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LETTER OF INTENT

C/O Emmanuel Amponsah Frimpong,
SS. Thomas More and John Fisher Church,
P.O Box A283,
Achimota Accra.
10th March 2025.

The High Commission of Canada,
42 Independence Avenue,
Accra Ghana.
Dear Visa Officer,

STATEMENT OF PURPOSE

I am Emmanuel Amponsah Frimpong, a Ghanaian citizen with passport number G5248203. I have been admitted to pursue a one-year postgraduate degree in Master of Arts in Applied Economics at the University of Winnipeg, commencing on 1st September 2025. I am writing to express my sincere intent to pursue my Masters education in Canada and provide you with the necessary information.

PERSONAL AND EDUCATIONAL BACKGROUND AND RELEVANT WORK EXPERIENCE

I graduated in 2021 with a Bachelor of Arts in Administration (Economics and Finance option) from the University of Ghana. During my studies, I discovered a keen interest in accounting, a subject I had no prior experience with. Recognizing its critical role in the global economy and its value in managing my father's business more efficiently, I decided to pursue a Chartered Accountancy qualification with the Institute of Chartered Accountants Ghana (ICAG). I began this journey in my second year and managed to successfully balance it alongside my university coursework.

While advancing my education, I gained practical exposure through a four-month stint at Databank-an Investment bank in Ghana, where I helped promote financial literacy and inclusion on campus. My father is the owner of A. FRIMPS farms, a 26 different palm

plantation with a total of 254 acres. The farm has been in existence since 1993. My father employed me into his farming business in 2017 as part of the transporting team. I took an active role in supporting the operations of my father's palm nut plantation in the Eastern Region of Ghana by managing the farm's financial records. I am in charge of the general operations of the business including other financial and accounting roles such as salary review and payment to our 193 workers. I have developed valuable hands-on experience in financial management as a result of my role in my father's business.

After graduating with a second-class upper, I honed my skills further through my [national service at Zenith Bank Ghana](#). However, I continued to oversee and monitor financial activities for the family farm. These diverse experiences have provided me with a solid foundation in finance, accounting, and business management, preparing me to excel in my next professional challenges.

I currently work as a teller at [Zenith Bank Ghana](#), a position I secured following the completion of my national service. In addition to my role at the bank, I have taken on the responsibility of managing my father's farms, ensuring their operations run efficiently, a testament to my dedication and commitment. Motivated by a strong passion for career advancement, I graduated in 2024 from [The Institute of Chartered Accountants Ghana \(ICAG\) as an associate member](#). However, I am yet to achieve full membership, as this requires at least three years of relevant work experience. Despite balancing a demanding schedule, I remain firmly focused on advancing my professional career while effectively managing my father's agricultural enterprise.

WHY CANADA AND UNIVERSITY OF WINNIPEG

Canada emerges as an excellent destination for education, thanks to its globally acclaimed academic system, upheld for its high standards and outstanding quality. The nation's dedication to multiculturalism and diversity fosters an inclusive environment, closely aligning with my personal values. Furthermore, Canada's strong focus on fundamental rights and freedoms creates a safe and harmonious societal framework, making it a prime choice for international students seeking holistic growth.

Among the array of prestigious institutions in Canada, the University of Winnipeg stands out as the perfect fit for my academic pursuits. Its mission to unite people across diverse cultural backgrounds and to cultivate global citizenship deeply resonates with my principles. The university is proactive in identifying and dismantling systemic barriers, ensuring equity is embedded within its research structure and enriching the broader community. Collaboration

with arts organizations and initiatives further enhances the cultural fabric of the campus and its surroundings. The school also provides an avenue for research works among its faculties. Example; the faculty of Economics has offered me a scholarship in the form of a graduate assistantship where I will be working with my department under the supervision of professor Melaine O’Gorman who is also working on a project in policy analysis in a number of developing countries including my country Ghana. This opportunity will provide me with practical experience in both research and teaching. This will gain me much insight on how various policies affect different economies. I will therefore be able to contribute significantly to nation building upon my arrival in Ghana after my studies.

The University of Winnipeg is firmly committed to providing an enriching student experience through extensive support services, such as academic and career guidance, health and counseling services, mentoring programs, and tutoring. These resources are thoughtfully designed to address the needs of diverse student groups, including Indigenous students, adult learners, international students, persons with disabilities, immigrants, and refugees. This comprehensive support framework nurtures a truly inclusive learning environment.

In addition, Winnipeg as a city offers students significant advantages, including affordable housing and a low cost of living, enabling a high quality of life. Its vibrant cultural diversity and welcoming atmosphere make it an engaging place to live and pursue studies. The University of Winnipeg combines innovative teaching approaches, a dynamic research environment, and a supportive community, making it the ideal location to achieve my educational goals.

WHY MASTERS OF ARTS IN APPLIED ECONOMICS

My application for this program was driven by career growth and the need to advance the knowledge gained from my Undergraduate studies. I studied [Economics as a Major subject in the University of Ghana](#). Upon my search for graduate studies, I felt the need for this course because it aligns with my subject matter during my undergraduate studies and it is the course that will help fill the gap during my undergraduate studies. The course provides a practical approach to how economies are affected by various policies and other natural phenomenon.

With my concentration in Policy Analysis, the course will also make me proficient in economic analysis. I will then be able to apply this knowledge in addressing contemporary economic issues such as identifying the type of balanced investment portfolio to hold to mitigate investment risk, how various macro-economic indicators such as inflation, employment, interest rate affects economies. I also have a confirmation from Alain Beaudry, an alumnus from the faculty who testifies to the small class size and readily-available

professors for this course making teaching and learning more effective. The faculty is extraordinarily passionate about learning and research, and this enthusiasm translates to an amazingly effective learning environment.

Secondly, I am currently working with Zenith bank Ghana as a teller for two years. Even though I have expressed my interest in joining the finance team as a treasury officer my efforts to achieve career progression in the industry requires me to advance my education to a higher level. I am very optimistic this course will help me reach my desired height in banking. Some of the courses outlined for this program such as cost-benefit analysis and valuation technique will give me the requisite skills to appraise various investment decisions needed to be taken by the bank. Another key objective of this course is also to introduce students to financial instruments such as stocks, derivative contracts (options, futures and swaps), mutual funds, checks and others that are key in diversifying risk in contemporary economies. This objective will also make me a better fit for the roles as a treasury officer in the finance department as I will be able to share my knowledge gained from this course in achieving a well-balanced investment portfolio.

