to start over, would you still pursue the same path?

Emmanuel Pobee: No, I would focus on agriculture. Ghana has abundant resources, and we shouldn't rely on other countries for basic needs like food. Agriculture would be a better direction for self-sufficiency.

MSM Media Interviewer: You've ventured into various businesses. Can you highlight your accomplishments?

Emmanuel Pobee: We've been blessed in real estate, hospitality, and petroleum. But true accomplishment, for me, lies in benefiting others. We've undertaken projects like addressing flooding issues and adopting a malnourished child. Setting up the Human-Friendly Emmanuel Abete Pobee Foundation is in progress to do more for the community.

MSM Media Interviewer: What principles guide your life and business?

Emmanuel Pobee: Integrity and keeping one's word are fundamental. While no one is perfect, making a conscious effort to be truthful and righteous is crucial. Failure, for me, is an energizer, propelling me to the next level.

MSM Media Interviewer: Do you have any leisure time?

Emmanuel Pobee: I try to find leisure time, especially for family. While I used to be a workaholic, I've learned to appreciate moments of relaxation, like visiting a hotel for a weekend.

MSM Media Interviewer: Any favorite books or audiobooks?

Emmanuel Pobee: I enjoy audiobooks, particularly those about intelligence agencies

like the CIA, Mossad, and KGB. "The Secret" is another favorite, emphasizing that character defines leadership.

MSM Media Interviewer: Can you share the secret behind your youthful spirit at 16?

Mr. Pobee: Certainly, thank you for having me. Well, the secret, if I were to share it, revolves around counting blessings beyond monetary gains. It's about valuing life, maintaining a positive mindset, and embodying principles like loving your neighbor as yourself. These values guide my actions and decisions.

MSM Media Interviewer: Moving into your childhood, how did your early life experiences shape you?

Mr. Pobee: Childhood was challenging, characterized by moving between homes due to my mother's marital situation. This early instability fueled a drive for change within me. I realized the need for a different path, prompting me to think ahead and envision a positive impact on my family's legacy.

Interviewer: Transitioning to Canada, what motivated your journey, and how did it unfold?

Mr. Pobee: My journey to Canada wasn't an overnight decision; it took years. I explored various countries, engaging in different ventures, from selling goods to venturing into Nigeria, Togo, Burkina Faso, and Niger. Canada became the final destination in the early '80s. The experiences along the way shaped my perspective.

Interviewer: Reflecting on entrepreneurship in Africa, what challenges and opportunities do you see for the youth?



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Mr. Pobee: Entrepreneurship is promising but not for everyone. It requires dedication and sacrifice, which some youth may not be ready to commit to. Collaboration and trust issues hinder the potential for impactful partnerships. Discipline, accountability, and proper succession planning are crucial for sustainable businesses.

Interviewer: Speaking of succession planning, how have you ensured the continuity of your business, Radiance Petroleum, for future generations?

Mr. Pobee: Succession planning is paramount. We've established clear layers of leadership and signatories to ensure the company's smooth operation, even in the absence of key individuals. Accountability measures and strict financial oversight prevent potential pitfalls. Planning for the next generation is vital for business longevity.

Interviewer: Finally, Mr. Pobee, how would you describe yourself and what message do you have for our readers?

Mr. Pobee: I see myself as someone striving toward philanthropy, aiming to positively impact lives. My message to readers is to recognize that there's always more to life than meets the eye. Embrace the belief that your current situation is where you're meant to be. Continually ask yourself: Why here? Why now? What's next? Finding answers to these questions ensures a fulfilling journey.

Interviewer: Thank you for your insights, Mr. Pobee. It's been a pleasure speaking with you.
Mr. Pobee: You're very welcome.





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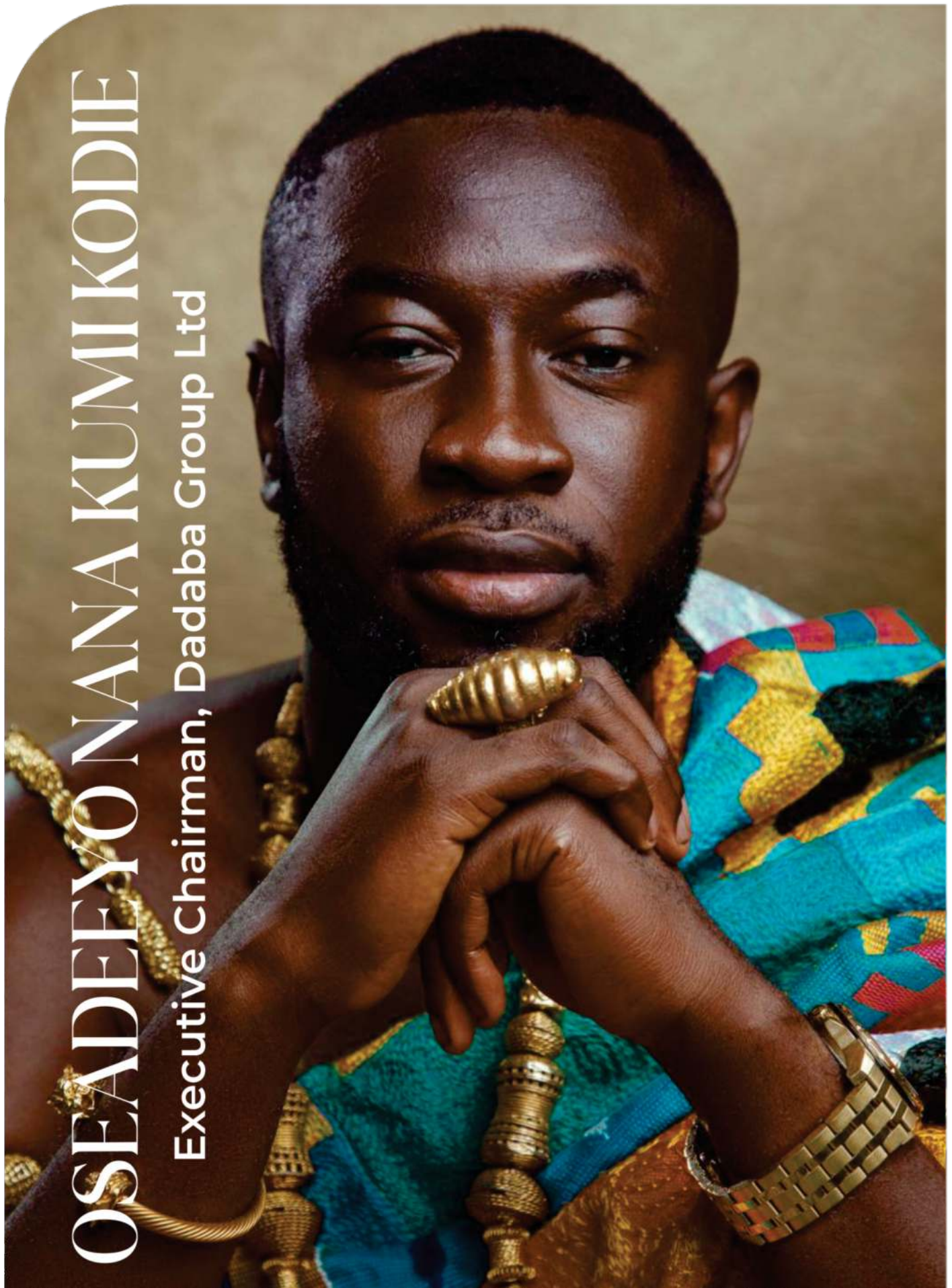
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OSEADEFYO NANA KUMIKODIE

Executive Chairman, Dadaba Group Ltd



I am Oseadeeyo Nana Kumi Kodie, a Ghanaian business mogul and Development Chief at Akyem Osiem. Founder and Executive Chairman of the Integrated Business Solutions conglomerate, Dadaba Group, widely known as DB Group Ltd, I lead our team in various ventures. Through DB Group, we've successfully facilitated investments for community development projects in regions like Eastern, Upper East, and Western Ghana. Proudly serving as a goodwill ambassador for UNACWCA, I am deeply committed to humanitarian efforts, particularly in supporting orphans and the elderly in Akyem-Osiem. Recognized as the 'Most Influential Change Maker of the Year' at the Humanitarian Awards Global in August 2022, I am dedicated to making a positive impact. My educational journey includes secondary school at Asamkese Senior High and a Bachelor of Business Administration degree from the University of Ghana-Legon.

