7TH EDITION • AUGUST 2026

ALUMINATE MAGAZINE

Shaping the future of trust

with

Nana Akua Ayivor
Eddie Otoo
Eleanor Okai
Robert Derby





KPMG makes business transformation a reality, from integrating innovative technology to navigating the complexities of organizational change.

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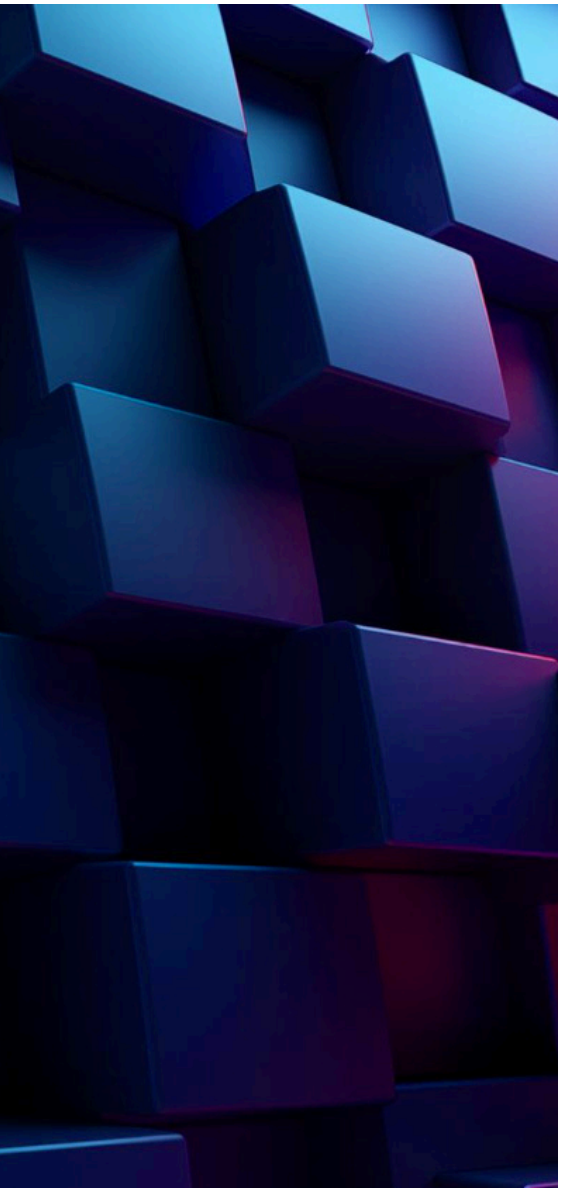
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Message from the Editorial Team



Dear Alumni,

It is our pleasure to present this year's edition of the KPMG Alumni Magazine, built around the theme, **Shaping the Future of Trust.**

In a world defined by rapid change, trust remains the foundation of sustainable progress. In this issue, we share thought leadership on **energy and artificial intelligence**, two sectors that are transforming how we live, work, and lead. These perspectives highlight the opportunities ahead and the responsibility to embed transparency, ethics, and accountability in every step forward.

We also feature conversations with four distinguished alumni whose journeys reflect this theme in practice. From energy and banking to the perspective of two seasoned retirees, their insights show how trust is built over time, sustained through change, and strengthened by purpose and experience.

Our alumni community continues to be a powerful network of leaders and changemakers. Across industries and generations, your impact demonstrates the enduring influence of KPMG's values and culture in shaping responsible leadership.

As always, this magazine celebrates your stories and strengthens the connections that bind us. We encourage you to stay engaged, share your experiences, and continue contributing to a network that thrives on collective knowledge and mutual support.

Thank you for being part of this community. Together, let us continue to inspire confidence and shape the future of trust.

Warm regards,

Magazine Editorial Team



Message from the Country Managing Partner



Andrew Akoto
Country Managing Partner
KPMG in Ghana

Dear KPMG Alumni,

Long after colleagues transition from an organisation, certain values are supposed to remain with them. For many of you, one of those values is Trust; the trust we build with clients, the trust we place in one another, and the trust that underpins our reputation in the communities we serve. It is therefore fitting that this year's Alumni Magazine explores the theme **'Shaping the Future of Trust'**

Trust remains one of the most valuable assets for leaders, organisations and communities. It is the foundation upon which relationships are built, innovation is adopted and sustainable progress is achieved. This is why as a firm, our objective is to be recognised as the most Trusted and Trustworthy Firm in the market because nothing else works if we are not.

This edition features four (4) alumni whose careers embody the enduring value of trust. We share the journeys of; Nana Akua Ayivor, the first female Partner amongst the Big Four in Ghana, Robert Derby, an executive in the energy and natural resources sector; Eddie Otoo and Eleanor Okai, whose decades of dedicated service during their time in the Central Services unit have contributed to shaping the firm's legacy. Together, their reflections highlight the role of trust in shaping careers, leadership and legacy.

I would also like to highlight that in line with our One Africa vision, the firm has become more integrated across Western, Eastern and Southern Africa. We are not only strengthening our position in the Ghanaian market but continue to build trust in other sub-regional markets. The pace of change in the markets we serve has necessitated a shift in the way we work. Artificial Intelligence (AI) is "changing the game" and with our Trusted AI approach we are at the forefront of supporting our clients navigate these changes while embedding these capabilities in our daily work.

Beyond the tthought leadership pieces and alumni profiles featured, we look back on memorable moments from past alumni engagements and celebrate the remarkable fulfilment of our pledge to support the Korle Bu Teaching Hospital Children's Oncology Department. This achievement reveals the strength of our community and reminds us that trust is earned through action, strengthened through service, and sustained by our commitment to one another and the communities we serve.

> **"... in line with our One Africa vision, the firm has become more integrated across Western, Eastern and Southern Africa. We are not only strengthening our position in the Ghanaian market but continue to build trust in other sub-regional markets."**

Let me conclude by saying we are building on the work you started and as alumni you remain a strategic partner and advocate in the growth of our firm. We are immensely proud to be associated with you.

Together, we are KPMGians for life.

Andrew Akoto

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

> **What distinguishes this network is not only the depth of expertise within it, but the shared foundation that binds us. Whether contributing to critical sectors such as energy, navigating the evolving landscape of banking, or reflecting on decades of experience in retirement, our alumni demonstrate that trust is cultivated over time and sustained through values that endure.**

Dear KPMG Alumni,

This year's theme, Shaping the Future of Trust, speaks directly to the role we each play as leaders in an increasingly complex world. Trust is not static. It is earned through consistent action, sound judgement and a commitment to doing the right thing, even when it is difficult. As alumni, we carry this responsibility into every organisation, boardroom and community we serve.

What distinguishes this network is not only the depth of expertise within it, but the shared foundation that binds us. Whether contributing to critical sectors such as energy, navigating the evolving landscape of banking, or reflecting on decades of experience in retirement, our alumni demonstrate that trust is cultivated over time and sustained through values that endure.
As a community, we must continue to invest in one another. This means strengthening our connections, supporting emerging leaders and creating platforms where knowledge and experience can be shared openly. Our efforts as an alumni group will remain focused on deepening engagement, expanding opportunities for collaboration, and ensuring that every member finds value in being part of this network.



Kobby Andah
Alumni President

I encourage each of you to remain active, to give back where you can and to uphold the standards that define us. Together, we have a unique opportunity to influence not just the future of our professions, but the trust that underpins them.

Thank you for your continued commitment to this community.

With appreciation,

Kobby Andah
Alumni President

Shaping the future of trust

Interview with Nana Akua Ayivor



Could you walk us through your journey from KPMG to your current role and share any memorable experiences from your time at the firm?

My journey with KPMG began in December 1998, when I was assigned to the Audit unit. My first day was unexpectedly difficult – there was a heavy sadness across the office following the sudden passing of Ken Tuffour. I remember thinking I had made a mistake choosing KPMG. But I could not have been more wrong. Joining KPMG turned out to be one of the best decisions of my life.

My first engagement was at MTN, formerly Scancom, with Samuel Buckman, Tony as our supervisor, and Amanor as the engagement partner. Samuel and I were both new, relying heavily on the prior year's working papers as our guide. Tony assigned us our areas, and we got to work.

At some point, we were told the engagement partner was coming to the field. We were anxious – terrified, even – because of all the stories we had heard about how strict and impatient he was. He met with the client and later walked into the audit room. He asked what we were working on. I was working on additions; not entirely sure I understood what I was doing. He reviewed my work and began asking questions from every angle – probing, challenging, pointing out gaps. I was nervous, overwhelmed, and unsure.

But I think he saw through all of that. After everything, he looked at me and said:

"I'm going to train you to become a crack accountant." And he did. He took me under his wing. When I look back now – at the engagements, the promotions, the opportunities – I know that moment was the beginning of everything.

In October 2010, I was appointed the first female Partner and immediately placed as Head of the CIM business. In October 2013, I was seconded to KPMG Nigeria, where I worked for three years in the oil and gas unit. In 2019, I was appointed Head of Audit in Ghana. Over the years, I served in several roles beyond audit. My three-year stay in Nigeria taught me resilience and helped me build capacity to work with people from different cultures in a fast-paced environment.

I worked with Tony and Amanor on many engagements. I worked with Evelyn, Fred, Ekow, Labaran, Joyce, Cynthia C, Cynthia B, Colette, Sheila, Erastus, Abeeku, Alberta, and many others in both Ghana and Nigeria, including all the staff who passed through my teams. I built strong relationships – with colleagues, staff, and clients. I enjoyed the work, the camaraderie of the teams, and even the pressure of having to meet tight deadlines. There were so many challenging engagements, but we were able to cut through complex issues, propose good solutions and deliver on our promises.

KPMG has been an extraordinary journey. KPMG built my life. KPMG invested in me deeply. I am a member of the 2020 EMA C25 cohort, a fantastic group of partners across EMA, although some of us have left the firm, we have kept closely in touch.

I am a very proud KPMG alumna. KPMG shaped my thinking, my actions, my behaviour, and my values. It has truly been an amazing journey. I look back with so many fond memories.

How did your experience at KPMG shape your perspective on trust, integrity, and professionalism, and are there specific values or lessons from KPMG that still guide your decisions today?

For me, when I look at KPMG as a professional services network, trust, integrity, and professionalism are foundational values – non-negotiable principles you can never walk away from.

As I mentioned earlier, my time at KPMG profoundly shaped the way I think, especially about these three pillars.

Trust, as we always say, is not something you buy or demand. It is earned – slowly, consistently, through the small actions you take every day. Are you prepared? Do you have the capability to deliver what you have committed to? Do you keep your word? Are you honest and reliable? These are the basic traits you must cultivate to earn the trust of colleagues and clients alike.



KPMG taught me that integrity matters. It is foundational – the bedrock upon which our entire business stands. Integrity is not about doing the right thing when someone is watching; it is about doing the right thing when no one is there. It is about choosing what is right even when the situation is difficult or uncomfortable. There are moments when it may seem easier to look the other way, but KPMG reinforced in me the importance of standing firm. There was no fear of intimidation or reprisal. The Speak Up Policy was real – not rhetoric. It was something we genuinely believed in and practised.

KPMG also taught me the ***importance of asking the right questions.*** Today, in my role on the Board of the Bank of Ghana, one of the greatest gifts KPMG gave me is the courage to speak up and contribute. The experience I gained over 25 years built my confidence, so I am never afraid to ask questions or challenge issues when necessary.

Another lesson KPMG instilled in me was ***the confidence to do what is right,*** even when the situation is uncomfortable. If something is required of you and it is the right thing to do, then that is what you must do. ***Professionalism,*** in my view, is fundamentally about how you treat people. It is not just technical competence. At KPMG, during staff evaluations, we always emphasised that at a certain level, technical ability alone does not make you exceptional. What truly distinguishes people is how they treat others.

KPMG taught me the value of teamwork, respect for the individual, discretion, and accountability in how you show up every day. These are not just principles I believe in – they are the foundation of how I lead, how I shape organisational culture, how I build teams, and how I make decisions. ***Leadership is about living the example.*** It is not about saying, "Do this," while doing something different yourself. It is about modelling the behaviour you expect from others – doing the right thing at all times. Especially today, in a world that is complex and fast changing, leaders set the culture of every environment they operate in.

"One thing that became very clear to me after leaving KPMG is that when you are inside an organisation, you often focus on what you think is not working. But when you step outside, you begin to appreciate the strength of its leadership, its values, and its culture."

One thing that became very clear to me after leaving KPMG is that when you are inside an organisation, you often focus on what you think is not working. But when you step outside, you begin to appreciate the strength of its leadership, its values, and its culture.

The values that continue to guide me today are ***integrity, excellence, continuous learning, courage, and teamwork.*** I hold myself to a high standard because that is what KPMG taught me.

At KPMG, when working on engagements, you could never say, "The accounts are not balancing by one; let me hide it somewhere." No. You had to find the difference. The accounts had to balance. That culture of excellence was instilled in me, and it remains with me today. Along with that comes courage, curiosity, and a commitment to doing the right thing. These are the principles that guide my everyday life.

