



# CORPORATE PROFILE

---

[ask@alltimefinancegh.com](mailto:ask@alltimefinancegh.com)  
[www.alltimefinancegh.com](http://www.alltimefinancegh.com)

No. 6  
Boundary Road,  
East Legon, Accra  
Ghana.



*Every family  
has a story,  
welcome to ours.*

# INTRO- DUCTION

AllTime Finance is a subsidiary of AllTime Capital. The business was registered in 2016. It is licensed by the Bank of Ghana to mobilize deposits from the general public and extend credit by way of loans and advances to individuals, businesses, Micro, Small and Medium-Scale Enterprises (MSMEs) as well as corporate entities. AllTime Finance currently operates with a paid up capital in excess of **Gh¢15,000,000.00** as required by Bank of Ghana. It is 100% Ghanaian owned.

At AllTime Finance, we represent a standard of measure in the industry which propels investment, wealth creation and provide sustainable financial assistance aimed at augmenting business growth for mutually valued and beneficial relationships.

With our immense wealth of experienced and highly qualified, well-motivated management and employees, we deliver nothing less than superiority and exceptionality in our service delivery. We go all-out to constantly provide excellence and opportunities for all our stakeholders.

Our Head Office is currently at No. 6 Boundary Road, East Legon, Accra.

---

## OUR VISION:

To be the measure of  
Excellence in Finance

---

## OUR MISSION:

To serve our customers  
with efficiency and add  
value to our stakeholders  
through **People, Service  
and Technology**



## WE RESPECT



TEAMWORK. INTEGRITY. MASTERY. EMPATHY.



## KEY TRUST AREAS

- OUR TEAM (PEOPLE)
- OUR TECHNOLOGY
- PROCESSES & SERVICE
- RISK & CONTROL MANAGEMENT
- CAPACITY BUILDING & DEVELOPMENT



## BRAND PROMISE

We are committed to meeting your needs at all times through our various products & services. At AllTime we make you experience "STARS"



SPEED. TIME. ADEPT. RELIABILITY. SERVICE.



# AllTime Finance

POISED TO  
DELIVER ON  
OUR SERVICES

*Just Rely on Us*



**LOANS | INVESTMENTS**

**+233 501 578 010**  
**+233 302 505 108**

[ask@alltimefinancegh.com](mailto:ask@alltimefinancegh.com)  
[www.alltimefinancegh.com](http://www.alltimefinancegh.com)



JOIN US AT  
**AllTime  
Finance**

WE'LL BE HAPPY  
TO HAVE YOU

*Just Rely on Us.*



**LOANS | INVESTMENTS**

**+233 501 578 010**  
**+233 302 505 108**

[ask@alltimefinancegh.com](mailto:ask@alltimefinancegh.com)  
[www.alltimefinancegh.com](http://www.alltimefinancegh.com)





## AllTime DAY-TO-DAY INVESTMENT

*flexible and convenient,  
just for you*



## AllTime DREAM REALITY INVESTMENT PLAN (LIFETIME AND RETIREMENT)

*Investment that Secures  
life after retirement*



## AllTime KIDTEENS LIFE INVESTMENT PLAN (KLIP)

*Every Child Deserves a Great Future*



## AllTime FREEDOM INVESTMENT

*unlock your wealth, flexibly.*



## AllTime PRESTIGE INVESTMENT

*High sense of security and  
peace of mind*



## AllTime SAVINGS PLUS

*'Long-term susu, with  
nfasuo pii'*



## AllTime FiXi YENKOR

'loan nu ye *FAST* keke'



## AllTime ASETENA PA

(HIRE PURCHASE)

*Your Home Deserves Nice Things*



## AllTime HOME IMPROVEMENT LOAN

*Give your home a new look*





# SCHOOL FEES LOAN

Pay your fees in style



# EMPLOYEE CONSUMER LOANS

"Better your life as you work"

# AUTO LOAN

Drive Your Dream



# AllTime HOME COMPLETION LOAN

*finish it in style*



# BOARD OF DIRECTORS



**Emmanuel Asiedu-Mante**  
Chairman



**Richard K. Ahenkorah**  
Managing Director



**Peter Amadu Iliasu**  
Director



**Justice Ayisi Esq**  
Director



**Felix Duku**  
Director



**Isaac Kodom**  
Director

# Management Profile

---



**RICHARD KWARTENG AHENKORAH**  
MANAGING DIRECTOR

Richard graduated from the Australian Institute of Business-AIB- with an MBA. He holds a Postgraduate Diploma in Business Administration from the Kwame Nkrumah University of Science and Technology (KNUST)-Ghana. He is an alumnus of Leeds University, in United Kingdom, where he studied for his MA in Communications Studies. He obtained his BA Hons in Art from KNUST in Ghana and a Diploma in Public Relations and Advertising from the College of Professional Management in UK. He is an Associate member of CIM, UK.

