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# African Footprint

Newsletter from the Crowe Global African firms

Audit / Tax / Advisory

Smart decisions. Lasting value.

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# Crowe Veritas, Ghana - 20 Years of Professional Excellence

Crowe Veritas is located in Accra, Ghana (West Africa), a favourable investment destination for many expatriate investors because of its many years of tested stable democracy and political stability. With trainable and educated workforce, the government of Ghana has favourable tax regimes and policies that protect investors from expropriation by the government and promote repatriation of profits/dividends and foreign equity upon liquidation of entities through the Ghana Investment Promotion Center (GIPC). This makes Ghana one of the best investment zones on the African continent.

## About Crowe Veritas

At Crowe Veritas, we are extremely proud of our over twenty years in the business of providing excellent services at affordable cost to our clients in Ghana and beyond, since our establishment in 2003. Our range of services include but not limited to the following:

- Assurance and Audit services (financial statement audits, assurance reviews and compilation, agreed-upon procedures, forecasts, and projections)
- Tax consulting services (business tax planning and compliance, transfer pricing, indirect tax compliance services, customs and excise advisory services, employment tax advisory services, corporate tax advisory services)
- Accounting services including bookkeeping, financial statement preparation, payroll services.
- Company secretarial services such investment advisory services to start-up business operations, business registration and associated services: maintenance of clients' statutory records, filing of mandatory submissions with the Registrar of Companies, lodgment of documents and payment of associated fees on clients' behalf; assistance in procuring immigrant quotas for investor companies, work/residence permit services, compliance with laws and regulations.

## Celebrating our Founders

Osei Kwadwo Ameyaw (Managing Partner) and Anthony Danquah (Partner), have over thirty years post qualification public practice experience in auditing, accounting, taxation, company secretarial and business advisory services. Their effective leadership and active participation in engagements have led to the firm's growth to the top tier of professional practicing firms in Ghana.

Osei and Anthony share and guide clients with their wealth of experiences across varied industries including but not limited to not-for-profit organizations, state owned enterprises, petroleum and energy, hospitality, financial services, commerce, construction, manufacturing, mining and energy, telecommunications, insurance, and global mobility services.

Osei and Anthony have over the years performed consulting assignments to various organisations and have been actively involved in the quality control review of financial statements.

## Our present and future

At Crowe Veritas, we are proud of the team we work with daily in bringing the best solutions to our work. We are even more grateful to the partnerships we have with our clients and the transformation we have contributed to across many industries in Ghana and beyond.

Looking ahead, we are focused on accelerating the execution of our growth strategy while continuing to leverage the advantages of a global network firm with localized expertise in delivering independent and quality professional services and helping our clients while positively impacting change to the communities in which we work and live.

Osei Kwadwo Ameyaw  
Crowe Veritas  
Ghana

# South Africa Acts Against Money Laundering

Government has recently introduced new laws and regulations to combat money laundering and tax evasion.

These new rules require the creation and maintenance of records of the natural person beneficial ownership of entities and collating of certain personal documents relating to these individuals. The object appears to be to establish who really owns or controls that trust or company/close corporation.

The obligation to maintain these registers falls on **every** trustee, director and member there are **severe** financial penalties for failure to do so. The expertise required and the time and costs of complying should not be underestimated.

## Trusts

The ultimate beneficial owners of a trust are defined in the Trust Property Control Act to include the following natural persons:

- The founder of the trust
- Each trustee
- Each beneficiary actually named in the trust deed
- Any individual who exercises effective control of the trust. This could probably include donors, protectors, etc.

If the founder of the trust is (say) another trust or company, the natural person beneficial owners of that trust or company will need to be included as beneficial owners of the first trust.

Each trustee has the responsibility to collate, record and maintain detailed information and records.



