

# CURRICULUM VITAE

1. **NAME:** GEORGE NKRUMAH
- VISION:** To contribute my quota toward the success of every organization I join.
- CAREER OBJECTIVES:** To find a challenging position to meet my education, skills, competencies, capabilities and experience.

## 2. KEY PERSONAL SKILLS

- Business and management skills and knowledge acquired through team work
- Proven ability to work independently as well as work as part of a team
- Presenting information clearly and concisely in both written and verbal form
- Excellent analytical and problem solving skills combined with high motivation
- Well organized, conscientious, good leadership and inter-personal skills

## 3 PERSONAL INFORMATION

Nationality	Ghanaian
Date of Birth	May19, 1962
Address	FINANCIAL STABILITY DEPARTMENT BANK OF GHANA POST OFFICE BOX 2674, ACCRA.
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## 4 EDUCATION & QUALIFICATIONS

- **Certified Anti-Money Laundering Specialist (CAMS)** - November 2015
- **University of Ghana (M. A. Economic Policy Management)** Oct.2004 - Feb. 2006

### Subjects Studied

- French (Introduction)
- Computer Skills
- Economic Principles (Micro 1 and Macro 1)
- Policy Analysis, Design and Evaluation
- Mathematical and Statistical Evaluation
- Effective Communication
- Strategic Management
- Macroeconomics

- Microeconomics
- Public Sector Economics
- Managerial Accounting
- Financial Management
- Applied Quantitative Analysis
- Programme and Project Management
- International Economics
- Economic Seminar Series 1 & 2

**Internship:** Internship at the **Ghana Stock Exchange**

**Research topic:** Domestic Debt Management in Ghana

- **Ghana Stock Exchange Securities Courses** March –August, 2006
  - Introduction to Investment
  - Fundamentals of Finance and Financial Markets
  - Corporate Finance
  - Investment Analysis and Portfolio Management
  - Securities Trading and Investment Advisory Techniques
  - Legal and Regulatory Framework and Supervision
  
- **University of Ghana (B.A. Economics with Statistics)** Oct.1988 - June 1991  
 Department of Economics/ Statistics

**Subjects Studied**

- Microeconomic Theory
- Macroeconomics Theory
- Economic Theory
- Econometrics
- Operations Research
- Industrial Economics
- Design of experiments
- Probability Theory
- Agricultural Economics
  
- **General Certificate Examination, Advanced levels** Sept 1982 – Jun 1984  
 St Thomas Aquinas Secondary School
  - Physics
  - Mathematics
  - Chemistry
  - General Paper
  
- **General Certificate Examination, Advanced levels** Sept 1987 - June 1988  
 Takoradi Workers’ College
  - Economics
  - Business Management
  - Religious Studies
  
- **General Certificate Examination, Ordinary levels** Oct 1977 – Jun 1982  
 St Thomas Aquinas Secondary School
  - English Language
  - Modern Mathematics

- Additional Modern Mathematics
- Physics
- Chemistry
- Biology
- Economics
- Bible Knowledge
- French

## 5. EMPLOYMENT

- **Head, Financial Integrity Office, (AML/CFT Supervision)**
- **Financial Stability Department, Bank of Ghana**      September 2013- To date
  - ◆ Undertake Off-site and On-Site examination of banks and other Non-Bank Financial Institution(NBFIs) on Anti-Money Laundering measures
  - ◆ Train licensed institutions on AML/CFT issues
- **Banking Supervision Department, Bank of Ghana**      Mar, 2013-Sept. 2013
  - ◆ Prudential Examination of banks and other NBFIs.
- **Central Securities Depository, Gh Ltd (CSD)**      July 2004 – March, 2013

My work schedule and experience with the CSD includes

- ◆ Head of Operations (CSD). Represented the CEO at some official programmes and acted for him on some occasions.
- ◆ Company Secretary and Secretary to the Board
- ◆ Member/Secretary, CSD Project Implementation Committee.
- ◆ Part of the team that Developed and Implemented the Transitional/Migration Plan,
- ◆ Part of a team that developed the Strategic Plan for the Central Securities Depository.
- ◆ Co-ordinate activities of Depository Participants (i.e. Banks, Brokerage Firms and Custodian Banks) and offer them day-to-day support.
- ◆ Ensure Business Continuity.
- ◆ Part of the team that developed the Primary Dealing System.
- ◆ Research, Developed and Implement new ways to improve the operations and performance of the CSD's systems.

