

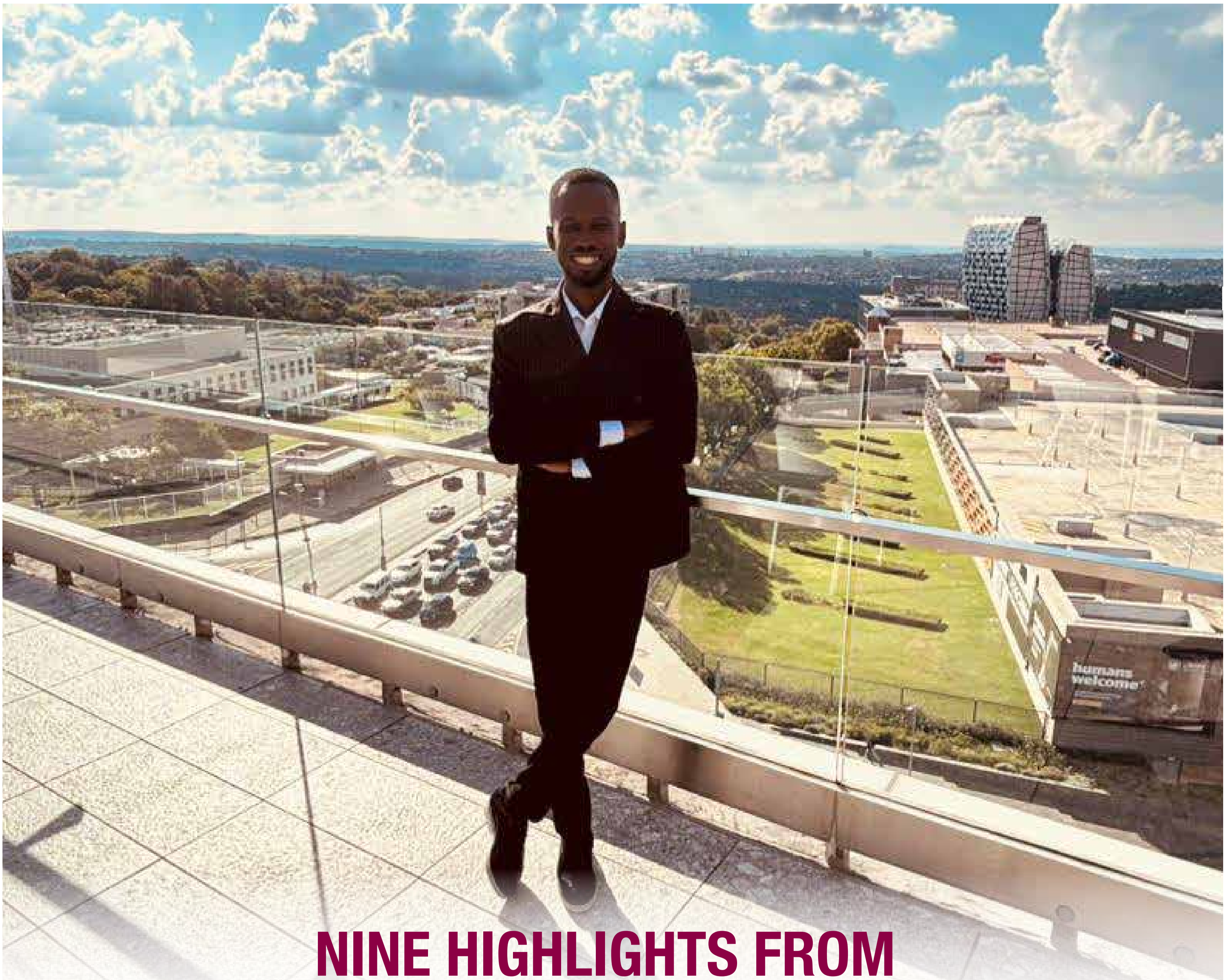


WEEKLY NEWSLETTER

FEBRUARY 2026 WEEK 4

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

EDITION 35



NINE HIGHLIGHTS FROM WEBBER WENTZEL LITIGATION ASSOCIATE TRAINING PROGRAMME

- By Philip Obeng Nyarko

EDITORIAL INSIGHTS: A GLIMPSE INSIDE

Works, Not Words



Last week, we reflected on intention: on choosing to take our work, our values, and our growth seriously. This week shows us what intention looks like in motion.

Our engagement with Webber Wentzel reminded us that excellence is not dramatic. It is careful preparation, respect for detail, and responsibility in decision-making. How we present our work is inseparable from the care we put into it. Craft is revealed in the small things.

Time spent in Sandton also sharpened our appreciation for community. Size and scale impress, but proximity builds culture. The way we show up for one another, and the way we speak about the firm outside these walls, quietly shapes our brand.

The devotion on “Love in Action” challenged us to practise our values, not perform them. Thoughtfulness, care, and integrity only become real when expressed in consistent action, especially when it costs us convenience.

Our CLE on financial health reminded us that discipline is not only professional. Money is behavioural before it is mathematical. Deliberate choices, clarity about needs and wants, and consistency over time build quiet stability.

The case conference on National Investment Bank v. ABM reinforced a familiar lesson in a commercial context: precision protects. Conditions precedent matter. Regulatory realities cannot be assumed away. Obligations do not dissolve because outcomes disappoint.

Finally, the reflection on The Defining Decade brings the focus back to us. Growth is cumulative. Habits compound. There is no neutral season; we are always becoming.

Last week asked us to be intentional. This week shows us how intention looks when it is lived.



NINE HIGHLIGHTS FROM WEBBER WENTZEL LITIGATION ASSOCIATE TRAINING PROGRAMME

- By Philip Obeng Nyarko

1. Obsession with work always brings extraordinary results.

Les Morison SC from Webber Wentzel presented on pleadings. He gave us exercises and went around giving clarifications. I saw him kneeling on the carpet in a dialogue with one other group.

His kneel said a lot more than the presentation. This is a lawyer who has been practising since 1998. He is obsessed with

the work, including teaching new associates. And the results showed in how his act inspired me on work obsession.

2. "I took the [road] less travelled by, and that has made all the difference."

This is a poem by Robert Frost. Les Morison SC indicated that the litigant's work is to make the right decision for the client. A wrong decision may have bad results. So, all in all, the role of the litigant is to make the right decision.

Les Morison recited the poem from Robert Frost to highlight this important point.

A litigant's awareness of the value of decision and its consequences will always inform the decision making process in a right direction. The litigant will go all up and down to get the decision right.

“

**And the results showed in
how his act inspired me on
work obsession.**

3. Works, not words.

Webber Wentzel is a very big law firm in size. This is my first time seeing a big law firm with such size. That increased my sense of belief in myself and colleagues at Kimathi & Partners. With such a young population at Kimathi & Partners, we operate at high levels that matches up with sizable firms like Webber Wentzel. Indeed, works and not words. Works know no boundaries. It penetrates through every city including Sandton.



4. It is all about form.

We were divided into groups to draft particulars of claim using a set of facts. Other groups drafted it in hand writing format. My group, however, typed and printed it out. Les Morison SC distributed my group's particulars of claim to the other group as an example of a particulars of claim.

A colleague from my group asked Les Morison SC why he chose our group's draft particulars of claim. Les Morison SC said, "It is all about form". How a work is presented is as integral as the work itself.

This is a value that is non-negotiable at Kimathi & Partners. And for Les Morison SC to have a similar value shows how matters of form has become a universal standard in assessing whether "a heart has been put into the work".

“
**How a work is
 presented is as
 integral as the
 work itself.**”

5. Protect the Brand

Kirsten Wolmarans presented on arbitration. She started the presentation by saying that everyone should close his laptop because we are about to listen to the most important lecture on arbitration in the world. Her starting speech sought to elevate Webber Wentzel as a best place for arbitration. This was her way of spearheading Webber Wentzel's brand in our eyes.