The information and documentation which is required to be included in a register and to be submitted online to the Master of the High Court in respect of each natural person beneficial owner is as follows:

- Full names
- Date of birth
- Nationality
- Citizenship
- Official identity document number, country of issue and type of document e.g. S A identity card, passport, etc
- Certified copy of identity document
- Residential address (and alternate address for serving of notices if different from residential address)
- Alternate means of contact (e.g. email address and mobile number)
- The category of the beneficiary owner of the trust e.g. founder, trustee, named beneficiary, etc
- South African tax registration number (if applicable)
- Date becoming a beneficial owner and date of ceasing to be a beneficial owner

Accountable Institutions (AI) include banks, financial services providers, trust service providers, company service providers, legal practitioners, etc. They will be required to do customer due diligence on all their clients.

A trustee must record the following details of an Accountable Institution with which they have a business relationship:

- Name of Accountable Institution (AI)
- If the AI is not a natural person, the registration details of the AI
- If the AI is a natural person, then the ID or passport number (and country of issue) of the natural person
- The nature of the services and functions that the AI performs on behalf of the trustees
- The date that the relationship with the AI was entered into.

A further duty falls on all trustees to provide details of and keep records of all Accountable Institutions which they use as agents to carry out their trustee responsibilities. They must also disclose their position as trustee to any such Accountable Institution.

## Companies and Close Corporations

For companies and close corporations, the governing body will be the Companies and Intellectual Property Commission known as CIPC. The Companies Act and Regulations have been amended as follows:

The ultimate beneficial owners of a company or close corporation are defined to include the following natural persons who, directly or indirectly, ultimately owns that company or exercises effective control of that company (e.g. a director or member) by way of –

- Holding shares/membership in the entity (owns 5% or more of the entity)
- Control of the exercise of the voting rights in respect of that holding
- Having a right to appoint or remove a director of the company or a member of the close corporation
- Having the ability to exercise control of the company or close corporation
- Having the ability to otherwise materially influence the management of that company or close corporation

As with trusts, if any of the aforementioned beneficial owners is another company or a trust, the natural person beneficial owners of that company or trust will need to be included as beneficial owners of the first company.

The information and documentation required to be included in the register and to be submitted online to CIPC and continually updated in respect of each natural person beneficial owner is as follows:

- Full names
- Date of birth
- Official identity document number (or passport number, country of issue and country of birth)
- Certified copy of identity document
- Personal income tax number
- Residential and postal address
- Email address
- Mobile number
- Interest type and scope (extent of beneficial interest) e.g. shareholder, director, effective control, etc





## **General**

The new rules apply with effect from 1 April 2023. This means that urgent attention to these matters is required.

Once the registers have been compiled every change to any detail must immediately be advised to the Master of the High Court or CIPC whichever is applicable. Although the wording of the requirement for trusts and companies is not identical, it is clear what information is considered important. Updates to registers can be done online.

The information must be submitted by the trustees, directors or members. They are entitled to request someone else to do so on their behalf. They will need to grant a power of attorney to such person.

Based on the information and documents furnished to us, we can compile and update the required registers and file them on your behalf.

Kent Karro  
Crowe Taxation Cape (Pty) Ltd  
Cape Town, South Africa

# Your Digital Presence - Your Virtual Handshake

20 years ago, the technological space experienced a dynamic shift with the entry of social media. Facebook was one of the most influential social media websites that allowed people to share their ideas, personal life updates and more.

Over the years, many social media platforms have emerged; these include; Twitter, WhatsApp, Instagram, Snapchat, LinkedIn, TikTok, Telegram, Botim, Signal to mention but a few. All of these platforms allow users to share their stories and connect with each other from anywhere in the world. With these changes, the digital space has shifted, and the business world has experienced serious technological disruption. Many businesses depend on social media to market, sell, manage their workforce and also conduct meetings. It is also becoming a job-hunting ground for employers and employees. Social media has changed the way people interact and significantly reduced physical distance and the need for face-to-face interaction. It also has come with a lot of disadvantages due to its unlimited interconnectivity and growing influence in public discourse that may raise major concerns. But what if we look at its flip side?