I will also be able to apply the knowledge acquired after my studies in running my father's business when I arrive in Ghana. The farm business also experiences seasonal changes. In the early months of the year, the farm experiences low yields as a result of climate change. It often becomes a burden on farmers on how to strategies for their farms in those seasons. The economic impact of this phenomenon is often dire as some farmers even find it difficult to break-even during these times. The concept of climate change affecting businesses is also captured in this program and I know after my studies, I will be able to find a lasting solution to this challenge when I return home to help myself, my father's business and the farmers in my area.

I am also encouraged by the commendation from alumnus (Eashita Dabas). Eashita recounts her great experience as an international student in the faculty of Economics where she got the chance to meet bright students and experienced professors who helped in shaping her career. I am very confident I will also gain an enriching experience with great students from all walks of life coupled with an incredible support from the faculty after my studies in the school as she witnessed.

HOME AND FAMILY TIES

My connection to my home country is profoundly significant, encompassing both personal and professional dimensions of my life. My entire immediate family, including my parents and my sibling, resides in Ghana, and the bond I share with them is deeply treasured. As the

youngest in my family, I have a unique and close relationship with my parents, who have been a constant source of love and support throughout my life. Their guidance has shaped me in countless ways, and I hold our shared moments in the highest regard.

I am acutely aware of the emotional void my absence creates for them, especially as they have always valued my presence and companionship. This understanding strengthens my resolve to return to Ghana upon completing my studies. It is important to me to be there for them, particularly as they grow older, ensuring that we can create more cherished memories together in the years to come.

My father has gifted a portion (7 hectares) of his palm nut plantation to me as an appreciation for my hard work and dedication towards his work. I also manage the operations of his business (A. FRIMPS) concurrently. My father has assured me, I will be the one to take charge of his business when he grows weary. In addition to being the Operations manager, he has tasked me to get myself acquainted with all the administrative work of the business to ensure a seamless transition. In line with this, I have to return to ensure the efficient running of the business as well as the farm gifted me. My quest for this higher education is spurred by the urge to grow my father's business and the farm gifted me. I will therefore return after my studies to help grow our business. My father's investment in me and entrusting me with the farm will be in vain and so I have to return after my study. My father's wants me to fully take charge of the business and expand our operations after my arrival since I would have acquired the knowledge and skill to do so.

I have already acquired a plot of land which I intend using as a palm oil processing factory when I arrive in Ghana after my studies. The site has been prepared and work has already started to erect the factory to process the palm nut fruits from our farm. I have promised my father to let him see our palm oil processing factory running as an appreciation for the gift given me and a sign of continuity of our business. Being aware of his old age, I have to come back to Ghana to accomplish this dream.

Also, I was granted an associate membership status from the Institute of Chartered Accountants Ghana (ICAG) after my completion of my professional course in Accountancy in 2024. Even though I had no accounting background from high school, I realised the need to make myself relevant in my country by pursuing this course. It is therefore imperative on me after successful completion to apply the knowledge I have gained to benefit my country. My enormous contribution in the working space requires me to be a member of the Institute Of Chartered Accountants Ghana. For me to be able to apply for full membership of the body, I need to have worked for three or more years in Ghana. With just two years of working experience, I have to return to Ghana to work and get the desired number of years of work experience to be able to apply for membership. I spent much time and resources on this professional course and I have to apply and attain membership status from the body. Some of

the benefits of being a member of ICAG include networking opportunities, opportunities for professional development and recognition, Opportunities to highlight expertise, and others. I have to benefit from these opportunities looking at the investment I have made in acquiring this certification hence my arrival in Ghana after my studies. In addition, the certification from the Institute of Chartered Accountants Ghana is not recognised in Canada as a professional accounting designation. I therefore have no reason than to come back to Ghana to practice the accounting profession after toiling to have this certification. A blend of my Master's degree in Economics and Chartered accountancy will help me realise my dreams upon arrival in Ghana.

CONCLUSION

I am deeply committed to complying with the laws and regulations of Canada, just as I have consistently respected the rules of my current country of residence. I have read and understood my responsibilities as an international students on the official IRCC website. I promise to uphold these responsibilities and conduct myself in a proper manner. My intention is to return to my home country after my studies in Canada. I am committed to returning to my home country to achieve the aspirations I have set for myself.

I assure you I will always uphold the the values and tenets of Canada. I will follow all the rules and guidelines established by my prospective educational institution and the government of Canada. I have attached all the required documents and I am willing to provide any other information or documentation upon request. Thank you for taking the time to review my statement of purpose. I greatly appreciate your consideration and look forward to any feedback or guidance you may have.

Yours sincerely,

EMMANUEL AMPONSAH FRIMPONG.

amponsahfrimpong@gmail.com

(+233558105890)

2.SUPPORTING DOCUMENTS

GRADUATE STUDIES AND APPLICATION PROCESS



THE UNIVERSITY OF
WINNIPEG

Faculty of
Graduate Studies

APPLICATION AND ADMISSION PROCESS

The University of Winnipeg welcomes applications from Canadian and International students for admission to graduate programs. Acceptance is required before students register in courses. Admission to graduate programs is competitive and meeting the minimum requirements does not guarantee admission. Every year, the University offers admission to less than 40% of the applications received for admission to graduate programs. Not all applicants will be accepted to the graduate programs to which they apply, including some students who may appear to be eligible. Offers of Acceptance indicate that students' particular interests and accomplishments make them a good fit for the program to which they have applied.

The general admission requirement for graduate program is a 4-year undergraduate degree from a recognized post-secondary education institution with an overall GPA of 3.0 or the equivalent in other grading scales. Specific programs may have additional requirements. For more information, please refer to: <http://www.uwinnipeg.ca/graduate-studies/graduate-programs/index.html>.

Prospective graduate students are encouraged to submit their applications for admission as early as possible. Applications must be submitted online along with supporting documentation, which includes transcripts from all post-secondary education institutions, a minimum of two reference letters, application fee, proof of English language proficiency, research proposal, résumé, proof of citizenship, and name changes.

The application and all required documentation must be received by the Office of Admission for Graduate Studies by the following dates in order for the student to be considered for funding: December 1 for Spring/Summer Term (May); February 1 for Fall Term (September); and September 1 for Winter Term (January).