- **Bank of Ghana - Treasury Department**      June 1997 – July 2004  
Head Office, Box 2674, Accra, Ghana

My work schedule included

- ◆ Processing of Batch Gateway Report for Primary Dealers and Staff
- ◆ Preparation of maturity profile of Government of Ghana Securities
- ◆ Prepare Open Market Operation (OMO) Reports and report at the OMO meeting
- ◆ Maintain a comprehensive statistical update on money market activities
- ◆ Prepare Auction Committee Report and report at the Auction Committee meeting.

- **Part-Time Lecturer, Accra Polytechnic**      March 1998 – May 2003  
Taught the following Subjects
  - Economics
  - Cost Accounting
  - Principles of Financial Accounting
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- **Adiembra Secondary School - National Service Personnel**      Oct 1991 – Oct 1993  
Taught the following Subjects
  - Core Mathematics
  - Elective Mathematics
  - Economics

## 6 WORK EXPERIENCE/ACHEIVEMENTS

- **Implementation of a Central Securities Depository for Ghana**

I was part of a team that implemented the Central Securities Depository. The Central Securities Depository (CSD) is an electronic depository of securities instruments (government /corporate debt, equity, etc). I was a Member/Secretary to the Implementation Committee and pioneering personnel who helped in the implementation of this system and the company set-up. This project is of a national dimension and importance and on-going. I was the Company Secretary and also the Secretary to the Board of Directors of the Company. I was privileged to have drafted the Board Charter for the company. This was subsequently approved by the Board.

- **Evaluation of Tender documents submitted for the Supply of Software and Hardware for the Central Securities Depository System.**

I was a member of a team of experts chosen to evaluate international bid documents submitted for the supply of software and hardware towards the implementation of a Central Securities Depository in Ghana.

- **Drafted the Board Charter for the Central Securities Depository Ltd**

I drafted a Board Charter for the Board of Directors of the Depository based on my experience with the set-up of the company and my in-depth knowledge in corporate governance issues.

- **Drafted Operational Rules and Operational Procedures**

Drafted the initial versions of the depository's Operational Rules and Operational Procedures

- **Establishment of the Public Debt Division with the Treasury Department**

I was part of officials drafted from the Treasury Department of Bank of Ghana to establish the Public Debt Division within the Department. The work that was done by this division culminated in the implementation of a depository and an auction system to facilitate the issuance, maintenance and redemption of government securities.

## **6. RESEARCH EXPERIENCE**

The impact of the Non-Traditional Export Sector on the Ghanaian Economy  
This was done in collaboration with lecturers and selected students of the Economics Department. 1990

## **7. RESEARCH INTEREST**

1. Public Debt Management in Ghana
2. Foreign Direct Investment and Poverty Reduction in developing countries.
3. Does International trade benefit all parties? The Ghanaian experience.

## **8. TRAINING COURSES ATTACHMENTS**

1. Branch Operations Course, Accra Aug 21-Sept 0, 2000
2. Personal Investment Management Workshop, Accra April 03, 2001
3. Programme on Marketing and Customer Service, Accra June 25-29, 2001

