

ALUMINATE

6TH EDITION • AUGUST 2025

MAGAZINE

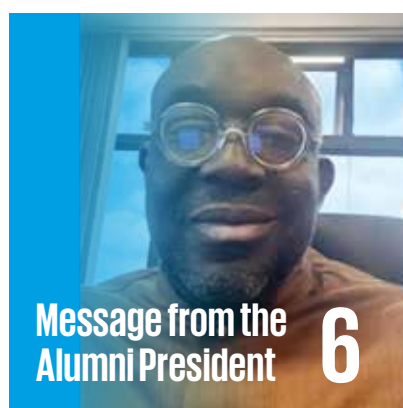


Life after KPMG

**Thought Leaderships
Upcoming KPMG Trainings**

**Prof. Abdallah
Ali-Nakyea & Margaret
Atsu-Djadou**

Contents



Message from the Editorial Team	3	Ghana's Participation in the	23
Message from our Country Managing Partner	4	Globerunner Competition	23
Mentorship Session at Abelenkpe Basic 2 School Inspires Young Minds	18	Ethics Empowered:	25
Inspiring Young Minds Through Meaningful Guidance: Mentorship Session at Akosombo International School	19	Ethics in Artificial Intelligence (AI)	25
KPMG Marks World Book Day with Donation of 1,000 Books to Kotobabi Cluster of Schools Pupils	20	Professional Developments and Upcoming Trainings	34
KPMG Renovates Anumele Cluster of Schools	21	Alumni Events: Recap of our Last Alumni Gathering	35
KPMG and UNDP Plant 700 Trees in Support of 2025 Green Ghana Month	22	Alumni Trivia and Fun facts	42
		KPMG Sports: Fostering Connection Through the Power of Play	44
		Tax Flash Alert	46
		Clients & Markets/Corporate Affairs Team	52
		Editorial Team	53

Message from the Editorial Team

Dear KPMG Alumni,

It's our pleasure to present this year's KPMG Alumni Magazine! This year, we proudly present a collection of stories under the powerful theme: **Breaking Barriers, Champions of Change**. It's a celebration of bold moves, transformative journeys and the enduring impact of our alumni who continue to redefine what's possible.

In this edition, we spotlight new additions to our leadership team, including a dynamic cohort of new partners and the appointment of our Country Managing Partner. We are also pleased to introduce our new head of People Performance and Culture (PPC), Ruth Essilfie (Associate Director); Head of Finance, Esther Achiaa-Asiedua Akuffo (Manager) and Our Impact Plan Africa (OIP) Lead, Osei-Asenso Antwi (Senior Manager). These changes signal not only growth, but a renewed commitment to sustainability and forward-thinking leadership.

As always, our mission with this magazine is to strengthen the bond that connects our alumni across borders and generations. We hope the stories within these pages ignite pride, spark curiosity, and reinforce the sense of belonging that defines the KPMG community.

From rising leaders to trailblazing entrepreneurs, this issue brings you closer to the people and moments shaping the future; not only within KPMG, but across industries and communities. As we reflect on a year of meaningful change, we're reminded of the strength that lies in resilience, innovation and purpose.

We also invite you to be a part of the storytelling. Share your experiences, milestones, and reflections with us. Your voice helps shape the legacy we celebrate. **Reach out to us anytime at gh-fm-marketing@kpmg.com.**

Thank you for being part of this vibrant network. Your journey inspires us, and we're excited to continue sharing it with the world.

Warm regards,

The KPMG Alumni Magazine Editorial Team



Andrew Akoto

Country Managing
Partner

KPMG in Ghana

Welcome to Aluminate

Dear Alumni,

It is my pleasure to welcome you to the 6th edition of Aluminate. It is wonderful to keep in touch with you and share the latest developments within our profession as well as celebrate the trailblazers who continue to make the difference beyond their time at KPMG in Ghana.

To begin, I would want to express

my gratitude to our recently exited Partners, starting with Anthony Sarpong for his leadership and distinguished service to our firm, alumni community, and clients over the past three decades. Also, Daniel Adoteye and Nathaniel Harley who have contributed immensely to building our Advisory and Audit functions respectively.

In this issue, you will discover stories that capture the passion, vision and determination of our alumni- individuals who do not just respond to the future but actively shape it with bold ideas and steadfast commitment. We spotlight Prof. Abdallah Ali-Nakyea of the University of Ghana Law School and Margaret Atsu-Djadou who share their journey with us. While Prof. Ali-Nakyea's work spans training government officials and legal professionals in tax policy, petroleum revenue management and natural resource taxation, Margaret stands out as one of the pioneering female staff of KPMG.

As a firm, we continue to transform while navigating a world reshaped by rapid technological innovations, empowering the change for our people to shape tomorrow for better. From cutting-edge

digital solutions to pioneering foresight initiatives, we are not just adapting, we are leading the way as we embrace future trends that will shape industries and communities alike. This spirit of innovation fuels our passion to create lasting impact, both for our clients and the society we serve.

At the heart of this progress lies our unwavering dedication

As alumni, your legacy inspires confidence in us every day as we live our values which are the foundation of everything we do, every action we take, and every achievement we celebrate.

to Environmental, Social, and Governance (ESG) principles. We believe that true success is measured not only by business growth but by the positive difference we make in building a sustainable, inclusive future.

As alumni, your legacy inspires confidence in us every day as we live our values which are the foundation of everything we do, every action we take, and every achievement we celebrate.

By staying connected to the KPMG Alumni community, and exchanging experiences, you become part of a collective force dedicated to making a lasting difference.

I wish you happy reading and trust you find the stories and updates enjoyable.

Meet the Alumni Executives



Kobby Andah
President



Rebecca Atswei Lomo
Vice President



Prof. Noel Tagoe
Vice President in charge
of Diaspora



Audrey Mensah
Secretary



Alex Ahenkorah-Anane
Chief Finance Officer



Timothy Aryee
Organising Secretary



**Stephen Ayeh
Perdison**
Welfare Secretary



**Patience Mawushie
Dzikunoo**
Alumni Coordinator

Message from the Alumni President



Together, we aim to ensure KPMG Ghana remains at the forefront of driving meaningful impact, creating sustainable value and shaping solutions that benefit business and society.

Kobby Andah

Alumni President, KPMG in Ghana

Each passing year reminds us that the strength of our firm lies in its people. Driven by the timeless values instilled through the KPMG experience, our alumni continue to lead boldly.

I am proud of the strength and enduring impact of the KPMG Alumni community. Across sectors and industries, our alumni have exemplified leadership, generosity and unwavering commitment by mentoring future leaders, driving innovation and contributing invaluable expertise to organisations and communities nationwide.

With the appointment of a new leadership team at KPMG, the alumni community enthusiastically reaffirms its support and shared commitment to the firm's continued growth. Together, we aim to ensure KPMG Ghana remains at the forefront of driving meaningful

impact, creating sustainable value and shaping solutions that benefit business and society.

Following the tremendous success of this year's alumni webinar, we are excited to forge deeper collaborations through periodic alumni events to reconnect, exchange ideas and strengthen community ties.

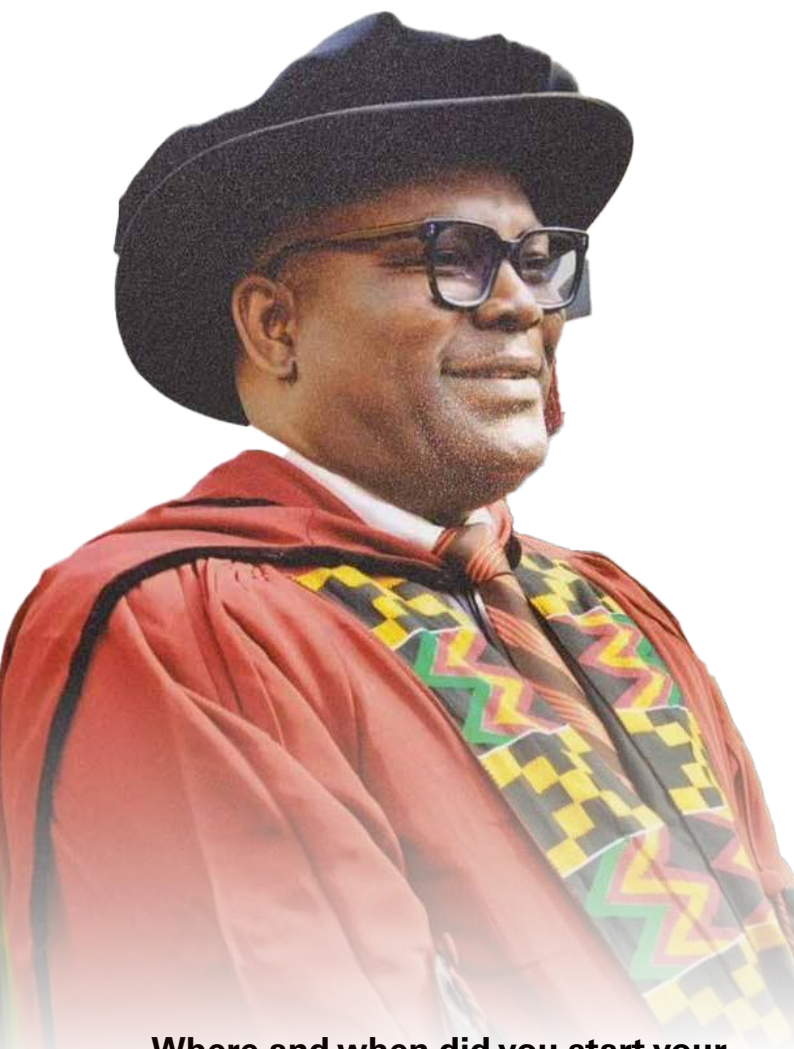
We are also grateful for the generous donations toward the Digital Pain-Free Venipuncture Initiative at Korle-Bu Teaching Hospital's Paediatric Oncology Unit. Once completed, the alumni will be invited to the official handing over ceremony to celebrate this shared achievement.

