



WEEKLY NEWSLETTER

FEBRUARY 2026 WEEK 3

“WHAT IS WORTH DOING IS WORTH DOING WELL.”
Philip Stanhope

EDITION 34



REFLECTIONS ON THE CORPORATE FOUNDATION TRAINING PROGRAMME 2026

WEBBER WENTZEL

- By Earl Eyram Fosu

EDITORIAL INSIGHTS: A GLIMPSE INSIDE

Excellence Has an Address



This week's edition carries a simple but powerful message: excellence is not accidental. It is intentional.

Reflections from the Webber Wentzel Corporate Foundation Training Programme in Johannesburg show that excellence is visible in systems, discipline and genuine care for people. It appears in preparation long before closing day. It is built in the unseen details, the careful drafting, the quiet follow through.

The deeper lesson is this: excellence is not about size or location. It is about standards.

Our values are not decorative words. They are commitments lived daily. Trustworthiness in small things builds confidence in large matters. Precision shapes outcomes. Vigilance protects culture. Community strengthens us. Faith sustains us.

Excellence has an address.

The real question is whether we choose to live there every day.



REFLECTIONS ON THE CORPORATE FOUNDATION TRAINING PROGRAMME 2026 **WEBBER WENTZEL**

- By Earl Eyram Fosu

There are moments when stepping into a new environment does more than teach new skills; it sharpens perspective.

Attending the Webber Wentzel Corporate Foundation Training Programme was one of such moments. Beyond the technical sessions on private M&A, the experience offered a rare window into how another leading global firm thinks about excellence, people, and practice.

These reflections capture not only what was taught, but what was observed and felt, and how those lessons resonate with the values we live by at K&P.

Johannesburg, with its vibrant skyline and energy, provided the perfect backdrop for the programme - an inspiring city where ambition, culture, and opportunity intersect.

Excellence has an address.

From the moment one steps into Webber Wentzel, the scale is unmistakable. Multiple floors housing a large concentration of lawyers, expansive workspaces, and thoughtfully designed common areas immediately communicate seriousness of purpose.



Yet the most striking feature is not size, but intentionality. The firm's investment in its people is visible everywhere: large dining areas that encourage interaction, structured use of meal coupons, and amenities such as a gym, clinic, dedicated therapist/psychologist, sleeping pods for rest, and a sick bay. These are not indulgences; they are acknowledgements that sustained excellence requires sustained people.

This experience reinforced a core K&P value - Excellence!. While our scale may differ, the philosophy is familiar. At K&P, we believe that when people are supported and fulfilled, fruitfulness follows naturally.

Faithfulness in execution builds trust.

The technical sessions on private M&A, covering share sales, transaction lifecycles, and closing mechanics were delivered with clarity and care. The emphasis was not merely on legal knowledge, but on discipline, preparation, and judgment.

A recurring message was the central role of associates in driving transactions forward: tracking details, coordinating parties, anticipating issues, and maintaining momentum. As one speaker noted, “A transaction rarely fails at closing; it fails in the thinking and follow-through long before then.”

This aligns closely with K&P's values of faithfulness, trustworthiness, and responsiveness. Clients may never see every internal step, but they experience the reliability of lawyers who care deeply about execution.

Faithfulness in small things remains the foundation of trust in big matters.



Community makes greatness sustainable.

Despite the size of the institution, the culture felt collegial and open. Interactions with lawyers across jurisdictions during training sessions, shared meals, and the networking cocktail were marked by warmth, curiosity, and genuine connection.

Conversations moved easily from technical discussions to shared laughter and lived experiences.

This contrast between institutional scale and personal connection cast a strong light on something often understated at K&P: our community. Knowing one another, working closely, and sharing daily spaces are quiet strengths that shape our identity. Community, faith, and fulfilment are not incidental, they are strategic advantages that produce confident, winning professionals.

Impact, not intentions.

Experiencing a firm of Webber Wentzel's size and global stature was affirming. It demonstrated that excellence has no monopoly. Quality work, thoughtful systems, and disciplined execution speak across borders and firm sizes.

With a relatively young population, K&P operates at standards that stand comfortably alongside large global institutions. This reaffirmed a simple but powerful truth: works know no boundaries. When the work is excellent, it speaks, whether in Sandton or at K&P.

A closing reflection: gratitude and perspective

Returning home safely after the programme brought a deep sense of gratitude for the generosity of Webber Wentzel in hosting the training and for the perspective it offered.

Exposure sharpens vision, affirms standards, and renews appreciation for the values already at work within our firm.

Ultimately, the experience Johannesburg, its energy and vibrancy, and the warmth of the people I met, will remain a lasting impression—reminding me that ambition, care, and community together create environments where excellence naturally thrives. Reaffirmed that K&P's values are not merely aspirational. They are universal markers of enduring legal practice.

Johannesburg, its energy and vibrancy, and the warmth of the people I met, will remain a lasting impression, reminding me that ambition, care, and community together create environments where excellence naturally thrives.





THE VOICE OF LOVE

EVENING DEVOTION WITH DANIEL

Report by Abigail Dedo Kpabitey

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EVENING DEVOTION
Prayer | Scriptures | Thanksgiving

THEME
The Voice of Love

SPEAKER
Daniel Aboagye

DATE	TIME	VENUE
Monday 9th February, 2026	5:30- 6:00 PM	K&P Office Outside the Conference Room

This week's evening devotion focused on the theme "The Voice of Love," delivered by Abigail Hagan, with the sermon authored by Mr. Aboagye. The message emphasized that true love does not come from human effort or strength, but from God Himself, because God is love. We are only able to genuinely love others because He first loved us, and through that love, we reflect His nature. Love was presented not merely as an emotion, but as a command and an identity for believers, showing that we truly know God and live in Him.

The devotion further highlighted that love is the foundation of spiritual life. Without love, faith, obedience, knowledge, and service lose their value and effectiveness. Believers are therefore called to express God's love through their relationships with others, as we are all

representations of Him on earth. Walking outside of love weakens our relationship with God, while choosing love strengthens our connection with Him and with one another.

She concluded by encouraging everyone to actively show love to one another. By loving others, including neighbors and even enemies, we reflect Christ to the world, demonstrate unity, and reveal the true nature of our relationship with God.

kimothy brothers | A THOUGHTFUL FIRM

EVENING DEVOTION
Prayer | Scriptures | Thanksgiving

THEME
The Voice of Love

SPEAKER
Daniel Aboagye

SERMON NOTES

1. True love comes from God, and we love others because He first loved us.
2. Love is a command and identity. Believers are called to love one another as Christ loved, showing that we know and live in God.
3. Love is the foundation of spiritual life. Without love, faith, obedience, knowledge, and service lose their value and effectiveness.
4. Love reflects Christ to the world. Loving others, including neighbors and enemies, demonstrates unity and reveals our true relationship with God.



