

FOUNDER TO FOUNDER

NOTES FROM IRENE'S DESK



IRENE ANSA-ASARE HORSHAM

**FOUNDER TO FOUNDER:
NOTES FROM IRENE'S DESK**

LESSONS IN BUILDING, RESILIENCE, AND LEGACY
FROM AN AFRICAN FOUNDER

IRENE ANSA-ASARE HORSHAM

**Published in 2025 by
HORSHAM PUBLISHING
(An imprint of Horsham Education & Consulting Ltd)
Accra-Ghana**

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Text © Irene Ansa-Asare Horsham

ISBN: 978-9988-40-639-4

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DEDICATION

To my mother, Helena “*Maa Hele*” Ansa-Asare
My biggest cheerleader.
The one who always believed.
The one who insisted I gather my thoughts, my lessons, my
scars, and my notes, and turn them into this book.
Maa Hele, this one is for you.

ACKNOWLEDGEMENTS

No founder's journey is walked alone. This book, though written in my voice, carries the fingerprints of so many people whose love, wisdom, and support have sustained me.

First, to my mother, Helena “*Maa Hele*” Ansa-Asare, my biggest cheerleader, whose unwavering belief and not-so-gentle insistence that I compile these notes made this book possible. Maa Hele, every page carries your encouragement.

To my father, Kwaku Ansa-Asare, the original founder in my life, whose courage in building, pioneering, and enduring continues to light my path. This book echoes the lessons I have learned, often by watching you set standards long before I fully understood them.

To my daughters, Olivia and Zara, the joy at the centre of my world. You remind me daily why legacy matters, why institutions must endure, and why our best work is always for the generations to come.

To my Horsham and MountCrest families: colleagues, mentors, students, and friends who have walked alongside me through the messy, exhilarating, and sometimes lonely path of founding and leading. Your partnership and patience have given me perspective and strength.

To Omon Anenih-Mordi, Ama Emefa Xatse Agyeman, and Steph Revelle, my best friends and sisters of the heart. Thank you for being my constant reminders that love, laughter, and faith can coexist with ambition. You have walked beside me through every high and low, listening without judgment, speaking truth with tenderness, and holding space for both the woman and the founder. Your friendship has been a sanctuary and a source of strength — a quiet, unwavering presence that has made the journey lighter, richer, and far more meaningful.

To my entire family and friends, my companions, my rocks. You have held me steady when the weight was heavy, and celebrated with me when the wins finally came.

To the many founders I have advised, worked with, or simply shared stories with. Thank you for trusting me with your struggles and triumphs. You are the invisible co-authors of these pages, because so much of what I write is drawn from the echoes of your experiences.

To the Business & Financial Times, especially the editorial team who first believed in the Founder to Founder column and helped bring these ideas to life in print week after week. You gave these notes their first home and their first audience.

To Dr. George Kwasi Tettey, Founder and Chairman of the Reddington Group, whose challenge to experiment with AI tools during the editing phase of this book transformed my skepticism into conviction. I now count myself among the converts to the responsible use of AI in creative work.

Special thanks to Francis Akoto Appiah, for his thoughtful typesetting and the elegant design that brings this book to life on the page; Kordei Okai-Blay, for her meticulous eye and patience in proofreading (all errors remain mine); William Asiedu, for championing this project and ensuring it reaches the readers who need it most; and Dr. Samuel Akortey Akor, Chairman of the board of directors of Horsham Education and Consulting Ltd., for reminding me, always, to practise what we preach in governance.

Finally, to every reader, thank you for picking up this book. My hope is that these notes serve not as prescriptions, but as companions; not as answers, but as encouragement. From one founder to another, may you find in these pages something that steadies your step, strengthens your resolve, and reminds you that you are not alone.

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FOREWORD

The life of a founder is marked not only by the things we build, but by the values we hold and the sacrifices we make along the way. My own journey, spanning decades in law, education, and institution-building, has taught me that founding is less about ambition and more about endurance. To begin is one thing; to continue is another; but to sustain, and to pass on, is the true test of legacy.

The path was never simple. There were seasons of plenty and seasons of scarcity; moments of triumph, and moments when all seemed lost. Yet the thread that carried me through was conviction. Conviction that our work must outlive us; that the institutions we shape must be stronger than our personalities, and that our true reward is to see future generations stand taller because of what we began.

I could not have walked this path alone. My dear wife, Helena (“Maa Hele”) has been my anchor and companion through every season. Her strength, encouragement, and unwavering belief in our shared vision made possible what might otherwise have remained only dreams. She has been as much a founder in spirit as I have been in deed.

Equally, I have drawn on the discipline of business acumen, learning that vision alone does not sustain institutions. It takes sound judgment, financial stewardship, and strategic foresight to build enterprises that last. These lessons were learnt through trial and error, but they remain essential for every founder.

As I read through these pages, I recognise familiar struggles. They are the struggles of every founder who has carried vision on fragile shoulders: the long nights, the doubts, the setbacks, the resilience that comes from faith and discipline. In these reflections, I see my own story, and the story of countless others who dared to create in the face of uncertainty.

But what moves me most is the voice behind these words. My daughter, Irene, has walked her own path as a founder, yet she has carried forward the lessons she witnessed at close range. She sat at my feet as I wrestled with the weight of vision, and she has transformed those observations into wisdom for her generation. To see her write with such clarity and conviction is, for me, a profound source of pride.

This book is not simply a collection of notes. It is a mirror for every founder who seeks to build with courage and to leave behind more than personal success. It reminds us that legacy is not secured in monuments of stone, but in people shaped, institutions strengthened, and values preserved.

I recommend these pages to every founder, young or old, seasoned or beginning. May they find here encouragement, challenge, and hope. And may they be reminded, as I am, that the work of our hands can, with discipline and faith, outlast our own lifetime.