I learned the lesson that the role of protecting the brand of Kimathi & Partners is everybody's role. What we say about the firm outside the walls of the firm matters.

6. An underrated blessing

Webber Wentzel is mainly corporate centered with floors spanning to 7th Floor. Colleagues do not get to see one another for weeks. Just two days at Webber Wentzel, and a strong light has casted on how I have underrated the level of community at Kimathi & Partners. Knowing everybody, seeing everybody each day and having a brotherly relationship with everyone is a blessing I have underrated all this while. I will cherish every gathering at the summer hut.

7. Intentions

My impression of Sandton is that it was made out of intention. This is confirming to me when colleagues at Webber Wentzel told me that Sandton's luxury state of the art is not the same as anywhere in Johannesburg and the rest of South Africa. Sandton is a distinct city of luxury.

Things that are sought after are not made out of accident. They are intentionally crafted. It comes out first as an intention and then executed into action.

Sandton is distinct in Africa because there was an intention to make it so and it has been made so. This emphasises the importance of intention.

8. Passion

We had two in-house counsels for a panel discussion. And they were asked what informs their choice of external counsel for their projects. The first in-house counsel said that "genuine passion is rare". She said she can get a good legal advice from a lot of law firms. But it is only genuine passion that will unlock a creative phase on their work. As in-house counsels, they always detect whether a work was done by a person with genuine passion or a person

who simply wanted to work to earn a living. They always assign their work to law firms that exhibit genuine passion for the work.

It is not about who knows the law any more (as many knows the law), it is about who shows care for the work.



9. A Different Kind of Law Firm.

This is my most important highlight. In front of the Kimathi & Partners Library is the phrase "A Different Kind of Law Firm". Until today, I now appreciate why this phrase is in front of the K&P Library.

As big as Webber Wentzel is, Kimathi & Partners have very young lawyers who train associates to become the best. Unlike Webber Wentzel, which has lawyers with high age bracket to train associates.

As big as Webber Wentzel is, Kimathi & Partners uses a minimal number of young lawyers to achieve big results.

We are indeed a different kind of law firm. And seeing the system at Webber Wentzel has unveiled to me that the system at Kimathi & Partners is not just a system, but it is a different kind of system that is not available anywhere in the world.



LOVE IN ACTION

EVENING DEVOTION WITH DANSO

Report by Abigail Dedo Kpabitey

THEME
Love in Action

SPEAKER
Kwasi Danso Amoah

DATE Monday 16th February, 2026
TIME 5:30-6:00 PM
VENUE K&P Office
Outside the Conference Room

SCRIPTURE READINGS: 1 John 3:18; Luke 2:10

The sermon titled “Love in Action” focused on the true meaning of love and how love must be made tangible through actions, not just words. Danso emphasized that love is not proven by verbal expressions alone, but by consistent, sincere actions that reflect genuine care. If we truly love people, they should be able to recognize it through what we do, not merely what we say.

Using the Parable of the Good Samaritan and the encounter between Jesus and the lawyer who asked how to inherit eternal life, Danso highlighted Jesus’ instruction: “Love your neighbour as yourself.” Jesus used the parable to define who a neighbour truly is and to demonstrate that loving others means actively showing compassion, kindness, and responsibility, regardless of personal convenience or

social boundaries. This teaching reinforced the idea that love is practical, visible, and expressed through service.

Danso further explained that compassion only becomes real when actions support words, and that love is truly tested in moments of conflict. He challenged us to reflect on the firm’s values, particularly the firm’s core value of Thoughtfulness, questioning whether it is genuinely reflected in our daily actions.

Danso concluded with a reminder that faith without action is empty, and that acts of kindness must come from a place of genuine care rather than mere obligation. Ultimately, he called on us to align our actions with our words, because that is the true evidence of love in action.

THEME
Love in Action
Luke 10:25-37

SPEAKER
Kwasi Danso Amoah

SERMON NOTES

1. Love requires action.
2. The Good Samaritan demonstrates that true love is shown through practical help and compassion, not just words or intentions.
3. Unlike others who passed by, the Samaritan noticed the need and chose to act, showing responsibility and empathy.
4. Love in action at work means supporting colleagues and not focusing solely on personal performance or getting one’s own tasks right.
5. Love in action means building a supportive work culture.



THE PSYCHOLOGY OF MONEY AND THE DISCIPLINE TO KEEP IT

Report by Divine Agborli



Last Wednesday, we gathered for a CLE session on Financial Health and Management, and let us just say this was not your usual talk about saving coins in a jar. Sefakor led the session with clarity and calm authority, while Marcus kept the conversation flowing with thoughtful moderation and just the right touch of humour.

From the very beginning, one truth stood tall: financial health is not about how much you earn. It is about how well you manage what you earn.

Sefakor defined financial health as the ability to meet daily obligations, absorb shocks, plan confidently for the future and live within your means without anxiety. In other words, it is the quiet confidence that your money is working for you, not the other way around. Financial management, he explained, is the deliberate process of earning, budgeting, saving, spending, investing and protecting wealth. Deliberate being the operative word.

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CLE | CPD
KNOWLEDGE SERIES

SPEAKER

Sefakor Kuenyehia

TOPIC

Financial Health & Management

MODERATOR

Marcus Kwabena A. Bofo

DATE
Wednesday
18th February,
2026

TIME
4pm
GMT

VENUE
Auntie Esther's Summer Hut

Wisdom Is The Principal Thing
PROVERBS 4:7

One particularly striking line was that financial health is the difference between living well and surviving well dressed. That landed.

We explored the classic but uncomfortable distinction between needs and wants. Needs are food, shelter, healthcare, education and other essentials. Wants are the luxury upgrades, the status purchases, the subscriptions we forgot we even signed up for. Financial maturity, we were reminded, begins when we stop treating wants as if they are emergencies.