Let's seize this moment to warmly welcome more alumni back into the fold because every voice amplifies our collective impact. After all, at KPMG, we say, **"Together for Better"**

With appreciation,
Alumni President

Kobby Andah

Interview with Prof. Abdallah Ali-Nakyea



Mr. E. T. Akonnor. In the Tax Department, surprise lunches sponsored by the Partner added joy, with the team dining in countless restaurants, at the time. We also had strategic meetings with our partners, managers, and supervisors. Some of these meetings were held at the late Managing Partner A. N. Kotey's home in East Legon. These sessions addressed staff retention and led to the introduction of complimentary cards for supervisors and managers, enhancing recognition and boosting morale. I remember the Year-end beach parties, especially the ones at Gomoa-Fetteh. It was filled with games, laughter, and a sense of celebration that made the workplace truly memorable.

How would you say KPMG has shaped your working values and your ethics?

KPMG instilled in me values that have shaped my working life. At KPMG, professionals are trusted to lead their own goals while aligning with the firm's values. Each year begins with setting personal KPIs in collaboration with supervisors and ends with a self-evaluation that informs performance reviews. This transparent process fosters accountability, self-motivation, and ethical responsibility, and these traits have stayed with me all these years.

Where and when did you start your career, and what year did you join KPMG?

I started my career in Kumasi with Owusu-Ansah & Co, a firm of chartered accountants, in 1991. But I returned to the University of Ghana, Legon, and when I completed school in 1994, I joined Coopers & Lybrand (now PwC) as an Assistant Tax Manager. After spending two years with Coopers & Lybrand, I joined the Tax Department of KPMG in 1996.

What are some of your fondest memories at KPMG?

KPMG was more like family, with cherished routines such as an early morning kenkey breakfast with

Have you ever found yourself in a space where you had to break through a ceiling or challenge the status quo? How did you approach it?

One of the biggest challenges I faced was dealing with resistance from tax officers over legitimate incentives and clearances for our clients. In one case, I sought a tax clearance to clear from the port, an ATM equipment for a client. The officer refused, citing a bad debt stemming from the decades-old withdrawal of fifty cedi notes from the system. The officer insisted that the client recover the debt before the tax clearance certificate would be issued. When I relayed the client's offer to split any recovered amount with him, he denied the clearance. With demurrage looming, I escalated the

issue to the then Commissioner of IRS, Mr. David Adom, who immediately ordered the tax clearance certificate to be issued. Some colleagues and IRS Officers were of the erroneous belief that I leveraged personal connections, like my closeness to former President, Professor J. E. A. Mills, of blessed memory (when he was IRS Commissioner) to bypass procedures. When leadership changed to Mr. Adom and later Mrs. Janet Opoku Akyeampong and Maj (rtd) Daniel Sowa Ablorh-Quarcoo, they expected my erroneously perceived connections to fade. But I continued to receive fair hearings, proving that competence, integrity, and mutual respect, and not connections, earned trust across successive Commissioners and Commissioner-Generals, including Mr. George Blankson, Mr. Kofi Nti, Rev. Dr. Ammishaddai Owusu-Amoah, and today's Commissioner-General Mr. Anthony Sarpong, who is an ex-KPMGian.



Can you tell me what being a champion of change means to you personally?

I think it means a lot because of the values KPMG has inculcated in me; I find myself contributing my quota in so many facets of the economy. For example, since 2012, Parliament has consistently invited me to explain revenue measures in the national budget, guiding MPs on tax policy and revenue mobilization. I did this for 12 years before stepping back to allow others to contribute. My role extended to comprehensive revenue conferences, seminars, and workshops, making me a key agent in Ghana's economic and business landscape.

So, what legacy or impact do you hope to leave behind?

I have always said that there shouldn't be only one Ali-Nakyea. There are so many people we have trained who are capable, so I want to leave behind a legacy not tied to my name but woven into the lives of the people I've trained. I don't feel comfortable when it seems my name is synonymous

... each year begins with setting personal KPIs in collaboration with supervisors and ends with a self-evaluation that informs performance reviews. This transparent process fosters accountability, self-motivation, and ethical responsibility, and these traits have stayed with me all these years.



with taxation. When it happens that way, it tells you that you did not train anybody to take over from you. But if those you have trained are up and doing, it shows that you have imparted knowledge, you have handed over in your lifetime. I don't seek remembrance. I seek resonance.

Tell us something interesting about yourself.

I wonder what is interesting, except to say I never give up, and I always want to encourage people to attain their dreams. Every vision and mission can be executed once you are focused and determined. My religion tells me to seek help from Allah, with patience and prayer. So, in all, I don't forget my God. Prayer is very important and keeps us going.

Interview with Margaret Atsu-Djadou

Where and when did you begin your career, and what year did you join KPMG?

I began my career as a Stenographer Secretary; what we now call an Executive Assistant at KPMG. My first role was with an expatriate firm involved in exploration and production. During those days, under the Rawlings government, KPMG was known as Klynveld Peat Marwick Goerdeler and they were our auditors.

The senior partner, who I later discovered specialised in handling expatriate accounts, would often visit our office. One day, I mentioned to him that I was job hunting because I've been made redundant. Casually, he told me to speak to my boss and bring a recommendation letter. That's how I joined the firm in August 1985.

What are some of your fondest memories of the firm?

KPMG has always felt like a close-knit family. We used to say that "blue blood" runs through us. Whether you spent six months or many years, you left with a sense of belonging.

As support staff, we played a crucial role in enabling the professionals do their work, and they never left us out of the celebrations. When someone qualified as Chartered professional, his/her colleagues would "wash" them. That was our way of celebrating milestones. Birthdays were also special; even something as simple as chicken and drinks brought us together.

That camaraderie extended beyond the office. Many who left, even for rival firms, still came back for alumni events. That sense of togetherness is something I cherish deeply.

How would you say KPMG shaped your corporate values?

At KPMG, we never compromise on our values,



never. I worked closely with senior partners for many years, and the high standards they upheld shaped my own approach to work. Integrity, diligence, and accountability stayed with me throughout my career.

What do you miss most about KPMG?

The togetherness. Outside of work, we socialised without barriers between professionals and non-professionals. Everyone knew me as "Auntie Maggie," a name that stuck after the receptionist asked if I preferred "Miss Addy" or "Auntie Maggie." My bosses started using it, and soon the whole firm did.

When I joined, the firm was male dominated, but the Executive Assistants were mostly women. I was married with children at the time, so I was seen as an elderly sister figure and I tried to relate warmly with everyone.

What is one piece of advice you wish you had received when you were starting your career?

I wish someone had encouraged me to continue my education. My late father wanted me to be an Accountant, but I chose Secretaryship, which I enjoyed. Still, I could have gone back as a matured student, perhaps to study HR. At one point, a partner even considered moving me to HR, but I wasn't a graduate, so the opportunity passed.

My advice to younger secretaries is to take every opportunity to further their studies because you're never too old to learn.

What qualities do you believe are essential for a champion of change in today's professional world?

Resilience, the ability to bounce back from challenges. Be open to change, feedback and correction. Don't take criticism personally; use it as a tool to improve.

I remember receiving feedback from a manager that initially didn't sit well with me. Later, I went back to her to understand her perspective, and it helped me grow. Knowing how others see you and taking it positively, can propel your development.

Can you share something interesting about yourself?

I love cooking, but I'm not fond of baking. I'm also a marriage counsellor with the Catholic Church. In fact, I started counselling informally before I even took a course; using my own life experiences, both the good and the challenging to help others prepare for marriage.

I value making people feel at home and respected, which is why "Auntie Maggie" has always been more than just a nickname, it's who I am.

A few staff members may remember how, I'd have heart to heart talk with them about what to expect in marriage. I value making people feel at home and respected, which is why "Auntie Maggie" has always been more than just a nickname, it's who I am.



Meet Andy Akoto, our Country Managing Partner

If you could switch roles with anyone in the firm for a day, who would it be and what do you think you'd learn from the experience?

I'll probably take a role in Clients and Markets.

I believe the portfolio comes with the opportunity to engage not only with internal stakeholders, but external stakeholders. Getting to meet people is something that I love.

I mean, I might not necessarily come across like that, but I love to engage and meet people. So, I believe if I had the opportunity to play a clients and market role, which I do in a sense, given my role, but then, there's nothing like day-to-day looking at how to project the brand.

How do you juggle being a work superstar and a family hero without dropping the ball?

Clearly, the whole idea is to be able to find the space to do both very well.

It's a very fine balance and to be very intentional about your responsibilities in both ways, which I try to do in a way because when I'm at work, I'm working. When I go home as much as possible, I don't like to work at home. Perhaps, that's my own way of finding ways to perform my responsibilities in both ways.

If you could go back in time and give advice to your 20-year-old self, what would it be?

I would have said to have found mentors much earlier than I did. It is all about getting ready to build

What's one thing about auditing/consulting /accounting that most people don't know?

People might know about this, but I want to emphasise that with all these professions or services, one needs to be certified and to be recognised as part of a credible association to thrive in these professions. Just like any other profession, when you are certified, you build trust. And if you belong to a reputable organisation, people also respect you because at the end of the day, they know that you work with all the care, due diligence, as well as professionalism that these services require.

For that matter, it becomes very important to ensure that if you want to build a successful career in auditing, accounting, or consulting, you must strive to get certified and be part of a reputable association of professionals so that your business can also thrive.



a career because in your 20s, you are about more or less finishing your studies and about to get into the work life. Therefore, if you have had the opportunity to have met some accomplished professionals, businessmen, executives who would guide you, there's nothing better than that.

Mentors help you build the right foundations and be ready to really hit the ground running. If I were to do that all again, rather than having this come to me by chance, I would have been intentional about looking out or seeking out mentors who could have probably helped me accomplish more much earlier.

In these times where we're dealing with tariffs, global economic meltdowns, climate change, stresses from work, trying to meet targets, how do you motivate yourself during those lowest points or what hope do you live by to motivate yourself?

For some reason, I believe over the years, I've found myself to always look at the bright side of things, even when things appear a bit gloomy. In other words, I try to be very optimistic. Because even when it rains, it stops, and the sun comes out. If there is day, there will also be night.

These are realities that if you open yourselves to, you will know that there will be times when you may be a bit apprehensive about happenings around you, just like you're saying. But then again, any astute professional or executive will know that it's always good to kind of prepare for these kinds of circumstances, be it in your investment decisions, in your day-to-day business dealings, or even your own personal development. To be able to withstand and find ways to still thrive in some of these downturns is like to be forearmed.