When an application file is complete, it is forwarded by the Graduate Studies Office to the appropriate Departmental Graduate Program Committee (DGPC) for review and evaluation. The DGPC is made up of faculty members, who teach and supervise in the particular graduate program to which the student is applying. In other words, these are expert reviewers. The Departmental Graduate Program Committees forward their recommendations to the Dean of Graduate Studies. Official letters of acceptance or rejection will be issued to applicants by the Dean of Graduate Studies.

Upon receiving a letter of offer along with the Provincial Attestation Letter (PAL) and CIC form, international students are advised to immediately submit their application to the Citizenship and Immigration Canada office (CIC) near them. A copy of this information is supplied to successful applicants and they are encouraged to submit it with their application for a study permit.

UNDERGRADUATE TRANSCRIPT AND CERTIFICATE

1 of 6



UNIVERSITY OF GHANA

Academic Affairs Directorate
P. O. Box LG 25, Legon-Ghana, E-mail: academic@ug.edu.gh

TRANSCRIPT OF ACADEMIC RECORD

THE LOGO OF THE UNIVERSITY IS PRINTED IN BLUE NUMISMATIC A BLACK AND WHITE DOCUMENT IS NOT OFFICIAL

Name: AMPONSAH, EMMANUEL FRIMPONG	Student Number: 10686667
Degree Awarded: BACHELOR OF ARTS	Date of Birth: 20-FEB-1999
Majors: Economics and Finance	Sex: Male
	Date of Award: 21 November 2021
	Date Printed: 11 June 2022

PGPA: 3.55 Class: SECOND CLASS HONS (UPPER DIV)

ACADEMIC YEAR: 2017/2018 BACHELOR OF ARTS

FIRST SEMESTER		LEVEL 100	CCT: 15	CCP: 15	GPA: 4	CGPA: 4			
Code	Course Title						Credit	Grade	GPT
ECON101	INTRODUCTION TO ECONOMICS I						3	A	12.00
INFS111	INFORMATION IN SOCIETY						3	A	12.00
UGBS105	INTRODUCTION TO PUBLIC ADMINISTRATION						3	A	12.00
UGRC141	SCIENCE & TECH IN OUR LIVES: EVERYDAY PHYSICS						3	A	12.00
UGRC150	CRITICAL THINKING AND PRACTICAL REASONING						3	A	12.00

SECOND SEMESTER		LEVEL 100	CCT: 33	CCP: 33	GPA: 3.5	CGPA: 3.73			
Code	Course Title						Credit	Grade	GPT
ECON102	INTRODUCTION TO ECONOMICS II						3	B+	10.50
INFS112	INTRODUCTION TO INFORMATION MANAGEMENT						3	A	12.00
UGBS102	INTRODUCTION TO COMPUTING						3	A	12.00
UGBS104	PRINCIPLES OF MANAGEMENT						3	C+	7.50
UGRC110	ACADEMIC WRITING I						3	A	12.00
UGRC170	GENERAL MATHEMATICS						3	B	9.00

ACADEMIC YEAR: 2018/2019 BACHELOR OF ARTS

FIRST SEMESTER		LEVEL 200	CCT: 51	CCP: 51	GPA: 3.17	CGPA: 3.53			
Code	Course Title						Credit	Grade	GPT
ECON211	ELEMENTS OF ECONOMICS I						3	A	12.00
ECON213	ELEMENTS OF MATHEMATICS FOR ECONOMISTS						3	D+	4.50
ECON215	ECONOMY OF GHANA I						3	B+	10.50
UGBS203	COMMERCIAL LAW I						3	C+	7.50
UGBS205	FUNDAMENTALS OF ACCOUNTING METHODS						3	A	12.00
UGRC231	INTRO. TO AFRICAN STUD: GENDER & DEVELOPMENT						3	B+	10.50

SECOND SEMESTER		LEVEL 200	CCT: 69	CCP: 69	GPA: 3	CGPA: 3.39			
Code	Course Title						Credit	Grade	GPT
ECON212	ELEMENTS OF ECONOMICS II						3	A	12.00
ECON214	ELEMENTS OF STATISTICS FOR ECONOMISTS						3	C	6.00
ECON216	ECONOMY OF GHANA II						3	B+	10.50
UGBS206	COMMERCIAL LAW II						3	C+	7.50
UGBS208	INTRODUCTION TO FINANCIAL ACCOUNTING						3	C	6.00

NOTE: CCT: Cumulative Credits Taken CCP: Cumulative Credits Passed GPA: Grade Point Average CGPA: Cumulative Grade Point Average



Name: **AMPONSAH, EMMANUEL FRIMPONG**

Student Number: 10686667

Degree Awarded: BACHELOR OF ARTS

Date of Birth: 20-FEB-1999

Majors: Economics and Finance

Sex: Male

Date of Award: 21 November 2021

FGPA: 3.55 Class: SECOND CLASS HONS (UPPER DIV)

Date Printed: 15 June 2022

UGRC210	ACADEMIC WRITING II	3	A	12.00
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ACADEMIC YEAR: 2019/2020 BACHELOR OF ARTS

FIRST SEMESTER LEVEL 300 CCT: 87 CCP: 87 GPA: 3.58 CGPA: 3.43

Code	Course Title	Credit	Grade	GPT
ECON311	MICROECONOMICS I	3	A	12.00
ECON313	MACROECONOMICS I	3	B+	10.50
ECON315	APPLIED MATHEMATICS FOR ECONOMISTS I	3	B	9.00
FINC301	INTRODUCTION TO BUSINESS FINANCE	3	A	12.00
MKTG301	PRINCIPLES OF MARKETING	3	B+	10.50
UGBS303	COMPUTER APPLICATIONS IN MANAGEMENT	3	B+	10.50

SECOND SEMESTER LEVEL 300 CCT: 105 CCP: 105 GPA: 3.75 CGPA: 3.49

Code	Course Title	Credit	Grade	GPT
ECON312	MICROECONOMICS II	3	A	12.00
ECON314	MACROECONOMICS II	3	B+	10.50
ECON316	APPLIED STATISTICS FOR ECONOMISTS	3	A	12.00
FINC302	BUSINESS FINANCE	3	A	12.00
FINC304	MANAGERIAL ECONOMICS	3	A	12.00
UGBS302	RESEARCH METHODS	3	B	9.00