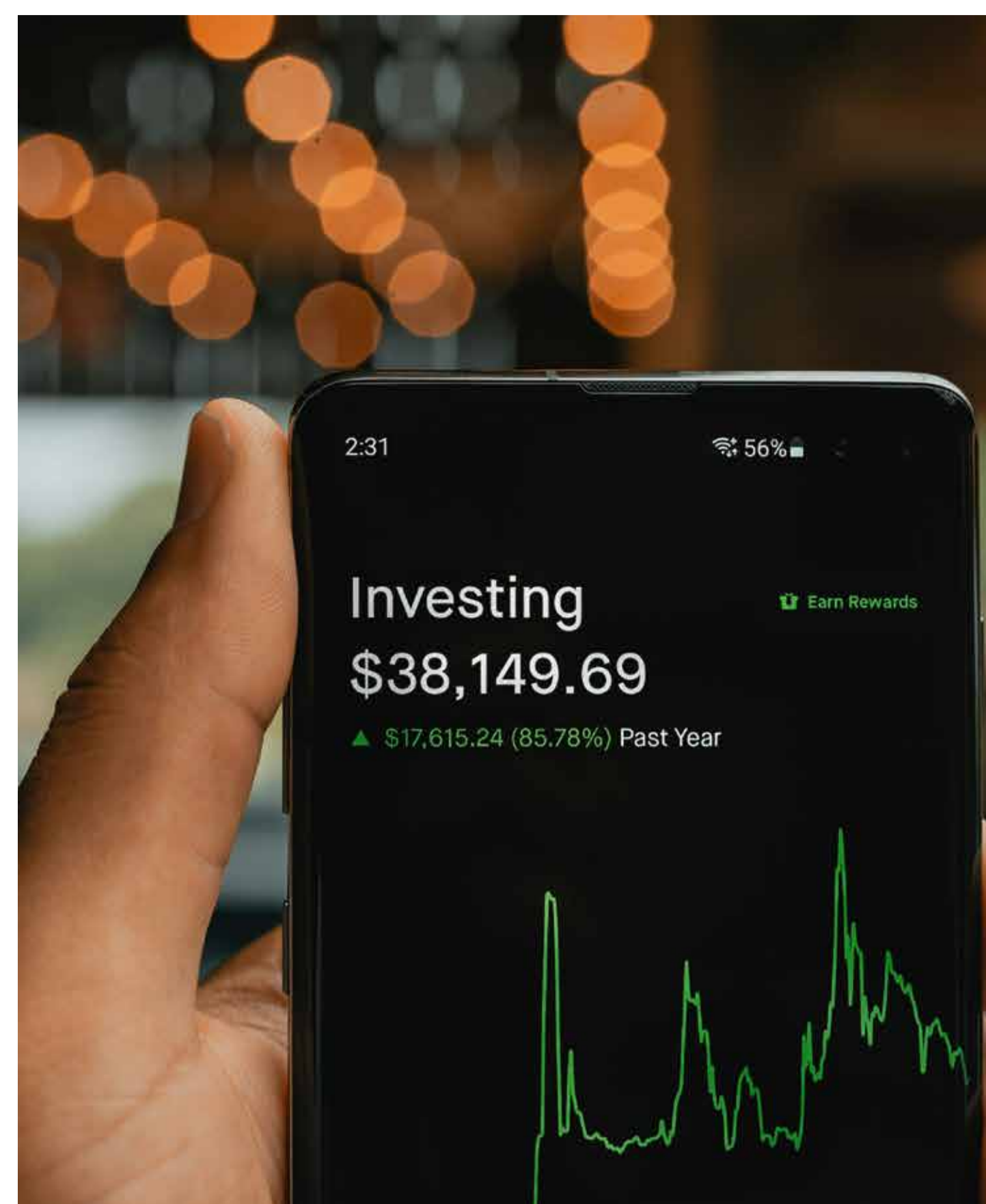
The session gently dismantled a common excuse. Most people do not struggle because they earn too little. They struggle because spending grows faster than income. Financial decisions are emotional. Status pressure sneaks into the budget. The future self is postponed indefinitely. Money, Sefakor reminded us, is not just mathematics. It is psychology. If behaviour is undisciplined, even the neatest spreadsheet will not survive.

We were challenged to confront the stories we tell ourselves about what we deserve. Lifestyle inflation. Exaggerated status. Peer comparison. Unstructured generosity. Each one can quietly sabotage even a good salary. There was also a sobering reminder that even disciplined people face external pressures. Inflation rises. Exchange rates fluctuate. Interest rates increase. Policies change. Economic conditions shift. Financial health therefore requires both internal discipline and external awareness.

The practical steps were refreshingly simple and difficult at the same time.

Have an honest conversation with yourself. What do you truly earn after deductions. What do you truly spend. What is draining you quietly.

See yourself at every stage of life. Visualise thirty, forty, fifty, retirement. What responsibilities will you carry? What standard of living do you desire? Who will depend on you?



Set realistic targets. Build an emergency fund. Clear high interest debt. Invest monthly, even if modestly.

Commitment, we learned, is more important than intelligence. Most people know what to do. They simply do not do it consistently. Discipline. Patience. Delayed gratification. The ability to say no. These are not dramatic traits, but they are powerful.

We were encouraged to build capacity by increasing earning potential, learning investment basics, reducing unnecessary liabilities and diversifying income streams. And perhaps most reassuring of all, we were reminded that financial health is not a sprint. It is a long and quiet process. Wealth takes time. Progress is not always visible immediately. Consistency beats intensity.

Finally, a beautiful note to end on: relationships are a form of wealth. Quality relationships open doors, create support systems during hardship and reduce the pressure to prove oneself. That might have been the most unexpected investment advice of the afternoon.



WHEN CONDITIONS PRECEDENT DEFEAT ENFORCEABILITY:

SUPREME COURT CLARIFIES THE LAW IN NATIONAL INVESTMENT BANK V. ABM LOGISTICS TERMINAL LTD & 3 ORS

Report by Miriam Selinam Tsri

At Thursday's case conference, Divine led an engaging and detailed discussion on the Supreme Court decision in NATIONAL INVESTMENT BANK v. ABM LOGISTICS TERMINAL LTD & 3 ORS (Civil Appeal No. J4/58/2023, decided 5th November 2025). The case addresses critical issues relating to the validity and enforceability of agreements subject to conditions precedent, the separability of loan obligations from ancillary arrangements, guarantor liability, and the proper award of interest.



Background and Facts


The dispute arose from loan facilities granted by National Investment Bank (NIB) to ABM Logistics Terminal Ltd (ABM). In 2007, NIB extended a loan facility of GHS 584,444.63 to ABM. In 2010, following the grant of a licence to ABM by the Ghana Ports and Harbours Authority (GPHA) and CEPS to operate an Inland Container Depot at Tema Port, ABM secured an additional loan of GHS 137,637.43 from NIB. The two facilities were consolidated and repayment terms agreed.

Under the licensing arrangement with GPHA and CEPS, ABM was required to have a banking facility on its premises to facilitate revenue collection, including government revenue.