I mean, you can never go about your life with a notion that everything will be smooth and rosy all the time. You would always have to recalibrate your thinking, your thoughts, your strategies, your plans to make sure that you're able to deal with what comes your way. So, one way to go about this is something that we do in KPMG, which is to take a risk-based approach.



Mentors help you build the right foundations and be ready to really hit the ground running.



You have certain objectives, yet it's always good to understand that there could be circumstances or happenings that could thwart those objectives from time to time. But if you take a risk-based approach, it means you may have anticipated some of these things and then put in place measures to mitigate them.

Hopefully, with that kind of mindset and attitude, you should be able to do fine.

If you did not work at KPMG, what would you have loved to do?

I would have still played to what makes me thrive in my passion, which in this case is the opportunity to further learn and impart that knowledge.

So, I might probably have found myself either in academia or in my own consulting space, still finding ways to improve business services in the market.

What's one thing you're passionate about outside of work that might surprise people?

Naturally, I enjoy music from all genres. Perhaps people didn't know that in my past life, I was a good guitarist and even played in the University Hall band with a group of friends. I really enjoy listening to music, especially the instrumentals, the coordination and using that to also de-stress.

Thank you, Andy for your time.

You're always welcome!

Governed, Agile and resilient for long-term success.



Our commitment to Africa remains strong as the continent presents numerous growth opportunities in the business environment.



dynamics presented by Dr Candice Hartley

of Ghana, Abena Amoah, the Managing Director for The Ghana Stock Exchange, Mr. Kofi Adomakoh, the Managing Director of GCB PLC and Dr. Philip Oti Mensah, the Chief Operating Officer of OmniBSIC PLC.

During the panel discussion Dr Priscilla Twumasi Baffour said it is possible to build a sustainable economy no matter how difficult, she added that as a nation there is a need to add value to our products and build our industrial base.

Following her remarks, Abena Amoah further argued that development has to be sustainable, and this could be achieved when companies use sustainable strategies. She explained that the processes of investments and what gets invested changes naturally so we as a country need to learn to adapt.

On October 23, 2024, KPMG hosted the 2024 Africa CEO outlook forum. The event was held at Kempinski Hotel, with CEOs of various companies being present.

The Africa 2024 CEO Outlook Launch is the inaugural report which focuses on insights from over 130 CEOs across Southern, East, and West Africa. It examines how CEOs are adapting to global uncertainties by changing strategies, consolidating talent, and emphasizing collaboration and technology.

The event was in two sessions, the first being streamed from KPMG South Africa with a focus on:

1. People- Evolving workforce

2. Geopolitics -Navigating global shifts in the boardroom presented by Stefano Moritsch

3. ESG-The future landscape of ESG strategies presented by Pieter Scholtz

4. AI- Accelerating innovation and navigating generative AI presented by Martin Kimani.

The second session for the day was a panel discussion moderated by Emos Osei-Wusu Ansah, Associate Director of International Development Advisory Services. The session touched on the themes People and talent, geopolitics, AI and ESG. The panelists were Dr Priscilla Twumasi Baffour, a senior lecturer at the University



Mr. Kofi Adomakoh while speaking on the effects of COVID in the workplace, advised that companies adopt a hybrid system of working from home and working from the office. He emphasized that the best form of learning was through daily interactions and that learning is key in our day to day activities.

The last panelist, Dr. Oti Mensah also shared that even though AI has developed greatly, in most African countries, it is still only at its developing stage.

The session ended after a Q&A session with the attendees and closing remarks from the Anthony Sarpong, the Country Managing Director. In his remarks, he thanked all those who were present and spoke on his certainty that all those present were leaving the forum with clear actions on how to navigate the current economic environment and with steps to better prepare the organisations for the adoption of AI and ESG implementation.



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<https://tinyurl.com/bddacbau>



KPMG/UNDP 2025 Post Budget Forum

On March 13, 2025, we held our 2025 Post Budget Forum in collaboration with UNDP, anchored on the national budget's theme "Resetting the Economy for the Ghana We Want". The KPMG post-budget forum is an annual event that follows the reading of the national budget. This forum was even more relevant this year as businesses are presently confronted with global macroeconomic uncertainties, technological disruptions, geopolitical tensions, and regulatory changes. It is positioned to offer a platform for businesses and individuals to identify the key government policy measures and outline opportunities for planning their affairs for the year. Invited guests included various policymakers and business leaders, as well as

individuals from academia, the donor community, and the media.

Andy Akoto, the Country Managing Partner, KPMG, gave the opening remarks where he touched on the KPMG/UNDP 2025 Pre-Budget Survey (a report developed with insights from surveying 250 leading businesses in Ghana, from large, small, and medium sized businesses across ten (10) sectors of the economy. He noted the at the theme for the Post Budget Forum is pertinent and relevant, based on the challenges the country has faced, and the recent optimism hinged on the consideration for the implementation of the 24-hour economy policy. Andy shared insights from the pre-budget survey which revealed that over 50% of respondents called for the abolition of the e-levy and

COVID-19 levy and more than 70% anticipating job creation and prosperity from a successful implementation of the 24- hour economy policy. He charged the audience to engage in dynamic discussions in order to make the most of the forum.

Dr. Alhassan Iddrisu, Head of Research at the Ministry of Finance, read the remarks at the forum on behalf of the Hon. Minister of Finance, Hon. Dr Cassiel Ato Forson. He indicated that the budget is geared towards macroeconomic stability with the focus on price stability, exchange rate stability and fiscal discipline, because these factors are important to create an enabling environment for the private sector to thrive. He further enumerated some innovative approaches government is pursuing to achieve

its developmental mandate such as the Agriculture for Transformation Agenda, which would lead to an increase in food production and in turn, help reduce food related inflation.

In addition, Dr. Iddrisu highlighted key commitments to energy sector interventions, health delivery, social interventions such as the Mahama Cares programme and bold structural reforms. “The country has two options, either we continue on the path of self-destruction by not confronting our problems or we embark on a journey of fundamental reforms and transformation, one that resets our economy, redefines our fundamental priorities, harnesses our social contract and provides opportunities for all”, he quoted. He indicated that the President of the Republic has chosen the second option which is to confront our

Mrs. Nelly Mireku (Head, World Bank Unit, External Resource Mobilization Division; Ministry of Finance).

“when you look at the 2025 budget, the fiscal deficit target or the primary balance which is a surplus of 1.5% of GDP is projected and with the calibration of the fiscal, we would achieve that projection and therefore the (IMF) programme is expected stay on track based on the projections we have.”

- Professor Rym Ayadi (Economist and International Expert on Sustainable Finance).
- Dr. Priscilla Twumasi Baffour (Senior Lecturer, University of Ghana, Economics Department);
- Dr. Humphrey Ayim-Darke (President- Association of Ghana Industries)
- Mr. Huzaif Musah (Economist, UNDP)
- Mr. Kofi Frempong-Kore (Partner, Head of Tax, KPMG)

Dr. Humphrey Ayim-Darke welcomed the government’s promise of amending



problems and embark on a transformation journey and called on stakeholders and Ghanaians to support the call to reset the economy.

As part of the forum, there was a panel discussion with:



the Public Procurement Authority (PPA) Act/ Law. In his view, this is an area where people often overlook mistakes, and there are issues like awarding contracts to just one supplier without competition. He warned against trying to boost Ghana's local industry by replacing with imports because, in the past, some politically entrepreneurs have taken advantage of government programs for their own benefit. This misuse ends up ruining the goal of reducing reliance on imports.

Dr. Ayim-Darke recommended that in the mandatory amendment of the PPA law, there should be a threshold for Ghanaian goods to be purchased, tying it into government's promise of free distribution of sanitary pads to girls in primary and secondary schools as well as free curricula-based textbooks to students in basic and secondary schools. He lauded the President's promise on deploying mechanism to monitor PPA activities.

Mrs. Nelly Mireku explained that to achieve the IMF revenue targets and the fiscal targets, the government intends to "rope in more taxes from the informal sector by enhancing domestic revenue mobilisation and administration and improving tax compliance by companies. That would also be supported by the increase in the stabilisation levy to ensure that

government gets a fair share of the windfall gains that mining companies are making." She emphasised that this approach does not breach the IMF programme because there were extensive engagements to ensure alignments.

Mrs. Mireku added that "when you look at the 2025 budget, the fiscal deficit target or the primary balance which is a surplus of 1.5% of GDP is projected and with the calibration of the fiscal, we would achieve that projection and therefore the (IMF) programme is expected stay on track based on the projections we have."

Professor Rym Ayadi acknowledged that for Ghana's 2025 Budget to succeed, fiscal discipline must be matched with smart investment in infrastructure, sustainable energy reforms, and private sector-driven growth. The government must ensure petroleum and gold revenues are leveraged effectively, while renegotiating mining concessions and power agreements to maximize national benefits, while creating value nationally. She noted that a balanced approach—combining targeted spending, debt restructuring, and economic diversification—will create jobs, stabilize inflation, and restore investor confidence. According to Prof. Ayadi, the ultimate measures of success would be execution, transparency, accountability and monitoring.

On SDGs, Mr. Huzaif Musah shared that "At UNDP, we are excited with the budget because first, we could see government's renewed commitment to inclusion and fighting inequality. We also see renewed efforts to promote human capital and human development which is clearly at the heart of the SDGs. Again, we see the scrapping of taxes which are reported to burden some households and withholding financial inclusion, so we are happy that already we are beginning to see some wind of change to include more people in the financial landscape" stated Mr. Huzaif Musah, UNDP Economist, during the post-budget forum panel discussion.

During the forum, a Mentimeter poll was administered to engage the audience. The poll sought to gauge the expectations of individuals and businesses on the impact of the implementation of the budget. Screenshots from the poll have been attached as part of the appendix.

Delivering the closing address, Mr. Musah reiterated the optimism expressed by business leaders about Ghana's economic recovery, which he stated comes with high expectations for bold, pragmatic policy actions that will lead to sustainable and inclusive economic transformation.

Overall, it was a very useful discussion with several suggestions, insights, and ideas shared, which we hope to see implemented soon as the government initiates effective implementation of its resetting agenda.



