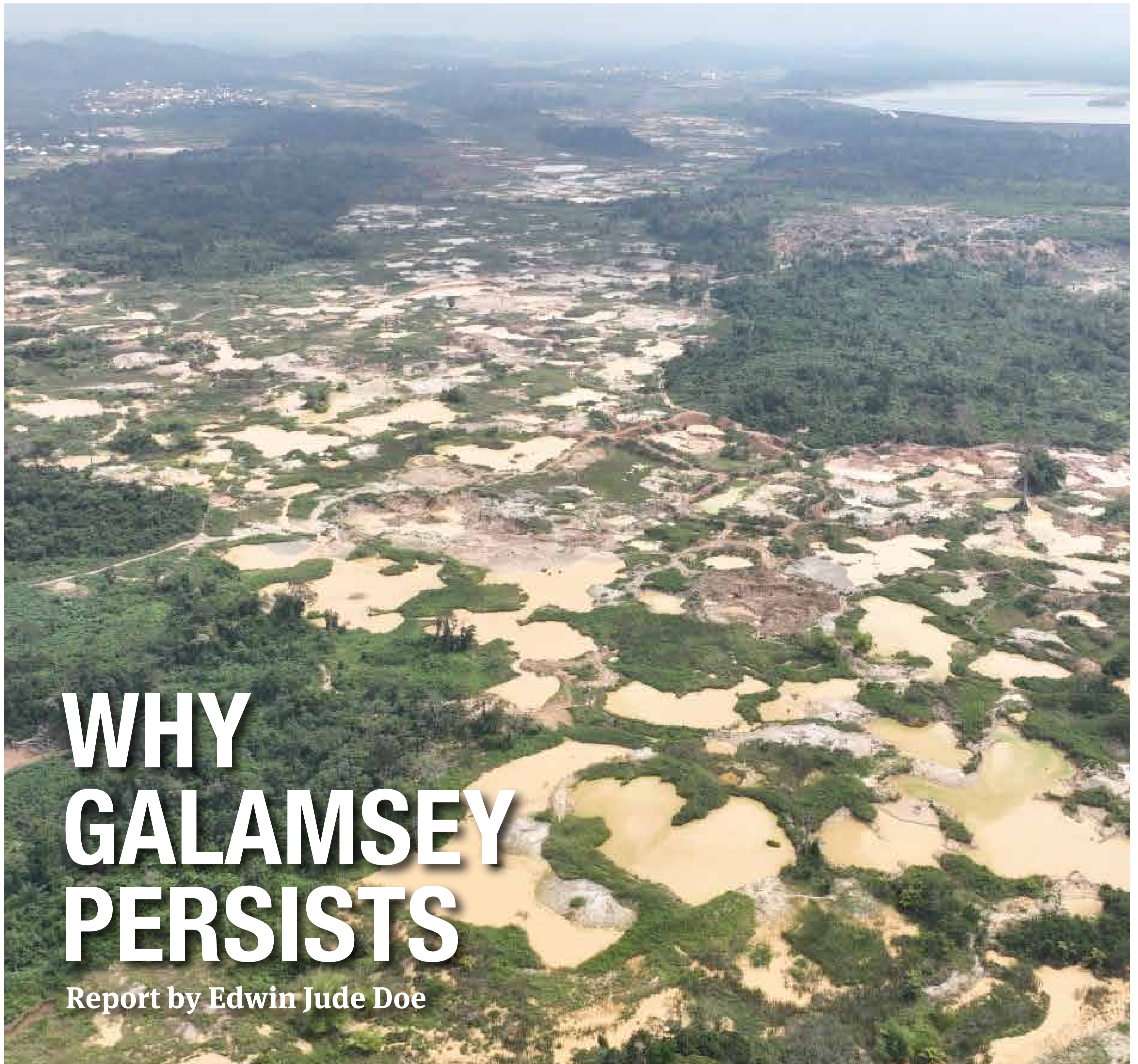




WEEKLY NEWSLETTER

DECEMBER 2025 WEEK 1

EDITION 29



WHY GALAMSEY PERSISTS

Report by Edwin Jude Doe

EDITORIAL INSIGHTS: A GLIMPSE INSIDE

A WEEK OF INSIGHT AND HONEST REFLECTION

This week's edition of the Happy Warrior Weekly brings together devotion, personal celebration, national reflection and legal insight in a way that reminds us how interconnected our individual and collective journeys can be.

