



COMPANY PROFILE

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WHO WE ARE

We are a Ghana-based Fintech that seeks to democratize access to financial services and promote financial inclusion by providing a wide range of reliable and secure digital financial solutions, with specific focus on certain underserved segments of our markets.

We enable customers to access financial solutions that support their evolving needs in a manner that is aligned to and commensurate with their peculiar lifestyles as well as connecting them to the financial ecosystem.

Originally founded in 2019 as part of GCB Bank PLC, we have evolved to become a standalone player with a broad range of digitally-based offerings. We are licensed by the Bank of Ghana (BoG) as one of 5 Dedicated Electronic Money Issuers (currently the highest tier of Fintech license offered by the Regulator), and remain in good standing with all Regulators.

Our customers and other key stakeholders are at the heart of all we do as we leverage quality of execution and top-tier customer experience.



WHAT WE ADD TO THE WORLD

G-Money seeks to democratize access to finance in Ghana (and beyond), with a particular focus on the youth, SMEs, undeserved or underprivileged women, and Fintechs. We believe that these segments (some of which, unfortunately and ironically, have hitherto had limited access to tailored financial solutions) are among the best opportunities for incremental wealth creation and socioeconomic growth. Our mission is to empower and enable these individuals, entrepreneurs, and entities to participate fully and effectively in the local (and eventually global) financial ecosystem.

We are committed to providing best-of-breed products and services, along with excellent customer experience as we continually strive to make a difference, via the following services:

- Payments to merchants, vendors, and partners;
- Bulk payments to satisfy broad disbursements, such as salary payments;
- Money transfer to peer or organizational wallets or bank accounts;
- International remittances;
- Short-term loans / credit;
- Group collections and disbursements (ie for various associations or memberships);
- Lifestyle-driven savings and investments;
- Cross-border money swaps; and
- Financial literacy, industry insights, and other useful material.

We avail these services to our registered base of 1.2 million users, leveraging the assistance of more than 20,000 agents!



WHAT WE STAND FOR

G-Money is more than just a Fintech. Our purpose goes beyond commercialization of digital solutions and services. We exist to positively impact lives, and to connect our customers and constituents – who are at the heart of everything we do – to life-changing digital financial solutions.

As a catalyst for financial empowerment – with an ethos that is rooted in the unwavering belief that everybody deserves dignity, wealth-creation opportunities, and greater control over their financial lives – we bring quality and innovative solutions together with market-leading user experience to make life easier and better for customers and other stakeholders.

OUR CORE VALUES

Our Core Values – borne out of an innate and powerful desire to ensure that our customers' changing needs are met and well-served – have been carefully crafted to ensure that we continually and consistently achieve the desired outcomes and impact.

WE CARE

Customer-centred · Accountable · Resourceful · Excellent



Customer-centred

We are caring, problem-solving, and focused on providing a great experience.



Accountable

We are outcomes-driven, respectful, and act with integrity.



Resourceful

We are solution-oriented, innovative, agile, and dynamic.