Mentorship Session at Abelenkpe Basic 2 School Inspires Young Minds

On April 15 2025, the KPMG Family for Literacy (KFFL) initiative organised a transformative mentorship session at Abelenkpe Basic 2 School, leaving a lasting impact on the JSS 3 students.

This initiative, supported by our dedicated CSR team, Joyceline Coleman (Partner, Accounting Advisory Services and Head of Corporate Affairs), Jonathan Lutterodt (Partner, Strategy & Operations) and Evans Asare (Partner, Deal Advisory) was designed to empower students with invaluable life lessons and practical strategies for navigating their academic and career choices. Throughout the interactive session, members of the CSR team shared personal stories of resilience and perseverance, illustrating how determination can shape one's future. Each narrative carried the power to inspire transformation, igniting aspirations within the students.

Encouraging active participation, the team introduced the Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis method to help students make informed life choices, particularly regarding Senior High School (SHS) courses and potential career paths.

Additionally, students were guided on strengthening their decision-making and goal-setting skills—encouraging them to think intentionally about their next steps, from school choices to personal habits. The sessions were interspersed with fun riddles, sparking curiosity and excitement among the students. Overall, the students expressed a renewed sense of purpose, inspired by the mentorship drive.



Inspiring Young Minds Through Meaningful Guidance: Mentorship Session at Akosombo International School

On 7 May, 2025 the KPMG Family for Literacy (KFFL) team, in line with the Prosperity Pillar objectives and CSR obligations, embarked on a mentorship session to Akosombo International School (AIS) on the theme, "Shaping Tomorrow's Leaders Today." The mentorship drive was a dynamic platform for students to gain invaluable insights into career choices, personal growth and decision-making, equipping them with practical strategies to navigate life's challenges with confidence and clarity.

The Headmistress, Mrs. Sarah Adei, warmly welcomed our team, followed by Daisy Martey (Senior Associate, People and Change), an alumna of the school, who briefly shared tips on navigating life post AIS with the students. Daisy encouraged students to embrace life's uncertainties, adapt when plans shift, prioritise mental health, nurture meaningful friendships, and seek support when needed.

The mentorship continued with small group discussions, where students delved into university applications/course selection, career choices, financial literacy, confidence-building, and maintaining ethical values.

These sessions fostered intimate conversations, allowing students to openly express concerns on the topics.

Before the sessions began, Ruth Essilfie (Associate Director, People and Change) explained that the mentorship initiative was designed as a safe space for the students to share personal struggles and seek guidance on topics they may find difficult to discuss elsewhere.

The discussions were interspersed with a fun and engaging icebreaker session, adding an element of excitement to the experience.

Overall, the feedback from the students and appreciation remarks by Daniella Addo-Listowell (Head Prefect) reaffirmed the team's commitment to empowering future leaders and ensuring they step into the world with confidence and clarity.



KPMG Marks World Book Day with Donation of 1,000 Books to Kotobabi Cluster of Schools Pupils

In celebration of the 2025 World Book Day, KPMG brought joy and inspiration to the Kotobabi Cluster of Schools by donating 1,000 reading and colouring books to encourage literacy and a love for reading among young learners.

The initiative, supported by the Rainbow Trust, aimed to promote reading fluently and vocabulary development in pupils to laying a strong foundation for academic and personal growth. The event opened with a short address from Reindolf Annor (Partner, Accounting Advisory Services), who reflected on his own childhood experiences and urged the pupils to embrace reading as a lifelong habit. He reminded them that the ability to read well is a powerful tool for success in school and beyond. Adding to the significance of the day, Mrs. Felicia Adu Mensah, Deputy Municipal Director for Supervision at the Ayawaso Central Municipal Education Directorate, emphasised that reading is not just a skill, but a fundamental right. She described it as the gateway to knowledge, empathy, and endless possibilities, where one can journey across

the world, encounter new ideas and explore different cultures.

The day's activities brought books to life in vibrant and engaging ways. KPMG staff joined pupils in their classrooms for interactive reading sessions, sparking conversations and curiosity. A competitive spelling bee amongst the pupils also added fun and excitement to the day's activities.

In a related Thought Leadership piece, Eunice Lamptey (Manager, Accounting Advisory Services), reflected on the broader significance of literacy. Her Thought Leadership titled, "Books as Bridges: Connecting Minds, Transforming Lives" highlighted how reading transforms not only individuals, but entire communities by opening minds, fostering cultural appreciation and supporting professional and emotional development. She also noted the evolving role of digital tools in making literature more accessible, especially for amplifying African stories and voices on a global stage.

KPMG's World Book Day celebration was a reminder that books build bridges. Through this initiative, the Firm reaffirmed its commitment to shaping a better future by investing in literacy, learning and the limitless potential of every child.



KPMG Renovates Anumele Cluster of Schools

On 8th June 2025, at a brief and colourful ceremony, KPMG officially handed over two renovated kindergarten classrooms equipped with washrooms, a library, a nap room, a storeroom, and a 20-seater washroom that will serve all four schools within the Anumele Cluster to the school's management.

Through this initiative, the Firm has once again reinforced its dedication to education, community well-being and ensuring a clean, safe and dignified facility for learners.

Delivering his remarks, Andy Akoto (Country Managing Partner), indicated that the project, which is part of the Firm's Prosperity Pillar – CSR initiative, stemmed from a deep commitment to the provision of quality education which is a Sustainable Development Goal.

"As we hand over this project, we look forward to witnessing its positive impact of higher enrollment, better learning conditions and an improved school experience for both learners and facilitators," he said. Andy also urged the school's management team to utilise the facility effectively, by ensuring proper maintenance for long term benefits.

Prior to this, Justina Amartei- Kwei (Partner, Tax Services) presented an overview of the renovation project. She explained that the Anumele Cluster of Schools was chosen due to its pressing infrastructure challenges. She was optimistic that with the completion of Phase 1 of the project, the Firm would continue to extend support to the school in the near future.

Madam Bridget Boadu (School Improvement Support Officer, Municipal Education Directorate) and Mr. Nicholas Asare Toah

(Head of the Cluster), in their speeches expressed gratitude to the partners and staff of the Firm for their generosity. They pledged to take good care of the classrooms and washrooms to create a better learning environment.

As the project was officially handed over, the radiant smiles and enthusiastic cheers of the young learners and facilitators reflected their excitement and gratitude.



KPMG and UNDP Plant 700 Trees in Support of 2025 Green Ghana Month

On 27 June 2025, KPMG reaffirmed its commitment to environmental stewardship by actively participating in the 2025 edition of Green Ghana Month. In partnership with the Forestry Commission, the Firm collaborated with UNDP to plant a total of 700 tree seedlings within the Chipa Forest Reserve in the Shai Osudoku District near Dodowa – 400 seedlings were planted on the KPMG site and 300 on the UNDP site.

Green Ghana Month, an initiative spearheaded by the Ministry of Lands and Natural Resources and Forestry Commission to restore Ghana's forest cover and promote ecological consciousness, provided an avenue for KPMG and UNDP to advance their shared environmental impact agenda.

During an address, Julius Ayivor (Associate Director, Forensics) gave a brief background to KPMG's involvement in similar tree planting activities over the past two years under the previous Government's Green Ghana Day initiative. He highlighted the Firm's ongoing involvement, including the adoption of 2.5 hectares of degraded land within the Chipa Forest Reserve for reforestation and underscored the importance of continuity and long-term vision in tackling deforestation.

Osei-Asenso Antwi (Senior Manager, GRCS and Africa OIP Lead), emphasised the alignment of the tree-planting initiative with KPMG's Planet Pillar, one of the core tenets of the Firm's Impact Plan. He described the exercise as a meaningful expression of the Firm's dedication to translating sustainability aspirations into actionable outcomes.

Abdul-Razak Saeed (Head of Environment and Climate, UNDP Ghana) stated that the tree planting exercise aims to contribute

to enhancing the country's biodiversity. He also highlighted that the partnership between the two organisations offers an opportunity to better understand each other's vision and to explore how they can jointly support the government's sustainable development priorities more effectively.

With guidance from officials from the Forestry

Commission, the team planted a variety of indigenous tree species, including Acacia, Mahogany and Albizia Lebbeck.

Linda Ansah (District Manager for the Tema Forest District) commended KPMG and UNDP for the dedication to ecological restoration, particularly in the face of increasing environmental degradation and illegal harvesting of trees.



Ghana's Participation in the Globberunner Competition

The Globberunner Tournament is an annual Global internal competition which present an opportunity for KPMG staff to sharpen their knowledge and showcase the depth of the firm's expertise, products and services in an engaging way.

In 2013, the Australian firm piloted the use of the gamified tool to address the awareness challenge. Players competed in races by answering a series of questions quickly and accurately to win prizes and a position on the firm wide leader boards.

In Ghana, Globberunner was officially launched on 7 September 2016 by Nathaniel Harlley (the then People, Performance and Change Partner). There were about 35 participants, the top five players were recognised and the top three awarded prizes, but Ghana did not participate in the 2016 Global Tournament.

However, in 2020, Ghana was one of the 27 member firms from 30 countries to compete in the global Tournament and we placed fourth.

On Wednesday 21 August 2024, KPMG Ghana hosted a celebratory lunch for the Global Globberunner winners for placing first in the 2024 Globberunner Global Tournament. The finalists also shared their experiences and key learnings with each other. They emphasised the importance of having others in the firm motivate them and continuous practice.

For the first time, this year's Globberunner competition was organised across clusters and continents, offering an even greater stage for regional pride. The winners from Ghana competed as part of Team Africa and we are proud to announce that Team Africa emerged the 2025 Globberunner Global winners. This year's Globberunner competition drew participation from 10,800 individuals, representing 76 countries. The participants answered 530,000 questions.

2025 GlobeRunner Awards Ceremony





2024 GlobeRunner Awards Ceremony



KPMG Mini Globberunner Celebration



Ethics Empowered: Ethics in Artificial Intelligence (AI)



Andrew Akoto

Country Managing
Partner
KPMG in Ghana



Stephen E. Annan

Manager, Forensics
KPMG in Ghana



Michael Okai

Associate, Forensics
KPMG in Ghana

Artificial Intelligence (AI) is transforming how we work, live and connect with each other. From automating tasks and facilitating human interactions to enhancing healthcare diagnoses and powering self-driving cars, AI offers remarkable opportunities. However, as AI becomes more integrated into industries and daily life, it is important to acknowledge and address the ethical considerations that come with it.