We began the week on a warm and uplifting note during our evening devotion on Monday, twenty fourth November. The atmosphere was filled with worship and thanksgiving as Divine, Prince and Abigail each prayed for the Principal on his birthday. Their words were sincere and moving, asking God to bless him with deeper wisdom, steady guidance, courage, and protection. It was a beautiful reminder that leadership is not carried alone. It is held up by the prayers, goodwill and support of those who walk beside us.

Aseye then led the sermon titled The Scandal of Grace, drawing from the Parable of the Workers in the Vineyard in Matthew chapter twenty verses one to sixteen. Her message was powerful in its simplicity. Grace, she reminded us, is not about fairness as we usually understand it. The early workers were not angry because they were cheated. They were angry because others received the same. That is the scandal of grace. God gives freely. He gives fully. He gives generously even when we think someone else has not earned it.

Her teaching challenged us to rethink how we view others and how we view ourselves. Grace calls us to humility. Grace calls us to gratitude. Grace invites us to step away from comparing our journeys and instead to appreciate the love God pours out on each of us. As Colossians chapter three verse thirteen urges, we are encouraged to bear with one another, forgive one another and show compassion even when it is hard.

Midweek, we shifted from spiritual reflection to a pressing national concern during our Continuing Legal Education session. Sefe delivered an insightful analysis on why galamsey continues to persist in Ghana despite years of public outcry and political promises. His presentation exposed the complexity behind the issue. Galamsey is not only an environmental problem. It is a livelihood problem. When formal job opportunities shrink and communities cannot rely on the state for economic security, people turn to the land in order to survive.

Sefe highlighted an uncomfortable truth. Many small scale miners are condemned, yet larger companies that operate with far greater impact often escape intense scrutiny. This double standard weakens public trust and makes enforcement difficult. His reflections reminded us that policy cannot succeed without honesty. Enforcement cannot work without fairness. And no society can progress if people believe the rules punish the weak while protecting the powerful.

The week concluded with a legal insight into the Supreme Court case of Chemitech Limited against Stanbic Bank. The decision reaffirmed an important principle in commercial law. Damages are not meant to enrich. They are meant to restore. Exceptional awards must be backed by clear evidence of exceptional harm. In this case, the Court emphasised discipline, proportionality and the need for parties to prove economic loss with accuracy rather than assumption. It was a strong reminder that justice does not bend to emotion. It responds to proof.

As we step deeper into December, may we carry the lessons of the week with a renewed sense of purpose.

May we give grace freely.

May we embrace integrity boldly.

May we demand fairness consistently.

And may we continue to grow as Happy Warriors who build a workplace and a nation grounded in compassion, clarity and courage.

Have a reflective and uplifting week.



THE SCANDAL OF GRACE

Evening Devotion with Aseye

Accra, 24th November 2025

Report by Abigail Dedo Kpabitey

Aseye encouraged us to stop comparing ourselves to others and to remember that grace is not about who is more deserving. It is about Christ being enough for everyone. Our response to God's grace should be humility, gratitude, and a willingness to extend that same grace to others.

We were challenged to be more gracious in our everyday lives. This includes being patient, forgiving, and kind to our families, coworkers, and communities. As Colossians 3:13 reminds us: "Bear with one another and forgive one another if anyone has a complaint against another; even as Christ forgave you,

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EVENING DEVOTION
Prayer | Scriptures | Thanksgiving

Theme
The Scandal of Grace

Speaker
Aseye Sodzi-Tetty

Date
Monday 24th
November, 2025

Time
5:30-
6:00 PM

Venue
K&P Office
Outside the Conference Room

Wisdom Is The Principal Thing
Proverbs 4:7

This week's evening devotion was a special one. It was Principal's birthday, and special birthday prayers were said for him. The service started with prayer and worship. Divine, Prince, and Abigail each led a prayer, thanking God for the Principal's life, asking for wisdom in decision-making, and praying for continuous guidance and protection.

Aseye shared the sermon on the theme "The Scandal of Grace," using the Parable of the Workers in the Vineyard from Matthew 20:1–16. She explained how grace can sometimes feel unfair from a human point of view. The early workers were upset not because they didn't receive what they were promised, but because the late workers received the same reward. This reminded us that God's grace doesn't follow human logic. It is generous, unearned, and given to us even when we don't deserve it.