CLEANSING THE TEMPLE: THE STRATEGIC OUSTING OF THE UNINVITED OFFICE GUEST

Report by Divine Agborli

“
If it is
unwelcome, if it is
offensive, and if it is
of a sexual nature, it
has no place within
these walls.”

We gathered on Wednesday to address a shadow that often lingers in the most prestigious of professional houses: workplace sexual harassment.

The session, led by the formidable duo of Valery and Enid, was less of a lecture and more of a tactical briefing on human dignity. With John moderating the discourse with a steady hand, the atmosphere was one of intense focus. The goal was clear: to move beyond mere policy and cultivate a sanctuary where talent can flourish without the interference of unsolicited advances.

The duo opened the floor by dismantling the myth that harassment is always a physical intrusion. They painted a vivid picture of its many disguises, from the "accidental" touch to the persistent, unwelcome digital ping that invades a person's peace long after the office lights have dimmed. The message was resonant: if it is unwelcome, if it is offensive, and if it is of a sexual nature, it has no place within these walls.

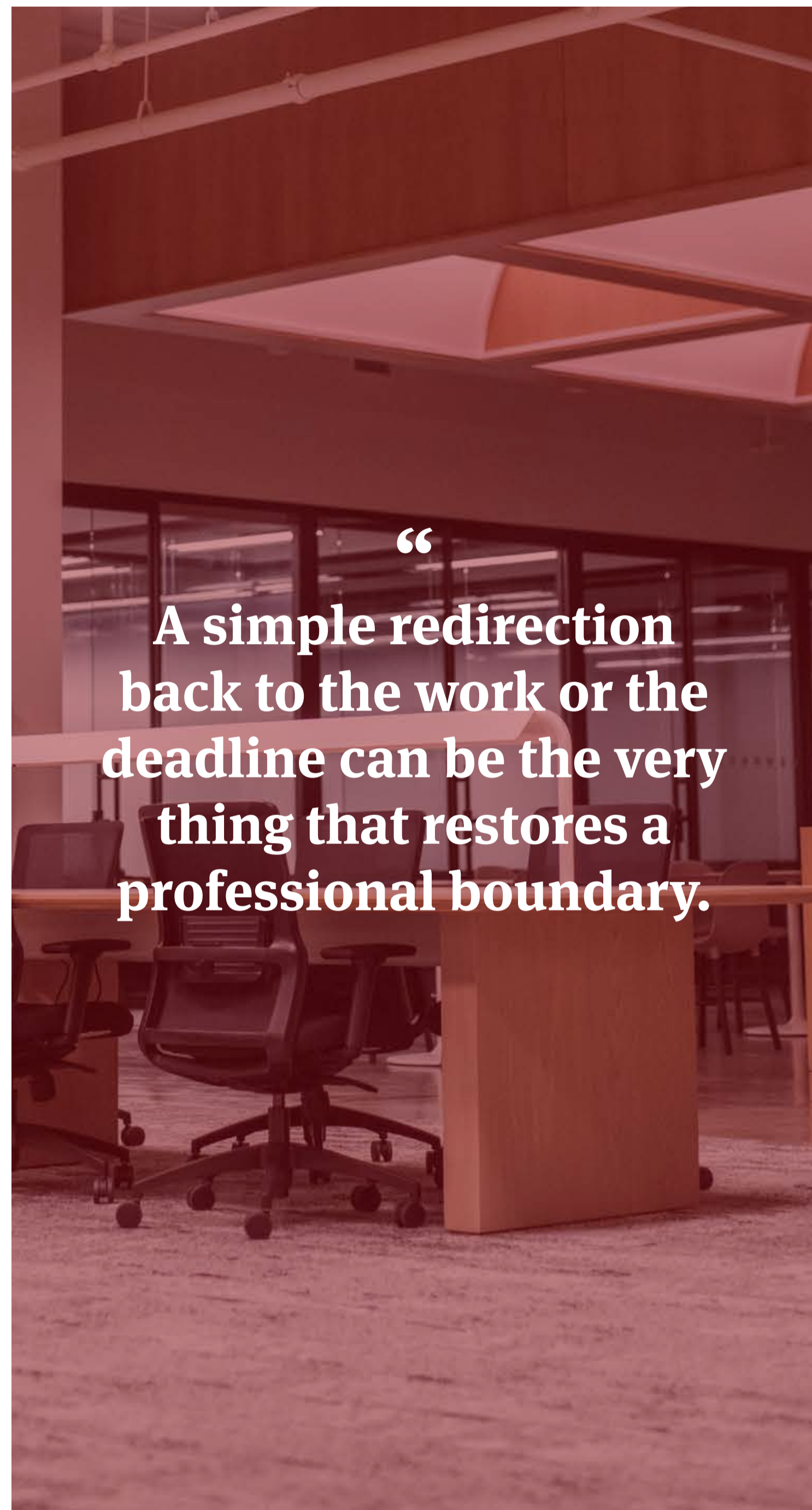
The poster is framed in purple and contains the following information:

- Logos:** Kimathi Partners | A THOUGHTFUL FIRM and CLE | CPD KNOWLEDGE SERIES.
- SPEAKERS:** Valery Atuwo and Enid Baaba Dadzie.
- TOPIC:** OUSTING WORKPLACE SEXUAL HARASSMENT.
- DATE:** Wednesday 11th February, 2026.
- TIME:** 4pm GMT.
- VENUE:** Auntie Esther's Summer Hut.
- MODERATOR:** Wisdom Aryeetey.
- Footer:** Wisdom Is The Principal Thing PROVERBS 4:7.