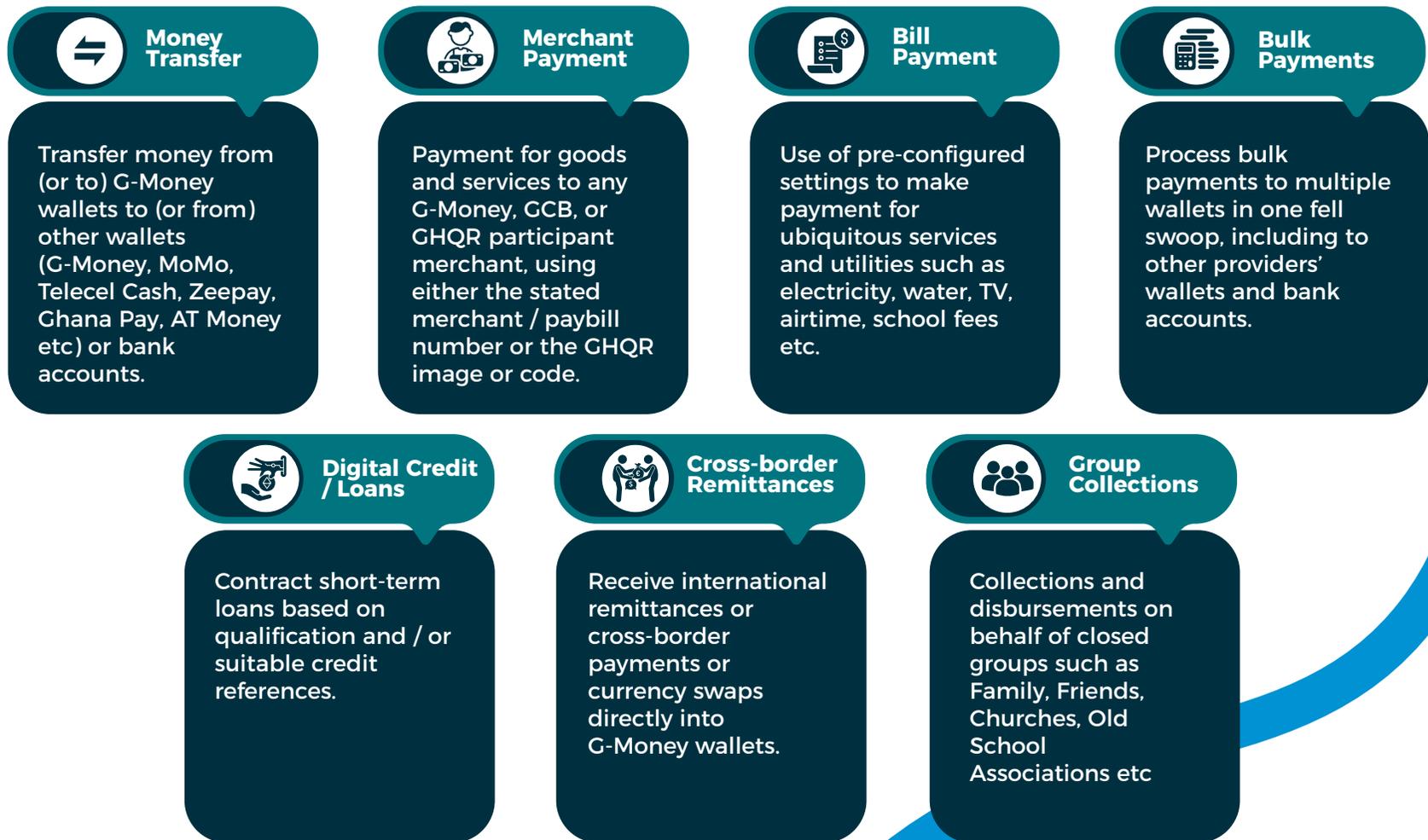


Excellent

We are data-enabled, efficient, and committed to quality in everything we do.

We avail a set of digital financial solutions and services that are accessible via our various channels (including USSD, mobile app, and portals) and have been designed to meet the changing needs of our customers and partners. Our products can also be tailored to address peculiar or nuanced needs.

Using our dynamic and secure platform, G-Money users are able to perform the following types of transactions:



We are committed to providing our customers with the first-rate services and best-in-class experiences that meet their needs. To this end, we will ensure the following:

- Seamless, straight-through transactions
- Timely, effective, and responsive support
- Clear, unambiguous messaging, narratives, and information
- Proactive problem identification and resolution
- Tailored, innovative solutions

Our Brand Promise is a sustained commitment to making a positive difference!

At G-Money, we truly CARE about...

- The needs and interests of our customers
- The security of our customers' wellbeing and their money
- The safety and wellbeing of our colleagues and partners
- Creating shared value for all our stakeholders

OUR BRAND PROMISE



OUR LEADERSHIP TEAM ●

We are led by a team of competent and accomplished individuals - on the Board and Senior Management - who bring multinational and multidisciplinary expertise to steer the company's affairs while enabling us to co-create and deliver value to all stakeholders.