Growing up, I had a diverse and enriching childhood that laid the foundation for my career path. Raised with a strong sense of community in Akyem Osiem, my upbringing instilled in me the values of compassion and responsibility. Witnessing the needs of my community fueled my commitment to humanitarian work, influencing my choice to become a Development Chief and a business leader. These early experiences, coupled with my education at Asamankese Senior High and the University of Ghana-Legon, shaped my perspective and ultimately inspired my dedication to making a positive impact through business and community development.

What motivates me is the opportunity to create meaningful change and impact lives. Whether through my role as a Development Chief in Akyem Osiem, as the founder and Executive Chairman of the DB Group, or as a

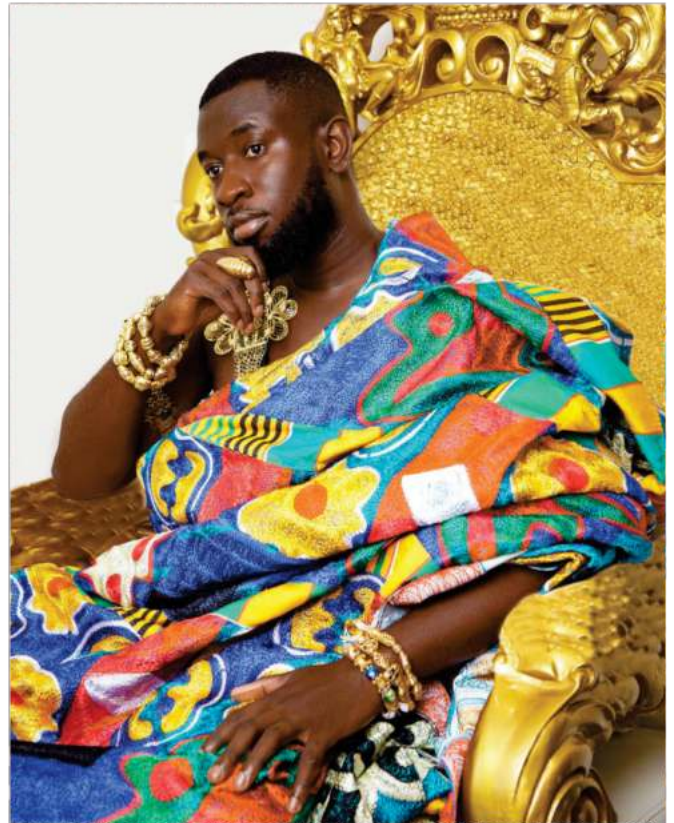


goodwill ambassador for UNACWCA, the drive to contribute to positive transformation remains at the core of my endeavors. The recognition as the 'Most Influential Change Maker of the Year' further fuels my motivation to continue making a difference. The prospect of fostering community development, supporting the less fortunate, and facilitating positive change on a broader scale is what propels me forward each day.

Some of my greatest fears revolve around the potential for setbacks hindering the positive impact I aim to achieve. However, I view challenges as opportunities for growth. Over the years, I've navigated pitfalls by embracing a resilient mindset, learning from failures, and adapting strategies accordingly. Surrounding myself with a strong team and seeking guidance from mentors have been invaluable in overcoming setbacks. Each challenge becomes a stepping stone, propelling me towards continuous improvement and greater success in my endeavors

While I strive to focus on learning from experiences rather than dwelling on regrets, I recognize that hindsight often brings insights. If given the chance to approach certain situations differently, I would prioritize even more extensive collaboration and consultation in decision-making. This ensures a more comprehensive perspective and minimizes the likelihood of unforeseen challenges. However, every experience, regardless of its outcome, contributes to personal and professional growth, shaping the path forward with newfound wisdom and resilience

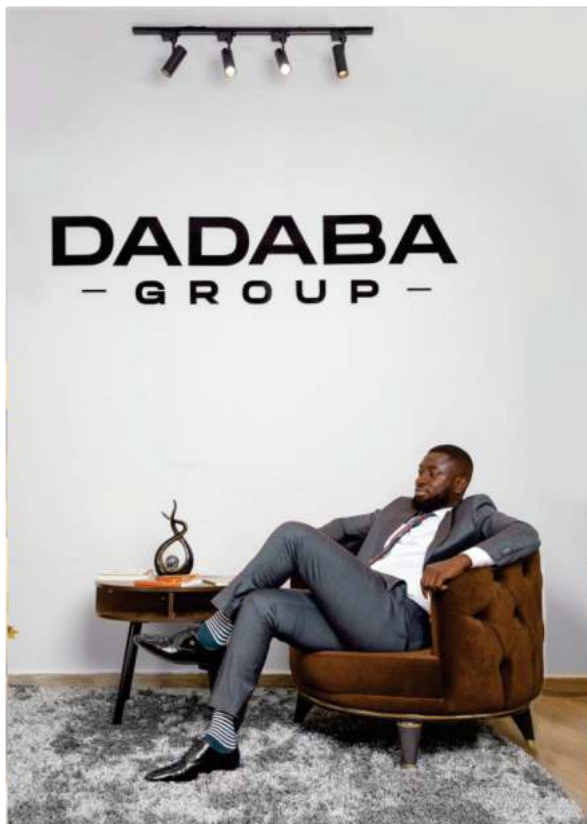
Among my notable accomplishments is the establishment and successful leadership of the Integrated Business Solutions conglomerate, Dadaba Group, widely recognized as DB Group Ltd. Through DB Group, we've facilitated impactful community





development projects across various regions in Ghana, including the Eastern, Upper East, and Western Regions. Notably, I have been successful in real estate, contributing to the construction of the largest hostel in Ghana and establishing one of Africa's biggest eco resorts. Additionally, being honored as the 'Most Influential Change Maker of the Year' at the Humanitarian Awards Global in August 2022 stands as a testament to the positive impact of our efforts. These accomplishments reflect my commitment to business excellence, humanitarian endeavors, and transformative projects that leave a lasting and positive mark.

I am the founder and Executive Chairman of the Integrated Business Solutions conglomerate, Dadaba Group, commonly known as DB Group Ltd. Our diverse portfolio includes Dadaba Investments, Dadaba Recruitments, Dadaba Farming and Commodities, Dadaba Energy, Dadaba Foundation, and Dadaba Prestige. Through DB Group, we have successfully facilitated impactful projects across Ghana, including the construction of the largest hostel in the country. Committed to excellence, our business endeavors extend to humanitarian efforts, contributing to positive change in communities. These initiatives align with our vision for sustainable development and leave a lasting, positive impact.



As we approach the end of the year, my advice to startups gearing up for 2024 is to prioritize adaptability and resilience. Embrace change, stay agile, and be prepared to pivot when necessary. Focus on building a strong foundation by fostering a collaborative and innovative company culture. Additionally, leverage technology to enhance efficiency and stay attuned to market trends. Finally, invest in cultivating meaningful connections within your industry and seek mentorship to navigate challenges and propel your startup toward sustainable growth in the coming year.

IS THERE A BLACK ADVANTAGE IN BUSINESS? - VUSI THEMBEKWAYO

In the realm of entrepreneurship, success knows no boundaries. It does not discriminate based on the color of our skin, our cultural background, or the circumstances we were born into. Entrepreneurship is not a race thing-it is a powerful force that transcends societal constructs and empowers individuals to create their own destinies.

