

JS Morlu Ghana

COMPANY PROFILE

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MESSAGE FROM OUR CEO

At JS Morlu Ghana, we're dedicated to helping businesses in Ghana and the USA achieve financial success. Our team offers a wide range of accounting, tax, and audit services, tailored to your specific needs. From traditional services to specialized areas like corporate turnarounds, risk management and fintech solutions, we're your trusted financial partner.

John S. Morlu II
Global CEO & Chief Strategist

WHO WE ARE

JS Morlu Ghana, a wholly owned subsidiary of JS Morlu, LLC CPAs, is registered with the Institute of Chartered Accountants, Ghana, (ICAG) with License Number ICAG/F/2022/296, whilst the parent firm is licensed by the Virginia State Board of Accountancy License Number 134161 and is a member of the American Institute of Certified Public Accountants. JS Morlu Ghana and its parent company are in good standing with each of their licensing institutions.

We provide auditing, accounting, investigations, tax, training, and management consulting to a variety of clients in the private and public sectors. We can mobilize the right people, skills, and technologies to help organizations improve their performance. Ghana team members have more than 20 years' professional experience and are quite adept at using the latest technology to solve problems and achieve results in a timely manner. Our U.S. team, which provides support to our Ghana staff, includes a former Auditor-General of Liberia and former Directors of Audits and Evaluation at the US GAO.

We served businesses and organizations across Ghana and the USA since 2012. Our office is in Lagos Avenue East Legon, Accra. We are currently expanding our services to Kumasi, Takoradi, and Koforidua.

We provide the full spectrum of services that allows you to have confidence in and demonstrate your organization's financial and business health to all of your stakeholders in Ghana and the USA. Our services include the traditional services (accounting, tax and audits), internal audit and audit readiness support, corporate turnarounds, enterprise risk management, business process improvement, forensic & valuation services, accounting software training, CFO services, and advisory services.

Our clients will have access to local and U.S. based staff, ensuring better communication, coordination, and accountability for performance in the U.S. and abroad. We have the right technology systems that enable us to collaborate globally, remotely insourcing the required expertise as when and needed with minimum cost.



OUR PURPOSE

To empower exceptional clients by collaboratively and proactively solving significant challenges, thereby enhancing their trustworthiness, impact, and reputation as a dedicated problem-solving organization.

OUR MISSION

To lead as an innovative global company, uniting top-tier global talent to deliver precise, high-quality business and financial reports. We forge deep partnerships with clients, leveraging their strengths to develop tailored tech solutions that elevate capabilities, drive operational excellence, and foster sustainable growth.

OUR APPROACH

We Identify – We Simplify – We Standardize – We Automate – We Integrate

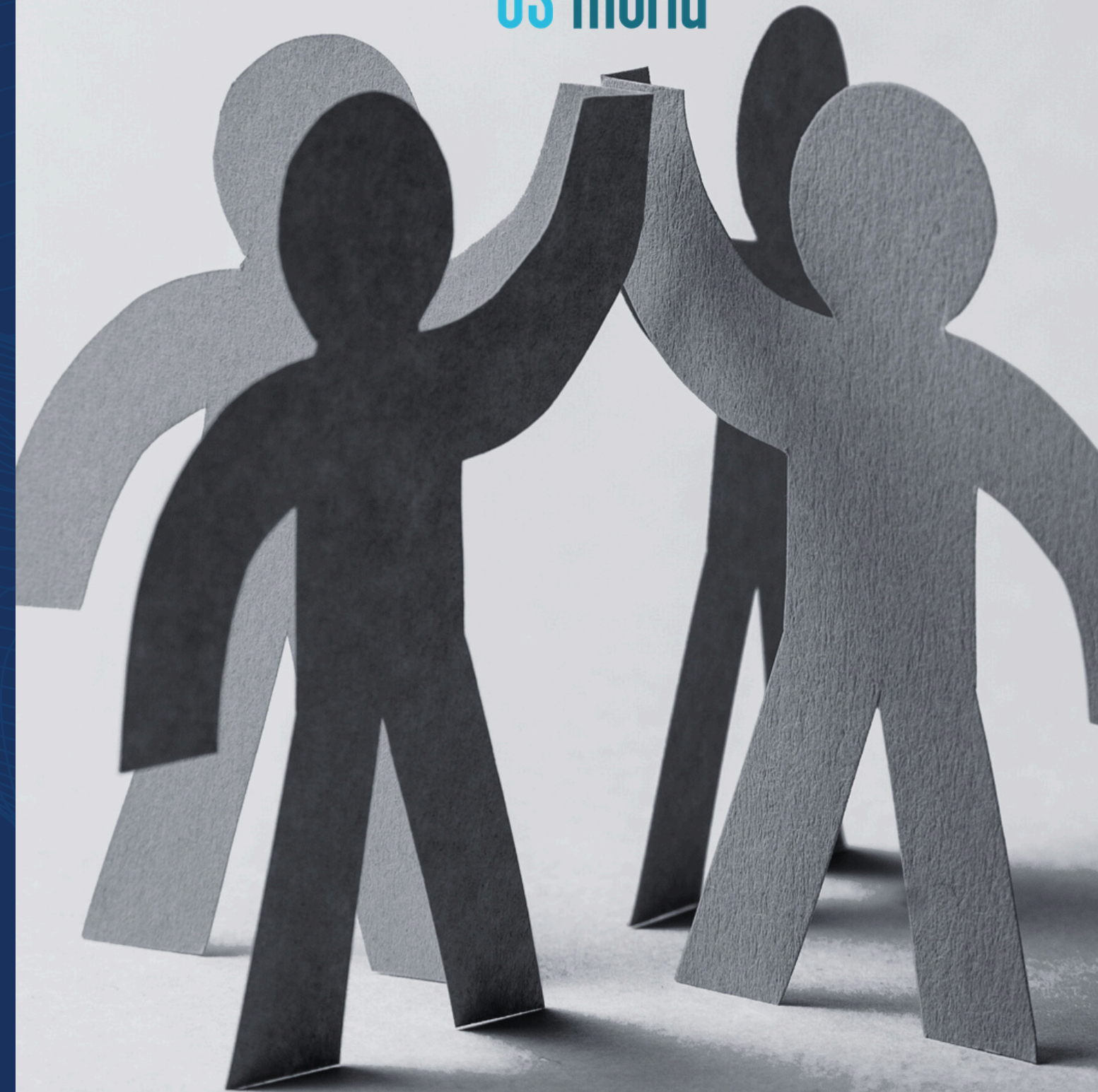
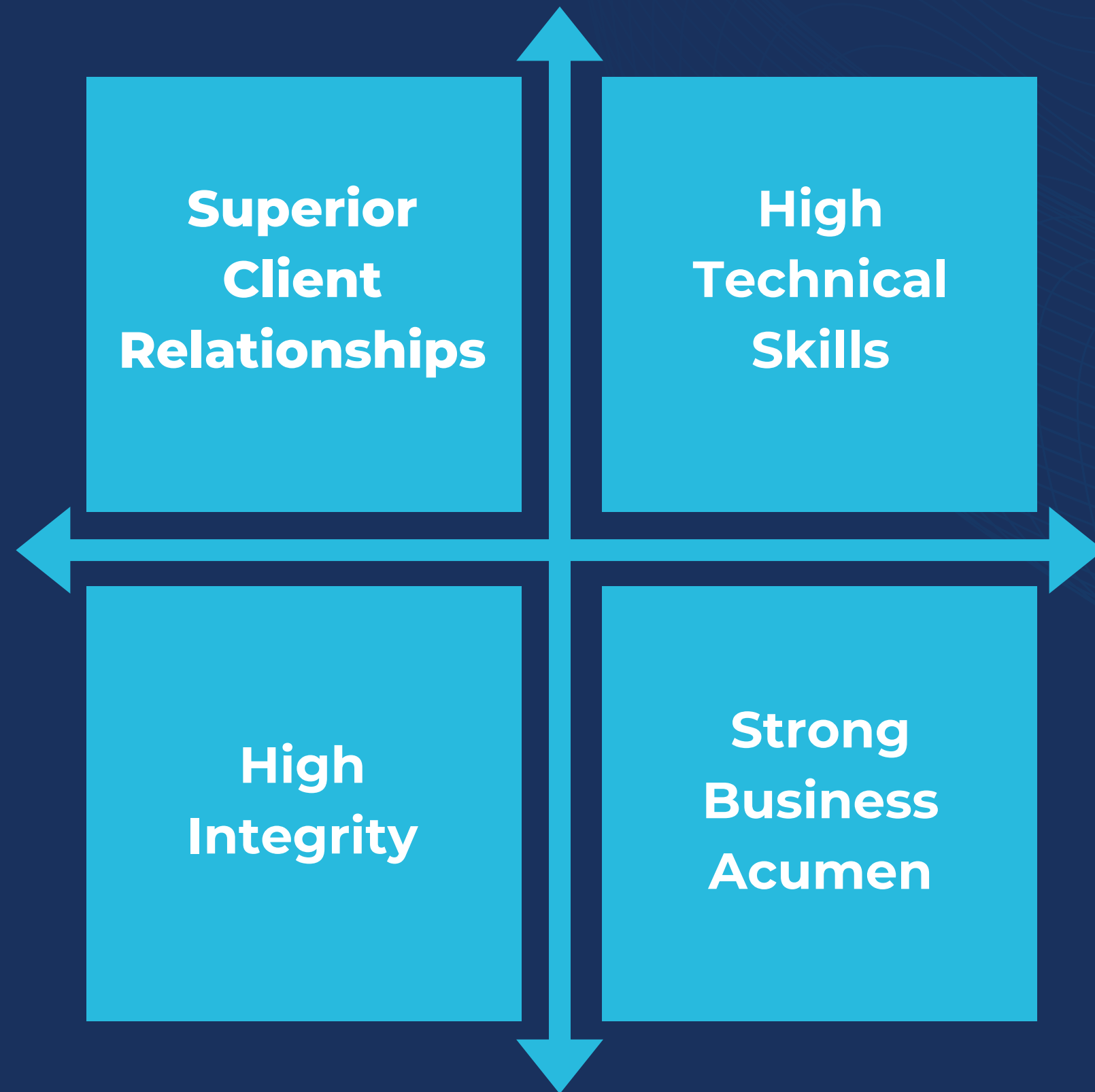
THE RISK CULTURE