Kwaku Ansa-Asare

*(Former Director of the Ghana School of Law, and Founder of
MountCrest University College)*

PREFACE

This book began as notes. Short reflections I wrote week by week, sharing lessons I was living as much as learning. At first, they were simply a way of thinking out loud: Founder to Founder, heart to heart. But the response surprised me. Founders wrote back. They shared their own struggles, their own scars, their own lessons. The notes became a conversation. And soon, the conversation became a body of work.

You'll notice that this book is written in a conversational tone. It is deliberately so. Founder to Founder was never meant to sound like a lecture or a textbook. It is written as I speak: simply, directly, and often informally. My goal is not perfection of grammar, but clarity of connection. These essays began as weekly notes to fellow entrepreneurs, and I have kept their original voice — honest, familiar, and human. I hope you will read them as they were written: one founder speaking to another.

It was my mother, my biggest cheerleader, who insisted I compile these thoughts into a book. She reminded me that while blogs and posts reach for the moment, a book can carry wisdom forward for generations. Maa Hele, this one truly is for you.

I do not write as someone who has figured it all out. I write as a founder who has walked the road, through mistakes and triumphs, through fear and faith. Every page is drawn from experience: mine, my family's, my clients', and the communities I have been privileged to serve.

I hope these notes remind you that you are not alone. That the challenges you face are part of the founder's universal story. And that your work matters, not only for you, but for those who will come after you.

Above all, I write with gratitude to God, who has sustained me through every chapter of this journey. To Him belongs the glory, now and always.

May this book be a companion on your journey, and may it help you build not just companies, but legacies.

How to Read This Book

Although this book carries real educational value and is used as a learning resource for entrepreneurs, it is intentionally written in a conversational tone. The lessons, principles, and guidance it offers are as rigorous as those found in more formal texts, but the style is deliberately approachable. These notes began as weekly reflections shared with fellow founders, and I have kept their original voice — clear, practical, and human. My aim is to teach without pretense, and to make the learning feel like a conversation rather than a lecture.

You don't have to read it cover to cover. Think of it as a reference guide. Dip in where the headlines tug at you. Skim for inspiration, or linger over a story that feels uncomfortably familiar. The essays are short on purpose, designed to give you something you can finish over a cup of tea and still remember when you walk back into your office.

To make it easier, the book is organised into seven arcs, each reflecting a stage or dimension of the founder's journey:

- **Arc I – Foundations**

Getting the basics right from the start so your venture stands on solid ground.

- **Arc II – People & Culture**

Building teams, culture and leadership habits that support your vision.

- **Arc III – Market & Growth**

Taking your vision outward: pricing, storytelling and scaling sustainably.

- **Arc IV – The Shared Lessons**

The hidden curriculum of entrepreneurship: what founders teach each other.

- **Arc V – The Founder’s Inner Life**

The resilience, ethics and self-awareness that anchor good leadership.

- **Arc VI – Stewardship & Legacy**

Moving from being indispensable to becoming a true steward and leaving a foundation others can build on.

- **Arc VII – The Woman Founder**

Leading, building, and becoming — without apology!

Together, these arcs form a journey: from the fragile beginnings of an idea, through the building of teams and markets, to the exchange of wisdom with other founders, and finally to the inner work and stewardship required to leave a lasting legacy.

You can read sequentially, one arc at a time, or open anywhere and still find a complete thought. Each piece stands alone but also connects to the others like threads in a larger tapestry.

However you choose to approach it, let it be a companion rather than a prescription. Take what you need. Skip what you already know. Share what resonates with someone who needs it. And, above all, let it remind you that you’re not building alone. You’re part of a larger conversation about how to lead, build and leave something worth handing on.

Irene Ansa-Asare Horsham

ARC I: Foundations

GETTING THE BASICS RIGHT BEFORE THE
RACE BEGINS.

Every great company begins with a founder's decision to start; but not all beginnings are equal. This arc explores the building blocks that give a venture its shape: clarity of purpose, legal and governance basics, intentional hiring, and the habits that prevent costly mistakes later. It is a blueprint for starting strong rather than fixing weak foundations down the road.

ONE

WHY MANY STARTUPS FAIL BEFORE THEY BEGIN

Build right from the start.

Before I built my company: before the logo, the website, and the team, I sat with one simple but profound question:

“How do I build a firm that other founders can trust with their business dreams?”

It wasn't a branding question. It wasn't even a strategy question. It was a governance question. One shaped by years of observing how far too many good businesses in Ghana fail, not because the idea was bad, but because the foundation was weak.

I've seen it repeatedly in boardrooms, courtrooms, and classrooms. The story is sadly familiar. A startup emerges with excitement and energy, but somewhere along the line, the cracks begin to show. No formal agreements. No proper registration. No defined shareholding. No governance structures. Often, no separation between the business and the individual who started it.

Eventually, something goes wrong: a dispute, a death, or a disagreement, and what looked like a promising business crumbles overnight.

The tragedy is that many of these failures are not due to incompetence or lack of vision. They are the direct result of avoidable oversights at the foundation stage. And yet, legal and governance setup remains one of the most overlooked aspects of business development in Ghana and across much of the continent.

The Myth of the Hustle

We celebrate hustle. We honour perseverance. And rightly so. But we also have a culture that glamourises informality, as though proper structuring is only necessary when your business becomes big, visible, or fundable. It's not. In fact, the opposite is true. The smaller and younger your business is, the more important it is to build intentionally.

Governance isn't just about compliance. It's about clarity. It's about protecting your intellectual property, defining your roles, formalising your relationships, and ensuring your business can survive and scale. With or without you!

In my work with founders, I often say: *Local insights, global standards*. That means understanding the terrain. Many Ghanaian entrepreneurs are running family ventures, informal partnerships, or side hustles alongside formal jobs. But if we are going to build resilient African businesses, we must embrace systems and structures that are built to last, not just to survive.

Building Boldly, Not Blindly

Here's what I wish more founders knew: a business without clarity of ownership is vulnerable. A partnership without an agreement is a ticking time bomb. A great idea without the right legal setup can end in loss, litigation, or worse, obscurity. And yet, when we talk about "entrepreneurship support," most of the focus is on funding and marketing. Rarely on the structural DNA of the business itself.