These lessons have stayed with me throughout my career and continue to shape the way I lead and make decisions.

How important is ethical leadership in shaping the future of trust?

Recently, the Bank of Ghana sponsored me to attend a governance and ethics programme at Columbia University. It was an exceptional experience – not purely academic, but deeply practical. The programme brought together board chairs, board members, Chief Executive Officers (CEOs), and business leaders to discuss real world leadership challenges. One of the speakers was Andrew Fastow, the former Chief Financial Officer (CFO) of Enron Corporation. He had once been celebrated as CFO of the Year and later went to prison following the Enron scandal. His presentation focused on ethics, professionalism, trust, and financial discipline. The most powerful lesson from that session was the role leadership plays in shaping organisational culture.

Leadership sets the tone in every organisation. When leaders do the wrong thing, staff are likely to follow. When leaders

consistently do the right thing – especially when it is difficult – they inspire others to uphold the same standards. Ethical leadership is essential because trust is built when people see their leaders acting with integrity, consistently and visibly. If leaders fail to do the right thing, it eventually erodes the culture of the organisation. But when leaders demonstrate integrity even in challenging situations, it strengthens trust and encourages others to follow that example.

One concept that particularly struck me during the programme was what they called the "slippery slope" of ethical slippage.

It begins with something small. You convince yourself that a particular issue is minor and can be overlooked. Or you choose not to address a behaviour because it seems insignificant. Over time, those small compromises accumulate. They slowly reshape the culture of the organisation. Before long, people



to accept behaviours that should never have been tolerated in the first place.
That is why ethical leadership matters so deeply. Culture is built – or eroded – one decision at a time. And leaders, through their actions, determine the direction of that slope.

How can leaders create environments where integrity and accountability thrive?

As leaders, we shape culture through the positions we take, the standards we uphold, and the way we behave. We must create environments where integrity and accountability thrive. Leaders must lead by example. These were values I saw consistently at KPMG – integrity and accountability were non-negotiable. Leaders must communicate clear expectations and apply rules fairly. Every organisation is made up of people, so perceptions of unfairness may arise from time to time. But as much as possible, leaders must ensure that standards are applied consistently. They must also encourage people to speak up without fear and address issues promptly and consistently.

For me, when leaders match their actions with their words, people gain confidence in the organisation. Trust grows, teamwork strengthens, reputations are protected, and ultimately the business becomes more sustainable. In my experience, leaders build trust through their everyday actions. You must be consistent. You must be reliable. Sometimes, it is not about having the smartest person on the team – it is about having the most reliable person. The person whose work you can trust and who consistently puts in their best effort.

Leaders must also continue learning, prepare well, build capacity, and create value. And they must



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treat people with respect. That is essential because when you treat people with respect, you earn their trust. Leaders should never compromise their values for short term gains at the expense of trust and integrity. They should also be willing to admit when they do not know something or when they have made a mistake.

I strongly believe in creating an environment where people are not afraid to make mistakes. When people work in fear, they hide problems instead of addressing them. You need to build a culture where, when someone makes a mistake, they feel comfortable bringing it forward because it will be treated as a learning opportunity –not something that will be used against them.

Another lesson I learned at KPMG is that you do not have to know everything. If someone asks me about finance, accounting, audit, or risk, I can contribute. But if you ask me about law, I will openly say it is not my area of expertise, I can however, recommend someone with that expertise. You do not need to pretend to know everything. If you do not know the answer, you consult the right people and return with a response. What matters is that when you say you will get back to someone, you actually do, timely. That reliability is what builds trust. Emerging leaders should focus on being credible, fair, and accountable.

And, of course, pray to God every day. At the end of the day, we can have all the answers and solutions, but without God, it all comes to nothing. This is my faith and belief!

In what ways can KPMG alumni contribute to strengthening trust across industries?

"I believe the alumni can strengthen trust by carrying the values they learned at KPMG into the industries they serve. As I mentioned earlier, values such as collaboration, trust, integrity, professionalism, and teamwork are emphasised in our work at KPMG. If we carry these values into the organisations and industries we serve, it helps to strengthen the trust those industries need."

One thing that I remember learning, particularly when I was in Nigeria on secondment, was how strong their alumni network was and how important alumni are to any organisation.

I am intentional about promoting and positioning KPMG positively in every environment I find myself. Whenever there is an opportunity for KPMG, it will always be my first bet. I may not necessarily attend all the events, but irrespective of that, I think the alumni network is very important.

I recall that when I used to go for audits, you could see a clear difference in the organisation when the CFO or some of the key people were KPMG alumni.

The audit would go more smoothly. There was understanding. You could see it in the way they looked at systems, structures, internal controls, and governance. So, it was always a delight to audit an organisation where there was a KPMG alumnus because, even when there were challenges or difficulties, there was usually a level of understanding and cooperation that made it easier to resolve issues quickly.

I believe the alumni can strengthen trust by carrying the values they learned at KPMG into the industries they serve. As I mentioned earlier, values such as collaboration, trust, integrity, professionalism, and teamwork are emphasised in our work at KPMG. If we carry these values into the organisations and industries we serve, it helps to strengthen the trust those industries need.

We can also lead by example by upholding the high standards that have been built and instilled in us. We should not let go of these standards. When people hear that someone is from KPMG, certain values should immediately be evident in the way that person works and leads. As alumni, we can also mentor young professionals and encourage open and ethical conversations in the workplace.

I believe the alumni network is a strong one, and we can use it to connect with people across different sectors, share lessons, promote collaboration, and influence responsible leadership within our institutions. All these help to build trust.

I also think there are other opportunities we can explore. Within the alumni network, there may be opportunities to create smaller groups based on industry experience and exposure. For instance, you could have people with strengths in oil and gas, government, manufacturing, or

telecommunications connected through smaller communities. We could bring them together and create opportunities for them to meet periodically, share ideas, discuss industry challenges, and learn from one another.

I believe that if we can bring people together around shared interests and experiences, it will help broaden and strengthen the alumni network. It becomes more than simply meeting at events. It creates stronger connections, encourages knowledge sharing, and ultimately strengthens the alumni network that we have.

What's something that never fails to make you laugh?

For me, the moments that make me laugh the most are usually when I am with my Holy Child schoolmates and we start walking down memory lane – remembering the things we got up to when we were younger. Those memories always bring such genuine laughter.

Memories of fun times and experiences shared with my family, and close friends, filled with nostalgia and joy, often create such joy and bliss in my heart.

What is your fallback quote in times of life's lowest point?

I have two quotes that I always fall back on.

The first is a Bible verse – Jeremiah 29:11. In fact, it is actually on my watch, so I look at it every day. It says:

"For I know the thoughts that I think toward you, saith the LORD, thoughts of good and not of evil, to give you an expected end."

This is always my first go to. Whenever a situation seems to be going badly or not in my favour, I remind myself that God's plans for me are good. That assurance gives me peace and keeps me grounded. The second quote is one I have lived by for most of my adult life, attributed to Abraham Lincoln:

"The fact that some have achieved greatness is proof that others can achieve it as well."

This has been my guiding light. Whenever I see someone accomplish something remarkable, I tell myself that if it has been done before, then it is possible. There is no reason I cannot aspire to achieve it too.

These two quotes – one rooted in faith, the other in possibility – are the ones I always return to. They have shaped my mindset, strengthened my confidence, and guided me through many seasons of my life.

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

People often ask this question, and when I look at my life, all I see is that I have been blessed. I have been blessed by God, and I truly believe that everything I have achieved has been through His goodness and grace. I have joy, I have peace, and I have so much to be grateful for. Because of that, I don't think there is much I would change or do differently.

If there is one piece of advice I would give my younger self, it would be this: do not be afraid to step out, and do not be afraid to pursue new things. Looking back, I think there were moments when I allowed a little fear to hold me back. So, my advice would be simple – be bold, step out, and embrace new opportunities and experiences without hesitation.

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

I think I am quite an open book, so I am not sure there is anything that would truly surprise people. I love church. Church is not a chore for me – I genuinely enjoy going, spending time in the house of God, worshipping, singing, and dancing. It brings me joy and fills me with peace.

I also enjoy watching television, especially series and shows. In fact, I can binge watch quite a bit when I get the chance. Beyond that, I don't think there is anything particularly surprising. I am a very simple person.

Thank you, Nana Akua, for spending time with us. You are welcome, always!

Shaping the future of trust

Interview with Eddie Otoo



What's a fun fact about you that most colleagues would be surprised to learn?

I enjoy watching movies in my leisure time. I particularly enjoy Chinese films, especially those featuring Jackie Chan and Shaolin. I also enjoy action movies starring Chuck Norris etc., detective films, documentaries, National Geographic programmes, and investigative features.

What's a lesson you learned outside of work that made you a better leader at work?

In the real world, things do not always go as expected. There are exogenous factors that distract and influence happenings.

As a result, leadership requires patience, understanding, and tact, combined with experience and good judgement. It is a skill that must be cultivated. The world is not a controlled environment. There are different kinds of people, perspectives, and situations. You therefore need patience and wisdom to apply the knowledge and experience you have gained in the workplace effectively.

What's one thing about audit, consulting, or accounting that most people don't know?

I did some accounting during my career and managed the firm's accounts as Associate Finance Director before I retired. One thing many people misunderstand about auditing is that it is far less about "catching fraud" than people assume.
Many people think an auditor's primary role is to find wrongdoing, but auditing is much broader than that. It is about telling the story of a business through its numbers, ensuring compliance with rules and regulations, and confirming that organisations/institutions are doing what they saythey will do or are supposed to be doing. Auditors also help clients implement new regulations and meet regulatory requirements.



Many people think an auditor's primary role is to find wrongdoing, but auditing is much broader than that. It is about telling the story of a business through its numbers, ensuring compliance with rules and regulations, and confirming that organisations/institutions are doing what they say they will do or are supposed to be doing.

At its core, auditing involves verifying whether what an organisation/institution says it has

done is indeed what has been done, in compliance with the relevant laws, regulations, and standards. Through that process, issues may sometimes emerge that require further investigation.

In the course of my work, if I noticed something unusual, I would ask questions, assess the responses, and form a professional opinion. If the matter required more investigation, I would refer it appropriately. That is essentially how the process works. It is a professional and collaborative exercise.

How did you juggle being a work superstar and a family hero without dropping the ball? What advice would you give young professionals on achieving work-life balance?

The truth is that you don't juggle everything perfectly. You juggle intentionally, and you drop the small balls on purpose.

For me, there are three important aspects to life: **WORK, FAMILY, SELF.**

All three compete for time. It may surprise some people to know that, for me, WORK comes last.

You must take good care of yourself first. Look after your health, eat well, and pay attention to your well-being. When you are healthy, you are better able to fulfil your family responsibilities. When things are stable at home and you are personally well, you have the peace of mind needed to perform effectively at work.

If you are unwell or dealing with unresolved family challenges, it becomes difficult to give your best at work. That is why it is important to address those areas and create the conditions that allow you to thrive professionally.

Work-life balance should include time for enjoyment and rejuvenation. You cannot be "serious" all the time. Make time for socialisation, engage in activities that refresh and energise you, but do so with moderation and good judgement.



My advice to young professionals is to stay focused on what you do, take good care of yourself, and prioritise your well-being. A healthy body and a healthy mind are essential if you want to perform at your best.

What is one daily habit you rarely compromise on, no matter how busy you are?

My prayer life and constant reminder that God has a purpose for which I continue to live, because of that, I strive to do everything to the best of my ability without counting the cost.

What's a book, movie, or podcast that has had a lasting impact on you and why?

There have been many, but one that stands out is a book I read with the title **"Lead Unleashed: Ignite Your Leadership Superpower"** authored by a good friend, Samuel Jacobs- Abbey, PhD.

The book encourages readers to lead boldly by harnessing their full potential, creativity, and unique qualities. One lesson that stayed with me is his observation that if we do not move beyond who we think we are, or how we have been conditioned to see the world, it becomes impossible to create a new destiny.

When people look back on your leadership journey, what do you hope they will remember most about you?

Integrity, Perseverance, Hard Work, and Resilience. (Fair but Firm)

I believe a leader must be firm but fair. Being firm does not mean being harsh. It means ensuring that rules and standards are applied consistently, but in a humane and respectful manner. You do not choose who the rules apply to. Everyone is treated equally and fairly.

Could you walk us through your journey at KPMG and share any memorable experiences from your time at the firm?

That is a tall order, but I will try to summarise some key highlights. One of the major initiatives I was involved in was the computerisation of the firm's accounting system.

Another significant milestone was our relocation from Total House (formerly Mobil House) on Liberia Road. The firm's staff numbers had grown considerably, and most staff members owned vehicles. The facilities were no longer meeting our needs and had also become less convenient for clients.

Finding a suitable new location was a major undertaking. We had to identify a place that would be easily accessible to our Clients while also providing a comfortable and functional working environment for our staff. Since our work revolves around serving Clients, their convenience was a key consideration.