In business, we manage risks each day. We approach each of our work with clients from an enterprise risk management perspective. We follow a six-step process for making recommendations or assisting a client to make an informed decision:

- Do we know the upside?
- Do we know the downside?
- Can the client live with the downside?
- Is the recommendation suitable?
- Is the recommendation acceptable?
- Is the recommendation feasible?



OUR SUCCESS QUADRANT



OUR TEAM LICENSES

- Chartered Accountants (CA), Ghana
- Certified Public Accountants (CPA), USA
- Certified Chartered Accountants (ACCA)
- Chartered Institute of Management Accountants (CIMA)
- Certified Internal Auditors (CIA)
- Certified Information System Auditors (CISA)
- Certified Information Technology Professionals (CITP)
- Certified Government Auditing Professionals (CGAP)
- Certified Management Accountants (CMA)
- Certified Fraud Examiners (CFE)
- Certified Project Managers (PMP)
- Certified Government Financial Managers (CGFM)
- Certified Fraud Examiners (CFE)



OUR MEMBERSHIPS

- Institute of Chartered Accountants Ghana (ICAG)
- AICPA Governmental Audit Quality Center
- AICPA Firm Practice Management-PCPS
- Virginia State Society of CPAs
- NASBA CPE Registered Sponsor
- AICPA National Peer Review Program
- International Consortium on Governmental Financial Management



OUR DIFFERENTIATORS

- Global operations offering convenient local points of contact
- Flexibility in timeliness, customer specifications, and more
- Digital client experience
- Process is our core strategic pillar
- Automation and artificial intelligence
- Simplicity (Lean Six Sigma 2.0)
- Easy, high-quality collaboration with global industry experts
- Client Relationship Management software
- Expert use of a variety of Enterprise Resource Planning software
- Reliable, courteous, competent service
- Staff proficiency in French and English
- Risk-based Auditing
- U.S. and International Audit Standards (Yellow Book, AICPA, ISA), and (US GAAP, IFRS)
- OMB Circulars (A-123, A-122, A-133 etc.) and
- USAID Regulations (AIDAR)



CORE COMPETENCIES

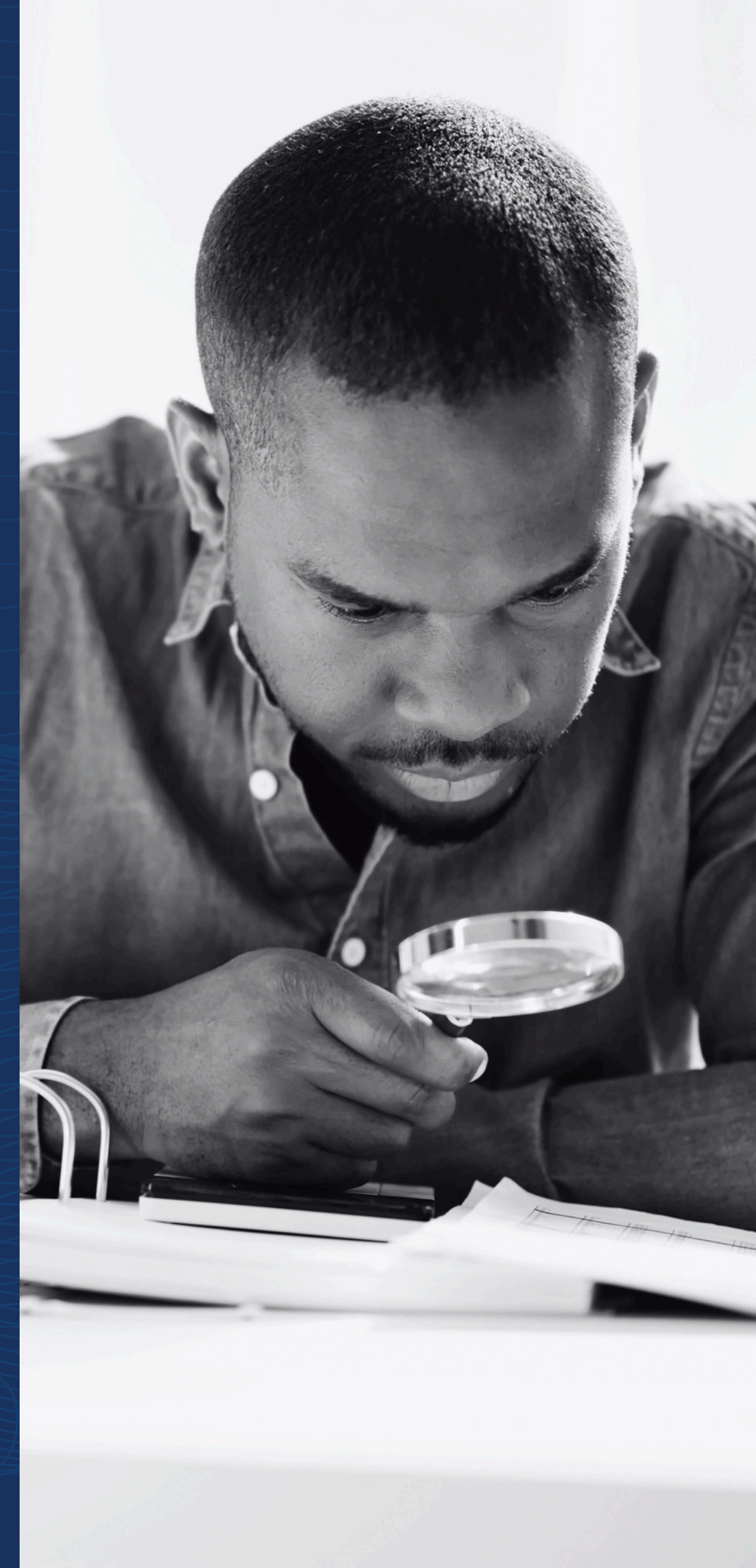
Forensic Audits and Investigations

Our expert team has more than 12 years of experience in forensic work. Our forensic auditing work has included examinations and preparation of expert reports, including a forensic report prepared by our parent company for the Inspector General of the US Department of State. Our subject matter experts include the former Inspector General of the US Department of State and Director of US Accountability Office.

Our professionals hold industry-recognized certifications, including Certified Public Accountant, Chartered Accountant, Certified Anti-Money Laundering Specialist, Chartered Institute of Management Accountants, Certified Fraud Examiner, certified in Financial Forensics, and Accredited in Business Valuation. We can draw on our global team of experts who are Certified Insolvency and Restructuring Advisors. We can pull together a global team of experts to equal or beat the “Big 4” in producing the highest quality work product in quick turnaround at a lower cost.

We provide services as both consulting and testifying experts. Our primary focus areas include:

- Stolen Asset Tracking and Recovery
- Fraud Prevention, Detection and Response
- Digital Payments Fraud /Computer Forensic Investigation
- Economic Damage Analysis
- Bankruptcy and Insolvency
- Financial Statement Misrepresentation
- Litigation Support
- Stakeholder Disputes
- Valuations
- Professional Misconduct
- Subrogation
- Breach of Contract Damages



CORE COMPETENCIES

Accounting Audit and Assurance Services

We provide traditional tax, accounting, management and audit services:

- Internal/Operational Audits
- Financial Statement Audits
- Agreed-Upon Procedures (AUP)
- Compliance Audits
- Project Close Out Audits
- Cooperative Agreements
- Contracts Audits
- Single Annual Audits
- Non-profit Audits
- Follow-Up Audits
- Sub-award/sub grantee audits
- Audits of Conflict Minerals
- Field Office Audits
- Reviewed Financial Statement
- Financial Statement Compilations
- Preparation of Financial Statements
- Financial Capability Audits
- Financial System Adequacy Audits

Accounting:

- Fund Management
- Outsourced CFO
- Bookkeeping
- Accounting Manual
- Reconciliations
- KPI Frameworks
- Migration from one software to another

Human Resource Management:

- Payroll Administration
- Staff Training
- Drafting of HR Policy Document
- Staff Leave Management and
- General HR Administration
- HR Head-Hunting Services (Recruitment)

Taxes:

- Tax Preparations
- Tax Relief
- Tax Audit
- Tax Planning
- Domestic and International Tax Advisory



CORE COMPETENCIES

Value for Money Audits (VfM)

Governments and businesses spend time and money to negotiate the best possible contract terms, but do they follow up to make sure that those provisions are upheld? Deviations from pricing, shipping and fulfillment quotas can be very costly and disruptive to operations. Non-financial contract terms, such as limitations on entertainment and gifts to employees, should be reviewed to uncover potential abuse and prevent favoring vendors. Spending by each vendor and purchasing agent should be continually analyzed to ensure competitive pricing and terms are obtained.