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EVENING DEVOTION
Prayer | Scriptures | Thanksgiving

Theme
The Scandal of Grace

Speaker
Aseye Sodzi-Tetty

Sermon Notes

1. Grace isn't given based on what we do but out of God's generosity.
2. Grace is not about us being better than others but Christ being enough for all
3. We must let go of comparison
4. We need to acknowledge God's grace and be humble about it because even though we are undeserving, God chose to show us grace.

Wisdom Is The Principal Thing
PROVERBS 4:7



WHY GALAMSEY PERSISTS

Accra, 25th November 2025

Report by Edwin Jude Doe

The poster is framed in a multi-colored border. At the top left is the logo for 'kimathi partners | A THOUGHTFUL FIRM'. At the top right is the logo for 'CLE | CPD KNOWLEDGE SERIES'. The main title is 'Why Galamsey Persists' in a large, blue, serif font, with the subtitle 'A Rule-of-Law Crisis, Not a Mining Problem' below it. The speaker is identified as 'SEFAKOR KUENYEHIA' with a small portrait. The moderator is identified as 'EMMANUELLA ESINAM AWUNYO' with a small portrait. The date is 'Wednesday 26th November, 2025' and the time is '4pm GMT'. The venue is 'Auntie Esther's Summer Hut'. At the bottom, it says 'Wisdom Is The Principal Thing PROVERBS 4:7' next to a small Ghanaian flag icon.

Wednesday's CLE session featured an extended discussion with Sefe on why galamsey continues to persist despite national outrage, years of military interventions and countless policy initiatives.

Given its devastating impact on Ghana's forests, waterbodies and human health, many Ghanaians expected that the menace would have been curtailed, or eradicated, by now. Yet, it continues almost unabated. With Esinam as the moderator for the day, Sefe's presentation sought to unravel this paradox by examining the structural, political, economic and social forces that fuel illegal mining in Ghana.

A central premise of Sefe's explanation is that galamsey is fundamentally about survival. Many participants are not motivated by greed but by the collapse of traditional livelihoods. In once-agricultural communities, the arrival

of large mining companies has raised the cost of living so drastically that petty trading, farming and even salaried work like teaching can no longer sustain households. When food, shelter and basic subsistence are under threat, young men naturally turn to the one activity that guarantees immediate income: mining gold.