The entrepreneurial journey is a testament to the human spirit, a manifestation of our limitless potential. It is a space where passion, innovation, and resilience collide, propelling individuals to defy the odds and shape their own narratives.

Entrepreneurship is a catalyst for change, a catalyst that knows no color, no ethnicity, and no prejudice. It is a playground where ideas flourish, where diversity becomes a driving force for creativity and innovation. It is a realm where individuals from all walks of life come together, bringing their unique perspectives and experiences to the table, enriching the entrepreneurial ecosystem.

While historical barriers and systemic biases have undoubtedly posed challenges for underrepresented communities, entrepreneurship has the power to break those chains.

In this interconnected world, entrepreneurship has the potential to bridge divides, to dissolve barriers, and to foster collaboration among people from different races, cultures, and backgrounds. It is through entrepreneurship that we can dismantle the preconceived notions that limit us and build a

more inclusive, equitable, and vibrant global community.

In the realm of entrepreneurship, we are united by our shared passion, our hunger for innovation, and our unwavering belief in the power of ideas. Let us continue to champion diversity, inclusivity, and equality, not just in entrepreneurship but in all aspects of life. Together, we can create a world where the entrepreneurial journey is accessible to all, where dreams know no boundaries, and where success is defined by the content of our character, not the color of our skin.

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EVERY ENTREPRENEUR NEEDS CMS

In the journey of entrepreneurship, three indispensable figures emerge as the guiding lights illuminating the path to success: the Coach, the Mentor, and the Sponsor.

The Coach

The Coach is an experienced individual who walks the road with you, offering not just expertise but unwavering support. The Coach is the confidant who understands the intricacies of your business, the challenges you face, and the goals you aspire to achieve. With their expert guidance, entrepreneurs navigate the treacherous terrain of business, making informed decisions and avoiding common pitfalls.

The Mentor

The Mentor emerges as a beacon of wisdom, illuminating the path with invaluable insights and life lessons. They share their experiences, recount their successes and failures, and impart knowledge that is often gleaned from years

of hard-earned wisdom. A Mentor serves as more than just a guide; they are the architects of your strategic vision. They provide perspective, challenge your assumptions, and offer constructive feedback.

The Sponsor

Amidst the vast corridors of the business world, there are rooms where influential decisions are made, deals are struck, and opportunities are bestowed. A Sponsor is the individual who talks about you in these rooms, even when you have no access. They are advocates of your talent, your potential, and your business acumen.

Sponsors are influential figures who use their leverage to create opportunities for you, vouch for your capabilities, and endorse your ventures. Sponsors amplify your voice, ensuring it resonates in rooms where strategic alliances are forged and transformative deals are brokered.

NANA KWASI OHENE

Founder- the Play and Learn Foundation (PAL)



Tell me about yourself (a little background of yourself ,family/education)

Nana Kwasi Ohene, a visionary with an MBA in Marketing from the University of Ghana Business School, founded the Play and Learn Foundation (PAL) in 2015 with a mission to uplift the underserved and marginalized children, especially in the Okponglo and La Bawaleshie communities. PAL's primary goal is to empower youth between the ages of 8 to 21 years through education, artistry, athletics, and overall personal development.

Located in Accra, Ghana, PAL strives to provide mentorship, academic support, and various opportunities for the youth to excel. The foundation's focus on youth empowerment aligns with Nana's passion for youth development, making a positive impact in the lives of less privileged children.

Throughout the eight years since its establishment, PAL has undertaken numerous projects and collaborations with similar organizations. By partnering with other entities, PAL has been able to extend its reach and support activities that align with its objectives. The foundation's programs center around educational support, utilizing sports like football for fostering soft skill development, community outreach, and implementing projects to cultivate both hard and soft skills among the youth.

Nana Kwasi Ohene envisions expanding PAL's framework to encompass other cities and villages in Ghana, eventually spreading throughout West Africa and the entire continent. Through these efforts, PAL aims to create future leaders who can bring positive change to their communities.

How was your childhood and growing up ? Would you say it influenced your choice of a career path?

The family institution plays a pivotal role in youth development and empowerment, serving as a critical success factor. My family structure, characterized by a robust support system, unconditional love, and opportunities derived from the social capital within, has been instrumental in my personal growth. The allowance to make mistakes, evolve, and discover purpose has shaped my trajectory, aligning me with the mission of the Play and Learn Foundation. Additionally, my late grandmother, Christina Opokua Ohene, who managed a subsidized nursery and kindergarten school in Madina, further instilled the importance of providing underserved children with access to quality education, fostering hope, belief, and a commitment to excellence.

What will you say motivates you?

As The quote by Marvin Gaye, "If you cannot find peace within yourself, you will never find it anywhere else," deeply resonates with me. Through the vision of PAL, I have discovered a profound sense of internal peace and a profound understanding of my God-given purpose. This purpose encompasses values such as hope, kindness, unconditional love, impact, change, and creating opportunities for others.

Even in the face of challenges and difficulties, I firmly believe that everything will eventually come together for the greater good, guided by the glory of God. This belief gives me strength and resilience to navigate through the turbulence and storms that may arise along the journey.

The vision of PAL has not only brought me peace of mind but also a profound sense of fulfillment in making a positive difference in the lives of the underserved and marginalized youth. Embracing this



purpose has allowed me to find meaning and direction in my life, knowing that I am contributing to a cause greater than myself.

Through PAL, I strive to instill hope in the hearts of the young individuals we serve, to show them kindness and unconditional love, and to empower them with the tools and opportunities they need to create a lasting impact and bring about positive change in their lives and communities.

In moments of uncertainty and setbacks, I hold onto the belief that delays do not equate to denials. Each challenge presents an opportunity for growth and learning, and with steadfast faith and dedication, we can overcome obstacles and realize the vision of PAL in bringing brighter futures for the youth.

Overall, the journey with PAL has been a source of profound internal peace and purpose, driven by the desire to make a difference and uplift those in need.

The foundation's vision of love, hope, and empowerment continues to guide me, inspiring me to press on with unwavering determination, knowing that our efforts will eventually come together to serve the greater purpose and bring glory to God.

What are some of your greatest fears and how have you dealt with pitfalls and setbacks?

"Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, "Who am I to be

brilliant, gorgeous, talented, fabulous?" - Marianne Williamson

PAL serves as a shining example of what can be achieved when people from different backgrounds come together, transcending divisions of gender, race, religion, and class. Despite the children being from Accra, Ghana, the PAL team is a diverse group of college students and young professionals hailing from Europe and the Americas. This diversity in skills and experiences has occasionally led to conflicts within the team, but I have employed effective strategies to address and resolve these issues.

One instance of conflict arose during the formulation of a girl empowerment proposal, where differences in personalities and backgrounds among team members caused delays. To overcome this, I encouraged open communication, actively listened to all perspectives, and facilitated meaningful dialogue. By doing so, we were able to create actionable steps towards reaching a common understanding and crafting a comprehensive proposal. This experience taught me the value of having an open mind and recognizing the vital role each team member plays in adding value to our collective goals.

Sustainability and funding are critical aspects for grassroots organizations like PAL. To ensure the growth and impact of the organization, PAL has devised a three-pronged strategy:

Setting up subsidiaries in the USA and Norway to aid in funding activities: By establishing subsidiaries in these countries, PAL can tap into additional funding



sources and expand its donor base, enabling further support for its initiatives.

Pursuing revenue generation projects for internal funding: PAL actively engages in revenue-generating projects to raise funds independently. These initiatives not only contribute to the financial sustainability of the organization but also provide valuable opportunities for skill development and community engagement.