We assist clients to answer this most basic question: Did we get good value in this transaction? Are we happy with our transaction in terms of the costs incurred or derived? Value for Money audits answer those most fundamental questions. Financial irregularities and malpractice can engulf the activities of the public and private sectors, and VfM is a strong tool to fight fraud, waste, and all forms of mismanagement.

We examine and report on whether economy, effectiveness, and efficiency have been achieved in the use of funds. We identify best practices and recommend ways in which performance can be improved.

Our Value for Money audits:

- Protect assets
- Curtail waste and extravagance
- Provide greater into procurement practices and the resultant irregularities
- Ensure compliance with contract terms and regulations
- Identify non-performance and, where appropriate, recovery costs
- Facilitate and promote better strategic and operational decision-making
- Clarify management responsibility and accountability
- Assess goal achievement
- Promote better use of resources
- Highlight the importance of the customer or service user

Our team usually includes a diverse group of professionals, including:

- Chartered Accountants
- Certified Public Accounts
- Certified Professional Engineers
- Cost Recovery Auditors
- Certified Internal Auditors
- Fraud Examiners
- Master's in Business Administration
- Other industry-specific subject matter experts

CORE COMPETENCIES

Digital Forensics

We support governments, businesses, and nonprofits in their efforts to combat and detect electronics crime. We collect, process, preserve, analyze, and present computer-related evidence in support of network vulnerability mitigation and/or criminal, fraud, or law enforcement investigations. We can recover and analyze information from data storage devices (including computers, phones, networks, and more). Our Digital Forensics examiners help track down hackers, recover stolen data, trace fraudulent transactions, follow computer attacks back to their source, and in other types of investigations involving computers.

Our team includes subject matter experts who can decrypt digital data collections and examine digital media on multiple operating system platforms.

Our team members have the following skills, experience, and credentials:

- Fast analytical thinking and precise observation skills
- Deep understanding of how technology really works (computer systems, programming, or other related fields, how digital systems interact with each other, and what is possible from a compromise perspective)
- Experience working on a cybersecurity team
- Experience documenting findings to present to others, such as attorneys and judges
- Strong writing and speaking skills to effectively communicate findings to other team members and clients
- The ability to conduct digital forensics in very detail-oriented manner and produce high-quality work
- Certifications including CISSP, ENCE, GCFE/A



CORE COMPETENCIES

IT System Audits

We evaluate and report on controls over information and systems. Our efforts during the audit process and related services help us to identify and address issues and minimize exposure.

- **Security:** Information and systems are protected against unauthorized access, unauthorized disclosure of information, and damage to systems that could compromise the availability, integrity, confidentiality, and privacy of information or systems and affect the entity's ability to meet its objectives.
- **Availability:** Information and systems are available for operation and use to meet the entity's objectives.
- **Processing integrity:** System processing is complete, valid, accurate, timely, and authorized to meet the entity's objectives.
- **Confidentiality:** Information designated as confidential is protected to meet the entity's objectives.
- **Privacy:** Personal and business information is collected, used, retained, disclosed, and disposed to meet the entity's objectives.



CORE COMPETENCIES

IT System Audits

Our professionals expertly apply COSO standards to improve internal controls and risk management. They are experts in the application of the COBIT 5 framework. The Information Systems Audit and Control Association (ISACA) defines the COBIT 5 Framework as “the only business framework for the governance and management of enterprise IT. COBIT 5 incorporates the latest thinking in enterprise governance and management techniques, and provides globally accepted principles, practices, analytical tools and models to help increase the trust in, and value from, information systems.” Below are the key components of the framework.

AUDIT & ASSURANCE

Manage vulnerabilities and ensure compliance

RISK MANAGEMENT

Evaluate and optimize enterprise risk

INFORMATION SECURITY

Oversee and manage information security

REGULATORY & COMPLIANCE

Keep ahead of rapidly changing regulations

GOVERNANCE OF ENTERPRISE IT

Align IT goals and strategic business objectives



CORE COMPETENCIES

IT System Audits

Furthermore, our team members are experts on the Statement on Standards for Attestation Engagements (SSAE) No.16, Reporting on Controls at a Service Organization. We can competently produce SOC 1, 2 and 3 Reports on service providers. This is especially critical since collaboration to improve performance has become an integral part of doing business in the networked world, and many of the systems controls and risks may reside out of a company or agency.

Our team members also have the following skills, experience, and credentials:

- Maintain and develop computerized audit software.
- Evaluate and review a range of mainframe, PC, and distributed production and applications computer systems.
- Gather data, compile information, and prepare reports.
- Perform control reviews on systems development, operation, programming, control, and security procedures and standards.
- Review system backup, disaster recovery, and maintenance procedures.
- Communicate with and understand the requirements of professional staff in area of specialty.
- Create, compose, and edit written materials.
- Knowledge of software requirements for the auditing of computing systems and procedures.
- Knowledge of computer systems' development and programming.
- Certified Information Systems Auditor (CISA) and Certified Internal Auditors with computer science experience.



CORE COMPETENCIES

Analytics and Big Data

We have our clients use big data analytic techniques against very large, diverse data sets that include structured, semi structured, and unstructured data from different sources and in different sizes (from terabytes to zettabytes). According to IBM, "Big data is a term applied to data sets whose size or type is beyond the ability of traditional relational databases to capture, manage and process the data with low latency. Big data has one or more of the following characteristics: high volume, high velocity, or high variety. Artificial intelligence (AI), mobile, social and the Internet of Things (IoT) are driving data complexity through new forms and sources of data. For example, big data comes from sensors, devices, video/audio, networks, log files, transactional applications, web, and social media — much of it generated in real time and at a very large scale."

Benefits of Big Data

- Detect and mitigate fraud
- Improve customer integrations
- Drive supply chain efficiencies
- Unified Governance and Integration
- Data Science and Analytics

Our team has expert knowledge in the use of the following big data and analytical software:

- Python
- IBM Analytics and IBM Cognos
- Apache Hadoop
- Apache Spark
- Zoho Analytics
- R
- Qlik Sense
- Micro Strategy Enterprise Analytics
- Tableau
- Google Analytics
- Good Data

Our team, which includes MBAs, Programmers, System and Software Engineers, and Statisticians, have these skills and credentials:

- Programming
- Data Warehousing
- Computational frameworks
- Quantitative Aptitude and Statistics
- Business Knowledge
- IBM Certified Data Architect – Big Data
- IBM Certified Data Engineer – Big Data
- Stanford Data Mining and Applications Graduate Certificate
- Microsoft Certified Solutions Expert (MCSE): Data Management and Analytics
- Amazon Web Services (AWS) Certified Big Data
- Analytics: Optimizing Big Data Certificate
- IBM Data Science Professional Certificate

CORE COMPETENCIES

Cost Recovery Audits

We perform Cost Recovery Audits for the following types of agreements/fiscal regimes:

- Production Sharing Agreements (PSAs)
- Production Sharing Contracts (PSCs)
- Concession Agreements
- Joint Venture Agreements

We unlock more value by:

- Identifying discrepancies in expenses
- Investigating and detecting root causes of errors
- Recovering overpayments, credits and rebates
- Improving contract compliance and processes
- Uncover financial statement fraud and manipulations
- Preventing future leakages and fraud

Through our audits, we assist our clients:

- Ensure that foreign companies and their domestic partners have satisfied operational, commercial, financial, tax and reporting obligations to all regulatory authorities as stipulated in the agreements.
- All reported cost recovery expenditures meet all the Agreement's governing terms and conditions to qualify as "allowable cost recovery expenditures" and the claimed values are supported by "adequate, auditable, and empirical evidence."
- The companies maintain adequate records in accordance with the terms and conditions of the Agreement, which generally requires accounting records to comply with the generally accepted accounting practices utilized by the experienced operators in the industry.
- All exports and internal sales of products have been conducted in accordance with the terms and condition of the Agreement, any sale and lifting agreements, and/or have been conducted at the stipulated sale prices and/or sales prices, which have been determined through actual arm's length transactions.
- All production statistics and sales proceeds have been accurately calculated, properly recorded in the Cost Recovery records, properly apportioned between the Government and the company, and properly reflected in all Cost Recovery Statements and Reports.