AI-enabled technologies are largely powered by Large Language Models (LLM) that are trained on vast amounts of data such as text, social media posts, news articles and scientific research. Such models are designed to understand, interpret and generate responses as well as perform wide range of tasks. These models can unintentionally absorb inappropriate or biased content, which may influence their outputs, thereby potentially generating harmful, biased or misleading results. The potential for bias, privacy breaches and unforeseen consequences necessitates a proactive approach to ensure that there is responsible development and deployment of AI. To mitigate these risks, AI users need to be well-informed about the ethical principles, regulatory frameworks and best practices that guide the development, deployment and use of AI-enabled systems.

This article will explore some ethical considerations in the use of AI, bias and discrimination in AI systems, regulatory frameworks, the future of ethical AI and address ethical challenges posed by AI.

Key Ethical Considerations

As the use of AI is increasingly adopted in various industries such as manufacturing, health care, logistics and supply chain, etc., some ethical consideration such as fairness, accountability, sustainability and transparency should guide its development, deployment and use.

These principles also align with legal standards like the Data Protection Act, 2012 (Act 843) and the General Data Protection Regulation (GDPR). Ethical concerns presented by AI varies according to information the



Artificial Intelligence (AI) is transforming how we work, live and connect with each other.



AI technology receives and the responses expected. For example, a machine learning algorithm trained to detect spam emails may pose fewer ethical challenges than one trained to diagnose diseases or perform facial recognition. Each AI system should be evaluated based on its context and potential impact.

Fairness

AI systems reflect the biases of the humans who create them. Fairness in the development and deployment of AI applications means ensuring

that AI tools are free of unfair bias, designed to be inclusive for diverse stakeholders and do not reinforce existing inequalities against marginalized groups. In a diverse society like Ghana, AI solutions in this environment should promote inclusivity and equity. AI systems should be trained on relevant, accurate and generalized datasets excluding variables that are ethically unreasonable. For example, a facial recognition system that is only trained on lighter-skinned individuals can lead to discriminatory outcomes. Ensuring fairness means eliminating unreasonable variables and training users to deploy AI responsibly.

Accountability

AI systems are used by various professionals to augment their experience when making decisions, whether in finance, healthcare, governance or business advisory. They can produce biased or incorrect answers, which can seriously affect the quality of decisions made. For example, if an AI-driven diagnostic tool used by a medical practitioner provides inaccurate assessments, it could lead to misdiagnoses or wrong medical advice, potentially putting a patient's life at risk. Accountability means that users—not just the technology—are responsible for outcomes. Accountability ensures that AI remains a tool to support, not replace, human judgment.

Organisations developing or using AI systems, whose outcomes may impact on people, need to carry out risk and impact assessments and put in place appropriate AI governance.

Sustainability

Developers and users of AI need to consider the long-term impacts of AI technologies on individuals, society and the environment. They must be conscious of the broader effects AI innovations may have over time.

This includes considering the social, economic and environmental consequences of deploying AI systems at scale. For instance, the increasing use of AI requires

significant computational power, which can contribute to energy consumption and increased carbon emissions. Organisations must adopt sustainable practices, like using energy-efficient algorithms or powering data centers with renewable energy. This reduces the environmental impact of AI while still benefiting from its capabilities.

Transparency

Transparency in AI means making users of AI solutions

understand how it works. It helps ensure that users know how decisions are made and can trust the outcomes, especially in areas like healthcare, finance and law. AI transparency is key to ethical use because it allows people to see if the system is fair and unbiased. However, absolute transparency can also create risks like exposing the system to manipulation. At the same time, transparency must balance the need to protect system integrity against manipulation.

Bias and Discrimination in AI systems.

AI systems are designed to mimic human intelligence, as a result they can unintentionally inherit human biases. AI systems learn from data. They examine big data and identify patterns which help in making decisions or predictions. Therefore, if the data is biased, the AI will learn that bias and it will be reflected in its decisions. This is known as historical bias. Bias in AI can lead to discrimination. This means some people could be treated unfairly based on factors like race, gender or socioeconomic status. For example, it has become common for companies to use AI to screen job applications. If the AI is trained on data from previous recruitment practices that favoured men over women, it may unfairly reject qualified female candidates causing them to miss out on opportunities. Similarly,

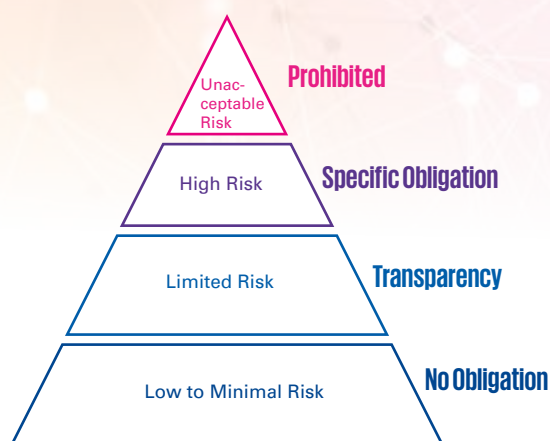
banks are also adopting the use of AI systems in loan approval processes. Again, if the AI is trained using data that is biased towards a particular race or income, certain groups may be unfairly denied loans, even if they are financially capable of repaying them.

Bias in AI erodes public trust and can have damaging effects. The benefits of technology may be lost in sectors such as health care and finance where fairness and trust are invaluable. To prevent bias, organisations should ensure their AI systems use diverse datasets and regularly audit their systems for fairness. Ethical AI development is key to creating a future where technology serves all of society, without reinforcing the inequalities of the past.

Regulatory Frameworks

Governments and regulatory bodies worldwide are developing frameworks to ensure AI benefits society while minimising risks. Governments are dealing with balancing innovations in AI and its associated ethical responsibility.

On 1 August 2024, the European Artificial Intelligence Act officially came into effect. It marked a significant milestone in the European Union's effort in fostering responsible AI development and deployment in the EU. The Act aims to protect fundamental rights, democracy, the rule of law and environmental sustainability from high-risk AI, while boosting innovation and establishing Europe as a leader in the field. Furthermore, the Act provides developers and users with clear requirements and obligations regarding specific uses of AI while reducing administrative and financial burdens for businesses. The Act categorizes AI systems into four risk levels:



The act placed stricter regulations for higher-risk technologies such as biometric identification, systems used in medical diagnosis, autonomous surgical robots and systems that impact human rights. In the USA, the White House released the Blueprint for an AI Bill of Rights in 2022 which addresses issues like transparency, discrimination, and data privacy. The AI Bill of Rights is made up of five principles to help guide the design, use, and deployment of automated systems, ensuring public rights protection in the age of artificial intelligence.



- The first principle of the Bill of Rights advocates that AI systems should be developed with input from the communities they impact to enhance safety and effectiveness.
- The next principle encourages companies to avoid algorithmic discrimination by ensuring that their AI systems treat everyone fairly.
- The third principle emphasizes data privacy, which means giving individuals greater control over their information and requiring clear consent for data collection.
- The fourth principle states that people should be notified when AI is involved in decisions that affect them and they should be provided with explanations of the role of AI.
- Finally, the fifth principle advocates

for the provision of human alternatives which will allow individuals to opt out of AI systems in favour of human interaction when possible and encouraging feedback on their experiences. In Ghana, the Minister of Communications and

Digitalization highlighted the country's efforts to develop its AI regulatory framework. The Minister emphasized that AI at its core is not problematic, but its unregulated use could lead to ethical concerns. During the 75th edition of the Annual New Year School and Conference hosted by the University of Ghana in November 2023, the Minister announced that a draft AI policy had been formulated after significant stakeholder consultation and would soon be presented to Cabinet for approval. This policy aims to regulate AI for good, ensuring it serves the public interest by enhancing healthcare, transportation,

and energy efficiency while addressing potential risks. As the Minister noted, “We are looking at AI for good,” emphasizing the need to build regulatory structures that foster innovation while safeguarding societal interests.

Addressing Ethical Challenges Posed by AI To address the ethical challenges and risks posed by AI systems, organisations can incorporate the following assessment and oversight processes into their AI governance and risk frameworks.

1 Perform AI readiness assessment- A high level review to discover the readiness of your organisation for implementing AI solutions at scale.

Establish a set of standards the organisation commits to – An AI ethics code of conduct, relevant to employees, customers and communities could be developed.

2

3 Establish ethics committees/boards to provide independent oversight, advice, assessment and monitoring of the ethics of AI systems throughout its lifespan.

Proactively engage relevant stakeholders throughout the AI lifecycle to ensure the system is addressing the right needs, in the right way.

4

5 Adopt a balanced and proportionate approach to ethical risk management and human oversight. The ethics of AI is contextual, because it is driven by cultural values, norms and the specific use of the system. As algorithms are designed to continuously learn from experience – the ethics of an AI system is also highly dynamic. This means that the ethical risks of AI need to be regularly and proactively monitored as well as subjected to targeted and proportionate oversight and due diligence.

Seek independent assurance of the ethics and broader trustworthiness of AI by putting in place regular reviews of the ethics of AI systems in your organisation.

6

The Future of Ethical AI

As AI continues to evolve, it is expected to become a bigger part of our everyday lives. AI is already making tasks easier, improving various sectors and transforming industries. In the future, ethical AI will become even more important. We can expect AI to be designed with fairness as more people become aware of the biases that can exist in AI. This means using more diverse data to train AI, testing systems for fairness and making sure that no group is left behind. This also means setting clear policies and laws that could require organisations to explain how their AI systems make decisions or ban the use of AI in ways that could cause disadvantages such as biased hiring practices or unfair loan approvals.

The future of ethical AI involves collaboration between humans and AI. Rather than replacing people, AI will assist in tasks that enhance productivity. For example, AI could handle repetitive tasks in manufacturing, allowing workers to focus on more complex responsibilities. The future also involves building trust in AI. This means giving people control over how AI interacts with their personal data and ensuring AI systems respect privacy. When people can trust AI, they will be more willing to embrace its benefits.

AI systems are continuously learning and evolving which means that new ethical challenges will emerge. As we move forward, our approach to ethics must also evolve.

