

LEGACY AND LEADERSHIP: A JOURNEY WITH LEGENDS

# my story

magazine

19th Issue



## Dr. JAMES ORLEANS-LINDSAY

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SHAPING LEGACIES  
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- TOP 10 FINTECH AND INNOVATIONS TO WATCH OUT FOR IN 2025
- THE RISE OF CRYPTOCURRENCIES IN AFRICA.



SPOTLIGHT ON:  
**GABRIEL**  
KWABLA TANKO KWAMIGAH  
(Visionary Leader & Philanthropist)



Innovation and Excellence:  
**CLARA**  
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# TABLE OF CONTENT

13 Clara Naa Koshie Lamptey

18 Gabriel Kwabla Tanko Kwamigah

26 Ing. Peter Godslope Debrah

30 Queenie Kessie

36 Dr. James Orleans-Lindsay

47 Dr. Emmanuel Obiri Addo

50 Adutwumwaa Asare

52 Alvin Ofori

54 Derrick Vormawor

10 TOP TEN (10) BUSINESS TRENDS TO WATCH OUT FOR IN 2025

22 HOW BUSINESS LOANS WORK

58 FINETECH

62 THE RISE OF CRYPTO CURRENCIES IN AFRICA

68 50 GHANAIAN FEMALE FINANCE LEADERS

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# Publisher's story

## NANA AKWASI BONSU

Celebrating Legacy and Leadership

My Story Magazine extend our warmest wishes to everyone. May this year bring you success, joy, and fulfilment in all your endeavours.

To our cherished readers, we say thank you. Your unwavering support, feedback, and encouragement have been the wind beneath our wings. We are deeply grateful for the journey we've shared so far, and we are excited to continue inspiring and building Africa, one story at a time.

Seven years ago, on the 24th of February 2018, we launched our very first edition. Today, as we celebrate our 7th anniversary, we proudly present our 19th edition. It's been a remarkable journey, one filled with growth, learning, and impact.

My Story Magazine is a product of MSM Media, a 360-degree media company specializing in printing and publishing. Over the years, we've documented the experiences of over 300 individuals from all walks of life—entrepreneurs, leaders, and visionaries whose stories have not only inspired but also transformed lives.

Our mission has always been clear: to help entrepreneurs reflect on their past, present, and future. Through their stories, we instil HOPE, GRATITUDE, and FULFILMENT.

We believe that every journey, no matter how challenging, holds lessons that can inspire others to rise.

This edition, themed Legacy and Leadership: A Journey with Legends, is a testament to that belief. We are honored to feature Dr. James Orleans-Lindsay, who graced our very first cover and remains a pillar of support. His story, alongside those of young, dynamic leaders like Gabriel Kwamigah Tanko (CEO of Sesi Edem Company Ltd and founder of Tanko Foundation), Dr. Emmanuel Obiri Yeboah (founder of Mebofo Foundation), Mr. Alvin Ofori (Alof Group Ltd), and Ing. Debrah of Pedlo Energy, reminds us of the power of resilience and vision.

This edition also delves into the ever-evolving world of cryptocurrencies and the fintech industry, offering insights into the future of business and innovation in Africa. We are committed to staying at the forefront of change, equipping our readers with knowledge and inspiration to navigate the complexities of the modern world.

As we reflect on our journey, we are humbled by the impact we've made. From our humble beginnings to becoming a trusted voice in Africa's entrepreneurial landscape, we've come



a long way. None of this would have been possible without the support of key individuals. Prophet Bernard ElBernard, who birthed this vision and provided our first seed capital and camera; Dr. James Orleans-Lindsay, who offered his office at Cantonment for our maiden launch; and King Kwasi Kyei Darkwah, whose counsel has been invaluable. To my incredible team, your dedication and hard work have been the backbone of this magazine.

To every individual who has supported us from day one, and to our readers who keep us on our toes with their reviews—thank you. And to my dear wife, your unwavering support and push have been my greatest strength. You've ensured every edition is republished just as planned, and for that, I am eternally grateful.

As we celebrate this milestone, we invite the business world in Africa to join us in this journey. \*My Story Magazine\* is more than just a publication; it's a movement. We document the experiences of entrepreneurs, helping them reflect, grow, and inspire others. Through our stories, we build hope, gratitude, and fulfillment. We are not just telling stories; we are shaping the future of Africa.

Here's to the next chapter of My Story Magazine. Together, let's continue to inspire and build Africa, one story at a time. God bless us all, and may He keep our journey forward.

\*My Story Magazine: Inspiring and Building AFRICA, One Story at a Time!\*



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## His Excellency John Dramani Mahama, President of the republic of Ghana



Jane Naana Opoku-Agyemang  
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# CELEBRATING



GABRIEL TANKO KWAMIGAH - ATOKPLE  
( TOGBUI NYAXORLADEAKORLA )  
MEMBER OF THE COUNCIL OF STATE

# TOP TEN (10) BUSINESS TRENDS TO WATCH OUT FOR IN 2025



## 1. ARTIFICIAL INTELLIGENCE (AI) IN BUSINESS PROCESSES:

Businesses are increasingly leveraging AI to improve decision-making, customer service, and operational efficiency. In Ghana, sectors like banking, retail, and agriculture are adopting AI to stay competitive. AI-driven tools reduce costs and improve accuracy, making businesses more efficient.

For instance, chatbots enhance customer engagement, while predictive analytics helps retailers optimize inventory. As AI tools become more affordable, even small businesses will adopt them. Companies that offer localized AI solutions tailored to Ghana's unique market needs will gain an edge.



## 2. ENTERTAINMENT AND DIGITAL CONTENT CREATION:

Ghana's creative industry from Afrobeats to Nollywood collaborations is gaining global attention.

Social media and streaming platforms have created opportunities for content creators to monetize their work. By showcasing Ghanaian culture and talent, this industry not only boosts the economy but also positions Ghana as a leader in African entertainment.

Local brands benefit by partnering with creators for marketing. Platforms that help creators monetize through subscription models, merchandise, or ad revenues will dominate.

International collaborations will also amplify the reach of Ghanaian content.



## 3. GROWTH OF THE CIRCULAR ECONOMY:

Circular economy is basically understood as a waste management and recycling strategy. The circular economy is a model of production and consumption, which involves sharing, reusing, repairing, refurbishing and recycling existing materials and products as long as possible. The circular economy has become a key business trend as companies shift toward more sustainable practices by focusing on reducing waste, reusing materials, and extending product life cycles. This model contrasts with the traditional "take, make, dispose" approach by prioritizing recycling, upcycling, and remanufacturing, allowing businesses to

minimize resource use while creating new revenue streams through innovative product designs and services. As consumer demand for sustainability increases, companies embracing the circular economy can reduce operational costs, improve brand loyalty, and tap into emerging markets such as refurbished goods or eco-friendly products. This shift is particularly significant for businesses in sectors like manufacturing and agriculture.



## 4. SUSTAINABILITY AND CIRCULAR ECONOMY:

The global shift toward sustainability is influencing consumer behavior in Ghana. People are increasingly seeking eco-friendly products and solutions that minimize environmental impact. Businesses that embrace sustainability—such as using recycled materials or offering waste management services—gain consumer trust and regulatory support. This also opens up new revenue streams. Startups turning waste into products like building materials, clothing, or household items will thrive. Partnerships with international organizations focused on sustainability will further drive this trend.



## 5. RISE OF ELECTRONIC COMMERCE (E-COMMERCE) AND DIGITAL PAYMENT SOLUTIONS:

E-commerce and digital payment solutions are fun-components of modern business and is expected to maintain dominant influence in 2025. Businesses have embraced technology to engage with customers and streamline transactions. In the coming year, the expansion of e-commerce platforms and the adoption of digital payment methods will continue to reshape consumer expectations and provide businesses with the tools to reach wider audiences.

E-commerce allows businesses to transcend geographical boundaries, reaching customers across the globe with ease. Platforms such as Jumia, Tonaton and Amazon have demonstrated the immense potential of online marketplaces, where businesses can showcase products, streamline supply chains, and optimize inventory management. Paired with the convenience of digital payment solutions, this trend provides consumers with seamless shopping experience. In Ghana, the widespread use of mobile money services like MTN Mobile Money and Vodafone Cash has already transformed financial transactions, enabling even small businesses to operate digitally. This trend is set to continue to empower Ghanaian businesses to expand their reach, modernize operations, and thrive in an increasingly digital economy.



## 6. BLOCKCHAIN FOR SECURE TRANSACTIONS:

Blockchain technology is gaining global recognition for its ability to ensure secure, transparent, and tamper-proof transactions. In Ghana, its applications in financial services, land registration, and supply chain management are emerging as game changers.

Blockchain reduces fraud and builds trust, especially in sectors where transparency is often a concern, such as real estate and agriculture.

It also facilitates cross-border trade by simplifying payment processes. Companies and startups that integrate blockchain into their operations will attract tech-savvy consumers and investors.

Partnerships with regulatory bodies to formalize its use will further drive adoption.



## 7. RISE OF PROPTech AND REAL ESTATE INNOVATIONS:

Urbanization is rapidly transforming Ghana's housing and commercial property sectors. With increasing demand for housing solutions and office spaces, technology will become essential for managing the complexities of real estate transactions.

Tools like virtual reality tours, online marketplaces, and property management platforms are already making their mark. PropTech not only simplifies the real estate process but also improves transparency, which is crucial in Ghana's property market where trust issues are common. Investors, realtors, and tenants stand to benefit from streamlined operations and access to data-driven insights. As more tech-savvy individuals enter the market and the government prioritizes affordable housing, innovative platforms will dominate. PropTech companies offering solutions tailored to the local market—such as platforms with integrated payment options—will gain significant traction.



**8. AGRITECH AND PRECISION FARMING:**

Agriculture remains a backbone of Ghana’s economy, employing a large percentage of the population.

However, inefficiencies such as poor resource allocation and weather-related challenges persist. AgriTech solutions, including drones, IoT sensors, and AI-based analysis, are addressing these gaps.

By optimizing farming processes, AgriTech enhances productivity, reduces waste, and increases profitability for farmers. It also appeals to younger generations by making agriculture more technology-driven and less labor-intensive. As food security becomes a global concern, AgriTech companies focusing on Ghana’s staple crops—like maize, cocoa, and yam—will attract funding.

Government and private sector partnerships will accelerate adoption.



**9. HEALTHTECH AND TELEMEDICINE:**

The COVID-19 pandemic highlighted the importance of remote healthcare solutions. In Ghana, access to healthcare remains uneven, especially in rural areas. Telemedicine platforms and mobile clinics are closing this gap.

Health-Tech ensures that people in remote regions can access consultations, prescriptions, and diagnostics with-out traveling long distances. It also reduces the burden on traditional healthcare facilities.

The government’s focus on universal healthcare will spur partnerships with private HealthTech providers.

Companies integrating AI for diagnostics and wearable technology for monitoring health will lead the sector.



**8. AGRITECH AND PRECISION FARMING:**

The demand for practical, industry-relevant education is growing as traditional academic paths no longer guarantee employment.

Digital learning platforms are filling this void by offering courses in tech, finance, and entrepreneurship.

By providing affordable and accessible learning opportunities, EdTech is equipping Ghanaians with skills needed in emerging industries.

This fosters a more competitive workforce.

Businesses offering hybrid learning models—combining online and offline experiences will dominate. Partnerships with universities and industry players will further legitimize these platforms.

SOURCE: THE GHANA BUSINESS SUSTAINABILITY REPORT Q4 2024 EDITION



# Clara Naa Koshie Lamptey

LEADING HAIR SPICE GH WITH INNOVATION AND EXCELLENCE IN HAIR CARE AND BEAUTY.

An interview with Clara

**Background Story & Upbringing**

Can you share with us your background story? What was your upbringing like, and how has your family or environment shaped the entrepreneur you are today?

I grew up in a Christian home with a very strict upbringing. My father was extremely disciplined, and that shaped my values from an early age. Family unity, love, and shared responsibility were the foundation of my childhood. We always did things together, supported one another, and exchanged ideas. That strong

family bond has influenced the way I approach business, teamwork, and leadership today.

Entrepreneurship runs in my blood. My father was a businessman who loved trading, and my mother was also a banker but was involved in sales, selling various items as I was growing up. Watching them work instilled in me a natural passion for business.

I’ve always been drawn to entrepreneurship, and over the years, I’ve explored multiple ventures. I started with Mary Kay makeup, becoming a Mary Kay distributor in Ghana.

I later ventured into lingerie, UK and US groceries, kitchenware and household essentials from the UK. At one point, I even branded my own palm oil and coconut oil. I was always testing the market, learning, and evolving.

Each of these experiences taught me something valuable about business, ie. understanding customer needs, pricing, branding, and resilience. Eventually, all these lessons led me to Hair Spice, where I found my true entrepreneurial passion in the beauty industry. Looking back, every venture played a role in shaping the entrepreneur I am today.

**The Role of Education in My Entrepreneurial Journey**

What role has education—formal or informal—played in shaping your entrepreneurial journey, and how has it impacted your business decisions?

Education has played a significant role in shaping the entrepreneur I am today, but if I had to pinpoint one experience that truly defined me, it would be my senior high school education at St. Rose’s a Catholic school known for its strict discipline and structured way of life.

At St. Rose’s everything was done in an orderly manner—there was a way to walk, a way to speak, a way to handle responsibilities. Punctuality, organization, and discipline were non-negotiable, and these values became deeply ingrained in me.

That structured environment shaped my strong sense of organization, which has become one of my biggest strengths as an entrepreneur. To this day, people who know me well—family, friends, and colleagues—often remark on how particular I am about order, structure, and efficiency, and I credit that to my early education.

Beyond high school, I continued to build on this foundation. I pursued higher education, including a Master’s degree, and later took up specialized courses in business and entrepreneurship, such as the Women in Entrepreneurship and Leadership for Africa (WELA) program at CEIBS. WELA, in particular, broadened my perspective on business strategy, leadership, and growth, equipping me with the tools to scale my ventures effectively. Looking back, every stage of my education—from my early school years to



senior high school, university, and beyond—has shaped my business mindset. It has given me the discipline to stay consistent, the organization to manage multiple ventures, and the knowledge to navigate entrepreneurship with confidence.