It was a demanding period. We spent considerable time searching across Accra, identifying the right property, and adapting it to meet the firm's requirements. We also had to ensure that the relocation did not disrupt our workflow. In audit, deadlines are critical.

Financial statements must be prepared and published within strict timelines, especially for regulated entities such as Banks. Balancing these responsibilities while managing a major relocation was challenging, but by the grace of God, and with the support of my boss and former Senior Partner, Joseph Winful, we successfully accomplished it.

During my time at KPMG, KPMG International also requested KPMG Ghana to assist with restructuring and administrative initiatives in other West African offices, particularly in Sierra Leone and The Gambia. I worked closely with the Senior Partner on some of these assignments.

We also introduced staff day-out events to strengthen relationships across the firm. Given the nature of KPMG's structure, it was possible for people to work in the same firm for years without really getting to know one another, because you are in different functions. These outings created opportunities for staff to connect. We visited places such as Tills, White Sands, Sajuna Beach, and Aqua Safari.

There are many more memories. After more than three decades at KPMG, it is impossible to recall them all, but these are some of the moments that stand out.

"I believe a leader must be firm but fair. Being firm does not mean being harsh. It means ensuring that rules and standards are applied consistently, but in a humane and respectful manner. You do not choose who the rules apply to. Everyone is treated equally and fairly."

How did your experience at KPMG shape your perspective on trust, integrity, and professionalism? Are there specific values or lessons from KPMG that still guide your decisions today?

My experience at KPMG convinced me that if you fully embrace the firm's values, they make you a stronger professional and a better person. I have never regretted working at KPMG because of the values it instilled in me.

These values guide how we work with clients, how we treat one another, and how we engage with our communities. **"Inspire Confidence, Empower Change".**

One of the most important values is **INTEGRITY.** "Do what is right". It is about being honest, fair, consistent, and maintaining the highest ethical standards, even under pressure.

Another is **EXCELLENCE**. Never stop learning and improving. You remain curious, take responsibility, and seek opportunities to enhance your work through insight and feedback.

A third value I hold dearly is **COURAGE**. Think and act boldly, asking difficult questions, speaking up when something is wrong, and stepping outside your comfort zone. It also involves professional scepticism. If someone tells me something has been done, I may trust them, but I still need to verify the evidence. That is not a sign of distrust; it is a professional responsibility. **TRUST but VERIFY.**

The value of working **TOGETHER** is also important. We respect one another, draw strength from our differences, and recognise that collaboration across backgrounds and cultures produces better results.



Finally, **FOR BETTER** we do what matters. We focus on creating sustainable, positive change for Clients, the capital markets, and the communities in which we operate.

These are powerful values. When you internalise them, they shape your worldview and influence how you conduct yourself wherever you go.

How important is ethical leadership in shaping the future of trust?

Ethical leadership is fundamental to trust. Without it, there is no future for trust. I often compare trust to a bank account. Every honest decision is a deposit. One unethical decision can erase years of deposits.

People do not follow leaders because of their titles. They follow leaders because they believe those leaders will do the right thing even when no one is watching. **TRUST** is the currency; one scandal can shake public confidence in the whole system.

Ethical leaders know the spotlight is always on, so they lead like their kids are watching. Ethical leaders understand that

Alumni also serve as bridges between organisations and industries. Through their networks and relationships, they facilitate collaboration, knowledge sharing, and opportunities that benefit both business and society.

they are always being observed. They know their actions set an example for others.
For me, three qualities define ethical leadership.

The first is **CONSISTENCY.** The same standards must apply to everyone. At KPMG, the same principles apply whether a Client is large or small.

The second is **TRANSPARENCY**. Leaders must acknowledge mistakes when they occur, learn from them, and take corrective action.

The third is **COURAGE**. Ethical leaders must have the courage to say NO, even under pressure. They must uphold their values, even when doing so comes at a personal cost.

Without ethical leadership, institutions will crumble, banks will lose depositors, businesses will lose clients, and even churches will lose members. TRUST cuts across every aspect of society.

Ultimately, the future of trust isn't built by policies, but by people who choose INTEGRITY, even when it costs them something.

In what ways can KPMG alumni contribute to strengthening trust across industries?

KPMG alumni are ambassadors of the Firm. When alumni move into new organisations, industries, or sectors, they carry with them the training, discipline, and values they gained at KPMG. As a result, they often raise standards and influence how things are done.

Alumni also serve as bridges between organisations and industries. Through their networks and relationships, they facilitate collaboration, knowledge sharing, and opportunities that benefit both business and society.

Equally important is the role alumni play in modelling ethical behaviour. The principles learned at KPMG do not end when someone leaves the firm. They continue to guide decision-making and professional conduct wherever alumni find themselves.

Another important contribution is mentorship. Alumni can support younger professionals by sharing experiences, providing guidance, and helping them navigate their careers.

The firm's brand may stop at the office door, but an alumnus carries that reputation into every boardroom, organisation, and institution they join. Their professionalism, conduct, and performance reflect the quality of the training they received and help strengthen TRUST across industries.

Thank you for spending time with the Aluminate Team

My pleasure!

Shaping the future of trust

Interview with Eleanor Okai



Can you please tell us about your time here at KPMG before?

My role as Secretary later known as Executive Assistant (EA) and now Personal Assistant (PA) started with the Company Secretaries Unit of KPMG which was Accra Nominees Limited (ANL) from December 1982 to 1983.

In 1984 I was moved to work with the late George Victor Okoh, Senior Partner at that time till 1993, then with Joseph B. W. Winful, Partner for Management Consulting now known as Advisory from 1994 to 2013.

Following that, I moved into the Tax Department, where I worked from 2014 until I retired in 2022.



What did your role as a secretary mean to you?

It meant a lot to me because the role required confidence, commitment, and professionalism. The partners', or whoever you were working with, had to trust you completely. You had to be dependable and ensure that your work was delivered on time to partners, colleagues, and seniors so that they could, in turn, meet their commitments to clients.

The work could be quite tedious at times, but it was part of the profession we had chosen. I understood the responsibilities that came with the role and were committed to carrying them out to the best of our ability. So, despite the challenges, we persevered and made the most of the opportunities the profession offered.

What were some of the memorable experiences that you had during your time?

One memorable experience that comes to mind was when we were transitioning from typewriters to computers. At the time in my section, we had one electric typewriter and a computer so we had to find a way to share access to the computer.

One day, I mentioned that I did not seem to have the opportunity to use it, so I was finally given the chance. I was excited, but when it was time to print my work, I did not know what to do. I felt embarrassed at the time. However, the people around

> **"First, I made it a point to be dependable. Whenever work was assigned to me, I ensured that it was completed accurately and delivered on time. Many of the assignments involved tight deadlines, so consistency was very important. When people know they can rely on you to meet deadlines and produce quality work, trust naturally develops."**

me were very supportive. They encouraged me and reassured me that this was something new for all of us. We had been used to working with manual and electric typewriters, and now we were adapting to computers.

What touched me most was that no one criticised me or made me feel inadequate. Instead of saying, "You wanted the opportunity, and now look at the mess you have created," they offered words of encouragement and support.

That experience has stayed with me over the years. It showed me the importance of teamwork, patience, and supporting one another while learning new skills. Even today, I remember it fondly because of the kindness and encouragement I received from my colleagues.

Another experience that I remember fondly occurred when my son was unwell and I had to be away from work for several days. Upon my return, I decided to stay beyond 5:00 p.m. to catch up on some outstanding work.
As I was working, the Senior Partner, Mr. Winful, noticed that I was still in the office and asked why I had not yet gone home. I explained that I was trying to clear some of my backlog. He immediately told me to stop working, go home, and be with my son.

I reassured him that my son was recovering well and that my mother was taking care of him, so there was no cause for concern. However, he insisted that I leave and spend time with my family. His genuine concern and compassion deeply moved me, and I was brought to tears.

In your role, trust was essential. How did you build and maintain that trust, especially while working closely with senior leaders?

Trust was very important in my role, and I believe it was built through reliability, confidentiality, and professionalism.

First, I made it a point to be dependable. Whenever work was assigned to me, I ensured that it was completed accurately and delivered on time. Many of the assignments involved tight deadlines, so consistency was very important. When people know they can rely on you to meet deadlines and produce quality work, trust naturally develops.

Secondly, confidentiality was key. Working closely with partners and senior leaders meant that I often handled sensitive information. It was important to be discreet and to treat all information with the highest level of confidentiality. Knowing that they could trust me with important matters strengthened our working relationship.

I also maintained open and respectful communication. If there was a challenge or something I did not understand, I made sure to seek clarification rather than make assumptions. This helped to avoid mistakes and demonstrated my commitment to doing the job properly.

Finally, I always tried to conduct myself professionally and respectfully. Building trust is not something that happens overnight; it develops over time through consistent actions. By being dependable, maintaining confidentiality, communicating effectively, and carrying out my responsibilities with professionalism, I was able to earn and sustain the trust of the senior leaders and colleagues I worked with throughout my career.

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Can you share a moment where trust played a critical role in your work and influenced an outcome?

One experience that stands out relates to the meetings held by partners and senior leaders.

In the early days, whenever I entered a meeting room to deliver documents or attend to a task, the conversation would immediately stop. Everyone would go quiet. Naturally, it made me wonder whether I was not trusted

and whether they were concerned that I might share confidential information outside the room.

However, I understood that trust is something that is earned over time. So, whenever I entered a meeting, I conducted myself professionally. I greeted everyone respectfully, focused on the task I had come to perform, and avoided involving myself in discussions that did not concern me.

Gradually, I noticed a change. The partners and leaders became more comfortable with my presence. Instead of pausing their conversations when I entered the room, they continued their discussions and meetings without interruption. They no longer felt the need to stop speaking when I was around.

That was when I realised that they had developed trust in me. They had become confident that I would handle any information I overheard with discretion and confidentiality. For me, that was a clear example of how trust can be built through professionalism, consistent behaviour, and respect for confidentiality over time.

Can you describe the importance of your role in helping leadership to stay effective?

My role was to ensure that leadership could work effectively and stay organised. In those days, things were not as automated as they are now.

Many processes had to be done manually. For example, the day before a meeting or an important engagement, I would have to walk into the person's office and confirm that everything was in place for the following day. I had to make sure that schedules, dates, and meeting arrangements were accurate and that everyone involved had the necessary information. The goal was to ensure that there were no surprises or challenges that could disrupt plans. Once meeting dates and times had been communicated to others, it was important to follow through and make sure everything stayed on track. In that sense, my role helped leadership remain organised, prepared, and effective. By taking care of these administrative and coordination responsibilities, I enabled them to focus on their work and responsibilities with confidence.



What qualities do you believe someone who is in any of these support roles should have in order to earn and sustain trust?

> **"What stands out most to me is the sense of togetherness and the family-like culture at KPMG. It was an environment where people supported one another, worked together, and treated each other with respect."**



I believe one of the most important qualities is the willingness to go the extra mile beyond your normal responsibilities. You have to be prepared to do more than what is expected of you so that you can get the work done effectively. Strong work ethics and values are also essential. Anyone in a support role must keep these at the forefront of everything they do. They help guide your actions and contribute greatly to earning and maintaining trust.

Confidence is another important quality. You need to believe in your abilities and approach your work with a positive attitude. At the same time, you should always strive to exceed expectations whenever possible. Above all, your ethics and morals must be top-notch. Trust is built when people know that you are reliable, professional, and capable of handling responsibilities with integrity. When you combine hard work, confidence, strong values, and professionalism, it becomes much easier to earn and sustain the trust of those you support.

Throughout your career and across the different teams you worked with, did you find the same level of support and encouragement everywhere, or did that vary from team to team?

As I moved from one department to another, I found the experience very encouraging. People were welcoming and accepting, which made each transition much easier for me. Because I already knew many of the people before joining their teams, I was able to settle in quickly and build on the relationships I had already established. The support I received from colleagues was wonderful. They made life easier for me and helped me feel comfortable whenever I moved into a new role or unit. Having those existing relationships meant that I never felt like a stranger when I joined a new team.

I especially remember my time in the Tax Department. Even before I moved there, many of the colleagues already knew me and would affectionately call me names such as "Auntie Sweetie" and "Mama Sweet." By the time I officially joined the department, I already felt at home. My experience in Tax was particularly special because the team was incredibly warm and supportive. They made my work environment enjoyable, and I genuinely felt cared for. In fact, that was probably the department where I was most pampered. The support and kindness I received there remained with me until I retired.

Looking back, what aspects of KPMG's culture stood out to you during your time here?

What stands out most to me is the sense of togetherness and the family-like culture at KPMG. It was an environment where people supported one another, worked together, and treated each other with respect.

I believe that culture played a significant role in shaping who I am today. Throughout my years at the firm, I never felt discriminated against or excluded. Regardless of our roles or departments, we worked together as one team and moved forward collectively. That strong sense of unity and belonging made the workplace special. It created an atmosphere where people felt valued, supported, and connected, and that is one of the things I remember most fondly about my time at KPMG.