ACADEMIC YEAR: 2020/2021 BACHELOR OF ARTS

FIRST SEMESTER LEVEL 400 CCT: 123 CCP: 123 GPA: 3.67 CGPA: 3.51

Code	Course Title	Credit	Grade	GPT
ECON441	ECONOMIC THEORY I	3	B	9.00
ECON443	ECONOMETRICS I	3	A	12.00
ECON473	MONEY AND BANKING I	3	B+	10.50
FINC401	INVESTMENT FUNDAMENTALS	3	A	12.00
FINC403	BANK MANAGEMENT	3	B+	10.50
FINC405	BANKING OPERATIONS	3	A	12.00

NOTE: CCT: Cumulative Credits Taken CCP: Cumulative Credits Pass GPA: Grade Point Average CGPA: Cumulative Grade Point Average



5 of 6

**UNIVERSITY OF GHANA**

Academic Affairs Directorate

P. O. Box LG 25, Legon-Ghana, E-mail: academic@ug.edu.gh

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Majors: Economics and Finance

Sex: Male

Date of Award: 21 November 2021Date Printed: 15 June 2022

FGPA: 3.55 Class: SECOND CLASS HONS (UPPER DIV)

SECOND SEMESTER		LEVEL 400	CCT: 141	CCP: 141	GPA: 3.58	CGPA: 3.52		
Code	Course Title					Credit	Grade	GPT
ECON442	ECONOMIC THEORY II					3	C+	7.50
ECON444	ECONOMETRICS II					3	A	12.00
ECON474	MONEY AND BANKING II					3	A	12.00
FINC404	INTERNATIONAL FINANCE AND BANKING					3	A	12.00
FINC406	FINANCIAL MARKETS					3	A	12.00
UGBS402	BUSINESS POLICY					3	B	9.00

Director (Academic Affairs Directorate)

NOTE: CCT: Cumulative Credits Taken CCP: Cumulative Credits Passed GPA: Grade Point Average CGPA: Cumulative Grade Point Average



UNIVERSITY OF GHANA



This is to Certify that

EMMANUEL FRIMPONG AMPONSAH

having passed the prescribed Examination has
on the 21st day of November 2021

been admitted to the degree of
Bachelor of Arts

in Economics and Finance

with Second Class Honours (Upper Division)

Waappiofo

Vice-Chancellor

10686667

[Signature]

Registrar



00142155

The authenticity of this certificate may be ascertained by writing to the address overleaf

Scanned with
CamScanner

The Registrar
University of Ghana
P.O. Box LG 25
Legon
Ghana

RESUME



EMMANUEL AMPONSAH FRIMPONG

Ghanaian | 33 Nii Adams Street, Achimota | +233558105890

amponsahfrimpong@gmail.com

SUMMARY

Results-driven Chartered Accountant and banking professional with 2+ years at Zenith Bank Ghana, specializing in cash operations, investment advisory, and financial analysis. Proven track record of 99%+ transaction accuracy, GHS 1M+ daily cash management, and 20% portfolio growth. Skilled in financial analysis, risk assessment, and customer service, with expertise in QuickBooks and Microsoft Office. Committed to delivering exceptional customer service, financial excellence, and driving stakeholder value.

PROFESSIONAL EXPERIENCE

Bank Teller / Cash Operations

March 2023 - Present

Zenith Bank Ghana - Labone, Ghana

- Processed an average of 200 daily transactions with 99%+ accuracy, ensuring efficiency and minimizing errors.
- Provided exceptional customer service, resolving 70% of inquiries on first contact and improving customer satisfaction.
- Managed a cash drawer handling over GHS 1 million daily, ensuring 100% accurate balancing and strict adherence to security protocols.
- Maintained detailed records and prepared reports, completing end-of-day reconciliation with 98% accuracy and reducing discrepancies.

Investment Advisor

- Delivered tailored investment advice to 5+ clients, achieving a 20% increase in portfolio performance.
- Monitored market trends and economic conditions, providing timely insights that improved investment decisions by 15%.
- Assessed clients' financial situations and risk tolerance, conducting in-depth financial analyses per month.
- Recommended suitable investment products, leading to a 20% growth in client assets under management.

Financial Statement Analyst

- Identified trends, risks, and opportunities, leading to a 10% improvement in operational efficiency and risk mitigation.
- Provided data-driven insights and recommendations, influencing 5% of strategic decisions for customers and internal stakeholders.
- Analyzed financial statements monthly, ensuring 100% accuracy in balance sheet and income statement evaluations.

Sales and Marketing Representative

April 2019 - May 2019

Data Bank Ghana - University of Ghana, Legon

- Exceeded sales targets for MFund (an investment package to customers).
- Created over one hundred and fifty (150) accounts for new customers.

EDUCATION

University of Ghana – Legon, Ghana	August 2021
B.A in Economics and Banking and Finance - Second Class (Upper Division)	

PROFESSIONAL CERTIFICATION

Institute of Chartered Accountants Ghana	October 2024
Certified Chartered Accountant	

VOLUNTEER EXPERIENCE

Community Teaching Volunteer, Kade - Eastern Region	April 2019
<ul style="list-style-type: none">• Taught English Language and Mathematics to an average of 30+ students per class, improving overall student performance by 15% through interactive lessons and tailored support.• Implemented classroom management strategies, reducing disciplinary incidents by 25% and increasing student engagement.• Developed lesson plans and fostered an engaging learning environment.	

SKILLS

Technical Skills	Soft Skills
Data Analysis	Critical Thinking and Problem Solving
Financial Analysis	Customer Service and Communication
Cash handling and Reconciliation	Relationship building
Microsoft Office (Word, Excel, PowerPoint)	Time Management and Leadership
QuickBooks and ZohoBooks Accounting	Emotional Intelligence

INTERESTS

Nature and Wildlife Conservation	Volunteering
Football	

LANGUAGES

Twi - Fluent	English - Professional
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**TRANSCRIPT AND CERTIFICATE FROM THE INSTITUTE OF
CHARTERED ACCOUNTANTS GHANA.**



**INSTITUTE OF CHARTERED
ACCOUNTANTS, GHANA**

Accountancy House, off Trinity Avenue, Okpongolo, East Legon P. O. Box GP 4268, Accra, Ghana
tel: 0544336701/2 | 0277801422/3/4 | email: info@icagh.com | www.icagh.org | GA-416-9906