**Every entrepreneur faces challenges. Can you tell us about a significant failure or setback you've experienced, and how you managed to overcome it?**

One of the most significant challenges I've faced is balancing my business with my full time job. Running a business while managing a demanding 9-to-5 job, alongside family responsibilities, means that I'm not always physically present at the shop to oversee daily operations. In the beginning, this was a real struggle because I couldn't monitor everything as closely as I wanted to, and that made it difficult to ensure things were running smoothly.

However, what has helped me overcome this challenge is building a strong, committed, and dedicated team. I've come to realize that a business cannot thrive without the right people in place. Having a reliable team has given me the confidence to delegate responsibilities and focus on strategic growth rather than getting caught up in day-to-day operations.

Additionally, I've put proper structures and systems in place to ensure efficiency, even in my absence. From implementing clear processes to ensuring accountability, these measures help keep the business running seamlessly. While the challenge of balancing multiple responsibilities still exists, my team's support and the structures we've built have made a huge difference in keeping everything on track.

#### **Greatest Weakness & Managing It**

**What would you say is your greatest weakness as an entrepreneur, and how do you work to manage or turn it into a strength?**

One of my biggest challenges as an entrepreneur is delegation. I tend to take on multiple roles, which can sometimes slow down operations. Over time, I've learned that trusting my team and implementing clear SOP's allows me to focus on business growth rather than just daily operations. Building a reliable team and training them well has helped turn this weakness into a strength.

#### **Staying Motivated & Focused**

**What motivates you to keep pushing forward, especially during the tough times?**

**Do you have any personal habits or rituals that keep you focused and inspired?**

Entrepreneurship comes with its fair share of difficult moments, but what keeps me going is my passion for providing quality, unique and some high end brands and products and seeing my customers happy. I'm a Christian so I also stay grounded through my faith, goal-setting, and continuous learning. In January I attended an event in Nigeria. It's a visionary event that brings women together to map out their goals for the year and fuel their dreams. At the event I created a vision board so this year I'm keeping a vision board to remind myself of my goals. I also take time to reflect and celebrate small wins.



**Looking ahead to 2025, what are your biggest aspirations or goals in your field, and how do you plan to achieve them?**

Looking ahead, my goal is to expand Hair Spice's reach, improve operational efficiency, and introduce more exclusive, high-quality beauty products to the Ghanaian market. I also aim to scale and launch other business ideas that I've been working on, ensuring that each venture maintains the same standard of authenticity and quality that Hair Spice is known for.

**Briefly share with us a summary of your business.**

Hair Spice is a trusted hub for high-quality hair care products, wig making tools and salon equipment and accessories. We cater to hairstylists, salon owners, and beauty professionals who prioritize authenticity and quality. With two branches—one in Accra and one



in Kumasi—we serve customers across Ghana, offering nationwide delivery to ensure accessibility.

**What Specific Types of Hair & Beauty Products Do You Offer , and which customer demographics do you target most in Ghana?**

We provide a curated selection of:

- Hair care products (shampoos, conditioners, serums, treatments etc.)
- Salon equipment and essentials (dryers, clippers, styling tools etc.)
- Wig-making tools and accessories( tripods, canvas head, polymer heads etc.)

Our primary customers include:

- Wig makers
- Hairstylists
- Salon owners
- Beauty professionals

**Individuals who value hair care**

**What are the most popular or trending hair and beauty products currently, and how do you keep up with changing customer preferences?**

The beauty industry is constantly evolving, and customer preferences shift rapidly as new innovations emerge. Currently, some of the most popular and trending products include frontal installation products, premium styling tools etc.

To stay ahead of trends, I invest time in continuous research and learning. Even though I 'm not a hairstylist , I actively follow top international hairstylists, monitor global beauty trends, and study emerging products. This approach helps me identify and introduce innovative, high demand products to the Ghanaian market before they become mainstream.

**How do you source your products, and what challenges do you face in the Ghanaian beauty market, such as competition, logistics, or customer satisfaction?**

I personally source and ship my products, ensuring they meet high standards of authenticity and quality. I do not rely on the local market for supplies.

However, sourcing comes with its challenges, including:

- Exchange rate fluctuations, which impact pricing and profitability
- Shipping delays ,extended ETAs (Estimated Time of Arrival) and delays at the port which can affect inventory availability
- The prevalence of fake and inferior products in the market.

One of the biggest challenges I face in the beauty market is the influx of counterfeit and lower-quality alternatives. These fake products are often much cheaper, making some customers hesitant about paying for the authentic, high-quality options I offer.

Many people are initially drawn to the lower price points of the fake versions, only to realize later that they don't perform the same way.

However, the real difference in quality speaks for itself. I have many customers who come back to buy from me because they've personally experienced the superior results of my products. A lot of my customers always mention to me that I should maintain the standard of products I source.

One particular instance stands out: A customer bought a product from my store and gifted it to her hairstylist. The hairstylist loved it so much that she requested another one. The customer, while out shopping, saw the " same " product at a much lower price and purchased it. But after about a week, the hairstylist called her, complaining that the second one wasn't working the same way. The quality was inferior, and the results were completely different. That was when the customer realized she had unknowingly purchased a counterfeit. She immediately returned to my shop to get the original product again and even shared her experience with me.

This is why I am committed to maintaining high standards. I don ' t compromise on quality, and I take pride in being a trusted supplier of authentic, top-tier products.

For me, it's not just about selling, it's about giving customers value for their money and ensuring they get the best for their hair and beauty needs.

To address this, I focus on customer awareness. Sharing insights on how to differentiate authentic products from fakes, highlighting the risks of using substandard items, and emphasizing the long-term benefits of choosing quality.

**What is one key piece of advice you would give to aspiring entrepreneurs who are just starting their journey, and what do you wish you knew when you began?**

Start small but think big. Focus on quality, consistency, and customer trust. The market will always have competition, but your unique value proposition; whether it ' s better products, exceptional service, or a strong brand will set you apart. Also, learn the business side of things early on; structure and financial management are just as important as having a great product.



**One thing I wish I knew earlier?**

The importance of building a solid system from day one. When your business is structured well, it runs smoothly even when you're not physically present.

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# Gabriel Kwabla Tanko Kwamigah:

A Visionary Leader Transforming Lives Through Philanthropy and Enterprise



*“In a world where wearing multiple hats can seem overwhelming, I view it as an opportunity to make a lasting impact. As an entrepreneur, I believe my journey reflects a rare, generational gift—an ability to not only navigate multiple fields but to thrive in them. What might challenge many has instead ignited within me an unquenchable drive for progress. For me, entrepreneurship is about more than simply seizing opportunities; it’s about turning those opportunities into realities that uplift others.”*

—Gabriel Kwabla Tanko KwamiAgah

## The Visionary Leader

Gabriel Kwabla Tanko Kwamigah, affectionately known as “Tanko,” is an entrepreneur, politician, philanthropist, and traditional leader whose initiatives are shaping lives and communities across Ghana. With self-confidence, focus, and a selfless commitment to service, he has demonstrated unparalleled leadership and a passion for creating opportunities that uplift others.

Hailing from Weta in the Ketu North Municipality of the Volta Region, Tanko is a proud Ewe who takes great pride in his roots. In October 2023, he was honored as Togbui Nyaxorladeakorla I of Anlo, a significant traditional title conferred upon him by Togbui Agbotadua Kumassah at Dzodze. He is a family man, married to Madam Patricia Selasi Awoonor, with whom he has four children.

## Education and Academic Achievements

Tanko’s educational journey reflects his thirst for knowledge and excellence:

- Presbyterian Boys’ Senior Secondary School, Legon - Secondary education.
- University of Ghana - Bachelor of Arts in Sociology with History.
- Paris Graduate School of Management - International Executive MBA in Project Management.
- CITED, Kenya - International Certificate in Public-Private Partnerships.
- Cavalla International University, USA - Currently pursuing a Doctorate in Public Policy and Administration.

## Entrepreneurial Ventures

### TKRealities: Redefining Real Estate in Ghana

Through TK Realities, Tanko has revolutionized the real estate industry with a focus on providing quality, affordable homes that nurture families and communities. His mission goes beyond meeting market demands—he aims to create spaces that reflect dignity, comfort, and hope for a brighter future.

**Sesi-Edem Company Limited: Ethical Gold Mining and Export**

As a licensed gold mining expert, Tanko leads Sesi-Edem Company Limited with a commitment to ethical mining practices. His vision is to ensure Ghana’s gold industry benefits its people while upholding the highest standards of responsibility and excellence.

**Philanthropy: The Tanko Foundation**

In 2020, Tanko established the Tanko Foundation to address critical socio-economic challenges in Ghana. The foundation focuses on healthcare, education, and rural development, providing sustainable solutions for underserved communities. From supporting rural education initiatives to addressing healthcare disparities, Tanko’s philanthropy is deeply rooted in his desire to spark real, lasting change in the lives of Ghanaians.



**Political Career**

Tanko is a devoted member of the National Democratic Congress (NDC) and serves on several committees:

- National Welfare Committee.
- Regional Finance, Social Welfare, and Resource Bank Committees.

He contested the Ketu North parliamentary primaries in 2019 and 2023, showcasing his unwavering commitment to public service and political engagement.

**Past Work Experience**

Tanko has held key roles across various sectors, including:

- Ministry of Transport (2010 - 2013): Assistant Director IIB, serving on multiple committees such as the Website Review, Entity Tender Review, and Public-Private Partnerships.
- Ministry of Food and Agriculture (2013 - 2015): Member of the National Farmers’ Day Planning Committee and the World Food Day Planning Committee.

**Other Roles:**

- Judge, Students Advanced Global Entrepreneurship, USA.
- Rice farmer with over 200 acres of land in Ziope.

**A Vision for African Excellence**

For Tanko, leadership is about service. Across politics, business, and philanthropy, his efforts are driven by a singular goal: the betterment of Ghana and its people. He envisions a nation where ethical practices, innovation, and community development thrive, laying the foundation for sustainable progress.

*“Through my work, I aim to demonstrate that African excellence is not just possible but inevitable—fueled by intention, integrity, and a passion for serving others. Every challenge I embrace is an opportunity to build a brighter future for Ghana and Africa.”*

Gabriel Kwabla Tanko Kwamigah: A true leader, a visionary trailblazer, and an advocate for hope and progress.





## HOW BUSINESS LOANS WORK AND WHY THEY ARE BENEFICIAL

Loans are often viewed with caution in business circles, but they are one of the most powerful financial tools available when used strategically. A business loan allows companies to borrow money for specific purposes whether for expanding operations, managing day-to-day expenses, or investing in growth opportunities. Unlike equity financing, where ownership is exchanged for funding, loans require repayment over an agreed period with interest. When businesses understand how loans work and their potential benefits, they can confidently use debt as a springboard for growth while avoiding common pitfalls.

### HOW DO BUSINESS LOANS WORK?

Business loans operate on a straightforward principle: a lender provides a sum of money to a business, which the business agrees to repay over time with interest. The repayment schedule and interest rate are outlined in a formal loan agreement, which acts as a binding contract.

When a business applies for a loan, the lender evaluates its financial position, creditworthiness, and ability to repay. This involves a thorough review of cash flow, assets, existing debts, and the purpose of the loan. If the lender deems the business financially capable, the loan is approved. Funds are typically disbursed in a lump sum (in the case of term loans) or as a revolving credit facility, which busi-

nesses can draw from as needed, like a line of credit.

Interest rates are a key factor in how loans work. They determine the total cost of borrowing and can either be fixed or variable. A fixed rate remains constant throughout the loan term, providing predictability for budgeting purposes. On the other hand, variable rates fluctuate based on market conditions, which can be advantageous during periods of low interest but risky when rates increase.

Repayments generally occur in monthly installments that include both principal (the original borrowed amount) and interest. Businesses are expected to meet these payment obligations regardless of their performance, which makes it crucial to have a solid repayment plan. Fail-

ure to repay on time can result in late fees, penalties, and in severe cases, legal consequences or asset seizure.

Loans can either be secured or unsecured. Secured loans require businesses to offer collateral such as equipment, inventory, or real estate that the lender can claim if the business defaults. Because collateral reduces the lender's risk, secured loans often come with lower interest rates. Unsecured loans, on the other hand, do not require collateral but typically have higher interest rates due to the increased risk for lenders.

### WHY LOANS CAN BE A SMART CHOICE FOR BUSINESSES

The idea that loans are inherently risky often prevents businesses from

leveraging their full potential. In reality, loans offer numerous advantages that can set businesses on a path toward sustainability and expansion.

First, business loans provide access to immediate capital, allowing companies to seize growth opportunities they would otherwise miss. Whether it's opening a new location, purchasing essential equipment, or increasing inventory to meet demand, loans allow businesses to make significant investments without waiting to generate the necessary funds organically. This ability to act quickly can give businesses a competitive edge in fast-moving markets.

Loans also help businesses manage cash flow effectively. For instance, seasonal businesses often face periods of low revenue followed by high demand. A loan can bridge the

financial gap during slow months, enabling businesses to cover expenses like payroll and rent without depleting their reserves. Once revenue picks up, the business can repay the loan on schedule. This financial flexibility ensures smooth operations regardless of external challenges.

Moreover, loans allow businesses to retain full ownership and control. Unlike equity financing, where investors gain a say in company decisions, loans are a temporary arrangement. Once the debt is repaid, the business is free from any obligations to the lender. This makes loans particularly attractive for business owners who value autonomy and want to preserve long-term profits.

Additionally, responsibly managing a loan can build a business's credit profile. A strong credit history opens doors to better financing options in the future, including larger loans with lower interest rates. This is especially valuable for startups and small businesses that plan to scale operations over time.

### RISKS OF DEFAULT AND HOW TO AVOID THEM

While loans offer significant benefits, they come with responsibilities. Defaulting on a loan as agreed can have serious consequences. The immediate effects may



include penalties, additional interest, and damage to the business credit score, making it difficult to secure financing in the future. For secured loans, lenders can seize collateral assets, which could cripple operations. In extreme cases, defaulting could lead to legal action or bankruptcy proceedings.

To avoid default, businesses must approach borrowing with a clear strategy. The first step is to carefully assess their financial position to determine how much they can afford to borrow. A loan should solve a financial problem, not create one.