CORE COMPETENCIES

Cost Recovery Audits

Why our clients need cost recovery audits:

Transfer pricing

Sixty percent (60%) of global trade is transfer pricing between the parent company and subsidiaries/branch offices/joint ventures/related parties. Africa loses \$160 billion annually to transfer mispricing. The Big Four accounting firms (EY, KPMG, Deloitte and PWC) have 900 specialized accountants helping multinational companies avoid paying royalties, profits and taxes on income generated in the extractive industry. In comparison, the US Internal Revenue Service has a meager 500 accountants with expertise in transfer pricing issues, and Kenya barely has three accountants. Since most of the accounting lies in big accounting firms that are working for these multinationals, many governments and their international partners are turning to small to mid-sized accounting firms with specialization to avoid conflict of interest.

Exploration and Development Cost Recovery (cost oil)

Depending on the accounting method, the accuracy of records, and the extent of government oversight, exploration and development costs can be manipulated to the extent that it will take years for the company to recover its total cost before the government can receive payments in taxes, profits, royalties or all three. Further manifest disregard of applicable procedure, fraud, or willful misconduct on the part of multinationals can cost governments in poor countries millions of lost revenue and income.

Operations: Allocation of Common Cost (profit oil)

Allocation of common overhead costs can be a challenge in even small operations, but various accounting methods can be used to deprive a government of taxes, profits sharing, and royalties with intentional or improper allocation of common costs. This can become an accounting nightmare for governments with minimal resources and expertise to examine the allocation of common costs.

Ineffective/Nonexistent Oversight/Financial Reporting

International partners provide support to assist host governments to negotiate PSCs/PSAs/Concessions/Joint Ventures. However, the missing link that costs millions of dollars in lost revenue is the lack of oversight and a robust financial reporting regime that ensures strong internal controls and continual performance in line with the agreements. Weak oversight results from a national oil company conniving with the foreign oil companies, nonexistent/very weak regulatory regimes, or just pure lack of competent work force with the requisite skills, qualifications, and experience.

CORE COMPETENCIES

Cost Recovery Audits

Our Cost Recovery Audit Team :

- Transfer pricing specialists
- Tax lawyers
- Cost accountants
- Chartered accountants
- Certified Public Accountants
- Certified Fraud Examiners
- Procurement and contracts experts
- A partner who specializes in Natural Resources/Risk Management
- A partner with expertise in cost recovery audits in oil and gas



CORE COMPETENCIES

Enterprise Risks Management (ERM)

Risk influences and aligns strategy and performance across all departments and functions. Many companies and banks have failed, and government services have not achieved the desired objectives, due to the inability to manage risks on an ongoing basis. We enable management to create a risk awareness culture.

We provide support to clients to establish and implement an Enterprise Risk Management (ERM).

The Committee of Sponsoring Organizations of the Tread Way Commission (CSOTC) defines ERMs thusly:

Enterprise risk management is a process, effected by an entity's board of directors, management and other personnel, applied in strategy setting and across the enterprise, designed to identify potential events that may affect the entity, and manage risk to be within its risk appetite, to provide reasonable assurance regarding the achievement of entity objectives.

In addition to our expert knowledge on the COSO Framework, we also have expert on the international risk management framework, ISO 31000 Risk Management.

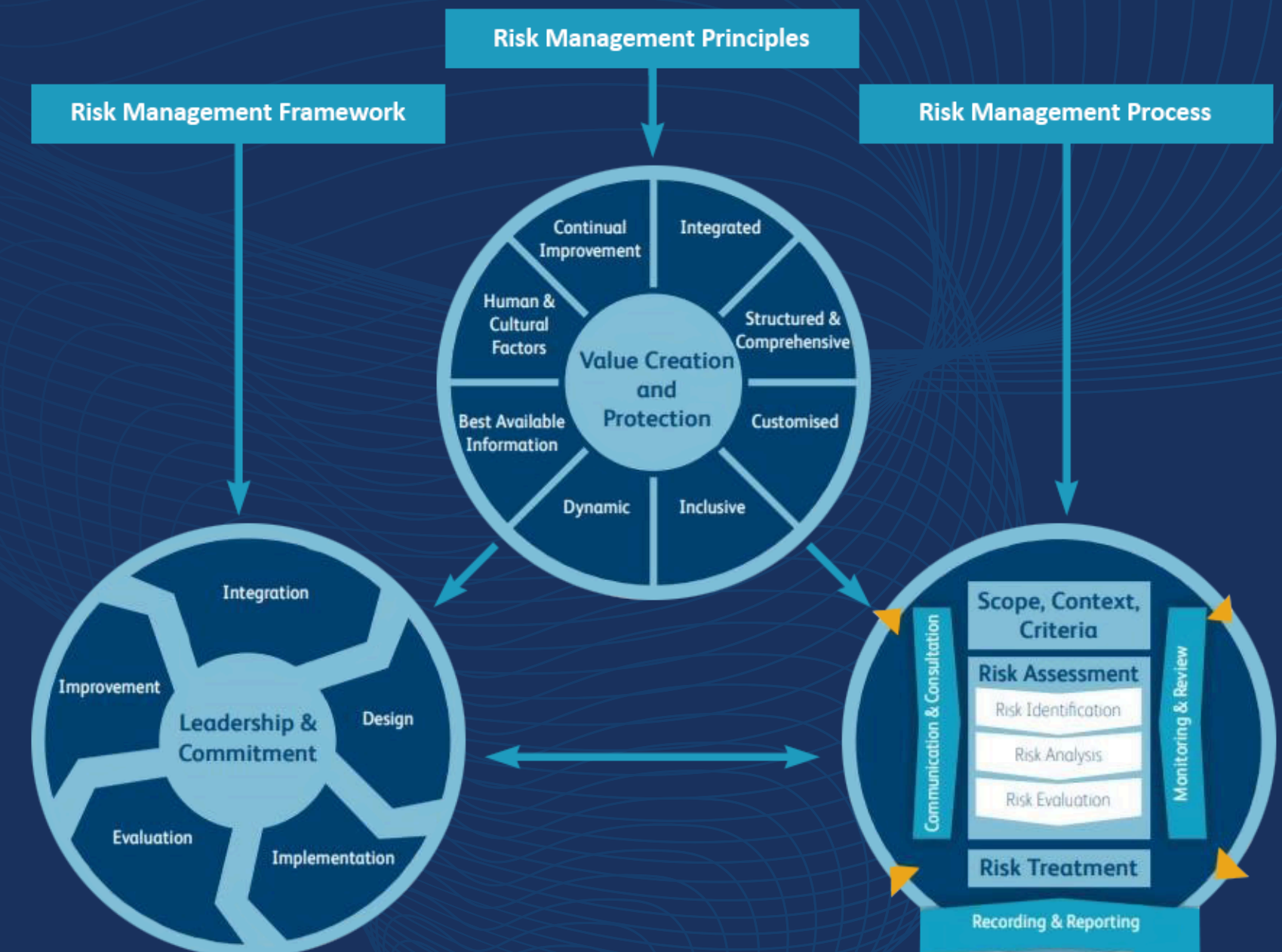


CORE COMPETENCIES

Enterprise Risks Management (ERM)

Benefits of effective ERM

- By considering all aspects of risk—both positive and negative —ERM increases the range of opportunities.
- Identifies and manages risk entity-wide. Every entity faces numerous risks that can affect many parts of the organization. A risk can originate in one part of the organization but impact a different part.
- Increases positive outcomes and advantage while reducing negative surprises. ERM allows entities to improve their ability to identify risks and establish appropriate responses, reducing surprises and related costs or losses while profiting from advantageous developments.
- Reduces performance variability. ERM allows organizations to anticipate the risks that would affect performance and enables them to put the actions needed to minimize disruption and maximize opportunity in place.
- Improves resource deployment. Every risk can be considered a request for resources. Obtaining robust information on risk allows management to assess overall resource needs, prioritize resource deployment, and enhance resource allocation.
- Enhances enterprise resilience. An entity's viability depends on its ability to anticipate and respond to change, not only to survive but also to evolve and thrive.



CORE COMPETENCIES

Enterprise Risks Management (ERM)

Our team of experts have expert knowledge of standards, applications and tools, including:

- COSO Framework (www.coso.org)
- ISO 31000 (www.iso.org)
- Playbook: ERM for the U.S. Federal Government
- The Orange Book Management of Risk – Principles and Concepts, U.K.
- Green Book, Standards for Internal Control in the Federal Government
- Scenario Analysis
- ERM tools
- Risk Profile
- Risk Appetite
- Risk Tolerance
- Risk Models
- SWOT Analysis
- Audience Response Systems (ARS)
- Gap Analysis

HAZARD RISK
MANAGEMENT



Enterprise Risk Management
Operational, strategic, financial
reputation & insurable risks

FOCUS ON
PRESERVATION OF
TANGIBLE ASSETS



Recognition of the value of tangible and
intangible assets

SILO APPROACH:
EACH DEPARTMENT /
FUNCTION



Holistic approach coordinated at the
highest level

RISK MANAGEMENT =
SEPARATE FUNCTION



Risk Management is a corporate wide
daily concern and is embedded in the
operations

RISKS ARE THREATS:
FOCUSED ON
AVOIDANCE OF
NEGATIVE EVENTS



Risks can be threats and opportunities

CORE COMPETENCIES

Monitoring and Evaluation

We help organizations assess and manage performance so the right improvements can be made, ensure that programs are effective, and prove money is being used and allocated correctly. A great deal of data is involved in monitoring and evaluation. Storing and organizing management data can be a major roadblock.