Would you mind sharing some of the advice you used to give your younger colleagues?
One piece of advice I often shared with my younger colleagues was that no matter where you are in life or in your career, you should start from where you are. Everyone begins somewhere, and with determination and

perseverance, you will eventually make progress and achieve your goals, regardless of the challenges you may face.

I also encouraged them to have confidence in themselves and in their abilities. Confidence is important because it helps you take on new responsibilities, face challenges, and continue moving forward even when situations seem difficult.

Another piece of advice I gave was to pay attention to what you are doing and to what others are teaching you. Learning is a continuous process, and there is always something valuable to gain from the people around you. I always reminded them to be willing to learn, not only from senior colleagues but also from younger people. It does not matter who is speaking; if there is something useful to learn, you should listen and take it on board. Finally, I emphasised the importance of courage. Being courageous gives you the confidence to pursue your goals, take initiative, and persevere through challenges. When you combine confidence, a willingness to learn, and courage, you are better equipped to succeed in whatever you choose to do.



What do you think people remember most about Auntie Sweetie?

Oh, a lot. A lot.
I remember that once someone put me on her status, on my birthday. Then another person who knew me, outside KPMG before she came to work with KPMG, sent the poster a message, "Oh, that is Auntie Sweetie. She is loved by all. She's the best.

So the one who posted on her status, my friend in Tax at the time, sent me a screenshot of the response to her status post. I was so touched because she was not even in KPMG at the time.

Sweetie is my pet name. Even if you mention Eleanor, a lot of people would not know whom you are referring to. Would you believe it, somebody called the office and asked to speak to Eleanor, and they said there's no Eleanor in the office. Unless you say Sweetie first, they'll say, "Okay, I didn't know she was called Eleanor."

Somebody even found it funny that on official KPMG letters they would say, "Sweetie, please attend to..." or "Sweetie, please forward..."

It was a bit funny, but that is how it was. It continued, and I left KPMG with colleagues still affectionately referring to me by that name.

Thank you, Aunty Sweetie for your time

You're always welcome.

Shaping the future of trust

Interview with Robert Derby



Could you walk us through your journey from KPMG to your current role and share any memorable experiences from your time at the firm?

I started my career with KPMG immediately after completing my national service at Scripture Union Head Office. In November 2001, I joined KPMG as a trainee accountant, making it my first professional role after university.

Looking back, KPMG gave me a head start to my professional career. One of the most valuable opportunities KPMG offered me was the chance to train and qualify as a professional accountant within a highly competitive and supportive environment. Interestingly, before joining KPMG, I had received job offers from some banks and another audit firm. In fact, one of the banks, offered me a salary that was nearly three times what KPMG was offering at the time. Despite the significant difference in pay, I chose KPMG because I understood the long-term value the firm would add to my career.

That decision proved to be the right one. KPMG fostered a culture that encouraged continuous learning, professionalism, and excellence. The environment challenged us to perform at our best. As a result, I was able to complete my ACCA qualification quite quickly. I began my professional examinations in June 2002 and qualified in June 2004, having received some exemptions. A few of my colleagues completed theirs even more quickly. The firm's competitive culture and commitment to development played a major role in that achievement.

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Among the most important values I gained from KPMG were teamwork and healthy competition. At the time, examination results and promotion lists were posted publicly on notice boards, which motivated everyone to perform well. Nobody wanted to be left behind. That competitive spirit pushed many of us to consistently strive for excellence, and it remains something I carry with me throughout my career. If you look at my professional journey, you'll notice that I have not built it around accumulating numerous qualifications. Beyond my BSc in Administration (Accounting) and my ACCA qualification, my career has been shaped primarily by the experience, values, and networks I developed at KPMG and throughout the organisations I have worked with.

After spending three years at KPMG, I left in October 2004 and joined British American Tobacco as a Management Accountant. I performed well in that role and, after about a year, moved to Newmont in early 2006 as a Compliance Officer.

At Newmont, I held several positions and progressed through the organisation, eventually becoming Head of Business Analysis. The role involved managing multiple direct reports and contributing significantly to business performance and decision-making.

In 2009, I joined a mining services company called Banlaw Africa Group as Group Financial Controller. This role provided tremendous opportunities and broader responsibilities. Within a year, I was promoted to Group Financial Director, overseeing finance operations across Ghana, Burkina Faso, Côte d'Ivoire, the Democratic Republic of Congo, and Mauritius. The position exposed me to a wide range of stakeholders, including mining companies, regulatory agencies, tax authorities, contractors, and service providers across multiple jurisdictions. It was a significant leadership role that allowed me to take responsibility for important financial and tax decisions while expanding both my professional experience and network.

After approximately four years with Banlaw Africa Group, I decided to take a short break in 2013 before joining GENSER Energy as Vice President of Finance.

Although GENSER Energy was a relatively small company, it gave me valuable exposure to the energy sector. The company specialises in developing captive power solutions for mining companies and large industrial clients. That experience ultimately opened doors to larger opportunities within the industry.

In 2015, I joined Globeleq, a company owned by the British and Norwegian governments. This move was particularly interesting because I transitioned from finance into a business development role. I joined as Business Development Manager for West Africa and also served as the Country Representative for Ghana.

This role significantly broadened my experience. Unlike finance, which is often more internally focused, business development placed me at the forefront of stakeholder engagement. I worked closely with institutions such as the Ministry of Finance, the Ministry of Energy, the Energy Commission, GRIDCo, ECG, the World Bank, and the International Finance Corporation (IFC).

I was also involved in developing power projects across several countries, including Côte d'Ivoire, Senegal, Nigeria, The Gambia, and Morocco. It was a unique and rewarding opportunity that enabled me to build relationships across the energy sector and gain extensive regional exposure.

Then, during the height of the COVID-19 pandemic, an opportunity arose for me to join my current organisation, Vitol. On 1 April 2020, I assumed the role of Head of Finance for the Ghana office. I have continued in that capacity and, more recently, have also been given responsibility as the Manager of the Vitol Ghana office as a whole.

When I look back, my career journey may appear to involve many changes and transitions, but each move has been purposeful and rewarding. The solid foundation I received at KPMG gave me the confidence, versatility, and credibility to explore different industries, build valuable networks, and take on increasingly challenging leadership roles.

The solid foundation I received at KPMG gave me the confidence, versatility, and credibility to explore different industries, build valuable networks, and take on increasingly challenging leadership roles.

I remain grateful for the excellent start KPMG gave me, as many of the values, experiences, and relationships I rely on today can be traced back to those formative years at the firm.

How did your experience at KPMG shape your perspective on trust, integrity, and professionalism? Are there specific values or lessons that still guide your decisions today?

One of the things KPMG taught me very early was the importance of teamwork. In an audit environment, every engagement is a collective effort. Team members work together, and the final audit opinion depends on the quality and reliability of everyone's contribution.

Later, when I briefly served as an Audit Senior before leaving the firm, I came to appreciate even more how important it was to trust your colleagues' work. The information and reports you submit eventually contribute to the opinion signed by the partner. As a result, there is a strong culture of accountability and professionalism because everyone's work affects the final outcome. That environment taught me the value of trust, teamwork, and personal responsibility. It also reinforced the importance of maintaining the highest professional standards, knowing that others depend on your work just as you depend on theirs.

KPMG also fostered a culture of healthy competition and professionalism. When we joined the firm, we were taught how to present ourselves professionally, from the way we dressed to how we conducted ourselves in public. We represented the KPMG brand, and we were constantly reminded of the importance of projecting a positive image wherever we went. Those lessons may seem simple, but they helped shape our professional identities and prepared us for leadership roles later in our careers.

More importantly, the trust we placed in one another's work created a culture of collaboration. We always believed that every member of the team would contribute positively to the success of an engagement. That mindset has stayed with me throughout my career and continues to influence how I work with teams today.

Another value that had a profound impact on me is respect. I remember one particular experience while working on an engagement. At the time, I was



still a Senior Trainee and had not yet become an Audit Senior. I was accompanied by Mr. Nathaniel Harlley, who was a Partner, to begin the engagement. There was a significant gap between our positions. Between a Senior Trainee and a Partner, there are several levels, including Audit Senior, Assistant Manager, Manager, and Senior Manager. Yet, when we met the client's management team on the first day, Mr. Harlley introduced me as his colleague. I remember being surprised. I thought to myself, "I'm not your colleague."

But that simple introduction left a lasting impression on me.

By introducing me as his colleague, he demonstrated respect and dignity. He did not diminish my role or refer to me simply as a subordinate. At the same time, it challenged me because I felt I now had a responsibility to live up to the confidence he had shown in me. Over time, I came to appreciate how powerful that gesture was. In many environments, particularly within more traditional organisational cultures, a senior leader might introduce a junior employee as "one of my staff" or "one of my boys." That mindset did not exist in my experience with leaders such as Mr. Nii Amanor Dodoo, Mr. Harlley, and many of the other senior professionals at KPMG. They treated people with respect regardless of rank. That lesson has stayed with me throughout my career.

Having worked in other multinational organisations, I have seen that same culture of mutual respect consistently practiced. People are valued for their contributions, regardless of their position in the hierarchy. Respect builds confidence, encourages people to contribute their best, and creates a stronger working environment. I believe it is one of the most important qualities of effective leadership.

It is also one of the reasons I try to remain humble. It takes humility for someone at the level of a partner to introduce a junior professional as a colleague. That example influenced the way I interact with people, even till today.

Why is trust so critical in the energy sector, particularly in areas such as sustainability, resource management, and infrastructure? How do energy companies build trust with stakeholders such as communities, governments, investors, and business partners?

Having had the opportunity and privilege to work across both the power and oil and gas sectors, I have gained exposure to almost the entire energy value chain.

Energy is a critical part of modern society. It supports both households and industries, and is essential for economic growth and everyday life. Because energy is such a critical service, trust is paramount. Stakeholders need confidence that the companies developing and delivering energy solutions are dependable and capable of consistently fulfilling their commitments.

For example, when a company is building a power plant or implementing an energy solution, stakeholders need assurance that the project will be delivered according to the agreed specifications and that it will solve the problem it was intended to address. Clients and counterparties need to trust that the company can deliver the promised outcomes. Trust is also demonstrated through execution. Beyond technical delivery, energy companies also have broader responsibilities to the communities in which they operate. Similar to mining companies, many energy projects come with social commitments and community development obligations. Companies often make promises regarding employment opportunities, social investments, infrastructure, or community support initiatives. To successfully operate, companies need communities to support and embrace their projects. In many ways, the company becomes a member of that community. As a result, communities want to know whether the organisation can be trusted to fulfill its commitments and create the value it promised.

To build trust, a company must consistently demonstrate reliability, transparency, and accountability. Stakeholders need to see that when the company gives its word, it follows through. When timelines are agreed upon, they are respected. When commitments are made, they are fulfilled.

Over time, this consistency builds credibility. Stakeholders begin to view the company as dependable and trustworthy, not only as a business partner but also as a responsible member of society. Ultimately, trust is one of the most valuable assets an organisation can have in the energy sector. The industry is built on long-term relationships, significant investments, and critical infrastructure. If you are going to succeed in that environment, you must be seen as reliable and capable of delivering on your commitments. That, in my view, is why trust is so important in the energy sector.

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How do you build trust, especially in high-stakes or sensitive engagements? Given that networking has played a significant role in your career, how have you built trust with clients and stakeholders?

I believe trust is something that is earned over time. It doesn't happen overnight. It is the result of consistent actions and behaviours that demonstrate reliability, integrity, and respect. If, over a period of time, you establish a pattern of being honest, taking responsibility for your actions, respecting your counterparties, and communicating openly, people gradually begin to trust you. When circumstances change, you go back to stakeholders, keep them informed, and explain what has changed and why. You make them part of the process and provide regular feedback on progress. Trust develops through these repeated interactions.

The level of honesty you demonstrate over time, combined with your ability to deliver on agreed outcomes, helps build confidence among clients, stakeholders, and business partners. People trust you when they know that your actions consistently match your words.

Networking, in many ways, is also built on trust. The relationships I have developed throughout my career have been sustained because people know that I am dependable, transparent, and committed to delivering on my commitments. Over time, that reputation becomes your personal brand.

How do you think being part of KPMG's alumni network has influenced your professional journey?

Being part of the KPMG alumni network has helped me maintain many of the relationships that were formed during those years. We have both formal and informal platforms where alumni engage with one another. While there are guidelines that we all try to respect, these platforms help us stay connected and continue building those relationships. They give us the opportunity to come together, reconnect, and reminisce about some of the good old days at KPMG. Beyond the social aspect, there is also a great deal of knowledge-sharing. People are generally willing to

share information, insights, and experiences whenever they can. For example, Professor Abdallah Ali-Nakyea is someone who is always willing to help with tax related matters. Anytime you reach out to him for information and he has it, he'll share it freely. We really appreciate that support within the alumni community.