Businesses should also create a detailed repayment plan, accounting for potential disruptions in cash flow. Maintaining a cash reserve specifically for

loan payments can provide a safety net during lean periods. Additionally, regular financial monitoring including tracking expenses, revenue, and loan covenants ensures that businesses remain on top of their obligations.

Another critical step is to communicate proactively with lenders. If a business foresees difficulties meeting a repayment deadline, notifying the lender early can often lead to solutions like restructuring the loan or negotiating more favorable terms. Most lenders prefer to accommodate struggling borrowers rather than risk full default.

**CONCLUSION: EMBRACING LOANS AS A STRATEGIC TOOL**

Loans, when used strategically, are far from a burden; they are a vital resource for businesses looking to grow, stabilize, or innovate. By understanding how loans work, negotiating favorable terms, and implementing a solid repayment strategy, businesses can minimize risks and unlock opportunities that drive long-term success.

Rather than viewing loans as a last resort, businesses should see them as a tool for creating value. With careful planning and responsible financial management, loans can empower companies to achieve their goals without sacrificing ownership or control. Whether funding expansion, managing cash flow, or capitalizing on new opportunities, the right loan can transform challenges into growth.



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# Ing. Peter Godslove Debrah

Founder and CEO of Pedlo Energy

Ing. Peter Godslove Debrah is a visionary Ghanaian engineer and entrepreneur, renowned as the founder and CEO of Pedlo Energy Company Limited. Established in 2012, Pedlo Energy is a globally recognized firm specializing in oil, gas, marine, mining, and hydro-engineering services, operating across the USA, South Africa, Singapore, Nigeria, and beyond. With an impressive academic background and a wealth of professional experience, Ing. Debrah has become a trailblazer in the energy sector, merging technical expertise with entrepreneurial innovation. Today, we have the privilege of sitting down with him to learn more about his journey, challenges, and vision for the future.

**Interviewer:** Hello, Ing. Debrah. Thank you for inviting us and allowing us to have this exclusive interview with you. I hope you're doing well.

**Ing. Debrah:** I'm fine, thank you. Very well.

**Interviewer:** Great! So, let's start at the beginning. How did the whole idea of Pedlo Energy come about?

**Ing. Debrah:** Right, after school, I happened to be engaged with several international firms in the oil and gas industry.

While working as a line manager in some of these institutions, I noticed that many CVs

came in and out, and sometimes they were overlooked. I kept asking myself, "Will I remain in this system forever? Or can someone work and gain experience break out and create something meaningful?" That's what led me to resign from an international firm and start Pedlo Energy.

**Interviewer:** That's fascinating. Growing up, was it always your intention to be an entrepreneur and own an energy company? Or did your aspirations change over time?

**Ing. Debrah:** No, not at all. Growing up in a small village, I didn't have a clear vision of my future. You just dream, but those dreams often remain in your pocket. It wasn't until I travelled from Ghana to the US and started working that I realized the potential for entrepreneurship. Initially, I thought I would just be hired and paid for my services. It was only later, during my employment, that the desire to establish my own company grew.

**Interviewer:** What was the turning point for you? What made you decide to stop working under someone and start your own business?

**Ing. Debrah:** As a line manager in charge of training new engineers, I noticed that out of 3,000 candidates, only 5 would be selected. It wasn't that the others weren't qualified—they were. However, due to various reasons, companies were hesitant to take on more

people. That's when I thought, "Why don't we establish a firm, train these people, and take on contracts ourselves?" Most companies don't want to take the risk of training or insuring more employees, so I saw an opportunity to fill that gap. That's how Pedlo Energy was born.

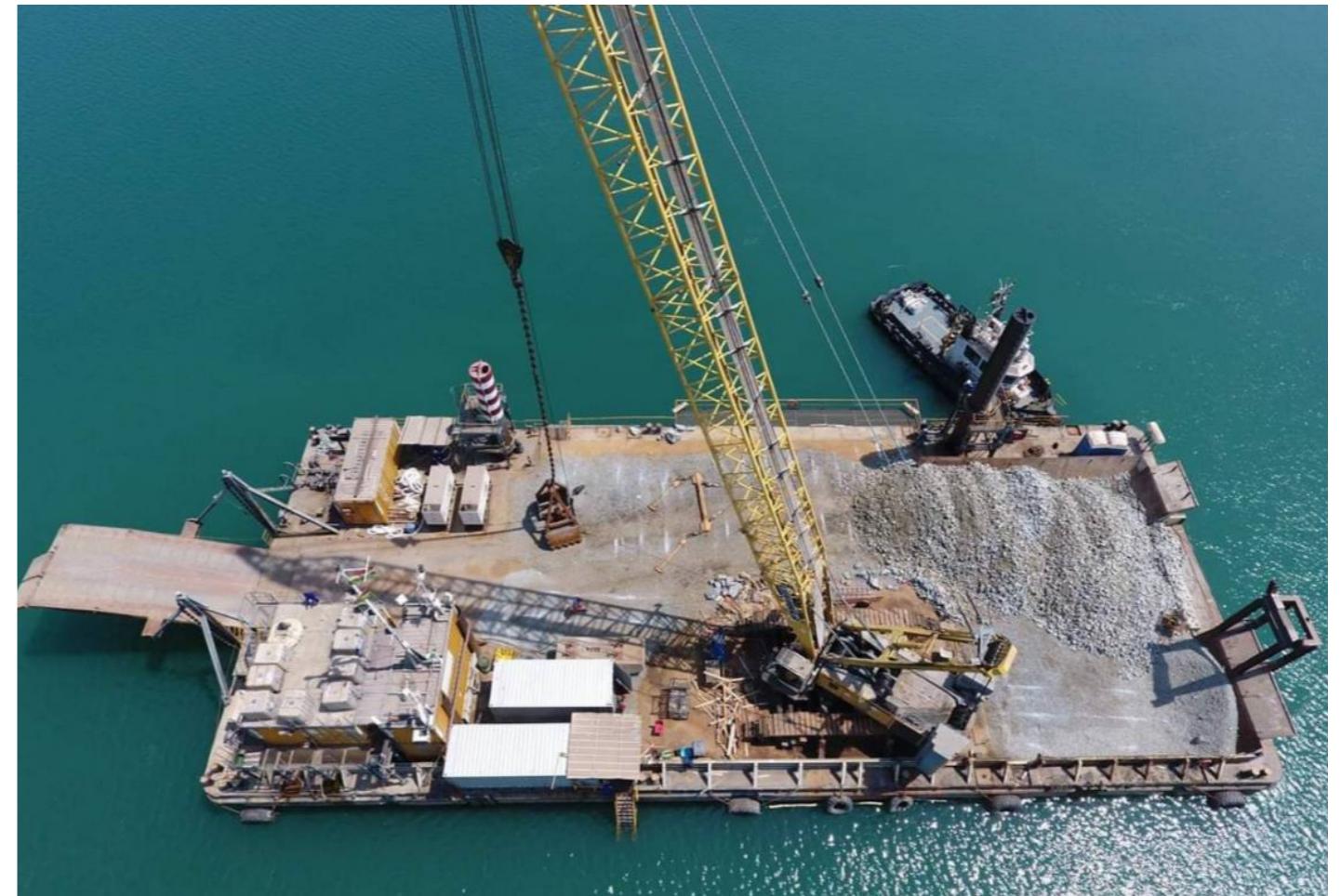
**Interviewer:** That's amazing. Let's talk about your educational background. Can you take us through your academic journey?

**Ing. Debrah:** Sure. I always say I grew in between skills. From Presec school, I studied science, then moved to California State University for my undergrad. After that, I went to Stanford for my MSc in Petroleum Engineering. I also attended Swiss Business School, Cardiff Metropolitan University, and the China Academy of Science for research in oil and minerals. I'm currently pursuing a PhD in Leadership at Nip Square. My education has been a journey of continuous learning and self-improvement.

**Interviewer:** You've mentioned that you didn't have family connections to rely on. How did that shape your approach to building your career?

**Ing. Debrah:** I come from a family where no one was an entrepreneur on a global scale. My family believed in traditional employment, so I had to rely on my competence and education to make connections. I always tell people that if





you're not from a connected family, you need to show your competence. Your education and knowledge will open doors for you. That's how I built my network and career.

Interviewer: Pedlo is a very unique name. How did it come about?

**Ing. Debrah:** The name came to me while I was in Singapore. I heard a voice telling me to incorporate a firm. At the time, I had just resigned, and my finances were frozen. But the voice persisted, so I registered the firm. The name "Pedlo" is derived from my name: "P" for Peter, "D" for Debrah, and "lo" from God's love. It represents my love for humanity and my desire to make people smile and achieve their dreams.

Interviewer: That's beautiful. Sticking to your main aim of making people smile and creating employment, how many branches does Pedlo Energy have now?

**Ing. Debrah:** We currently have 10 branches. Our headquarters is in Houston, Texas, and we have branches in Ghana, Singapore, India, Angola, Guyana, Venezuela, Nigeria, and Liberia. We're also exploring opportunities in Guinea and other regions.

Interviewer: Your journey sounds inspiring, but I'm sure it hasn't been without challenges. Can you share a moment when you thought of giving up?

**Ing. Debrah:** Entrepreneurship is tough. There were times when I felt like giving up, especially when contracts were delayed and workers needed to be paid. But I always reminded myself of my dream and kept pushing forward. We've faced many challenges over the years, but we've survived and continue to thrive.

Interviewer: When you decided to start Pedlo Energy, how did your family react?

**Ing. Debrah:** My family didn't believe in my vision initially. They thought I was making a mistake by leaving a stable job to start my own company. Even after Pedlo was established, they saw it as a failure. But I believed in my dream and was determined to make it a reality.

Interviewer: What key lessons have you learned from your journey so far?

**Ing. Debrah:** The key lesson is to never edit your dream. Situations may challenge you, but you must stay focused. Your parents and friends may not always support you, but you have to motivate yourself and believe in your vision. Hold on to your dream, and it will come to pass.

Interviewer: Finally, what's your message to the youth, especially those who aspire to be entrepreneurs?

**Ing. Debrah:** To all the youth out there, the future is bright. You may not have

everything you need today, but don't give up. Hold on to your dreams, fire yourself up, and tomorrow you will smile. Believe in yourself, and you will achieve greatness.

Interviewer: Thank you so much, Ing. Debrah, for sharing your inspiring story with us. We wish you and Pedlo Energy continued success.

**Ing. Debrah:** Thank you. It's been a pleasure.

End of Interview.

**ABOUT PEDLO ENERGY LIMITED (PLC)**

Pedlo Energy Limited (PLC) is a global limited liability company specializing in oil, gas, marine, mining, and hydro-engineering services. With over 18 years of operation, the company has established a strong presence in these sectors, delivering high-quality services worldwide.

**Operations in Ghana**

In Ghana, Pedlo Energy has undertaken significant projects, including:

- Offshore marine installations.
- Construction of an offshore oil jetty.
- Development of an offshore sea defense system.

In the hydro sector, the company collaborates with the Bui Hydro project, providing training and facility upliftment services. In the mining sector, Pedlo Energy offers support services such as structural development and water treatment plant installations.

**Corporate Social Responsibility (CSR) Projects**

Pedlo Energy is committed to giving back to communities through various CSR

initiatives:

- Renovation of Methodist Basic Schools in New Juaben South, resulting in the naming of streets ("Petra Deborah Streets") in recognition of the company's contributions.
- School renovations in Pomponi, a town in the Western Region.
- Training programs for children in Akpafu, located in the Volta North area.
- Sponsorship of youth in technical fields such as welding, fabrication, and electrical technician training. Beneficiaries are enrolled in institutions like Accra Polytechnic, Takoradi Polytechnic, and technical universities across Ghana.

**Youth Entrepreneurship and Training**

Pedlo Energy actively supports youth development by:

- Bringing foreign experts from countries like South Africa, Malaysia, and Singapore to train locals in marine works and welding fabrication.
- Advocating for government partnerships to identify skill gaps and

provide targeted training for Ghanaian youth.

- Highlighting institutions like the Maritime University, which offers top-notch training for the marine, oil, and gas industries. The company emphasizes the need for increased local participation in these sectors to reduce reliance on foreign expertise.

**Other Business Ventures**

Beyond oil and gas, Pedlo Energy's leadership is involved in additional sectors:

- Serving as an executive or board advisor for real estate and farming ventures.
- Operating Sura Farms, a small-scale agricultural enterprise focusing on vegetable farming and animal husbandry.

**Final Remarks**

Pedlo Energy is proud of its contributions to Ghana's development and remains committed to fostering growth in the energy, marine, and mining sectors. The company looks forward to continued collaboration with stakeholders, including the government, to create opportunities for

local talent and drive sustainable progress.

To My Story Magazine, Pedlo Energy expresses gratitude for the connection and extends best wishes for continued success and impact. Keep inspiring and making a difference!





My mom, on the other hand, ensured I had the best opportunities, including attending a boarding school in Dendermonde. Their hard work and sacrifices instilled in me the value of resilience, shaping the entrepreneur I am today.

In our family, business is a way of life. My parents, my brother, and I exchange ideas and support each other like a team. Growing up in this environment, I naturally developed a passion for business. It is in my DNA and influences everything I do.

**Education: A Tool for Growth and Resilience**

Education has played a significant role in shaping me. It taught me resilience and the importance of discipline. Though I studied chemistry—not with the intent of pursuing a career in it but as a solid Plan B—I knew from the start that my true passion lay in business.

Over the years, I have invested in continuous learning, taking courses in business coaching, management, and mindset development. These have been invaluable in my entrepreneurial journey.

I firmly believe that education never truly ends. When we're young, formal education may feel like a chore, but as we grow into our purpose, we realize that life long learning is essential, especially for entrepreneurs.

As Myles Munroe wisely said, "The greatest tragedy in life is not death, but a life without purpose."

To fulfill one's purpose, one must keep evolving, and that requires continuous learning. Whether through formal education, professional courses, or real-world experiences, staying informed and adaptable is the key to success.

**Lessons from Challenges: Business vs. Charity**

One of the biggest lessons I've learned is that business cannot be run with a charity mindset. My family and I have big hearts and a deep desire to help others, but I've learned the hard way that mixing business with generosity without clear boundaries can lead to setbacks. I've faced betrayal, theft, and disappointment from people I genuinely wanted to help, and that has taught me an invaluable lesson—business is business, and charity is a separate entity.