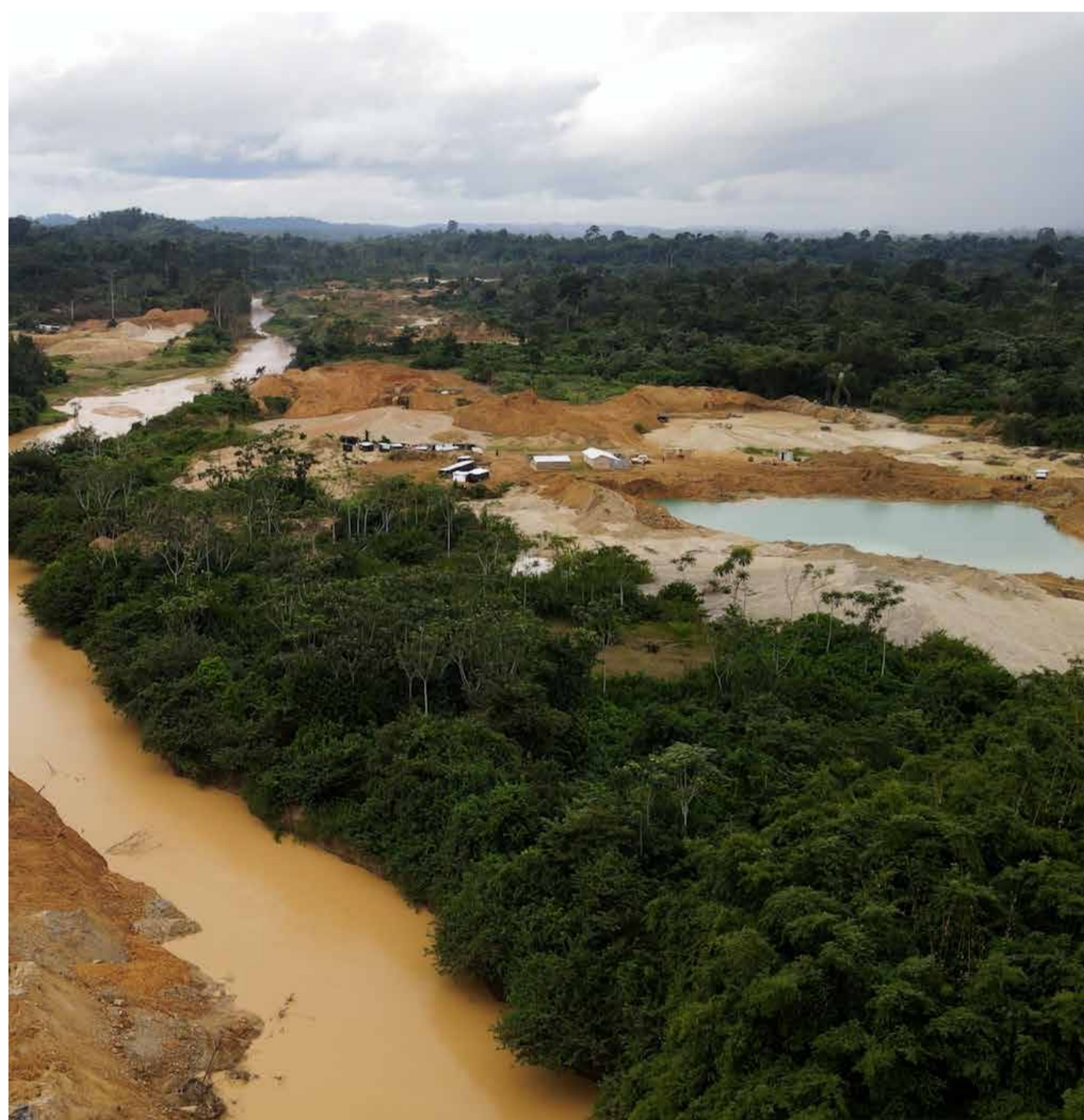


Sefe explained that unless government first addresses these basic needs (i.e., food security, housing and sustainable livelihoods), any attempt at moral persuasion or environmental education will fail. People battling existential pressures cannot meaningfully engage in conversations about responsible mining until survival is secured.

Beyond economic hardship, Sefe highlighted a structural and ideological inconsistency in how Ghana approaches mining. The dominant public narrative frames galamsey operators as reckless destroyers of the environment, yet large-scale mining companies

including Newmont, operate deep within forest reserves and pollute waterbodies with industrial chemicals.

While licensed companies often cause equal or greater environmental harm, they face far less condemnation. This inconsistency has bred resentment and diminished the legitimacy of anti-galamsey efforts. To many locals, the fight against galamsey appears selective and hypocritical: the poor are criminalised because they lack “papers” while powerful actors pollute with impunity. So, it fuels a sense of injustice, encouraging people to continue mining despite state opposition.



Compounding this moral disparity is the failure of Ghana’s licensing and regulatory regime. Sefe described the process of acquiring a small-scale mining licence as excessively centralised, expensive and practically inaccessible to rural applicants. Individuals must travel long distances, navigate bureaucratic hurdles and pay fees that can exceed US\$100,000, sums impossible for the very communities who live on mining lands.

District offices often lack authority to issue licences and can only conduct inspections after the fact, making formalisation unattainable

for most. The system therefore forces local miners into illegality while enabling wealthier, often external actors to obtain licences with ease.

Sefe further argued that the persistence of galamsey is strongly tied to elite complicity and political protection. Some chiefs, politicians, security operatives and high-ranking public officials are themselves involved in or profit from illegal mining. Because the activity is very lucrative, those in positions of authority have little incentive to end it. This raises a troubling question: If senior officials engage in illegal mining, what confidence should citizens have that the problem will ever be genuinely addressed?

It is this political entanglement, Sefe suggested, that explains why enforcement is half-hearted, selective and often compromised. Officers are sometimes bribed, raids are leaked ahead of time and powerful financiers evade prosecution even when their involvement is well known.



And this contradiction worsens with the creation of institutions such as Goldbod, designed to purchase gold from small-scale miners, including many who are operating illegally. By buying their gold, the state indirectly legitimises their operations. The miners gain a secure buyer, and the government benefits from gold inflows. This arrangement, though intended to centralise gold purchases, unintentionally entrenches galamsey by giving it a seemingly-legal economic pathway. In Sefe's view, this institutional defect demonstrates that Ghana simultaneously condemns and benefits from galamsey, making the effort to stop it inherently conflicted.