But it's the structure that determines whether your business will outlive you. Whether your team will be empowered or confused. Whether your investors will feel secure. Whether your clients will trust you. Whether your family will know what to do if something happens to you.

Start Where You Are — But Start Right

Getting it right doesn't mean starting with a high-powered legal team and a board of directors on Day One. It means starting with intention. With basic but critical decisions: What kind of entity should I register? Who owns what percentage of the business? What happens if a co-founder leaves or dies? Who makes decisions, and how are they documented? Is there a separation between the business's finances and my personal account?

If these questions feel overwhelming, you're not alone. That's why mentors, advisors, and supportive ecosystems exist. To walk with founders at every stage of the journey, especially the beginning. Because you don't need to get big before you get serious. You need to get serious so you can grow sustainably, credibly, and legally.

A Word to the Ambitious

If you're reading this and you've already started your business, but haven't sorted these issues yet, it's not too late. But the longer you delay, the more costly it becomes. The truth is, entrepreneurship is not just about vision. It's about structure. And structure is a form of stewardship.

When you take the time to build right, you're not just protecting your idea. You're honouring your future clients, staff, investors, and family. You're building boldly and purposefully. And that, in the long run, is what makes a business worth building at all.

TWO

WHAT HAPPENS IF YOU DON'T WAKE UP TOMORROW?

Succession and continuity are not optional.

Let's talk about something we rarely talk about in business, especially in African contexts.

What happens if the founder doesn't wake up tomorrow? Not the burnout kind of "not waking up." The permanent kind. The kind that leaves behind silence, confusion, and a trail of unanswered questions. If that question makes you pause, this message is for you.

Succession Isn't a Luxury — It's a Responsibility

In my years working with founders, institutions, and families, I've seen what happens when business owners fail to plan for the inevitable: court battles over assets, broken supply chains, staff with no direction, bank accounts no one can access, even grieving spouses unsure who owns what.

And let me be clear: succession planning is not just about death. It's about transitions of all kinds: illness, disability, burnout, retirement, resignation, or the simple decision to step away. Yet many founders behave as if they are invincible. As if their presence alone will hold the business together indefinitely. It's a dangerous illusion.

In my work with entrepreneurs, I often remind them that, succession is not a big-company issue. It's a business continuity issue. Whether you're running a solo consultancy or managing a multi-million-cedi enterprise, the principle is the same: you must plan beyond yourself.

The Founder Fallacy

The founder fallacy is the belief that “*I built it, so I’ll always be here to lead it.*” But that’s not leadership, that’s ego. Leadership means preparing others to carry the vision even in your absence.

The founder who doesn’t empower others becomes the single point of failure in their own organisation. And when the centre cannot hold, the ripple effect can be devastating: suppliers lose contracts, employees lose jobs, clients lose services, families lose income, and legacies are lost.

Real leadership asks: *What happens to the people I serve if I’m no longer here? What happens to my staff, clients, operations, finances, and vision?*

Start Small, but Start Now

You don’t need to have a complicated succession plan or a five-member board on Day One. But you do need to start laying the groundwork early.

Here are five practical things every founder should put in place:

1. ***A basic will*** – It doesn’t need to be fancy, but it must be legal and regularly updated.
2. ***Documented access protocols*** – Who can access key documents, bank details, and digital tools if you’re unavailable?
3. ***An organogram or structure chart*** – Even if it’s a solo operation, mapping roles and functions matters.
4. ***Clear financial separation*** – Keep your personal and business finances distinct. It will save your successors enormous stress.
5. ***A trusted governance advisor*** – Someone who can help formalise what’s in your head into systems others can follow.

And most importantly: have the conversations. With your spouse. Your staff. Your co-founder. Your lawyer. Your family.

Legacy Isn't Just About Vision. It's About Structure.

Many of us speak proudly about building businesses for the next generation — but legacy doesn't happen by accident. It's the result of consistent, intentional, behind-the-scenes work. You don't pass on purpose; you pass on tools. You don't hand down vibes; you hand down systems.

It doesn't matter how visionary you are. If your operations only exist in your head, or in WhatsApp messages and personal bank accounts, then your business is at risk. So I'll ask again, founder to founder:

What happens if you don't wake up tomorrow?

If the answer makes you uncomfortable, that's good. That's where growth begins. Let's normalise succession conversations in Ghanaian entrepreneurship. Let's lead with courage, not just when we're launching, but when we're planning to exit well.

THREE

THE MOST UNDERRATED ROLE IN BUSINESS: THE COMPANY SECRETARY

Your silent shield.

Ask the average entrepreneur what support they need to grow their business, and you'll hear the usual answers: funding, marketing, maybe a great accountant. Rarely will anyone say, "I need a great company secretary." But they should. Because when the chaos hits, and it often does, it's not your brand strategist or social media manager who will keep the legal standing of your business intact. It's your company secretary.

More Than a Filing Agent

Let's be honest. In Ghana, the role of the company secretary has been watered down into a glorified paperwork processor. Someone who shows up once a year to file your annual returns or sign off on a board resolution. But that's a deeply limited view of a role that, when done properly, is one of the most strategic assets a founder can have.

A good company secretary is your silent shield. She keeps you compliant, yes. But she also keeps you accountable, protected, and informed. She knows what must be documented, what must be filed, what must be disclosed, and what must never be overlooked. She ensures your board meetings are lawful, your shareholder structure updated, your statutory registers complete, and your company's decision-making traceable.

When there's a conflict, an audit, or a crisis, she becomes the first line of defence, because she was the first to insist on structure.

The Legal Backbone of the Company

Under Ghana's Companies Act, every incorporated company is required to have a company secretary. This is not just a formality. The Act outlines qualifications, responsibilities, and liabilities, underscoring that this is not a ceremonial role.