Furthermore, because most companies and government agencies have a great deal of programs in play at one time, software can help them grab all of their disparate information, store it in one place, and successfully track it. We use monitoring and evaluation software (on desktop application or in the cloud) to:

- Track KPIs
- Manage projects
- Control reporting
- Integrate data
- Align programs to strategy
- Create scorecards and dashboards
- Obtain greater understanding of where the organization is and where it's headed
- Get assurance that dollars are being allocated correctly
- Enhance accountability throughout the organization



CORE COMPETENCIES

Monitoring and Evaluation

Our team include experts with these skills, training and qualifications:

- Social Science Research
- Project design
- Developing results frameworks
- Performance management plans
- Monitoring and evaluating programs
- Management software and database
- Grants or contracts management
- Data analysis (quantitative analysis, qualitative analysis, and cost-benefit analysis)
- Communication skills
- Contextual knowledge
- Data collection through technology
- Statistics software such as SPSS, STATA, and R
- Master's degrees in development fields, social science, economics
- Project Management Professionals (PMP)
- Specialized courses in USAID programming of foreign assistance, management, leadership, ethics, monitoring and evaluation and various specialized databases and computer programs



CORE COMPETENCIES

Due Diligence

Our Due Diligence Practice is a highly professional and confidential area of our firm. We help our clients sign the right contracts, concessions, and agreements. We ensure that the companies and individuals that our clients deal with exercise the highest Standards of Due Care. This can prevent the violation of anti-bribery legislation, such as the US FCPA. It can also prevent deviations from the normal standards of corporate behavior regarding human rights violations. This intervention can save our clients from having bad publicity and accruing millions in fines. We place a high premium on protecting the financial and reputational interests of our clients.

Our Due Diligence practice is headed by a partner who is a seasoned lawyer with more than 12 years of experience in conducting due diligence. Our Due Diligence Team is composed of lawyers, qualified accountants, Certified Fraud Examiners (CFE) issued by ACFE, and Certified in Financial Forensics (CFF) issued by AICPA.



CORE COMPETENCIES

Due Diligence

We provide the following due diligence services:

- Mergers and acquisitions
- Concessions
- Contracts
- Cooperative Agreements
- Joint Ventures
- Foreign Corrupt Practices Act (FCPA)
- Compliance
- Commercial Property
- Property Condition Assessment (PCA)
- Property Title and Encumbrances
- Legal structure
- Loans
- Employment
- Pending litigation
- Taxation, pensions
- IT systems
- Intellectual property

Our investigations are conducted by professionals with more than 15 years' collective experience who are:

- Certified Public Accountants (CPA)
- Chartered Accountants (CA)
- Fellow Chartered Certified Accountants (FCCA)
- Master of Business Administration (MBAs)
- Accredited in Business Valuation
- Credential (ABV)
- Certified Fraud Examiners (CFE)



CORE COMPETENCIES

Restructuring

We assist our clients to eliminate all financial troubles and improve performance, whether the problems have arisen from misalignment with the core focus, lack of profits, or cash flow management.

We help management, board of directors and stakeholders address the three critical hurdles or challenges that management faces in any restructuring program:

- **Design.** What type of restructuring is appropriate for dealing with the specific challenge, problem, or opportunity that the organization faces?
- **Execution.** How should the restructuring process be managed, and the many barriers to restructuring overcome, so as much value is created as possible?
- **Marketing.** How should the restructuring be explained and portrayed to stakeholders so that value created inside the organization is fully credited (i.e., stock price, program objectives)?

Our team of experts have more than 20 years of experience in corporate turnarounds in the following methods:

- Change Management
- Business Process Improvement
- Strategic Planning and Execution
- Performance Management
- Divestitures
- Equity Carve-outs
- Spin-offs
- Split-offs
- Receiverships
- Liquidation



CORE COMPETENCIES

Valuations

Business valuation services are critical to making informed decisions when planning for growth or business succession, complying with strict tax and financial reporting guidelines, contemplating a sale or acquisition or facing a dispute or litigation. However, establishing the value of business or personal assets is not easy.

In-depth research and analysis are often required to get to the heart of complex financial matters, which is where JS Morlu comes in. Our expert services include determining the value of business or marital assets, assisting in the resolution of shareholder disputes as they pertain to property and financial assets, calculating partners' ownership interest in buy-sell agreements and determining estate tax liabilities.

Our valuation services may be useful for:

- Buying or selling a business
- Family-limited partnership interests
- Operating business units
- Estate and gift-tax liability evaluations
- Marital dissolution
- Financial planning
- Stock valuations
- Mergers and acquisitions
- Gifting to charitable organizations
- Shareholder and partner dissolution
- Options, warrants and related securities
- Private debt instruments
- Determining loan and insurable values
- Employee stock ownership plans
- Retirement planning
- Bankruptcy



CORE COMPETENCIES

Valuations

Our professionals also recognize that valuations are often one of a set of services required by independent counsel and clients. JS Morlu provides litigation support when analysis, damage assessment, asset tracing, forensic accounting, and witness testimony are required.

When you need experience in this complicated arena, consider JS Morlu, whose certified professionals have earned a reputation for delivering objective and credible results for more than 15 years.

Our valuations are conducted by professionals with more than 15 years of experience and the following credentials:

- Accredited in Business Valuation Credential (ABV)
- Certified Public Accountants (CPA)
- Chartered Accountants (CA)
- Fellow Chartered Certified Accountants (FCCA)
- Certified Management Accountants (CMA)
- Certified Financial Managers CCFM)
- Chartered Global Management Accountant (CGMA)
- Master's in Business Administration (MBAs)



CORE COMPETENCIES

Fixed Asset Management Systems

- Asset misappropriation schemes are the most common type of corporate fraud, comprising 87% of the cases reported
- 15-30% of fixed assets are ghost assets, meaning they do not exist. Many organizations are unaware of overpayments and opportunities to cut costs
- 35% of U.S. businesses say tax related accounting is their biggest time hurdle

Keeping track of the assets of an organization is an important task that can save money and time. Organizations have a wide range of assets that include fixed and liquid assets. It is important for an organization to manage its assets and use them to get the maximum possible returns. We have partnered with Hardcat, one of the leading fixed asset management companies in the world, to provide fixed asset management services. These include purchasing, recording, tracking using RFID technology, and integration with enterprise resource planning software, bespoke or off the shelf financial management software.

Our solution helps management:

- Lower incidents of theft
- Allow the company to keep track of all assets
- Manage assets from different locations in an accurate, effective manner
- Ensure depreciation rates are accurate
- Save money on maintenance
- Achieve more efficient operation
- Allow the implementation of a risk management plan
- Remove ghost assets from fixed asset register and inventory

Optimize operations that include the planning of resources use and the implementation of the management program.

Our staff have been trained by Hardcat and include members who are:

- Certified Information System Auditors
- Chartered Accountants
- Fixed Asset Accountants
- Certified Fraud Examiners
- Certified Internal Auditors

CORE COMPETENCIES

Fixed Asset Management Systems

Our solution helps management:

- Lower incidents of theft
- Allow the company to keep track of all assets
- Manage assets from different locations in an accurate, effective manner
- Ensure depreciation rates are accurate
- Save money on maintenance
- Achieve more efficient operation
- Allow the implementation of a risk management plan
- Remove ghost assets from fixed asset register and inventory

Optimize operations that include the planning of resources use and the implementation of the management program.

Our staff have been trained by Hardcat and include members who are:

- Certified Information System Auditors
- Chartered Accountants
- Fixed Asset Accountants
- Certified Fraud Examiners
- Certified Internal Auditors



CORE COMPETENCIES

Record Management Systems

We provide records management solutions to a variety of organizations.

- Collaboration Tools
- Compliance Tracking
- Document Archiving
- Document Assembly
- Electronic Signature
- Version Control
- Security and Access Controls
- Real-Time Full-Page OCR
- APIs & Integrations
- Document Packets
- Three-way Matching
- Custom Folder and File Building
- Static and Dynamic Approvals
- Workflow Automation
- Dynamic Search
- Co-Authoring
- Document Scanning
- Access M-Files anywhere
- And so much more!

We provide document solutions for:

- Accounting and finance
- AP Automation
- Quality and Compliance
- Policies and Procedures
- Human Resources
- Process Automation
- Shared File Replacement
- Procurement
- Contract Management
- Document Change Control
- Records policies

Our team has expert knowledge in the following record management software:

- Content Central
- E -file Cabinet
- M-Files
- Document Locator
- Filed Hold
- Doc Star ECM



CORE COMPETENCIES

Value-added Reseller (VAR)

We serve as the bridge to win/win solutions for software vendors and our clients. Through the VAR program, we help our clients find the right software for their needs and budget, see that it's installed properly, and facilitate user training and procedures. Our understanding of the capabilities of the software and the needs and goals of our clients means we can maximize the value of the software to our clients.

