About PenTrust

PenTrust is a wholly owned Ghanaian Corporate Trustee Company registered with the National Pensions Regulatory Authority to provide pension trustee services under the new pension act of 2008, ACT 766.  
PenTrust is the only corporate trustee with presence in all the ten regions and major districts of Ghana.  
PenTrust offers its clients a comprehensive support to simplify the responsibilities associated with investing and administering assets within a trust by providing personal help from a team of trust experts as our clients determine their level of involvement and the trustee arrangement that works best for them.

**Corporate Mission** – Our mission is to provide pension trust services with excellence and passion for all entities including large, micro-small-medium scale enterprises and Individuals.

**Corporate Vision** – To be a national Trust company in character for corporate, individual and informal sector schemes providing close to client trust services throughout Ghana and abroad and be known for excellent customer service while creating wealth for stakeholders over the long term.

**Corporate Values** – To ensure the highest standard of professionalism, PenTrust is committed to maintaining a stringent Corporate Value system as defined by:

* Enthusiasm
* Innovation
* Discipline
* Loyalty
* Excellence
* Passion
* Trust

**Board of Trustees**

**Valentina Bannerman**

JULIANA is an educationist and an experienced university librarian with over two decades of experience in the academia. She holds an M Phil in Educational Psychology, a Post Graduate Diploma in Library Studies from the University of Ghana and a BA in Education from the University of Cape Coast. She has served in many capacities such as University Librarian, Adjunct Assistant Professor, California state University, Sacramento library. She was the president of Ghana Library Association [2006-2010] and a board Member, of the National Media Commission.

**Benjamin Sowah Adjetey**

Benjamin is a Chartered Accountant and a fellow of the Association of Chartered Certified Accountants (FCCA). He is also a member of the Institute of Chartered Accountants – Ghana (ICAG), Advanced Commonwealth Thematic Fellow in Internal Audit & Risk Management (Ontario, Canada), member of the Institute of Internal Auditors (IIA) and the Institute of Public Administration of Canada.

He holds a Master’s Degree (MSc) from the London South Bank University (UK), Post Chartered Diploma in Forensic Audit from the ICAG, accreditation in Quality Assessment/ Validation from the IIA and certification in Results-Based Monitoring and Evaluation from the Uganda Management Institute. He has received training in Project Management (Montreal - Canada) and Risk Management, including the application of the 'Bow Tie' method to assessing and managing risk (Alberta - Canada).

Ben has several years’ experience in auditing, finance, and project management – including managing donor funded projects. He has been involved in designing new and improved financial management procedures for private and public sector organizations, conducted audit and review assignments as well as due diligence audits. He has facilitated workshops to many public institutions in governance, risk management, internal control and fraud. He has also provided hands-on training support for staff of Internal Audit Units as well as facilitated integrated risk management workshops to heads and senior managers in the public sector of Ghana and Botswana.

He currently serves on the Audit Committee (AC) of 10 public institutions.

**Patrick Kobina Anumel**

Patrick started his career in banking and finance at ADB as a Credit/Financial Analyst and rose through the ranks to become a Branch Manager and later Senior Manager. After 20 years of service with ADB, he joined Cal Bank as the Head of Banking Services Department and later to the executive position of General Manager.

After working with Cal Bank for 9 years, he moved to International Bank, Liberia as the General Manager and subsequently became the Chief Executive Officer of the bank.

Patrick joined 1st National Savings and Loans as CEO and restructured the institution into a Universal Bank. Prior to his retirement, he was the Chief Executive Officer of GN Bank.

He holds a Master of Philosophy in Agribusiness and Bachelor of Science in Agriculture Science both from the University of Ghana and a member of the Chartered Institute of Bankers. Patrick has extensive training in banking from HSBC Bank in London, Citibank in Kenya, World Bank in South Africa and has attended a number of international courses, workshops, and seminars in Banking and Finance.

Team

General Manager

VICTORIA ARMAH - Leads the strategic planning, design, governance and delivery of pension policies and programs to achieve the overall strategic mission & objectives of the company.

Victoria has 14years of professional experience, 7 years in pensions and investments.

Bsc. Marketing, Central University College, MBA Financial Management , Cyprus Institute of Marketing and Msc. Marketing, Social and Org Research. She has Certificate in Pensions Management with the World Bank Institute.

Products and Services.

**PenTrust Tier 2 Master Trust Occupation Pension Scheme –**

This is a master trust scheme which provides for occupational pension needs of formal sector workers under the mandatory Tier 2. It is a mandatory scheme and targets all employees in the formal sector who contribute to SSNIT.

**PenTrust Tier3 Provident Fund Scheme -**

The PenTrust Tier 3 Provident Fund Schemes is also a master trust voluntary scheme which pools together resources from many contributors. This scheme, by law provides tax reliefs for up to 16.5% and can be used as collateral to secure mortgage for a primary residence as enshrined in the Pensions act. [PenTrust has an arrangement with its partners in the real estate industry to provide this service to clients] Employers are encouraged to take advantage of this scheme as it helps in attracting and retaining the best staff and also entitles the employer to tax relief.

**PenTrust Employer Sponsored Scheme**

The Pensions Act, ACT766 makes provisions for employers who meet a certain minimum standard of GHC3, 000 monthly contribution or 1000 employees to operate their own standalone schemes without necessarily joining a Master scheme. The PenTrust Employer Sponsored Scheme targets such companies who wish to run an independent Occupational and/or Provident Fund Scheme. This scheme offers contributors full and direct control over their funds and decisions made concerning investments of such [within the NPRA investment perimeters] as well as decisions concerning overall scheme governance. It also offers contributors, the benefit of customized investment and trustee solutions.

**PenTrust Personal Pension Scheme (Smart Pension)**

The PenTrust Personal Pension Scheme is structured to address the investment needs of self-employed persons in the formal and informal sectors respectively who wish to save toward their retirement in a consistent manner. It is equally relevant for formal sector employees who, besides their occupational tier 2 contributions, would like to have a top up for a personal retirement plan.

It is a comprehensive and customized retirement solution for an individual who want to retire in absolute comfort and have peace of mind during retirement.

**Shepherd Trust Scheme**

Research has shown that all over the world, most pastors retire on a low income. This is for the reasons that, most often, the church forgets the pastor when he or she is no longer behind the pulpit. It is therefore important for the clergy to take personal responsibility for a decent retirement.

This is a pension scheme uniquely designed to meet the retirement needs of the clergy. The purpose of this scheme is to give opportunity to the clergy to plan their retirement in a safe financial environment which offers peace of mind during retirement.