TRANSCRIPT OF ACADEMIC RECORD

ICA/SRN: **250736**
Name of Student / Member: **Frimpong Emmanuel Amponsah**

DATE/LEVEL	SUBJECTS STUDIED	REMARKS
May 2020	Financial Accounting	Pass
May 2020	Business Management and Information Systems	Pass
	Business and Corporate Law	Exempted
May 2021	Introduction to Management Accounting	Pass
Level 1	*****	
March 2023	Financial Reporting	Pass
July 2023	Management Accounting	Pass
November 2023	Audit and Assurance	Pass
December 2022	Financial Management	Pass
July 2023	Public Sector Accounting and Finance	Pass
July 2023	Principles of Taxation	Pass
Level 2	*****	
March 2024	Corporate Reporting	Pass
November 2023	Advanced Audit and Assurance	Pass
November 2023	Advanced Taxation	Pass
March 2024	Strategic Case Study	Pass
Level 3	*****	

Date of Issue: May 08, 2024


Osei Adjaye-Gyamfi
for Chief Executive Officer

The authenticity of this transcript should be checked with this office.

ICAG

Institute of Chartered Accountants, Ghana



Final Examination Certificate

This is to certify that

EMMANUEL FRIMPONG AMPONSAH

Completed the Final Examination of this Institute

in **MARCH 2024**

President

Vice President

Chief Executive Officer

Dated in Accra this **12TH** day of **OCTOBER 2024**




SN: 10541

THIS CERTIFICATE DOES NOT DENOTE MEMBERSHIP OF ICAG

POLICE CLEARANCE CERTIFICATE.

A0238125

ID/CDSB/VET.5/CAN/25/V.6/546




THE GHANA POLICE
Criminal Investigation Department
P. O. Box 505 Accra, Ghana

7th March, 2025


CRIMINAL CHECK

This is to certify that



Emmanuel AMPONSAH FRIMPONG

whose true representation appears in the picture above
does not appear in the criminal records of the Ghana Police Service.
This is valid for six (6) months from the date of issue.



For: Director General, C.I.D., Ghana
(S.A. AYAWINE)
DIRECTOR/ADMIN/CID

C.I.D. Form 195

20250307/037

OFFER LETTER AND RECOMMENDATION FROM SUPERVISOR.



ZENITH BANK (GHANA) LIMITED

HEAD OFFICE

Zenith Bank (Ghana) Limited
Zenith Heights, No. 37 Independence Avenue, Accra
GPS Address: (GA-030-7585)
P.M.B. CT 393, Accra-Ghana
Tel: +233 302 429700 / 302 611500 / 302 680884
Email: info@zenithbank.com.gh
Website: www.zenithbank.com.gh / SWIFT: ZEBLGH/ C

March 2, 2023

Emmanuel Frimpong Amponsah
P.O Box 37
Kade

Dear Emmanuel,

CONFIRMATION OF EMPLOYMENT

Your appraisal for the probation period of your employment has shown that you have performed well. Consequently, your employment is hereby confirmed as a permanent staff of Zenith Bank (Ghana) Limited at the grade of **Executive Assistant** with effect from **March 2, 2023**.

Your remuneration at this grade is as detailed below:

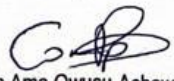
	GH Cedis
Annual basic salary	25,667.64
Allowances	80,053.51
Total	105,721.15

The 'Terms and Conditions' in your Offer Letter dated August 22, 2022 to the extent that they are not inconsistent to this letter will apply. Please contact the Head – Human Resources for discussions on any other benefits that are attached to this grade.

Please note that upon this confirmation, you may resign your appointment with the Bank subject to giving one (1) month notice in writing or payment of one (1) month gross salary in lieu of notice.

We trust that you will strive for greater heights.

Yours faithfully,


PP: Nana Ama Owusu-Achaw
(Head-HR)

CC: Personal File

Directors | Mrs. Freda Y. Duplan (Board Chair), Henry Onwuzurigbo (Managing Director / Chief Executive Officer)
Clifford Mensah (Executive Director), Gabriel Ukeke, Anthony Oteng-Gyasi, Dr. Juliette Tuakil, Kwasi Boatini



C/o Joshua Achea Fuah,
Zenith Bank Ghana,
P. M.B CT 393 Accra,
March 28,2025.

The High Commission of Canada,
42 Independence Avenue, Accra.
Dear Visa Officer,

RECOMMENDATION FOR EMMANUEL AMPONSAH FRIMPONG

I am delighted to provide a recommendation for Emmanuel Amponsah Frimpong, who is a staff of Zenith bank under my supervision for study permit. Emmanuel demonstrates a high level of professionalism and competence that stands out markedly from his peers.

In his role as a teller, Emmanuel is very robust in the discharge of his duties. He is always available to serve customers with the utmost satisfaction needed. He is very instrumental in upholding the bank's policies and procedures in the branch. Within a short time after his employment, Emmanuel had gained much experience reducing the operational risks associated with his work. Emmanuel is always available to assist his colleagues as well. This act of him has brought unison in the cash and teller department. Emmanuel does not limit his knowledge only to his department. However, he is always among the people to call upon when the branch has to deliberate on the financial performance of the branch; because of his strong background in Economics, Finance and Accounting. Emmanuel has become the arrowhead of the department after this incredible mark in the department. Almost every internal and external customer wants to be attended to by him. He has gotten much commendation from both staff and external customers for his hardwork.

Emmanuel's great analytical skills were as a result of his eagerness to learn and contribute. He is very proactive in discharging his duties and also making significant contributions beyond the typical scope of his work.

Moreover, Emmanuel's interpersonal skills and positive attitude has made him a favorite among his teammates and clients alike. He communicates his ideas clearly and persuasively, making him an effective team player.

Currently, Emmanuel is pursuing the role of treasury officer in the finance department of the bank. This role requires him to have a Masters degree in a related field of Finance and Economics. I see him fit for this role after completion of this program. I have communicated the intentions of Emmanuel to the Human

Resource department and they have assured him of the role as a treasury officer once he finishes this program.

I am confident that Emmanuel's drive and commitment to his professional and academic pursuits will make him an excellent candidate for your program and the best fit for the role as a treasury officer in Zenith Bank Ghana upon his arrival.

Thank you.