Strategically pursuing corporate partnerships in Ghana: Collaborating with corporations in Ghana can yield mutually beneficial partnerships. By aligning with socially responsible businesses, PAL can access additional resources, funding, and expertise to enhance its impact on youth development.

By implementing these strategies, PAL can continue to achieve its overarching vision and further its mission of empowering youth in Accra and beyond. The commitment to inclusivity and the dedication to securing sustainable funding sources ensure that PAL remains a driving force for positive change in the lives of the underserved and marginalized children it serves.

What are some of your greatest regrets? If given the chance, how would you do things differently?

A life filled with mistakes is not only honorable but also more valuable than a life of inaction. In our world today, countless successful individuals have achieved greatness by learning from their mistakes and failures, propelling them to leave a lasting

legacy and reach new heights. I have embraced the journey of growth, for it is through the challenges and setbacks that we find the strength to make our mark in history and create a meaningful impact on the world. Hence, there are no regrets and I keep embracing and trusting the process.

What have been some of your greatest accomplishments?

With a commitment to youth development and a comprehensive approach, the Play and Learn Foundation continues to make a significant difference in the lives of young individuals in Accra and hopes to inspire similar initiatives across Ghana and beyond.

EDUCATION

Community tutoring; Over 100 children benefit annually from our one on one community tutoring sessions.

Reading, Storytelling and Creative writing Clinics; PAL has over 10 of such initiatives in Ada, Shukura, Okponglo, Pokuase and La Bawaleshie which have reached and impacted over 1000 children.

Books Donations; We have donated 500 books to the La Bawaleshie Basic School.

Scholarship and financial support; There are currently 5 children under full support and over 200 children have received specific donations related to school finance. We currently have 3 PAL graduates in

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level 200 at the University of Ghana.

FOOTBALL

Over 300 children from Okponglo, Madina, Shiashie, Dzorwulu and La Bawaleshie have gone through the football academy for soft skills and character development.

Cleat and Football Donations : Donated over 300 cleats and 500 footballs to the children that live in the Kewunor community, Ada.Okponglo and La Bawaleshie.

MOBILE LIBRARY

100 students from Okponglo (70) and La Bawaleshie (30) go through critical thinking, comprehension and reading drills with volunteers on a weekly basis.

COMMUNITY OUTREACHES

Girl Empowerment Projects;
Formation of the PAL all girls football team (The AfriQueens) consisting of 25 girls.
Formation of an all Girls Dance Academy.
Yaa Asantewaa Girl empowerment project which consists of 15 girls who are being mentored for 6 months.
PAL Big Sister Program where 15 Girls from the University of Ghana mentor 15 younger girls from Okponglo community.

Health Care

- General health and eye screening for over 400 kids in December 2018.
- Annual Mental health talk and walk at the University of Ghana attracts over 200 students participants.
- Over 200 children and adults benefited from the national health insurance registration and renewal project in September 2019.
- 2020 Covid -19 Relief Fundraiser and project

Merry Kidsmas Party

Over 2000 children have benefited from this project in the last 8 years. They have benefitted from general health screening, Christmas gifts, food items and wonderful memories.

VOLUNTEERS

A total of 600 volunteers, interns and counting from 2015 to date
100 Ambassadors present in Sweden, Finland, USA, England, Canada and Norway

SUBSIDIARIES

PAL USA 501(C)3

PAL NORWAY (NonProfit)

Can you give us a brief description of your business?

Who we are

The Play and Learn Foundation (PAL) is a non-profit organization formed to bring together boys and girls that have the desire to pursue academic and professional excellence. Despite their living circumstances, they are driven to be leaders through a passion for play. PAL seeks to provide learning opportunities that support all developmental areas of children.

What we do

PAL engages youth from underserved communities within the Ayawaso West Wuogon constituency. Our programs are focused on promoting athletics, talent development, artistry, technology, mentorship, academic support, and community outreach.

Vision Statement

A world in which all African youth are supported in their pursuit of academic excellence and skills development, so that they may become the leaders of their generation.

Mission Statement

To empower underserved Ghanaian girls and boys through a combination of academics, athletics, professional mentorship, and community contribution to develop the skills needed to become leaders in their local and global communities.

Programs and Activities:

Education
Community Tutoring
Mobile Library
PAL Builders Tech Program
Artistry
Heart Art Program
Follow My Lead Dance Program
Sankofa Poetry Project
Athletics and Talent Development
Football for Soft and Life Skills Development
Youth Empowerment
Yaa Asantewaa Girl Empowerment Project
Teen Talk Project
Mentorship and Job Shadowing
Learning on the Go Job Shadowing Project.
Community Outreach

Street Love Project
NHIS registration project
Merry Kidmas Program
Mental Health awareness walks and talks

As the year ends, what are some of the advice you'll give to start up against 2024.

Discovering one's purpose on Earth is a crucial aspect of leading a fulfilling and meaningful life. To embark on this journey of purpose, it is essential to first understand oneself fully.

Knowing our strengths allows us to leverage our abilities effectively, while recognizing our weaknesses helps us identify areas for growth and improvement. Embracing our limitations with humility allows us to seek support and collaboration, strengthening our overall capabilities.

Additionally, understanding our God-given talents is pivotal in the pursuit of purpose. These innate abilities are unique to each individual and hold the potential for greatness. Recognizing and nurturing these talents empowers us to make a positive impact and fulfill our destinies.

Furthermore, finding one's purpose involves identifying what truly ignites our passion and love. Our passions serve as guiding lights, leading us toward the path that aligns with our deepest desires and aspirations.

Once we have gained self-awareness and clarity about our strengths, weaknesses, limitations, talents, and passions, we can then chart a course towards excellence and success.

Purpose-driven individuals use their God-given talents and passion as powerful tools to excel in their chosen endeavors and contribute significantly to the world.

In conclusion, the journey of discovering one's purpose on Earth is a transformative and empowering process. It begins with understanding ourselves intimately, recognizing our unique attributes, and embracing our God-given talents and passions. Armed with this self-awareness, we can embark on a purposeful path, utilizing our strengths to achieve excellence and success while making a positive difference in the lives of others and the world at large.

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PHOEBE PAPPOE

The proven power of CSR on customer and brand loyalty



More critical than ever, consumers have become particular and discerning about brands.

Consumers make purchasing decisions with brands that they feel are dedicated to giving back, particularly with causes they also believe in and support.

We can all attest that we live in an age where customers and consumers have infinite options. It is easy to switch brands based on price and availability. In this sense, there is an increase in traditional loyalty programs such as loyalty points, discounts, and rewards to woo customers.

But today's consumer has so many choices of where to shop. How times have changed. Organizations now realize that being a good corporate citizen can prove enormously beneficial all rounds.

Now, let's delve into Corporate Social Responsibility (CSR) and Corporate Social Investment (CSI) phenomenon that has shaped the mutually

beneficial relationship between organisations and the society in which they operate.

Previously, the terms CSI and CSR were used interchangeably, but have now been defined separately.

According to CSI Solutions, CSR refers to an organisation's total responsibility towards the business environment in which it operates. CSR describes the broader solution to triple-bottom-line matters of the 3Ps – profit, people and planet while CSI is one of the sub-components of CSR and aims to uplift communities in such a way that the quality of life is generally improved and safeguarded.

CSR runs both broader and deeper and gets beyond the corporation's spend to the true spirit of the initiative. This is where a business refuses to use suppliers that take advantage of child labour.

It could mean the company obtains its raw materials from sustainable sources and ensures that its sources are environmentally friendly. This then fulfils the company's compliance to both CSR and sustainability requirements.

Besides being a Public Relations exercise, or a way to become media friendly, CSI fulfils a company's obligations to be compliant with legislature and for some, they expect a return on the investments they make into CSR. But Corporate Social Responsibility is a display of a company's values.

Nevertheless, all firms engaging in CSR are pledging to conduct their business in ways that protect the interests of current and future generations.