In what ways can alumni contribute to strengthening trust across their industries? What makes KPMG professionals or alumni uniquely positioned to shape the future of trust?

I think one of the biggest ways alumni can contribute to strengthening trust is through the sharing of knowledge, experiences, and perspectives.

On the alumni platforms, you see a lot of knowledge-sharing. People contribute views on different topics, and those discussions help shape how others think about certain issues. The conversations range from professional matters to social issues and other topical discussions.

I think many of us learn a lot from those exchanges. What makes those interactions valuable is that, since leaving KPMG, we've all gone on different journeys. We've worked in different industries, received different training, and gained different experiences. So when we come together again on the alumni platform, we bring all of that knowledge with us.

In a way, the discussions are even more powerful now than they were during our KPMG days because they reflect a much broader range of experiences and perspectives. People are able to share insights drawn from their own careers and industries, and others can learn from them. I think that's where the real value lies. The collective experiences of alumni help shape ideas, challenge assumptions, and broaden perspectives. People can then take those lessons and insights back into their organisations and apply them in their own environments.

So while the alumni network may not be directly driving trust-building initiatives, the sharing of knowledge, experiences, and professional perspectives helps influence how people think and act in their various roles. In that way, alumni can contribute to strengthening trust across the industries in which they work.

I think it is critical that we maintain trust, especially in the face of rapid technological advancement. While much of the work may become automated, the part that remains will depend on human judgment. People will still be needed to interpret complex situations, make sound decisions, and apply their experience to challenges they have encountered before, as well as those they have never faced.

What does shaping the future of trust mean to you personally?

I think it is critical that we maintain trust, especially in the face of rapid technological advancement. While much of the work may become automated, the part that remains will depend on human judgment. People will still be needed to interpret complex situations, make sound decisions, and apply their experience to challenges they have encountered before, as well as those they have never faced.

For me, shaping the future of trust means ensuring that trust keeps pace with technological advancement. We need strong human relationships and sound judgment to complement the technology we use. Trust is one critical element that we simply cannot afford to lose, particularly as technology continues to advance.

Thank you Robert, for your time.

My pleasure!

KPMG Updates:

Recent Developments at KPMG

KPMG Drives Conversations to Foster Economic Growth at the 14th Ghana Economic Forum

On October 29 2025, the Business and Financial Times (B&FT) hosted the 14th edition of the Ghana Economic Forum (GEF) under the theme "Currency Stability: A Reset for Sustainable Economic Growth." The forum brought together leaders from government, policymakers, the private sector, and academia to exchange bold ideas about shaping Ghana's economic future.



Vice President, Professor Naana Jane Opoku-Agyemang, attended as Special Guest of Honour and delivered the keynote address. She spoke about the improving economic outlook, noting that many investors are preparing to inject capital into key sectors. She stressed that this progress is not by chance but the result of deliberate and disciplined policy choices, including tighter internal controls, expenditure cuts, and sound financial management. However, she cautioned against complacency, reminding participants at the forum that the present is a time to consolidate gains.

Setting the tone for the first round of discussions, Kwame Sarpong Barnieh (Partner and Head of Advisory), delivered remarks on behalf of our Country Managing Partner. He spoke on the importance of currency stability, highlighting its role in building trust in institutions, supporting fiscal discipline, and enabling investment planning. He explained that true stability is about predictability, which allows businesses to plan and grow with confidence.

To sustain the progress made, he noted that Ghana must continue to build reserves, maintain fiscal discipline, diversify exports, and uphold policy credibility.

He concluded by stating, "Currency stability is a shared responsibility. It requires the discipline of government, the confidence of the private sector, and the trust of the public."



During the session on "Financing the Future: Tackling Legacy Debt and Building a Resilient Energy Economy," Reindolf Annor (Partner, Accounting Advisory Services), shared practical steps for advancing governance reforms

and integrating renewable energy. He emphasised that Ghana must accelerate its transition to renewable and decentralised energy. Although the country has abundant solar and wind resources, non-hydro renewables contribute less than three percent of electricity generation. Scaling up large solar and wind projects, alongside expanding mini-grids and rooftop systems, will attract investment, improve energy access, and support green industrial growth. Stability, affordability, and policy incentives are essential to making this shift sustainable.

He also stressed the importance of transparency in the use of ESLA funds. Clearly showing that funds allocated for energy sector debt servicing are being used as intended will build trust and attract new investment. Enforcing this accountability is a quick win that can strengthen credibility and deepen confidence in the sector.

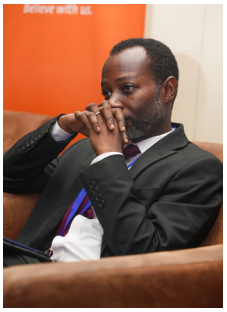
The plenary sessions featured thought leaders from across institutions. Their contributions offered practical recommendations aimed at strengthening fiscal resilience, attracting sustainable investment, transforming Ghana's energy sector, and building robust agro-industrial value chains.



























KPMG / UNDP 2026 Post Budget Forum



On November 17, 2025, we held our 2026 Post Budget Forum in collaboration with UNDP, anchored on the national budget's theme **"Resetting for Growth, Jobs and Economic Transformation".** The KPMG post-budget forum is an annual event that follows the reading of the national budget. This forum discussed how the 2026 national budget's initiatives and policies will impact the economy, businesses, and Ghanaians.

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.

Delivering his opening remarks, Andy Akoto (Country Managing Partner) emphasised that the forum would explore how the 2026 national budget could turn policies into impactful outcomes. He explained the importance of supporting infrastructure development, strengthening SMEs, fostering industrialisation, and enhancing workforce readiness through technical and vocational training. Andy also noted with satisfaction that these priority areas, which KPMG had earlier identified in the Pre-Budget Survey report













have been thoughtfully incorporated into the 2026 budget presentation; demonstrating the relevance of KPMG insights in shaping national policy.

Speaking on behalf of Finance Minister, Samuel Akhurst (Director, Real Sector Division, Ministry of Finance) pointed to the 2026 pillars of growth, jobs and transformation as central to progress. To illustrate how growth can be made more impactful, he pointed to major projects such as the planned 1,300MW power plant, describing them as catalytic investments capable of shifting Ghana's economic trajectory.

As Guest Speaker, Anthony Sarpong (Acting Commissioner-General, GRA) affirmed that the Ghana Revenue Authority's (GRA) focus aligns with national goals of "growth, innovation and transformation." He explained that the GRA is committed to a fair and trusted tax system, with transparency in enforcement and respect for taxpayers.

While urging government to consider implementing steps to reduce cost of doing business, especially for small and medium enterprises, Niloy Banerjee (UNDP Resident Representative) also urged government to de-risk private sector investment by taking first-loss positions for startups, in order to have a thriving culture of startups.

On his part, Lord Paul Boateng (Member of the UK House of Lords) reiterated that strong collaboration between the public and private sectors is essential to drive economic growth, tackle procurement challenges, and create an enabling environment for enterprise. Beyond skills development, he stressed the need for policies that generate employment opportunities and support entrepreneurship.

Dr. Ishmael Nii A. Dodoo (Head of Innovative Finance, Markets and Partnerships at the 24-Hour Economy Secretariat) also shared his perspectives on how the 24-Hour policy will work with Association of Ghana Industries and SME's to drive development.

As part of the forum, there was a panel discussion with: Mr. Isaac Fraikue (Director of Budgets, Ministry of Finance), Prof. Priscilla Twumasi Baffour (Senior Lecturer, Economics Dept, University of Ghana), Mr. Eric Defor (Chairman of Committee, Association of Ghana Industries Economic Affairs), Mr. Gordon Dardey (Partner, Tax Services, KPMG) and Dr. Edward Ampratwum (Head, Inclusive Growth and Accountable Governance, UNDP Ghana).

Mr. Isaac Fraikue reaffirmed the government's resolve to maintain

fiscal discipline and highlighted increased efforts in local revenue mobilisation to support developmental initiatives.

Prof. Priscilla Twumasi Baffour indicated that even with reduced tax rates, without effective compliance and collection mechanisms, revenue mobilisation will remain insufficient.

Mr. Eric Defor (Chairman of Committee, AGI Economic Affairs), called for policy reforms and support measures that will empower local industries to expand, become competitive, and drive Ghana's economic transformation.

Mr. Gordon Dardey (Partner, Tax Services, KPMG) recommended tax reforms be simplified, clearly communicated, and effectively implemented so they can drive compliance, increase disposable income, and ultimately spur economic growth.

On SDGs, Dr. Edward Ampratwum (Head, Inclusive Growth and Accountable Governance, UNDP Ghana), shared that "based on allocations towards education, health, social protection, disability and others, we can conclude that there is a lot of inclusivity in the budget".

During the forum, a 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.

Delivering the closing address, Kwame Sarpong Barnieh reiterated KPMG's continual role in bridging government and businesses interests. The diversity of participants at the forum, he noted, is a testament to both the quality of dialogue and the significance of the forum's outcomes.

The forum was immensely productive, generating a wealth of ideas and insights. We look forward to seeing these contributions translated into action as the government advances the effective implementation of its resetting agenda.



Our Impact Plan [OIP]

1 KPMG Hands Over Additonal Renovated Facilities to Anumele Cluster of Schools

KPMG has reaffirmed its commitment to education and community development with the official handover of two refurbished kindergarten classrooms and a Staff Common Room to the Anumele Cluster of Schools. The brief ceremony, held on 5 March 2026, marked another milestone in the firm's ongoing effort to provide safe, dignified and inspiring learning spaces for young pupils.

The latest renovations follow an earlier phase completed in June 2025, when the firm handed over the first set of improved kindergarten classrooms to the school. School authorities described the continued support as transformative, noting that it is already shaping a more conducive environment for early childhood learning.

Speaking at the ceremony, Kofi Frempong-Kore (Partner and Head of Tax) expressed optimism that the investment would help nurture the next generation of responsible citizens and leaders. He shared his hope that the children who pass through the school will one day look back with pride and feel encouraged to uplift their own communities. He urged school authorities to maintain the upgraded facilities and work toward raising the school's standards to Grade A status so that every child in the community has a real opportunity to build a brighter future.















Mr. Christian Tetteh Badger (Municipal Chief Executive, Okaikwei North), who represented the Ministry of Education, conveyed the government's appreciation for the firm's continuous support. He assured the gathering that the renovated spaces would be well maintained. He also used the moment to call on other corporate organisations to follow the example set by KPMG by contributing to basic schools across the municipality.

The delegation seized the opportunity to tour the renovated classrooms and interacted with learners and facilitators. The excitement and smiles of the learners signalled how much the improved spaces mean to them.

2 Mentorship Session at Anumele Cluster Schools

Following, our successful handing over ceremony of two Kindergarten blocks and a Staff Common Room at the Anumele Cluster of Schools, the KPMG Family for Literacy (KFFL) team organised a mentorship session for the School's Junior High School 3 learners.

The mentorship session also formed part of the firm's annual International Women's Day activities, themed, "Give to Gain." It offered a meaningful opportunity to equip the learners with essential life principles to support them through their adolescent years.

Throughout the interactive session, staff volunteers opened up about their own experiences; they shared the strategies that helped them study smarter, the choices they made to overcome peer pressure, and the small acts of courage that helped them build confidence over the years.

Their stories connected deeply with the learners, who listened attentively and reflected on how these lessons could apply to their own lives.

At the end of the session, the learners eagerly sought clarity or advice on the topics discussed. Their engagement showed how deeply the conversations resonated with them.

The session ended on a cheerful note as the students were refreshed with a well-deserved snack.

The school management also expressed appreciation to the KPMG team for empowering the learners to make positive choices as they navigate adolescence and move into young adulthood.



























3

KPMG & UGBS Strengthen Ties to Support Future Talent

The Alumni Relations Unit of the University of Ghana Business School (UGBS) last week paid a courtesy call on our Country Managing Partner, Andy Akoto, as part of efforts to strengthen the relationship between the two institutions and explore new areas of collaboration.

The visit brought together representatives from UGBS and senior members of the firm for discussions centred on talent development and the evolving needs of the accounting and finance profession, with a shared focus on preparing students for the workplace.

Welcoming the delegation, Andy highlighted the significance of the partnership, describing UGBS as a key stakeholder in developing talent for the firm. He acknowledged the role the University of Ghana has played in shaping many professionals within KPMG and expressed appreciation for the visit. He noted that it is important to reflect on this contribution to identify opportunities to strengthen outcomes for both institutions and the country.

He commended UGBS for its role in guiding students into responsible professionals and pointed to the value of deeper collaboration between academia and industry. He encouraged closer alignment between academic training and workplace expectations to better prepare graduates for professional roles. During the discussion, he outlined two priority areas for student development. He



called for greater emphasis on entrepreneurial thinking to help students identify opportunities and build confidence in pursuing new ideas.
He also highlighted the need to strengthen ethics and professionalism, noting that students should have a clear understanding of professional conduct, corporate values and workplace culture before graduating.