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CASE CONFERENCE

SPEAKER



Divine Selase Agborli

TOPIC

National Investment Bank vs ABM Logistics Terminal Ltd & 3 ORS


Civil Appeal NO. J4/58/2023
Delivered By The Supreme Court on 5th November 2025

DATE
Thursday 19th February, 2026

VENUE
Auntie Esther's Summer Hut


TIME
4PM GMT

MODERATOR



Benjamin Bentsi-Enchill

"Victory belongs to the most tenacious."
-ROLAND GARROS

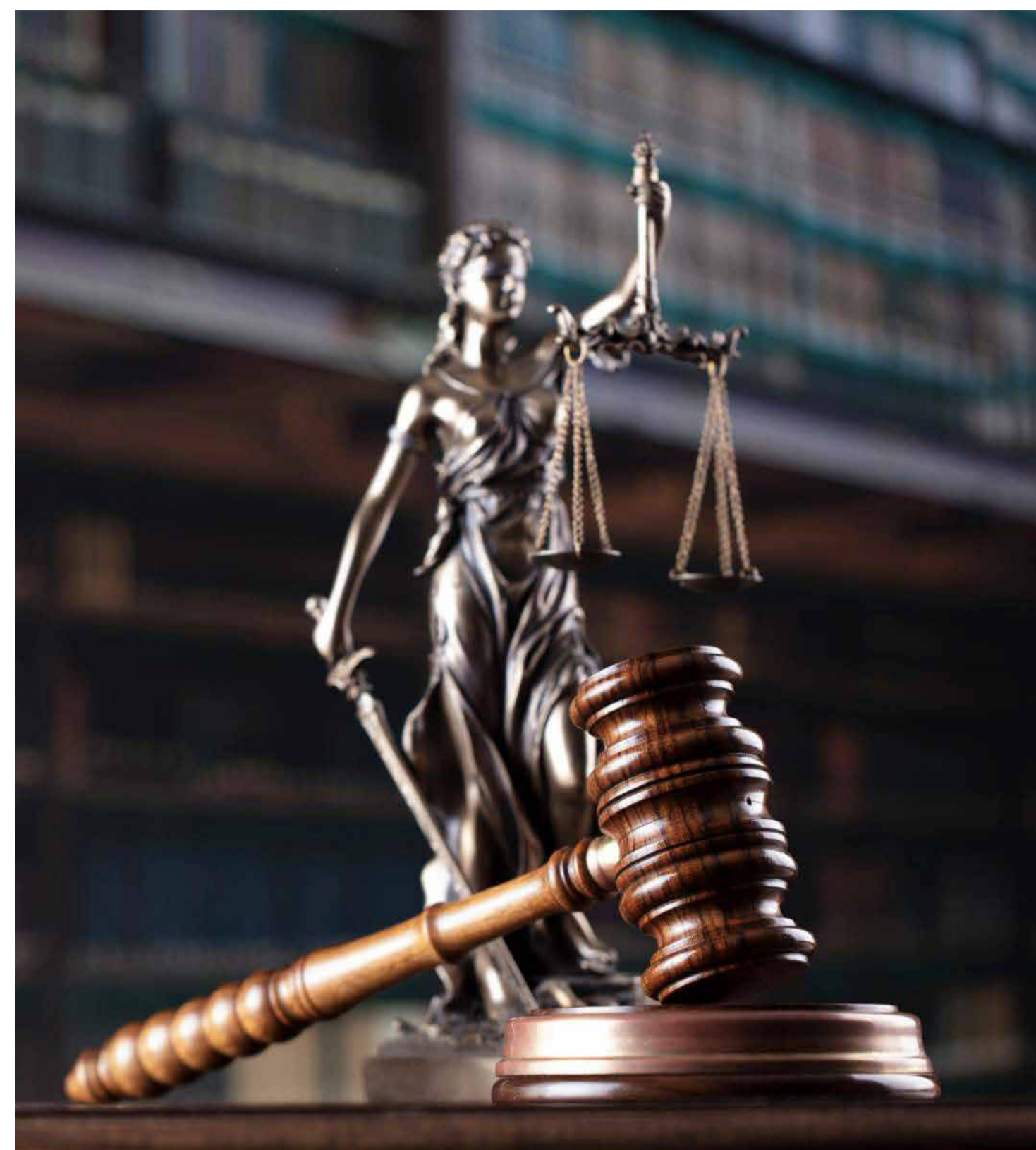


However, an existing Bank of Ghana (BOG) policy restricted participation on the GCNet platform to two banks: Ecobank and Ghana Commercial Bank.

Despite being aware of this regulatory limitation, NIB and ABM entered into an arrangement for NIB to operate the banking facility at ABM's premises. Crucially, that arrangement was expressly subject to two conditions: (i) a change in BOG policy to allow additional banks onto the GCNet system; and (ii) the grant of a licence by BOG to NIB.

The anticipated regulatory approvals were never obtained. NIB subsequently removed equipment it had installed at ABM's premises. ABM defaulted on its repayment obligations under the loan agreements, arguing that NIB's failure to operate the banking facility prevented it from operating the terminal effectively and caused the loss of a related Memorandum of Understanding (MOU) with a third party, ISAG.

NIB commenced proceedings in the High Court to recover the outstanding debt and to enforce guarantees executed by the 2nd to 5th defendants.



High Court and Court of Appeal Decisions

The High Court held that the loan agreement was not harsh or unconscionable but found over-capitalisation of interest and double charging of fees, requiring a reworking of the sums claimed. It also held that the mortgage deed over the Nungua property was ineffective for want of registration. The guarantors were found jointly liable, subject to recalculation of the debt.

Interestingly, the High Court found that there had been an agreement regarding the operation of the banking facility and that NIB breached it, though it held that such breach did not frustrate the loan agreement. The MOU with ISAG was found insufficient to ground a claim for damages.

On appeal, the Court of Appeal substantially affirmed the trial court's decision but departed on a critical point: it held that there was no enforceable agreement for the operation of the banking facility. Accordingly, there could be no breach and no basis for damages. ABM appealed further to the Supreme Court.

Issues Before the Supreme Court

The Supreme Court considered whether there was a valid and enforceable contract for NIB to operate the banking facility; whether NIB was in breach; and whether ABM was entitled to damages under its counterclaim.

Condition Precedent and Contract Formation

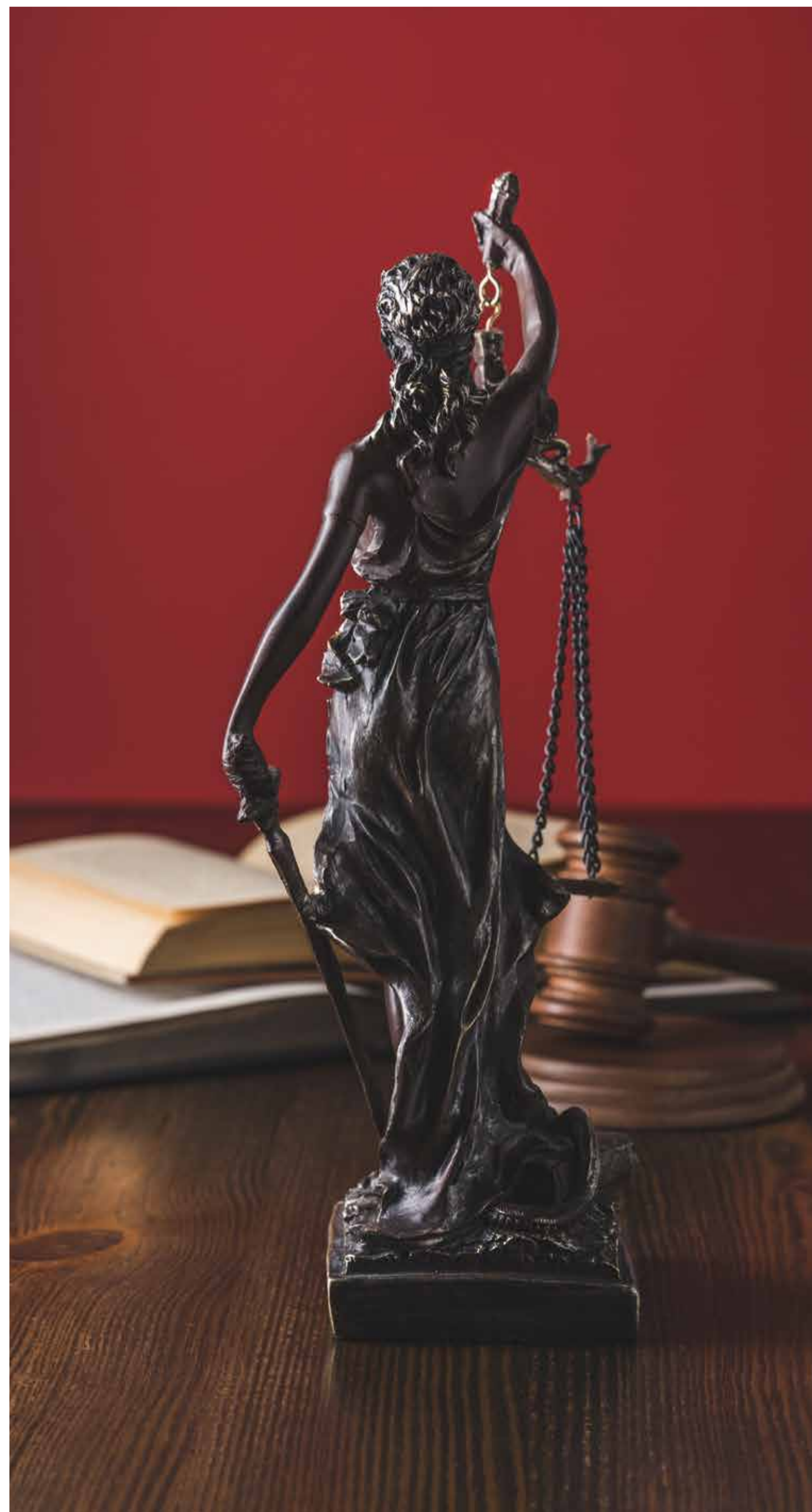
The Supreme Court held unequivocally that there was no valid and enforceable contract concerning the operation of the banking facility. The arrangement was expressly contingent upon regulatory approvals. Since BOG approval and a policy change were conditions precedent to the formation of the agreement, and those conditions never occurred, no binding contractual obligation arose.