Fundamental to most CSR models for organisations are economic, legal, and ethical responsibilities. Consumers believe that firms have a moral obligation to behave in certain ways.

This might include a focus on issues like employee rights, health and safety in the workplace, product quality and safety, charitable work, education activities and environmental conservation.

Efforts in these and other areas of CSR often prove a worthwhile initiative for the company. Research shows that CSR can be more effective than advertising when it comes to attracting interest from consumers. Of even greater worth is its potential to enhance customer loyalty.

This effect emerges as a result of "generalized reciprocity" whereby customers reward an organization for the indirect benefits provided to them when its CSR activities positively impact on their society.

Now few people will doubt the importance of customer loyalty to business organizations due to the addition to the bottom line. Loyal customers boost a firm financially

through their willingness to spend more per transaction; make frequent purchases and provide positive word-of-mouth (WOM) recommendations and referrals to significant others.

It is widely acknowledged that loyalty becomes most powerful when it is comprised of both behavioural and attitudinal components. The blend of repeat purchase behaviour and emotional attachment to the company and its brands helps generate loyalty that is robust and enduring.

Recently, many Ghanaian companies are becoming more aware of their environment including recycling, use of organic products, contributions to local charities and support for community projects.

I have had the opportunity to be part of executing CSR projects for some leading Ghanaian companies.

For instance, United Bank for Africa (Ghana) Limited contributes a part of its annual profits to education through its National Essay Competition where three top winners are given a grant of \$5,000, \$3,000, and \$2,000, respectively.

Aside this, the company also donates over 2,000 pieces of African Literature books to some Senior High Schools to boost reading culture. The total CSR budget which was under my control for the year was in the region of \$100,000.00.

Guinness Ghana sources about 61% of local raw materials i.e., maize, sorghum and cassava used to produce its premium beverages, from 30,000 farmers in 11 of the 16 regions in Ghana.

Three years ago, I was part of a team who launched and executed activities for the 25th-anniversary celebration of Gold Fields Ghana Ltd. As part of the anniversary celebrations, the mining company commissioned a 33km reconstructed road worth \$15 million from Tarkwa to Damang their host communities.

Other companies such as Voltic, Verna and Awake are also pushing environmental and health-related CSR activities which is commendable. Research indicates that the impact of CSR on customer loyalty can be direct or indirect in nature.

A range of different intermediaries has been identified including customer satisfaction, consumer identification with the firm, trust, and brand image.

Optimizing the impact of CSR on customer loyalty should therefore be high on the agenda of companies. A focus on sustainable development offers a route towards achieving this objective.

Companies can create positive perceptions in consumer minds using Public Relations and publicity to promote itself as socially responsible.

Another area could be the use of digital media and influencer marketing to further project the great work done by companies in the area of CSR.

To many consumers like myself, experiential and emotional benefits play a significant role in solidifying our loyalty. That's where things like social causes and the charitable organizations that your brand supports enter the loyalty equation.

Your loyalty programme needs to be unique for your customers. Highlighting charitable causes is a great way to engage new members. These emotional moments go a long way toward delivering higher levels of brand loyalty.

Loyalty is developed over time and through a series of moments such as emotional connections a brand makes with its customers.

What charitable causes could your brand stand behind that would be supported by your customers?

Customers who feel an emotional connection with a brand will recommend it more than those who don't feel the same emotional connection.

This kind of business-customer relationship can't only be achieved through generic advertising and discount sales. It's achieved through offering a unique customer experience and humanising your brand through CSR initiatives

PHOEBE PAPPOE, COMMUNICATIONS & PR CONSULTANT

Phoebe Pappoe is Communications & PR Consultant with nearly a decade of expertise spanning public relations, corporate communications, corporate social responsibility, event management, media relations, digital PR, advertising, and content creation. Currently a PR Consultant at Proactive International PR in the UK, Phoebe's consultancy background also includes impactful work at Abjel Communications in the same region.

Her practical proficiency extends to steering communication strategies for global entities such as Gold Fields, UNICEF, Wilmar, HMD Global, Yahsat, AirFrance, Kosmos Energy, ExxonMobil, Google, Unilever, and Guinness Ghana, achieved during her tenure with Ogilvy Ghana Ltd. Furthermore, Phoebe's pivotal role as a Corporate Communications Officer at United Bank for Africa Ghana enabled her to effectively oversee both internal and external communications.

Phoebe's exceptional contributions have garnered esteemed recognition in the form of international and local awards for her employers and clients, including SABRES, Chartered Institute of Marketing Ghana, Global CSR & Sustainability Awards, and Institute of Public Relations Ghana PR Excellence Awards, to name a few. An esteemed professional, Phoebe is an active member of prestigious organizations including the Chartered Institute of Public Relations UK, Institute of Public Relations, and Women in PR Ghana. Notably, she represented UN Women UK as a delegate in 2022. Her proven track record, coupled with her affiliations and accomplishments, solidify her position as a remarkable practitioner in the field of Communications & PR.



Artificial Intelligence (AI) has emerged as a revolutionary technology that is transforming various aspects of our lives. Its potential for disruption is particularly notable in the economic landscape. By augmenting human capabilities, AI has paved the way for groundbreaking advancements and opened up new possibilities across industries and professions. In recent times, AI has become a topic of interest across the globe with businesses and individuals particularly incorporating and deploying the technology in their operational processes to enhance their product and service output.

A significant measure of the impact of the technology has been its functional ability to drive economic development through leveraging advanced functional tools such as machine learning and automated processes in the collection, management, analysis, and optimization of data. Notwithstanding the concerns of job losses, the transformative opportunities for businesses and economies in terms of enhancing business operations, reshaping industries, and propelling economic growth are limitless.

This article seeks to explore the transformational abilities of AI and how the technology can fully unlock new potentials for growth, innovation, competition, and economic sustainability.

ARTIFICIAL INTELLIGENCE AND ITS VARIANTS

AI involves the imitation of human intelligence

within machines that are programmed to think, learn, and complete tasks requiring human cognition. It includes a wide range of techniques and approaches to enable machines to understand, reason, and make decisions.

Machine learning as a key subset of AI focuses on developing algorithms that allow machines to learn from data and improve their performance. It involves training models on large datasets to recognize patterns, extract insights and make predictions. It can be divided into three types: supervised learning, unsupervised learning, and reinforcement learning. Supervised learning involves training models on labeled data to make predictions or classifications. Unsupervised learning involves training models on unlabelled data to discover patterns. Reinforcement learning uses an interactive process where models learn through trial and error by receiving feedback in the form of rewards or penalties.

The concept of deep learning draws inspiration from the human brain to create artificial neural networks. It involves training deep neural networks with multiple layers to extract hierarchical representations of data. According to industry reports, deep learning has been highly effective in areas such as image recognition, natural language processing, and speech synthesis.

Generally, AI can be classified as narrow AI or general AI. Narrow AI refers to AI systems

designed to perform specific tasks extremely well. Examples include virtual assistants such as Google Translate, Alexa, Siri, and Google Assistant, recommendation systems, and image recognition algorithms. On the other hand, machines possessing general AI have the capability of performing any cognitive task a human can perform. While general AI remains a topic of ongoing research, it holds the potential to exhibit reasoning, creativity, and adaptability beyond narrow domains.

AI capabilities have evolved from an ability to excel at specific tasks (narrow AI) to becoming capable of thinking like humans (general AI) and perhaps as arguably projected by industry experts, surpassing humans entirely (ultra-general AI).

AI AS A DRIVER OF ECONOMIC DEVELOPMENT

Artificial Intelligence (AI) has significantly progressed from an idealist concept to an indispensable component of our everyday existence. As AI continues to advance, its potential as a key catalyst for economic development and innovation becomes increasingly evident. Discussed below are some of the ways in which AI can drive and boost economic growth.