He added that graduates entering firms such as KPMG should be recognised not only for their technical skills but also for their professionalism, innovation and sense of purpose.

Joyceline Coleman (Partner and Head, Corporate Affairs) noted the strong relationship between KPMG and UGBS and highlighted the firm's consistent engagement with the school. She expressed optimism about deepening this connection, particularly given the presence of many UGBS alumni within the firm.

The UGBS delegation commended KPMG for its contribution to the accounting and finance profession and reaffirmed its readiness to support industry through research, consultancy and professional collaboration.
The team also briefed KPMG on the Corporate Executives in Residence initiative, designed to connect students with industry leaders and enhance practical learning.

The meeting ended with a shared commitment to building on the partnership to support talent development, encourage innovation and contribute to national growth.





4 KPMG Shares Insights at 5th National Financial Awareness and Literacy Conference



As part of activities marking this year's Financial Literacy Month, KPMG proudly participated in the 5th National Financial Awareness and Literacy Conference, organised by the Centre for Financial Literacy Education (CFLE Africa).

The conference was held under the theme, "Financial Literacy for Growth, Wealth for Generations." and the event brought together key stakeholders across education, finance, and industry to deliberate on the critical role financial literacy plays in driving economic growth and sustainable community development.

As part of the conference programme, a panel discussion was held for tertiary and high school students on the topic "Small Money, Big Future: How Students Can Build Wealth for Generations."

true wealth is built through habits, time, and consistency, rather than income alone

Speaking on the panel, Sharon Acquaye (Senior Manager, Accounting Advisory Services) encouraged young people to develop financial discipline early by saving and investing consistently, regardless of how small the amounts may be. She emphasised that true wealth is built through habits, time, and consistency, rather than income alone, and highlighted the long-term benefits of starting early through compounding.

Sharon also advised students and young professionals to explore multiple income streams by leveraging their talents and acquiring in-demand skills such as graphic design, coding, video editing, and social media management, alongside internships and small business opportunities.







While stressing the importance of balancing education with income-generating activities, she noted existing gaps in practical financial education and encouraged participants to intentionally build real-life money management skills.

She further cautioned against high-risk "quick money" schemes, urging the students to adopt disciplined decision-making, long-term thinking, and personal responsibility in their journey toward financial security and independence.

The conference also featured an inter-school competition focused on budgeting for university life, with students from Presbyterian Boys' Senior High School (PRESEC), West African Senior School (WASS), and Opoku Ware School competing.

Benjamin Asiedu Arhin (Senior Associate, Accounting Advisory Services), served as one of the judges for the competition. He highlighted that participants were assessed on how effectively they applied financial and business concepts to real-life scenarios, with evaluation criteria including creativity, practicality, clarity, confidence, and teamwork.







According to Benjamin, the strongest teams distinguished themselves through well-structured ideas, confident delivery, and realistic solutions. He commended all participating schools for demonstrating strong effort, sound decision-making, and valuable real-world financial skills. At the end of the competition, West African Senior School (WASS) emerged as the winner, with Benjamin presenting the award to the winning team.

5 KPMG Sponsors Award at UG Vice-Chancellor's Academic Awards Ceremony

Last week, the University of Ghana held the 2024/2025 Vice Chancellor's Academic Awards at the Great Hall. The ceremony celebrated exceptional academic performance and brought together more than 300 awardees and guests.

At KPMG we have always placed a strong emphasis on continuous learning and development, which remains an important part of Our Impact Plan efforts and work culture.

For many years we have proudly sponsored the prize for the University of Ghana's Best Overall Graduating Student in BSc Administration, a commitment that reflects our belief in supporting excellence and opportunity.

This year marked a particularly significant moment. The award was presented to Mr Jeremiah Kofi Ndemeleh who was one of the Valedictorians at the February 2024/2025 Congregation.

We had no prior indication that a member of our National Service cohort would receive the honour, making it a remarkable and memorable event. Jeremiah is currently undertaking his National Service with the CIM/EMT team and we are pleased to celebrate this well deserved achievement with him.







Erastus Etsibah (Partner, Audit) and Comfort Annobil (Senior Manager, Audit) represented KPMG at the ceremony and presented the award to the recipient.

Congratulations Jeremiah! Ayeekoo from all of us at KPMG!



Our CMP Has Been Awarded as the Most Influential Corporate Leader of the Decade

Our Country Managing Partner, Andy Akoto, has been recognised for his leadership and impact within the consultancy sector at the 2025 Ghana Corporate Executives Awards as Most Influential Corporate Leader of the Decade.

The awards ceremony was organised by the Entrepreneurs Foundation of Ghana (EFG), to mark its 10th anniversary under the theme "The Role of Public–Private Partnerships in Corporate Governance and Economic Development."
The event honored 20 outstanding corporate leaders celebrating their exceptional contributions to governance, business growth, and national development.

The awards spotlighted transformational leadership across banking, insurance, consultancy, trade facilitation, and public sector administration, honouring individuals whose work over the past decade has shaped industries, inspired innovation and advanced Ghana's socio-economic development.
Andy's award was received on his behalf by



Justina Amartey-Kwei (Partner, Tax Services), who conveyed his appreciation to the organisers for the honour.

Also in attendance from KPMG were Emmanuel Asiedu Tenkorang (Senior Associate, Clients and Markets and Abigail Appiah (Associate, Tax).

Congratulations to Andy, on this well-deserved recognition!

2 Women's Choice Awards Africa Honours KPMG and Joyceline Coleman

Over the weekend, at the seventh edition of the Women's Choice Awards Africa, KPMG and Joyceline Coleman (Partner, Accounting Advisory Services and Head, Corporate Affairs) were recipients of the Championing Excellence in Audit Award and Ultimate Woman in Transformative Accounting Award, respectively.







The event, held under the theme, "Breaking Barriers, Bridging Gaps, and Building Legacies", aimed to recognise women and institutions whose vision, leadership and influence transcend personal achievements to empower others, transform industries and leave a lasting mark on society.

In her remarks following the ceremony, Joyceline expressed heartfelt appreciation to the organisers for recognising her contributions and celebrating the firm's achievements.

Reflecting on her journey, she noted that although she entered the field of Accounting by chance, she made a deliberate commitment to approach her work with excellence, remain dedicated, and inspire young professionals, particularly women, to pursue their ambitions with confidence.

"I am deeply grateful to everyone who encouraged me, mentored me, and believed in the work I do—your support has carried me through these years. I am especially thankful to KPMG for providing the opportunities that have allowed me to grow and excel in my profession", Joyceline stated. She also paid special tribute to her family for their unwavering support.

We extend our heartfelt congratulations to Joyceline and all our staff whose dedication and excellence have enabled the firm to attain this distinguished award.

Thought Leaderships

1 Energy Costs Are Becoming Unpredictable: Why Businesses in Ghana Must Rethink Their Strategy Now

Rising volatility, system constraints and hidden exposure are turning energy into a core business risk. Leading businesses are already acting to secure cost stability, improve resilience and reduce dependence on an increasingly constrained system.

Energy is no longer a background cost

Energy costs in Ghana are no longer just rising, they are becoming more volatile and harder to predict. What was once a manageable operating expense is now a material source of financial and operational risk. For businesses that have not yet treated energy as a strategic priority, the cost of inaction is increasing with every tariff adjustment, supply disruption and delay in response.

This is not simply a pricing issue. It reflects a more fundamental shift in how energy risk is emerging. In Ghana, that risk is shaped not only by global market movements, but also by local system constraints, including grid reliability, transmission limitations and the pace of infrastructure investment.

As a result, energy can no longer be treated as a routine operating cost managed through procurement. It is becoming a strategic variable that directly affects operational continuity, cost competitiveness and long-term planning.

The risk is broader than it appears

For many businesses, the full extent of energy exposure is not immediately visible. Energy costs are often embedded across logistics, supply chains and production inputs, meaning the true impact extends well beyond what appears on electricity bills. At the same time, a significant portion of this exposure is system-driven, including grid reliability, transmission constraints and gas supply, and cannot be fully managed through procurement alone.

> **"For many businesses, the full extent of energy exposure is not immediately visible. Energy costs are often embedded across logistics, supply chains and production inputs,"**

What most businesses underestimate

Most businesses still treat energy as a single cost line. In reality, exposure is more widespread and often less visible across operations and supply chains. More importantly, much of this exposure sits outside corporate control. Grid performance, tariff decisions and fuel supply are system-level variables that require planning, not just procurement. The implication is simple. You cannot manage what you have not fully mapped, and you cannot control what you have

not separated. This is why leading businesses are moving early to take control of their energy position.

What leading businesses are doing

This shift is already underway. Businesses are not waiting for the system to stabilise. They are acting now to take control of cost, reliability and long-term exposure. In practice, these actions tend to fall into three areas that directly address cost, reliability and exposure:

- **Invest in self-generation to reduce grid dependency**

This is already happening in Ghana. Rider Steel has deployed one of the largest industrial solar installations in the country, reducing reliance on grid power and improving cost stability. Nexans Kabelmetal and AngloGold Ashanti are making similar moves, using solar to secure more predictable energy supply. Across the region, MTN South Africa has deployed a hybrid system that allows operations to continue during outages while reducing reliance on grid and diesel power. Many of these projects are being delivered through financing models that require limited or no upfront capital, enabling faster adoption.

- **Use long-term contracting to lock in cost certainty**

Businesses are also addressing volatility at the pricing level. Retailers such as Pick n Pay and Shoprite have adopted solar-based power purchase agreements to stabilise energy costs and reduce exposure to tariff increases. In Ghana, this model is beginning to take shape, with financial institutions such as CalBank supporting renewable energy adoption through structured green financing programmes. Access to financing is becoming a key enabler of energy transition.

- **Drive energy efficiency as the fastest available lever**

While supply-side solutions take time, many businesses are starting with what they can control. Companies such as Unilever have significantly reduced energy consumption through efficiency programmes while strengthening resilience to rising costs. For many businesses in Ghana, this remains the most immediate and practical starting point.

Why this matters now

The cheapest energy decision is often the one made early. As demand increases and regulatory expectations evolve, the cost of acting later is likely to be significantly higher.

The cheapest energy decision is often the one made early. As demand increases and regulatory expectations evolve, the cost of acting later is likely to be significantly higher.

Energy is no longer a cost that can be managed passively. It is becoming a core determinant of operational resilience and cost competitiveness. Businesses that act early will be better positioned to manage volatility and maintain continuity. Those that delay risk higher costs, greater disruption and reduced competitiveness over time.



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The Agentic AI Advantage: Finance agents that move the numbers

02

What to build, how to scale and how to measure value

Agentic AI is transforming how finance teams in Ghana operate by moving beyond traditional automation to deliver digital workers that can read data, apply rules, take action in systems, and learn within strong controls. This shift comes at a time when finance functions are under pressure to improve accuracy, meet rising compliance demands, and support faster decision-making. These agents already support key activities such as electronic VAT validation, reconciliations, supplier checks, and draft forecasting. They work continuously, helping finance teams strengthen internal controls, enhance data quality, and redirect human effort towards higher value analysis and insight.

Four ways Finance AI agents can unlock value

1. Agents widen the scope of automation

Finance agents can take on tasks previously too complex for automation, including reading and checking invoices, preparing journals, validating tax, running reconciliations, and applying credit rules. They continually improve and can be directed towards measurable goals such as faster close cycles or higher match rates.

2. Agents work continuously

Agents operate throughout the day and night with human supervision. This improves throughput and responsiveness as reconciliations, validations, and monitoring tasks progress in real time rather than waiting for the next business day.

3. Agents adapt quickly to change

Agentic workflows adjust easily to updates in policy, organisational changes, or new customer and supplier information. This agility supports month end close, vouching, anomaly detection, and end-to-end process management with minimal disruption.

4. Agents convert finance knowledge into action

Policies, playbooks, and checklists allow agents to turn finance expertise into consistent action. They can draft narratives, prepare adjustments with evidence, prioritise collections, build early forecasts, run scenarios, and highlight key drivers of performance.

5. Setting the foundation for adoption

Successful adoption requires clear strategy, codified processes, strong governance, modern data capabilities, and readiness across the workforce. Human oversight, structured controls, and continuous monitoring must guide every deployment to ensure safe and reliable agent performance.

Practical next steps

Organisations should begin by defining a clear vision for agentic AI, launching focused pilot projects, and using early wins to build momentum. Governance structures must be enhanced to manage the higher risks associated with autonomous action. Rigorous testing, transparent monitoring, and clear performance metrics will support safe scaling. Over time, agents can extend across record to report, procure to pay, order to cash, planning, and treasury.

KPMG stands ready to support finance leaders with strategy design, pilot activation, workforce readiness, trusted AI governance, and technology enablement. We help organisations unlock the value of agentic AI and build finance functions that are faster, smarter, and more resilient.