Yet far too many SMEs appoint unqualified secretaries, or worse, leave the position vacant. What most founders don't realise is this: when your secretary is ineffective, you are legally exposed. It's the company that pays the price: in fines, suspensions, lost tenders, or worse.

Why Founders Should Care

A good company secretary will help you:

- Avoid penalties from the Registrar of Companies or GRA
- Maintain investor confidence by ensuring transparency
- Keep governance documents up to date and enforceable
- Guide your board on legal and ethical responsibilities
- Navigate transitions (like changes in shareholding, mergers, or winding up) legally and properly

She is not your PA. She is not your errand runner. She is not an afterthought. She is a governance professional and, if chosen wisely, a strategic partner in your business journey.

Don't Outsource What You Don't Understand

Too many founders completely delegate company secretarial duties without understanding the risks involved. They hand over access to sensitive data and legal authority to people they barely know, often without due diligence.

Founders must take greater responsibility in selecting, engaging, and understanding the role of the company secretary. It's your name, your business, and ultimately your legal and reputational standing on the line. Choose wisely. Insist on quality. And work collaboratively.

Structure Is a Leadership Choice

As we build stronger African businesses, we must elevate conversations around governance, not just branding and sales. The role of the company secretary is part of that elevation. It's time we stopped seeing governance as a luxury or burden and started seeing it as a leadership tool.

Because governance, when done right, doesn't slow you down. It builds your credibility, protects your legacy, and gives your business room to grow without chaos.

So ask yourself: Is your company secretary just a name on a form, or a trusted part of your leadership structure? Your answer might determine how far your business will go.

** Throughout this essay, the pronoun "she" is used deliberately to reflect the author's voice and writing style. It is, however, intended to refer to any individual (male or female) and may be read as "he" or "she" as the reader prefers.*

FOUR

SOLE PROPRIETOR OR COMPANY?

The decision that could save or sink your business.

It's one of the most common questions I hear from founders:

“Should I register as a sole proprietor or a company?”

My answer? “It depends.” But more often than not, especially if you're thinking long-term, you should seriously consider incorporating as a limited liability company. This isn't just a legal technicality. It's a decision that can affect your finances, your risk exposure, your growth, and even your personal safety.

What's the Difference?

A sole proprietorship is the simplest and cheapest form of business structure. It's quick to set up, requires minimal paperwork, and is owned and operated by a single person.

But here's the catch: there's no legal separation between you and the business. That means: if the business is sued, **you** are personally liable. If the business borrows money and defaults, **you** must repay it. If the business shuts down, there's often no clear transfer of assets or continuity plan.

On the other hand, a limited liability company (Ltd) is a separate legal entity. That means it can enter contracts, own property, sue and be sued in its own name. Your personal assets are protected from business liabilities (unless you break the law or give personal guarantees). You can bring on shareholders, issue equity, and build a governance structure that outlives you.

The Popularity of Sole Proprietorship — and Its Pitfalls

In Ghana, many small businesses register as sole proprietors. It's quick, cheap, and familiar. But familiarity shouldn't be the only reason you choose a business structure.

Here's what often happens: a founder registers as a sole proprietor. The business grows in staff, stock, contracts, maybe even export orders. Then something goes wrong: a tax issue, a supplier dispute, a partner disagreement, or the founder falls ill.

Suddenly, that "quick" registration becomes a major liability. There's no board. No audited books. No separation between personal and business income. And no clear path for others to legally step in and help.

Thinking Like a Grown-Up Business

Choosing a company structure isn't just about risk. It's about vision.

Do you want to attract investors someday?

Do you want your business to qualify for serious procurement contracts?

Do you want to build something that can grow beyond your own efforts?

If yes, then structure matters.

Yes, a limited liability company is more work. There are more reporting requirements, more governance expectations, and yes, more paperwork. But you also gain credibility. You're taken more seriously by banks, clients, regulators, and potential partners. You create space for others to join your journey with clarity, roles, and safeguards in place.

As founders, we must remind ourselves: *don't let the convenience of today cost you the sustainability of tomorrow.*

What I Recommend

At a minimum, consider starting with a company limited by shares. It gives you flexibility to bring in other shareholders (even family) without giving away control; protect your personal assets; formalise your business operations; and lay the foundation for future funding, scaling, or succession.

If you're running a solo venture and not yet ready for a team, you can be one of two directors and still be the sole shareholder, but with the added benefit of legal protection and governance structure.

And if you're in a regulated industry e.g. education, finance, or health, a company structure is often a requirement, not a choice.

Start as You Mean to Grow

There's no perfect structure. But there are wise decisions, and delayed ones. So here's my advice, founder to founder:

Don't just register for convenience. Register for continuity.

Don't just choose what's fast. Choose what will last.

Build your business to outlive your hustle.

You don't have to do it alone. But you do have to do it right.

FIVE

SHAREHOLDING CLARITY: THE CONVERSATION YOU CAN'T AFFORD TO AVOID

Founders, friends, and the need for clear agreements.

She gave you GHS 20,000 to start. He introduced you to your first investor. They co-signed your first lease. Now, years later, business is booming. There's money, clients, maybe even international interest. And suddenly, that same friend says:

"But I'm a co-founder. I own half of this, remember?"

You pause. And realise you don't remember. Because nothing was written down.

Welcome to one of the most common (and painful) points of conflict in the entrepreneurial journey: informal ownership expectations.

Ghanaian Businesses, Global Problems

It's not just a Ghanaian problem. Around the world, early-stage founders get swept up in excitement, goodwill, and shared hustle. There's an unspoken agreement: *"We're building this together."*

But businesses are not built on vibes. They're built on structure. And structure must be clear, especially when it comes to ownership.

What Is Shareholding, Really?

In simple terms, a shareholder owns a portion of the company. That portion, or "share", comes with rights: the right to dividends, to vote on major decisions, to see financial records, and in some cases, to transfer or sell that ownership.