The future of ethical AI is about balance—ensuring that we keep pushing forward with innovation while protecting people’s rights, privacy and well-being.

Conclusion

AI has shown the ability to impact and improve multiple areas of life. However, its use gives rise to a myriad of ethical concerns. To ensure it benefits everyone, it should be developed and used responsibly. With the proper attention to ethical

considerations, AI can be used for the benefit of all and not just a few. By recognising these issues, we can take steps to mitigate them. We have seen how bias and discrimination can sneak into AI systems, causing a socio-economic disadvantage to certain groups of people. Governments and organisations are beginning to establish regulations aimed at ensuring AI is transparent, accountable and safe for all. Our ability to unlock AI's full potential will depend on how well we work together to uphold ethical standards. With the right approach, AI can shape a future driven by technology and guided by ethics.



How KPMG can help

KPMG understands that responsible and ethical AI involves complex business, regulatory and technical challenges and we are committed to helping clients put it into practice properly.

We combine our deep industry experience, modern technical skills, leading solutions and robust partner ecosystem to help business leaders harness the power of AI in a trusted manner — from strategy and design through to implementation and ongoing operations.

KPMG's Trusted AI aims to assist organisations navigate the complexities of integrating AI technologies while managing associated risks effectively. Trusted AI prioritises ethical considerations, addressing questions of privacy, consent and the responsible use of data.

Trusted AI ensures that our clients are equipped to adapt and thrive within a landscape of AI ethical concerns, no matter what the future holds.

We have assisted clients in diverse ways including performing:

- **AI Risk assessment:** We tailor frameworks designed to embed Trusted AI principles into every stage of AI initiatives through AI Readiness/ Maturity Assessments, AI

Strategy Reviews or Trusted AI Strategy Implementation.

- **AI Risk transformation:** We help our clients to transform their governance and organisation in order to ensure accountability throughout the AI lifecycle as well as processes, controls and technologies to integrate Trusted AI into their end-to-end model management.
- **AI Regulation and compliance:** We perform comprehensive checks to align AI practices with international and industry-specific regulations as well as continuous monitoring and updates to keep our client's AI systems compliant in a rapidly evolving regulatory landscape.
- **AI Assurance:** We test, examine evidence and report on management process, controls and claims regarding responsible use of AI technologies.

Through our AI diagnostics reviews, we perform AI model control testing and attestation.

Wherever you are in your responsible AI journey, we can tailor our considerable experience, field-tested approach and innovative solutions to your unique needs and challenges, helping you to accelerate the value of AI with confidence

Our Leadership



Andrew Akoto
Country Managing
Partner



Kofi Frempong-Kore
Partner, Head of Tax



Frederick Dennis
Partner, Head of
Audit



Kwame S. Barnieh
Partner, Head of
Advisory & Head of
Clients and Markets



Joyceline Coleman
Partner, Accounting
Advisory Services and
Head Corporate Affairs



Labaran Amidu
Partner, Audit



Ekow Annobil
Partner, Audit



Evelyn Addico
Partner, Audit



Jonathan G. Lutterodt
Partner, Strategy &
Operations



Samuel Aluko
Partner, Technology
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Colette K. Atsu-Djadou
Partner, Audit and Head,
People, Performance &
Culture



Evans Asare
Partner, Deal Advisory
Services



Michael Boateng
Partner, Tax



Reindolf Annor
Partner, Accounting
Advisory Services



Cynthia Cofie
Partner, Audit



Abeeku Diafo
Partner, Audit



Erastus Etsibah
Partner, Audit



Gordon Dardey
Partner, Tax



Justina Amartey-Kwei
Partner, Tax



Caroline Anokye
Partner, Audit

New Initiative

The Corporate Affairs function has been formalised as a key enabler of our One Africa strategy to ensure the management of the firm's reputation by actively shaping our trust agenda. This leadership team will continue to drive our efforts to shape, promote, and protect the reputation of KPMG in Africa. This will include strengthening our stakeholder engagement and delivering consistent, impactful messaging across all communication channels. Their leadership and commitment are central to our ambition of becoming the most trusted and trustworthy professional services firm.

Interim Africa Corporate Affairs Leadership Team



Dudu Ndlovu

Southern Africa
Head of Africa Corporate
Affairs



Abijah Kanene

East Africa
Head of Africa Public Affairs
& EA Corporate Affairs Lead



Joyceline Coleman

West Africa
WA Corporate Affairs Lead

Interview with Our Impact Plan (OIP) Lead for Africa



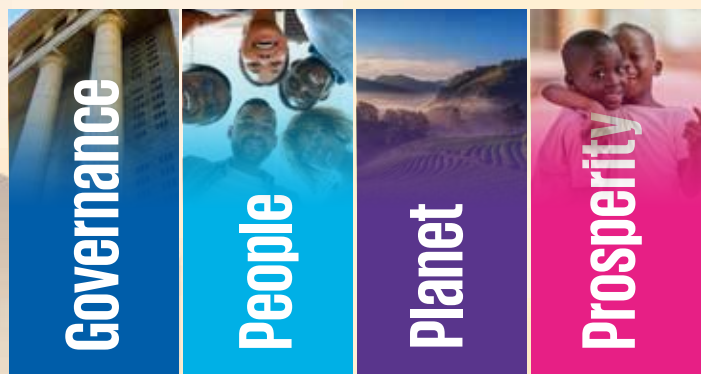
Osei-Asenso Antwi
Africa OIP Lead



Being a champion of change goes beyond enthusiasm or advocacy for sustainability—it requires conviction in its strategic value and the courage to turn that conviction into action.



As a firm, Our Impact Plan (OIP) outlines our progress toward meeting our environmental, social and governance goals and commitments, which aligns with the UN's Sustainable Development Goals. We have prioritised this plan into four key pillars:



Osei-Asenso Antwi is Africa OIP Lead. He has an impressive background, having worked across multiple countries in the Africa region. His expertise spans ESG (Environmental, Social, and Governance) transformation, reporting and assurance, major project advisory, process and controls design and optimization, corporate governance, and internal audit reviews. His contributions have helped drive thematic areas, reinforcing KPMG's commitment to sustainability and corporate responsibility. In this exclusive conversation with our Africa OIP Lead, we explore what it truly means to drive change in today's evolving sustainability landscape.

As you grow into your position, what are your aspirations for the Africa OIP team?

My aspiration for the OIP role is to embody our name – IMPACT! Therefore, I envision building an Africa OIP team that serves as a hub for innovation and impact. The team will not only appreciate global standards or expectations of us, but also translate them into local strategies that reflect our uniqueness and regional realities. Through this

approach, we will deliver utmost value and impact for our stakeholders.

In your view, what does it mean to be a “champion of change” in today’s sustainability landscape and how do you cultivate that mindset within your team?

Being a champion of change goes beyond enthusiasm or advocacy for sustainability—it requires conviction in its strategic value and the courage to turn that conviction into action. Within my team, we cultivate this mindset by consistently asking ourselves key questions: What’s the bigger picture? Does this truly matter? Is there a better way? Will we be proud of this outcome? These reflections keep us focused, intentional, and committed to driving real impact for our stakeholders.

If you could challenge one widespread misconception about ESG or environmental leadership, what would it be and why does it matter?

The misconception I would challenge is the notion that ESG is merely an imported compliance agenda. In reality, many African communities have practiced sustainability for generations—through circular agricultural systems, strong social support networks, and community-led governance. When ESG is locally owned and contextually applied, it becomes far more than a regulatory exercise; it becomes a pathway to resilience and competitiveness. This distinction matters globally, because if we continue to treat ESG as a burden, we risk overlooking its true potential to drive innovation, unlock value, and deliver long-term impact.

Looking ahead, what barriers still need to be broken in ESG and environmental leadership and how can organisations prepare to meet those challenges head-on?



Key barriers to ESG adoption include challenges with data and transparency, limited access to ESG-aligned financing, persistent misconceptions about its purpose, and a shortage of skilled professionals.



Key barriers to ESG adoption include challenges with data and transparency, limited access to ESG-aligned financing, persistent misconceptions about its purpose, and a shortage of skilled professionals. To overcome these obstacles, organizations must adopt a transformative and strategic approach to ESG and environmental leadership. This means investing in capacity building, establishing robust accountability systems, forging cross-sector partnerships, and embedding ESG principles into core business strategy. The future of ESG leadership lies in being proactive, innovative, and purpose-driven—where sustainability is not just a responsibility, but a source of resilience and competitive advantage.

Professional Developments and Upcoming Trainings

Our 2025 Training Curriculum is designed to propel your career and give you the edge in today's competitive corporate world. Whether you're a seasoned professional or just starting out, our training programmes offer invaluable resources to help you succeed.

Highlights of Our Training:

- **Tailored Modules:** Address the unique needs and challenges of your organisation.
- **Expert-Led:** Learn from seasoned professionals and industry leaders.
- **Practical Exercises:** Engage in real-world applications.
- **Networking:** Connect with like-minded professionals.

As always, KPMG'S commitment to delivering exceptional service remains unwavering. With our 2025 training curriculum, we aim to empower clients and all our stakeholders with the skills and insights they need to stay ahead of industry trends, fostering both career advancement and organisational success.

Let's embark on
a path of growth
and excellence
together!

scan the QR code



To access our training
brochure, or use link:

<https://tinyurl.com/yc3dxdv2>



Alumni Events: Recap of our Last Alumni Gathering











Making every step sustainable

We can help you embed ESG across your organisation, starting with a robust governance model. Which means you can drive growth as you move your business forward. Because how you grow matters.

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Riddle!! Riddle!

1

I speak without a mouth and hear without ears. I have no body, but I come alive with wind.

2

I am the beginning of the end, the end of time and space, the beginning of eternity.

3

I am something that can be caught but cannot be thrown.

4

I am something that can run but never walks, has a bed but never sleeps, and has a mouth but never talks.

5

I am something that can fill a room but take up no space.

6

I'm taken before you know it, shared after you live it, and treasured for years.

7

They come out at night without being called and are lost in the day without being stolen.

8

I make a loud sound when I'm changing.
When I do change, I get bigger but weigh less.

9

I have pointed fangs, and I sit and wait. I have piercing force, and I crunch with weight. I grab my victims, but they do not fight. I join them each with a single, quick bite.

*** See page 52 for answers



Riddle!! Riddle!