Another source of the problem lies in technological escalation. Historically, small-scale mining used rudimentary tools that caused minimal ecological damage. Today, industrial machinery including excavators, bulldozers and dredgers enable massive and rapid destruction. These machines are supplied and financed by the wealthy in the Country, including foreign nationals, who exploit loopholes in equipment regulation.

Sefe suggested that meaningful progress requires geospatial tracking of such equipment and a stronger engineering-based regulatory approach rather than relying solely on arrests or moral appeals.

The panel also touched on traditional governance dynamics. Chiefs operate within communal decision-making systems involving clans and councils. However, state agencies rarely consult these structures, leading to friction and confusion at the local level. When chiefs feel bypassed or powerless, communities lose faith in state authority, making enforcement contentious and ineffective. The disconnect between state institutions and traditional leadership undermines coordinated responses to illegal mining.

Sefe further noted that attempts to curb galamsey without offering sustainable alternatives are bound to fail. Awareness campaigns, training programs and environmental education cannot succeed when people are hungry. The state must first address economic deprivation before expecting communities to adopt responsible mining practices. Only after stabilising livelihoods can training, regulation and formalisation be meaningfully implemented.

In conclusion, Sefe argued that ending galamsey requires an honest national conversation; one that examines the roles of both citizens and the state in sustaining the problem. Pretending to fight galamsey while benefiting from it will only perpetuate the cycle. Ghana must confront its internal contradictions, decentralise licensing, hold powerful offenders accountable and implement a sustainable livelihood model for mining communities. Only through such collective honesty and structural reform can the country transition from galamsey to responsible, regulated mining.



