

AKADi

Inspiring insights from our communities



Year of Return & Beyond

Authentic accounts from returnees

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*RETURNEE
ENTREPRENEURS* **P.26**

*THE REALITIES
OF RETURNING* **P.83**



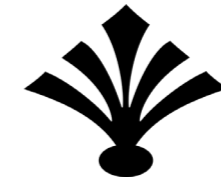
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EDITOR'S NOTE

If you are a Ghanaian, know any, or are just well read, you would have heard about the country's 2019 Year of Return (YOR) initiative. This year-long campaign focussed on the 400 years, since 1619, that the first enslaved African reportedly stepped foot on American soil. The campaign was also a call for these descendants and fellow Africans in the diaspora to come home to visit, do business or relocate.

I first heard about the YOR at the end of 2018, months after I had embarked on my own relocation journey to Ghana ([which you can read about here](#)). Ghana president Nana Addo Dankwa Akufo-Addo first made the

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announcement while in the USA, and subsequently, rolled the initiative out in Ghana. I attended the official [press launch](#) in Accra at the start of 2019, which brought together members of Ghana's tourism associations, Ghana-based African-American groups and outlined some of the events earmarked for that year.

As a marketing campaign, YOR was a success.

Initiatives such as the [ESSENCE Full Circle Festival](#), and a reported injection of GHc6 million from the [Ghana Tourism Authority](#) that were spent on promotion in and out of the country helped to position Ghana as a viable tourism destination. International media houses (including *CNN*, *Al Jazeera* and the *BBC*) keenly reported on the initiative, and the buzz succeeded in attracting celebrities – many from

the US - who used it as an opportunity to visit the slave castle dungeons in Cape Coast, Elmina and Osu, and pay homage to their ancestors.

Ghana temporarily relaxed its [visa policy](#) over the festive period, allowing people to apply for visas on arrival. Having events such as Afrochella, Afronation and Chale Wote staged in the capital and news that Afronation will be hosted in Ghana for the next five years, have also gone some way to positively cement the West African city's reputation as a party capital.

But moving back home is not all about partying, and Ghana is not just Accra. Ghana's hotel/B&B sectors experienced an upsurge in demand for accommodation over the festive period. This demand outstripped supply and resulted in some people struggling to find places to stay, or in

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Abena is pictured in
the grounds of the
Kwame Nkrumah
Memorial Park and
Mausoleum

“WE HOPE THAT
THIS NEXT
CHAPTER
ENGAGES WITH
DIASPORA
AFRICANS ON
EVERY INCH OF
THE GLOBE (NOT
JUST THE US AND
UK).”

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some cases being ripped off (read more on that in this issue).

Initial estimations that half a million people would visit Ghana over 2019 soon doubled to a million by the end of the year. This news reminded me of some of the concerns expressed at the start of that year, about how Accra would cope with the influx of visitors. Anyone following

Ghanaian news will remember the flooding in October 2019 and scenes of litter flowing along roads in the capital. Others living day-to-day in the country will understand the challenges of living with dumsor (persistent, irregular and unpredictable electric power outages), sourcing potable water, the cost of living, or simply adjusting to a culture and country that operates

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differently to what you might be used to in the West.

This issue of AKADi aims to showcase the experiences of everyday Ghanaians that embarked on their own 'Year of Return' to find out what spurred them to relocate, how they did it and what advice they would give others.

We also hear from political activist Edem Barbara Ntummy, whose discussion on the [Politics and Realities in Ghana and the Year of Return](#) explores the motivations of the diaspora to return, the privilege they hold in coming from the West, and the impact that has on Ghanaian citizens that never left.

The YOR initiative may be only a year old but its intentions are age-old and reflect Ghana's history

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as a nation that has repeatedly welcomed people of African descent. Those of you that know the history of the Afro-Brazilians that left bondage in Brazil, will know that some – the Tabom people – settled in Ghana and were integrated into communities around the Otublohum area of Accra ([read more here](#)). Fast forward to the 20th century and the Pan African Historical Theatre Project, now known as PANAFEST, was first staged in 1992 to foster relations between Africans on home soil and those in the diaspora. In 2007, as well as Ghana celebrating its 50th independence, it also marked 200 years after the British Parliament created an act abolishing the slave trade within its colonies. This initiative of remembrance was called [The Joseph Project](#) and included inviting

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the diaspora to make pilgrimages to Elmina and Cape Coast, and launching land and home ownership schemes.

As the president embarks on the next phase of his YOR campaign dubbed 'Beyond the Return', we hope that, amid the global pandemic, his plan to build on the successes of YOR and engage with the diaspora bear fruit (we have tried to find out more about the new initiative but so far, we have had no response). We hope that this next chapter engages with diaspora Africans on every inch of the globe not (just the US and UK). We also hope that the campaign extends further than Accra and involves and engages with everyday Ghanaians in a way that will deliver impact for the whole nation.



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A photograph of a man in a straw hat and striped shirt performing a traditional dance or ceremony, with other people in the background.

Arts

HOMECOMING

Ghana's Year of Return initiative inspired Lamer the Poet to explore his own separation from his indigenous culture within Ghana. He shares a poem on the Year of Return and his story below.

Image source: Lamer Kofi James

Image credit: Felix Sarfo-Adu

THE YEAR OF RETURN

a poem by Lamer The Poet

From the rising of your timeless approach,
to the setting of your endless I do,
the truth of the narrative was written by the tales of home,

That once upon a time,
we flipped the pages of ages
to find the stages of how we grew
as babies with sharp teeth.

Lo and behold,
Our scrota were in our loincloths,
but we were taught what they
were meant for!
We had questions to answer,

Officers to be masters,
Fighters to lead the frontline,
And with nothing to push us offline,
What then changed the outline?
This is a question for the gods...
But what is the truth of the narrative?

Truth be told, it is you whose
breath cooks hospitality for the lost,
in the midst of nowhere.
The river of life—whose anchor
holds the air of light for hours.

In the distance between earth
and heaven, and with days

closing years, we were told of the
journey that we must make back
to the Promise Land.

We are now walking into the
past, where we from,
twirling our eyes on what could
be rainbows,
As we see the afterglow of the
fathers browses,
that paid the price at the cross-
road of day and night,
splashed banks on the shores
of lands,

And so...

And so...

Ours is to tell what we harvest
when we sow,
theirs is to know what we earn,
when we sell sweats with honesty.

You are Africa—the bedrock of
the earth,
We are Africans—blacks with
rooted pebbles,
And we have come,
we have come to tell,
tell the world where we from,
but we have little to say,
believing,
the story would be told,
when we are
far gone ahead of time.
Her land will stay,
wage tug to sit and finish—dying
away
the snow of Ringing Bells.
crossing fingers to come and go.

Her land will stay!
And wage war to sit and finish—
dying away
the snow of Ringing Bells.

*closing years, we were told of
the journey that we must make
back to the Promise Land.*

*We are now walking into the
past, where we from,
twirling our eyes on what could
be rainbows,
As we see the afterglow of the
fathers browses,
that paid the price at the cross-
road of day and night,
splashed banks on the shores
of lands,*

*And so...
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Ours is to tell what we harvest
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honesty.*

*You are Africa—the bedrock of
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away
the snow of RingingBells.
crossing fingers to come and go.*

*Her land will stay!
And wage war to sit and
finish—dying away
the snow of RingingBells.*

crossing fingers to come and go.

*But need not leave her land in trenches,
For it is Africa,
the land of our birth.
The year of return...
The year of return...*

*Click the box below to listen to Lamer's
poem*



Ghana's Year of Return initiative inspired Lamer the Poet to explore his own separation from his indigenous culture within Ghana. He shares his story below.