Joshua Achea Fuah,



Cash Officer (Zenith Bank Ghana)

Joshua.fuah@zenithbank.com.gh

(+233209059744)

RECOMMENDATION LETTER FROM UNIVERSITY PROFESSOR



UNIVERSITY OF GHANA
UNIVERSITY OF GHANA BUSINESS SCHOOL
DEPARTMENT OF FINANCE



March 2, 2025

TO THE VISA OFFICER

Dear Sir/Madam,

RECOMMENDATION LETTER FOR EMMANUEL AMPONSAH FRIMPONG

I am writing to express my strong endorsement of Emmanuel's application for study permit to pursue further studies at the University of Winnipeg (Canada). I had the privilege of being Emmanuel's instructor for approximately four years, and during that time, I have had the opportunity to get to know him as an outstanding student, ranking among the best I've had the pleasure of teaching in the past decade. His unwavering determination, intellectual prowess, and strong commitment to personal growth make him an exceptional candidate for graduate studies.

Emmanuel consistently embodies the essential qualities of resilience, initiative, and intellectual innovation required to complete an advanced graduate program. I wholeheartedly support his admission based on his academic performance and active participation in my classes. If his past achievements and his enthusiastic engagement in my courses are any indication, I firmly believe that he would be a valuable addition to your academic program.

Considering his exceptional academic accomplishments and his leadership qualities, I would confidently place him in the top 10% of his class. Throughout our time together, I closely observed his active involvement in class discussions, where he consistently displayed a high level of academic excellence and intelligence. His ability to meet the rigorous academic standards of your institution is unquestionable. Moreover, he possesses outstanding multitasking abilities and adeptly manages competing responsibilities.

Emmanuel demonstrates remarkable physical, emotional, and mental stability and strong analytical and quantitative skills. He excels as a communicator, exhibits proficiency in English, and is an outstanding team player. His creativity, optimism, and self-assuredness further enhance his appeal. While he collaborates effectively within groups, he also exhibits self-reliance, exceptional discipline and time management skills. Additionally, he easily adapts to new environments.

Emmanuel is honest, transparent, and candid and dealing with me and the students. He effectively and efficiently executed every task I assigned to him. He can liaise with me and his colleagues to disseminate information and share vital learning materials. I saw his dedication to excellence and

COLLEGE OF HUMANITIES

his passion for helping his students to perform well first-hand. He was a great motivation to his colleagues, and he had a great impact on them. He is very obedient and compliant. I am very confident he will act according to the rules and regulations in Canada





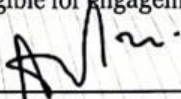

Furthermore, Emmanuel exhibits significant expertise in conducting empirical research and has a high level of proficiency with the Microsoft Office Suite. Given his impressive academic record, dedication to professional development, and evident leadership capabilities, I wholeheartedly support his candidacy for this program and encourage you to consider him for study permit. I have every confidence that he will excel as a student within your country and a leader when he comes back to Ghana, Thank you.



Elikplimi Komla Agbloyor (PhD)
Professor & Coordinator (International Relations and Accreditations)
Department of Finance
University of Ghana Business School
Email: ekagbloyor@ug.edu.gh

COLLEGE OF HUMANITIES

NATIONAL SERVICE CERTIFICATE.

GHANA NATIONAL SERVICE SCHEME	
	
2211003238	
	
SCAN ME	
<h1>Certificate of NATIONAL SERVICE</h1>	
Name	AMPONSAH EMMANUEL FRIMPONG
Institution attended	UNIVERSITY OF GHANA
Qualification	BACHELOR OF ARTS ECONOMICS AND FINANCE
NSS Number	NSSGUG3903021
Place of Service	ZENITH BANK GHANA LIMITED
Region/District	GREATER ACCRA
Year/Period of Service	2021/2022
Having successfully completed his/her mandatory National Service, has satisfied the requirement of the National Service Act 426, 1980, of the Republic of Ghana and is eligible for engagement in any employment.	
	 Executive Director National Service Scheme
	
Signed this 28TH day of NOVEMBER 20 22	

AFFIDAVIT OF CORRECT ARRANGEMENT OF NAME.



**IN THE SUPERIOR COURT OF JUDICATURE
IN THE HIGH COURT OF JUSTICE
ACCRA-A.D. 2025**



STATUTORY DECLARATION ACT, 1971 (ACT 389)

**STATUTORY DECLARATION BY EMMANUEL AMPONSAH FRIMPONG A.K.A. EMMANUEL
FRIMPONG AMPONSAH VERIFYING THE CORRECT ARRANGEMENT OF HIS NAME**

I, EMMANUEL AMPONSAH FRIMPONG a.k.a. EMMANUEL FRIMPONG AMPONSAH of HSE NO# GA-302-8114, Achimota-Accra in the Greater Accra Region of the Republic of Ghana do hereby solemnly and sincerely declare as follows:

1. That I am the Declarant herein, a Ghanaian by birth and Nationality
2. That the correct arrangement of my name is EMMANUEL AMPONSAH FRIMPONG and same is on my documents and records,
3. That on some of my documents including my first degree certificate from University of Ghana, Transcript, certificate from the Institute Chartered Accountants, Ghana and employment letter from Zenith Bank, my name is misarranged rendering it as EMMANUEL FRIMPONG AMPONSAH instead of EMMANUEL AMPONSAH FRIMPONG
4. That I do declare the correct arrangement of my name as follows:
 - a. FIRST : **EMMANUEL**
 - b. SURNAME: **AMPONSAH FRIMPONG**
5. That I further do hereby declare that the conflicts notwithstanding, the name EMMANUEL FRIMPONG AMPONSAH is referable to the same person EMMANUEL AMPONSAH FRIMPONG, the declarant herein and that all documents bearing same are valid.
6. That henceforth I wish to be known and called in all official circles as **EMMANUEL AMPONSAH FRIMPONG,**
7. That in the circumstance I urge whomsoever it may concern to take note and for the authorities concerned to effect the necessary amendments accordingly.

WHEREFORE, I make this solemn declaration conscientiously believing same to be true and correct in accordance with the Statutory Declaration Act 389 of 1971.

**DECLARED AT ACCRA
THIS 8TH DAY OF MARCH, 2025**


.....
DECLARANT




BEFORE ME
COMMISSIONER FOR OATHS

BENJAMIN LAMPREY
COMMISSIONER FOR OATHS
ACCRA-GHANA
0242843813

SENIOR HIGH SCHOOL CERTIFICATE.