It's yours, but other people use it more than you do

10

What goes up but never comes down?

11

What pushes people, but still they don't fall?

12

I am something that can fill a room but take up no space.

13

What moves very fast, can neither be stopped, nor does it stop on its own?

14

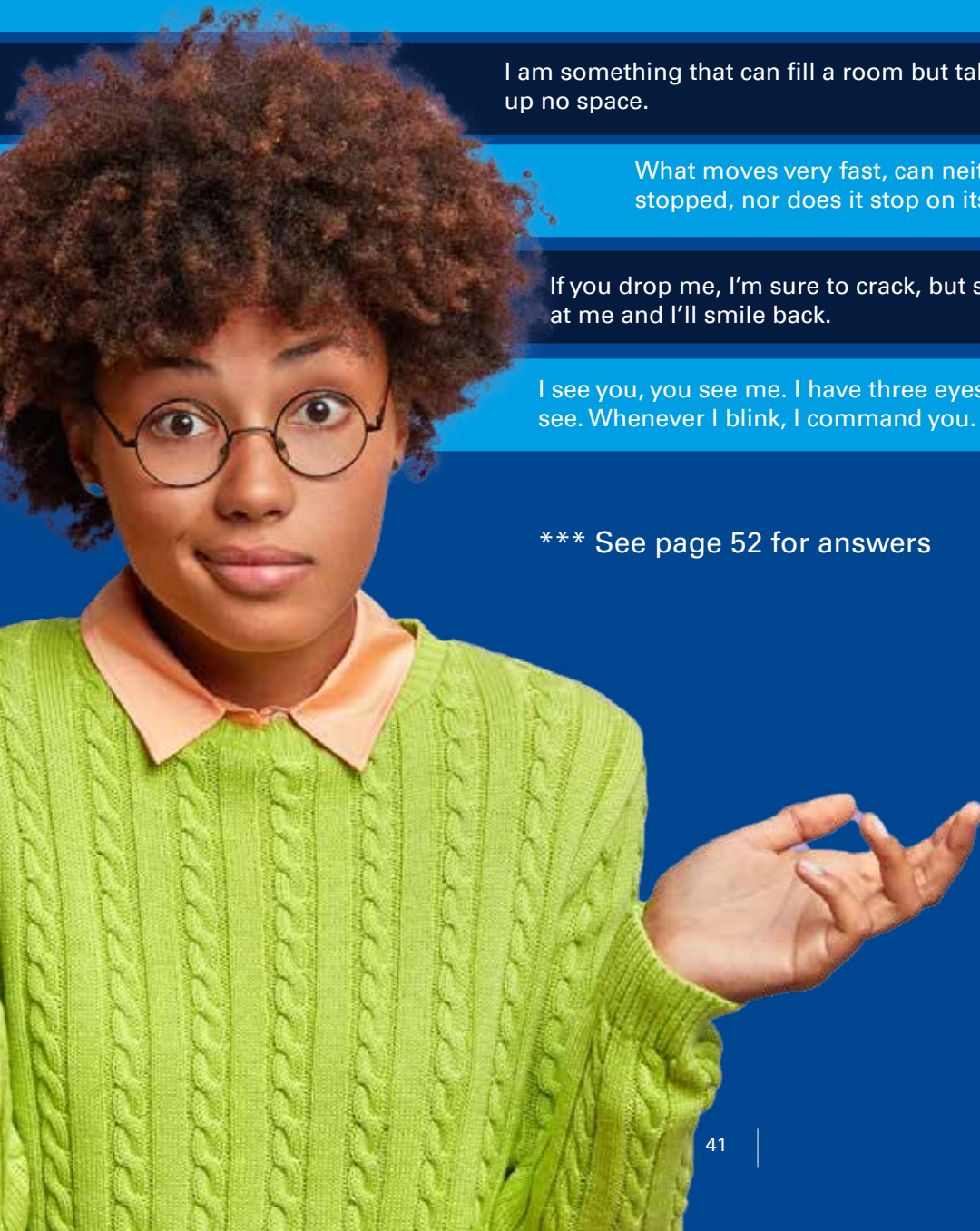
If you drop me, I'm sure to crack, but smile at me and I'll smile back.

15

I see you, you see me. I have three eyes, yet I cannot see. Whenever I blink, I command you. What am I?

16

*** See page 52 for answers



Puzzles



1. A formal examination of financial records.
2. A compulsory financial charge imposed by a government. Professional guidance offered to clients.
3. Adherence to laws, regulations, and standards.
4. The possibility of loss or uncertainty in business.
5. Moral principles that govern behavior.
6. The combination of two companies into one.
7. Income generated from business activities.
8. A person or organization receiving professional services.
9. A document listing goods or services provided and their cost. Ownership interest in a company.
10. A plan of action to achieve long-term goals.
11. The system by which organizations are directed and controlled To seek professional advice
12. A financial statement showing assets and liabilities.
13. The quality of being honest and having strong moral principles. A prediction of future financial performance.
14. Wealth in the form of money or assets.
15. A portion of profits paid to shareholders.
16. Relating to the whole world; international.

Fun Facts

There are more than 1,000 species of banana. We eat only one of them.

Tonic water glows in the dark.

This is due to the presence of quinine, a chemical that fluoresces under ultraviolet (UV) light.

Potatoes are 80% water

Potatoes are surprisingly hydrating. We all know celery is high in water, but who knew potatoes were 15% behind them.

Saint Lucia is the only country named after a woman

- Named after Saint Lucy of Syracuse, a Christian martyr from the 4th century. French explorers were said to have landed on the island on December 13, her feast day, and named it in her honour.

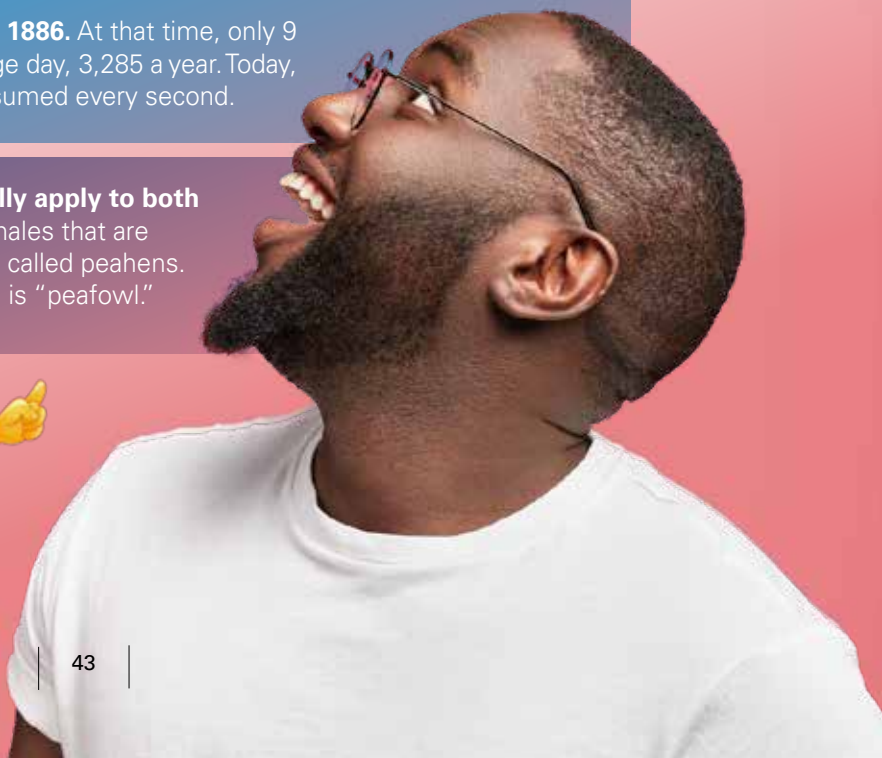
In 18th Century England, having a pineapple was a symbol of wealth because of high import fees. They would be used as displays instead of being eaten.

Lobsters were once only fed to poor people and prisoners

- In 17th-century New England, lobsters were so abundant they washed ashore in piles two feet high. People got so sick of them, they fed them to livestock—or worse, to prisoners and indentured servants.
- In Massachusetts, servants once sued their masters to limit lobster meals to just three times a week. It was considered cruel and unusual punishment
- It wasn't until the late 1800s, when wealthy tourists discovered lobster during summer retreats, that its reputation began to shift.

Coca-Cola was first served in 1886. At that time, only 9 colas were served on an average day, 3,285 a year. Today, 19,400 Coke products are consumed every second.

The word "peacock" does not actually apply to both male and female birds. It's only the males that are called peacocks, while the females are called peahens. Together, the collective name for them is "peafowl."



KPMG Sports: Fostering Connection Through the Power of Play

At KPMG, the pursuit of excellence extends unto the playing pitch. Each Friday evening, staff gather at the Mary Mother of Good Counsel School pitch to re-connect. Through football, basketball, and other recreational activities, KPMG Sports has become a meaningful initiative that promotes wellness, inclusion and cross-functional collaboration.

Welcoming Through Sport

A signature event of the programme is Akwaaba Night, held annually to welcome new joiners. The evening features friendly matches between new and existing staff, creating an atmosphere of collegiality from the outset. As NanaYaw Boahen (co-lead of KPMG Sports) explains, "The goal is to help everyone feel part of something larger than themselves." For many, the memories formed on Akwaaba Night stays with them for a long time.

Building Bridges Across Teams

Weekly games are open to all staff, regardless of role, rank or fitness level. There are no formalities to participate. This has fostered meaningful relationships with colleagues from different units, thus, strengthening team cohesion.

Michael Bosompem-Mensa (co-lead of KPMG Sports) notes, "It's about movement, getting together and collaboration. Everything else is secondary."

A Celebration of Team Spirit

The Inter-Functional Games represent a major highlight of the KPMG Sports calendar. The different functions compete in a variety of games, including, football, basketball, lime-and-spoon races and tug of war. While the competition is spirited, the emphasis remains on participation and representation. Interns, managers, and partners share the field, reinforcing the firm's commitment to unity and inclusion.





Expanding the Reach

Recognising that not all staff engage in physical sports, the committee has introduced alternative activities such as FIFA video game tournaments and a Fantasy Premier League group. These initiatives ensure broader participation and reflect the evolving nature of workplace engagement. There is also interest in reviving the Big Four Games, a friendly competition among KPMG, PwC, Deloitte, and EY; which is an opportunity to extend community-building beyond the firm.