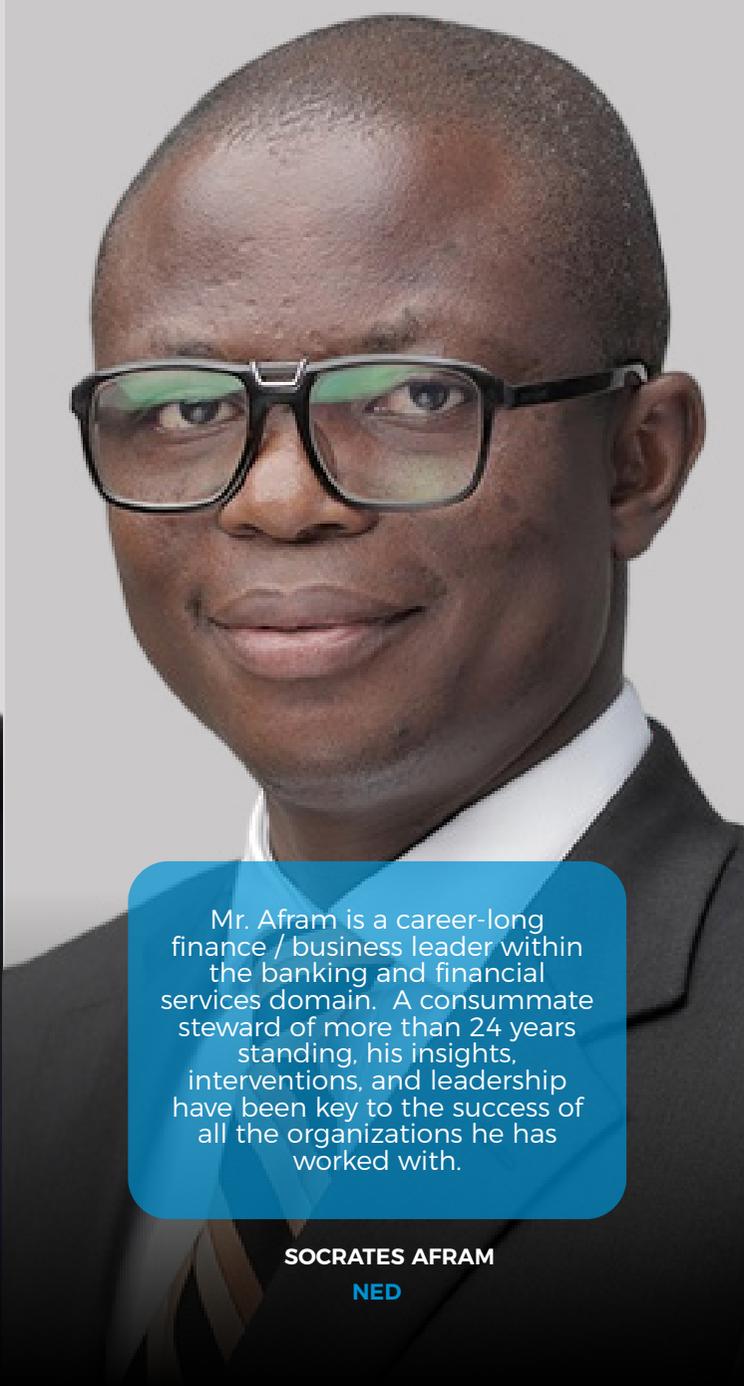


BOARD OF DIRECTORS



Mr. Alhassan is a consummate and seasoned banker with 2 decades experience. A recognized prodigy, he is the current GCB Bank MD, following successful tenures at Barclays and Stanbic. He has extensive expertise in retail and business banking, and a proven track-record of delivering sustainable growth.

FARIHAN ALHASSAN
Chairman



Mr. Afram is a career-long finance / business leader within the banking and financial services domain. A consummate steward of more than 24 years standing, his insights, interventions, and leadership have been key to the success of all the organizations he has worked with.

SOCRATES AFRAM
NED



Mr. Quantson is renowned business and digital leader with an extensive and impressive professional track-record. He is skilled and experienced in championing scalable, customer-oriented digital finance solutions, and has strong banking, fintech, and entrepreneurial profile. Patrick is the CDO of GCB Bank.

PATRICK G. QUANTSON
Director

BOARD OF DIRECTORS



Mr. Kamagate is a multiple award-winning business leader within the financial services domain. With a track record that spans audit, assurance, and commercial / business development functions within several of the nation's banks, including Fidelity, UMB, and ICB, he has distinguished himself as an impactful and results-oriented individual.

SINA KAMAGATE
NED



Ms. Yirenkyi is a seasoned business and technology leader with a solid track record of technology development, technology delivery, technology sales, business development, and project / change management in an impressive career spanning more than 20 years.