•Automation and Efficiency Enhancement: AI enhances automation and efficiency in businesses by enabling intelligent systems to perform tasks autonomously and optimize processes. Thus, AI-powered automation reduces the need for manual intervention in repetitive and mundane tasks, allowing employees to focus on more complex and strategic activities. For example, AI can automate data entry, document processing, and customer support, saving time and reducing the risk of errors.

This not only increases productivity but also frees up human resources to engage in higher-value work that requires critical thinking and creativity. AI also brings efficiency by continuously learning from data and improving performance over time. Machine learning algorithms can analyze large datasets, identify patterns, and make predictions, enabling businesses to optimize operations, resource allocation, and decision-

making. This culminates in businesses sustaining their relevancy in a highly competitive market.

The benefits of AI-driven efficiency extend beyond individual businesses. Government agencies can leverage AI to streamline administrative processes, enhance service delivery, and improve citizen engagement. By automating routine tasks and implementing intelligent systems, governments can provide efficient public services, optimize resource allocation, and make data-informed policy decisions.

•Personalized Customer Experience: One significant advantage of AI-powered automation is the ability to handle data-intensive tasks. AI can automate data entry, document processing, and customer support, leading to substantial time savings. This increased efficiency not only boosts productivity but also enhances customer experiences by providing faster and more accurate and/or tailored services and responding quickly to changing market dynamics.

Moreover, AI brings continuous improvement to businesses by learning from data and refining its performance over time. Machine learning algorithms have the capability to analyze vast datasets, identify patterns, and make predictions. This enables businesses to optimize their operations, allocate resources effectively, and make data-driven decisions. By leveraging AI's data analysis capabilities, organizations can uncover valuable insights, detect trends, and anticipate customer preferences, enabling them to stay ahead of the competition and make informed strategic choices.

The impact of AI on efficiency transcends individual businesses to entire industries and government agencies. By streamlining workflows and automating repetitive tasks, AI can drive efficiency gains across sectors such as healthcare, finance, manufacturing, logistics, agriculture, and more. For instance, in healthcare, AI-powered diagnostic systems can analyze medical images and patient data, leading to faster and more accurate diagnoses. In the financial sector, AI algorithms can automate risk assessment and fraud detection, enhancing security and efficiency. By optimizing processes and enabling efficient decision-making, AI contributes to cost savings, improved accuracy, and better resource utilization.

In the digital era, where technological advancements and competition are rapidly

evolving, embracing AI-driven automation is crucial for businesses to stay competitive. By integrating AI into their operations, organizations can leverage its potential to enhance efficiency, reduce costs, and gain a competitive edge. However, it is important to ensure ethical considerations, privacy protection, and responsible use of AI technologies to build trust and maintain the integrity of automated systems and the overall protection of consumers.

- **Predictive Analytics and Decision Making:** AI-powered predictive analytics leverages historical data to make accurate forecasts and support strategic decision-making. With advanced machine learning algorithms, AI systems can identify patterns, trends, and correlations within data sets that might be too complex or time-consuming for humans to detect.

For instance, in agriculture, AI-powered systems can transform farming practices by analyzing weather data, and other relevant information. By monitoring soil conditions, pest infestations, and optimal planting times in real time, AI enables farmers to make data-driven decisions regarding crop management. This includes optimizing irrigation, fertilization, and pesticide usage, leading to increased agricultural productivity, reduced costs, and improved sustainability.

In terms of health, AI can be leveraged to analyze patient data, medical records, and clinical research, and can assist in diagnosing diseases, predicting patient outcomes, and optimizing treatment plans. This not only improves patient care but also enhances resource allocation, enabling healthcare providers to deliver more efficient and personalized services.

Furthermore, AI-powered analytics can optimize transportation and logistics operations. By analyzing data on routes, traffic patterns, and delivery schedules, AI can improve route planning, reduce fuel consumption, and enhance supply chain management. This leads to cost savings, improved delivery times, and increased operational efficiency.

- **Fraud Detection:** With the exponential growth of digital transactions and the increasing sophistication of fraudulent activities, traditional rule-based systems often struggle to keep up. AI, on the other hand, offers advanced techniques that can analyze vast amounts of data, detect patterns, and adapt to evolving fraud tactics.

One key advantage of AI in fraud detection is its

ability to analyze large datasets in real time. Machine learning algorithms can process massive amounts of structured and unstructured data, including transaction records, user behavior, historical patterns, and even external data sources such as social media or public records. By identifying hidden correlations and anomalies within this data, AI models can accurately detect fraudulent activities that may go unnoticed by manual review or rule-based systems.

Furthermore, AI can continuously learn and improve its fraud detection capabilities over time. By leveraging techniques such as supervised learning, unsupervised learning, and reinforcement learning, AI models can adapt to changing fraud patterns and refine their detection algorithms. They can learn from both historical fraud cases and new instances, enabling them to stay ahead of fraudsters who constantly evolve their tactics. For instance, AI-powered algorithms are being utilized for fraud detection, risk assessment, and credit scoring, enabling financial institutions to make more accurate lending decisions and reduce financial losses.

CONCLUSION

Undoubtedly, nations and businesses can unlock new opportunities for growth, competitiveness, and sustainable progress by effectively utilizing AI. This will further enhance efficiency, innovation, and growth as it fuels technological advancements, promotes entrepreneurship, and paves the way for a future characterized by unhindered growth and innovation.

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THE STATE OF FINTECH COMPANIES IN GHANA – OPTIONS FOR DRIVING PERFORMANCE AND PROFITABILITY



Technological advancements have impacted the global financial landscape, transforming how financial services are accessed and delivered.

In Ghana, a country with an expanding economy and a growing appetite for technological innovation, the fintech ecosystem has emerged as an avenue for fostering innovation, financial inclusion, and economic growth.

Particularly, Ghana's fintech landscape has been characterized by both increased innovations and the navigation by fintech companies of the ever-evolving regulatory and compliance terrain. From mobile money platforms that enable seamless transactions to peer-to-peer lending platforms that connect borrowers with lenders and investors alike, the fintech ecosystem has demonstrated a great potency to drive change and innovation in the financial sector. Nonetheless, it has become important to delve into the nuanced aspects of this ecosystem, with a specific focus on the state of affairs of the operationalization and profitability of these businesses, despite their initial promise to drive innovation in the financial sector. Therefore, the aim of this article is to assess the state of affairs of licensed fintech companies and recommend options for driving performance and profitability which will promote a thriving fintech ecosystem in Ghana.

THE STATE OF FINTECH COMPANIES

Fintech companies are at the forefront of driving innovation in the country's financial sector through leveraging advanced technological tools and capitalizing on the proliferation of internet connectivity and mobile device adoption. Importantly, innovators are paving the way for financial inclusivity by providing payment solutions democratizing the availability of varied financial products and services to financial consumers. This is driven by promoting savings and

simplifying the complex transaction processes associated with traditional banking with their innovative solutions.

Data from the Bank of Ghana shows that there are approximately 47 fintech companies officially approved to operate within the country. However, most of these entities have not actively promoted their licensed products or services and are not commonly known. Others, although operational, are struggling and not reporting profits yet.

On the contrary, Zeepay, a cross-border payment platform, experienced significant financial growth in the past year according to its reported financial position. In particular, the company's post-tax profit surged to GHC32.8 million, marking a remarkable 274.5% increase from the previous year's GHC8.76 million. Additionally, the company's total assets witnessed substantial growth, rising from GHC143.8 million in 2021 to GHC406.8 million in 2022, highlighting the enduring strength and resilience that Zeepay has demonstrated since its inception. Furthermore, Zeepay has successfully expanded its business operations into countries such as Zambia and Barbados as part of its journey toward sustained profitability.