While 2019 became the Year of Return for many people of African descent in the diaspora responding to Ghana's homecoming call, I was having my own returnee experience on Ghanaian soil.

I am Kofi James Lamer, a Ghana-born poet born in a town called Dabala in the Volta Region.

I was born there 22 years ago but left as a child when my parents split up. I was raised by my paternal grandmother in Bogoso, in the

Western Region and, as a result, learnt different Akan languages (Wassa, Fante and Twi) to my Ewe mother tongue. I also lost much of my knowledge of my culture.

What may be all the more shocking to some of you is that in all my years of living in Ghana, I never once returned there. Well not until 28 December 2019.

My Year of Return experience did not involve me crossing oceans or taking a plane but when I was invited to perform

poetry at a Year of Return-themed event called: 'My Purpose; My Priority' in Ave-Dakpa, another town in the Volta Region.

The event was organised by Indulge Ghana Foundation - a non-profit body supporting youth mentoring and entrepreneurship.

They invited me to recite one of my poems about the merits and demerits of politics to the audience.

People from across Ghana and the diaspora gathered at the event in their beautiful traditional wear. It was a joy to hear traditional Ewe songs and the language

"IT IS AN OPPORTUNITY TO SAY A WELCOME ADDRESS TO THE CORE PRINCIPLES OF ONE'S ORIGINS."

too. I felt lost but the townsfolk embraced me with love.

When the moderator of the event called me to perform, I tried to mimic some of the songs from the Boboobo crew.

Boboobo is a dance that is performed in collaboration with cross-rhythmic drum sounds. Men sing and dance in the centre while the women dance in a ring around them.

You can imagine the conference

of laughter that took place in the hearts of the people. Poor me. I had forgotten the dances and beliefs.

Everything about me was strange even my name 'James'.

It was in that awkward moment that I realised the importance of this Year of Return initiative. It is not just about parties, tourism and people of African descent visiting Ghana from the diaspora.

It is an opportunity to say a welcome address to the core principles of one's origins. It is a time to commemorate and acknowledge what we threw away 400 years ago

even in our communities here in Ghana.

And I have a strong conviction that if we embark on what I call 'a local year of return,' it will draw many young and old who have long lost the script of their traditions. It would also bring them closer to the truth of their ancestors which will inspire them to economic, political and social development.

Back to the event. I jumped on the dance floor to hail the beauty of my people. I learnt a few songs and moves. I do not remember the last time I felt good in the soils of my spirt than that auspicious occasion.

To my people in Volta—I say Akpe (thank you). I will never turn around and say goodbye to my tradition. I will not get lost in my own room.

Instead, we will know, through folklore songs, tales and dances, what our forefathers stood for when they were building our societies.



Lamer Kofi James, also known as Lamer The Poet, is a Ghanaian writer, poet and spoken word artiste, who is studying Psychology and French at the University of Ghana. He writes about love, sex and is passionate about exploring themes linked to Africa. He performs across Ghana and in 2019 launched a collection of his work entitled: The Sorrow Night Songs. Connect with him on Instagram [@lamer the poet](#) or via email at:

lamer-2015@hotmail.com

**Lamer is Kofi's surname.*

A Fairly Twisted Tale

The Three Little Wolfettes



A. B. Godfreed

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children and the eternal child in you.

Sincerely,
A.B. Godfreed



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COMING HOME TO DO BUSINESS – PERSPECTIVES FROM THE DIASPORA

*For three Ghanaian returnee entrepreneurs, the prospect of building their careers, leaving behind racism in the West, and being closer to family fuelled their desires to relocate from London to Accra. They speak to **Kwaku Baah** about their experiences of moving, doing business in Ghana and give their verdict on the Year of Return.*

Vesta Adofo Fosu is a 32-year-old social media strategist, who grew up in Germany and spent her adult life in London. Being denied job promotions and wanting to start a family were major drivers in her returning to Ghana in 2017.

"My husband was really frustrated on my behalf," she said. "Despite years of experience, my career in frontline hospital administration at Great Ormond Street Hospital in London wasn't progressing. You notice, after a while, that the level you are at, is gradually being filled by people that look like you despite you training most of your senior management.

"So, when my husband started planning for a new business, I also wanted to start a family, so it made sense to come home. I knew I would have more support from family and friends if I raised my kids in Ghana."

FAMILY TIES

It helped that Vesta had lived in Ghana before, had an existing family network and her husband already had a home in Accra. "So, accommodation wasn't a problem," she said. "Rent can be very high in areas such as Cantonments, Labone, Osu Oxford Street, Airport, East Airport, Legon, Dzorwulu, Westlands, North Legon, Abelempke, and Spintex Road. It helps to have your own place or help from family to rent a decent flat.

Areas that offer reasonable rent include Tema, Weija, McCarthy Hills, Gbawe, Dansoman, Teshie Nungua, Adenta, and Madina. Dome, and Pokuase," she said.

JOB HUNTING

Vesta used her life-long experience in hospitals to secure a job. "In Ghana, traditional job-hunting methods such as filling in application forms don't work much. You have to be out there making things happen. I went from door to door to all the established medical firms in Accra. That was how I got hired at Euracare Advanced Diagnostics and Heart Centre.

She later launched social media marketing company [Fosu Consulting](#) on the side.

"Ghana is all about networks," she said. "My friends helped me gain job referrals but 'who you know' was also crucial in getting forms processed more quickly.

"This helped me to register and certify my e-commerce business, which I needed because I have a payment feature on my website," she said. "There are also all manners of copyright infringements to be aware of, especially within the creative arts. People are quick to

duplicate your business especially if you start to do well.

Bureaucracy with government agencies is a challenge for most businesses but with time you get used to how they operate and get things done quickly.”

On the plus side, she noticed that people conduct a lot of business transactions on Facebook, Instagram and WhatsApp. “I love the convenience of it,” she said.

Meanwhile, mobile money (a technology that allows people to receive, store and spend money using a mobile phone) is the most preferred mode of buying and paying for services online.

GOVERNMENT SUPPORT

On the Year of Return initiative, Vesta expected the government to partner with organisations linked to the diaspora, such as networking group Ahaspora, in order to run a proper business desk for returnees.

“The experience should have been more than just parties,” said Vesta, who is an Ahaspora member. “We have expats who live and work here, and their experience would be valuable. They have connections to organisations abroad that could positively impact the economy. But after several visits to government offices, I noticed that nothing concrete was happening.”

ANY REGRETS?

Despite initial challenges, Vesta doesn’t regret relocating. “I don’t have to be so aware of being the only black woman around, what I do or how I say it. In London it felt like everything I did was a representation of the African race. It was tedious. Here, I am free, I am just one of many and it’s comfortable.”



Vesta launched her own company Fosu Consulting.

Image credit: Vesta



Image credit: David Boakye

David Boakye is a 36-year-old with a background in accounting and a passion for entrepreneurship. He relocated to Accra in 2017 and established online printing company [Custom and Print Limited](#).

"Six years into living in London, I found life very restrictive as an African. Opportunities to grow were limited, I was denied promotions and pay rises. There were so many stringent rules and racism was everywhere. The few places I have excelled have been in businesses owned by other Africans. "When the NPP government took power in 2016, I felt their policies were pro-business. They promised tax reduction for entrepreneurs aged under 35 to encourage more business and I thought it was time to start anew."

SETTING UP

Assistance from David's family was vital in helping him set up his home and install most of his printing equipment. But not everything went to plan and a lot of his knowledge of setting up a business in Ghana came from learning on the job. He advises entrepreneurs to seek expert advice on which documents they need and having proof of Ghanaian citizenship helps to expedite the process. Among the documents required, they include: a business registration form, incorporation certificates at the Registrar General's office, a visit to the Ghana Revenue Authority

for your VAT certificate and a tax clearance certificate.