As a professional, it is very important to have a digital presence. This is because times and seasons have changed from radio and television that gave a broader audience immediate access to news and entertainment – to information reaching us in the palms of our hands. This is not a newspaper but the social media platforms on our mobile phones.

Today, the internet enables people to send and receive messages promptly and internationally with the rise of social media. People share more and more instantly than ever before. This innovation follows nearly two hundred years in communication that has helped people across the globe connect and seal business deals. Why then should you as a professional be left out?

- Having a digital presence allows you to communicate with your immediate clients. This enables you to tell the narrative of who you are as a brand and set yourself apart from your competitors. It enables you to expand your reach to a broader audience and break geographic limitations. You can also build your brand and create a positive image of it to the general public. The digital space also allows you to make a memorable and impactful first impression to the people you connect with in these platforms. Lastly, it allows for useful direct marketing of your brand as a person and the corporate you represent.

You will notice that most recruiters and hiring managers these days utilize social media in hiring and management of their employees. Potential employers may silently look at your social media pages – for example; your LinkedIn profile since they may be interested in a professional with a positive digital presence. They will also be guided by a few things that may be vivid on your profile; these include; proof of work or sample of work done, contact details, verifiable credentials, past achievements, service offerings and media recognitions. It is critical for a professional to create a positive digital presence since this information enables one to connect with employers, customers and other people.

It is also important to ensure that your profile on your social media pages talk to who you are as a professional. Use of names and contacts must be carefully included to ensure you are visible and easily identifiable. Many social media users use pseudo names instead of using their official identity. This makes it difficult for other users who are not connected to you to identify your pages and connect with you.

The entrepreneur.com states that 'your digital presence is your virtual handshake,' which means that a well-executed digital persona can leave a lasting impression on anyone who interacts with your profile. A professional digital presence therefore should showcase your skills, experience and creativity to a potential client. It may seem as an uphill task but its benefits to your brand are worth the effort. Ensure that in your platform of choice you have highlighted your professional bio and details your portfolio that makes you stand out.

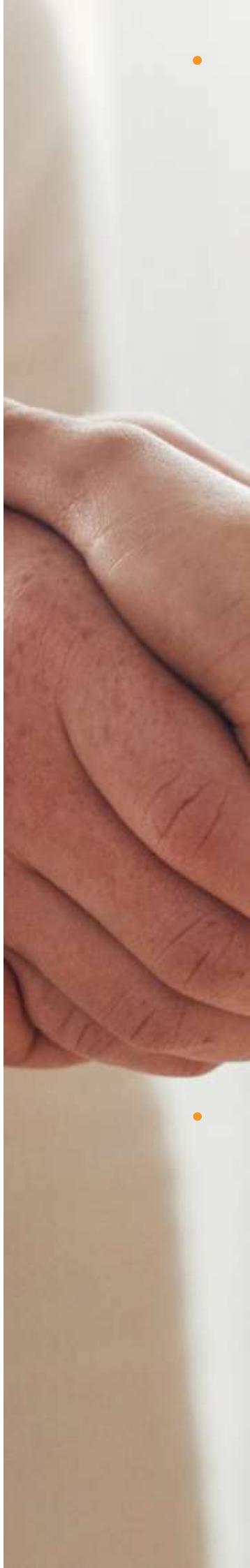
Negative social media engagement on the other hand may hinder your chances of landing a key job, business opportunity and generally connecting in the digital space. This is because the digital space can in a split of a second become a very dangerous space for a professional who misuses the different platforms by use of vulgar language, negative responses and even trolls. One may be blocked or even suspended from using the platform and this may cost one to lose their connections usually identified as followers in the socials. There is therefore need for careful use of these platforms as a professional. It is quite unfortunate that we may not have control over hacking of accounts that is used to discredit, expose and sometimes demand for ransom. It is very necessary to follow the precautionary measures in use of the social media platforms by using secure tools and other security applications while in the digital space.

Be intentional on building your digital presence as a professional and use it to attract the right opportunities for growth. Remember, building a digital presence is no longer optional. You need to start building and growing your digital presence today!