The Court reaffirmed the principle that where an agreement is subject to a condition precedent, there is, before the occurrence of that condition, no duty on either party to perform the principal obligation. Because the regulatory approval was never obtained, the agreement was incomplete and unenforceable.

The Court also emphasised that contracts require finality of terms. A conditional arrangement dependent on future regulatory action cannot constitute a complete and binding agreement where the condition goes to formation itself.

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The Court reaffirmed the principle that where an agreement is subject to a condition precedent, there is, before the occurrence of that condition, no duty on either party to perform the principal obligation.



Regulatory Impossibility and Duty to Apply

ABM argued that NIB failed to exert sufficient effort to secure a licence, including failing to apply formally to BOG. The Supreme Court rejected this argument, holding that an application would have been futile in light of the existing policy limiting participation to two banks. Without evidence that a policy change could reasonably have been secured, ABM's argument failed.

Separation of Loan Obligations from Ancillary Arrangements

The Court firmly rejected ABM's attempt to link its loan repayment obligations to the failure of the banking facility arrangement. It held that the loan agreement was separate and distinct from any subsequent or collateral arrangement.

The borrower's primary obligation under a loan contract is repayment of the money advanced. Performance of the commercial objective for which the loan was obtained is irrelevant to that obligation. Even if a secondary arrangement had been breached (which was not established), it would not discharge the borrower's duty to repay.

The Court further noted that ABM had alternatives for revenue collection through the two approved banks. Accordingly, there was no causal link between NIB's inability to operate the banking facility and ABM's failure to meet its repayment obligations.



The decision also serves as a reminder that loan repayment obligations are autonomous and not dependent on the success of the financed venture.

Guarantor Liability and Mortgage

The guarantors remained jointly and severally liable for the outstanding indebtedness. Although the mortgage deed over the Nungua property was ineffective for want of registration, this did not extinguish the underlying debt obligation.

Counterclaim and Damages

Since there was no valid and enforceable contract concerning the banking facility, the counterclaim for damages necessarily failed. The Court found it unnecessary to engage in detailed analysis of damages in the absence of breach.

Award of Interest

On interest, the Supreme Court upheld the award of simple interest and clarified that courts lack discretion to award compound interest where the parties have not expressly agreed to it, pursuant to the Court (Award of Interest and Post-Judgment Interest) Rules, 2005 (C.I. 52).

The Court reiterated the rationale for interest awards: a borrower who has had the use of the lender's money and kept the lender out of it must compensate the lender accordingly.

Significance to Practice

Divine highlighted that this case has substantial practical relevance. It underscores the legal effect of unmet conditions precedent, particularly in regulated sectors where transactions are subject to governmental approvals. It reinforces the need for careful drafting to clarify whether a condition precedent goes to formation or merely to performance.

The decision also serves as a reminder that loan repayment obligations are autonomous and not dependent on the success of the financed venture. Finally, it highlights the commercial importance of precise drafting of interest clauses, particularly where compound interest is intended.



TGIF Highlights

THE BEST COMMITTEE, TEAM OF THE YEAR AND TASK FORCE OF THE YEAR AWARDS

Report by Nancy Ama Sackey



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TGIF
IDEAS + MORE

TOPIC
The Best Committee, Team of the Year & Task Force of the Year Awards

PANELISTS


Marcus Kwabena A. Bofo


Nayorm Nyalety


John Jared Kpesese


Nancy Ama Sackey

MODERATOR


Divine Selase Agborli

DATE
Friday, 20th
February, 2026

TIME
4pm
GMT

VENUE
Online (Zoom/ Microsoft Teams)

Wisdom Is The Principal Thing
PROVERBS 4:7

On Friday, 20th February 2026, the firm gathered for yet another engaging TGIF session online. The focus this time was on three awards that have become highlights of our annual Christmas celebrations: Best Committee, Team of the Year and Task Force of the Year. Two of these awards were novel awards.

For the benefit of those who are new to the firm, the moderator, Divine, began by explaining that every year, during the Christmas party, awards are presented to recognise excellence across different segments of the firm. This TGIF session was not about handing out trophies. It was about reflection. It was about

hearing directly from representatives of the winning groups to understand what worked, what was learnt, and what we as a firm could carry forward.

The distinguished panel featured Marcus representing the Events Committee, John representing the Litigation Team, and Nancy representing the Petrosol Task Force.

What followed was a candid, humorous and deeply insightful conversation about leadership, teamwork, growth, excellence and the culture that defines us.

TASK FORCE OF THE YEAR: The Petrosol Transaction



Representing the Petrosol Task Force, Nancy explained what a task force meant within the firm. While the firm already operated through specialised practice teams, a task force was described as a cross functional group assembled from different teams to tackle a specific assignment. It was a deliberate blending of perspectives and expertise to deliver a focused outcome.

The Petrosol Task Force had been set up to support Petrosol in establishing a 200 million Ghana cedis notes programme on the Ghana Fixed Income Market. In simple terms, it was a capital raising exercise. Nancy broke it down in accessible language. Companies, she explained, often needed funding to expand operations. One way of raising funds was through issuing notes or bonds, essentially borrowing from the public and committing to repay with agreed terms. The Petrosol mandate involved structuring this programme, drafting transaction documents and ensuring regulatory compliance.

The work was complex and largely new territory for several members of the team. Nancy shared that most things she learnt on the transaction felt new and she learnt a lot. There was also a tight timeline because the client

had intended to complete the transaction before the end of the year. The team had to conduct due diligence, draft documents and move swiftly toward regulatory approval. At the time of the session, they had completed the drafting and due diligence phases and were at the stage of seeking approval from the Securities and Exchange Commission.

When asked whether she would personally subscribe to the notes once issued, Nancy responded thoughtfully. She explained that while it might not necessarily be unethical, she felt it was a grey area given her involvement in the transaction and the deeper insight she had into its structure. Recalling lessons from ethics training, she noted that where there was genuine uncertainty, it was often wiser to stay away. It was a reminder that technical competence must always be accompanied by professional judgment.

On the question of what she enjoyed most, Nancy said she genuinely enjoyed every aspect of the work, especially drafting and due diligence. The primary challenge had been grappling with subject matter that was entirely new and building competence in real time. It required consultation, asking questions, seeking guidance and reading extensively. But in her words, the team surmounted the challenge.

She described task forces as a win win model. They brought together people from different teams, created wholesome outcomes and allowed lawyers to explore areas outside their usual practice focus. For lawyers with curiosity beyond their core team, task forces provided invaluable exposure.

In her closing remarks, Nancy gave a heartfelt shout out to the entire Petrosol team. She acknowledged the phenomenal leadership of Enid, who had also been recognised as Warrior of the Year. The award, she said, was deserved because everyone had put their hands on deck.

TEAM OF THE YEAR:

The Litigation Team



Representing the Litigation Team, John answered questions with characteristic conviction. When asked whether the team deserved the award, he said yes without hesitation. The recognition, in his view, was not accidental. The team had worked tirelessly throughout 2025, spending significant time in court and pushing through demanding matters.

Two cases stood out as proud moments. The first involved Boehringer, a pharmaceutical client. The matter arose after outsourced employees failed to return company assets, including vehicles and devices, following termination. The team successfully secured a preservation order from court and ultimately achieved the client's goal of retrieving the assets. The second was the Adler matter, where the team sought and obtained injunctive relief to protect property interests. For the

Litigation Team, these victories were not just technical wins. They were evidence of discipline, strategy and persistence.