I am still working on finding the right balance because it is not easy to harden your heart when you naturally want to give. However, I've realized that helping should be planned and budgeted for. If that budget isn't available, then it is necessary to set limits.

A strong foundation is necessary before extending a helping hand. If you give from what little you have, you risk leaving yourself and others with

**From Passion to Purpose: My Journey as an Entrepreneur**

A Self-Narrative by Queenie Kessie

I was fortunate to grow up in a loving family with the best parents anyone could ask for. Born and raised in Belgium, I was surrounded by entrepreneurship from an early age. Both my parents are entrepreneurs—my dad owns a shipping company, while my mom, who started as a seamstress working from home, expanded into her own shops in Belgium and Ghana, along with a sewing school.

Even though my dad traveled frequently for business, he always made sure I never felt his absence.

“From Passion to Purpose:  
**Queenie Kessie's**  
 Journey of Entrepreneurship, Resilience, and Impact”



nothing. It's a tough lesson, but it has shaped how I approach both business and giving.

**Overcoming My Weaknesses: Learning to Set Boundaries**

One of my weaknesses has been overthinking for others—whether customers or business partners—and trying to accommodate them at my own expense. I often take on extra responsibilities, thinking, “They might be going through a lot, so let me make this easier for them.” While my intentions are good, I've come to realize that this can drain me emotionally and financially while devaluing my work.

The challenge becomes even more difficult when sacrifices go unnoticed. Because I do not always communicate the extra effort I put in, people don't realize the value I am offering. I have learned that setting boundaries from the start or clearly stating, “I can do this, but it will cost extra,” allows people to appreciate and respect my work. I am actively working on ensuring that my time and energy are valued while maintaining fairness in my business relationships.

**My Motivation: A Life of Purpose**

What keeps me pushing forward is understanding that my life has a purpose far greater than myself.

Each of us is entrusted with gifts meant to solve problems and impact lives. Challenges often seem heavier than the good moments, but I've come to understand that every obstacle is an opportunity to grow, refine, and rise stronger.

Quitting is never an option because it would mean silencing my potential and leaving the problems I am meant to solve unresolved. Failure is not the end—it is part of the process. The real danger lies in giving up. As an entrepreneur, I have learned that persistence is the price of success. However, I also recognize the wisdom in pausing, recalibrating, and realigning when something is not serving its purpose. Letting go of what no longer aligns with my vision is not a sign of weakness—it is a sign of clarity.

What keeps me going is knowing that my work is not just about me. It is about the



lives I am meant to impact, the solutions I am meant to provide, and the legacy I am building. Purpose fuels me, and I refuse to let temporary challenges dictate a destiny that is far too important to abandon.

**Vision for 2025: Growth, Impact, and Legacy**

My goals for 2025 center around expansion, impact, and legacy. I aim to grow my businesses—EMAS Agency, Fitness Trading Africa, and Zillionaire Afrique—ensuring they remain aligned with my purpose and values. A key focus will be creating more opportunities for African entrepreneurs, particularly through initiatives like EMAS Jobs, which connects freelancers in Ghana to global clients.

I also want to develop sustainable systems within my businesses that empower others and create long-term impact. On a personal level, I



am committed to deepening my faith, maintaining balance, and continuing to grow as a leader. Everything I do in 2025 will be about solving problems, touching lives, and laying the foundation for future generations.

**Advice to Aspiring Entrepreneurs: Stay True to Your Purpose**  
The best advice I can give is to stay true to your purpose and never underestimate the power of resilience. Life will always come with challenges, but how you respond to them determines your success. Every setback is an opportunity to learn, grow, and realign.

Start with what you have. If you wait for the perfect time, you'll realize it never comes. Take action now, even if the resources, circumstances, or environment aren't ideal. Progress happens when you move forward, not when you wait for everything to fall into place.

When it comes to comparison, use it wisely. Compare yourself to others only to be inspired—to learn what to do and what to avoid—but never to tear yourself down. Everyone's journey is different, and focusing on your own growth is the best way to build something meaningful.

Finally, know your value, communicate it clearly, and never compromise your worth. Surround yourself with the right people, continue learning, and use your gifts to solve problems, impact lives, and leave a lasting legacy.



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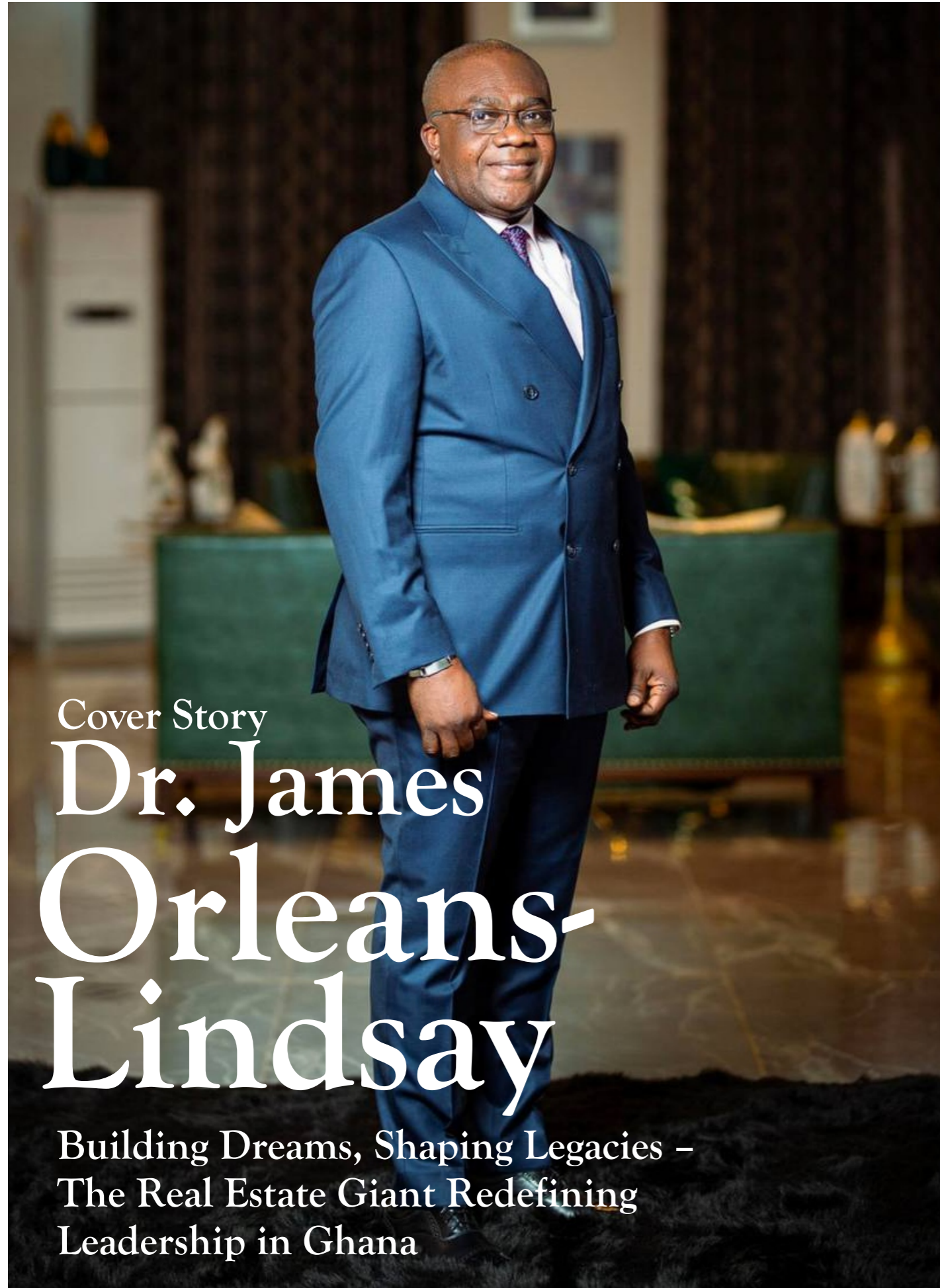


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Cover Story  
**Dr. James Orleans-Lindsay**

Building Dreams, Shaping Legacies –  
 The Real Estate Giant Redefining  
 Leadership in Ghana



An Exclusive Interview with the First Cover Personality of My Story Magazine 's Maiden Edition, Now the Star of our 19th Edition.

“My Story Magazine turns seven this year! To celebrate this incredible milestone, we sit down with the visionary who graced our first-ever cover, Dr. James Orleans-Lindsay. From a young man selling his first house to becoming one of Ghana's most celebrated real estate moguls and West Africa's biggest inner-city developer , Dr. Orleans-Lindsay 's journey is one of grit, vision, and service. His story embodies resilience, innovation, and a commitment to national growth.

**PERSONAL PROFILE:**

Dr. James Orleans-Lindsay is a trailblazing Ghanaian-British businessperson, academic, author, and philanthropist whose career is defined by innovation, leadership and impact. In his the CEO of JL Properties and Executive Chairman of JL Holdings, his businesses span diverse industries including real estate, agriculture, construction, and consultancy. A prolific entrepreneur, Dr. Orleans-Lindsay is credited with employing hundreds, driving corporate excellence and transforming urban landscapes, such as the redevelopment of the Achimota dumpsite into one of Ghana 's cleanest residential estates.

**An Icon in Real Estate and Philanthropy**

Dr. Orleans-Lindsay is one of Ghana's most celebrated business leaders, leading over a dozen companies including the highly successful JL Properties. His Lindsay Foundation champions' healthcare improvements and sustainable building practices in Ghana. As an author, he has published articles on business and personal development, inspiring many in the entrepreneurial space.

### Educational Journey

Dr. Orleans-Lindsay's academic pursuits reflect his commitment to lifelong learning:

- St. Peters Secondary School O' level
- St. Augustine College A' level
- Kwame Nkrumah University of Science and Technology (KNUST): Bachelor's degree in Biochemistry
- University of Salford, UK: Master of Science in Construction Management
- University of Hertfordshire, UK: Doctor of Philosophy (PhD) in Construction Management
- London School of Economics (LSE): Certification in Real Estate Finance
- University of Oxford Said Business School, Certification in Real Estate

He is also a CAF Coaching Certificate 'A' holder, highlighting his diverse expertise.

### Career and Global Engagements

With a career spanning several decades, Dr. Orleans-Lindsay has worked in global institutions like IBM (UK) and High-Speed Production Wandsworth, London. As Executive Chairman of JL Holdings since 2005, he has been instrumental in transforming Ghana's real estate sector. His global influence is reflected in his engagements as a TEDx speaker, former president of the Ghana Association of Young Entrepreneurs, and his invitation to Mozambique's Investment Conference by former President Joaquim Chissano.

He is also a member of esteemed organizations, including:

- Ghana-France Chamber of Commerce
- Ghana-UK Chamber of Commerce
- Commonwealth Business Council

Dr. Orleans-Lindsay has featured in Forbes Africa (December 2022-January 2024 issue) and the Oxford Business Group Ghana Report 2023.

He has also delivered talks and keynotes all over the world notably

- CIMG Night with Industry
- All Nations University Convocation 2023
- GIMPA Business School, Ashesi University
- Netherlands Ghana Business Forum
- YMCA
- Africa Real Estate Conference and Exhibition 2024
- Tedx UHAS 23
- Africa Rising Symposium, London School of Economics



### Awards and Recognition

Dr. Orleans-Lindsay's exceptional contributions have earned him numerous accolades, including:

- CEO of the Year (Real Estate) – Ghana CEO Summit
- EMY Africa Man of the Year (Business)
- Outstanding Real Estate Entrepreneur of the Decade
- Lifetime Achievement Award – Ghana Property Awards
- Order of the Volta (Presidential Honor)
- He is also a Corporate Ghana Hall of Fame inductee and honoree of the Oguaa Traditional Council

### Personal Life and Legacy

Born in Cape Coast and raised in Koforidua and Accra, Dr. Orleans-Lindsay is a devoted Christian, married to Nana Ama Abrefi, with whom he has two sons and daughters. In his leisure time, he enjoys reading autobiographies and watching documentaries.

### First Chancellor of Cape Coast Technical University.

Dr. Orleans-Lindsay holds the esteemed title of the first Chancellor of Cape Coast Technical University. His vision for the institution focuses on fostering innovation, advancing technical and vocational education and inspiring future leaders.

Dr. James Orleans-Lindsay's journey is one of remarkable success, leaving an indelible mark across business, academia and philanthropy. A symbol of excellence, he continues to inspire and empower individuals across Ghana and beyond.

Join us as we delve into his story, insights, and vision for Ghana's future.

Beginnings and the Journey to Real Estate

**Interviewer:** Dr. Orleans-Lindsay, you were our very first cover personality, and here you are again, seven years later. How does it feel to reflect on your journey?

**Dr. Orleans-Lindsay:** It feels surreal. When I started, I was just a young man who built his first house and sold it. That sale funded two more houses, and fast forward to today, we've become the largest inner-city developer in Ghana. It's been an incredible journey—full of challenges, learning, and growth.

I've expanded my business across West Africa and ventured into Europe, including Portugal and Malta. Real estate remains my core, but I've also diversified into sectors like farming, bakery, and securities. My passion is thinking, tweaking, and sharing ideas, and I believe that's what has driven my success.

**Interviewer:** What inspired your transition from one house to becoming a real estate giant?

**Dr. Orleans-Lindsay:** Vision and passion. I saw a gap in housing and knew I could make an impact. Real estate isn't just about building homes; it's about creating spaces that foster communities and improve lives. That purpose has driven me from day one.

#### PHILANTHROPY AND CORPORATE SOCIAL RESPONSIBILITY (CSR)

**Interviewer:** Philanthropy is clearly close to your heart. Tell us about your work with the Lindsay Foundation.

**Dr. Orleans-Lindsay:** Absolutely. Philanthropy is close to my heart. The Lindsay Foundation was established with my late mother, and its focus is on healthcare and education. For instance, we built 20-bed ultra-modern emergency ( J.O Lindsay Emergency Block ) block at Achimota Hospital which had some emergency items such as 13 oxygen concentrators, nine UV trolleys, 28 boxes of protective overalls and 1420 surgical gowns. We also renovated male wards to world-class standards.