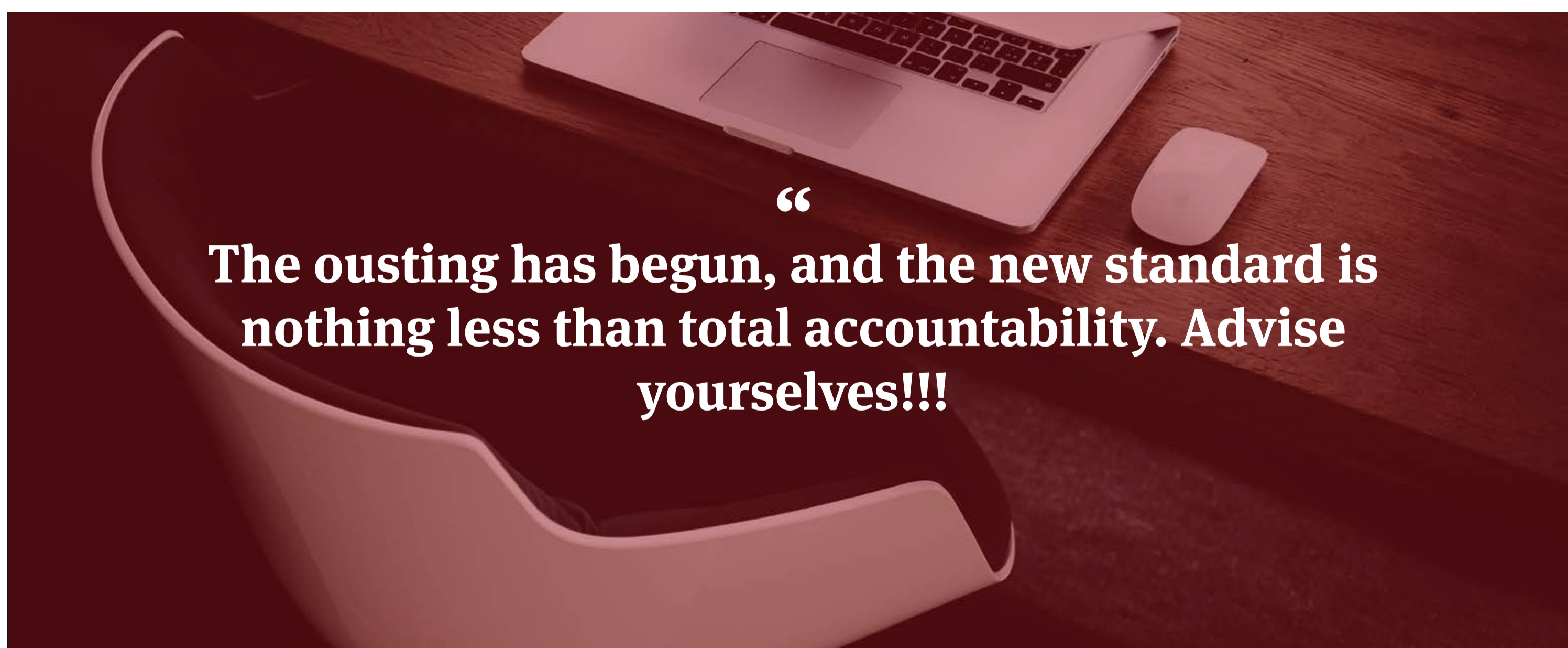
They also took the mantle to discuss the "Constructive Knowledge" doctrine, a sobering reminder for any leadership team. The dynamic duo argued that a firm cannot simply wait for a formal complaint to act. If the environment is poisoned by frequent, public misconduct, the firm is held to have known. Ignorance, in the eyes of the law and ethics, is no shield.

The session took an intriguing turn as it explored the "Bystander Effect." Through a series of realistic case studies, the team demonstrated how a junior staffer or a peer can become a guardian of the culture. The "Distract or Direct" method was introduced as a tool for those who witness a conversation veering into inappropriate territory. A simple redirection back to the work or the deadline can be the very thing that restores a professional boundary.

As the session came to a close, the takeaway was undeniable. A firm is not merely defined by its billable hours or its legal victories, but by the safety and respect it affords every soul from the most senior partner to the newest intern. The ousting has begun, and the new standard is nothing less than total accountability. Advise yourselves!!!



“
A simple redirection back to the work or the deadline can be the very thing that restores a professional boundary.



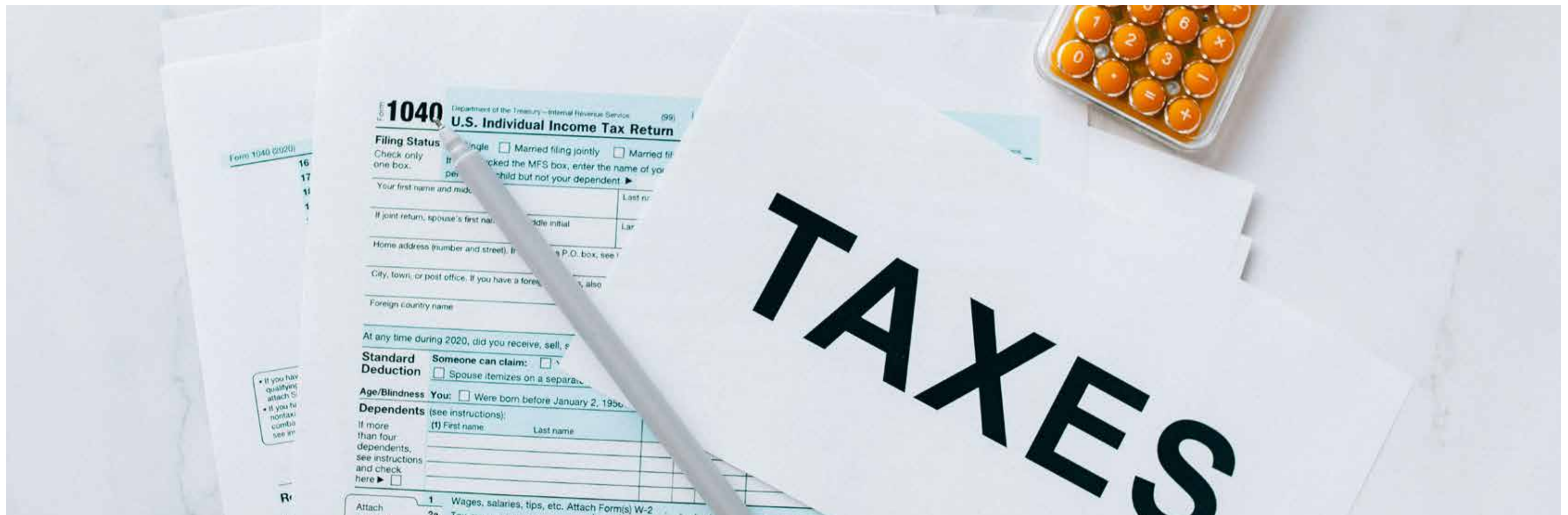
“
The ousting has begun, and the new standard is nothing less than total accountability. Advise yourselves!!!