It also comes with risks: if the business is sued or liquidated, shareholders may lose their investment. But most importantly: ***shareholding is not just about contribution. It's about agreement.***

You can contribute money, time, or ideas to a business and still not be a shareholder, unless that was clearly documented and legally executed.

The Three Types of Confusion

In my work with founders, I've seen three recurring traps:

1. Emotional Equity

"I was there from Day One."

Being part of the journey doesn't automatically make someone a legal owner. Businesses must define and allocate equity based on agreed terms, not feelings.

2. Verbal Promises

"You said I'd get 30%."

Verbal promises are dangerous. They're hard to prove, open to interpretation, and fuel conflict down the line.

3. Unclear Funding Terms

"I gave you money, so I own part of the business."

Was it a loan? A gift? A share purchase? Many friends and family contributions sit in legal limbo, causing tension as the business grows.

Clarity Is Kindness

It might feel awkward to raise legal questions with your closest allies. But real friendship, and real leadership, require clarity.

If someone is a shareholder, give them a share certificate.

If someone gave you a loan, draw up a loan agreement.

If someone is just helping out, thank them. And move on without ambiguity.

You're not being harsh. You're being responsible.

And if you've already gone years without documentation, it's not too late. Call a meeting. Bring in a neutral advisor. Settle it properly now, before it becomes a legal or reputational issue later.

Founders, Protect Your Vision

Shareholding mistakes can cost you: control of your business, investor interest, boardroom harmony, access to future capital, and personal peace of mind. Too many brilliant founders have watched their vision unravel because they failed to formalise who owns what. Don't be one of them.

Start with these steps:

1. Review your incorporation documents. Who are the listed shareholders, and what percentages do they hold?
2. If it's not what was agreed (or not agreed at all), initiate a clean-up process with legal support.
3. Document all capital contributions: whether loans, gifts, or equity.
4. Establish a shareholder agreement to outline expectations, rights, and exit terms.
5. Keep your share register up to date with the Registrar of Companies.

Structure Is Not a Betrayal

We must unlearn the idea that structure signals mistrust. It doesn't. Structure protects relationships. It honours contributions. And it preserves the business.

As I often say: structure early, not after the fight.

SIX

UNDERSTANDING THE ROLE OF THE BOARD

Not just for big companies.

When Ghanaian founders hear the word “board,” many think: *That’s for the big guys*. Multinationals. Listed companies. Public institutions. Not for a fashion brand in Osu. Not for a logistics startup in Tema. Certainly not for a family bakery in Kumasi.

But this mindset is costing us. Because the truth is: if you’re serious about growth, impact, and legacy, you need a board. Not someday, but now.

So, What Is a Board — Really?

A board of directors is a group of people legally appointed to oversee a company’s direction and hold its leadership accountable. Let’s be clear: a board is not a WhatsApp group of well-wishers. It’s not a collection of big names on your letterhead. And it’s not there to micromanage your day-to-day work.

A well-structured board exists to guide the business with insight and foresight, challenge the founder constructively, safeguard the interests of shareholders and stakeholders, ensure compliance with legal and governance frameworks, and yes, to support the founder when the going gets tough.

Why SMEs Need Boards Too

Many small businesses avoid setting up boards because they think it’s unnecessary overhead. But here’s what most don’t realise: a board can be the difference between survival and collapse. When you’re stuck in daily operations, it’s easy to miss the big picture. A board helps you zoom out.

I've seen small firms thrive after creating simple, effective boards. These boards held founders accountable to their strategic plans, spotted risks early, opened doors to funding and partnerships, and prevented governance breakdowns during crises or transitions. It's not about formality. It's about future-proofing.

The Problem with “Advisory Boards”

Let's talk about a trend in Ghana: the advisory board. They're easier to form and don't carry legal obligations. But here's the issue: many businesses use advisory boards as a cosmetic fix. They don't meet. They don't advise. They're for optics, not operations.

If that's the case, ask yourself: *Why bother at all?* Whether statutory or advisory, a board should be active, informed, and committed. Otherwise, it's a distraction.

Founders, Don't Be Afraid of Accountability

Some founders avoid boards because they fear losing control. But here's the hard truth: if your business depends entirely on you, it's vulnerable. A good board doesn't take power from you. It amplifies your leadership by adding structure, checks, and credibility. It also signals to investors and partners that you're not just hustling, you're building an institution.

Start Small, but Start Right

If you're not ready for a full statutory board, consider setting up a founders' advisory council or an internal governance committee. Even three trusted professionals, meeting quarterly with minutes, agenda, and accountability, can radically improve your focus.

What matters is that you set clear terms of reference, define roles and expectations, document meetings and decisions, include a mix of experience (not just friends), and please, don't appoint board members out of obligation or friendship. Appoint for value.

From Hustle to Institution

Governance is not about control. It's about continuity. And there's no better way to institutionalise your business than to surround yourself with strategic, qualified, values-aligned board members.

So founder, ask yourself: *Who's holding you accountable? Who's helping you see what you can't? Who will help guide your business when you're ready to scale, or step back?*

If you don't have an answer yet, don't worry. But don't wait too long either.

SEVEN

GOVERNANCE CULTURE: BEYOND THE DOCUMENTS

Because governance is not a checklist.

In Ghana, we've become really good at filing the right documents. Board minutes, company constitution, registration certificate, compliance checklist? All the boxes are ticked. But here's the uncomfortable truth: Having documents is not the same as having governance. And ticking a box is not the same as building a culture.

In my work, I've seen companies that look perfect on paper but collapse in practice. Why? Because governance was never embedded. It was performed, not lived.

What Do We Mean by Governance Culture?

Governance culture is the invisible glue that holds an institution together. The shared values, behaviours, and habits that shape how decisions are made, how power is exercised, and how accountability is enforced. It's not what's written in your policy manual. It's how your team behaves when no one's watching. It's how the CEO reacts when challenged. It's whether people speak up, or stay silent.

The False Comfort of Documentation

Many Ghanaian founders fall into what I call "document delusion." You hire a consultant, register your board, get your files in order. And for a while, it feels like governance is "done."