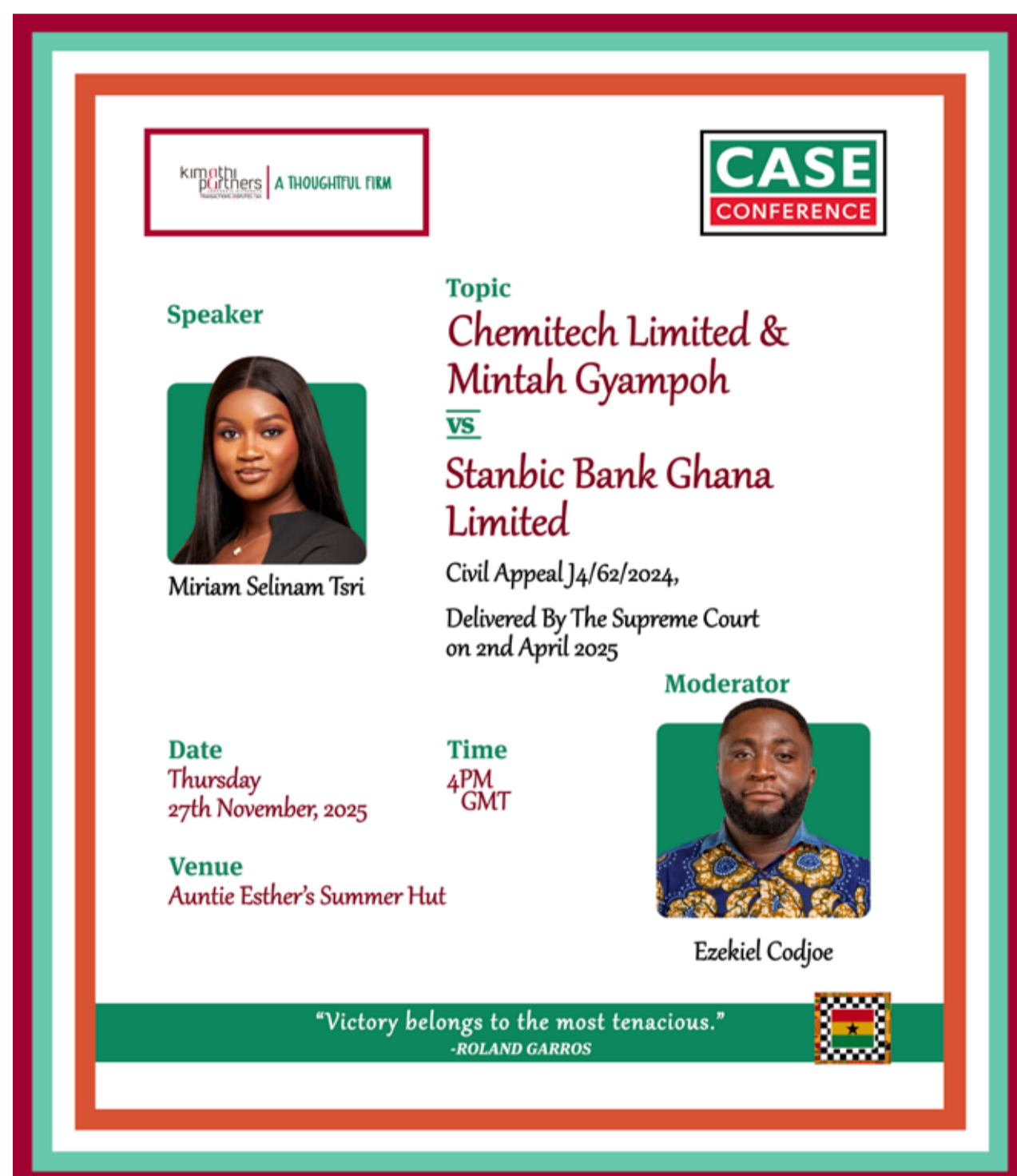


BANK ERRORS, LOST CREDIT, AND THE LIMITS OF DAMAGES

CHEMITECH LTD & MINTAH GYAMPOH V. STANBIC BANK GHANA LTD (J4/62/2024)

Accra, 20th November 2025

Report by Miriam Selinam Tsri



At last week's Case Conference, the team unpacked the Supreme Court's decision in *Chemitech Limited & Mintah Gyampoh v. Stanbic Bank Ghana Ltd*, a case that tested the boundaries of negligence, economic loss, and exemplary damages in commercial banking disputes. The discussion centred on how a seemingly routine banking error spiralled into a collapsed 20-year credit relationship, a demanding damages claim, and ultimately, a reaffirmation of fundamental principles of tort and proof.

The facts revealed a long-standing credit arrangement between Chemitech and its UK supplier, Comma Oil, an arrangement that depended on timely payments facilitated by Stanbic Bank. When Stanbic delayed sending the authorization for a £5,017 bank draft, the payment was repeatedly dishonoured, leading to embarrassment, strained relations, and

the eventual loss of the company's 60-day credit privilege. Chemitech sued, alleging negligence, reputational harm, economic loss, and sought an extraordinary £30 million in exemplary damages.

Across the High Court and Court of Appeal, Stanbic was held negligent but the courts awarded only £48,818.86 as compensatory damages, the value of the consignment Chemitech would have purchased had the delay not occurred. The Plaintiff's broader claims for future profits, reputational damage, emotional distress, and exemplary damages were dismissed.

The Supreme Court affirmed this position, delivering several important clarifications. First, exemplary damages remain exceptional and limited to conduct that is oppressive, malicious, profit-driven, or deliberately reckless none of which applied here. Ordinary negligence, however inconvenient, cannot attract punitive awards.

Second, economic loss must be strictly proven. Chemitech offered no financial records, profit histories, or market data to support its claims of lost opportunity, making its projections speculative. Third, the Court emphasized the duty to mitigate Chemitech provided no evidence that it attempted to procure alternative supplies or salvage the business relationship once the dispute arose. The Supreme Court's analysis underscored *restitutio in integrum* as the operative principle: compensation should restore the Plaintiff to its original position, not offer a windfall. Importantly, the Court reiterated its

PHOTOS OF THE WEEK







reluctance to disturb concurrent findings of fact unless they were clearly perverse, another reminder of the high threshold for appellate intervention.

For practitioners, the case is a strategic resource. It strengthens the defence against speculative damages in commercial matters, signals the courts' strict stance on proof of economic loss, and limits the availability of exemplary damages in negligence cases. It

also reinforces the importance of documentary evidence particularly in disputes involving financial loss and business relationships.

Overall, the case conference highlighted how a banking delay evolved into a significant exposition of tort principles, evidentiary burden, and judicial restraint delivering insights that will shape future strategy in commercial litigation and advisory work.

JUST FOR FUN

Illustrated by
JONATHAN AGYEI-PEPRAH

An airline was having engine trouble. The pilot instructed the cabin crew to have the passengers remain seated and prepare for an emergency landing. A few minutes later, the pilot asked the flight attendants if everyone was buckled in and prepared to land. "Almost everyone," came the reply, "Except one lawyer who's still going around passing out their business card."