One of his hardest adjustments was getting used to the work ethic of Ghanaians in Ghana. According to David, although his staff were technically gifted, some lacked the professionalism he was used to in London. "It was the same with some suppliers and customers. I had to readjust my mentality towards everything and remind myself that there is a different way of doing things here," he said. He also learnt that among some Ghanaians in Ghana, there can be a perception that British Ghanaians were tight-fisted in business and demand a high-quality service but are not willing to pay for it.

On the issue of the Year of Return, David believes people complained too much. "There were comments about a lack of a business desk to help expats but then there is no concrete data for anyone to work with," he said. "Even with the Year of Return, the government is now looking for data on the depth of the impact. But we are not a data driven economy - it is not our priority.

"When I was setting up my business, no one gave me pamphlet outlining how to do business in Ghana, how to handle legal issues or even how to file documentation. What Year of Return did was bring a lot of foreign exchange to Ghana which helped the local economy and that's just it – it was a cash infusion."

ANY REGRETS?

Despite some initial painful shocks in the first two years of business, David believes the rewards have been great. "Owning my own business and home in Ghana was the dream. I don't think I would have acquired any of these if I had stayed on in London. It is simple as that. Ghana is not perfect but I love it here."



David took advantage of pro-business policies to start his firm

Kwaku Sikahene Ampomah is a 60-year-old agile project management consultant, who came home in 2018 for a break after surgery in the UK.

"The plan was to rest and spend some time with my mum", he said. "One day, I went by my brother's office at the Accra Digital Centre and they were planning a conference. One thing led to another and I ended up staying and working on a few projects. I haven't looked back since."

Agile project management is a relatively new way of working in West Africa which enables business teams to complete small sections of a project.

Once this process is complete, teams can review and critique the work and these insights are used to inform the next steps of the project. This approach, can save resources and, ultimately, help deliver a successful project on time and within budget.

"I have been practising agile project management in Europe for 20 years and I see it has massive potential for transforming business and organisations in Africa," he said.



Already in Ghana incubator hubs, technology education institutions and universities are promoting it. The system can be used across services including banking, telecoms, insurance, fashion houses, software development companies and government institutions.

Since coming to settle in Ghana, Kwaku has staged workshops and conferences designed to introduce the system to businesses.

“The conference promotes what we do and is part and parcel of spreading the agile way of working. After the conference, I trained nine locally-based Ghanaians and together we formed the company [Blue Ocean Agility](#).”

On the merits of the Year of Return, Kwaku said the initiative was good but lacked practical support to improve infrastructure such as roads, sewage management, transport and schools, in making the transition easier for returnees.

As for Kwaku, his decision to return has been positive. “I was lucky to have a home, access to an office which made life and business easier. Most people don’t have that.”



Kwaku formed the company Blue Ocean Agility



Have you relocated to Ghana? Want to share your story? Drop us a comment on

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Email us at akadimagazine@gmail.com

BUSINESS AND JOB HUNTING TIPS

1 If you want to invest in Ghana, connect with bodies such as [AFFORD](#) – (the African Foundation for Development). The London-based body organises trade missions to Ghana and attracts a membership fee. Or there is the [Ghanaian Londoners Network](#), which provides resources and networking support for people looking to establish businesses in Ghana.

2 [InterNations](#) is an organisation that connects expat communities in Ghana. It provides a range of business, finance, insurance advice and support for working abroad.

Ghana maintains 53 [embassies and high commissions](#) abroad as well as 44 consulates. They can signpost people wanting to do business in Ghana.

3



4 The [Diaspora Affairs – Office of the President](#) was established in 2017 and was set up to do the following: offer business advice; match and link diaspora ideas to government initiatives; promote increased participation for the Ghanaian diaspora in politics and economic discourse; and support in developing trade and investment opportunities.

5 If you are a German national with Ghanaian roots, connect with [GIZ Ghana](#) as they advertise jobs, have access to information and resources for returnees that have already established businesses in Ghana.

6

There is a wealth of recruitment agencies, including [Jobberman](#) and [Careers in Ghana](#). For even more options, visit [Yaioa Blog](#).

If you have nationality from another country, you can apply for corporate jobs as an expat which in theory opens you up to an increased wage bracket.

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8

VAT taxes are filed monthly in Ghana. Check out pwc's document '[Navigating taxation](#)' for more information on taxation in Ghana.



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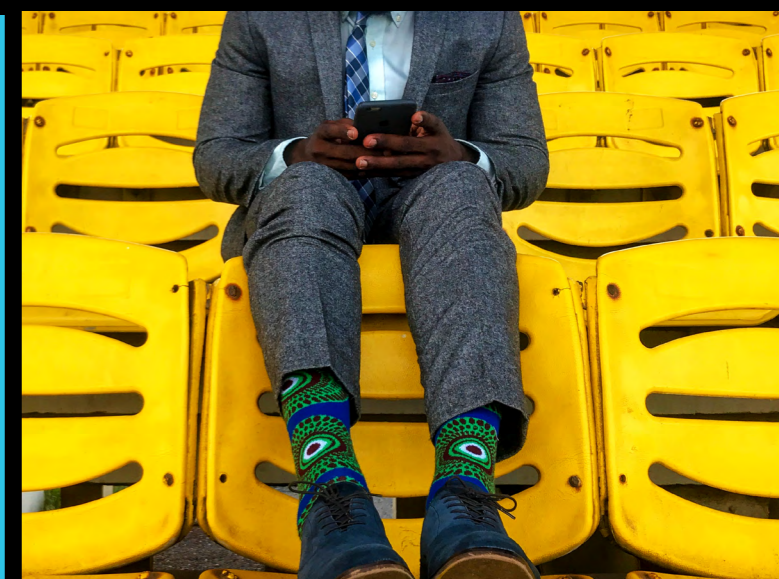