Clients gain from our proficiency with various desktop and cloud-based software programs. They spend more time running their business while getting the most out of their software. Clients trust us to help them select and implement a program that best suits their needs. We implement the right financial solution and business procedures for their business.

We provide expert level VAR services for multiple software vendors, including:

- Hardcat
- Oracle NetSuite
- Sage Intacct
- Sage 50,100, 500, Live
- Dynamics 365
- 365 Business Edition
- SAP BI HANA, Business One, Business One Cloud
- Deltek Vision; GCS
- NAV
- Adaptive Insights
- QuickBooks Enterprise
- Oracle Aconex
- Dynamics CRM
- PM for Professionals
- Qlik



OUR CURRENT AND PAST JOB EXPERIENCES

CLIENTS	AREA	SERVICE	YEAR (S)
Bank of Ghana	Public Entity	Forensic Reconciliation Audit of the Forex	2023
Virginia Heritage Foods	Private	Business Process and Enterprise Risk Management	2020
Ghana Water Company Limited	Public Entity	Revenue Account Reconciliation	2023
Ghana Revenue Authority	Public Entity	Revenue Account Reconciliation	2023 - Ongoing
Appeal Court of Ghana	Legal	Commercial Loan Review and Audit	2021
Electricity Company of Ghana	Public Entity	Revenue Account Reconciliation	2023 - Ongoing
Ministry of Health / Ministry of Finance (7 District Hospitals)	Government	Value for Money Audit (Finance & Commercial)	2016
National Catholic Secretariate	NGO	Accounting Manual	2021
GRA / Ministry of Finance (GCNET)	Government	Value for Money Audit (Finance & Commercial}	2014 - 2019
Alliance for Community Resilience and Development	NGO	External Audit	Ongoing
Dowjays Investment Limited	Fund Management	Internal Audit	2019
Poly Changda Overseas Engineering Ltd	Construction	Audit and Tax Advisory Services	2019 - Ongoing
Trans Sahara Industries Limited	Manufacturing	External Audit	2020
Ghanasino Borders Limited	Manufacturing	Accounting and External Audit services	2019/20/21
Lutheran Church Schools	NGO (School)	Forensic Audit	2013 - 2019
Global Specialty Oils & Fats Ltd (GSOFL)	Manufacturing	Internal Audit and Recruitments	2018 - 2020
International Oils & Fats Ltd (IOFL)	Manufacturing	Internal Audit	2018
OBA Pack	Manufacturing	Recruitment: - MD, General Manager & Marketing Manager	2019 - 2020
Christ Foundation Family Church & School	NGO (School & Church)	Preparation of Accounts	2010 - 2018
Crown Agents Ghana Limited	Consultancy	Preparation of Accounts & External Audit	2013 - 2020
Flour Shop	Trading	Inventory Audit	2019
FUJI Oil Ghana Limited	Manufacturing	Salary Survey	2021
University of Ghana	Scholarship Scheme	Agreed Upon Review of Project Funds	2020 / 2021

HOW WE WORK

Independence

Each part of our operations, we ensure that each partner or staff assigned to any client complete and sign a conflict of interest and independence form. Our team members are also required to complete two hours of ethics each year.

Professional Organizations

In addition to our membership with Institute of Chartered Accountants Ghana (ICAG), through our parent company, our staff also benefits from professional development and networking opportunities our parent membership with the following professional organizations, allowing our team to stay abreast of trends and changes in the profession:

- Member, American Institute of Certified Public Accountants (AICPA)
- Member, Virginia Society of Certified Public Accountants (VSCPA)
- Organizational Board Member, International Consortium on Governmental Financial Management (ICGFM)
- AICPA, Governmental Audit Quality Center
- Member, AICPA Peer Review Mechanism
- Registered Provider of Continuing Education, National Association of State Board of Accountants (NASBA)



HOW WE WORK

Use of Technology in Audits

We have developed specific, computerized programs that allow us maximum flexibility in designing our approach at the lowest possible cost. Our team and managers have undergone extensive training on the use of these techniques and relevant applications of these software programs. Our professional team also uses software programs to simplify the routine aspects of fieldwork.

We have incorporated other software into the process to perform analyses or analytical procedures on downloaded client files. These steps help ensure that our team spends its time on substantive matters, not on routine clerical aspects of the work. Further, we use data analytical tools during our investigation, enabling us to detect and investigate instances of fraud in a timely manner.



HOW WE WORK

Use of Technology in Audits

Below is a list of software that our team can use in collaboration with our US team.

1. Bespoke Software

Our team has expert-level knowledge and experience in the use of the following bespoke software:

- QuickBooks Pro and QuickBooks Online
- QuickBooks Enterprise
- Sage 50, 100
- Oracle NetSuite
- Tally

2. Enterprise Resource Planning (ERP) Software

Our team also have expert knowledge of the following enterprise resource planning software:

- Dynamics
- PeopleSoft
- SAP Business One
- Hyperion
- SAP

3. Audit Software

During the audit, we use the following audit software, which generates a full set of IFRS-compliant financials with ease as software automates the financial statement preparation process, saving significant amount of preparation time:

- Thompson Reuters
- DRAFTWORX
- CASEWARE
- AUDITFILE (US GAAP)



HOW WE WORK

Use of Technology in Audits

3. Audit Software

Our software has the following capabilities:

- Financial templates (IFRS for SME, IFRS + IFRS Consolidation, Body Corporate, Close Corp, Partnership, etc.)
- Management Pack (12 Month Balance Sheet, Income Statement, Actual vs Budget, etc.)
- Working Trial Balance import from several sources, including auto-linking and account allocation
- Drop in and automation of current methodology working papers
- Display of all trial balance accounts linked to a queried cell with drill-down functionality
- Reclassifying linked accounts for current year without affecting comparatives
- Historical tracking, issue/review notes and disclosures, a full annotation system, cell protection and signoffs
- Up-to-date support for major software packages: Sage, QuickBooks, Xero, Caseware, Excel, etc.
- Hot links that allow our auditors to access items such as IFRS and ISA

4. Audimation-Analytical and Data

Further, we are believers in audimation. A member of our team has a proven record of accomplishment and more than a decade using computer-assisted audit tools, mainly CaseWare IDEA. IDEA synchronizes nicely with Thompson Reuters and DRAFTWORX. IDEA aids investigation capabilities, and allows us to extend our auditing, detect fraud, and meet documentation standards. Further, IDEA supports our data analysis work, enabling us to import data from almost any source, analyze large data sets, report findings using visualization tools, and automate repeatable processes without programming.

5. Cloud server

We have a state-of-the-art cloud server that allows us to collaborate securely with clients and staff. Each staff member also has a state-of-the-art computer with the same functionality. Our computers, coupled with our cloud server, allow for wireless communication between the audit team. The system is such that audit team members can work on different sections of the audit simultaneously. At the end of the day, the team updates and downloads their completed sections and automatically saves the work to a central file.

OUR TEAM

Engagement-level Staff Training

Training is an important aspect of our strategy to build a competitive advantage. All our staff are required to meet 40 hours per year in continuing professional education/development. Through continued training, we can better serve our clients and improve the quality of our work product. However, we also understand that universal training alone is not sufficient. Industry-specific software and training on specific standards are required to meet the needs of particular engagements. As a matter of policy and as an innovative best practice, we require team members assigned on a specific engagement to undertake at least a week of training to understand the client, industry, and specific standards involved.

JS Morlu Ghana Limited, ICAG license #F/2021/296

Name of Partners (A)	Years of Experience of Partners	Number of Technical Staff (B)	Number of Support Staff (C)	Total Number of Staff (A+B+C)
John Sembe Morlu II	27	8	5	15

OUR TEAM

Management & Technical Team



John Sembe MORLU II

CISA, CPA, CIA, CFE, CISA: Global CEO &
Chief Strategist

Responsible for global operations of JS Morlu, LLC, CPAs, and its affiliate firms worldwide, John receives timely feedback on all operations. He is the former Auditor General of Liberia (2007-2011). He was recruited under a European Union Contract to build the first Supreme Audit Institution in Liberia. He produced the first independent audit reports of various ministries, departments, agencies, and state-owned enterprises of the Government of Liberia. Prior to his appointment as Auditor General, he worked at a Fortune 500 company, privately held companies, and an international not-for-profit. He has conducted audits, operational reviews, and program evaluation in the USA as well as more than 11 countries in the former Soviet Union and Haiti. He holds a Bachelor's in Economics from the University of Virginia, Master's in International Commerce and Policy from George Mason University, and an MBA in Finance from the Carey School of Business, Johns Hopkins University. He also holds multiple professional accounting, forensic, business and project management certifications. He is a member of American Institute of Certified Public Accountants (AICPA) and the Institute of Chartered Accountants Ghana.

OUR TEAM

Management & Technical Team



Rita, EDEM DOGBE
Executive Assistant

Rita Edem Dogbe is a skilled and proficient administrator with over 10 years of experience and a proven track record in ensuring seamless office operations and maintaining high standards of organization. Rita's expertise lies in being an effective team member who can meet deadlines and facilitate smooth interactions between management, suppliers, and clients. Her methodical and thorough approach to work enables her to create an enjoyable and efficient working environment.