TAX REFUNDS, STATUTORY INTERPRETATION AND MANDAMUS

Report by Miriam Selinam Tsri

The Republic v Commissioner-General, Ghana Revenue Authority; Ex Parte Agility Distribution Parks GH. Ltd (Suit No. H1/21/2024), Court of Appeal, 29 January 2026



This week’s case conference, led by Esmeralda, reviews the decision of the Court of Appeal in *The Republic v Commissioner-General, Ghana Revenue Authority; Ex Parte Agility Distribution Parks GH. Ltd*. The Court, constituted by Baffour JA (Presiding), Barima Oppong JA, and Adanu (Mrs.) JA, addressed important questions relating to the proper drafting of grounds of appeal, the legal framework governing tax refunds, principles of statutory interpretation, and the conditions under which an order of mandamus may be granted. The decision provides significant guidance for tax litigation and administrative law practice.

The dispute arose from an application for judicial review filed by Agility Distribution Parks GH. Ltd, a private limited liability company engaged in the construction of commercial warehouses. The company sought an order of mandamus to compel the Commissioner-General of the Ghana Revenue Authority (GRA) to refund GHS 12,389,000, representing excess taxes allegedly paid between 2015 and 2019. The claimed amount

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CASE
CONFERENCE

SPEAKER



Esmeralda Akorfa Afenyo

TOPIC

The Republic
vs
Commissioner-general Of
The Ghana Revenue
Authority; ExParte Agility
Distribution Parks Gh. Ltd

SUIT No. H1/21/2024
Delivered By The Supreme Court
on 29th January 2026

DATE

Thursday
12th February, 2026

VENUE

Auntie Esther’s Summer Hut

TIME

4PM
GMT

MODERATOR



Benjamin Bentsi-Enchill

“Victory belongs to the most tenacious.”
-ROLAND GARROS



comprised excess Value Added Tax (VAT) of GHS 12,197,887.61 and excess Corporate Income Tax (CIT) of GHS 200,112.45. Prior to initiating court proceedings, the company

applied to the GRA for a refund under sections 67 and 68 of the Revenue Administration Act, 2016 (Act 915). The GRA declined to refund the amount and instead credited it against the company's future tax liabilities pursuant to section 50(1)(a) of the Value Added Tax Act, 2013 (Act 870). The company contended that this approach was contrary to statute and constituted a breach of the GRA's public duty.



The High Court dismissed the application, holding that mandamus would not lie because the GRA had already performed its statutory duty by crediting the excess tax against future liabilities. The Court further held that the VAT Act, being a specific statute, prevailed over the general provisions of the Revenue Administration Act, and therefore the applicant was not entitled to a refund. Dissatisfied, the applicant appealed to the Court of Appeal. The Court of Appeal partly allowed the appeal. It held that the trial court erred in law by applying the VAT Act to the excess corporate income tax payment, since the VAT Act governs only VAT and not other forms of tax.

The applicable provision was section 68 of the Revenue Administration Act, which entitled the appellant to a refund of the excess corporate income tax. With respect to VAT, the Court agreed that the VAT Act applied but found that the trial court relied on the wrong provision and reached an incorrect conclusion. The Court held that section 50(3) to (9) of the VAT Act provides an independent basis for a refund even where the taxpayer is not an exporter, and the failure to consider this provision constituted an error of law. Consequently, the Court held that the appellant was entitled to a VAT refund.



On the question of mandamus, the Court reaffirmed that the remedy is available where a statutory public duty exists, the duty is owed to the applicant, there has been a demand and refusal, and the applicant has suffered prejudice. The Court noted, however, that demand and refusal need not always be express and may be inferred from conduct. It held that a public officer may be deemed to have refused to perform a statutory duty where the officer deliberately performs a different duty to avoid



compliance with the applicable law. Applying these principles, the Court concluded that the GRA's decision to credit the excess tax rather than refund it amounted to a constructive refusal, and therefore the conditions for mandamus had been satisfied.

The Court also made important observations on the drafting of grounds of appeal. It emphasised that grounds of appeal must identify specific errors for correction and should not be argumentative, narrative, or duplicative. The Court cautioned against embedding legal arguments within grounds of appeal and reiterated its power to strike out defective

grounds while preserving the substance of a genuine grievance.

The case is significant for clarifying the relationship between the Revenue Administration Act and the VAT Act in matters of tax refunds, confirming that VAT refund claims may arise outside the export context, and reinforcing the evolving principles governing the grant of mandamus. The decision also provides practical guidance on drafting precise and compliant grounds of appeal. Collectively, these principles are instructive for litigation strategy, tax advisory work, and the preparation of court process.



LIVING THE VALUES

TGIF Highlights – Friday, 13th February 2026 Kick Off Session

Report by Nancy Ama Sackey

TGIF is officially back!

On Friday at exactly 4 pm, Auntie Esther’s Summer Hut came alive once again as the firm gathered to kick off the 2026 TGIF sessions. The theme was simple yet profound: “Living the Values”. It was explained that the conversation would not be about merely reciting or memorising the firm’s principles, but about what it truly meant to embody them both when no one was watching and when everyone was.

Moderated by our senior man, James Quartey, the session featured three distinguished Values Award winners: Vanessa Alabi, Krystelle Gnagne, and Isaac Nyamekye. What unfolded was described as an honest, humorous, reflective, and deeply practical conversation about what it took to live out the firm’s principles daily.

The session began with a reflection on how a foreign lawyer had been impressed by the firm’s responsiveness, which was said to

The poster features the Kimothi Partners logo (A THOUGHTFUL FIRM) and the TGIF logo (IDEAS + MORE). The topic is 'Living the Values'. Panelists include Vanessa Alabi, Charles Frimpong, Krystelle Gnagne, and Isaac Nyamekye. The moderator is James Quartey. The event is on Friday, 13th February, 2026, at 4pm GMT, at Auntie Esther's Summer Hut. A quote at the bottom reads: 'Wisdom Is The Principal Thing PROVERBS 4:7'.



demonstrate how powerful and visible the firm's values were in practice. The panelists introduced themselves and participated in a brief exercise matching value descriptions to the firm's core principles.

As first time Values Award winners, they shared that they had felt affirmed and pleasantly surprised when their names were mentioned. Listening to colleagues describe their character and contributions was described as an all round moment. It was suggested that there was something deeply powerful about hearing what others saw in you, as it affirmed that the long hours, discipline, and unseen sacrifices truly mattered.

Isaac recounted that the first person he had called with the good news was his wife... and rightly so! Krystelle shared that faith had anchored everything she did and had sustained her through the various seasons of work.



and finding a way forward even when it felt inconvenient. It was observed that sometimes the hardest part was not the work itself but going back to ask for more time. Yet even in those moments, the commitment had remained the same: deliver well and keep one's word. Trust, it was concluded, was built not in grand gestures but in consistency.