Unfortunately, my mother's passing highlighted systemic issues—like the block we donated being left unused for months. Her legacy, however, continues to inspire our work.

We have done many impactful projects, from building a home for a family in Trede to establishing nursery blocks for the Pentecost Church in Cape Coast and lecture theatres for the All Nations University. We are also funding scholarships through the Lindsay Foundation for underprivileged but brilliant students. Our goal is to create meaningful change in our communities. Vision for Business and Leadership

**Interviewer:** Your real estate empire spans across Ghana and beyond. What is your long-term vision?

**Dr. Orleans-Lindsay:** My ultimate goal is for our company to lead real estate development across West Africa and beyond. Succession planning is already in place —I am mentoring a strong, capable team to carry on our vision. In 10 years, I plan to step back from active business to focus on academia and mentorship.

**Interviewer:** What is the secret to building such a lasting legacy?

**Dr. Orleans-Lindsay:** It is about values—integrity, hard work, and community impact. You cannot build a great legacy alone. Surround yourself with a dedicated team and always focus on leaving the world better than you found it.



PERSPECTIVES ON GHANA'S DEVELOPMENT

**Interviewer:** As a business leader, what are your thoughts on Ghana's economic potential?

**Dr. Orleans-Lindsay:** Ghana is a land of immense potential, but we have underperformed as a nation. Youth unemployment is a ticking time bomb. The lack of opportunities for our young people is not just an economic issue—it is a national security risk.

While cocoa dominates our agricultural narrative, crops like cassava and corn, which are billion-dollar industries globally, remain underutilized due to poor infrastructure. We need to diversify beyond cocoa, I am personally investing in cassava and corn farming, and I believe diversifying agriculture is key to addressing unemployment and enhancing food security.

**Interviewer:** What is the role of leadership in addressing these challenges?

**Dr. Orleans-Lindsay:** Leadership must prioritize sustainable development and infrastructure. This includes better planning, investment in local industries, and fostering innovation. We must also focus on maintenance culture—too much of what we build is left to deteriorate.

**Interviewer:** Collaboration is often key in tackling national challenges. Have you partnered with the government or other institutions?

**Dr. Orleans-Lindsay:** Yes, but selectively. For instance, I'm collaborating with the Forestry Commission on reforestation projects. However, working with the government can sometimes be frustrating due to systemic inefficiencies. Often, I prefer to work independently to avoid unnecessary hurdles. Nonetheless, I firmly believe in the power of partnerships when systems are conducive.

MEDIA AND INFLUENCE

**Interviewer:** Media has shaped much of public discourse in Ghana. Do you see yourself investing in this space?

**Dr. Orleans-Lindsay:** I have considered it. In Malta, we have 'Lovin Malta,' which is a successful media platform. However, in Ghana, the media landscape is overcrowded and heavily politicized. My focus would be on creating platforms that educate and inspire rather than perpetuate division.



LEGACY AND ADVICE FOR THE NEXT GENERATION

**Interviewer:** What message do you have for young entrepreneurs and leaders?

**Dr. Orleans-Lindsay:** "Focus on your vision, work hard, and trust in God. Success is not instant—it requires resilience and faith. Do not compare your journey to others. Each of us has a unique path. Remember, Ghana is the only home we have. Let us build it together."


**Interviewer:** Final words to readers as we celebrate My Story Magazine's seventh anniversary?

**Dr. Orleans-Lindsay:** Congratulations to the team for this milestone! My Story Magazine has always championed entrepreneurship and innovation, and I am honored to be part of this journey. Here is to many more years of inspiring stories.

CLOSING NOTE:

As My Story Magazine celebrates seven impactful years, this interview with Dr. James Orleans-Lindsay reminds us of the power of vision, leadership, and giving back. His journey continues to inspire a generation to dream big, work hard, and leave a legacy.





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# Dr. Emmanuel Obiri Addo:

Balancing Family, Business, and Purpose





In the bustling town of Asamankese, where tradition and progress blend seamlessly, lives a man whose story exemplifies the power of family, resilience, and a purpose-driven life. Dr. Emmanuel Obiri Addo—known affectionately as “Joe” by many because of his Monday birth—is not just a husband, father, and accomplished businessman; he is a beacon of hope and impact in his community. Through this exclusive interview, we explore the life of a visionary who has seamlessly woven his personal journey with his professional aspirations, leaving an indelible mark on all he touches.

**The Foundations of a Visionary**

Dr. Emmanuel Obiri Addo's journey began in the heart of Asamankese, where he was born and raised. His early education took him to Methodist and Anum LA schools, where his love for learning was first kindled. Later, at New Juaben Secondary Commercial School in Koforidua, he discovered his passion for business studies, a field he would pursue with relentless determination.

He advanced to Central University, earning a BSc in Accounting and an MBA in Finance, before further solidifying his expertise as a doctoral fellow at the Institute of Certified Business Analysts and Consultants. “Even in school, I wasn't just studying to pass exams; I was preparing to apply my knowledge to the real world,” Emmanuel reflected.

This practical mindset became evident during his National Service at Unibank (now CBG) in Takoradi. His performance so impressed the institution that they offered him a permanent role before his service concluded. Remarkably, he declined. “I had a bigger vision—to return home and contribute to the family business,” he explained.

**Growing Up in a Family Business**

Dr. Emmanuel's early life was shaped by the profound influence of his mother, who took on the dual roles of parent and provider after the loss of his father. “My mother was extraordinary—our pillar of strength. She instilled in us discipline, empathy, simplicity, and financial



prudence,” he shared with pride.

Life in the Obiri Addo household was a harmonious blend of hard work and play. Even as a secondary school student, Emmanuel was occasionally called home to help run the family shop during emergencies. “It was challenging, but it shaped my work ethic and taught me responsibility,” he noted.

Today, he serves as the Director of Finance and Administration at KYEI-BEKIND Enterprise Limited, a testament to the values he learned in his youth. Under his leadership, the company has embraced cutting-edge strategies to optimize financial operations and drive sustainable growth. By integrating modern financial management tools and fostering a culture of accountability, Dr. Emmanuel ensures that every decision aligns with the company's core values of integrity, transparency, fairness, and customer service. “These principles are not just words; they are the foundation of our business and guide how we interact with our customers, partners, and team members,” he emphasized.

Beyond this role, he serves as a council

member of the Ghana National Chamber of Commerce (Eastern Chapter) and as a director of South Akim Rural Bank.

**The Power of Giving: The Me Boafo Foundation**

Dr. Emmanuel's passion for giving back inspired the creation of the Me Boafo Foundation, the Corporate Social Responsibility (CSR) arm of BEKIND. “The name Me Boafo means 'My Helper,' and that perfectly captures our mission—to uplift individuals and communities,” he explained.

The foundation's initiatives focus on education, healthcare, and poverty alleviation. “We don't just give handouts; we invest in long-term solutions. For instance, we identify brilliant but underprivileged students and sponsor their education through university, ensuring they are equipped for a brighter future,” Emmanuel said.

The foundation also provides teacher training programs in science, partnering with organizations like Empower Playground and Dex Kits to deliver science kits to schools. On the healthcare front, Me Boafo has supported the Asamankese Hospital with medical

equipment, including oxygen concentrators and thermometers, and even painted sections of the hospital to create a welcoming environment.

During the COVID-19 pandemic, the foundation stepped up by donating essential supplies such as gloves and masks. In partnership with the Church of Latter-day Saint Charities, they procured a state-of-the-art digital X-ray machine for the hospital. Additionally, they've organized health screenings for the people of the West Akim Municipality, enrolling over 300 individuals in the National Health Insurance Scheme to ease the burden of healthcare costs.

The foundation's commitment to poverty alleviation is equally impactful. It employs senior high school graduates, giving them an opportunity to save and fund their education. In November 2022, the foundation supported over 200 widows with food supplies and seed capital to start small businesses.

**A Legacy of Integrity and Service**

For Dr. Emmanuel, integrity and fairness are not just ideals but guiding principles. “We value long-term relationships over short-term profits. It's this approach that builds trust and loyalty in business and community,” he emphasized.

His vision for the Me Boafo Foundation is deeply personal. “When you uplift one person, you uplift their entire family and, by extension, their community. It's about creating a ripple effect,” he shared passionately.

**Final Words**

As our conversation concluded, Dr. Emmanuel Obiri Addo reflected on the driving forces behind his journey: family, community, and a deep desire to make a difference. “The lessons we've learned and the bonds we've built have shaped us into who we are today. My dream is to see others benefit from the same values and principles,” he said.

Dr. Emmanuel's journey is a testament to the power of vision, resilience, and service. From his formative years helping in the family shop to leading a thriving enterprise and spearheading transformative initiatives, his life's work is an inspiration

to many. “True success,” he says, “is lifting others as you climb.”

With unwavering dedication to his family, the staff of KYEI-BEKIND, South Akim Rural Bank, and the team at Me Boafo Foundation, Dr. Emmanuel's story stands as a shining example of purposeful living in action.





# Madina Adutwumwaa Asare

Growing up in a humble Ghanaian home, I was surrounded by love, support, and a strong sense of community. My parents, though not wealthy, instilled in me the values of compassion, hard work, and resilience. They encouraged me to pursue my passions and never settle for mediocrity. My upbringing taught me the importance of resourcefulness, creativity, and kindness. I saw firsthand how small acts of kindness could transform lives, and these early lessons shaped my entrepreneurial spirit, fueling my desire to make a positive impact.

As a student at the University of Education, Winneba, I began to explore ways to combine my passion for education with my commitment to community service. This led me to initiate projects that supported needy children and families, which ultimately earned me recognition as a student leader and philanthropist. Throughout my journey, my family has been my rock, providing unwavering support and encouragement. My parents' guidance, wisdom, and prayers have helped me navigate challenges and stay focused on my goals.

Education has played a pivotal role in shaping my entrepreneurial journey. Pursuing a degree in Early Childhood Education at the University of Education, Winneba, provided me with a solid foundation in child development, education, and community engagement. These skills have been instrumental in designing and implementing projects that support needy children and families. Informal education, through hands-on experience and learning from others, has also been crucial. I've learned from mentors, peers, and even the children and families I've worked with, gaining valuable lessons about resilience, adaptability, and creative problem-solving.

Education has significantly impacted my business decisions in several ways. It has equipped me with the knowledge and critical thinking skills necessary for informed decision-making, strategic planning, and community engagement. It has also shown me the importance of building partnerships and collaborations to achieve common goals. In summary, education has been instrumental in shaping my entrepreneurial journey, providing me with the knowledge, skills, and values necessary to design and implement impactful projects.

As an entrepreneur and philanthropist, I've faced my share of challenges. One significant setback was when I was working on a project to raise funds for a little girl's lung surgery. Initially, the response was slow, and I was worried we wouldn't meet our fundraising goal. I had to navigate the challenges of coordinating with donors, medical professionals, and the child's family while managing the expectations of our supporters. Despite the setbacks, I refused to give up. I rallied my team, and together, we devised a new strategy to raise awareness and funds. We leveraged social media, reached out to local businesses, and organized community events. Through perseverance, hard work, and creativity, we raised the necessary funds for the child's surgery. This experience

taught me valuable lessons about resilience, adaptability, and the importance of community support.

To overcome setbacks, I've learned to stay focused on the goal, surround myself with a supportive team, be adaptable, leverage available resources, and maintain open communication with stakeholders. By adopting this mindset, I've been able to navigate challenges and turn setbacks into opportunities for growth and learning.

One of my greatest weaknesses is my tendency to be overly selfless and take on too much. My passion for helping others can sometimes lead me to overcommit and spread myself too thin. To manage this, I've learned to set clear boundaries, delegate effectively, and practice self-care. By acknowledging and addressing this weakness, I've been able to turn it into a strength. My selflessness is still a driving force, but I've learned to channel it in a way that's sustainable and effective, allowing me to make an even greater impact.

What motivates me to keep pushing forward is the knowledge that my work is making a tangible difference in the lives of others. Seeing the positive impact of my projects, receiving heartfelt messages from the children and families I've helped, and knowing that I'm contributing to creating a better future for my community fuel my passion and drive. To stay focused and inspired, I start each day with prayer and reflection, seeking guidance and wisdom. I also surround myself with positive influences, people who inspire and support me. These habits and rituals help me stay grounded, focused, and inspired, even during the toughest times.

As I look ahead to 2025, my biggest aspiration is to establish a sustainable and impactful philanthropic organization that provides educational and economic opportunities to children and families in Ghana and beyond, even as I currently work remotely.

One key piece of advice I'd give to aspiring entrepreneurs is to stay true to your purpose and values. It's easy to get caught up in the pressures of building a business, but remembering why you started in the first place will help guide your decisions and keep you motivated.

This is my story—a journey of purpose, resilience, and impact. I am Adutwumwaa Asare, and I am committed to creating a better future for my community and beyond.

# Alvin Ofori

## CEO ALOF GROUP LTD.



Alvin Ofori is a dynamic entrepreneur and a passionate advocate for start-up growth, with a focus on unlocking international business opportunities across Africa. His ventures span a range of industries, including mining, real estate, agriculture, construction, import/export, and logistics management, showcasing his versatility and expertise as a business leader.

As the CEO of ALOF GROUP Limited, a Ghanaian-owned company headquartered in Westlands, Accra, Alvin leads a multifaceted enterprise involved in real estate development, land sales, farming, transport, and logistics.

Under his leadership, ALOF GROUP has emerged as a symbol of integrity and innovation, dedicated to advancing African entrepreneurship and creating value-driven solutions.

### A Journey Rooted in Resilience

Born on November 28, Alvin grew up in Ghana as the second child of an Akuapem mother and a Voltarian father. Tragically, he lost both parents at a young age, but his determination to succeed never wavered. An alumnus of Labone Senior High School and Wisconsin International University College, Alvin transitioned from academia to entrepreneurship, where he found his calling in real estate.

His entry into the industry began as a real estate broker, where he gained valuable insights that later fueled his ambitions as a developer. Today, he is celebrated for constructing over 30 homes, earning a reputation for quality and reliability. Reflecting on his journey, Alvin states, "Growing up without my parents and being tossed from home to home made me yearn to

create a conducive environment for my family and others. A house, I believe, is a fundamental asset that promotes unity in a home."