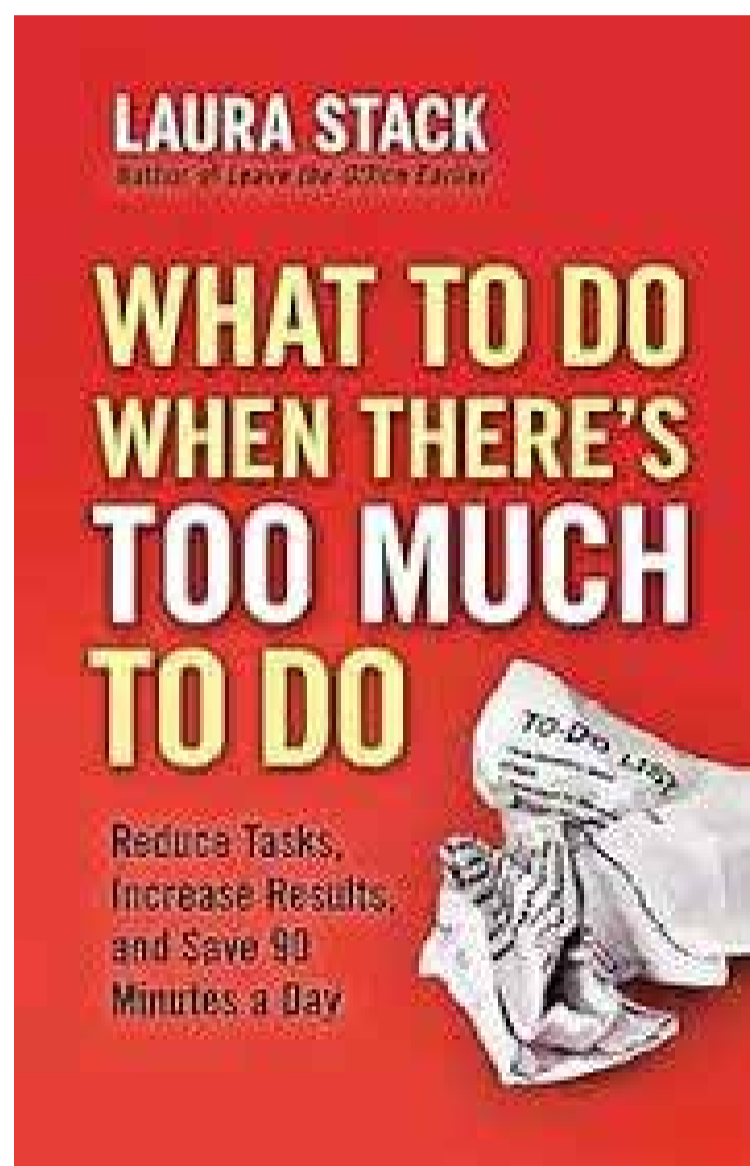




WHAT TO DO WHEN THERE'S TOO MUCH TO DO

Author: Laura Stack

Report by Naa Dedei Okaile Coleman



Brief summary of the book

Laura Stack teaches that the key to handling overwhelming workloads is reducing, streamlining, and prioritizing work rather than trying to cram more activity into the day. She proposes a workflow to readers on how to accomplish more in less time with less stress.

Key insights

1. Determine What to Do - Determine exactly which tasks you need to perform on a regular basis and then commit to doing only those tasks whenever possible. Eliminate the timewasters and set out to do only what truly matters. This helps to establish priorities and push aside minor tasks until later, or it drops off the to-do list

2. Schedule Time to Do It - Find the time to do the critical tasks you have identified by assigning appropriate time slots and durations for each appointment and task. Stop misusing time in ways that limit your productivity by establishing routines to help you keep moving forward and set realistic deadlines to decide when and how to accomplish each task.

3. Focus Your Attention - Scrutinize your workday, determine which activities waste your time, and make rules to control them. Instead of haphazardly trying to do multiple things at once, focus on one activity until you've completed it, and then move on to the next one.

4. Process New Information - Learn how to filter out worthless information and efficiently organize the remainder to maximize your productivity. Make effective use of unscheduled downtime.

5. Close the Loop - Move around your workflow until all the components work smoothly together, removing what you realize is unnecessary and replacing anything that does not work as well as it should. During team tasks, clarify the group workflow process, provide milestones and deadlines, and assign tasks to each individual.