The discussion explored excellence and thoughtfulness in practical terms, including managing client expectations, delivering on promises despite challenges, and going the extra mile to support teammates. The panelists described personal strategies for growth, including self motivation, learning from feedback, reviewing past work to improve, and praying daily. Excellence was not portrayed as a lofty ideal but as a daily discipline. Tough feedback had been described as a baptism by fire, yet it had led to growth. The lessons were clear: review yesterday's work, improve today, learn from feedback, correct mistakes, pray, reflect, and try again.

Responsiveness drew both laughter and admiration. It was explained that responsiveness within the firm was not accidental but cultivated through daily task lists, mental discipline, and immediate acknowledgement of



The conversation then moved from celebration to substance as the panelists examined what trustworthiness looked like when deadlines were tight and parallel workstreams were clashing. Vanessa explained that it meant having the courage to return to a client and manage expectations honestly. It meant delivering when one had promised to do so



emails and calls. At the same time, it was acknowledged that speed had to be balanced with quality. Sometimes this required managing expectations and requesting extensions in order to ensure that the final work truly reflected the firm's standards. Winning, it was noted, was not merely about being first but about being right.

Thoughtfulness in communication was also emphasized. It was shared that when an email might come across as harsh, one approach had been to call the recipient first to provide context and avoid unnecessary misunderstanding. Thoughtfulness, it was observed, was not softness but strength expressed with maturity.

Faith featured prominently throughout the discussion. It was described not as an abstract concept but as a lived reality expressed through prayer before work, trust during uncertain seasons, and perseverance when results were not immediate. A message to interns was highlighted: thriving in the firm required faith, not only through prayer but by embodying the Word, especially in moments that felt unfair or difficult.

When asked what kept one level headed during stressful days, one panelist responded candidly that food played a role. Laughter filled the Hut, yet beneath the humor was a practical lesson about self awareness, knowing one's triggers, regulating emotions, and choosing kindness even under pressure. Living the values, it was emphasized, did not mean pretending stress did not exist. It meant responding differently.

Ultimately, the session portrayed a firm culture grounded not only in the ambition to win but in discipline, faith, teamwork, and the unwavering commitment to finish what one started. The first TGIF of 2026 was described as more than a panel discussion. It was a mirror reflecting who the firm was when deadlines loomed, when clients delayed, when feedback stung, when recognition surprised, and when faith was stretched.

Living the values, it was concluded, was not about perfection but about intentionality. It was about showing up daily with trustworthiness, thoughtfulness, excellence, responsiveness, faith, and the determination to win the right way. If Friday had been any indication, 2026 would not simply be about doing great work. It would be about doing it with character.



A New Warrior Joins the Firm: AMA AFRAH APPIAH



When Ama Afrah Appiah walked through the firm's doors this week, she brought with her a remarkable story of excellence, ambition, and global experience. From topping her class at the University of Cape Coast to representing Ghana on the world stage, Ama's journey is one that inspires.

Ama is a Part II student at the Ghana School of Law and a First Class LLB graduate. She graduated as a multi-award-winning student, earning recognition as the Best Graduating Student in Human Rights Law, Criminal Law, Constitutional Law, and Commercial Law. Her academic achievements reflect a deep commitment to legal excellence and intellectual rigor.

Beyond the classroom, Ama has represented





Ghana in prestigious international moot court competitions, including the Philip C. Jessup International Law Moot Court Competition and the IBA ICC Moot Court Competition in The Hague. These experiences have honed her advocacy skills and given her a unique global perspective.

Ama is also a polyglot, fluent in French, Chinese, and German. Her linguistic talents earned her the Chinese Language Ambassador Award, highlighting her ability to connect across cultures.

Her orientation programme began on Wednesday, 11th February, and will continue until next week. Coordinated by Abigail Dedo and Naa Dede, the programme is designed to immerse Ama in the firm's culture, practices, and values, ensuring a smooth integration into the team.

We are thrilled to welcome Ama Afrah Appiah to the firm and look forward to the fresh energy, insight, and excellence she brings to our collective journey.



NATIONAL NEWS

Report by
Samuel Gyekye-Fosu

MAHAMA SUMMONS EMERGENCY MEETING OVER COCOA WAHALA



His Excellency John Dramani Mahama has called an emergency Cabinet meeting on February 11, 2026, to address escalating problems in Ghana's cocoa sector. The announcement was made by Minister of State for Government Communications Felix Kwakye Ofosu.

The sector is facing serious challenges, including delayed payments to farmers, 50,000 tonnes of unsold cocoa beans, and financial strain at the Ghana Cocoa Board (COCOBOD). CEO Randy Abbey acknowledged market disruptions, citing Ghana's high farm gate price as a key reason buyers are reluctant to purchase cocoa.

Farmers are owed payments dating back to November 2025, while COCOBOD reportedly owes Licensed Buying Companies over GH¢10 billion. Ghana pays farmers about GH¢58,000 (around \$5,040) per tonne—roughly 70% of the Free on Board price—based on earlier higher global prices. However, world cocoa prices have fallen sharply to about \$4,100–\$4,400 per tonne, while Ghana's total production and export costs remain around \$6,300 per tonne. This has made Ghana's cocoa less competitive compared to countries like Côte d'Ivoire, Nigeria, Ecuador, and Brazil.

KENNEDY AGYEPONG WINS DEFAMATION APPEAL AGAINST KWEKU BAAKO; BAAKO ORDERED TO REFUND PAID DAMAGES IN 30 DAYS



The Court of Appeal of Ghana has unanimously upheld an appeal by Kennedy Agyapong, overturning a High Court ruling that had found him liable for defaming veteran journalist Kweku Baako.

The appellate court set aside the earlier judgment, which had been entered after parts of Agyapong's witness statements were struck out during case management. It ordered a retrial of the case and directed Baako to refund all damages paid to Agyapong within 30 days.

In June 2020, the High Court's Financial and Economic Crime Division, presided over by

Justice Afia Serwaa Asare-Botwe, had awarded Baako GH¢100,000 in damages and GH¢30,000 in costs. The ruling followed several public statements made by Agyapong in 2018 on various media platforms, in which he described Baako as corrupt, dishonest, and involved in illegal mining (galamsey).

With the Court of Appeal's decision, the case will return to the High Court for a fresh trial, during which both parties' witness statements will be considered. It remains unclear whether Baako will appeal the ruling to the Supreme Court.