Leadership Through Service

Nana Yaw and Michael are deeply involved in the planning and execution of KPMG Sports activities. Their dedication is evident not only in the events themselves but in the culture, they help sustain.

“For me, it’s when someone says, ‘This game helped me reset after a difficult week,’” Nana Yaw shares. Michael adds, “Impact doesn’t require a title—just intention and a shared space.”

A Lasting Impact

KPMG Sports is more than a recreational outlet; it reflects the firm’s values. As KPMG continues to prioritise wellness, inclusion and collaboration, initiatives like this translate those principles into lived experiences.

Nana Yaw Boahen
Assistant Manager, Forensics



Michael Asuah Bosompem-Mensa
Associate, Forensics



Tax Flash Alert

KPMG

Taxcrushtuesday

Did You Know


A person may, within three years of the relevant date, apply to the Commissioner-General for a refund of tax paid in excess of the tax liability of that person. The application shall be in writing and contain explanation as to how the excess tax is calculated and evidence relevant to that calculation.

NOTE

Relevant date means the later of:

- the event that gave rise to payment of the excess tax
- the date on which a tax return is filed by the person with respect to the payment
- the date of payment

For further enquiries, please contact: taxmt@kpmg.com.gh

 [kpmg.com/socialmedia](https://www.kpmg.com/socialmedia)

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Did You Know

An individual is required to file an Annual Personal Income Tax Return to declare their 2024 taxable income and related tax with the GRA by 30 April 2025. Similarly, an employer is required to file an Employer's Annual Deduction Schedule to report each employee's annual taxable incomes and taxes withheld for 2024 by 30 April 2025.

NOTE

The penalty for failure to file the return is GH¢500 and GH¢10 each day the default continues.

For further enquiries, please contact: taxmt@kpmg.com.gh

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Did You Know


The maximum acceptable earnings for SSNIT (Tier 1) contributions have been amended as follows:

	Previous (up to December 2024)	Current (from January 2025)
Maximum	GH¢52,000	GH¢61,000

NOTE

From January 2025, the maximum basic salary on which Tier 1 contribution is to be assessed has been set at GH¢61,000.

For further enquiries, please contact: taxmt@kpmg.com.gh

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Connect With Us

Strengthening Our Alumni Network

Welcome to the "Connect With Us" section, your gateway to staying engaged with the vibrant KPMG alumni community. Whether you've recently transitioned to a new role or have been part of our alumni network for years, this section is designed to keep you informed, connected, and inspired. Our aim is to foster a lifelong connection between KPMG and our esteemed alumni, celebrating your successes and supporting your professional journey.

Join Our Alumni Platform

Our exclusive KPMG Alumni Platform is a dynamic space where you can reconnect with former colleagues, discover new opportunities, and stay updated with the latest industry trends. By joining the platform, you gain access to a wide array of resources, including industry reports, thought leadership articles, and invitations to exclusive events. It's your hub for professional growth and continuous learning.

Attend Alumni Events

We host a variety of events throughout the year tailored specifically for our alumni. These include networking mixers, professional development workshops, and regional reunions. Our events are not only a chance to reconnect with old friends but also to expand your professional network and gain insights from industry leaders. Keep an eye on our event calendar and make sure to register for upcoming events in your area.

Mentorship Opportunities

One of the greatest benefits of being part of the KPMG alumni community is the opportunity

to give back and inspire the next generation of professionals. We encourage you to become a mentor through our Alumni Mentorship Program. Share your experiences, offer guidance, and help shape the careers of current KPMG employees. Your expertise and insights are invaluable, and mentoring is a rewarding way to stay connected to the firm.

Stay Updated with Alumni News

Our annual Alumni Newsletter is packed with updates on fellow alumni, firm news, and upcoming events. We feature success stories, spotlight achievements, and provide insights into the latest developments within KPMG. Make sure you're subscribed to stay informed about all the exciting things happening within our alumni network.

Get Involved in Community Initiatives

KPMG alumni are known for their commitment to making a positive impact. Join us in our various community service initiatives and corporate social responsibility (CSR) projects. Whether it's participating in charity runs, volunteering for community programs, or supporting sustainability efforts, your involvement helps drive meaningful change. Together, we can continue to uphold



the values of integrity, excellence, and social responsibility that define KPMG.

Share Your Story

We love hearing from our alumni and celebrating your achievements. Share your career milestones, personal accomplishments, or interesting projects you're working on with us. Your stories inspire and connect us all. Reach out to our editorial team to be featured in our next alumni spotlight or to contribute to our blog.

Stay Connected on Social Media

Follow us on our social media channels to stay updated on the latest news, events, and opportunities. Our LinkedIn group, Facebook page, Instagram page and Twitter feed are great ways to engage with fellow alumni, share insights, and stay connected to the broader KPMG community. Join the conversation and be part of our online alumni family.

Contact Us

Have questions or need assistance? Our Alumni Relations team is here to help. Whether you're looking to reconnect with former colleagues, find out about upcoming events, or need career support, don't hesitate to reach out.

You can contact us at **salesandmarkets@kpmg.com**.

Stay engaged, stay inspired, and continue to be a part of the KPMG legacy. We look forward to connecting with you and supporting your journey beyond KPMG



From risk to opportunity. The ESG journey starts here.



About us

KPMG in Ghana, a key member of the global KPMG network, has delivered multidisciplinary professional services since 1992. Our business model seamlessly unites deep industry expertise with innovative approaches, ensuring we deliver tailored solutions and tangible results. We provide an independent, forward-thinking perspective, leveraging our vast network of local and global resources on every project. We are passionate about challenging conventional thinking, utilizing leading-edge technology and data analytics to provide enhanced, customizable solutions that truly address your business needs. Partner with us for proven delivery models, a strong market presence, and proactive communication. We are committed to helping you navigate complex challenges and achieve your strategic objectives.

Our service offerings

Tax

International Corporate Tax
Business Tax
Indirect Tax
Personal Tax
Global Mobility Service

Audit

Financial Statement Audit
Statutory Audit
Internal Audit
Audit Related Services

Advisory

Management Consulting
Risk Consulting
Deal Advisory



Management Consulting

- Strategy and Operations
- Financial Management
- People and Change
- IT Advisory in Management Consulting
- Business Intelligence and Analytics
- Shared Services and Outsourced Advisory
- Transformational Programme Management

Risk Consulting

- Financial Risk Management
- Accounting Advisory Services
- Internal Audit and Risk Compliance
- IT Advisory in Risk Consulting
- Forensic
- ESG & Sustainability

Deal Advisory

- Transaction Services
- Restructuring
- Corporate Finance
- Public Private Partnerships
- Infrastructure

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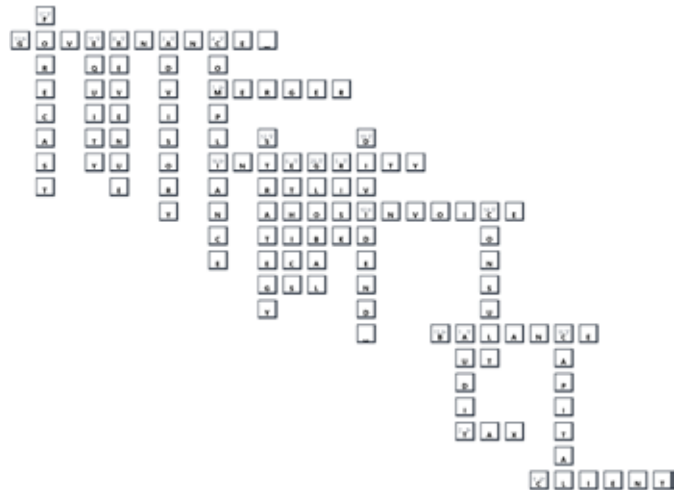


Answers to Riddles and Puzzles

Riddles

1. An echo.
2. The letter "E."
3. A cold.
4. A river.
5. Light.
6. A photograph.
7. Stars
8. Popcorn
9. A stapler.
10. Name
11. Age
12. Inspiration
13. Light.
14. Time
15. Mirror
16. A traffic light

Puzzles



#	Question	Answer
1	A formal examination of financial records.	Audit
2	A compulsory financial charge imposed by a government.	Tax
3	Professional guidance offered to clients.	Advisory
4	Adherence to laws, regulations, and standards.	Compliance
5	The possibility of loss or uncertainty in business.	Risk
6	Moral principles that govern behavior.	Ethics
7	The combination of two companies into one.	Merger
8	Income generated from business activities.	Revenue
9	A person or organization receiving professional services.	Client
10	A document listing goods or services provided and their cost.	Invoice
11	Ownership interest in a company.	Equity
12	A plan of action to achieve long-term goals.	Strategy
13	The system by which organizations are directed and controlled	Governance
14	To seek professional advice	Consult
15	A financial statement showing assets and liabilities.	Balance
16	The quality of being honest and having strong moral principles.	Integrity
17	A prediction of future financial performance.	Forecast
18	Wealth in the form of money or assets.	Capital
19	A portion of profits paid to shareholders.	Dividend
20	Relating to the whole world; international.	Global

Editorial Team

Greetings, KPMG Alumni! We are delighted to introduce you to the team behind your favourite read, the KPMG Alumni Magazine. Our dedicated editorial team works tirelessly to bring you the latest news, inspiring stories, and valuable insights from our global network. Each issue is crafted with care and passion to keep you connected to the KPMG community and to celebrate the incredible achievements of our alumni.

The Editorial team is led by Andy Akoto, Kwame Sarpong Barnieh, Joyceline Coleman, Audrey Mensah, Patience Mawushie Dzikuno, Mary Anne Brien, Benjamin Terkper, Adjoa Winful, Emmanuel Tenkorang, Lordina Kwegyir Ampah, Kristine Atease, George Ankrah and Ruth Dedo Opatá.

Our mission is to create a vibrant and engaging publication that reflects the diverse experiences and successes of our KPMG alumni. We aim to provide content that is not only informative but also inspiring, fostering a sense of community and pride among our readers.

Through our magazine, we strive to keep the spirit of KPMG alive, no matter where your career has taken you.



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Partner



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