In Rita's professional journey, prior to joining JS Morlu Ghana, she held various roles, including Bilingual Executive Assistant at Sterling International Limited, Corporate Communication Administrator at Bankswitch Ghana Limited, and Administrator in charge of Export and Import at Sudan International Limited. These roles have equipped her with comprehensive experience in coordinating executive meetings, managing corporate communication, administering import/export documentation, and supervising food hygiene standards at Nestle CWAR (Central West African Region) Guest House. Additionally, her stints at the Ministry of Foreign Affairs and Regional Integrations honed her data entry and document processing skills.

Academically, Rita holds a Master of Arts in Brands and Communication Management from the University of Professional Studies, Accra, and a Bachelor of Arts in French and Information Studies from the University of Ghana, Legon. She is proficient in French, English, Ewe, and Twi and possesses strong negotiation and teamwork skills. Her dedication to maintaining high standards and her diverse experience make her a valuable addition to any organization.

OUR TEAM

Management & Technical Team



Prof. Kofi BOAMAH

PHD: Director, Accounting and Financial
Management (Public Sector)

Proven performance in academic leadership through exceptional leadership skills, coaching, consultancy and running workshops for Government Ministries & Departments and private sector institutions. Ability to mobilise grant funding for faculty activities. Demonstratable competence of more than 20 years in academic management and leadership, with primary research, teaching and learning interest and mentoring colleagues. My secondary research and teaching interests are in financial management, accounting, auditing, internal auditing, corporate governance, risks & ethics, SOEs coaching, advisory and development, open innovation, entrepreneurship, and intrapreneurship.

I am a multi-talented individual and have accomplished a lot in my professional and personal life with over 36 years of excellent work experience within education, public and private sector organisations ranging from teaching, research, community activities, administration, consultancy, accounting, finance and auditing. I have a successfully demonstrated track record in fast-paced environments demanding strong organisational, technical, and interpersonal skills. Having worked across four countries in the African continent, the testaments mostly cherished by my employers wherever I have worked include trustworthiness, ethics, good leadership, and team player. My strength is my enthusiasm and strategic commitment to excellent institutional development, which my peers and subordinates have cherished. Diplomacy, problem-solving, detail-oriented, resourceful in completing tasks, maintaining strict but excellent interaction with individuals at all levels, and efficient customer service are my added advantages.

OUR TEAM

Management & Technical Team



Francis OWUSU-ACHAMPONG

MBA: Director, Risk Management
(Banking and Finance)

Francis is an expert in Risk Management (RM) coupled with over 30 years of work experience in the Banking and Financial Management Sector. He is a Private Banking Consultant and is being an Adjunct Lecturer in Branch Banking, International Banking Operations and Risk Management for over 20 years at the National Banking College, (of The Central Bank of Ghana) Accra-Ghana and The Chartered Institute of Bankers-Ghana (CIBG).

He has had experience holding prestigious positions in various International Banks in Ghana such as an Acting Finance Manager and Customer Service Manager at Stanbic Ghana Limited; Branch Manager, Branch Operations Manager, Acting Branch Manager, and Head of Foreign (International Banking) Operations at The Trust Bank Ltd. and has work as a consultant for a number of organizations.

Francis holds an MBA in Finance and BSc Accounting degree both from the University of Ghana Business School; a Fellow of the Chartered Institute of Bankers – Ghana (FCIB) and a Post-Graduate Certificate in Management from Graduate Institute of Management and Technology, South Africa, IFC (of the World Bank), Certified Consultant in Environmental and Social Risk Management and Author of “Risk Management in Banking” textbook for the Chartered Institute of Bankers-Ghana. He is currently a Director, Risk Management at JS Morlu.

OUR TEAM

Management & Technical Team



Sunny CHOW

Creative Director

Sunny helps to kickstart the foundational branding initiatives for JS Morlu. He is the identity creator for all our products and business expansion. As a Creative Director for the company, he is responsible for initializing, strategizing, marketing, and building new endeavors. He identifies technology and the personnel involved in our projects, often researching solutions and implementing them in the organization.

Sunny has a unique combination of talent, skills, and experience. He has worked for some of the best companies in the world and holds several professional certifications from the Massachusetts Institute of Technology, demonstrating his expertise in product management, leadership, innovation, and digital platforms.

With over 30 years of experience in branding, visual design, and animation work across various industries, Sunny creates visual work out of anything that the eye can see. His visual creations are seen across various advertising media for international brand names such as Intel, Microsoft, Samsung, Disney, Sharp, KFC, and Volvo. His career began in the broadcast and video production industry, where he produced motion graphics and animated work during the nineties. As part of a team of international designers and animators at Astro, the largest digital broadcasting station in the world at the time, Sunny contributed to award-winning projects.

In addition to his creative role, Sunny also sources and oversees the technology developers and personnel involved in our projects. He manages the company's IT infrastructure and researches the latest trends and best practices in the industry. He is passionate about developing new technologies and platforms that enhance our products and services, creating value for our customers and partners.

In the 2000s, as traditional mainstream media (TV, radio, and print) felt the effects of fast-growing digital and web-based media, Sunny adapted his skills to digital design for web, gaming, and social media platforms. His ability to develop solutions and execute projects from start to finish has consistently resulted in successful funding, pitch decks, and customer acquisition.

OUR TEAM

Management & Technical Team



Enoch MENSAH

CA: Senior Associate

Enoch is responsible for planning, executing, and coordinating auditing and accounting services. He has qualitative experience in Corporate Financial Reporting, Audit and Assurance Services, Internal Audit, Business Valuation, Value for Money (VFM), Accounting Services in Real Estate, IT, Construction, Consulting, Manufacturing, and Educational Sectors. His experience includes working in Ghana and Burkina Faso.

Enoch engages in planning, execution and reporting on accounting, audit & assurance, and tax related assignments. He has a professional experience in preparing acceptable working papers; reviewing transactions, reports and methods for accuracy and effectiveness; reporting audit findings; and making recommendations for the correction of unsatisfactory conditions, improvements in operations and reductions in cost. He further plays an active role in selecting and implementing accounting information systems for clients. He has an expert knowledge in the use of Microsoft Office Suites, QuickBooks, Sage 50, Oracle Netsuite, Private Company Audit Systems (PCAS), and Draftworx.

Prior to joining JS Morlu, Enoch worked as an Audit Associate at MAK Global Partners (Chartered Accountants and Business Advisors) where he was tasked with assisting the audit manager in executing audit and tax related assignments including reviewing and evaluating internal control systems, ensuring compliance with regulatory bodies, drafting audit reports and management letters, etc.

Enoch holds a Bachelor of Business Administration Degree from the University of Professional Studies, Accra and is currently in his second level the Chartered Global Investment Analyst, USA (CGIA) certification. He is a fully qualified Chartered Accountant and member in good standing of the Institute of Chartered Accountants, Ghana.

OUR TEAM

Management & Technical Team



Sylvester OFORI

CA, FMVA – Senior, CFO
and Accounting Services

As a Chartered Accountant and Financial Modeling and Valuation Analyst, Sylvester brings a wealth of 12 years' experience in leading and executing external audits and CFO services across diverse industries, including fintech, mining, venture capital, engineering, construction, agricultural certification, and NGOs. His expertise spans auditing, accounting, compliance, and taxation, underpinned by a strong commitment to quality, agility, detail orientation, innovation, accuracy, and a growth mindset. He adeptly blends technical proficiency with human relations skills, driving his team to deliver comprehensive audit engagements from planning through to completion. His proficiency in International Financial Reporting Standards (IFRS) and International Standards on Auditing (ISA) ensures rigorous adherence to global standards.

In Sylvester's role as Senior Audit Associate prior to joining JS Morlu Ghana, he led audit engagements from planning to finalization, consistently exceeding management and client expectations. He managed team tasks, reviewed associates' work, and trained new hires on audit software and procedures. Sylvester also has experience in restructuring finance departments, performing monthly reviews for management reporting, and managing payroll services for both local and multinational clients. As an Audit Associate, he executed substantive audit procedures on various financial statement areas and analyzed clients' risk environments. His tenure at MTN Ghana as an Eyeballing Agent further honed his quality assurance skills and reinforced his commitment to maintaining high standards.

Sylvester holds a BSc in Agribusiness Management from Kwame Nkrumah University of Science and Technology and has completed professional certifications with the Institute of Chartered Accountants Ghana (ICAG) and the Corporate Finance Institute (CFI). His skill set includes strong organizational skills, data analytics, financial modeling, and proficiency in various audit and accounting software. Fluent in English, Twi, and Ga, he is passionate about problem-solving, researching, and continuous learning. Sylvester's diverse experiences and dedication make him a valuable asset in any accounting or auditing role.

OUR TEAM

Management & Technical Team



Emmanuel DARTEY SOGAH

BSc – Manager, Finance and Operations

Emmanuel Darthey Sogah brings two and a half decades of diverse industry experiences, providing him with a broad skill set to excel in various roles. As an effective team player, he possesses strong interpersonal skills, self-motivation, and creative thinking. His adaptability to change ensures he consistently delivers results.

