Leading with Purpose

Access Bank Ghana Accelerates Growth Agenda with Strategic Engagements in Kumasi

In the contemporary banking landscape, leadership is measured not by stewardship alone, but by the capacity to translate strategy into tangible, community-level impact. It is this conviction that animated one of the most consequential institutional engagements of Access Bank Ghana's new leadership, a high-level strategic delegation to Kumasi, led by Ms. Pearl Nkrumah, Managing Director, from 11 to 15 May 2026. What might, on the surface, appear as a regional outreach exercise was, in its design and ambition, a purposeful demonstration that the bank's agenda for growth and transformation is being actively prosecuted in the very regions where Ghana's economic future is being forged.

A Strategy in Three Imperatives: Grow, Transform and Protect

Access Bank Ghana's transformation agenda is anchored in three interconnected imperatives: Grow, Transform and Protect. These are disciplined strategic commitments shaped by the realities of a financial ecosystem in rapid evolution. Ghana's mobile money sector now records annual transaction values exceeding GH¢3 trillion; banks contend not only with one another but with agile fintech platforms redefining customer expectations. Within this context, the bank has delivered notable balance sheet expansion, total assets rising to GH¢19.0 billion in 2025, the loan book growing by 36.7 per cent to GH¢5.06 billion, and customer deposits reaching GH¢14.54 billion. Yet, as Ms. Nkrumah has been forthright in acknowledging, the imperative before her leadership is unambiguous, to convert this expanding scale into sustainable, long-term earnings, built on a more resilient and diversified foundation.

The Ashanti Region sits at the very heart of that ambition. With a population surpassing five million, Ghana's foremost cocoa-producing zone, and Kumasi functioning as the country's second city and a living engine of SME activity, the region is not a peripheral market, it is a primary theatre for the bank's ambition.

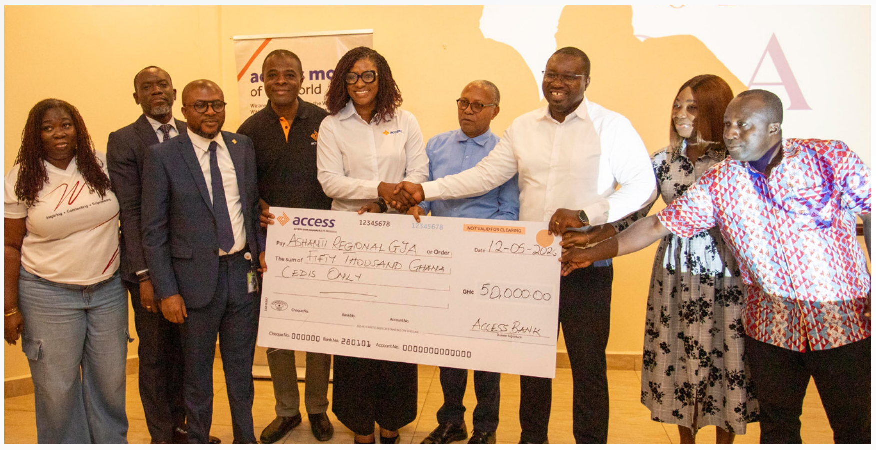
Manhyia Palace: Institutional Trust as a Strategic Foundation

The delegation's formal courtesy call on the Asantehene, Otumfuo Osei Tutu II, at Manhyia Palace carried a weight appropriate to its significance. Board Chairperson, Ama Sarpong Bawuah introduced Ms. Nkrumah to the Asantehene as the first Ghanaian and the first female Managing Director in the bank's history.. The engagement gave vivid expression to the Protect pillar: that enduring institutional relevance is built, ultimately, on trust, trust maintained not only with regulators and shareholders, but with the traditional authorities and communities whose moral sanction underwrites the bank's social licence.

KNUST and the Business Community: Growing Beyond the Balance Sheet

Two further engagements defined the visit's Grow and Transform dimensions. At the Kwame Nkrumah University of Science and Technology, the crucible of a significant proportion of Ghana's future professional and entrepreneurial class, the bank's leadership entered substantive discussions on collaboration in innovation and entrepreneurship development. For Access Bank Ghana, this reflects a settled conviction: that meaningful support for growth must invest not only in existing enterprises, but in the ecosystems, the universities, incubators, and talent pipelines, that continuously regenerate the commercial energy of the future.
At a working lunch with the Kumasi business community, Ms. Nkrumah convened a forum of direct, frank exchange.

Two programmes drew particular recognition for their on-the-ground impact: the 'W' Initiative, extending financing, mentorship, and market access to women-led enterprises historically underserved by formal credit markets; and the SME Clinics operating across the Kumasi metropolis. The message was unambiguous, Access Bank Ghana is not a distant institution observing Ghana's growth. It is a participant, a partner, and a committed investor in the prosperity of Kejetia's traders, the Ashanti hinterlands' agribusiness operators, and the manufacturers and professionals who give the region its economic character.



Agriculture and the Press: Ecosystem Commitments at Scale

The bank's agricultural footprint in the Ashanti Region anchors its role as a genuine ecosystem enabler. In 2025, in partnership with the International Finance Corporation, Access Bank Ghana committed approximately GH¢1 billion to finance cocoa purchases and value chain activities, placing it at the centre of Ghana's cocoa economy. Through the BRIDGE in Agric Programme, implemented with the Mastercard Foundation, the bank has further extended single-digit interest rate financing to agribusinesses across the region, complemented by a dedicated export desk equipping clients to access international markets. These commitments represent not merely loan book expansion, but the entrenchment of the bank's relevance at the foundations of Ghana's macroeconomic architecture.
The visit concluded with a media soirée attended by editors and senior journalists from across the region, at which the bank announced a GH¢50,000 donation towards the Ashanti Regional Press Centre Project. Ms. Nkrumah positioned the donation as the opening chapter of a sustained partnership with the region's press. The gesture speaks to the fullest expression of the Protect pillar: that safeguarding institutional trust requires investing in the public information environment in which the bank operates. An informed citizenry and a vibrant free press are not secondary to the bank's growth ambitions, they are a precondition for them.

Conidered in its entirety, the Kumasi engagements offer a compelling portrait of purposeful banking leadership in action. Access Bank Ghana's ambition is not merely to grow. It is to make a lasting difference, and as Kumasi has shown, this purpose is being pursued not in strategy documents alone, but in the living, commercially vibrant communities that constitute the true measure of any bank's impact.