But then, the board hasn't met in 18 months. The CEO makes major decisions without consultation. Staff are afraid to raise concerns.

Auditors raise the same issues every year, and nothing changes. In those moments, the documents mean very little.

Because governance is not a product. *It's a practice.*

Culture Eats Structure for Breakfast

That famous quote, often attributed to Peter Drucker, remains true: “Culture eats strategy for breakfast.” I would add: “Culture eats governance too.” You can have all the right structures: a board, a code of ethics, a whistleblower policy. But if your culture tolerates misconduct, ignores advice, and punishes dissent, governance cannot thrive.

So the real question is: What kind of culture are you building?

Three Signs Your Governance Culture Needs Work

1. **Decisions Are Made in Silence:** If key decisions are made without consultation, without documentation, or without explanation, your culture may be too centralised, or too secretive.
2. **The Board Is Passive or Invisible:** If your board simply endorses what the founder wants, or never challenges management, you may have a governance structure in name only.
3. **Staff Don't Feel Safe to Speak Up:** If junior staff fear retaliation for raising concerns, or if “respect” is used to shut down feedback, your governance culture is failing.

How to Build Governance That Lives

Model It From the Top: Founders must embody the culture they want to see. Integrity cannot be delegated.

Invest in Leadership Development: Train your board, your managers, your rising stars. Good governance requires capacity, not just compliance.

Encourage Questions and Curiosity: Create a culture where challenge is welcome, not punished. Where feedback is an asset, not a threat.

Review Culture Regularly: Ask your team: What does accountability look like here? Who gets listened to? What's celebrated, and what's ignored?

Start Small, But Be Consistent: Culture doesn't require big budgets. It requires intention. And follow-through.

In our part of the world, many businesses don't collapse because they lacked vision. They collapse because they lacked discipline. And the root of that discipline is governance culture.

A Final Word to Founders

You don't need to build a perfect company. But you do need to build an honest one.

One where values are lived. Where governance is more than a checklist. Where culture is strong enough to protect the vision, even when you're not in the room. Because someday, you won't be. And what survives won't be your policies. It will be the culture you built.

EIGHT

HIRING WITH INTENTION: BUILDING TEAMS THAT BUILD YOUR VISION

In many growing businesses, hiring is treated as a last-minute errand: a box to tick when things feel overwhelming. A founder needs help, so he calls a friend. A business owner wants to scale, so she hires her cousin. Teams expand, not through strategy, but through stress and survival. And then we wonder why employees underperform, why our teams feel misaligned, why we spend more time managing crises than building systems.

Here's the truth: you can't build a world-class enterprise with casual hiring habits. If you want to build something that lasts; something with clarity, culture and continuity, hiring must become a deliberate act, not a default one.

Your Team Will Make or Break You

Every founder eventually realises: *"You are only as strong as the people you trust to deliver."*

That front-desk officer who turns customers away with her tone. That finance officer who delays salaries. That assistant who mishandles sensitive information. They represent you. When you're not in the room, your brand is in their hands.

So ask yourself: ***who is carrying your name?***

Hiring Is a Leadership Test

The way you hire says a lot about who you are as a leader. Do you plan ahead or hire in panic? Do you ask the hard questions, or avoid discomfort? Do you prioritise loyalty over competence, or both?

Intentional hiring is not just about skill. It's about alignment, maturity, trust and shared values. Yes, CVs matter. But so does how a person receives feedback; how they treat junior staff; whether they take initiative or wait to be told; whether they operate with integrity when no one is watching. These are the silent signals of someone who will help build the business, not just clock in.

Five Things Every Founder Must Do Before Hiring

- ***Get Clear on the Role.*** What will this person actually do? What outcomes will they be responsible for? What does success look like at three, six and twelve months?
- ***Understand Your Legal Obligations.*** Casual worker? Fixed-term contract? Full-time staff? Know the employment laws and compliance requirements in your jurisdiction before you sign anything.
- ***Use a Structured Hiring Process.*** Prepare an interview guide. Ask situational questions. Assign a short task if needed. Don't rely on vibes or personal connections alone.
- ***Put It in Writing.*** Offer letters, job descriptions, employment contracts, policies. Protect yourself, and the employee, with clarity.
- ***Prepare to Onboard.*** Your new hire isn't a miracle worker. Introduce them to your systems, values and expectations. Assign a mentor if possible. Set them up to succeed.

Your First Ten Hires Are Everything

If you're an SME or start-up, this part is critical. Your first five—ten hires will shape your business culture forever. They determine how future hires behave; set your operational rhythm; influence how clients experience your brand; and model what's acceptable and what's not.

So don't take it lightly. Hire slow. Hire smart. Hire with courage, even if it means waiting a little longer, saying no to family pressure, or doing the work yourself for a while.

From Chaos to Clarity

We've seen businesses completely transform once they hired well. Culture improves. Clients notice. Confidence grows, because finally there are the right people in the right seats.

That is the power of hiring with intention. So, founder, before you post that job ad... before you bring in your cousin or your friend's child... before you say, *"I just need someone to help"*, ask yourself: ***"Am I building a team, or just filling a gap?"*** Because a gap can be closed in a day. But a mis-hire can cost you a year.

NINE

THE COST OF DOING NOTHING

Sometimes, when a business owner reaches out for advice, it's not because something dramatic has happened. It's because nothing has happened, and that silence is costing them dearly. No structure. No clarity. No contracts. No decisions. Just drifting.

They've been meaning to formalise the business. They've been thinking about fixing the governance issues. They've been planning to hire better, document more, register properly, or clean up their finances. But weeks become months. Months become years. And in the meantime, the business bleeds.

We Underestimate the Cost of Delay

We assume that not doing something is neutral; that inaction is safer than the wrong action. But in business, that's rarely true. Here's what doing nothing really costs:

- **Lost revenue** – because systems are broken or opportunities aren't pursued.
- **Crisis mode** – always firefighting issues that could have been prevented.
- **Staff confusion** – because roles aren't clear and decisions aren't documented.
- **Legal exposure** – because contracts are verbal or compliance is delayed.
- **Founder burnout** – because everything rests in your head, with no delegation or support.