OTEMA YIRENKYI
INED

SENIOR MANAGEMENT



Ebo brings a strong blend of cross-functional, multidisciplinary, and multinational know-how garnered during a stellar 25-year career, comprising organizational change management, digital transformation, technology operations, enterprise architecture, operational risk, and audit.

EBO RICHARDSON
Principal Lead & MD



Nii is a seasoned banking and finance expert with over 18 years of experience driving revenue growth, forging strategic partnerships, and leading product development, with expertise in digital banking, transactional services, and business strategy.

NII AYIKAI RIBEIRO
Commercial Lead



Ransford is a veteran of some 24-odd years within the finance and accounting field, garnered from such organizations as KPMG and the Multimedia Group. He is highly skilled in the setup of structured accounting and finance systems / processes.

RANSFORD ASHONG
Finance Lead



Lawrencia is a competent and passionate risk and compliance expert, with credible experience within the financial services domain. She has more than 12 years' experience and demonstrable know-how in designing and implementing effective risk and compliance structures.

LAWRENCIA ODENTER
Risk & Compliance Lead

SENIOR MANAGEMENT



Edem has distinguished himself in the areas of technology operations, service management, and project / change management, having chalked more than 17 years of cross-industry experience at organizations such as Barclays / Absa, Equity, and Millicom.

EDEM KPODO

Business Operations Lead



A consummate project management and delivery professional with 7 years' experience and PMP certification, Rebecca brings a resolute and resourceful posture and approach to the delivery of projects and initiatives within G-Money's Strategic Change Portfolio.

REBECCA KWAFFO

Programs Manager



Isaac is an experienced IT professional with almost 20 years of experience across the technology delivery spectrum. His areas of forte include IT infrastructure, IT operations, and IT project delivery, spanning industry sectors such as telecoms, banking, and technology sales.

ISAAC FRIMPONG

Platform Delivery Lead



Comfort is our resident customer advocate - a role she holds with pride and aplomb - championing the interests of G-Money customers / users.

With a background in customer services, and more than 8 years of high-end experience within the domain, she brings an intense passion to her quest of ensuring that customers' interests and needs are well-served.

COMFORT WIREDU

Customer Success Manager

OUR PARTNERS

To offer a broad range of services and bring innovative solutions to our customers, we have partnered with a cross section of major players in the finance and technology domains. Together, we present rich utility that makes the G-Money proposition among the best and most cost-effective in Ghana.



During the last few years, we have provided specific and valued support to individuals, SMEs, and Institutions alike, to help them achieve specific financial goals / objectives. Below are a few notable clients that have worked with us over the years:



Eliho

Eliho, a client/partner within the cocoa purchasing space, for whom we've facilitated significant disbursements between 2020 and 2024



Niche Cocoa

Another important client who facilitated payment of purchasing clerks and farmers via our platform, and only scaled down following the introduction of e-levy.



Ghana Statistical Services

Ghana Statistical Services, a key client and partner, for whom we've provided substantial financial support since 2021 to aid their projects and initiatives (e.g., national census) across Ghana.



MINISTRY OF FOOD & AGRICULTURE

Ministry of Food & Agriculture

G-Money supported the Ministry of Food and Agriculture, a recent engagement, in performing significant disbursements using our bulk payment service.



Star Oil

Star Oil, a key client within the energy / petrochemicals sector, for whom we undertook substantial collections between 2021 to 2024.



Mabia Microfinance

Mabia Microfinance, a comparatively small but no less important client, for whom we have disbursed substantial funds between September 2024 to date in support of their microfinance business (for 3600 customers).



Olam

Olam Food Ingredients (OFI) is a division of the global food and agri-business giant Olam Group. OFI was carved out to focus on sustainable and value-added food ingredients. G-Money partnered OLAM in 2021 with respect to the digitization of the Cocoa value chain.



ECOM

ECOM is one of Ghana's top LBCs, with a strong footprint in cocoa-producing regions. G-Moneys partnership with ECOM is to bring digitization into the cocoa payment value chain.

**KEY
CLIENTS**



GET IN TOUCH WITH US ●

You may contact us via any of the following methods if you require additional information or any specific support:

 Telephone	0800 422 422
 Email	support@gmfs.africa
 Social Media	@gmoneyhub

We are always ready to engage and assist!



GIVE YOURSELF MORE