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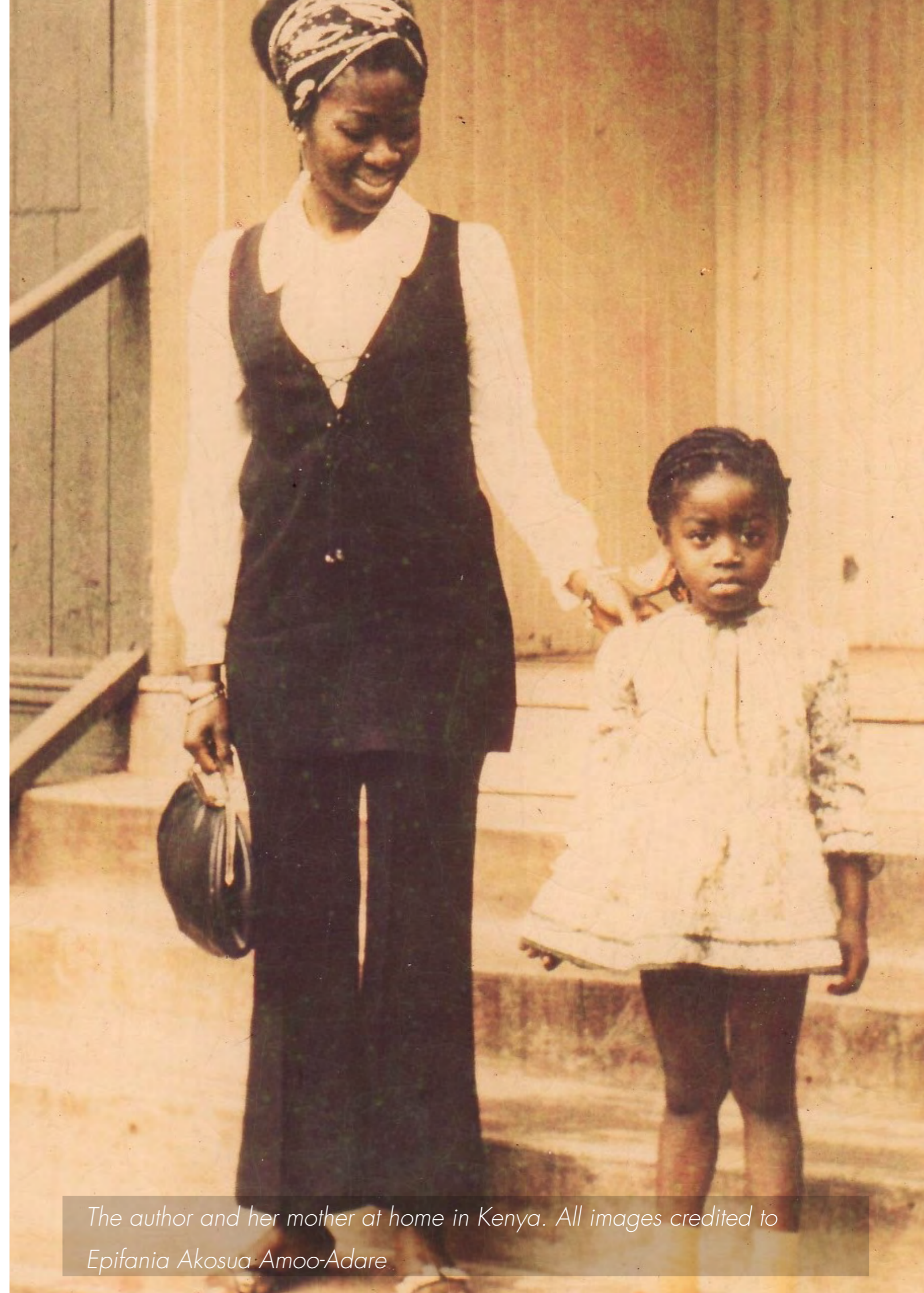


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Family

#GHLIVING, KNOW YOUR WHY

Relocating is an emotional and physical journey. Knowing why you're doing it and being prepared for the challenge is vital. Epifana Akosua Amoo-Adare shares her candid relocation story in asking you to know your 'why.'



The author and her mother at home in Kenya. All images credited to Epifania Akosua Amoo-Adare

Relocation into #GHLiving, after many years of living abroad, is not for the fainthearted. It is, however, for the determined. Basically, anyone who really wants to be here, in Ghana—whatever the reason may be.

For me, the decision to return to Ghana has been a fairly easy one. I am here to be closer to my elderly mother. And I wanted to do so now, while she is still sharp and as fit as a fiddle in her early 80s; rather than waiting to return—weeping and wailing—at a time when God forbid, she had gone to meet our ancestors.

So, I am here in Accra simply to be beside an amazing, beautiful, wise and (dare I say) sometimes cantankerous elderly woman, who I have lived away from for far too long—for 34 years, to be exact. I am here to deepen our relationship, while I imbibe whatever nourishment I can get from my biological source. And I am also here to save myself from a life of regret, derived from if I'd waited for her demise to be my reason for return.

BELONGING IS KNOWING WHY

My decision to return to Ghana has also been a very difficult one—especially because of my complex relationship with a

'homeland' that I first encountered, in 1978, at age 11. Back then, with my broken Twi and my English spoken in a Kenyan accent, I was made to be acutely aware of my difference from the multitude of 'homegrown' others who were said to be more Ghanaian than I. And this imposed alienation, came as a great shock and hurt for young me.

This old wound continues to mediate my current experience of #GHLiving. It is a dull ache that I am forced to confront by being here. And I do so by daily resisting being othered, while I simultaneously embrace my difference—using it as my unique advantage in this resettlement game.

**“...TOWARD
JÖY AND A
LOVE OF THE
MUNDANITY
OF THIS HERE
#GHLiving.”**

I also do so by finding ways toward joy and a love of the mundanity of this here #GHLiving.

So my advice to anyone intending to relocate to Ghana, you must know your why. And be sure it is a strong enough reason, so it can sustain you through the certifiable moments of #GHLiving – there will be many.

BE PREPARED

Aside from knowing your why, you'll also need a good dose of determination, discipline and lots of love for your return journey. Because no amount of money can prepare you for what is, in truth, an emotional encounter with a 'home', which some of us might have very little understanding of and/or feel very little belonging to. Also, no amount of foreign currency will prepare you for the emotive rollercoaster of the #GHLiving hustle, which is really real! You must be prepared to see it in the [many tired faces of hyper-industrious women](#), and of course men, struggling to make a small place for themselves (and their families) in the hot, hot sun.



Epifania (right) and her mother.

You must be prepared for the overwhelming fecundity that manifests as a whole lot of dust before the mad rains that come along with ants, mosquitoes, lizards, wall geckos, and rather unruly vegetation, as well as what feels like a whole other kind of foolishness on a daily basis.

You must be prepared for the [dumsor](#) (lights off), mediocre but expensive internet services, erstwhile running of tap water, and being subjected to daily microaggressions of nonsensical business arrangements.

You must be prepared for the "robbery with violence": from the weather stealing your absolute

right to cool, to the petty theft that some use on you as their only means of survival, right up to [the spates of armed robbery in posh locations like East Legon](#).

But you must also be ready to see the incredible ingenuity that people use to carve something out of "nowhere use". Because "today-today" they must not only survive, but also find a way to thrive.

And so hopefully later acquire access to plush mansions and the plenty 4-wheel-drive vehicles, which zoom past (convoy style) in the traffic they also help to create. You also must be ready for the wealth of fun ["Things 2 Do in](#)

[#Accra](#)", which come as a consequence of the city's rapid urbanisation. This draws so many in, for example, economic migrants from other West African countries and returnees who are [concerned about the rising racist Right-wing populism in the West](#). And with 2019 having been the "Year of Return", we can only expect a greater influx of diverse populations into

burgeoning cities like Accra.

EXPLORING THE CREATIVE SELF

At times #GHLiving will feel like a long-drawn out amenity-free punishment, which (ironically) is also fast putting you into bankruptcy. In fact, #GHLiving will push you to the brink. But you can also shove right back, by holding onto your why. This is when determined

discipline kicks in, while you also find something to love about the bittersweet madness of it all.

For me, as you already know, my main love is Mother Love. But it is also my begrudging acceptance of the unusual space #GHLiving has given me to explore certain missing parts of myself.

ment and, even more importantly, trying to set up various collaborative enterprises with other creatives. These loves—passions and old dreams of mine—had unfortunately been kept hidden beneath too many years of common-sense career-making in "oh, what a rat race!"

But no more.

More specifically, I returned to Ghana without a job in hand; hence, leaving me with what feels like too much idle time. So, I have been using it to explore key childhood loves—while seeking suitable temporary employ-

Now, here in Ghana, I've had the room to reconnect with those old friends: My love of drawing, through a growing [iCollective Art expression](#). My creative writing, and so started [A.B. Godfreed's Prose & Pic\(k\)s](#). And other artistic loves of mine,



including capturing mundane moments of #GHLiving with my [“Out and About...” photography](#).

I can tell you I am very polyamorous in this here creative side of #GHLiving. In addition, I insist that all this loving activity is crucial for the decolonisation of my very existence through a decidedly determined and [new discipline of doing more of what gives me joy](#), while also critically engaging in what I describe as [“the Art of \(Un\)Thinking Science.”](#)

These many things I now love doing here in Ghana, have unfolded at such a snail’s pace that I often wonder:

What the hell am I doing with the rest of my life in this here #GHLiving!?!