His working experience of 15 years, spans across Business Development, Credit Administration, Retail, SME Banking, Branch and Portfolio Management, Credit and Business Advisory Services, Change Management, Communications, Talent Development, Capacity Planning and Strategic Management.

His most recent experience was with FirsTrust Savings & Loans where he was the Deputy Managing Director and previously the Chief Operating Officer. Richard joined FirsTrust from Beige Capital Savings & Loans where he was the Head of Region, Ashanti prior to his promotion as the Chief Business Officer. He was with Bank of Africa and part of the change process during the change management from Amalgamated Bank as the Head of Human Resources.

He also served in roles as a Cluster Head in the Sales Coordination Department for upcountry branches: Tamale, Kumasi, Takoradi and also Ashaiman and Tema, having successfully graduated as a Branch Manager and a Business Development Officer during his banking years with Amalgamated Bank, now Bank of Africa. Richard has exceptional skills and a track record in nurturing and developing businesses.

He started his career as a Sales Advisor and also a customer service executive at River Island and Tradex in Leeds, UK. Richard Kwarteng Ahenkorah is currently the Managing Director of AllTime Finance Limited.





## **PAUL KUMI**

### **CHIEF FINANCE OFFICER**

He has over 14 years' post qualification experience in a broad range of industries including financial sector, oil & Gas, consulting. Paul has expertise in strategy, planning & development, financial controls, financial management & reporting, products marketing, taxation, risk management & monitoring and team building efforts.

He understands clients' needs, people and complaints management and demonstrates an excellent interpersonal, communication and leadership skills.

Prior experiences/engagements include:

Managing Consultant of PK Business Solutions, a firm of chartered accountants providing services in accounting and taxation to its clients.

GM, Finance and Financial Controller of Cirrus Oil Services both ranging from January 2010 to January 2016.

Head, Business Finance for Wholesale Banking of Standard Chartered Bank, Ghana. Other roles held by him included, Assistant Financial Controls Manager, Business Partner for Support Functions and Management Reporting Manager all in Standard Chartered Bank from September 2002 to December 2009. He is a member of the following professional bodies:

- Institute of Chartered Accountants-Ghana;
- Chartered Institute of Taxation
- Ghana and Institute of Directors, Ghana.

He holds EMBA from Paris Graduate School of Management (2009) and BA Hons in Political Science from the University of Ghana, Legon 2001 with over Ten (10) years progressive experience in Credit.



## **AMA GIFTY AMOAH**

### **CHIEF BUSINESS OFFICER**

Auntie Ama; as she is affectionately known has over seventeen years of rich experience in the banking industry. Having worked with First Atlantic Bank within the Customer Service, HR & Admin Department, Accion International as the Hub Manager, Global Access S&L as Head of Sales & Marketing, FirstTrust S&L as Head of Business Development and later General Manager. She was also the General Manager at Legacy Capital S&L.

Ama is currently the Chief Business Officer of AllTime Finance. Her broad knowledge and experience have made her a household name in areas such as Business Development, Credit Administration, Customer Service and Delight, Brand Management, Corporate Affairs and Communication, Corporate Strategy, Sales Management, Human Capital and Team Building.

- Ama is an associate member of Chartered Institute of Marketing (CIM Ghana and UK).
- Executive council member of the Ghana Institute of Management (GIM)

- Fellow of the Institute of Directors (IoD) Ghana
- Board member of GHASALC and serves on the deposit protection scheme implementation committee of the Bank of Ghana (BoG).
- Her immense contribution to the banking industry won her the marketing personality of the year at the UPSA alumni awards for 2016
- She holds an MBA and degree in Marketing from University of Professional Studies and Methodist University respectively.

She is known to be assertive, result oriented and performance driven. All those she has mentored acknowledge her favorite quote which is “The greatest act of leadership is mentoring. No matter how much you may learn, achieve, accumulate, or accomplish, if it all dies with you, then you are a generational failure; Success without a successor is failure.” (Myles Munroe)



**ANTHONY MENSAH**  
HEAD OF CREDIT

With over Ten (10) years progressive experience in Credit, Anthony has developed excellent skills in Credit Management, Asset and Liability Portfolio Management with emphasis on portfolio quality, Relationship and Account Management, and Exceptional Customer Service. Anthony holds an MBA in Project Management from Ghana Institute of Management and Public Administration (GIMPA) and a Bachelor's Degree in Business Administration (Marketing) also from GIMPA.

Anthony began his career at Opportunity International Savings and Loans Limited as a Credit Officer and rose to become SME Relationship Manager. After being with Opportunity International for Seven (7) years, he moved to Best Point Savings and Loans as Credit Manager.

Prior to joining AllTime Finance, Anthony worked with Ideal Finance Limited as the Head of Credit.