### Agricultural Innovations and Investments

Alvin's ventures extend beyond real estate into agriculture, where his innovative spirit shines. He is currently securing over \$2 million in funding to expand his tomato farms in Suhum, a project aimed at addressing food security and boosting local economies.

Additionally, he has established thriving livestock farms in Tamale and Suhum, further contributing to Ghana's agricultural development and sustainability.

### Philanthropy and Social Impact

Deeply rooted in his humble beginnings, Alvin is committed to giving back to society. He has sponsored numerous orphanages across the Eastern and Greater Accra Regions and funded the education of over 20 individuals. His philanthropic initiatives also include providing rent support for the elderly and underprivileged and empowering start-ups, including his notable support for My Story Magazine.

### Guided by Faith and Purpose

For Alvin, his faith in Jesus Christ serves as the foundation of his success. He believes in living a purpose-driven life, emphasizing that true success is best shared with loved ones. This philosophy is reflected in his dedication to creating

affordable housing and fostering opportunities for others.

His entrepreneurial mindset is shaped by key books that have inspired his journey, including:

1. Rich Dad Poor Dad by Robert Kiyosaki - for financial literacy.
2. The Richest Man in Babylon by George S. Clason - for savings and investment principles.
3. Sell or Be Sold by Grant Cardone - for mastering sales and communication.

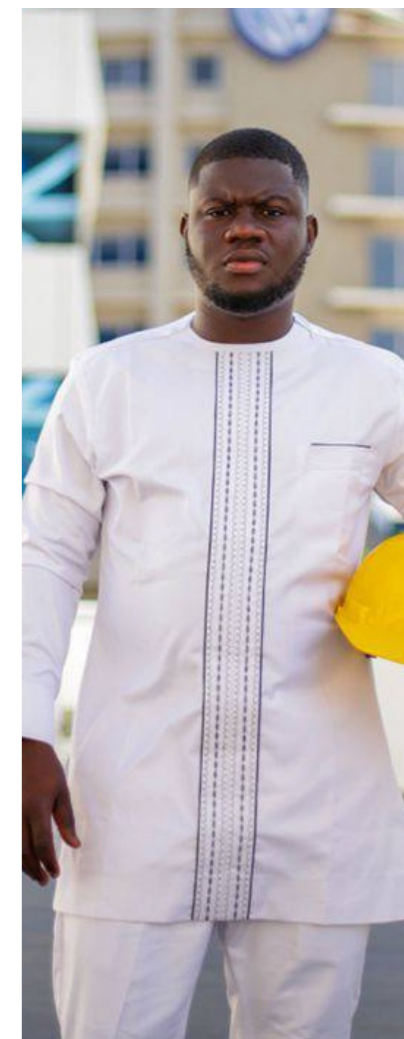
### A Vision for Africa's Youth

Alvin is optimistic about the role of entrepreneurship in shaping Africa's future. He sees it as a solution to youth unemployment and a catalyst for innovation. However, he cautions against complacency, urging young entrepreneurs to take calculated risks, learn from mentors, and step out of their comfort zones. As he aptly quotes Warren Buffett, "It's good to learn from your mistakes, but it's better to learn from other people's mistakes."

### Words of Wisdom

To the youth, Alvin offers this advice: "Success requires sacrifice, persistence, and planning. While education is vital, vision and hard work are what turn dreams into reality."

Alvin Nana Kwame Ofori's story is a testament to resilience, determination, and the power of giving back. As a dreamer, doer, and role model, he stands as a beacon of hope for young entrepreneurs across Africa, paving the way for a brighter, more prosperous future.



# Derrick Vormawor

## The Inspiring Journey of a Resilient Entrepreneur



Entrepreneurship is a path often paved with challenges, lessons, and triumphs. For Derrick Vormawor, it has been no different. His story, however, is one of grit, resilience, and an unshakable belief in the power of purpose. In this candid interview, he shares insights into his upbringing, the role of education in his journey, and the lessons he has learned along the way.

### Derrick's Profile

Derrick is a Ghanaian-born entrepreneur based in Germany, with a strong passion for business growth and development across Africa. He is the founder and CEO of PASL, a business consulting firm with operations in both Ghana and Germany, dedicated to helping businesses grow and expand on the African continent.

Derrick holds a BSc in Banking & Finance from the University of Professional Studies, Accra (UPSA), an MSc in General Management from PFH Göttingen in Germany, and an MSc in Web and Data Science from the University of Koblenz-Landau, Germany.

Professionally, he works as a marketing expert in Germany, with a focus on digital transformation and social media marketing. As a trainer, Derrick has empowered over 1,000 entrepreneurs from Ghana, Kenya, and parts of Europe through physical and virtual training programs since 2018. His expertise has also made him a sought-after trainer for EU-funded projects, where he educates young people across Europe on various entrepreneurial and professional topics.

Additionally, Derrick is a published author of two entrepreneurial books, "Testing the Paint" and "Shoot Em Down", which provide valuable insights and guidance for aspiring entrepreneurs.

### Humble Beginnings, Big Dreams

"I grew up thinking I was made for the background," Derrick admits. Despite feeling limited by his circumstances, he always had an inner conviction that he was destined for more. Growing up in diverse Ghanaian communities like Apam, Darkuman, and Prampram, Derrick was exposed to the stark realities of life and the challenges many faced.

These experiences ignited a deep desire to create solutions that uplift others.

With parents who instilled the values of hard work and resilience, Derrick's foundation for success was laid early. "Their example continues to drive my entrepreneurial pursuits today," he says.

### The Role of Education

For Derrick, education has been a transformative force. His formal education—a Bachelor's degree in Ghana and a Master's degree in Germany—has refined his perspectives and positioned him for greater impact. "Informal training experiences across Europe enhanced my cross-cultural collaboration skills, which are crucial in my entrepreneurial journey," he explains.

The lessons he learned while studying and working in Germany have also shaped his consulting practice. "I no longer create within the confines of Ghana," he says. "Education has given me the tools to think globally and deliver world-class solutions."

### Turning Setbacks into Stepping Stones

Every entrepreneur faces setbacks, and Derrick is no exception. One of his most significant challenges came when a partnership with a major Ghanaian institution went awry. "We were sidelined and taken advantage of, and I lost almost everything," he recalls.

The experience was devastating, but it also became a turning point. With the support of his team, Derrick rebuilt his company with resilience and a renewed vision. "I learned the importance of due diligence, protecting intellectual property, and fostering transparent partnerships," he says. These lessons have since become the foundation of his success.

### Passion as Both a Strength and Weakness

When asked about his greatest weakness, Derrick points to his passion. "I put my heart and soul into everything I do, and when things don't go as planned, it affects me emotionally," he says.

However, this passion also drives his team to aim for excellence and deliver value to clients. By learning to detach from outcomes and

maintain a balanced approach, Derrick has turned this potential weakness into a source of strength and inspiration.

#### The Power of Purpose

What keeps Derrick pushing forward, even during tough times? His unwavering belief in his ability to create and his trust in the timing of life. “Eventually, at the proposed time, things happen,” he says.

To stay grounded and inspired, Derrick journals and reflects on his progress. He also visualizes his goals and reminds himself of the impact he wants to create. These habits keep him focused and motivated, no matter the challenges he faces.

#### Big Dreams for 2025

Looking ahead, Derrick’s aspirations for 2025 are bold and clear. “My biggest goal is to not let the year end without doing the things I know I need to do,” he says. He is determined to move beyond analysis, fears, and assumptions to take bold action. “Life is happening right here and now; it is not a rehearsal, so I might as well just give a great show!”

#### Advice for Aspiring Entrepreneurs

For those just starting their entrepreneurial journey, Derrick offers this key piece of advice: “No matter what you read or how much you strategize, nothing will happen until you make it happen.”

Reflecting on his own early days, he admits that he often hesitated, waiting for the perfect moment. “I’ve learned that progress matters more than perfection,” he says. “Start small, stay true to your values, and let your authenticity drive your journey.”

#### A Legacy in the Making

Derrick Vormawor’s journey is a testament to the power of resilience, education, and purpose. From humble beginnings in Ghana to creating solutions with global impact, his story is an inspiration to aspiring entrepreneurs everywhere. As he continues to push boundaries and pursue his dreams, Derrick’s legacy is one of hope, determination, and a relentless belief in the possibilities of tomorrow.



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The financial world is no stranger to innovation, but 2025 promises to be a landmark year in the evolution of fintech. AS technology becomes deeply embedded in our everyday lives, how we manage, access, and interact with money is radically transforming.

The 2025 trends are more than just buzzwords—they reflect groundbreaking shifts in how financial services will be designed, deployed, and regulated.

For businesses, embracing these innovations will no longer be optional but a matter of survival as customers continue to demand seamless experiences, regulators seek to enforce stricter compliance, and the global economy continues to push for inclusivity and sustainability.

This write-up explores the top ten cutting-edge trends that will shape the financial and innovation landscape in 2025. In as much as they may look like vague concepts or distant possibilities—they are the latest, most impactful developments redefining what is possible in financial technology.



### Quantum-Powered Financial Modeling

Quantum computing is no longer confined to the lab. In 2025, its application in financial modeling will transform how institutions approach risk management, portfolio optimization, and trading strategies.

These machines can process vast data sets at speeds unimaginable for classical computers, uncovering previously hidden patterns and correlations.

For example, quantum algorithms enable more precise derivatives pricing and improved forecasting of market volatility. Financial firms are also exploring quantum encryption techniques to enhance cyber security, offering unbreakable protection against data breaches.

While still in its infancy, quantum computing already proving to be game-changer in addressing some of the most complex financial challenges.



### Decentralized Identity Solutions

The rise of decentralized identity systems addresses the growing concerns around data privacy and security. Unlike traditional models, where sensitive information is stored in centralized databases, decentralized identity systems use blockchain technology to give individuals control over their data.

This innovation transforms how financial institutions manage customer onboarding and KYC (Know Your Customer) processes. Customers can share only the necessary information, significantly reducing identity theft risk.

Moreover, decentralized identities are integrated into payment systems, enabling seamless and secure transactions without intermediaries.



### AI Regulation, Accountability, and Transparency

The financial industry's rapid adoption of AI is transforming operations and drawing increased attention from regulators. In 2025, we can expect a wave of new rules designed to build trust, ensure fairness, and tackle issues like bias and unethical AI practices.

For banks, financial institutions, and fintech startups, staying ahead of these regulatory shifts will not just be necessary—it will be a critical part of their strategy moving forward.



### AI-Powered Autonomous Banking Agents

The evolution of AI is leading to the development of autonomous banking agents—intelligent systems capable of performing complex tasks like wealth management, personalized financial planning, and fraud detection.

Unlike traditional chatbots, these agents leverage machine learning to improve their understanding of customer behavior and preferences continuously. They can proactively suggest investment opportunities, monitor spending habits, and even negotiate better terms for loans or insurance policies.

These agents are redefining customer service by offering 24/7 assistance, which is not only efficient but also profoundly personalized. They combine efficiency with deep personalization, ensuring every interaction is meaningful and aligned with the customer's goals.

As these agents become more integrated into the banking ecosystem, they promise to transform how customers engage with their finances, setting a new standard for innovation and convenience in the industry.



### Sustainable Finance Products and Ethical Investment

As global awareness of climate change and social responsibility grows, 2025 is set to be a pivotal year for sustainable finance and ethical investment. Customers are no longer content with traditional financial products, focusing solely on returns.

Instead, they demand options that align with their values, particularly in environmental sustainability, social impact, and governance practices. This shift is driving the development of innovative financial products, including renewable energy investments, bonds, and green ESG-focused mutual funds.

Simultaneously, banks and financial institutions are under increasing pressure to disclose their environmental impacts.

This includes disclosing data on energy consumption, carbon emissions linked to operations, and the environmental costs of financial transactions.

By empowering customers with this information, institutions allow them to make educated choices that minimize their ecological footprint. For example, transaction tracking tools that estimate the carbon impact of purchases are becoming a sought-after feature in banking apps, enabling users to align their spending habits with their sustainability goals.

Moreover, the demand for ethical investments is not limited to retail customers.

Institutional investors, including pension funds and endowments, are increasingly setting ambitious ESG benchmarks for their portfolios. Financial institutions that proactively adapt to these requirements by offering tailored ESG products and analytics stand to gain a competitive advantage. They attract socially conscious investors and position themselves as thought leaders in sustainability-driven finance.

Banks and financial organizations embracing this evolution will be positioned as critical partners in their customers' sustainability journeys.

These institutions will be seen as service providers and enablers of positive environmental and social impact, fostering deeper customer loyalty and opening up new revenue streams.

In an era where decarbonization and ethical responsibility are paramount, the ability to innovate in sustainable finance will be a defining factor for success.



### Central Bank Digital Currencies (CBDCs)

Think of these as secure, government-backed cryptocurrencies—electronic money designed to let central banks benefit from the convenience and utility of block-chain-based transaction networks without the risk, volatility, and exposure to fraud that currently come with cryptocurrency.

In 2025, the global momentum behind CBDCs is accelerating, with several nations advancing their pilot programs and implementation strategies.

Ghana's eCedi, China's digital yuan, and initiatives in the Eurozone, Brazil, and Thailand are leading this digital currency revolution. These countries are exploring how CBDCs can improve payment efficiency, enhance financial inclusion, and provide a robust alternative to existing payment systems. For instance, Ghana's eCedi is expected to provide greater access to financial services in remote areas with limited banking infrastructure, furthering the nation's financial inclusion goals.

Similarly, China's digital yuan has been widely trialed across major cities, with retail payments, cross-border trade, and

even public transportation applications. Conversely, the Eurozone is focused on establishing digital euro that integrates seamlessly with existing financial systems, aiming to strengthen the monetary union's resilience in the face of digital competition.

The adoption of CBDCs also reflects a broader shift toward a more digitalized global financial system.

These currencies hold the potential to streamline cross-border transactions, reduce transaction costs, and enhance transparency in monetary flows. For central banks, CBDCs can improve monetary policy implementation by enabling real-time tracking of currency flows and demand, thus ensuring better economic stability.