Also, MTN Mobile Money Limited reported a significant revenue of GHC1.9 billion at the end of 2022, despite the imposition of e-levy charges on all payment services amid other fiscal policies taken by the government.

While these two companies have shown resilience in driving and expanding their market reach, the same cannot be said for other licensed fintech companies.

Ordinarily, fintech companies are expected to meet regulatory compliance demands, have adequate liquidity, implement robust security measures for their operations, and deploy consumer-centric innovative solutions. These measures, although come at a high cost to the fintech companies, investors usually expect a quick turnaround in profitability and operational guarantees for their

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investments. Nonetheless, many of the licensed fintech companies have not demonstrated the ability to meet these investor expectations because of their current state of operations.

With a highly competitive financial market, many of these companies are struggling to establish a strong market foothold, build operational competencies, and achieve profitability. Additionally, the ability to raise additional funding for their operations in the current economic downturn is limiting their capacity to scale up their service and product offerings through aggressive marketing and promotional activities.

The fintech landscape in Ghana is predominantly focused on payment solutions, with the majority of innovations being heavily centered around this solution. This lack of diversity results in intense market competition as these companies cater to the needs of the same group of financial consumers. Consequently, the potential profitability of these businesses is limited as they compete for the same segment of the market.

Hence, although McKinsey & Company had forecasted in its 2022 fintech report on Africa, *Fintech in Africa: The End of the Beginning*, that the fintech ecosystem in Ghana could generate about \$18.6bn by 2025, such prospects are currently under threat due to the operational challenges faced by many of these licensed fintech companies.

OPTIONS FOR DRIVING PERFORMANCE AND PROFITABILITY GOING FORWARD

Discussed below are some recommendations on considerations to be made by fintech companies in driving their market performance and profitability.

- **Driving new innovations:** fintech companies operate in a dynamic and competitive market, where customer expectations and regulatory requirements are constantly evolving. To survive and thrive in this environment, innovators need to be innovative, launch new products or services that offer competitive advantage, and promote sustained operations. Innovation is the key to creating value for customers and differentiating from competitors. Fintech companies should therefore leverage emerging technologies, such as artificial intelligence, blockchain, cloud computing, and biometrics, to enhance their offerings and improve their efficiency. Similarly, it is crucial for innovators to identify the gaps and opportunities in the market, and design solutions that meet the specific needs and preferences of their target segments. It is also incumbent on innovators to ensure that their products or services are secure, reliable, compliant, scalable, and have adequate resources and capabilities to support their growth and development.

- **Funding diversification and operational competence:** there is a need for fintech companies to proactively seek to diversify their sources of funding. This diversification entails forming strategic partnerships with venture capital firms, and private equity investors, and exploring possibilities in debt financing. Such collaborations can inject the needed capital required to propel their growth

and broader market presence. Additionally, engaging with both local and international investors not only ensures financial stability but also establishes a more extensive support network, offering access to invaluable expertise and market insights.

Simultaneously, investments in compliance and security measures are essential to ensure ongoing adherence to regulatory changes while safeguarding customer data. Collaborative efforts and partnerships, both within the fintech ecosystem and with traditional financial institutions, play a pivotal role in promoting innovation through the sharing of knowledge and cooperative development, enhancing the ecosystem's resilience.

Also, building and augmenting internal capacities stand as critical priorities for fintech companies in Ghana, enabling them to navigate the financial landscape effectively. This encompasses the acquisition and nurturing of top-tier talent across technology, finance, and compliance domains. Establishing robust training and upskilling programs ensures that employees are well-prepared to address evolving challenges and drive ongoing innovation.

- **Mergers:** Mergers can play a pivotal role in harnessing the complementary strengths of companies, revitalizing their operations, and achieving critical objectives like scalability, profitability, and market expansion. Specifically, merging underperforming fintech firms with other licensed entities presents a unique opportunity to leverage their respective strengths. Often, struggling fintech companies possess innovative technologies or specialized expertise that, when combined with the resources and market presence of a more established partner, can create a collaborative balance. For instance, a fintech company specializing in digital lending may merge with a traditional bank aiming to enhance its digital capabilities. This consolidation could result in a comprehensive suite of financial services, bridging the gap between digital innovation and traditional banking. Furthermore, such mergers can facilitate the exchange of best practices, regulatory insights, and customer bases, enhancing the overall value proposition.

One of the primary advantages of mergers is the potential to expand market reach. An underperforming fintech company may have been constrained in its ability to reach a broad consumer base due to liquidity or resource constraints. Merging with a well-established entity provides access to a larger and more diverse consumer pool. This extended market reach not only enhances revenue potential but also positions the merged entity as a more formidable player in the fintech ecosystem, capable of driving innovation and competing effectively with other established ecosystem players.

Successful mergers depend on having well-defined objectives. Non-performing fintech companies should enter merger discussions with a clear objective of what they intend to achieve. This could involve restoring their liquidity status, expanding their product offerings, or entering new markets. For instance, a struggling fintech startup with consumer acquisition challenges can seek a merger partner with a substantial existing customer base. Establishing shared goals ensures that all parties involved are on the same page and motivated to drive the merger's success.

In this fast-paced ecosystem, timing is critical.

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Underperforming fintech companies must act swiftly to secure a merger partner, as delays can increase their liquidity challenges. Additionally, merging entities should have the capability to operate smoothly after the merger. This entails integrating technology systems, aligning teams, and ensuring compliance with regulations. Engaging experienced advisors and legal experts can facilitate a smoother transition. Speed, combined with operational readiness, ensures that the merged entity can promptly adapt to market dynamics and seize new opportunities.

• **Acquisitions:** Acquiring struggling fintech companies that are not generating profits or performing well presents a unique opportunity for established players in the ecosystem. These struggling firms often possess valuable assets such as advanced technology systems, consumer databases, or regulatory licenses that can be repurposed and revitalized under new ownership. By injecting fresh capital and bringing in experienced management, acquiring companies can reposition these assets and transform them into successful businesses. This approach offers several advantages, including rapid market entry and scalability, as well as fostering a culture of innovation by introducing new ideas and strategies to the acquired entity.

It is essential to prioritize regulatory compliance when acquiring struggling entities to ensure that the new ownership structure aligns with standards for liquidity, capacity, and innovation. The acquisition should strengthen the financial disposition of the acquired entity, ensuring that it meets liquidity requirements set by regulators. Adequate capital infusion should be an integral part of the acquisition strategy to enable the new entity to navigate unforeseen financial challenges. The acquiring company should also assess and enhance the operational capacity of the acquired firm, addressing any deficiencies in technology infrastructure, risk management, and human resources. This is crucial not only to meet regulatory expectations but also to deliver secure and efficient financial services.

Fostering innovation is a key driver of growth in the fintech sector. The acquisition should prioritize the integration of innovative solutions, processes, and talent from both entities, creating synergies that promote technological advancements and give the new entity a competitive edge. Maintaining transparent ownership and governance structures is vital for regulatory compliance and building market credibility. Ownership should be clearly defined and disclosed to regulators, ensuring that individuals or entities with questionable financial backgrounds are not involved. Establishing a robust corporate governance framework, including boards of directors and compliance officers, is crucial to oversee operations and ensure adherence to regulatory standards.

• **Exit:** Innovation and adaptability are key driving forces in thriving in the growing fintech landscape. When all avenues and alternatives of surviving or sustaining business operations have been exhausted, there remains the option for these innovators to gracefully exit or wind

down their operations in accordance with laid down procedures. The decision to exit the market, although not a pleasant one for any business owner, comes with some advantages. First, it enables the efficient allocation of resources and capital. Non-profitable ventures can become a sinkhole for financial and human resources, and exiting allows valuable assets to be redirected towards more promising endeavors, fostering innovation and growth across the fintech ecosystem.