And yet, I keep on at it, very often harbouring thoughts of leaving. But, however, still remaining—because I do so know my ‘why not’ in this #GHLiving.



Epifania Akosua Amoo-Adare is an artist-scientist, and novice conscious manifestor. She is interested in reading and telling everyday-life stories that contribute to the transformation of our thinking from Me to We consciousness.

Have you relocated to Ghana? Want to share your story? Drop us a comment on Instagram [@akadimag](#)

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Accra hawker

A portrait of Muriel Crentsil, a Black woman with dark curly hair, smiling and looking slightly to the side. She is wearing a white t-shirt. The background is dark.

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Family

**NO MATTER
YOUR AGE,**

**IT'S NEVER
TOO LATE TO
COME HOME**

After almost 40 years of living and working in the USA, Muriel Crentsil decided to return to her birth country - Ghana in July 2019. She explains why this decision came more or less overnight; why networking has been a vital component to her integration in Ghana, and why she'd never consider living in America again.

I moved to the USA from Ghana when I was in my mid-20s and had no intention of staying but my temporary relocation turned into 38 years in the country.

Prior to leaving Ghana, I had graduated in linguistics (Swahili) and African Studies (with dance as my minor) and had planned to pursue a career in dance. Although my mum was a nurse at Korle Bu for years, nursing was the last

thing I wanted to do but years in America led me into that profession and I was a nurse for a long time. I then did a Master's in Education, with a focus on early childhood education - so, my goal being in Ghana is to do both, healthcare and education.

ON MOVING HOME

Coming back to Ghana was a spontaneous decision, which came to me in April 2019. I believed I heard God and he

was telling me it was time to move. By July, I was here. So after living in America, 2019 wasn't just the national Year of Return, it was also my own. My transition has been very smooth. I am from a huge family - my mother has about 40 siblings - and I have many friends. Both friends and family have helped me sort out things like getting a Ghanaian mobile SIM card, using Mobile Money (to deal with transactions), accessing healthcare and getting out and about around the city. I have found that sorting out my banking has been efficient - more efficient than I remember when I lived here. I am also in touch with some of my old university professors, who still

"MY TRANSITION HAS BEEN VERY SMOOTH. I AM FROM A HUGE FAMILY"

lecture at the University of Ghana. Sometimes, I visit the campus, catch up with them and I've even sat in on their lectures.

ON FINDING SETTLING IN

Over the years, I've made investments in Ghana so I have my own place and there is a lot of family properties that are available to me if I need them. Having somewhere to stay has been a huge benefit to me because compared to the West where most rent is paid on a monthly basis, Ghanaians

generally have to pay for theirs a year or two in advance which can be a huge financial burden in one go.

I've found it easy to get around Accra, in spite of the traffic, and use a mix of taxis, Ubers and trotros to do so. I love that if you don't feel like cooking, there is food everywhere. You just have to step out doors and there's something to eat.

ON THE TRASH

I don't really like Accra so much. It's changed so much from what I remember. It is overcrowded with people and these corrugated metal containers, that people use to store things or as make-

shift shops, are unsightly. Trash disposal is not very effective - it never used to be like that. Now there is trash and plastic everywhere. The gutters are choked and that's a real shame because when you move 30 minutes to one hour outside of the city, it's a totally different picture. It is more serene, cleaner and quieter. I've done a lot of travelling while I've been here and I think eventually I will not live in Accra.

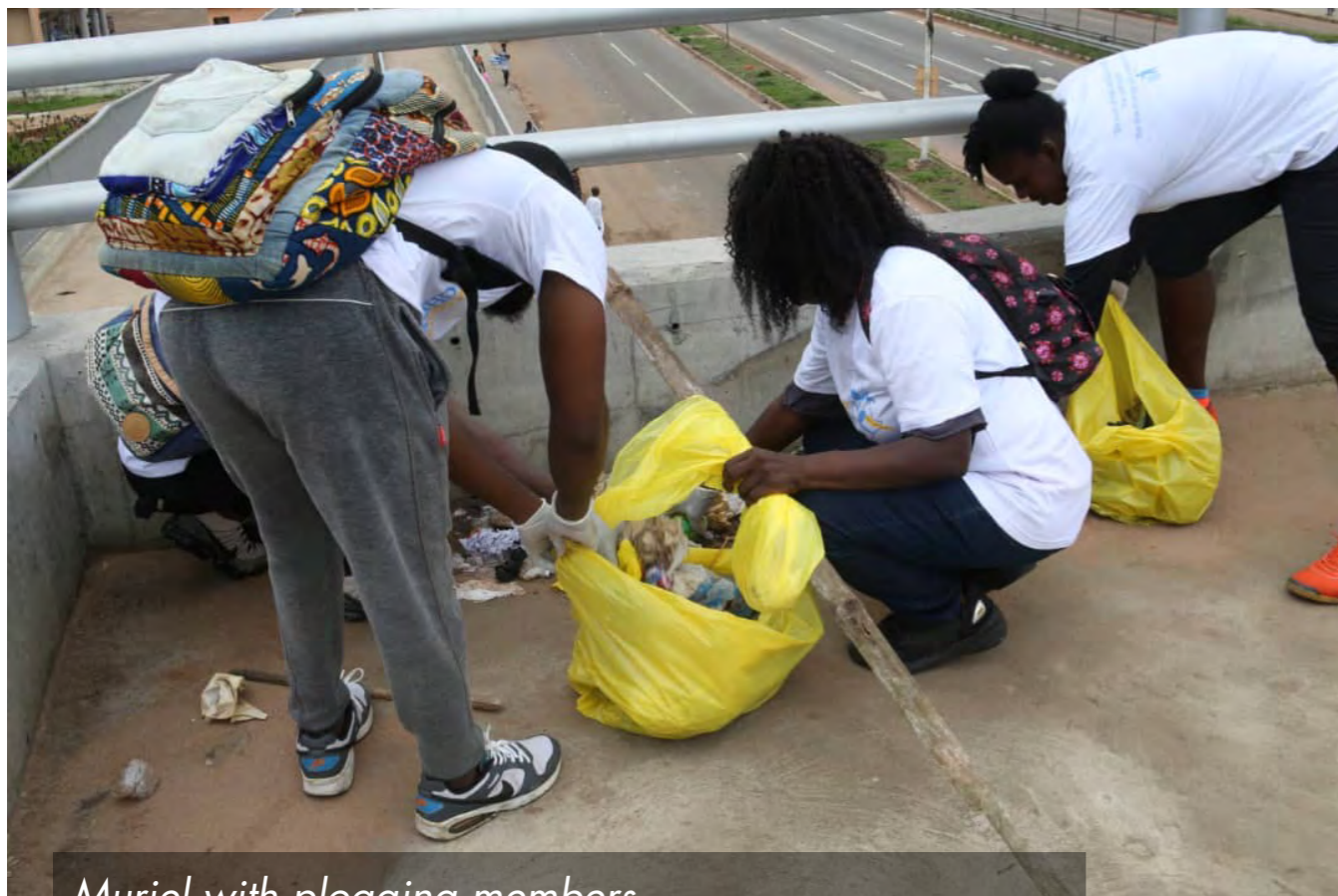
ON BUILDING NETWORKS

I have connected with some interesting people and had an amazing experience with an organisation called Plogging Ghana. They raise awareness about the trash on streets in Ghana and organise

days where the public can come together to jog while just picking up rubbish – that is what plogging means. [Learn more about plogging here](#)

I went with them a few months after I came to Accra and I think the youth in Ghana are really innovative. We collected trash between Madina and Adenta and visited a school to talk to children about littering.