GOVERNMENT TO RESTRUCTURE COCOBOD'S GH¢5.8BN DEBT, TIGHTEN OVERSIGHT

The Government of Ghana has announced plans to restructure about GH¢5.8 billion in legacy debt owed by the Ghana Cocoa Board (COCOBOD) to the Bank of Ghana and the Ministry of Finance (Ghana).

At a press briefing in Accra, Finance Minister Cassiel Ato Forson said the government will seek parliamentary approval for the restructuring to restore COCOBOD's financial stability, improve its balance sheet, and boost investor confidence.

As part of broader reforms, the government plans to introduce a new Cocoa Board Bill that will bar COCOBOD from engaging in quasi-fiscal activities, particularly road construction, which has significantly contributed to its financial difficulties. The aim is to refocus the Board strictly on cocoa production, regulation, and marketing.

Additionally, the Office of the Attorney General (Ghana) will conduct a concurrent forensic and criminal audit of COCOBOD's operations over the past eight years to investigate financial management and procurement decisions.

The debt restructuring, legislative reforms, and forensic audit are intended to restore fiscal discipline, enhance transparency, and secure the long-term sustainability of Ghana's cocoa sector.



Ghana Cocoa Board
Poised to Maintain Premium Quality Cocoa

INVITATION

WELCOME NETWORKING COCKTAIL

AHK Ghana | 12 February 2026 | Labadi Beach Hotel



Esinam and Dodzi represented the firm at the Welcome Networking Cocktail hosted by Delegation of German Industry and Commerce in Ghana (AHK Ghana) on Thursday, 12 February 2026 at Labadi Beach Hotel.

The event, organised to officially commence the 2026 business year, brought together members of the German-Ghanaian business community, including corporate leaders, development partners, and new entrants to the Chamber. The gathering provided an overview of AHK Ghana's key programmes and strategic priorities for the year ahead, particularly in the areas of trade facilitation, investment promotion, and bilateral cooperation.

Beyond the formal presentations, the evening created a dynamic platform for meaningful engagement. Participants reconnected with longstanding partners, explored new business synergies, and exchanged perspectives on Ghana's evolving commercial and regulatory landscape.

Through its representation, the firm reaffirmed its commitment to active engagement within international business networks and to supporting clients navigating cross-border transactions and multinational commercial relationships.



THROWBACK PICTURES







SET GOALS TO ACCOMPLISH THE EXTRAORDINARY

Author: Jerry Acuff

Report by Naa Dedei Okaile Coleman

Brief summary of the book

In this article, the writer talks about how to turn big ambition into disciplined execution. Acuff's approach is practical, performance-driven, and heavily rooted in sales psychology, but the principles are based on 5 simple steps: Decide. Commit. Execute. Measure. Adjust.

Key insights

1. Be absolutely clear about what you truly want to achieve

Ron Willingham wrote that, "What you believe you should have and can have is what you will have." Focus on the three or four things you want to accomplish and develop a plan to start achieving them. Be specific about your goals and have target dates so you know exactly what to visualize as part of the process.

"What you believe you should have and can have is what you will have."

2. Write them down

Experts say you're 90% more likely to hit your goals if you actually write them down. Acuff suggests jotting them on paper, so they feel real and giving them a quick look at least once a week to keep yourself on track.

3. Ensure your goals are in line with your gifts and talents

You grow by setting goals that stretch you past where you are now, but still keeping them realistic enough to actually achieve. And it helps a lot to surround yourself with people who push you, support you, and inspire you to show up at your best.

4. Don't let other talk you out of your goals

Do not let your doubts get in the way of trying things you are capable of and hold you back. Often, the fear of what others might think or say can stop you even before you try. And when people actually doubt you, do not let their disbelief derail your goals.

5. Once you get incredible clarity about what you want to achieve, let your goal-seeking mechanism take over.

Trying too hard to force your goals can create stress and make things harder. The key is to stay relaxed and stay open to opportunities. If you're super clear about what you want, the right chances will come your way.

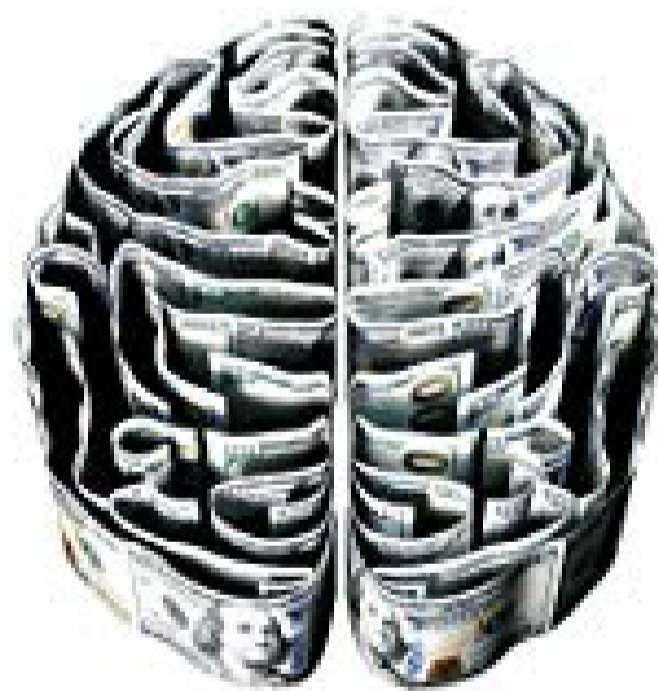
Short note on why we should read it and what makes it special

The key takeaway from this article is that extraordinary results happen when you write down your goals, work at them consistently, and hold yourself accountable. By setting goals and building the right habits, skills, knowledge, and mindset, you can achieve far more than you think.

OUR BOOK FOR THE MONTH

February 2026

The
Psychology
of
Money



TIMELESS LESSONS ON WEALTH, GREED,
AND HAPPINESS

MORGAN HOUSEL

"Housel's observations often hit the daily double: they say things that
haven't been said before, and they make sense."

—HOWARD MARKS

Hb

“WHAT IS WORTH DOING IS WORTH DOING WELL.”

Philip Stanhope THE 4TH EARL OF CHESTERFIELD.

What Does It Actually Mean?

At its core, the phrase is an argument against mediocrity and half-measures. It suggests that if a task is important enough to take up your time, it's important enough to receive your full effort.