A major portion of the conversation focused on leadership and mentorship within the team. John described the team structure as layered and intentional. Work flowed upward for review and guidance, and mentorship trickled down from the team lead through senior members to juniors. He spoke about the high standards set by leadership. If one omitted even two authorities in a submission, it would be noticed. This cultivated what he called an eagle eye for detail. The goal was not simply to produce good work but to train team members to become capable of training others in turn.

The discussion then turned to the balance between inspiration and obligation. Divine

At the same time, there were areas where inspiration was appropriate. Reading cases weekly, building legal knowledge and cultivating intellectual growth were encouraged rather than forced. These were long-term habits that benefited the individual and, indirectly, the client.

John also emphasised personal responsibility. Growth, he said, required deliberateness. No one could grow on another's behalf. He shared how being directed to read specific cases and return for discussions had deepened his understanding and sharpened his practice.

When asked whether unity and selflessness were everyday realities within the team, John

affirmed that they were. The team operated on unspoken conventions. He referred to Nancy's reflection of the firm being an intricate ecosystem with all parts fitting together perfectly. Everyone knew their role. Supervisors were not expected to chase drafts at the last minute. If a deadline had been promised to a client, the internal process had to align accordingly. Harmony was sustained not by constant enforcement but by shared understanding and accountability.

In his closing remarks, John gave energetic shout outs to Mr. Danso, Mr. Fosu, Senior Philip, and all members of the team. He ended with a confident declaration that the team intended to defend its title.

BEST COMMITTEE: The Events Committee



Marcus represented the Events Committee and spoke passionately about the role events played in the life of the firm.

He explained that the committee worked in alignment with Management to organise events throughout the year. In a diverse firm with many moving parts, events provided opportunities to celebrate milestones, honour causes and create shared experiences.

When asked to rate the success of their events on a scale of one to ten, Marcus responded boldly with twenty. The firm, he pointed out, had voted for them. It was a democratic endorsement.

He acknowledged that planning events took time and effort. However, the committee operated with intentionality. They gathered feedback, conducted surveys and engaged members informally to understand what people wanted.

They were also conscious of avoiding repetition. If an event had always been done in a certain way, the goal was to refresh it.

Heritage Month stood out as his favourite and most memorable initiative. Each Friday had been distinct, engaging and widely participated in. The firm had effectively taken interest in the event - Partners, Management, team leads, associates and staff across levels were involved. The format felt new, energetic and inclusive.

He was careful not to reveal too much about the upcoming Heritage Month but hinted that those who experienced it the previous year would know what to expect, and those who had not should prepare themselves.

On the importance of events to firm life, Marcus was emphatic. It was not only about work. It was about work and happiness. Events allowed employees to unwind, to see the office in a different light, to transform familiar spaces into something fresh and celebratory. They provided a necessary counterbalance to the hustle of client work, and deadlines. Some events pursued strategic objectives, while others were purely for welfare and enjoyment. Both were important.

In his view, events gave renewed energy for the demanding work that followed. They prevented the office from becoming only a place of work. They reminded everyone that they were part of a living community. He applauded the whole committee for a good job done and urged them on.

Ultimately...

The TGIF conversation revealed something deeper than trophies. It highlighted the different pillars that sustain the firm.

The Task Force illustrated cross functional collaboration and courage in stepping into unfamiliar territory. The Litigation Team exemplified discipline, layered mentorship and the careful balance between inspiration and obligation. The Events Committee demonstrated that excellence is not confined to billable hours. Culture, creativity and shared joy are equally critical to a thriving firm.

Together, the conversation painted a picture of a firm committed not only to professional excellence but to growth, unity and working happiness. If this TGIF was any indication, 2026 promises not just more awards, but more stories worth telling.

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Together, the conversation painted a picture of a firm committed not only to professional excellence but to growth, unity and working happiness.



NATIONAL NEWS

Report by
Samuel Gyekye-Fosu

PARLIAMENT PASSES 24-HOUR ECONOMY AUTHORITY BILL, 2025

Parliament passed the 24-Hour Economy Authority Bill, 2025, to establish the authority and promote Ghana's economic transformation.

The bill provides the regulatory regime and mandate for formalising the 24-hour economy.

The authority will implement the government's 24-Hour Economy and Export Development Programme, a strategy designed to boost productivity and promote inclusive growth.

It will coordinate policies and activities to transform the economy into a 24-hour operation.

If the President assents, the bill will address long-standing structural issues, reducing dependence on low-value raw exports and costly imported goods.

This aims to end commodity value loss, contributing to ending a cyclical crisis hampering development.

Supported by bipartisan support, the bill was laid by Deputy Attorney General Dr. Justice Srem-Sai on December 3, 2025, and referred to the Committee on Constitution and Legal Affairs.



Majority Leader Mahama Ayariga said the passage fulfills the promise to create jobs for youths and transform the economy into a major employer.

He explained the 24-hour economy would need more labor across shifts, creating jobs for young graduates.

Ayariga highlighted issues like excessive taxation, a financial crisis, inflation, sector clean-up, and currency volatility causing firms to relocate.

He noted that financial sector capital injections were made into banks, but unemployment remains a major issue.

During the debate, Kojo Opong Nkrumah criticized the authority's functions as duplicative of existing agencies and urged timely policy document delivery for scrutiny.

BOG AND SEC ORDER CRYPTO FIRMS TO PULL DOWN BILLBOARDS WITHIN 48 HOURS

Ghana's financial regulators, the Bank of Ghana and the Securities and Exchange Commission, ordered crypto firms to remove billboards within 48 hours and banned public advertising of virtual assets and stablecoins until they get explicit approval. They observed increasing virtual asset ads, including large billboards in Accra, by some VASPs.

All VASPs, even those in regulatory sandbox, cannot run mass marketing without approval. Advocacy related to virtual assets is now regulated under the Virtual Asset Service Providers Act, 2025, requiring registration with the regulators. Existing operators can

apply for licenses once regulations are operational, but promotional activities are temporarily suspended.

The regulators warned VASPs to take down billboards within 48 hours or face sanctions. This move aims to tighten oversight amid rising interest in cryptocurrencies and stablecoins, preventing consumer exposure to unregulated products during the legal rollout. Stakeholders are advised to contact the Bank of Ghana's Virtual Asset Department or the SEC's Virtual Asset Committee for questions.



PARLIAMENT EXTENDS JUBILEE AND TEN LICENCES TO 2040 AS KOSMOS RAMPS UP PRODUCTION



Kosmos Energy confirmed Ghana's Parliament ratified license extensions for the West Cape Three Points and Deepwater Tano Agreements, securing Jubilee and TEN fields until 2040. This marks a key development for Ghana's upstream sector, extending rights and encouraging investment. The extensions are expected to bring up to \$2 billion into Ghana's oil and gas industry and increase affordable domestic gas supply. Kosmos led negotiations with the government, planning up to 20 new wells to boost reserves.

Operationally, Jubilee is performing well, with the J74 well now producing about 13,000 barrels daily, lifting total to over 70,000 barrels in February. The first well of the 2026 drilling campaign, J75, encountered 40 meters of net pay and is set to complete in the first quarter.

At TEN, they signed a \$205 million deal to

acquire a floating production vessel, expected to cut operating costs from 2026. Overseas, the Greater Tortue Ahmeyim LNG project shipped 3.5 cargoes in January, exceeding capacity.

Financially, Kosmos issued a \$350 million Norwegian bond, repaid \$100 million of debt, and plans to buy back \$250 million of notes. They also hedged 2 million barrels of oil at \$60 per barrel.

CEO Andrew G. Inglis said the license extensions are a milestone for Ghana, and Jubilee's potential is still strong with ongoing investment and technology. Production is rising, with Jubilee over 70,000 bopd and GTA above capacity. He added this success enhances the company's resilience and value for shareholders.