My advice to people relocating to Ghana is to get stuck into the activities everyday people get up to because that will help you to integrate and make friends. Through Plogging Ghana, I visited



Muriel with plogging members
Image credit: Plogging Ghana & Plogging Africa

the National Theatre and met playwright Ebo Whyte whose plays are performed there.

Now, there is a strong possibility that I'll be working with him on one of his projects and using my experience in African dance (I used to perform while at university and travelled to Tanzania) to facilitate that.

ANY REGRETS?

There hasn't been one moment where I have said I wish I hadn't come or I wish I were in America – no. Ghana is a good place to be.

ANY LAST WORDS?

Get your shots and malaria tablets before you get here. I

didn't and I got the worst malaria of my life. Get your national health insurance card – it covers you for some free healthcare - and come and experience Ghana, travel to the different regions and enjoy the culture. The Year of Return has been a great initiative for getting the global African family to return to their roots. This is the time for us to mingle, build connections and support each other.



Have you relocated to Ghana? Want to share your story? Drop us a comment on

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Email us at akadimagazine@gmail.com

TIPS ON STAYING CONNECTED

1 The **Ghana passport** lasts for 10 years now and not five. It is also your passport to other perks including lower entrance fees to some tourist sites, visa-free travel to ECOWAS countries, cheaper access to healthcare, and less restrictions when setting up a business, mobile money or opening a bank.



Also lasting 10 years and available to Ghanaian residents is the new **biometric card**. It can be used to access healthcare, social services, education, insurance, banking, registering a business and for travel in the ECOWAS area. The card is free but renewals attract a fee. Find out more [here](#).

2

3 **Get private medical insurance.**
The National Health Insurance Scheme has a list of licensed private providers [here](#) or ask for recommendations from fellow Ghanaian users.

5 Don't be afraid to **speak your language** - even if you're not fluent yet. Practice makes perfect. Boost your proficiency with lessons before you get there via [The Ghana Language School](#) and [Twi/Ga Club](#) in London or connect with [language schools](#) while you are out there. It is also an opportunity to enquire and learn more about navigating Ghana's cultural norms and social situations.

4 **Networking is key** in Ghana so attend professional and family-oriented events, talk to neighbours and connect with expat groups such as [Ahaspora](#) and Pan-African networking groups online and on WhatsApp. Plug into the city's social scene, and make friends!



6

Don't knock the [trotro](#) till you've tried it. Many may be rickety but they are an affordable way of exploring Ghana's cities.



Courier services are more common in Ghana and taxi apps

such as Uber and Bolt are popular forms of transport in Accra and are generally cheaper than the traditional taxis. Be aware that some drivers can decline journeys that aren't cash because of discrepancies in how some feel their fees are calculated from credit/debit card journeys.

7

There are several high-quality **international schools** for children in the country. Check

8

them out [here](#). Or seek out [The Ghana Good Schools Guide](#).

9

Once you commit to living in Ghana, it's time to stop doing **currency conversions** every time you are assessing costs. Compared to other African cities, Accra is still one of the [expensive African cities](#).

10

Unlike the UK, most **bank accounts** in Ghana attract monthly fees. Make sure you read the small print. If you need to transact between your UK bank account while in Ghana, mobile app accounts such as [Monzo](#)/[Starling](#) allow you to transfer money and withdraw up to a certain amount per month without attracting bank fees. You will only pay currency conversion costs and transferring the money is relatively instant.



11

[ExpressPay](#) in Ghana allows you to pay for bills from the convenience of your phone. Simply download the app.

12

A lot of transactions are done using **Mobile Money** accounts (which is like PayPal, Apple Pay and are linked to your mobile phone network provider), so get one.

13

Learn from the experiences of others. There's a wealth of stories from returnees like this one from [Vanessa Kanbi's](#) YouTube page.

Don't forget to have fun!

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Property

CREATING A BLUEPRINT FOR THE DIASPORA HOUSING MARKET

The Year of Return triggered a jump in demand for accommodation in the latter months of 2019 that could not be met by existing supply in central Accra. We spoke to some of the players in the market to find out how the initiative is shaping the sector.

Image credit: SellRent Ghana

Christmas is always a busy period in Ghana with Ghanaians living abroad using the holiday to visit friends and family. But the government's Year of Return campaign meant this demand spiked with people of African descent joining this call to visit 'home'.

"Most of the enquiries coming from the diaspora were for short lets," said Collins Attipoe, an associate property consultant at Accra-based company [SellRent Ghana](#). "And we noticed a lot of these people were going through Airbnb because most traditional accommodation (hotels, motels and B&Bs) were booked up."

Demand for accommodation was evident as early as the first quarter of 2019 when news of the Year of Return initiative was starting to sink in, according to Collins, whose company has, since 2013, specialised in providing properties and land for the home and diaspora markets.

"One lady we work with has properties in Spintex and was able to rent out all 12 of her two-bed apartments between April and December 2019," he said.

CUSTOMER SERVICE

While some homeowners were able to capitalise on the increased demand, some holidaymakers bore the brunt of it, according to London-based



*Anna and Victoria Agyekum are the founders of On Property Management and Ghana Property & Lifestyle Expo
Image credit: Ghana Expo/ A-Class Officials*

On Point Property Management.

"There were some horror stories from people who had booked accommodation through such as sites as booking.com and were left stranded," said co-founder Anna Agyekum, whose company provides a free sourcing service to help prospective homeowners find property in Ghana. "This happened because landlords did not realise that in some cases they would only be paid once the customer arrived. This lack of understanding meant that some landlords accepted money upfront from other people who enquired, leaving the original customers stranded."

According to Anna, other challenges were linked to the level of customer service holidaymakers received. "There was one situation where a customer paid \$4,500 to stay in serviced apartment for 18 days but no one came to clean or replenish the towels," she said.

RENTING V BUYING

The increased demand for short lets subsided after the Christmas period and did not extend far outside of central Accra, according to one private landlord with several properties on the outskirts of the city.

"Although I was set up to receive returnees, those of us with properties on the periphery of central Accra did not see an

increase in demand," Kwame Hanson from Pokuase. "But I suspect that that will change as more people return to Ghana in subsequent years and feel more comfortable as they explore more of Accra, and understand the housing market."

Kwabena Addo Akuamoah, sales and marketing manager of [Saka Homes](#), agrees. His company saw demand from the diaspora for rental properties skyrocket but only saw limited enquiries from them about buying properties. But he is confident that these enquiries will turn into sales as diaspora groups take advantage of site tours Saka Homes offers to learn more about the Ghanaian housing market.

"I think people used the period to look more into the kind of properties we have in the country, so it was more of an



Kwabena Addo Akuamoah speaks to a prospective property buyer at Ghana Expo 2019. Image credit: Ghana Expo/ A-Class Officials.

opportunity to search for properties of their choice,” he said. “Most people wanted to first identify what type of properties they wanted, before proceeding to the next step of closing a sale.”

DEVELOPING MORE STRUCTURE

This spike in demand also sparked discussion on whether more could be done to respond better to market conditions, and improve information access for property owners, renters and buyers.