**Biometric Payments Beyond Face and Fingerprints/ Zero UI**

The next evolution in biometric payments is reshaping how consumers interact with financial systems, moving beyond traditional modalities like facial recognition and fingerprint scanning.

Fintech companies are now exploring and deploying advanced techniques such as palm vein recognition, iris scanning, and even heartbeat-based authentication to create more secure and seamless transactions.

Palm vein recognition maps the unique vein patterns in an individual's hand, offering level of accuracy that surpasses many other biometrics. On the other hand, Iris scanning analyzes the complex patterns in the human eye, which remain unchanged over a lifetime, making it one of the most reliable identification methods available.

**Heart-beat-based authentication relies on electrocardiogram**

(ECG) patterns, which are as unique as fingerprints, providing a novel layer of biometric security. These cutting-edge technologies address critical challenges in payment systems, such as mitigating identity theft and reducing fraud, while eliminating the need for cumbersome interfaces like PINs or passwords. These advancements offer a frictionless yet robust solution in environments where security is paramount—such as high-value transactions, international payments, or corporate settings.

Moreover, these changes align with the rise of Zero UI (User Interface) design, where devices interact invisibly and intuitively with users. Payments, for instance, could be authenticated automatically as a consumer walk

through a store or picks up an item without needing to pull out a card or smart-phone. As these technologies mature, they promise to redefine payments and the broader interaction between humans and digital systems, heralding a truly invisible yet intelligent financial experience.



**Smart Contracts 2.0 with Interoperable Blockchains**

The evolution of smart contracts is taking a giant leap with the rise of interoperable blockchain systems.

Unlike earlier versions confined to single blockchain platforms, this new generation of smart contracts can operate seamlessly across multiple networks.

This breakthrough eliminates many limitations that previously hindered their broader adoption and scalability. With interoperable blockchains, smart contracts can now handle more complex tasks and applications.

In decentralized finance (DeFi), they enable multi-chain liquidity pools and cross-chain asset swaps, expanding the reach and functionality of financial services. In supply chain financing, these smart contracts can track and verify transactions across diverse blockchain ecosystems, enhancing efficiency, trust, and transparency at every stage. Syndicated loans simplify coordination among multiple lenders and borrowers across different platforms, reducing delays and errors in complex financial arrangements.

Beyond these specific use cases, interoperable smart contracts are streamlining financial transactions in previously unimaginable ways. Reducing fragmentation between blockchain networks paves the way for a more connected and efficient fintech

ecosystem.

As these systems continue to develop, they position smart contracts not just as a feature of blockchain technology, but as a foundational element in the future of finance and commerce.



**Cloud-Based Banking**

Cloud-based banking will rapidly become the foundation for the next generation of financial services in 2025, offering unprecedented scalability, flexibility, and efficiency. As financial institutions migrate their operations to the cloud, they are gaining the ability to innovate faster, reduce costs, and deliver personalized services to customers on demand.

The trend is driven by advancements in cloud computing technologies and the increasing need for secure and adaptable infrastructure. With cloud-based banking, institutions can store, analyze, and process massive amounts of data in real time, enabling features such as dynamic risk assessments, predictive analytics, and personalized product recommendations.

Additionally, the cloud facilitates integrating emerging technologies like artificial intelligence, machine learning, and blockchain into banking operations, creating seamless ecosystems that enhance the customer experience. For example, banks use cloud platforms to deploy intelligent chatbots, automate compliance processes and develop real-time fraud detection systems.

Cloud-based banking also supports the rise of Banking-as-a-Service (Baas) models, where fintech startups and non-banking entities can access core banking infrastructure via APIs.

This opens financial services to a broader range of businesses and makes it easier for new players to enter the market without the heavy lifting of building their banking infrastructure.

**CONCLUSION**

The fintech industry is at a crossroads, where innovation is not just about technology but also about creating inclusive, sustainable solutions aligned with modern customer expectations. The trends shaping 2025 highlight the industry's relentless pursuit of progress, promising a future where financial systems are more intelligent, faster, and more secure. As these innovations take hold, they will undoubtedly redefine the boundaries of what is possible in finance.



**Hyper-Personalized Financial Products Using Synthetic Data**

Synthetic data—artificially generated datasets that mimic real-world data—enables hyper-personalization in financial services.

This technology allows fintech firms to design and assess products tailored to individual customer needs without compromising privacy.

For instance, synthetic data creates dynamic insurance policies that adjust premiums based on real-time risk assessments. Banks leverage it to offer personalized credit scoring systems, ensuring fairer loan access. This customization level enhances customer satisfaction while driving innovation in product development.

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## THE RISE OF CRYPTOCURRENCIES IN AFRICA: EXPLORING ADOPTION, REGULATION, AND GHANA'S EMERGING DIGITAL ASSET FRAMEWORK



Cryptocurrencies and digital assets in general have become a transformative force across the globe, reshaping traditional financial systems and introducing new paradigms for value transfer, investment, and innovation.

Africa, in particular, has emerged as a fascinating frontier for cryptocurrency adoption, driven by its unique economic landscape, rapid technological adoption, and widespread use of mobile money platforms. From peer-to-peer trading hubs in Nigeria and Kenya to blockchain-powered land registries in Ghana, the continent is witnessing a burgeoning interest in digital assets despite regulatory uncertainty.

Amid this evolving scene, the regulatory response has been mixed. While some

African nations, have introduced forward-thinking frameworks to encourage innovation, others have opted for caution, issuing warnings or outright bans against cryptocurrency use. This signals a recognition of the dual need to harness the benefits of digital assets while safeguarding financial stability and consumer interests.

Therefore, the purpose of this article is to examine the impact and regulation—or lack thereof—of cryptocurrencies and other digital assets across key African jurisdictions, with a particular focus on Ghana. Drawing insights from regulatory developments in countries such as Kenya, Nigeria, and South Africa, it evaluates the progress and challenges in establishing robust regulatory frameworks.

Ultimately, it seeks to propose a structured

and forward-looking approach to digital asset regulation in Ghana, emphasizing innovation, consumer protection, and financial inclusion.

### THE EVOLUTION OF DIGITAL FINANCIAL SERVICES AND THE EMERGENCE OF CRYPTOCURRENCIES IN AFRICA

Africa's journey toward digital financial services is one of transformation, defined by innovation, adaptation, and the quest for financial inclusivity. The continent has long been celebrated for its ability to leapfrog traditional financial systems, particularly with the rise of mobile money platforms that revolutionized how individuals transact, save, and engage with financial services.

Starting with Kenya's groundbreaking M-Pesa platform in 2007, Africa demonstrated how mobile technology could be leveraged to reduce financial barriers, facilitating peer-to-peer transfers, bill payments, and micro-loans. By 2018, mobile money accounted for over 25% of Kenya's gross national product (GNP), cementing its role as a cornerstone of Africa's digital financial ecosystem.

Building on this digital finance foundation, Africa witnessed the emergence of cryptocurrencies and blockchain technology as a new frontier for innovation. Cryptocurrencies such as Bitcoin and Ethereum offered a decentralized alternative to traditional finance, enabling faster and more cost-effective cross-border transactions. This was particularly valuable in Africa, where remittances play a critical role in many economies.

With an estimated 350 million unbanked adults in Sub-Saharan Africa and remittances constituting up to 30% of GDP in countries like Lesotho, cryptocurrencies provided a solution to challenges such as high transaction fees and limited access to foreign currency.

Despite these advancements, the reception of cryptocurrencies and blockchain technology across Africa has been mixed. While private-sector innovation has surged, many governments have approached these technologies with caution. Regulatory responses have ranged from Mauritius' forward-thinking sandbox for fintech startups to Zimbabwe's outright bans.

Concerns over money laundering, consumer protection, and financial stability have led central banks and regulators to adopt cautious stances or issue warnings.

It can therefore be said that Africa is well-positioned to be a leader in the global digital economy. However, fully harnessing the potential of cryptocurrencies and blockchain will require careful regulatory frameworks that balance innovation with risk management.

### CRYPTOCURRENCY ADOPTION IN AFRICA

Cryptocurrency adoption in Sub-Saharan Africa has surged, with the region receiving an estimated \$117.1 billion in on-chain value between July 2022 and June 2023, marking a 16% growth from the previous year. Leading the charge, Nigeria ranks second globally on the Global Crypto Adoption Index, receiving approximately \$59 billion in cryptocurrency value from July 2023 to June 2024, with most transfers under \$1 million, highlighting the strength of both retail and professional markets.

Other countries like Kenya, Ghana, and South Africa also show strong adoption, ranking 21st, 29th, and 31st on the index. A key driver of this adoption is the use of cryptocurrencies as a hedge against inflation and

economic instability. For instance, when Ghana's inflation hit 29.8% in mid-2022, many adopted Bitcoin and stablecoins to preserve value.

Stablecoins, especially those pegged to the US dollar, have become essential for cross-border payments, offering a cost-effective and reliable alternative to traditional remittance channels. In Nigeria, stablecoins make up about 40% of all stablecoin inflows in Sub-Saharan Africa.

The region's cryptocurrency market is characterized by a retail-driven approach, with a large portion of transaction volume coming from transfers under \$1 million. Despite accounting for only 2.7% of global cryptocurrency volume, Sub-Saharan Africa is a leader in Decentralized Finance (DeFi), driven by a demand for accessible financial services in a region where only 49% of adults had access to banking in 2021.

### AN OVERVIEW OF THE STATE OF CRYPTOCURRENCY REGULATION IN AFRICA

Africa's approach to cryptocurrency regulation is diverse in the sense that it reflects a mix of opportunity, caution, and national priorities. While mobile money has revolutionized financial access, cryptocurrencies pose unique challenges, as regulators must balance innovation with concerns about financial stability and criminal activities.

Regulatory stances vary across the continent, from outright bans to proactive frameworks. South Africa, for instance, has classified crypto assets as "financial products" and requires licenses for crypto service providers.

Countries like Nigeria and Kenya have partial regulations, with Nigeria's central bank prohibiting crypto transactions through financial institutions, though peer-to-peer trading persists. In contrast, nations such as Cameroon, Ethiopia, and Morocco have imposed outright bans due to concerns over fraud and financial instability.

Some countries, like Mauritius and Ghana, are embracing innovation. Mauritius has introduced a regulatory sandbox to attract crypto startups, while Ghana has released draft guidelines focusing on innovation, consumer protection, and risk management.

### THE CURRENT STATE OF THE CRYPTOCURRENCY MARKET AND REGULATION IN GHANA

Ghana has emerged as one of the most engaged countries in Africa in terms of cryptocurrency interest and ownership. Google Trends consistently places Ghana among the top 20 countries for cryptocurrency-related searches, signaling a significant organic demand for knowledge and engagement with digital assets.

According to the State of Crypto: Africa report, over 900,000 Ghanaians, or approximately 3.01% of the population, own at least one type of cryptocurrency. This adoption rate reflects a growing recognition of the benefits of digital currencies in an economy facing instability and inflation.



Though the precise rate of stablecoin usage in Ghana remains unclear, stablecoins such as Tether (USDT) and USD Coin (USDC) are seen as viable options for individuals looking to safeguard their assets.

Cryptocurrencies in Ghana have several distinct use cases that respond directly to the country's economic challenges. The rapid depreciation of the cedi and the high cost of maintaining foreign accounts have made digital currencies an attractive alternative for both savings and payments. For many Ghanaians, stablecoins provide a way to store value in a currency less susceptible to inflationary pressures, thereby preserving purchasing power in a way that the cedi currently cannot.

In addition to saving, cryptocurrency has become an increasingly popular tool for cross-border transactions and remittances. As a top recipient of remittances within sub-Saharan Africa, Ghana has seen growing interest in cryptocurrencies as a cheaper, faster alternative to traditional banking channels.

Cryptocurrency allows for instantaneous transfers with significantly reduced fees, facilitating smoother and more cost-effective remittance processes for the over 3 million Ghanaians living abroad.

Notwithstanding the above, Ghana has no specific legislation regulating cryptocurrency. The Bank of Ghana had issued several public notices in the past, highlighting that cryptocurrencies were not recognized as legal tender in the country, with people trading in these digital assets doing so at their own risk as same were not regulated under any existing laws in Ghana, and thus lacked any legal safeguards or guarantees.

Similarly, the Securities and Exchange Commission (SEC) had warned against the use of cryptocurrencies in Ghana through the issuance of similar notices. However, in a notable shift, the Bank of Ghana has issued its Draft Guidelines on Digital Assets in August 2024, signaling a change in stance. These guidelines aimed to regulate digital asset activities, emphasizing goals of financial inclusion, economic stability, and enhanced consumer protection.



The guidelines also set out stringent requirements related to anti-money laundering (AML), cybersecurity, and licensing for virtual asset service providers, marking a significant step toward a more structured regulatory environment for digital assets in the country.

#### LESSONS FROM THE CRYPTOCURRENCY REGULATORY FRAMEWORKS OF OTHER AFRICAN JURISDICTIONS

The Bank of Ghana's Draft Guidelines on Digital Assets represent a significant step toward regulating the cryptocurrency space in the country. These guidelines aim to protect consumers by requiring risk disclosures, enforce strict anti-money laundering (AML) and counter-terrorism financing controls, and create room for innovation through a regulatory sandbox.

While the specifics of the guidelines are still in the works, this move signals the Bank of Ghana's intention to build a safer and more structured environment for cryptocurrency activities.

As Ghana moves forward with these draft guidelines, there is still a lot to learn from other countries that have successfully addressed the complexities of cryptocurrency regulation. By considering these lessons, Ghana can strike a balance between fostering innovation and ensuring financial stability and consumer protection through the following:

**1. Phased Approach & Regulatory Sandboxes:** Countries like Mauritius have adopted regulatory sandboxes, allowing new technologies and policies to be tested in a controlled environment before being

widely implemented. Ghana's draft guidelines mention a similar sandbox testing process, which will be crucial for understanding how regulations affect the market in real time and refining them accordingly.

**2. Balancing Innovation & Risk:** Many successful regulatory models focus on promoting innovation while keeping risks like fraud and market manipulation in check. Ghana could engage with experts in the local and international fintech sector to develop a framework that encourages innovation but still protects consumers from potential harm.

**3. Clarity and Transparency:** Unclear regulations can breed uncertainty and hold back adoption. Ghana's decision to publish a draft is a positive step, but providing clear, detailed guidelines on obligations and procedures in the future will build confidence in both local and international stakeholders.