- We support organisations to define their agentic AI strategy, build credible business cases, and identify high value opportunities for early action.
- We accelerate pilot development, enabling rapid experimentation and structured scaling of proven use cases.
- We help organisations prepare their people for collaboration with
- digital co-workers through capability uplift and change support.
- We strengthen governance, security, and controls to ensure safe, ethical, and compliant agent deployment.
- We assist with design and integration of platforms, data foundations, and infrastructure needed for sustainable agentic AI at scale.

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KPMG Global Tech Report 2026

Leading In The Intelligence Age: Excelling Today, Shapping Tomorrow

KPMGrls Global Tech Report 2026 reveals that organisations worldwide are moving beyond pilots and seeking to embed AI into core workflows and offerings, striving to scale investments. The new report identifies that while expectations are high and adoption is rapid; scaling can introduce additional complexity and returns vary widely.

Key findings from the report

- **Tech maturity accelerates: Leaders set their sights on the top**

Half 150 percent) ot global tech leaders surveyed expect to reach the highest level of technology maturity in 2026, compared to only 11 percent today. This surge in optimism is fueled by a move from isolated experiments to integrating AI and advanced technologies into core systems and scaling their impact. High performers, those organizations leading in technology maturity, process maturity and value, are already reaping the rewards, reporting an average ROI of 4.5x, more than double the industry average of 2x. These leading organizations have progressed beyond pilot programs, prioritizing the scaling of innovation and continually adapting to maintain a competitive edge in a fast-evolving environment. Other organizations reporting higher ROI include smaller firms (3.6x), those with fewer cost pressures (2.6x), and transformation-focused organizations (3.2x). The ROI pattern is equally nuanced: rather than a single investment lllsweet spot!ll, clear ROI rnzoneslll emerge, from early quick wins to accelerating, enterprise-wide value as maturity increases.

- **The age of Agentic: AI adoption surges but innovation drives real business value**

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- **Talent and agility power success: Human potential remains central**

more permanent human talent, with 50 percent remaining in



place by 2027, revealing the continued importance of human expertise alongside AI. Despite these efforts, 53 percent of organizations report they still lack the talent needed to realize their digital transformation strategies.

Ninety-two percent of organizations surveyed anticipate that managing AI agents will become a critical skill within five years. The most successful organizations prioritize both technological advancements and people, empowering employees to innovate and adapt.

- **Strategic partnerships fuel growth: Ecosystems expand for the future**

To overcome challenges and accelerate learning, 90 percent of organizations plan to grow partnerships and tech ecosystems over the next year. Strategic alliances enabling access to specialized expertise, rapid innovation, and shared best practices. As agentic AI and other advanced technologies become mainstream, organizations recognize the importance of building robust ecosystems that foster co-creation and continuous improvement. Nearly one-third of tech executives are planning to increase investment in centers of excellence, supporting cross-functional teams and controlled experimentation.

- **Preparing for tomorrow's breakthroughs: Leaders embrace bold risks**

The future is arriving fast, with quantum computing and Artificial Superintelligence IASI) on the horizon. Leaders are already preparing tor these breakthroughs, with 78 percent of organizations agreeing they must take more risks on emerging technologies to stay relevant. The report urges organizations to maintain strategic foresight, invest in ethical frameworks, and build resilient, future-ready workforces. By balancing ambition with rational thinking and disciplined execution, tech executives are positioning their organizations to turn disruption into durable, compounding value.

About the research

The KPMG Global Tech report 2026, "Leading in the Intelligence Age: Excelling today, shaping tomorrow" is based on a a survey of 2500 executives from 27 countries and territories:

- 29 percent from Asia Pacific
- 43 percent from Europe, Middle East and Africa (EMEA)
- 28 percent from the Americas

Respondents represent eight industries: automotive, consumer and retail, energy, financial services, government, healthcare and life sciences, industrial manufacturing and technology and telecommunications. In addition to the survey, the report is enriched by interviews with eight senior corporate leaders and professional, delivering actionable insights to help organisations excel today while shaping the future.

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Low Blood Pressure: The Health Condition We Don't Talk About Enough



When conversations turn to blood pressure, most of us immediately think about **high blood pressure.** We hear warnings about the importance of reducing salt intake to minimise the risk of developing high blood pressure. Often called the **"silent killer,"** high blood pressure can exist for years without noticeable symptoms while quietly damaging the heart, blood vessels, kidneys, and brain. If left untreated, it significantly increases the risk of heart attacks, strokes, kidney disease, and other serious health complications. Fortunately, regular check-ups, a healthy diet, exercise, and proper treatment can help keep it under control.

Yet there is another condition that deserves attention, especially because it can affect people of all ages **low blood pressure,** also known as **hypotension**. While it receives far less public attention, hypotension can cause dizziness, weakness, fainting, and even dangerous falls, affecting both young adults and seniors alike.

For many years, low blood pressure was often viewed as a sign of good health. After all, if high blood pressure is dangerous, shouldn't lower be better? The reality is not always that simple. While some people naturally have low blood pressure and feel completely healthy, others experience symptoms that can disrupt their daily lives and, in some cases, put their safety at risk.

Take the case of Ama, a young professional who often skipped breakfast, survived on coffee, and worked through long days. She frequently felt dizzy when she stood up quickly and found it difficult to concentrate during meetings. She assumed the problem was stress. During a routine medical examination, however, she discovered that her blood pressure was lower than normal. A few changes to her eating habits, hydration, and sleep routine helped her feel significantly better.

On the other end of the age spectrum is Mr. Boateng, a retired accountant in his seventies. He began experiencing dizzy spells whenever he got out of bed or stood after sitting for a long period. His doctor found that a combination of dehydration and medication was causing his blood pressure to drop. Although Ama and Mr. Boateng were decades apart in age, they shared a common challenge.

Their stories remind us that low blood pressure is not exclusively a condition of old age. It can affect students, professionals, athletes, parents, and retirees alike.

Understanding Low Blood Pressure

Blood pressure is the force with which blood travels through the

arteries to reach every organ in the body. When blood pressure drops too low, the body may struggle to deliver sufficient oxygen and nutrients to vital organs such as the brain.

This is why people with low blood pressure may feel lightheaded, weak, or faint. The symptoms are often most noticeable when standing up suddenly, after prolonged periods without eating, or during hot weather when dehydration becomes more likely.
Unlike high blood pressure, which may remain hidden for years without symptoms, low blood pressure often makes its presence known. In many ways, the body sends warning signals when it is not getting enough blood flow.

Why Does It Happen?

The causes of low blood pressure are often surprisingly simple. Dehydration remains one of the most common reasons. Many people, especially busy professionals and older adults, do not drink enough water throughout the day. The result can be a drop in blood volume and a corresponding drop in blood pressure.

Skipping meals can also contribute to the problem. Young adults chasing deadlines, students preparing for examinations, and even retirees who lose their appetite may unknowingly deprive their bodies of the energy needed to maintain healthy circulation.

In older adults, medications are often an important factor. Some treatments for high blood pressure, heart disease, or other chronic conditions may lower blood pressure more than intended. Changes in the body's ability to regulate circulation as we age can also contribute to dizziness and fainting.

Certain medical conditions, including diabetes, anaemia, heart disease, and nutritional deficiencies, may also be linked to low blood pressure. This is why persistent symptoms should never be ignored.

More Than Just Feeling Dizzy

Many people think low blood pressure simply means feeling a little dizzy now and then. In reality, the consequences can be far more significant.

For a young person, low blood pressure may affect concentration, productivity, and daily performance. For an athlete, it can reduce endurance and increase fatigue. For older adults, however, the greatest concern is the risk of falls.

A moment of dizziness while climbing stairs, crossing a road, or getting out of bed can lead to serious injuries. Broken bones, lengthy recovery periods, and loss of independence often begin with what seemed like a harmless dizzy spell.

This is why symptoms should not automatically be dismissed as stress, tiredness, or "just getting older."

Living Well with Low Blood Pressure

The encouraging news is that many cases of low blood pressure can be managed through simple lifestyle adjustments.

Maintaining good hydration is one of the most effective strategies. Drinking water regularly throughout the day helps support healthy circulation and prevents unnecessary drops in blood pressure.

Regular meals also matter. Our bodies require a steady supply of nutrients and energy to function efficiently. Skipping meals may save time, but it often comes at a cost.
Physical activity plays an equally important role. A daily walk, light exercise, or recreational activity improves circulation and helps the cardiovascular system function more effectively. Good sleep, stress management, and regular medical check-ups also contribute to overall blood pressure health.
Sometimes, however, lifestyle changes are not enough. When symptoms persist, professional medical evaluation is essential. A healthcare provider can identify underlying causes and recommend appropriate treatment, whether that involves adjusting medications, treating a medical condition, or implementing other interventions.

A Health Message for Every Generation

Perhaps the most important lesson about low blood pressure is that it does not discriminate by age. While older adults may face greater risks from falls and complications, younger people are not immune.

In a world where many of us are constantly busy, rushing from one responsibility to another, it is easy to ignore the body's warning signs. Yet symptoms such as dizziness, weakness, fainting, or unusual fatigue should not be brushed aside.

As an alumni community spanning different generations, we share a common desire to remain healthy, active, and able to enjoy the people and experiences that matter most. Whether you are just starting your career or enjoying retirement, good health remains one of life's greatest assets.

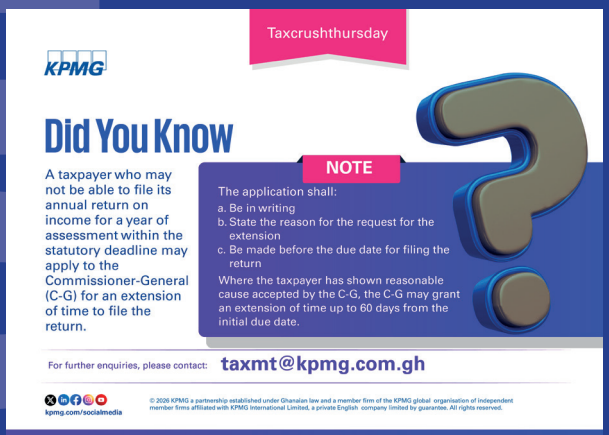
The next time you feel dizzy after standing up too quickly, do not simply laugh it off. Listen to your body. It may be telling you something important.

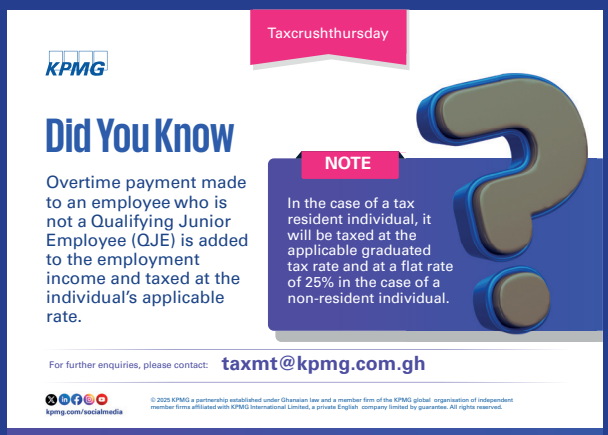
After all, blood pressure isn't only about preventing illness it's about ensuring that we can continue living life fully, confidently, and well at every stage of life.

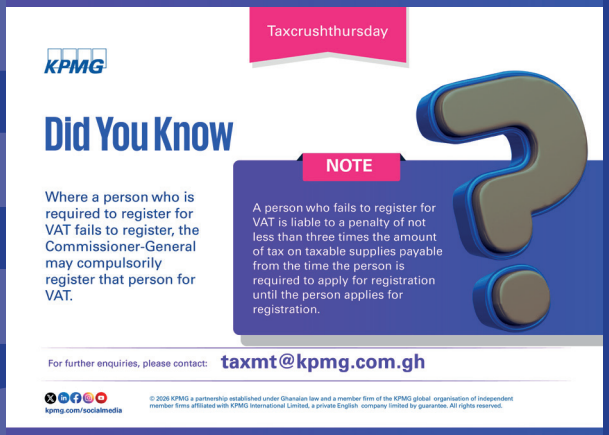
Bubbles in between the texts

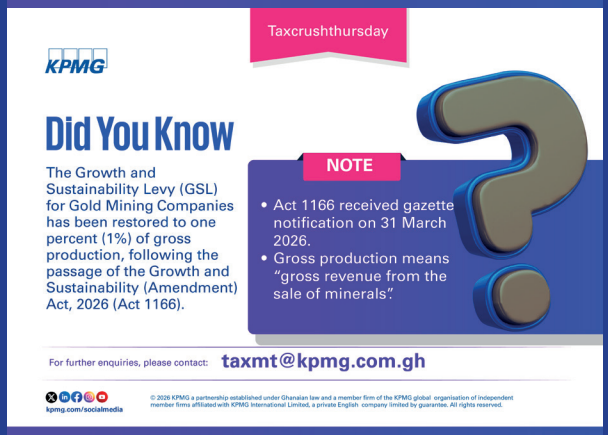
Myth:	"People with low blood pressure live longer because their heart works less."
Truth:	Extremely low blood pressure can reduce blood flow to vital organs and may increase health risks in some people.
Myth:	"People who are fit and slim don't get high blood pressure."
Truth:	Even athletes and healthy-weight individuals can develop hypertension due to genetics or other medical factors.
Myth:	"Once your blood pressure is controlled with medication, you can stop taking it."
Truth:	For many people, blood pressure stays normal because the medication is working not because the condition is gone.