“The Year of Return is a brilliant initiative, but we need to build on it and that starts by developing a model that caters for the diaspora

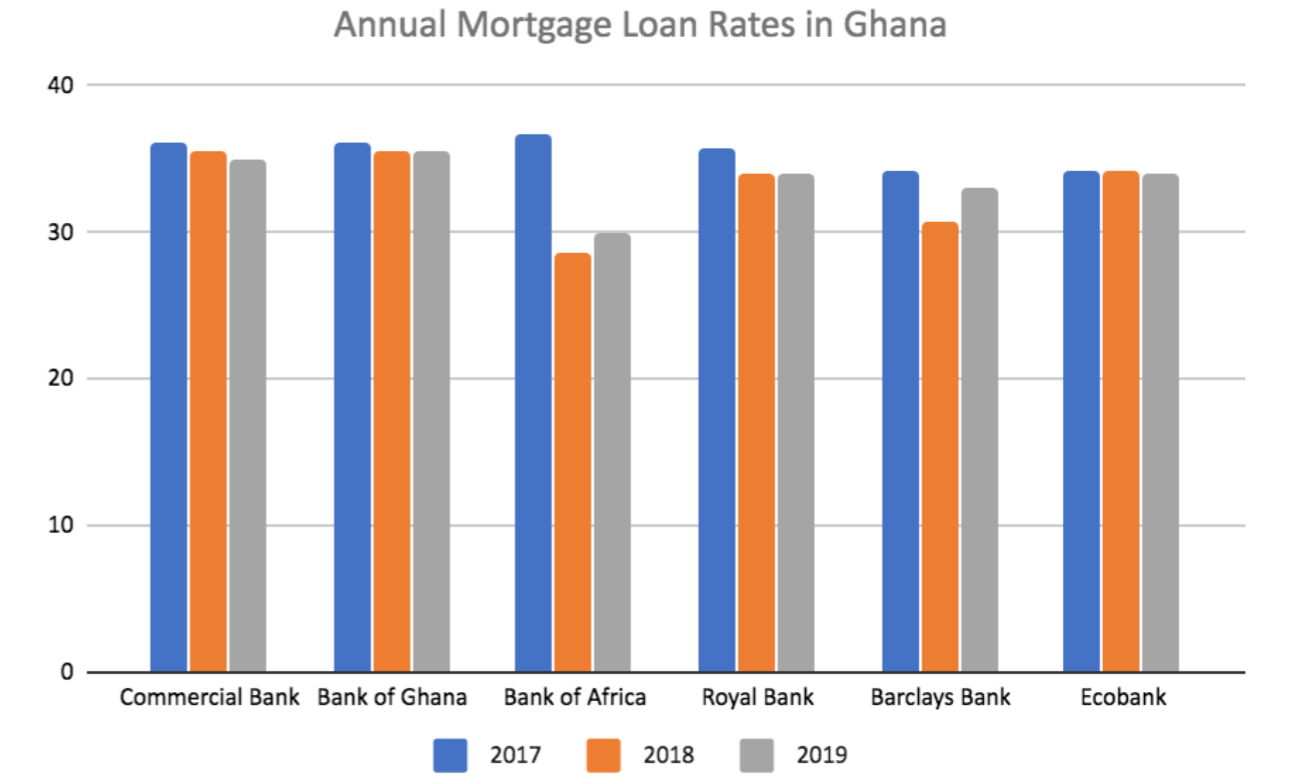
market,” said Collins, whose company is looking to develop a bespoke model by 2021 for the diaspora. “At the moment, there is no system that supports their specific tastes – such as those buyers wanting only to source property from Ghanaian-owned property developers or an information package that equips them about settling in Ghana.

“The market is more structured for corporate expats and property is concentrated in prime areas like Cantonments where the roads are good, there’s access to water and people in that area are willing and able to maintain that,” said Collins.

“We work with developers that offer off-plan properties that can take around 16 months

to complete and can range in price at between \$90,000 and \$250,000 for a two-bed town house,” he added. “Not everyone can pull \$350,000 or more out of their pockets and make a purchase – it’s a lot of money. What is required is an affordable mortgage system and at the moment, the available mortgages are at a killer rate.”

According to figures from some of the top banks in Ghana, the annual mortgage loan rate is around 34-35% The high mortgage interest rate remains one of the biggest



Information from the Bank of Ghana. Image credit: AKADi

stumbling blocks for Ghanaians on home soil and Africans in the diaspora to get a foot on the ladder. Although most Ghanaians in Ghana tend to buy their land outright and self-finance, a growing number are looking to tap into sourcing pre-existing homes or off-plan properties and are seeking out real estate companies and property developers.

"If the banks could grant lower interest rate mortgages, it would encourage a lot of people to buy more properties in Ghana and this would massively increase the returns in the real estate industry. And that would help a lot of people live better and comfortable lives," said Kwabena of Saka Homes.

SOLUTIONS

On Point Property Management is also looking at offering a cheaper and quicker way for the diaspora to transfer money to pay off mortgages in Ghana. It also recently launched the www.onpointproperty.app to allow prospective homeowners to search for properties virtually. The company is looking to develop training regulated through government that can raise standards in customer service and create a directory of trusted rental companies that holidaymakers can use as a guide when searching for accommodation.

"At the moment, high demand for property in Ghana is seasonal. Second and third generation Africans are not necessarily ready to live there yet because most are coming during Christmas to visit family or to party," said Anna. "But increasingly as political and economic shifts, such as Trump's presidency and Brexit, become motivators for people looking to where they belong, this will change.

"What we are also witnessing is the final frontier – the redevelopment of Africa and the nice thing about it is that every single one of us can be part of that. By establishing some of these structures and processes in the housing market now, it will mean that once the real influx of people starts happening in the next 10 to 20 years, those structures will be in place to really facilitate that change."



To find out more about Ghana's housing market, contact the companies below

@sellrentghana

@onpointproperty_management

@sakahomes

PROPERTY TIPS

Do your research – Before you buy or rent, speak to the owner, the developer or the

1 other homeowners if the property is on an estate. Make sure you are comfortable with your proximity to local amenities and your daily commute around Accra.

Ease into moving home - spend more time in Accra apart from your two-week holiday at beaches and clubs. Take the bus around, sit in the traffic in the morning, go to Makola market and live the everyday Ghanaian experience.

2



3 **Consider areas away from central Accra**
- Tema, Oyibi and Prampram and Kasoa are

among the residential areas bursting with new and affordable residential estates.

5 **Check their background** – There's nothing wrong with asking to see your developer's financial statements. This gives you an indication of their track record in the market. Remember that many off-plan properties require you pay upfront.

4 **Check your finances**
– Decide on the monthly repayments you can afford and stick to your budget to ensure your property purchase remains affordable.



6 Visit the [Lands Commission](#) – They conduct official land title searches, verify land title documents and can confirm who the correct legal owners are.

7 **Get a solicitor** – Engage with a conveyancing solicitor if you are buying a property or land from an individual. They can advise you on all legal aspects on property ownership. If buying property with a mortgage provider or bank they will cover the above legal checks as part of the mortgage process.

9 The list of **property developers and real estate companies** in Ghana are many, they include: Devtraco Real Estate Developers, Trasacco Estate, Appolonia City Estate, Regimanuel Gray, Gold Key Properties and meQasa.

8 **Got a sales and purchase agreement?** You will need one if you're buying property in Ghana. This defines your rights and responsibilities and those of the developer or seller. You can make sure it includes a provision for the new code for builders, for example. This code was developed by The Ghana Standards Authority (formerly the Ghana Standards Board) and the Ghana Building Association and compels that builder use quality materials. You can request the provision of broadband or an electricity sub-station (in case of dumsor) on estates as part of your agreement.

Network - Attend the [Ghana Property & Lifestyle Expo](#) on Saturday 14th & Sunday 15th November 2020 at Pestana Chelsea Bridge Hotel, 354 Queenstown Road, London SW8 4PP. Follow @ghpropertyexpo for information on buying property in Ghana.