**4. Financial Inclusion & Consumer Protection:** Cryptocurrencies have the potential to bring financial services to underserved communities, but this must be done with strong consumer protection in place. Ghana can work to expand financial services while promoting crypto literacy to ensure citizens are aware of the risks involved.

**5. International Collaboration & Standards:** Given the borderless nature of cryptocurrency, international cooperation is vital. Ghana could benefit from working with regional bodies like ECOWAS, as well as global organizations like the Financial Action Task Force (FATF), to ensure it follows global best practices for AML and combating financial crimes.

**6. Taxation Guidelines:** Clear taxation policies for cryptocurrencies are essential for compliance and revenue generation. Ghana should establish



straightforward guidelines, similar to South Africa's, to ensure crypto businesses and individuals are properly taxed while also promoting industry growth.

**7. Monitoring & Enforcement:** Strong enforcement mechanisms are key to successful regulation. Ghana should either strengthen existing agencies or create new ones to handle crypto-related activities, ensuring compliance with AML and KYC measures.

**8. Energy Consumption & Sustainability:** Given the environmental concerns around cryptocurrency mining, Ghana should promote energy-efficient practices and incentivize the use of renewable energy in mining operations to minimize the industry's ecological impact.

**9. Decentralization & Open Systems:** Overly centralized regulations can stifle innovation. Ghana should aim for a regulatory framework that encourages decentralization, which would help avoid corruption and unnecessary barriers while allowing the crypto industry to flourish.

#### PROPOSED FRAMEWORK FOR CRYPTOCURRENCY REGULATION IN GHANA

This proposed framework seeks to outline clear steps to regulate cryptocurrency activities while fostering innovation and safeguarding stakeholders.

**1. Definition and Scope:** The framework should clearly define crypto-assets and their categories, such as utility tokens, stablecoins, and asset-referenced tokens. It should also outline the entities to be regulated, including Crypto Asset Service Providers (CASPs,) exchanges, and issuers.

**2. Regulatory Objectives:** Key goals of a potential framework should include protecting consumers from fraud and misinformation, promoting financial inclusion, ensuring market integrity, combating illicit activities through AML/CFT compliance, and fostering responsible innovation.

**3. Licensing and Authorization:** CASPs and exchanges should be required to obtain licenses through a rigorous licensing process, demonstrating secure infrastructure, financial solvency, and AML compliance. New offerings must submit detailed disclosures, including a "crypto-asset white paper."

**4. AML Compliance:** CASPs must register with the Financial Intelligence Centre (FIC) and enforce measures such as KYC processes, transaction reporting, regular audits, and record-keeping.

**5. Consumer Protection:** Transparent disclosures on risks and fees should be made mandatory. Existing or potential insurance or compensation funds should protect user deposits, and dispute resolution

mechanisms should be established.

**6. Financial Inclusion:** Cryptocurrencies should be leveraged to lower cross-border remittance costs and extend financial services to the unbanked. Partnerships between CASPs and fintechs should address infrastructure challenges.

**7. Taxation:** Clear tax policies should be defined for crypto transactions, gains, and income. CASPs should be required to report transaction data to ensure tax compliance.

**8. Cross-Border Transactions:** Policies should be developed to monitor and regulate cross-border activities while aligning with regional frameworks like AfCFTA.

**9. Risk Management:** Measures should limit traditional financial institutions' exposure to high-risk crypto-assets and require CASPs to maintain liquidity and manage systemic risks.

**10. Sustainability Standards:** Environmental impact disclosures would be required, and the adoption of energy-efficient blockchain technologies should be encouraged.

**11. Education and Awareness:** Public campaigns should be established to educate consumers on crypto risks and benefits, while training programs should prepare regulators, law enforcement, and financial institutions.

**12. Monitoring and Supervision:** Finally, a dedicated regulatory body or a new Bank of Ghana department or office (Similar to the Bank of Ghana's Fintech and Innovation Office) should be set up or enhanced to oversee crypto activities, using a risk-based approach and engaging stakeholders to refine policies.

#### CONCLUSION

Ghana's move toward regulating cryptocurrencies is both timely and encouraging. The Bank of Ghana's Draft Guidelines hint at a future where innovation and safety can coexist, providing a clearer path for cryptocurrency adoption in a way that benefits everyone.

While challenges in implementation and enforcement persist, the framework holds promise for positioning Ghana as a leader in the continent's cryptocurrency scene. By fostering collaboration, embracing global best practices, and ensuring clear, equitable regulations, Ghana

has the potential to unlock the benefits of digital assets while safeguarding its financial system for the future.

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# 2024 - 50 Ghanaian Female Finance Leaders Announced by Avance Media

Leading PR & Rating firm, Avance Media has announced its inaugural publication on 50 Ghanaian women who have made significant impacts in the financial sector in 2024. With women leading various global finance firms, Ghana has also become a hub for female leadership in finance. This publication recognizes the resilience, innovation, and expertise of these women across the banking, insurance, tax, accounting, and investment industries.

From CEOs to Board Chairs, these women represent the pillar of Ghana's financial sector. Holding influential roles across major organizations, government agencies, and international institutions, these leaders are instrumental in shaping Ghana's economic landscape. The list includes a variety of trailblazing roles, such as Deputy Governor, Chief Director, Executive Director, Vice President, and Partners, underscoring the critical contributions of women at the highest levels of finance. The list features 5 Board Chairs, 19 CEOs & MDs and 5 Partners.

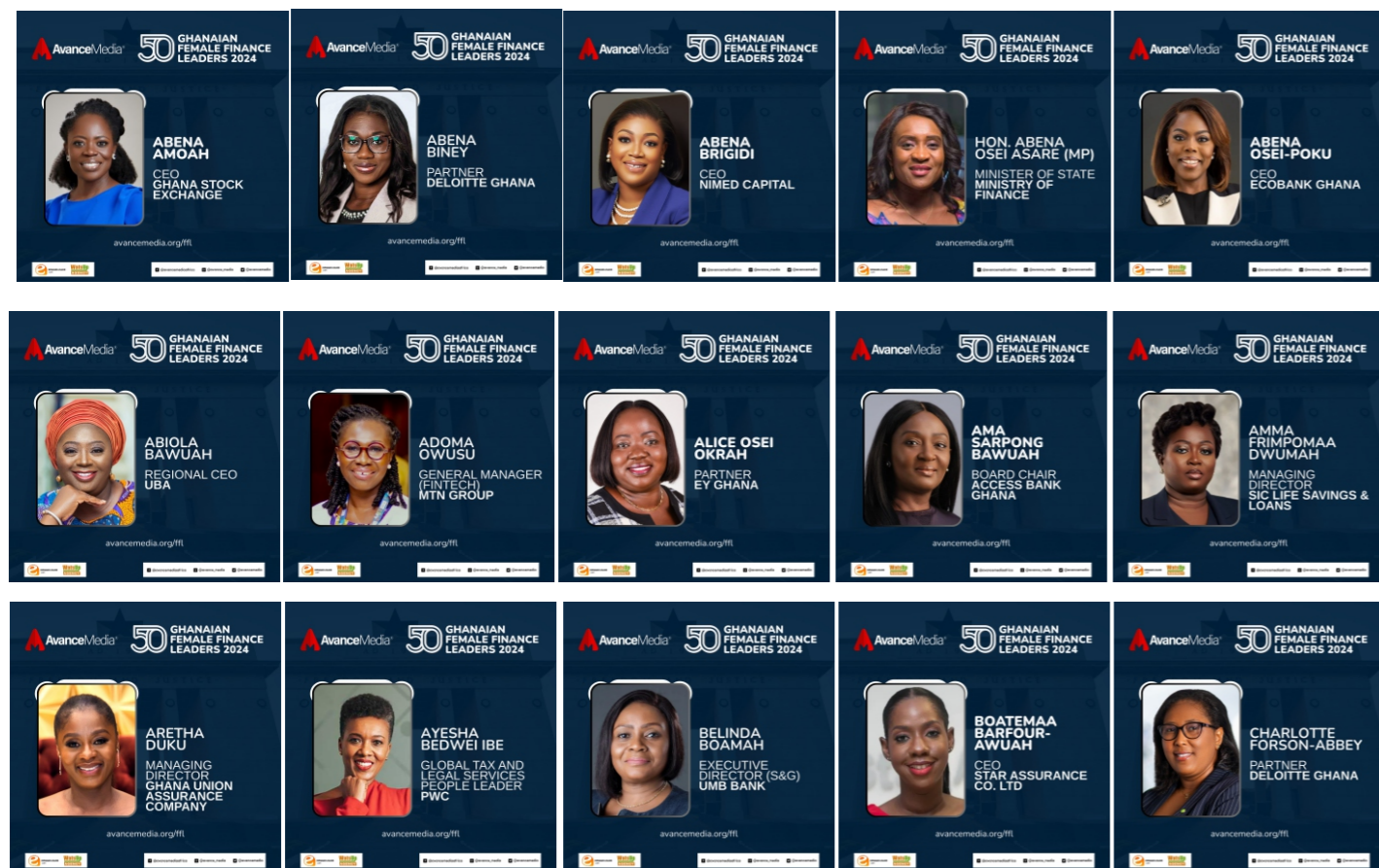
Some honorees have remarkably broken barriers, becoming the first women to occupy these high-ranking positions within their organisations. Their successes not only advance gender diversity within Ghana's finance sector but also set an example

of excellence, inspiring a new generation of women to aim high. This list also includes Ghanaian women who have taken their leadership beyond Ghana to serve on international portfolios across the continent. This includes the Regional CEO of UBA, Abiola Bawuah, PWC's Global People Leader, Tax & Legal Services, Ayesha Bedwei Ibe, Victoria Kwakwa, World Bank Vice President responsible for Eastern & Southern Africa and Josephine Ankamah, Managing Director of Ecobank Kenya.

Avance Media's Managing Director, Prince Akpah, shared insights into the publication's purpose, emphasizing that it aims to both celebrate and inspire. "The achievements of these Ghanaian women in finance serve as a powerful example of what is possible. They demonstrate that with determination, strategic planning, and resilience, women can achieve great success in finance," Mr. Akpah noted.

He further encouraged the honorees to continue leading by example, offering mentorship and support to younger women aspiring to enter the finance industry.

Below is the full list of Avance Media's 2024 50 Ghanaian Female Finance Leaders arranged in alphabetical order:





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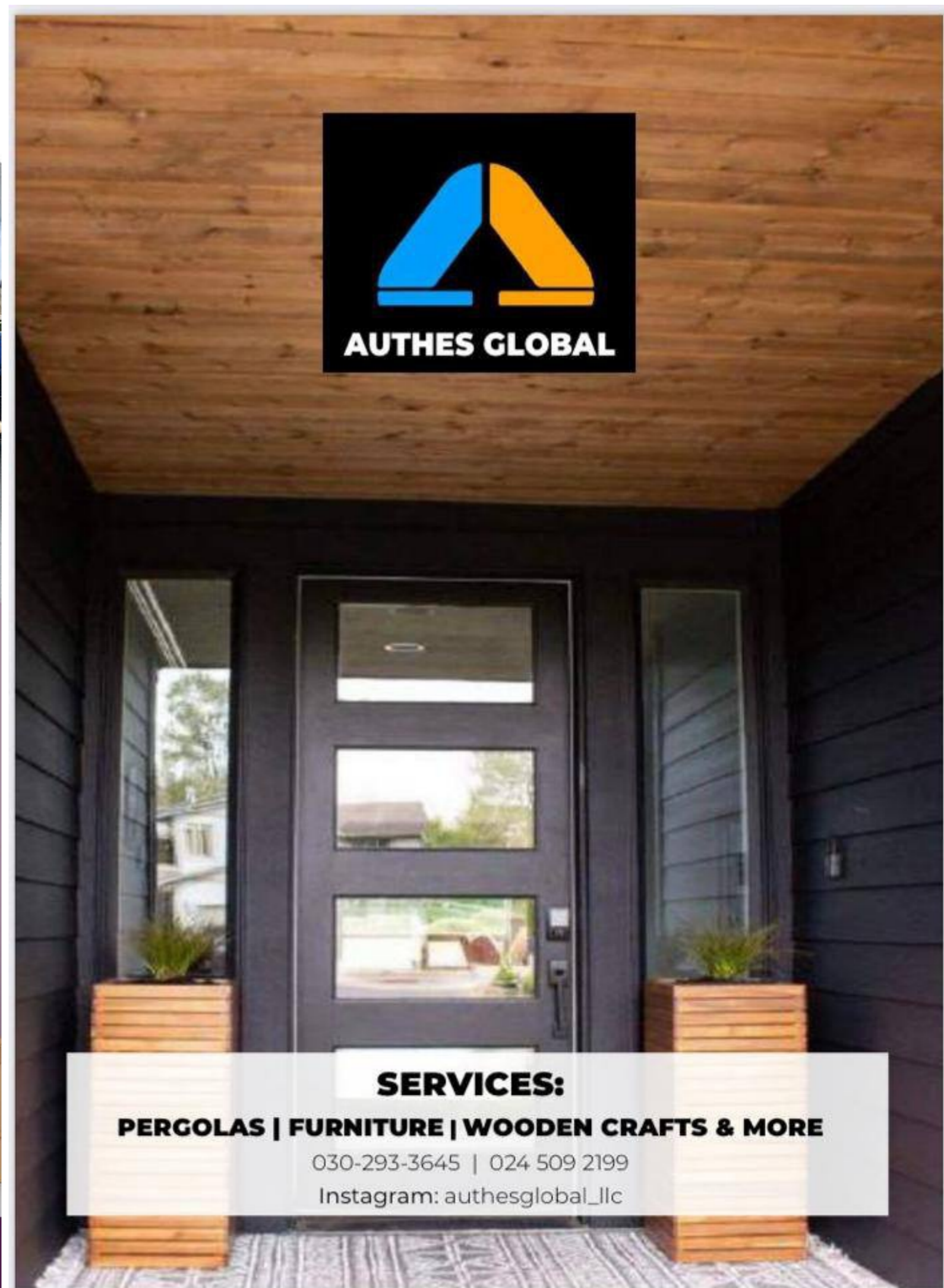
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