6. Manage Your Capacity - Remember to focus on the physical factors that influence your energy such as sleep, diet, exercise, and your happiness. Take care of yourself, so your workflow engine keeps your performance high.

Short note on why we should read it and what makes it special

A key takeaway from the book is that productivity is about doing the right things in the most efficient way. By reducing unnecessary tasks, streamlining your systems, and prioritizing with clarity, you create more time and energy for meaningful work and a less stressful life.



NATIONAL NEWS

Report by Samuel Gyekye-Fosu

AGED PERSON'S BILL: AGED LIVES MATTER

The 1992 Constitution acknowledges the issue of aging, and the Constitution Review Commission emphasized the need for intentional policies to support the elderly. Many countries provide privileges such as welfare, health, and housing for their aging populations. Unfortunately, in our country, aging is seen negatively rejected or sidelined in decision-making, despite their past contributions to the economy through skills, taxes, and property. Their pensions are inadequate, and efforts like the Aged Persons Bill, which aims to benefit them, have stalled. This Bill defines an aged person as over 60 and highlights the increasing elderly population, projected to reach 14.1% by 2050 due to longer life expectancy.

Globally, the elderly are honored for their contributions to health care and supportive environments, yet in Ghana, their needs are overlooked.

The Constitution promises protections, and proposals suggest establishing a body like a National Council for the Aged to safeguard their rights. It's urgent to revive the Aged Persons Bill and prioritize the welfare of our aging citizens.

COURT RULES AKOSUA SERWAA NOT SOLE SURVIVING SPOUSE OF DADDY LUMBA

A Kumasi High Court ruled that Akosua Serwaa and Priscila Ofori, known as Odo Broni, are the surviving wives of late highlife legend Daddy Lumba. Akosua Serwaa sought to be declared the sole widow. Still, the court found she failed to prove her marriage because she did not provide original marriage certificates or expert testimony, and her evidence was inconsistent. The court also ruled that there is no proof her marriage was dissolved, and her claim of divorce was unsubstantiated. Consequently, both women are legally recognized as his surviving wives. The case arose after Daddy Lumba's death on July 26, 2025, with disputes over his rightful spouse. Akosua Serwaa claimed her civil marriage in Germany in 2004 made her the sole spouse, while the other claimant, Odo Broni, was recognized as the widow since she lived with Daddy Lumba for over 15 years and bore six children. The court reviewed civil marriage documents, noting inconsistencies, and recognized that both women have marital rights, including funeral and widowhood rites.



10 RULES OF IKIGAI

(Life & Well-being)

1. Stay active; don't retire.



2. Take it slow.



3. Don't fill your stomach.



4. Surround yourself with good friends.



5. Get in shape for your next birthday.



6. Smile.



7. Reconnect with nature.



8. Give thanks.



9. Live in the moment.



10. Follow your passion.



10 RULES OF CAREER IKIGAI

(Professional Fulfillment)



1. Pursue meaningful work.



2. Find your niche.



3. Develop your skills continuously.



4. Build a supportive network.



5. Seek mentorship.



6. Balance ambition with well-being.



7. Stay curious and adaptable.



8. Embrace challenges as growth.



9. Contribute value to others.



10. Align work with purpose.



WEEKLY
NEWSLETTER
EDITORIAL TEAM



**Jonathan
Agyei-Peprah**



**Abigail Dedo
Kpabitey**



**Divine
Agborli**



**Nancy Ama
Sackey**



**Dodzi Koku
Hattoh**



**Esmeralda
Akorfa Afenyo**



**Miriam
Selinam Tsri**



**Samuel
Gyekye-Fosu**



**Naa Dedei
Okaile Coleman**



OUR
**CORE
VALUES**

1. TRUSTWORTHY

We always keep our word, our ethics and our integrity.

2. THOUGHTFUL

We are thoughtful, friendly and keep our manners.

3. WARRIORS

We are relentless, have grit and swear by our work ethics.

4. EXCELLENCE

We always hire and develop the best.

5. WINNERS

We expect to win all our cases and close all deals.

6. VERY RESPONSIVE

Always responsive. Always committed in heart and mind.

7. FRUITFULNESS

We exceed the expectations of our client.

8. COMMUNITY

We genuinely care and labour to be a blessing.

9. FAITH

We keep our God and always put our heart in it.

10. FULFILLMENT

It's all about hard work and happiness.