**JOHNSON KOFFIE KPORHA**  
HEAD OF BUSINESS SOLUTION – RETAIL

Johnson Koffie Kporha is the Head of Business Solution, Retail at AllTime Finance. He has a vast knowledge in Relationship Management, Portfolio Management and People Management with an excellent track record of customer experience and a good team player. Johnson started his career with Standard Chartered Bank in 2006 as a Direct Sales Representative and rose to become a Vintage Member (a club of top performers). In 2009, he joined Stanbic Bank as a Team Leader, Sales. By dint of hard work, Johnson was appointed a Business Banker in 2012 to manage the SME portfolio.

Johnson is holding MSc. Finance from GIMPA, BSc. Statistics from University of Cape Coast and HND Statistics from Ho. Polytechnics.

He also attended several trainings, some of which include; Money laundering detection and techniques and how to manage them, Basic banking activities, Customer care and satisfaction, Banking product knowledge, Know Your Customer (KYC) and Customer Due Diligence (CDD), Career Development Training, Fraud detection and prevention, Sales Coaching.



**LAWRENCE AGBUI**

HEAD, CORPORATE BUSINESS & TREASURY

Lawrence is an astute finance and investment professional, with varied experience in treasury, investment management and pension fund management. He has had wide exposure in his field including valuation, risk management, economic analysis and econometric modeling.

He is a Tullow scholar and an alumni of the University of Ghana, Legon (BA, Economics and Mathematics); University of Southampton, UK (MSc, Economics and Econometrics). He holds the Chartered Financial Analyst Designation and a regular member of the CFA Institute. He also has certifications in Pension Management from the African University College of Communications.

Prior to joining AllTime Finance, Lawrence has worked with NTHC Limited, NTHC Trustees Limited and Firsttrust Savings and Loans Limited and Legacy Capital Savings and Loans Limited, in various capacities.



**BARBARA TWENEWAA BENNETT**

LEGAL, HR & AG. COMPANY SECRETARY

Barbara attained her first degree law (LL.B) from the Faculty of Law, Kwame Nkrumah University of Science and Technology (KNUST) in Kumasi in 2010. From there she proceeded to the Ghana School of Law in Accra where she acquired the Qualifying Certificate in Law to practice as a barrister and solicitor of Ghana. Barbara was called to the Ghana Bar in 2012 and has been a member of the Bar since then.

Barbara has over five years experience in private and corporate law. Prior to joining AllTime Finance as the Legal, HR Manager and Acting Company Secretary, she was with United Bank for Africa (Ghana) Limited, Ideal Finance, Apex Law Consult and German Development Corporation (GIZ) on the Ascertainment of Customary Law Practice (ACLP) in Ghana Project.

Barbara is a focused and hardworking person. In the pursuit of the law profession, she nurtures the building blocks of hardwork, discipline and integrity. These virtues have also strengthened her open minded approach to all matters.





**KINGSFORD OWOO**  
HEAD IT & OPERATIONS

Kingsford Owoo is an accomplished, result driven professional recognized for professionalism, Commitment to excellence, and ability to communicate and work with senior management, associate and customers. Highly qualified I.T professional/consultant who has a very good understanding of the finance functions and banking operation functions and have implemented and managed Core Banking Software like x50, x100, smartbank, Flexcube, Mplus, CustomWare .Net etc. Prior to joining All Time Finance Mr. Kingsford Owoo was the Head of I.T at Firsttrust Savings and Loans. He began his career at Union Savings and Loans as I.T officer and grew through the ranks as the Deputy I.T Manager.

Kingsford hold's higher diploma in IMIS - London (Institute for the Management of Information Systems) a certified Expert from Microsoft and Oracle and a graduate of Atlantic International University -USA

## REGULATOR

---

AllTime Finance is duly licensed and regulated by the Bank of Ghana.

## AUDITORS

PKF - CHARTERED ACCOUNTANTS

Accra - Ghana

## BANKERS

---

- Zenith Bank
- OmniBank
- Universal Merchant Bank

We are readily available for any further discussions on the proposal, as we look forward to a mutually beneficial relationship. Please do Contacts us on the following:

- |                              |                        |              |
|------------------------------|------------------------|--------------|
| • Richard Kwarteng Ahenkorah | Managing Director      | – 0244338299 |
| • Ama Amoah                  | Chief Business Officer | – 0271006081 |
| • Paul Kumi                  | Chief Finance Officer  | – 0246821665 |

NO. 6 BOUNDARY ROAD, EAST LEGON.  
UNIVERSITY POST OFFICE, PMB L89 LEGON, ACCRA.  
+233 501 578 010 / +233 302 505 108  
[ask@alltimefinancegh.com](mailto:ask@alltimefinancegh.com)  
[www.alltimefinancegh.com](http://www.alltimefinancegh.com)