Secondly, exit decisions mitigate risks and protect the reputation of the company and its stakeholders. Prolonged financial struggles can subject fintech companies to a variety of risks, such as legal and regulatory issues and data security breaches, which can in turn undermine consumer trust and confidence. By choosing to exit, these companies can mitigate these risks, avoid potential legal complications, and maintain their reputation.

Further, exiting provides the opportunity for innovators to reinvent their solutions, drawing upon the lessons learned. This opportunity for reinvention, coupled with the efficiency gains in the broader fintech ecosystem, makes exit a strategic move that not only safeguards the interests of the business but also contributes to the long-term viability of the fintech ecosystem, ensuring that innovation continues to drive the financial ecosystem forward.

CONCLUSION

As the country strives to expand its fintech ecosystem in the face of unprofitable and underperforming ventures, it becomes imperative for fintech companies to seize the opportunities presented in the recommendations for reshaping the ecosystem and the financial sector. This will ensure the sector's resilience and ultimately enhance its contribution to the overall economic growth of Ghana.

ABOUT THE AUTHOR

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Dr Maxwell Ampong, DBA

Ghanaian Youth Have a Role in Economic and Political Realms

A New Era in Ghana's Democratic Journey

Ghana, often called the Heart of Africa, is renowned for its stable political climate and progressive democratic governance. This commitment to regular, peaceful presidential elections is a model for other emerging democracies.

The 2016 presidential election, resulting in a power transition from the National Democratic Congress (NDC) to the New Patriotic Party (NPP) under Nana Akufo-Addo, marked a significant shift in Ghana's political narrative. As 2024 approaches, there's heightened interest in the incumbent government's performance and rival political entities' policies and agendas. A striking aspect of the upcoming elections is the transformation of the electorate. A new demographic, those aged 10-17 during the 2016 elections who are now eligible to vote, is poised to impact the electoral process significantly. I term this new demographic the 'TikTok Electorate'.

This group reflects the growing influence of social media platforms like TikTok in shaping the political views of young voters.

Furthermore, implementing the Free Senior High School (Free SHS) policy in 2017 has markedly enhanced literacy rates among Ghanaian youth. This demographic is not only larger due to natural population growth but also more educated and politically aware. They represent a dynamic force currently influencing Ghana's political and economic future.

The emergence of this informed and digitally engaged electorate heralds a new chapter in Ghana's democracy. Their participation in the 2024 elections could reshape Ghana's political landscape, reflecting the evolving nature of political engagement in the digital age.

The Rise of the New TikTok Electorate: A New Dynamic in Ghana's Democracy

As Ghana approaches its 2024 elections, a pivotal change looms in its electoral landscape. The cohort of young Ghanaians aged 10 to 17 during the 2016 elections, now eligible to vote, represents a critical demographic. In 2024, when they'll be between 18 and 25, this age group will significantly influence the country's political discourse and outcomes.

Recent data indicates that the youth segment constitutes a major portion of Ghana's population. This surge of young voters, deeply integrated into the digital world, marks a generational power shift. Generation Z, as they are known, differs markedly from previous generations in their digital fluency, having grown up amidst rapid technological advancements and an ever-evolving social media landscape.

This demographic is larger, more informed, and politically engaged, thanks to the ever-present access to information online. Their broadened perspectives on national and global issues, shaped by digital media, make them a more discerning and potentially critical voting bloc.

The entry of these young, first-time voters into Ghana's political arena presents both opportunities and challenges for political parties. Engaging this electorate effectively requires an understanding of their values and aspirations. Parties must commit to addressing the issues pertinent to this demographic to avoid alienation or indifference.

This shift underscores the need for political strategies that resonate with a more technologically savvy and informed electorate, signalling a transformative period in Ghana's democratic journey.

Harnessing the Influence of the 'TikTok Electorate' in Ghana's Political Sphere

'TikTok Electorate' encapsulates a significant generational shift in Ghana's political landscape. This group, comprised of first-time voters who are digital natives, wields considerable influence through their interaction with social media platforms like TikTok.

TikTok, renowned for its short video format, has become a global phenomenon, particularly among younger users. Its role transcends entertainment, becoming a vital platform for political expression, information sharing, and mobilisation. The experience from the 2020 U.S. Presidential Elections highlighted TikTok's potential as a formidable political tool.

In Ghana, the impact of TikTok and social media is increasingly evident, driven by high smartphone penetration and growing internet access. This 'TikTok Electorate' demands more from political leaders and parties, including transparency, engagement, and a genuine understanding of their concerns. Political parties must adapt to this evolving landscape by embracing these new mediums and responding to the changing dynamics of voter engagement.

However, navigating the challenges of this digital shift is crucial, such as the risks of misinformation and political polarisation. Addressing these issues is vital to maintaining a healthy and constructive political discourse on these platforms. The effective use of social media, particularly by the young and digitally engaged electorate, could be a game-changer in shaping Ghana's political future.

The Enhanced Role of Literacy and Education in Shaping Political Engagement

The transformation of Ghana's political landscape is significantly influenced by the Free Senior High School (Free SHS) policy, which was implemented in 2017. This landmark educational reform, aimed at removing financial barriers to secondary education, has elevated literacy rates and cultivated a more politically engaged youth.

Recent data suggest a marked increase in literacy among the 15-24 age group, nearing 90% by 2020. This educational empowerment, catalysed by the Free SHS policy, has expanded the horizons of Ghana's youth, making them more informed and involved in political processes. Enhanced literacy has been linked to increased political awareness and participation, with educated individuals more likely to vote, engage in political discourse, and make decisions based on policy rather than personality or tribal affiliations.

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When effectively implemented, the Free Senior High School (Free SHS) policy demonstrates how political promises can lead to substantial societal benefits. It has shifted the basis of political support towards tangible results rather than mere party philosophies, aligning voter preferences with recognised party performance.

As Ghana approaches the 2024 presidential elections, this educational empowerment is expected to translate into a more discerning electorate. Political parties and candidates must adapt their campaign strategies to appeal to this informed voter base, focusing more on substantive policy issues. The heightened political engagement among the youth, fuelled by improved education, promises to shape the outcome of the elections and the future of Ghana's democracy.

As the nation moves forward, the implications of a working educational revolution on the political landscape are profound, heralding a new era of informed and engaged citizenry.

The Importance of Young Voices & Fresh Perspectives in National Politics

Ghana's burgeoning young and educated electorate stands poised to redefine the nation's political and economic trajectory. With 70% of young Ghanaians holding secondary or higher education, they eclipse previous generations' educational attainment. Yet, many of Ghana's youth face unemployment, fostering an outcry for economic reform and job creation. This demographic's augmented understanding, honed by education, beckons for more transparent, accountable governance. Political entities must adapt, shifting towards digital, issue-focused campaigning to resonate with this group. Furthermore, Ghana's youth continue to lean towards progressive policies, advocating for gender equality, environmental sustainability, and broad social inclusivity. As 2024's elections approach, the political landscape must evolve to accommodate these new voices, potentially steering Ghana towards innovative economic strategies and more inclusive, accountable

governance.

Young Ghanaians Have a Role in Economic and Political Realms

As Ghana approaches a pivotal moment in its democratic journey, the emergence of a young, educated, and digitally savvy electorate heralds a transformative era in the nation's political dialogue. This demographic shift, deeply rooted in the digital age, can elevate critical issues such as job creation, economic resilience, governance transparency, and social equality to the forefront of political discourse. The evolution of party platforms and campaigning strategies to align with the aspirations and values of this dynamic electorate is anticipated.

However, the realisation of this shift's full potential hinges on the active electoral participation of these new voters. The vitality of our democracy is contingent upon the youth's public engagement, and Ghana stands at the threshold of a new era, potentially sculpted by an informed and politically active youth. The upcoming 2024 elections present a captivating prospect to witness how this burgeoning electorate will shape the contours of Ghana's political landscape.



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