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|-----|--|----------------------------|
| 4.  | Regional Workshop on Domestic Debt Management – WAIFEM, Banjul   | 03-14th, 2002              |
| 5.  | Regional Course on Risk Management Technics for Asset & liabilities, WAIFEM, Lagos   | 29 Sept-03 Oct, 2003       |
| 6.  | Payment and Securities Settlements, Tunis<br>By Africa Development Bank  |                            |
| 7.  | Training of Capital Market Regulators in Anglophone West Africa (By United Nations Economic Commission for Africa)   | May 24-26, 2006            |
| 8.  |  |                            |
| 9.  | Assets and Liabilities Management and ALCO Process   | February 03-06, 2009       |
| 10. | Attachment Central Bank of Egypt and Central Depository Company<br>Cairo   |                            |
| 10. | Attachment Bank of Canada and CDS Corporation of Canada to Study the Canadian Financial Market and settlement system for securities  | September 02-11, 2009      |
| 11. | Attachment Central Bank of Trinidad and Tobago<br>To study The Financial Market in Trinidad and Tobago.<br>This was done as a prelude to implementation of a Straight-Through – Processing (STP) settlement system for the market in Ghana.  | November 13-22, 2010       |
| 12  | <b>Bullet Proof Manager Course By Crestcom International</b><br>Topics Included  | <b>March –August, 2011</b> |
|     | <ul style="list-style-type: none"> <li>• Negotiating to win</li> <li>• The Listening Advantage</li> <li>• How to tap Creativity of Your Management Team</li> <li>• Projecting a More Positive Self Image</li> <li>• How to Hire, Train and Reward Employees</li> <li>• Creating Leaders through Mentoring</li> <li>• Developing A Time Investment Strategy</li> <li>• Increasing Productivity through Motivated People</li> <li>• Using Strategic Thinking to Improve Strategic Planning</li> <li>• How to Develop and Maintain Rapport</li> <li>• Seven Steps to Effective Delegation</li> <li>• Motivating Through Positive Communication</li> <li>• How to Deal with Difficult Customers</li> <li>• Leaders Make Change Work</li> <li>• How to Connect: Communicate At a Higher Level</li> <li>• How to Help Employee be their Best</li> <li>• The 70- Minute Hour</li> <li>• Effective Telephone Communicate</li> <li>• Effective Planning: A seven Step Formula</li> <li>• Dealing with Difficult People</li> <li>• How to Exceed Customer Expectations</li> <li>• Recognition: The Key to Higher Performance</li> <li>• How to be a Transformational Leader</li> <li>• How to become a Stress Buster.</li> </ul> |                            |
| 13. | <b>Corporate Legal Advisers and Chartered Company Secretaries<br/>Corporate Training 21<sup>st</sup> Nov – 2<sup>nd</sup> Dec 2011</b>   | <b>London</b>              |
|     | <ul style="list-style-type: none"> <li>• The role and responsibilities of the Company Secretary and Directors</li> <li>• The role and responsibilities of corporate departments</li> </ul>   |                            |

- Company meetings
- Litigation and arbitration
- Alternative Dispute resolution
- Intellectual property
- Impact of cyber law
- Examples of company failures based on the traditional company board
- The UK Higgs report and its recommendations
- The UK corporate governance code
- Why non-executive directors should be in a majority on the company board-their recruitment
- Corporate Social responsibility
- Detailed study of the Board structure of BP and the directors' detail reporting system
- A comparison of the US and European board systems

**14 Advanced Supervisory Skills - London Corporate Training November 12-23, 2012**

- Leadership Skills
- Organisation and job structures
- Time management
- Delegation and empowerment
- Team-building
- Planning and Decision Making
- Communication and Presentation Skills
- Selling ideas and persuading
- Effective report writing
- Staff Induction and Appraisal
- Manpower Planning and Control
- Employee Relations
- Training and Development

**15. Strategic Management**

**London February 2013**

- Formulating Strategy to Achieve Vision
- Leadership and Strategic Decision-Making
- Risk and Crisis Management
- Prevent Failure of Strategies
- Skills for Success

**16. Financial Market Analysis**

**IMF Institute, Mauritius, Nov 18-29, 2013**

- The Role of Financial Market
- Financial Instruments
- Pricing Money Market Instruments
- Bond Pricing
- Bond Price Volatility
- Equity Pricing
- Yield Curve Analysis etc

**17. Advanced Economic Crime & Fraud Preventions - London Corporate Training, Dec.**

**2015**

- Economic Crime Fighting Tools
- Outline of Ratio Analysis
- Banking Frauds
- Cyber Crime
- Developing defence system
- Conducting effective Audit
- Risk Assessment guide
- Fraud Management



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