The West African Examinations Council
West African Senior School Certificate

2017 SCHOOL CANDS.

This is to Certify that:

AMPONSAH FRIMPONG EMMANUEL

born on: 20/02/1999

sex: MALE

whose photograph is embossed, having been in attendance at

ST. MARTIN'S SENIOR HIGH SCHOOL

sat the West African Senior School Certificate Examination
and obtained the results shown below:

SUBJECT	GRADE
SOCIAL STUDIES	A1
ENGLISH LANG	B2
MATHEMATICS(CORE)	B3
INTEGRATED SCIENCE	B2
CHRISTIAN REL. STUD	A1
ECONOMICS	A1
HISTORY	A1
LIT-IN-ENGLISH	A1

CD E

Candidate No.
0020303146

Certificate No.
GHWASSCS
03528896

Chairman of Council

Registrar to Council

Any alteration, erasure or absence of photograph renders this Certificate invalid.

LAND PROPERTY DOCUMENTS.



THIS INDENTURE

DATED THIS 3RD DAY OF MARCH, 2024

...Between...

NII ASHIFLA OKUDZEMAN I
LAWFUL REPRESENTATIVE OF
ASHIFLA MANTSE

...And...

EMMANUEL AMPONSAH FRIMPONG
P.O.BOX

This Indenture
Deed of Lease

IN RESPECT OF ALL THAT PIECE OR PARCEL OF LAND SITUATED LYING AND BEING AT ASHIFLA





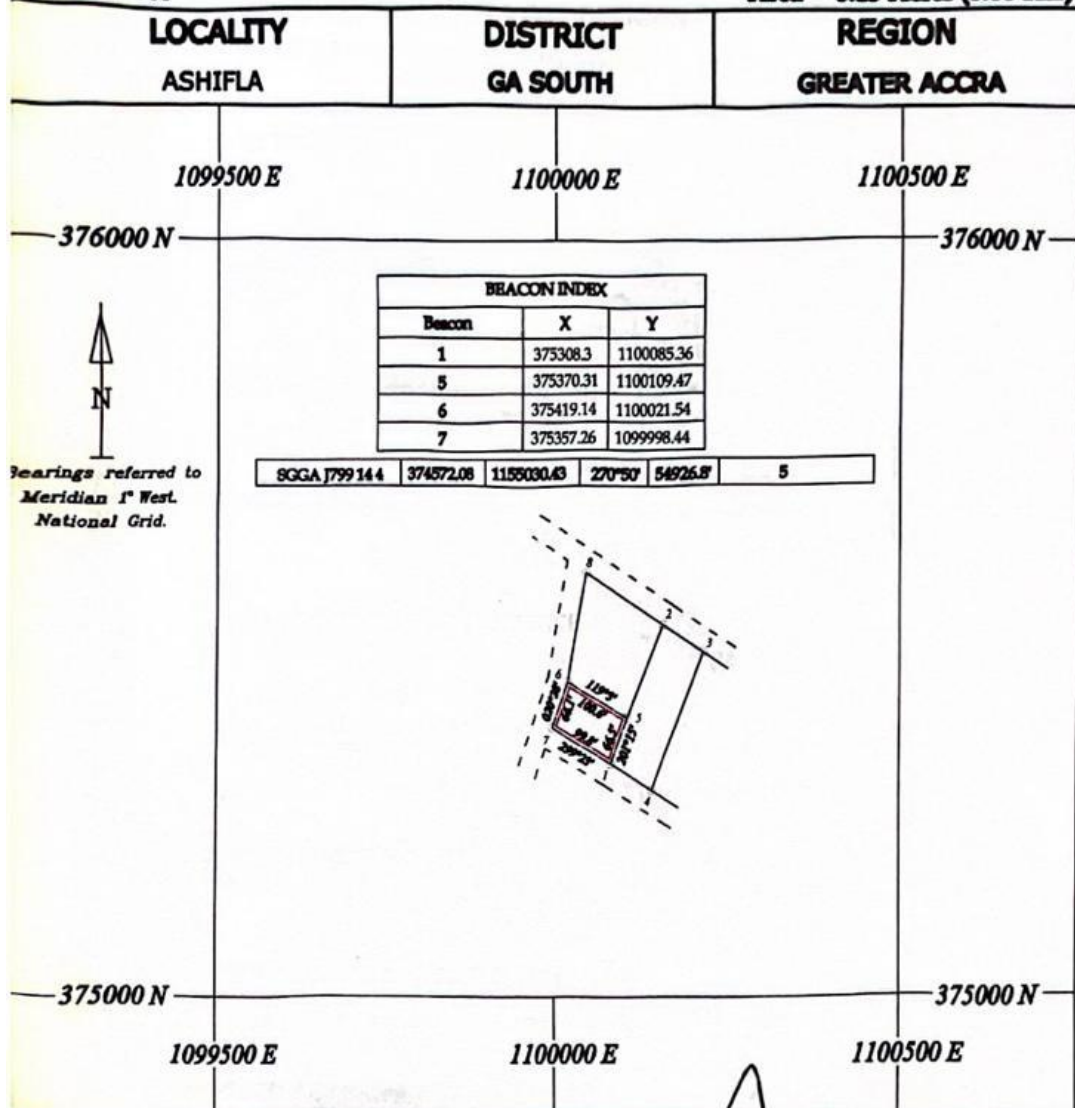





PLAN OF LAND
for: **EMMANUEL AMPONSAH FRIMPONG**
— Shewn Edged Pink —

Scale 1 : 2500

Area = 0.15 Acres (0.06 Ha.)



I, Mahmed Sam - Dadzie, licensed surveyor, certify
that this plan is faithfully and correctly executed
and accurately shows the land within the limits of
the description given to me by my client.

MAHMED SAM - DADZIE
LICENSED SURVEYOR No. 343
P. O. BOX 5685
ACCRA - NORTH

particularly delineated on the plan attached hereto and thereon shewn edge RED which shows the relevant measurements:-

IN WITNESS WHEREOF the parties hereto have hereunto set their respective hands and seals the day and year first above written:-

SIGNED, SEALED AND DELIVERED
By the said NII ASHIFLA OKUDZEMAN I
(Ashifla Mantse) in the presence of:-

NII OMMANU I

(Ashifla Dzaasetse)

NII ASUKU OBINBOAWU I

(Ashifla mankralo)

NII ARYEE KUTRUKU I

(Ashila shipi)

NII ADAMA KWA I

(Ashifla Atototse)

MR. AKUAKU SACKY LAWRENCE

(Stool Elder)

NII OKINE NU I

(Ashifla seitse)

ALFRED ARMAH ARYEE

(Stool Elder)

MR. EDWARD ASHALLEY QUAYE

(Stool secretary)

TETTEY OKORH ARYEE

(Stool Elder)

AFFIDAVIT OF RETURN.