These aren't abstract risks. They are real, and they are expensive.

The Price Tag of Avoidance

Let me give you an example. A founder delays formalising the company. They've been trading for years under their own name, collecting cash and doing business informally. Then one day, a corporate client requests a tax invoice and a company receipt. The founder can't provide either. The deal falls through. Total cost? Tens of thousands lost, because they didn't want to "stress" over registration.

Another founder hires people without contracts. Years later, they're sued for wrongful termination by an ex-employee who was never properly documented. They lose the case. Total cost? Significant damages and legal fees.

Procrastination Has a Price

And the real tragedy is this: founders don't realise how far they've drifted until it's too late. By the time they wake up to the problem, their overwhelmed systems have collapsed; finances are in disarray; the business is growing, but the foundation is shaky; team morale is low. And the clean-up job is always more expensive than starting right.

Why Founders Freeze

So why do so many brilliant entrepreneurs do nothing?

Here's what I've observed:

- **Fear:** of the cost, of not getting it right, of being judged
- **Overwhelm:** not knowing where to start
- **Lone wolf syndrome:** thinking, "I'll sort it out myself when I have time"
- **Misplaced confidence:** "We're doing fine. We'll cross that bridge later"

But here's the truth: later comes, and it's rarely forgiving.

Small Steps Count

Doing nothing doesn't have to be your story. You don't have to fix everything overnight. Start with one thing and follow through one step at a time. Get your contracts in order. Register your business properly. Hire intentionally. Create an employee file. Write a job description. Set up a simple governance structure. Small decisions today prevent big regrets tomorrow.

Leadership Means Moving

As founders, we must learn that momentum is a discipline. It's not about doing everything. It's about refusing to do nothing. Because when we ignore the cracks, we normalise dysfunction. When we delay action, we damage the business quietly. And when we stay stuck, we miss the opportunity to grow with intention.

The results of choosing to act are immediate: greater confidence, clearer decision-making, increased revenue, healthier culture, better partnerships. All because you moved.

So here's my message to you: don't wait for a crisis to force your hand. Build the business you deserve, not just the one you're used to. Because doing nothing is never free. And in business, it's often the most expensive choice of all.

TEN

COMPLIANCE IS NOT A CHECKLIST

In business circles everywhere, the word “compliance” tends to provoke one of two reactions:

A deep sigh, followed by “It’s too much. Let me focus on running the business.”

A dismissive wave, “Oh, we’re compliant. We’ve done the basics.”

Both are dangerous. Because real, meaningful compliance isn’t about forms and folders. It’s not about submitting an annual return once a year and pretending all is well. It’s not about looking ready for the tax authority, pension office or corporate registry only when they knock.

Compliance is about culture. And culture doesn’t live in documents. It lives in decisions.

The Box-Ticking Illusion

Too many founders see compliance as a checklist: company registered; tax number obtained; business bank account opened; contracts drafted; staff registered for pensions. But then they never review those contracts again. They file annual returns late every year. They don’t remit taxes or pensions. They have staff working under unclear terms. They keep silent when governance structures are abused. They ignore data protection, health and safety, or employee rights. So what’s the point of ticking the box if the box is empty?

Compliance Is a Living Practice

Compliance should be seen as a leadership discipline, not a legal burden. It is the ongoing commitment to operate transparently; fulfil legal obligations; protect clients, staff and shareholders; and strengthen organisational integrity. It's how you earn trust in your ecosystem: from investors, regulators, partners and even your team.

Why Compliance Fails in Practice

Many businesses run into trouble not because they intended to break the rules, but because they never built systems to uphold them. Here's what I often see: the company secretary is sidelined, only called when signatures are needed. Board minutes are missing, or fabricated retroactively. Staff handbooks exist, but no one reads or applies them. Client contracts are copied from online templates, with no understanding of the risks. This is not compliance. It's a façade.

Compliance Is the Foundation of Scale

If your goal is to build a sustainable, respected and fundable business, then compliance cannot be optional. Investors look for it. Partners rely on it. Staff feel safer because of it. And regulators demand it. Compliance is not red tape. It's your business showing its maturity.

Five Mindset Shifts for Compliance-Driven Leadership

- ***Don't wait for enforcement.*** If you only comply when you're under pressure, your business is vulnerable.
- ***Bring compliance into daily operations.*** Policies and practices must meet. There's no point having rules no one follows.
- ***Empower your company secretary.*** She is not a formality. She is your silent shield.
- ***Invest in systems, not shortcuts.*** Templates help — but they don't replace professional advice or internal discipline.

- ***Make compliance a team responsibility.*** It's not just for lawyers or HR. Everyone must understand the standards.

The Confidence of Knowing You're Covered

There's a deep peace that comes from knowing your filings are up to date; your contracts are sound; your records are clean; your staff are protected; and your operations can withstand scrutiny. It frees you to lead boldly. To negotiate powerfully. To sleep well at night!

So the next time someone asks, "Are you compliant?" don't just nod. Don't just show them a certificate. Show them your culture. Show them your systems. Show them your consistency. Because in the end, that's what real compliance looks like.

ELEVEN

PRICING WITH COURAGE: THE FOUNDER'S BOLDEST DECISION

Every founder I know has wrestled with this question: *“How much should I charge?”* And behind that question is usually a deeper fear: “Will they think I’m too expensive?” “Will I lose the client?” “Am I even worth that much?”

We avoid it, discount it, overthink it, and in the end, too many founders settle for prices that don’t reflect the real value of their work. Worse still, they charge in ways that undermine their own sustainability. And here’s what I’ve come to believe: pricing isn’t just a business decision. It’s a leadership decision. And for many founders, it’s one of the boldest decisions we’ll ever make.