STAFF WORK ANNIVERSARIES

Celebrating our February Warrior

ISSAKA ALHASSAN

Continuous Years Of Service

5 YEARS

START DATE: 15th February 2021



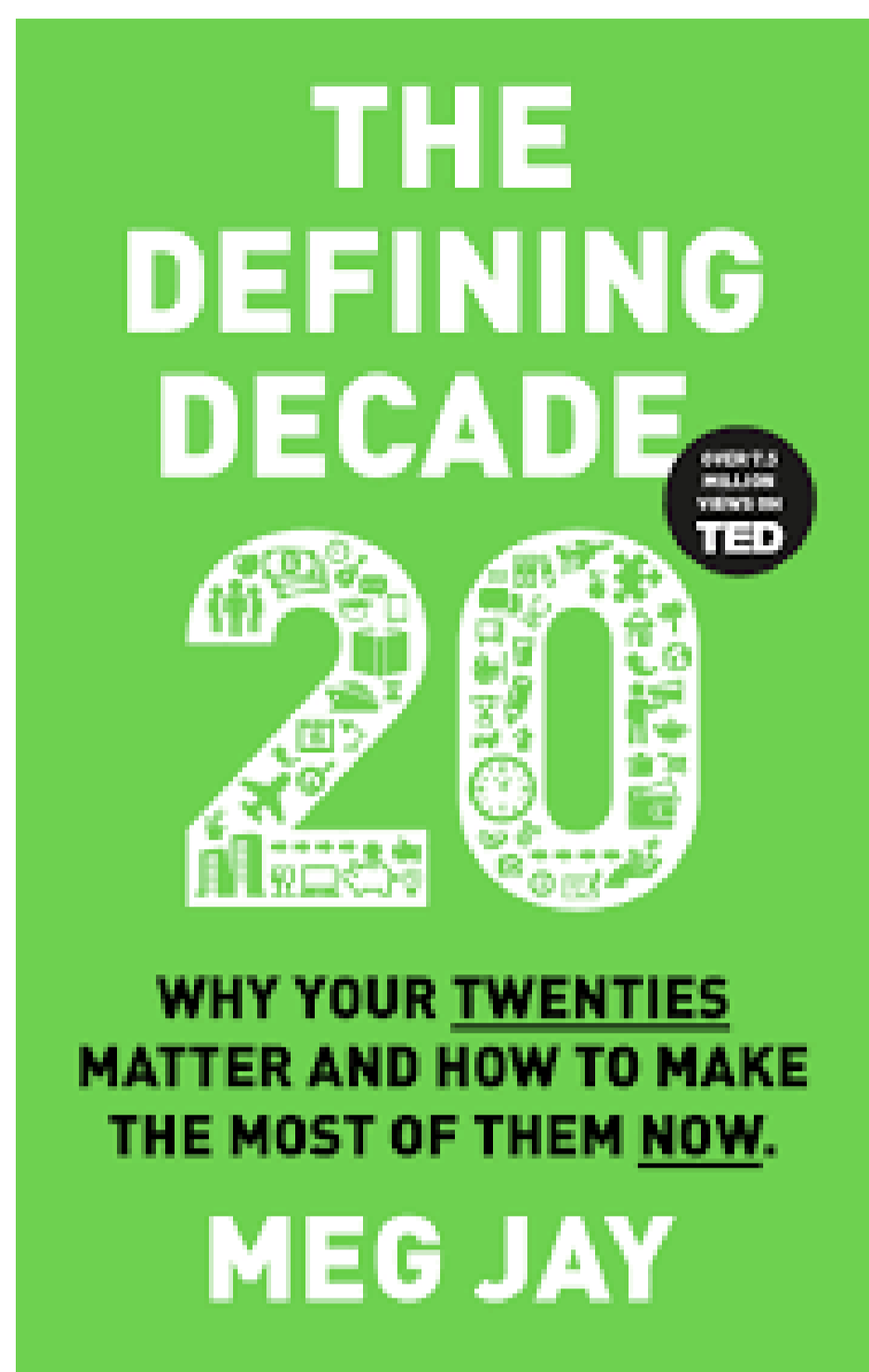
“I am grateful to Allah for my 5th year at Kimathi & Partners. It has been a great experience. I appreciate the values of the firm and the mutual respect everyone has. May Allah continue to bless this great firm.”



THROWBACK PICTURES







**Report by Naa Dedei
Okaile Coleman**

Brief summary of the book

In *The Defining Decade*, Meg Jay argues that a person's twenties are not a time for aimless exploration, but instead a crucial period that shapes the rest of adulthood. The author draws from her experience as a clinical psychologist working with young adults, combining research in psychology and neuroscience with real-life client stories to show why the twenties are developmentally important.

Key insights

1. Your Twenties Are Not a “Throwaway Decade”

The book argues that, contrary to the popular opinion that your twenties are just for messing around and “figuring it out,” this decade actually matters a lot. The choices you make during that time can seriously shape your future career, relationships, and confidence. Even if it doesn't feel like it, that is when many long-term patterns start forming. Life isn't on pause during your twenties, it's already happening.

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

The book points out that the twenties are one of the most important developmental periods of adulthood, and encourages young adults to approach their twenties with intention, purpose, and awareness.

2. Build Identity Capital

Identity capital is the skills, experiences, and connections you collect over time. Every job you take, class you complete, or challenge you push through adds to your personal value. Even small steps count and can open doors later. The idea is to invest in yourself in your twenties so you have more options in the future.

3. Build Competence

We are often told to follow our passions, but the book says that's not always realistic at first. Sometimes you need to build skills and get good at something before the passion shows up. When you become competent and confident, you often start enjoying the work more. So instead of waiting for the perfect dream job, focus on getting better and growing.

4. Choose Relationships Carefully

Relationships in your twenties matter a lot. The habits you build, such as how you communicate, what you tolerate, what you expect, can stick with you for the rest of your life. Being thoughtful about who you surround yourself with can help you avoid repeating unhealthy patterns later.

5. Time Is More Limited Than You Think

It feels like you have forever to figure things out, but time moves faster than you expect. The longer you put things off, the fewer choices you might have later. That just means don't waste years waiting for motivation to magically appear. Taking small steps in your twenties can make a big difference down the road.

HAPPY BIRTHDAY!



Marcus Kwabena A. Boafo

10TH FEBRUARY

1. General Marcus:

Irrepressible, Energetic, Dedicated and a kind Warrior that he is, Marcus is the 5 Star General you want to go to battle with.

Have an amazing birthday today. And let's plan our squash match soon.

2. Happy birthday, Marcus!

Wishing an amazing new year full of God's incredible blessings. May God rejoice over you with gladness in this new year. May He also quiet you abundantly with His everlasting love and rejoice over you with singing. Become a sign and a wonder in this added year and beyond. Have an amazing celebration.

3. Mennua. Senoir groove man .

Purely correct notes only .

High level interpretation and expression .

Kuukruduuu!

For then, and now, Nyame nhyira wo bebereee!

HAPPY BIRTHDAY!



Prince Asare Baidoo

13TH FEBRUARY

1. Happy Glorious Birthday to the Prince of Peace!

Continue being the beautiful soul that you are. And, may your year be filled with joy and abundant blessings. Amen!!

2. Happy birthday, Prince of Peace! AKA the Prince of Designs!

Calm. Focused. Hardworking. Friendly. Always with a smile. Thank you for always having a kind word to share.

On this very special day, i pray that God makes your feet like that of the hind and places you on your high places. May the Right Hand and arm of God be your protection in this new

year. May God cover you with His feathers and shelter you with His wings. May He satisfy you with favour and order your steps all through this added new year.

I pray God also demonstrates the everlasting love with which He has loved you, every day of this blessed new year. Have an incredibly memorable day!

HAPPY BIRTHDAY!