**IN THE SUPERIOR COURT OF JUDICATURE
IN THE HIGH COURT OF JUSTICE
ACCRA-A.D. 2025**



**IN THE MATTER OF THE STATUTORY DECLARATION ACT, 1971
STATUTORY DECLARATION BY EMMANUEL AMPONSAH FRIMPONG,
DECLARING INTENTION TO RETURN TO GHANA AFTER STUDIES IN CANADA**

I, EMMANUEL AMPONSAH FRIMPONG, of House Number GA-302-8114 Achimota- Accra in the Greater Accra Region of the Republic of Ghana solemnly and sincerely declare as follows:

1. That I am the Declarant herein, a Ghanaian by Birth and Nationality, holding a Ghanaian Passport with Number G5248203.
2. That I currently work with Zenith Bank Ghana Limited, a reputable financial institution as a bank teller.
3. That I have secured admission for further studies in the University of Winnipeg, Canada for a Master of Arts program in **APPLIED ECONOMICS** for a one (1) year period.
4. That I make an invaluable contribution to my current employer Zenith Bank, and have very high prospects of career advancement. My path within the organization is clearly defined making my return after my studies in Canada very certain.
5. That additionally, in my pursuit to achieve a full membership status (ie a Chartered accountant) with the Institute of Chartered Accountants-Ghana (ICAG), I am required to attain the required number of years of work experience (3 years) making my return after the completion of my program in Canada non-negotiable.
6. That, I declare and affirm by this declaration that as I am gainfully employed, have my family in Ghana and have a very strong connections to my community, I shall return after my studies to resume my duties, reconnect with my family and contribute to community development.
7. That additionally, I demonstrate my strong ties to my country of birth, I have a plot of land I intend to establish a palm oil Processing factory in the foreseeable future.
8. That, I kindly request the authorities concerned to grant my request for a Student Visa to enable me take advantage of this opportunity.

WHEREFORE, I make this solemn declaration conscientiously believing it to be true in accordance WITH THE STATUTORY DECLARATION ACT, 1971 (ACT 389).

DECLARED IN ACCRA THIS 8th DAY)

OF MARCH, 2025

.....
EMMANUEL AMPONSAH FRIMPONG
(DECLARANT)

BEFORE ME
COMMISSIONER FOR OATHS




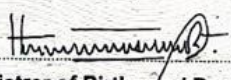
BENJAMIN LAMPTEY
COMMISSIONER FOR OATHS
ACCRA-GHANA
0242645913



MY ECOWAS IDENTIFICATION CARD.



MY BIRTH CERTIFICATE.

 Republic of Ghana		No: 022301-2977-2023	
 23/0192212			
CERTIFIED COPY OF ENTRY IN REGISTER OF BIRTHS			
Entry No. 2977		Registry: ABOSSEY OKAI A.C.M.A	
CHILD's NAME (Name in full. Write first names first and surname last)		Sex	
EMMANUEL AMPONSAH FRIMPONG		MALE	
FATHER 	Name:	AMPONSAH FRIMPONG	
	Occupation:	BANKER	
	Nationality:	GHANA	
	Religion:	CHRISTIAN	
MOTHER	Maiden Name:	GRACE OKYERE DEI	
	Nationality:	GHANA	
When Born	20TH FEBRUARY 1999		
Where Born (Write address in full)	LINK ROAD HOSPITAL LARTEBIKORSHIE ABLEKUMA CENTRAL MUNICIPAL ASSEMBLY, GREATER ACCRA REGION		
INFORMANT (Name in full Relationship to the child, if any)	GRACE OKYERE ODEI MOTHER		
Date of Registration	10TH NOVEMBER 2023		
Signature of Registrar	FELIX OWUSU		
Margin	DRA/0223/30/10/23/4088/RRA/03/11/23/97017		
<p>I, <u>HENRIETTA LAMPTEY</u> Registrar of Births and Deaths for Ghana do hereby certify that the foregoing is a true copy of the entry No <u>2977</u> in the Register of Births for <u>ABOSSEY OKAI A.C.M.A</u> in the <u>ABLEKUMA CENTRAL MUNICIPAL ASSEMBLY</u> Registration District in Ghana, and the Register is now legally in my custody.</p> <p>Given under my hand and Seal in Accra in Ghana this <u>7TH</u> day of <u>MAY 2024</u></p> <p style="text-align: right;"> Registrar of Births and Deaths L.S.</p>			

SEC - PRINT: 2023

ENGLISH PROFICIENCY LETTER FROM UNIVERSITY.



LANGUAGE CENTRE
COLLEGE OF HUMANITIES

Ref. No: LC-PFL/2024

17th October 2024

TO WHOM IT MAY CONCERN

PROFICIENCY IN ENGLISH
MR. EMMANUEL FRIMPONG AMPONSAH

This letter is written at the request of MR. EMMANUEL FRIMPONG AMPONSAH to attest his proficiency in English.

MR. AMPONSAH holds a Bachelor of Arts in Economics and Banking & Finance degree from the University of Ghana. The courses for all degrees and academic programmes in the University are fully taught and examined in English.

Indeed MR. AMPONSAH has had all his formal education in English, which is the official language of Ghana and the medium of instruction throughout the educational system. The university-level admission requirements include a pass with Credit in English language in the General Certificate of Education (GCE) Ordinary Level examination, in the Senior Secondary School Certificate Examination (SSSCE) or in the West African Senior School Certificate Examination (WASSCE).

We therefore certify that MR. EMMANUEL FRIMPONG AMPONSAH has proven oral and written communication skills in English. (Equivalent to CERT. C1) and can pursue a course in his field with English as the medium of instruction without difficulty.

LANGUAGE CENTRE
University of Ghana, Legon

DIRECTOR

PROF. EVERSLED KWASI AMUZU
DIRECTOR

P.O. Box LG 119, Legon, Accra, Ghana | Tel: +233 (0) 302 955 378 | +233 (0) 302 955 404
Email: langcent@ug.edu.gh | www.ug.edu.gh