Rachael Otin  
Brand Compliance and Customer Relations Associate  
Crowe Erastus & Co.  
Kenya



Rachael Otin



# Crowe Réunion Trains Job Seekers

In a changing labor market, many professions are concerned and a growing number of companies are facing recruitment issues. Accounting firms are no exception.

In Réunion, there is a strong demand for qualified and operational staff with a spotlight on soft skills. Chartered accountants are in need of “qualified candidates with strong adaptability in an uncertain environment”.

Crowe Réunion strongly believes that human skill development in any nation is key for economic growth. Hence, since 2020 we work hand in hand with Pôle Emploi<sup>1</sup> to identify the gaps between skills and market needs.

Collective information sessions and individual interviews are organized. With these observations, a tailor-made training plan has been designed by Crowe Réunion. An innovative way of working that bears fruit with employment rates of over 85%!

On the last 3 sessions, not only our trained candidates but also our recruiting companies are 100% satisfied.

Our training sessions are designed to deliver the essential technical knowledge as well as the necessary operational skills to our trainees allowing us to meet the recruitment needs of our local chartered accounting firms and guarantee a sustainable return to employment for our job seekers.

A fourth session started on 2 May 2023. Prior to this, our training sessions were courses helping our trainees acquire skills; this 4<sup>th</sup> session takes a new turn. Our training is now certified.

Training provided by Crowe Réunion meets the expectations required by the authorities and has hence obtained the quality label “Qualiopi”. Moreover, the above-mentioned training is now certified through a collaboration with IFOCOP, a renowned training center, and they will validate the skills of our trainees through credentials registered at the French National Directory of Professional Certifications.

One of the greatest advantages of our training programme is that we are accounting professionals and our teaching delivers to our trainees an opportunity to practice applying their skills in real world scenarios while also preparing them for future employment opportunities.

The professional world constantly changes, so professional development and continual learning are essential. During our training sessions we instill in our trainees that learning doesn't end after completing the course. We encourage them to continue developing their skills and honing their knowledge.

<sup>1</sup>Pôle Emploi is the French governmental agency which registers unemployed people, helps them find jobs and provides them training and financial aid to maximize their chances of finding a job.

Abdullah Lala  
Crowe Réunion  
Réunion

# People Management - Employer of Record

The idea of Employer of Record (EOR) has grown significantly in importance and prominence in today's constantly changing corporate environment. Legal and administrative issues relating to employing and managing a workforce arise in many jurisdictions as businesses grow internationally or use remote work arrangements.

The Employer of Record (EOR) is a company that hires foreign workers directly and has financial and legal responsibility for them. This allows you to deal with foreign workers without establishing a legal entity in the other country. The EOR employs local staff on your behalf, takes on legal responsibility for the employees, ensures compliance with all employment regulations, manages payroll, and taxes for international employees on your behalf. The foreign company is responsible for the workers' assignments, day-to-day duties, performance evaluations, and paying the EOR.

This may be similar to a Professional Employer Organization (PEO) however, an EOR is ideal for companies looking to expand into another country. A company that is already established in a country and would like to engage a firm to manage the HR department, the various employment-related tasks and responsibilities will opt for a PEO.

As a company grows beyond its local borders, it comes with new human capital challenges that will require expert solutions. Circumstances in which a company will require EOR services include -

- International employee management: The need to manage payroll benefits, compliance, and management of international employees.
- Expansion into foreign markets: EOR assists businesses to navigate the various legal requirements while avoiding exposure to legal risks.
- To reduce administrative inefficiencies and streamline the HR function thereby allowing companies to focus on core business.
- Companies running multi-country operations will need to centralize and streamline their HR processes in order to reduce administrative burdens thereby ensuring consistent compliance.