Auntie Elizabeth Owusua

17TH FEBRUARY

1. Happy happy birthday, Auntie Lizzie

We are truly grateful for your love and all you do for us

May the good Lord bless you with long life, prosperity and good health!

2. Happy birthday, Auntie Liz! For all your hard work and the heart you put into your work, we thank you.

We celebrate and honour you on this very special day and we ask for God's wondrous blessings in your life all through this added new year and beyond. May Good measure, pressed down, shaken together and running over blessings overwhelm and ferry you all through this new year and beyond. Have an awesome year and enjoy your special day!

3. Happy Birthday Auntie Lizzy

More blessingsss like the numerous full laddles you dish for us every day.

Nyame Nhyira wo Maa

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:**

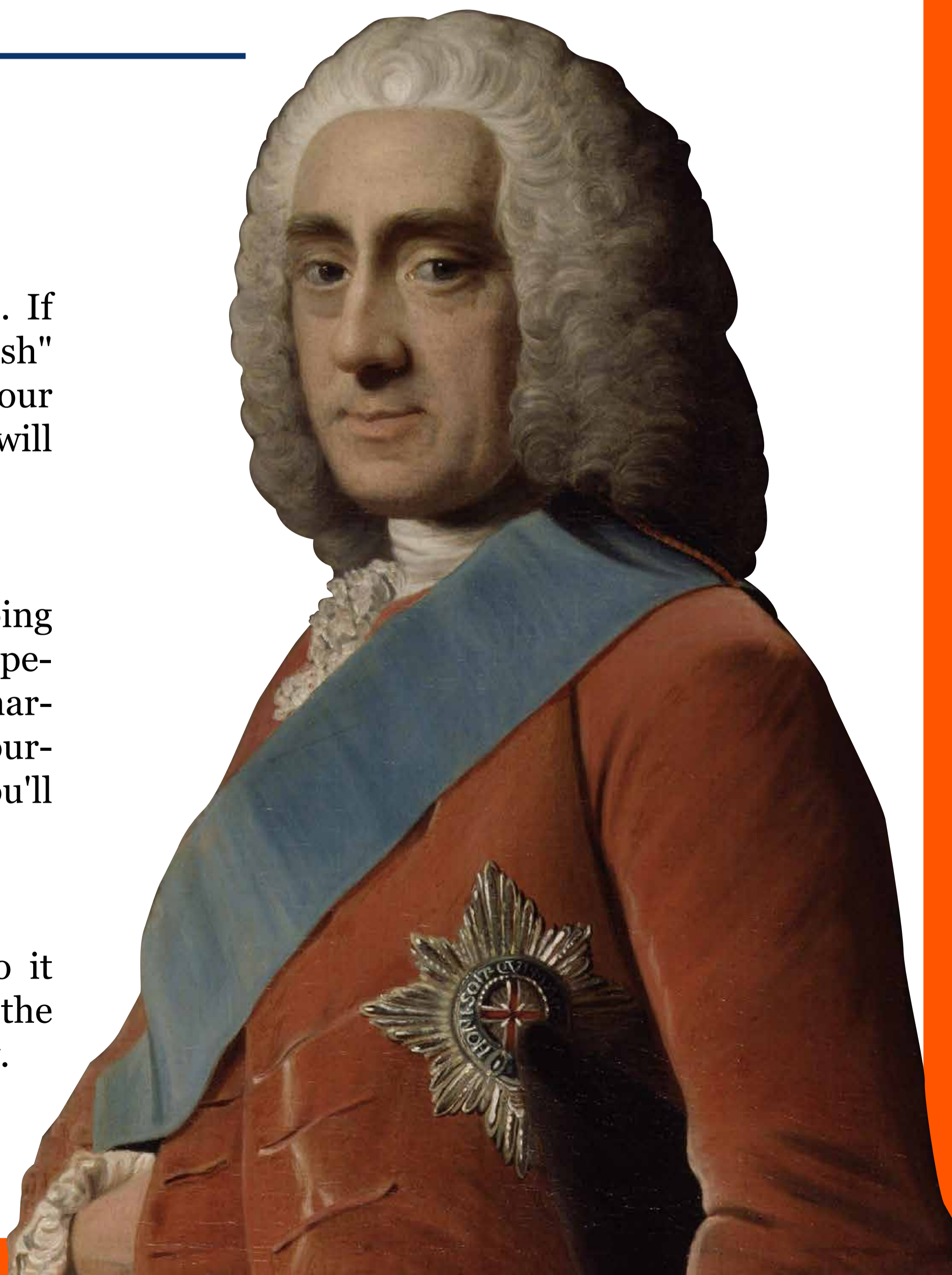
Time is a non-renewable resource. If you spend an hour doing a "slapdash" job, you've essentially wasted that hour because the results won't last or will need to be fixed later.

- **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
Sackey**



**Dodzi Koku
Hattoh**



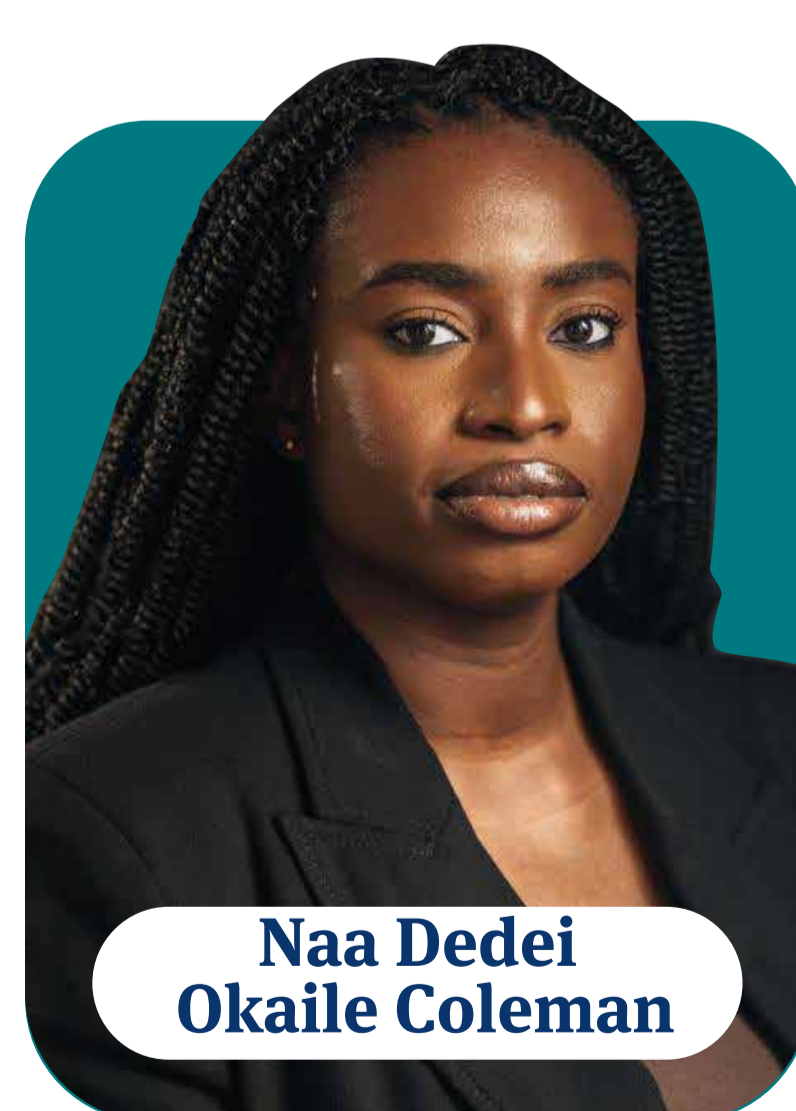
**Esmeralda
Akorfa Afenyo**



**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.