Here is a breakdown of the philosophy behind it:

- **Respect for Time:**

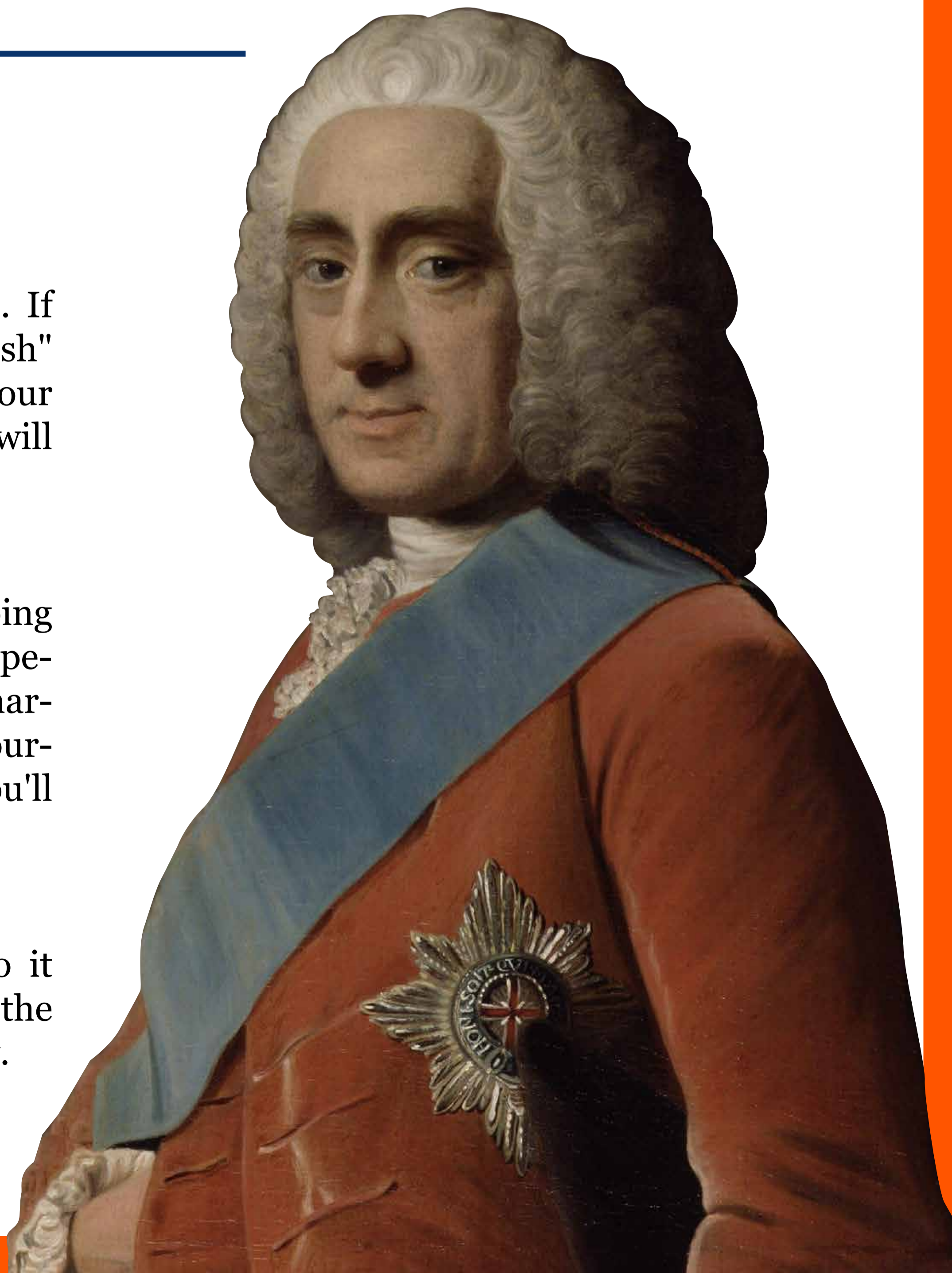
Time is a non-renewable resource. If you spend an hour doing a "slapdash" job, you've essentially wasted that hour because the results won't last or will need to be fixed later.

- **The Habit of Excellence:**

Lord Chesterfield believed that doing things "well" wasn't just about the specific task—it was about building a character of excellence. If you allow yourself to be lazy with small things, you'll be lazy with big things.

- **Efficiency:**

It's actually more "efficient" to do it right the first time. The "do-over" is the ultimate hidden tax on productivity.