Policies and regulations governing immigration and employment are continuously changing, not only in Kenya but also around the world. The government has tightened its regulations and scrutiny when it comes to granting work visas and permits. This is so that the local Kenyan job market, which is highly skilled and scarce job opportunities, can be protected, even while the government continues to encourage direct foreign investment. For international companies and organizations, dealing with immigration compliance presents a challenge due to changing regulations. To avoid non-compliance with immigration, we provide foreign companies with EOR solutions to assist in work permit applications and related visa requirements in Kenya.

Overall, the Employer of Record services offers companies practical solutions to streamline global expansion efforts providing the following benefits -

- Immigration compliance management
- Payroll management
- Tax Compliance
- Employee onboarding facilitation
- Cost reductions
- Compliance with local laws

By leveraging the expertise and infrastructure of an EOR provider, companies are able to focus on their core business activities leaving the complexities of employment management to the experts.

Jacinta Munywoki and Eric Omare  
Crowe COR LLP  
Kenya

# “Engage Paris” Welcomed 175 Members from 50+ Countries

In May, 175 members from Europe, Middle East and Africa (EMEA), Asia Pacific and the Americas, representing over 50 countries, arrived in Paris to collaborate, learn, share, and network. It was my first time hosting an in-person event for EMEA, and I was so happy to have welcomed the largest group in our history for this conference.

I opened the event and introduced Pierre-Henri Chuet, a French fighter pilot and commercial pilot, who told the audience the value of aviating, navigating, and communicating through disruption and ongoing change.

In my keynote, I noted that our people and firms in these areas of the world have managed and we have managed in remarkable ways. Despite the loss of life and suffering endured by several of you in the room today, we have come together as a network in ways not seen before.

- We have grown in spite of talent shortages that are plaguing our businesses by looking for new opportunities.
- We have added several new members in key markets.
- As a network, we have brought people together in ways not seen before – from collaborating on business opportunities to providing aid and support to our colleagues and their families in a time of need.

In EMEA, we have continued to conduct roundtable strategic focus groups. These sessions have provided leaders and peers in the region with a voice to share what's keeping them up at night related to their firm's current and future challenges.

Some resounding and recurring themes have surfaced during these sessions -

- Economic pressures and currency risks in several markets in Africa and Middle East
- Talent shortage and retention
- Regulatory pressures
- The rapid developments in AI and its potential to disrupt our business models

At the same time, many exciting opportunities have also surfaced -

- Diversification of services and investment in new service lines
- Investment in brand to make the network more attractive to new hires
- Continued investment in quality and digital transformation
- The ability to grow consulting services
- And, greater collaboration between network members

While there is a sense of uncertainty related to the ongoing change and disruption, I believe the opportunities are immense for us as a network. My question, and challenge, to you over the course of this event is: are you flexible and open to change? What will you do to counter some of the unpredictability that we live in?

Jim Powers, Crowe Global Chairman and CEO, also shared his insights on the extreme environment that is impacting the accounting industry and how to turn those disruptions into opportunities. We also had breakout sessions on growth, practice management, sustainability, and brand as well as hosted a roundtable discussion where we focused on answers to some of today's most critical business challenges. After the roundtable discussion, Wayne Clarke, founder of Global Growth Institute, shared 12 actionable steps that firm leaders can take to create a better user experience for their talent as well as their clients.

Overall, it was a productive meeting with a good amount of time to network! I look forward to continuing these discussions in the coming months and seeing many of you at our global conference in Washington, D.C. this October!

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## About Crowe Global

As a top 10 global accounting network, Crowe Global has over 200 independent accounting and advisory firms in 145 countries.

For more than 100 years, Crowe has made smart decisions for multinational clients working across borders.

Crowe's leaders work with governments, regulatory bodies and industry groups to shape the future of the profession worldwide. Their exceptional knowledge of business, local laws and customs provide lasting value to clients undertaking international projects.

Crowe provides global reach on a personal scale. Crowe firms focus on the future, the client experience and working with clients to build something valuable, substantial, and enduring. Close working relationships are at the heart of our effective service delivery.

At Crowe, our professionals all share one commitment, to deliver excellence.