Emmanuel's work history includes a Supervisor for IBES at the Ghana Statistical Service, a World Bank Project that influences Government's policy on the economy. He also played a pivotal role in establishing JS Morlu Ghana, where he served as Human Capital Manager / Board Secretary. His responsibilities included ensuring compliance, financial management support for clients, and prior experience in the pharmaceutical, Trading and hospitality industry. Currently, Emmanuel serves as the Finance and Operations manager at JS Morlu Ghana. The Manager of Finance & Operations at our firm plays a pivotal role in overseeing daily operations, enhancing processes, and driving growth initiatives. Responsibilities include managing operational activities, developing policies, monitoring KPIs, and ensuring compliance. Key duties also involve identifying new business opportunities, maintaining client relationships, leading proposals, and conducting market research.

Emmanuel holds a BSc in Accounting and Tertiary diploma in Business Administration from the University of Professional Studies, Accra, and has completed computerized accounting training and combines technical expertise with a commitment to continuous learning.

OUR TEAM

Management & Technical Team



Bridget, OFFEIBEA OFORI

ACCA II, BSc – Associate, Audit
and Assurance Services

Bridget Offeibea Ofori is a versatile professional with a strong foundation in finance and accounting, complemented by extensive experience in operations management and project coordination. Her career spans impactful roles such as Head of Internal Audit and Control at a company in oil and gas industry, where she oversaw audit processes and implemented rigorous financial controls across multiple retail and project sites. At Isabella Healthcare Limited, Bridget excelled as Head of Operations, where she streamlined office procedures, managed budgets, and enhanced customer service, contributing significantly to operational efficiency.

Driven by a passion for continuous learning and professional growth, Bridget is pursuing her ACCA certification and has gained practical insights from her tenure at Vivo Energy Ghana Limited as a Cashier and Account Receivable Assistant. Her skill set includes proficiency in financial management tools like in using QuickBooks Online and QuickBooks Desktop, Draftworx, Auditfile, Excel and SAP to deliver her assignment coupled with strong interpersonal skills and fluency in multiple languages, including English, Twi, Guan, and French. Beyond her professional endeavors, Bridget actively engages in volunteer work, notably coordinating breast cancer awareness initiatives and community development projects through organizations like Embrace Society and Andy Bridge Foundation Africa.

Bridget's career objective is to excel as a Finance/Accounting Professional, Project Manager, Psychologist, Minister of State, and advocate for women and children's rights. Her commitment to excellence, coupled with her diverse skill set and leadership abilities, positions her as a valuable asset in any challenging and dynamic work environment.

OUR TEAM

Management & Technical Team



Thelma ABBE

ACCA II, BSc – Accounting Associate

Thelma is an ambitious and highly motivated graduate holding a BSc in Business Administration with a Second-Class Upper division, currently serving as an Accounting Associate at J.S Morlu Ghana. Her academic background has equipped her with a robust understanding of business concepts, particularly in accounting. Known for her collaborative spirit and the ability to take initiative, she possesses effective communication skills, both written and spoken.

Thelma's academic journey includes a BSc in Business Administration from Kwame Nkrumah University of Science and Technology, where she graduated with a Second-Class Upper Division. Engaging with the ACCA club, she acquired valuable insights into areas such as Taxation, Business Finance, and Economics. During her time at Notre Dame Girls Senior High School, she achieved excellence in the WASSCE exams, securing the Head Girl position in the 2018/2019 academic year. Thelma demonstrated leadership qualities and was an active member of the Table Tennis Team.

She has gained practical experience as an intern in accounting roles at Quality Control Company Limited and Sunyani Regional Hospital. In these positions, she played a crucial role in supporting finance teams by handling diverse tasks, including issuing tools and materials, writing receipts, issuing invoices, and contributing to the preparation of reconciliation statements. Her core skills encompass good judgment, self-motivation, meticulous attention to detail, unwavering commitment, and proficiency in Microsoft Office applications. She also has experience in using QuickBooks Online and QuickBooks Desktop, Draftworx, Auditfile, and Excel to deliver her assignments.

Eager to bring these skills along, she currently holds the position of Accounting Associate at J.S Morlu Ghana, where she is contributing her valued accounting skills and gaining more experience in a professional environment.

OUR TEAM

Management & Technical Team



Aliloulaye TCHAOU

MBA, BSc – Director Software Engineering

Is a C++ expert and a Talented Software Developer equipped with great coding, debugging and project management abilities. Accomplishes project goals consistently with elegant, scalable code. Works great with team members under Agile and Scrum frameworks.

Ali holds Bachelor of Science: Software Engineering from HECM, Abomey-Calavi, Benin, 08/2018 and currently pursuing Master of Science: Digital Forensics and Cybersecurity in Ghana at GIMPA.

In October 2021, Aliloulaye won the biggest pan-African coding contest, the Mfumu Coding. He was therefore awarded the title of King of codes of all French-speaking Africa.

His IT and coding skills set span in the following areas: C/C++ Expertise, HTML5 and CSS3 Proficiency, Java and JavaScript Experience, PHP and MySQL Skills, Laravel Framework Mastery, Object-Oriented Programming, Data Structures and Algorithms, Multithreaded Software Applications, API Design and Development, Software Best Practices, Code and Quality Standards, Performance Evaluation and Optimization, Linux Environments, Strong Interpersonal and Communication Skills.

OUR TEAM

Management & Technical Team



Yasitha PERERA
Solution Architect

Meet Yasitha Chathuranga Perera, Our Solution Architect and PHP Back-End Maestro. With a remarkable career spanning over a decade in the dynamic world of software development, Yasitha brings a wealth of experience and an unwavering passion for his craft to our team at JS Morlu. Hailing from the picturesque island of Sri Lanka, Yasitha's work stands as a testament to his commitment to delivering innovative and bespoke solutions to clients worldwide.

Yasitha's journey is a testament to his tech virtuosity. As a freelance virtuoso, he has left an indelible mark on diverse projects, including the creation of a comprehensive ERP solution to manage entire university tasks. His arsenal includes PHP, Laravel, MySQL, and a rich array of technologies. Yasitha is not just a developer; he is an architect of cutting-edge solutions, as showcased in projects like advanced accounting and inventory control systems.

His impact extends globally, when he worked as a professional freelancer, he developed systems and given solutions worldwide. Yasitha's projects span diverse industries, showcasing his adaptability and versatility.

Academically, Yasitha's pursuit of knowledge is evident. He holds professional qualifications in BCS, AS 400 operation, CCNA and Linux administration. In a rapidly evolving technological landscape, Yasitha stands as an invaluable asset to our team, delivering excellence with every project he undertakes. His dedication, technical expertise, and unwavering commitment to excellence make him an inspiration to us all. Reach out to Yasitha to explore the transformative solutions he can bring to your projects.

OUR TEAM

Management & Technical Team



Mohammed SOWOU

BSc – Manager Software Engineer

Mohammed is a dedicated Software Developer based in Accra, Ghana, with a profound passion for cutting-edge technologies and innovation. He brings over five years of expertise as a Fullstack Developer at JSMORLU. His professional journey has been marked by impactful contributions, including the development of a voting system for the Liberian presidential elections, the creation of a payroll validation system, and the enhancement of system features for "Zeepay - Ghana," a prominent mobile money platform in the sub-region. His proficiency spans various programming languages, frameworks, and databases, with a particular interest in exploring the applications of artificial intelligence.

With a Bachelor's degree in Science and Technology in Information Systems from the Institute of Training in IT Standards and Technologies (IFNTI) in Sokodé, Togo, he has cultivated a versatile skill set. Mohammed is well-versed in software languages such as PHP, Typescript, Java, and Python, along with frameworks like Laravel, JQuery, and Spring Boot. His expertise extends to modeling with UML, BPMN, and Merise, showcasing a holistic approach to software development. Fluent in French and proficient in English, he has demonstrated his commitment to continuous learning and professional growth throughout his career.

In addition to his technical acumen, Mohammed is also recognized for his passionate, motivated, and independent approach to challenges. Colleagues and mentors speak to his dedication and drive, highlighting his ability to thrive in dynamic environments. His goal is to continue shaping innovative development projects, leveraging his skills and experience to contribute meaningfully to the ever-evolving landscape of technology.

OUR TEAM

Management & Technical Team



Gbewonyo Beauty AKPENE

CA Finalist, BA: Accounting Associate

Beauty is currently at the Associate level and the Administrator within our organization responsible for all the administrative works of the company, notable among them are ensuring effective delivery of client correspondence, Bookkeeping and Accounting.

For over 6 years now, she has successfully handled all the administrative and accounting work of the company and assisted the Technical Team in areas of Audit and Accounting services in the Construction, Consultancy Services and Manufacturing business sectors.

She manages the general information emails, follow up on clients and aids other team members with support overflow work, including word processing, data entry and internet research task.

She has experience in using QuickBooks Online and QuickBooks Desktop, Draftworx, Auditfile, Microsoft Outlook, Word and Excel to deliver her assignments.

Beauty holds a Bachelor's Degree in Psychology from the University of Ghana, Legon and is currently in level II of the institute of Chartered Accountant Ghana (ICAG) Qualifying Examination.

JS Morlu Ghana

THANKS

For Your Attention

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