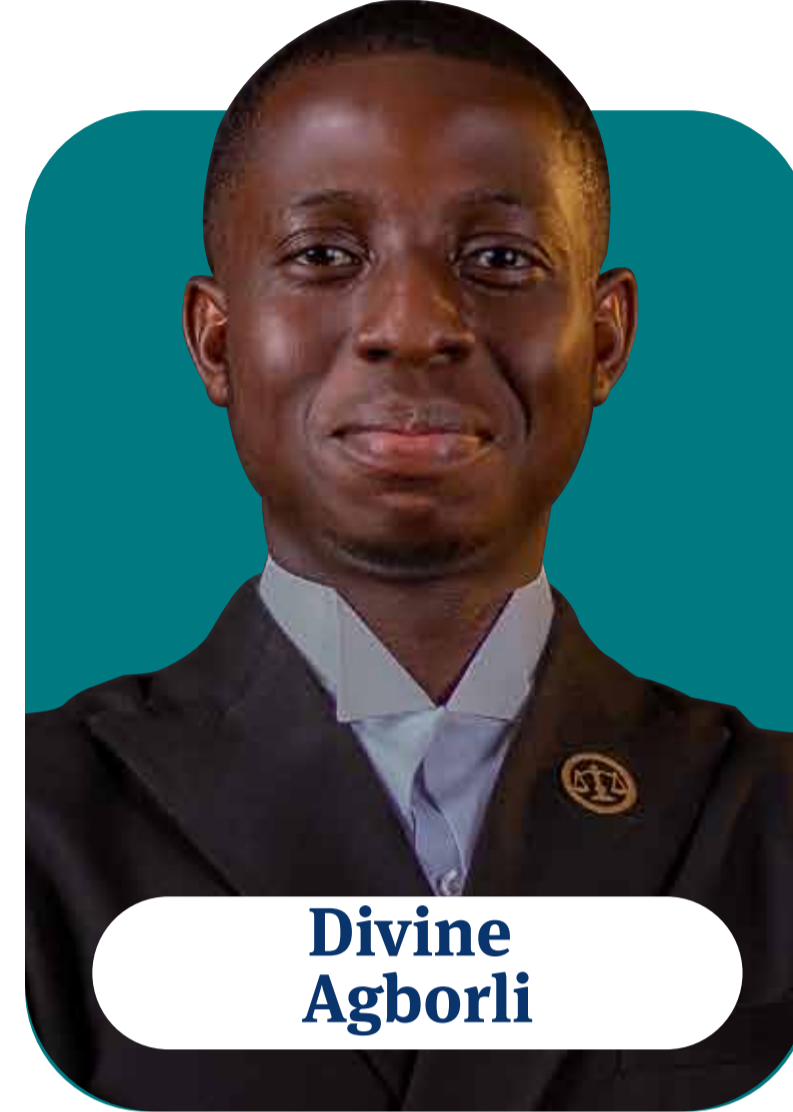
WEEKLY
NEWSLETTER
EDITORIAL TEAM



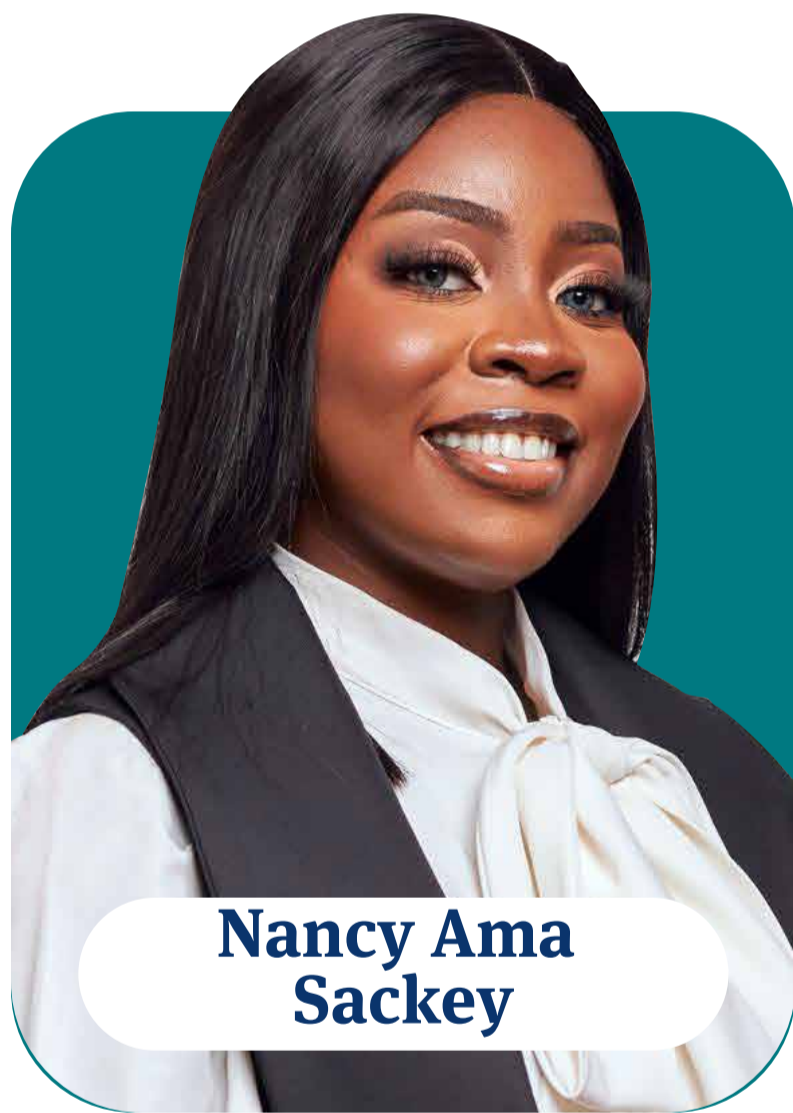
**Jonathan
Agyei-Peprah**



**Abigail Dedo
Kpabitey**



**Divine
Agborli**



**Nancy Ama
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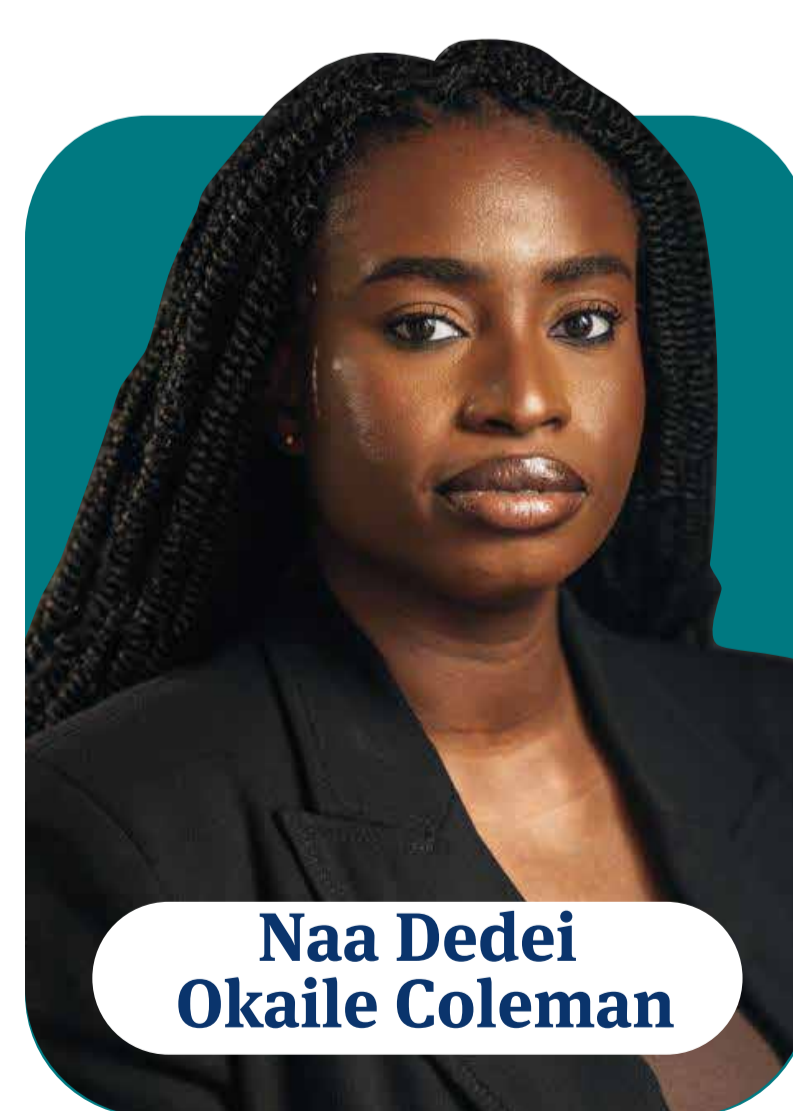
**Esmeralda
Akorfa Afenyo**



**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.