10



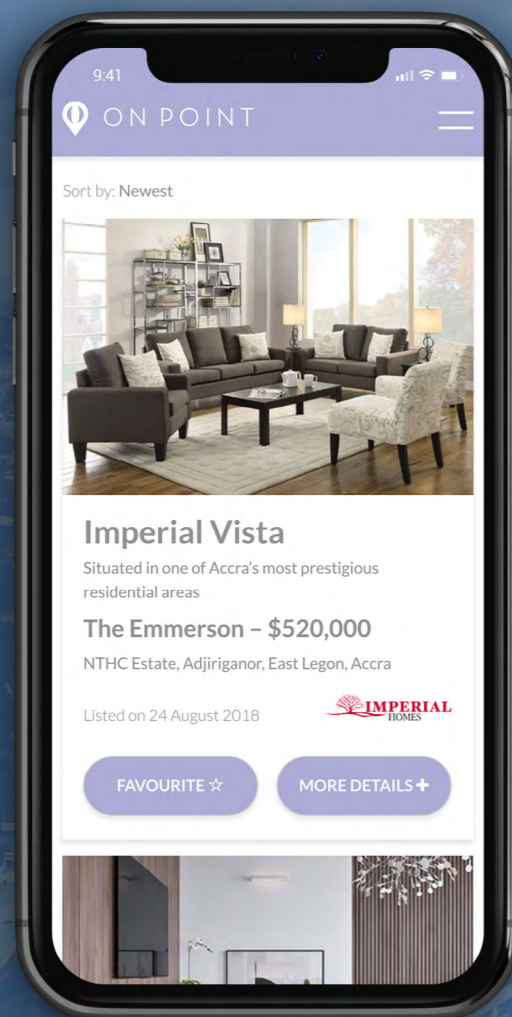
Image credit: Ghana Property & Lifestyle Expo/ A Class Officials

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Issue 02
2020

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Inspiring insights from our communities

IN CONVERSATION WITH LADY PHYLL

Exploring views on intersectionality
and Empire
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HAIRLOSS ADVOCATE **P.42**

PARAGLIDING PILOT **P.52**

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inform, inspire, illuminate

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These stories are designed to
inform, inspire and illuminate.

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EXPLORING THE POLITICS AND REALITIES OF THE YEAR OF RETURN

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Politics

Barbara Edem Ntumy is a UK-based political activist and social commentator whose work focuses on anti-racism, anti-cuts and sexual health. She talks about why she felt it necessary to stage a conversation about the politics and realities in Ghana and the Year of Return.

Fatima Derby, Abeku Adams, host Edem Barbara Ntumy, and Leonie Mills formed the panel.

Organising 'A Conversation on the Politics and Realities in Ghana and the Year of Return' came out of frustration about the way in which African historical memory of the Trans-Atlantic Slave Trade was being distorted because of The Year of Return.

The President of Ghana declared 2019 as [The Year of Return](#) for Africans in the diaspora to mark 400 years since the first enslaved African arrived in Jamestown Virginia. The aim of the Year of Return was to build links with the African diaspora, encourage resettlement, promote Ghana's tourism industry and celebrate African culture.

But this 400-year timeline, which

goes back to the celebrated 1619 date and dovetails nicely with Ghana having its own Jamestown in Accra, is actually disputed by many historians. There is evidence that Africans were forcibly shipped from their continent as early as the 1400s, according to historical [sources](#). *

CREATING A NARRATIVE

Discovering this confirmed to me that this campaign did not have the genuine intentions of honouring the past. Instead, it suggested that creating a narrative to fit the government's agenda was more important than preserving the reality of a brutal time in the history of Africans.

So far during the Year of Return campaign, panellists and audience members that attended the discussion on Saturday 28th December 2019 at Kunkun Café, Accra, noted that there has been a strong entertainment focus rather than promoting an understanding of our shared history.

An audience member, who is of Afro-Brazilian and Italian parentage, expressed her disappointment that the Year of Return has been reduced to parties.



She also bemoaned the lack of events linked to research into that period that could give African descendants better understanding about their connection to the continent.

AFRICAN DESCENDANTS

The focus on Ghana being the gateway for descendants of the slave trade to return home has been visible with the televised visits of US celebrities to Ghana's Cape Coast and Elmina Castles. But as panellist Abeku Adams pointed out, why should there be a charge to the descendants of enslaved Africans to enter these sites. Is that not a backward policy? Fatima Derby, also a panellist, reminded us that The Year of Return was first announced in the

USA in September 2018 before it hit Ghanaian shores.

She said: "When you invite someone to your house, you don't make the announcement when you are outside."

AT HOME AND ABROAD

The Conversation sought to look at the political challenges Ghanaians in Ghana face from a government that seems to be more interested in building diaspora relations than addressing the numerous challenges (poverty, poor infrastructure, and poor protection from sexism, sexual harassment, and homophobia) everyday Ghanaians experience.

The Conversation also sought to discuss the role of the diaspora, who in some cases, see a return to Ghana as a way of fleeing the institutional racism they have endured in the West.

Leonie Mills a panellist, who is Ghanaian but grew up in the UK, spoke of the challenges black people in the UK experience - particularly from racism. Also discussed was the reluctance of Africans living in the UK to be honest about these experiences and the negative impact putting up such a façade can have.

The poster has a black background with vibrant, concentric yellow and orange circular patterns. At the top left, the text 'MisBeee WRITES' is displayed in a white script font. At the top right, 'Sassy Apparel' is written in a white script font. The main title, 'A CONVERSATION ON THE POLITICS AND REALITIES IN GHANA AND THE YEAR OF RETURN', is centered in bold white capital letters. Below the title, a circular portrait of Leonie Mills, a woman with dark curly hair and glasses, is shown. To the left of the portrait, a block of white text provides a biography of Leonie Mills. Below the portrait, her name 'LEONIE MILLS' is written in bold white capital letters. At the bottom, event details are provided in white capital letters, including the date, time, location, and registration information.

MisBeee WRITES

Sassy Apparel

A CONVERSATION ON THE POLITICS AND REALITIES IN GHANA AND THE YEAR OF RETURN

Leonie Mills is currently studying an MSc in Security, Leadership and Society at King's College London within their African Leadership Centre. Her undergraduate is in International Politics and Security Studies. Between her degrees, she worked in social media marketing and advertising, for multinational brands and a business consultancy that specialises in gender diversity. Outside of that Leonie does photography and blog about politics, in a bid to keep young people informed about current affairs and global issues. She also assists with The Young Politicians and Leaders Network as the women's officer

LEONIE MILLS

28 DECEMBER 2019 | 7:30PM
KUKUN
14 KOI STREET, ACCRA

FREE TO ATTEND
REGISTER AT BIT.LY/2QK2TGF
SASSYAPPARELUK@GMAIL.COM

Another audience member challenged the inclusivity of the call for the African diaspora to return - particularly for those that don't fit into society's binary understanding of gender, patriarchy and religious.

You can watch the whole discussion on Facebook Live here:

[‘A Conversation on the Politics and Realities in Ghana and the Year of Return’](#).

A special thank you goes to all the donors who helped me get to Ghana to host the discussion, [MisBeee Writes](#) for co-organising the event, Kunkun Café for providing the venue, and the audience members and panellists for attending.

BACKGROUND SOURCES

Of 1619 w/ Josh Myers by Africa World Now Project on #SoundCloud <https://soundcloud.com/africaworldnowproject/of-1619-w-josh-myers>

An interview with historian Dolores Janiewski on the New York Times' 1619 Project

<https://www.wsws.org/en/articles/2019/12/23/inte-d23.html>

Barbara is also the founder of the Sassy Apparel brand, which is dedicated to expressing progressive politics, cultural identity and celebrating pop culture.

Twitter | [@BarbaraNtumy](#)

[Facebook](#)



left to right: panellists and host are flanked by audience members: Courage (in white) and Josh in (yellow).

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rubber?

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footwear created
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