Underpricing Is Not Humility — It’s Self-Sabotage

In many informal or fast-paced markets, underpricing has become normalised. We think charging less gives us a competitive edge. We’re afraid clients will walk away. We feel guilty about “making too much” from our communities.

But here’s what underpricing really does: it attracts the wrong kind of clients. Those who don’t respect your value. It suffocates your ability to reinvest, grow or hire well. It fosters resentment in your team and yourself. It signals desperation, not professionalism. And worst of all? It sets a precedent that is very hard to reverse.

You Can’t Build with Courage If You Price with Fear

Too often founders charge without calculating cost; quote randomly; offer steep discounts just to be “affordable”; undervalue strategy, intellectual property, time and risk.

And yet they want to scale. They want to grow teams. They want to formalise and attract big clients. But how can you do that when your pricing can't sustain your own operations?

What Goes Into a Courageous Price?

Pricing with courage doesn't mean charging recklessly. It means being intentional. It requires you to factor in:

- ***Cost of delivery:*** time, labour, tools, admin.
- ***Expertise and IP:*** your knowledge is valuable, price it.
- ***Overheads:*** rent, electricity, staff, taxes, compliance.
- ***Contingency:*** things go wrong, buffer for them.
- ***Profit: not just revenue.*** Profit to build, invest, grow.

Most importantly, it demands that you price in a way that allows your business to breathe.

Courageous Pricing Also Means Saying “No”

You can't be everything to everyone. Every founder needs to learn the art of turning down the wrong business, so they can make room for the right kind. When you price with courage, you start attracting the clients who value your work. You send a message that you are a business, not a favour. You create space for excellence, not survival. You honour your own labour, your staff and your vision. And yes, you may lose a few clients in the short term. But you will gain dignity, alignment and long-term success.

So How Do You Start?

- **Do the numbers.** Understand your break-even point. Know what it actually costs to serve your client.
- **Know your worth.** This is not emotional. It's about being honest about the value you provide.

- **Communicate value.** Don't just send prices, explain what your client gets. Educate them on the process.
- **Stick to your standards.** Discount only for strategic reasons, not from fear.
- **Build courage muscles.** The first few times will be hard. It gets easier.

Pricing with courage transforms a business. Founders who move from panic pricing to structured, confident quoting change everything. All because they choose to price with courage.

So here's my message to you: if you know your value, then charge for it. If you don't know your value, it's time to discover it. Either way, stop letting fear drive your business model. Because courage isn't just for branding. It belongs on your invoice too.

TWELVE

WHEN YOU ARE THE BRAND

A mentor once asked me a question that stayed with me: ***“Are you building a firm, or are you the firm?”*** It was both confronting and clarifying. Because like many founders, I began my journey with my name, my track record and my network doing most of the heavy lifting. People said “yes” not just to the business, but to me. And in many ways, that was a gift. But it’s also a risk. Because when you are the brand, you become both your greatest asset... and your business’s greatest bottleneck.

What It Means to Be the Face of the Business

Let’s be clear: there is nothing wrong with having a founder-led brand. In trust-based markets, people often connect more with a person than a corporate name. Your values, voice, credibility and relationships matter deeply, especially in early-stage businesses.

But problems emerge when clients refuse to work with anyone else but you. Your team hides behind your shadow; growth stalls unless you personally push it; your well-being directly affects revenue. You become the business: emotionally, operationally, even legally. That’s not just founder-led. That’s founder-dependent. And it’s not sustainable.

You Are the Brand — But You Must Also Build Beyond You

Here’s the mindset I advocate:

- ***Start with your story, but don’t get stuck in it.*** Use your values to shape your company’s culture. Then let others rise.
- ***Codify your standards.*** Document what “quality” means in your voice. Train others to deliver it.

- ***Let the systems carry the signature.*** Clients should experience the same excellence, whether it's you or your team serving them.
- ***Position other voices.*** Celebrate your people publicly. Empower them internally. Let the brand speak in plural, not just singular.
- ***Create space to lead, not just deliver.*** The founder's job is to build, not to do everything. Your business must be able to run without your daily presence.

Legacy Requires Letting Go — Strategically

I've watched far too many brilliant founders burn out because they couldn't delegate, couldn't trust, or couldn't reimagine their role. Their brand becomes a burden. Their excellence becomes a cage. Their legacy begins to shrink, not expand. But legacy is not about being indispensable. It's about building something that thrives even when you step away. Whether temporarily (to rest, to grow, to reflect), or permanently (for succession, for sale, or for purpose evolution), your business must be ready.

So, What's the Endgame?

If your brand is strong, use it. Let it open doors. Let it give your business visibility, humanity and values. But don't stop there. Build a company where excellence is embedded, not just embodied. Build systems, not just stories. Build a team that doesn't just execute your vision, but expands it. Build with courage, structure and intention. Because when the founder is the brand, the business shines for a season.

But when the founder builds the brand, the business endures for generations.

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FOUNDER TO FOUNDER: NOTES FROM IRENE'S DESK

Founder to Founder: Notes from Irene's Desk is a collection of eighty-four essays by Ghanaian lawyer, entrepreneur, and higher-education leader Irene Ansa-Asare Horsham.

Drawn from her acclaimed column in Ghana's Business & Financial Times (B&FT), these essays speak to founders, leaders, and changemakers navigating the real journey of building and leading enterprises in Africa and beyond.

Structured across seven Arcs that mirror the founder's experience, from starting right to governing wisely and leading with heart, Founder to Founder is more than a business book. It is mentorship in print: reflective, practical, and deeply human.

Whether you are launching an idea, scaling a business, or re-centering your leadership, this book will meet you where you are—at your desk, in your boardroom, or in your quiet moments of doubt—and remind you to build right from the start.

ABOUT THE AUTHOR

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When she isn't writing or teaching, Irene is building communities of learning, mentoring emerging leaders, and exploring the intersection of purpose and discipline in work and life.

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ISBN: 978-9988-40-638-7



9 78 9988 40 638 7