Tax Amendments









Riddles, Jokes and Motivational Nuggets

Riddles to scratch your brain

A man is pushed out of a moving boat into freezing water, yet not a single hair on his head gets wet. How?

He's bald

You'll always find me in the past — I can be created, but never changed. What am I?

History

What can you hold without touching?

Your breath

What five-letter word becomes shorter when you add two letters to it?

"Short" — add "er" and it becomes "Shorter"

Which month has 28 days?

All of them

What can be broken without ever being touched or held?

A promise

I have a tongue but cannot taste, and a sole but I've never taken a single step. What am I?

A shoe

A girl falls off a 50-foot ladder but doesn't get hurt. How?

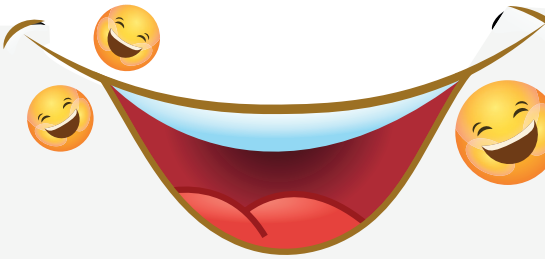
She fell off the bottom rung

What has plenty of teeth, but cannot bite?

A comb

I am full of holes but I can still hold water. What am I?

A sponge



Jokes for a good laugh

1. Why did the math textbook look so sad?
2. Why don't scientists trust atoms?
3. Why did the dumpling go to therapy?
4. What do you call a fish with no eyes?
5. Why did the bicycle fall over?
6. Why did the samosa stay calm under pressure?
7. I'm reading a great book on anti-gravity.
8. Why did the alum bring a ladder to the reunion?
9. Why don't skeletons ever fight each other? Ans: They don't have the guts.
10. Why did the noodle refuse to share any secrets?



10 Fun facts to wow your friends

Mansa Musa of the Mali Empire is considered the wealthiest person in recorded history. His fortune was so vast that some historians say it's nearly impossible to put a number on it.

Mae Jemison became the first Black woman to travel to space, flying aboard the Space Shuttle Endeavour in 1992.

The ruins of Great Zimbabwe, a medieval stone city, were built entirely through dry-stone construction; no mortar required, and the walls still stand today.

Madam C.J. Walker, born to formerly enslaved parents in Louisiana, built a haircare empire and became one of the first self-made female millionaires in the United States.

Ancient Indian mathematician Aryabhata calculated the value of pi to four decimal places and outlined the concept of zero more than 1,500 years ago.

14th-century Moroccan explorer Ibn Battuta traveled roughly 75,000 miles across Africa, Asia, and the Middle East, far more ground than Marco Polo ever covered.

NASA mathematician Katherine Johnson's hand calculations were critical to sending the first American into orbit and later to plotting the path of Apollo 11.

Inca engineers built Machu Picchu high in the Andes using stones cut so precisely they needed no mortar and the structures have survived centuries of earthquakes.

Kenyan environmentalist Wangari Maathai became the first African woman to win the Nobel Peace Prize, after founding a movement that has planted more than 50 million trees.

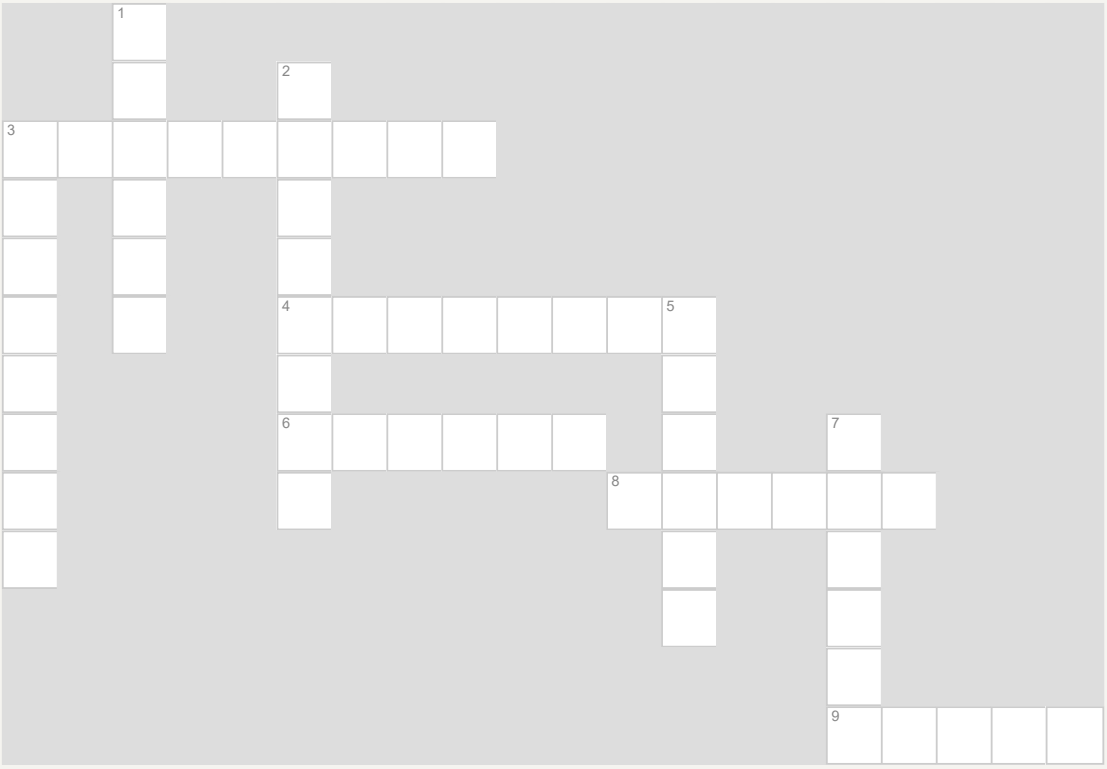
Inventor Garrett Morgan designed an early version of the traffic signal and a smoke hood whose design became the basis for the modern gas mask.

Motivational Nuggets

1. Your greatest achievement is not the position you hold today, but the lives and careers you have positively influenced along the way.
2. Trust is built over years, tested in moments, and remembered for a lifetime. Protect it fiercely.
3. The KPMG experience may have shaped your career, but your character is what continues to shape your legacy.
4. Success opens doors; integrity keeps them open.
5. True leaders are not measured by how far they rise, but by how many people they lift as they climb.
6. Experience is valuable, but wisdom lies in sharing it with the next generation.
7. The most enduring impact is often made behind the scenes, through consistent acts of excellence and service.
8. A reputation built on trust is one of the few assets that appreciates with time.
9. Every challenge conquered becomes a lesson that someone else can learn from.
10. The networks we build become strongest when they are grounded in authenticity, generosity, and mutual respect.
11. Legacy is not what you leave behind; it is what continues because of you.
12. In a world of constant change, values remain the compass that keeps us on course
13. The mark of a seasoned professional is the ability to remain humble while carrying great responsibility.
14. The future belongs to those who embrace innovation without compromising integrity.
15. Once a KPMGian, always a KPMGian. The relationships, values and lessons endure long after the job title changes.

Shaping the future with trust

A 10-word crossword



Check answers | Reveal answers | Clear

Across

3. Doing the right thing, always
4. Consistently dependable
6. Protected from risk or danger
8. A clear picture of what's ahead
9. Foundation of every lasting relationship

Down

1. What we're shaping together
2. Forward movement toward a goal
3. Introduce new ideas or methods
5. Moral principles guiding good decisions
7. Truthful and sincere

ANSWERS:

1. It had too many problems.
2. Because they make up everything
3. It had too much filling inside.
4. A fsh.
5. It was two-tired.
6. It was perfectly well-seasoned.
7. It's impossible to put down.
8. They heard the class was moving up in the world.
9. They don't have the guts.
10. It always spilled.

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



Deceased Alumni

1 Aku Sekyim-Kwandoh
2 Albert Bediako Boateng
3 Albert Neequaye Kotey
4 Ansa Awuku
5 Basil Atitso
5 Belinda Dua
6 Benjamin Etse Bruce Tusah
7 Bernard Watson Quaye Adade
8 Charles Eghan
9 Charlotte Obeng
10 Clement Indome
11 Ebenezer Kwasi Brace
12 Emmanuel Osei Tutu Sraha
13 Emmanuel Parker N Allotey
14 Emmanuel Prah
15 Enoch Dodoo Snr
16 Ernest Nyarko
17 Eugene Quayson
18 George Victor Okoh
19 Harry Buanyomi
20 Henry Kwasi Bannerman
21 Henry Nii Laryea Adjei
22 James Mensah Yedu
23 John Klinogo
24 Joseph A. Hill
25 Joseph Agyeman
26 K. O. Boateng
27 Kenneth Afriyie Tufuoh
28 Kojo X.Y. Ahlijah
29 Leslie Appiah
30 Louis Tsalah
31 Martin Akiridjan
32 Nelson Ayitey Okine
33 Nii Kwatia Hammond
34 Odaseni Ansong
35 Opoku Antwi
36 Patrick Ani-Adjei
37 Paul Kumahor
38 Paul Kyei Amakye
39 Percival Nii Antiaye Addy
40 Philip Fiadzomor
41 Philip Osrah
42 Rachael Bonsu
43 Regina Dede Kabutey Kabu
44 Reynolds Takyi Acquah
45 Richard Vanderpuije
46 Robert Baton-Hor
47 S. K. Kwabeng
48 Seth Kwame Owusu
49 Thomas Addy
50 Victor Nkansa
51 Vincent Geraldo
52 Wendy Ghapson
53 William Ameyaw
54 William Mould Hanson Kwesi Amissah
56 Yaw Kwakye



Rest in perfect peace colleagues

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 and Head of Financial Services Audit



Ekow Annobil
Partner, Head of Energy and Natural Resources Audit



Jonathan G. Lutterodt
Partner, Strategy & Operations



Samuel Aluko
Partner, Technology and Digitisation



Colette K. Atsu-Djadou
Partner, Consumer and Industrial Markets Audit and Head, PPC and Training



Evans Asare
Partner, Deal Advisory Services



Michael Boateng
Partner, Transfer Pricing Services



Reindolf Annor
Partner, Accounting Advisory Services



Cynthia Cofie
Partner, Department of Professional Practice



Abeeku Diafo
Partner, Financial Services Audit



Erastus Etsibah
Partner, Consumer and Industrial Markets Audit



Gordon Dardey
Partner, Tax Policy, Strategy and Transformation



Justina Amartey-Kwei
Partner, Tax Mergers and Acquisitions



Caroline Anokye
Partner, Financial Services Audit



Julius Ayivor
Partner, Forensics

Alumni Events: Recap of our last Alumni gathering

































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Alumni
Stride with Purpose



Together for Better



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KPMG Alumni
VISITORS CARPARK
SPONSORED HEALTH WALK




KPMG
Stride with Purpose


KPMG Alumni give back with Love
Giving hope, one stride at a time...
Stride with Purpose


KPMG
Alumni
KPMG Alumni walking today for a healthier tomorrow


Stride with Purpose
Alumni



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 Andrew Akoto, Joyceline Coleman, Patience Mawushie, Audrey Mensah, Dzikuno, Mary Anne Brien, Benjamin Terkper, Lordina Kwegyir Ampah, Kristine Atease, Pepera Renee, Joycelyn Akosua Achiah and Winifred Arthur.

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.



Andrew Akoto
Country Managing Partner



Joyceline Coleman
Partner, Accounting Advisory Services and Head Corporate Affairs



Audrey Mensah
Secretary

KPMG Alumni



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Senior Manager, Accounting Advisory Services

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Joycelyn A. Achiah
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Winifred Arthur
Intern, Client and Markets

KPMG in Ghana

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 1928. 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

Audit

- Financial Statement Audit
- Assurance Services
- Non – Assurance Services
-

Tax

- Corporate Tax
- Business Tax
- Indirect Tax
- Personal Tax
- Global Mobility Service
- Transfer Pricing and International Tax
- Immigration Services
- Customs and Post Clearnce Audits

Advisory

- Management Consulting
- Risk Consulting
- Deal Advisory
- International Development Advisory Services (IDAS)

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
- Major Project Advisory
- Enterprise Risk Management

Deal Advisory

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

International Development Advisory Services (IDAS)

- Programme Design
- Fund and Grant Management
- Programme Assurance
- Institutional Strengthening and Capacity Building
- Monitoring and Evaluation

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