

OFFICE OF THE ATTORNEY GENERAL
AND MINISTRY OF JUSTICE
PROSECUTIONS DIVISION
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ACCRA

Filed on 13/10/2025
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Registrar
HIGH COURT, ACCRA

IN THE SUPERIOR COURT OF JUDICATURE

IN THE HIGH COURT OF JUSTICE

ACCRA – A.D. 2025

Case No.

CR10018/2025

THE REPUBLIC

VRS

GIFTY OWARE-MENSAH

Count One

Statement of Offence

Stealing contrary to section 124(1) of the Criminal Offences Act, 1960 (Act 29).

Particulars of Offence

Gifty Oware-Mensah (Former Deputy Executive Director) between February 2022 and March 2024 in Accra in the Greater-Accra Region dishonestly appropriated the sum of GH¢31,502,091.40 the property of the National Service Authority, by causing the money to be transferred to Blocks of Life Consult, for your benefit.

Count Two

Statement of Offence

Willfully Causing Financial Loss to the Republic contrary to Section 179A(3)(a) of the Criminal Offences Act, 1960, (Act 29).

Particulars of Offence

Gifty Oware- Mensah (Former Deputy Executive Director) between February 2022 and March 2024 in Accra in the Greater Accra Region, willfully caused financial loss of GH¢31,502,091.40 to the Republic by causing the said amount to be transferred to Blocks of Life Consult a company of which you are the ultimate beneficial owner and for to you purportedly for the supply of goods on hire-purchase to National Service Personnel, you never supplied.

Count Three

Statement of Offence

Willfully Causing Financial Loss to the Republic contrary to Section 179A(3)(a) of the Criminal Offences Act, 1960, (Act 29).

Particulars of Offence

Gifty Oware- Mensah (Former Deputy Executive Director) between February 2022 and March 2024 in Accra in the Greater Accra Region, willfully caused financial loss in the sum of GH¢6,956,157.47 to the Republic by causing interest of the said amount to be charged by Agricultural Development Bank (ADB) on the loan of GH¢31,502,091.40 that you inappropriately authorized for Blocks of Life Consult and benefited from.

Count Four

Statement of Offence

Using Public Office for Profit contrary to section 179C(a) of the Criminal Offences Act, 1960 (Act 29).

Particulars of Offence

Gifty Oware-Mensah (Former Deputy Executive Director) between February 2022 and March 2024 in Accra in the Greater Accra Region, dishonestly abused your office for benefit by unlawfully receiving under the colour of your office for yourself an amount of GH¢31,502,091.40 from Agricultural Development Bank through Blocks of Life Consult which you knew you were not authorized to receive personally.

Count Five


Statement of Offence

Money Laundering contrary to section 1(2)(a)(i) of the Anti- Money Laundering Act, 2020, (Act 1044)

Particulars of Offence

Gifty Oware-Mensah (Former Deputy Executive Director) between February 2022 and March 2024 in Accra in the Greater-Accra Region transferred GH¢31,502,091.40 from the National Service Authority Hire-Purchase escrow account with Agricultural Development Bank to Blocks of Life Consult, for the purpose of disguising the illicit origin of the money, knowing it to be proceeds of unlawful activity.

DATED AT THE OFFICE OF THE ATTORNEY-GENERAL THIS 13TH DAY OF OCTOBER, 2025.


DR. DOMINIC AKWUTILLA GA AYINE
ATTORNEY-GENERAL AND
MINISTER OF JUSTICE

THE REGISTRAR
HIGH COURT
ACCRA

BRIEF FACTS

1. The accused person, Gifty Oware-Mensah is a Former Deputy Executive Director of the National service Authority (N.S.A). The National Service Authority is an establishment under the Ministry of Education mandated to mobilise and deploy personnel drawn primarily from the tertiary institutions in Ghana to various sectors in the Regions, qualified to undertake national service in areas of national priority for national development under the Ghana National Service Authority Act, 2024 (Act 1119).
2. The NSA established the "marketplace" platform to alleviate the financial burden of National Service Personnel (NSP) who are posted to a variety of sectors under the authority. This online platform allows NSP to apply for loans and purchase products on hire-purchase. Consequently, the NSA registered a limited number of entities as Merchant/Vendor/s on the platform to offer these services to the NSP.
3. The vendor/s who rendered the services are paid by monthly deductions from the National Service Personnel's allowance at source, until the items purchased or loan amount received by the NSP are completely paid for.
4. As the Deputy Executive Director, the accused person was responsible for the oversight of the Finance, Audit, and Procurement Departments. She was solely responsible for the approval of merchants onto the NSA market place, in addition to overseeing the general administration of the NSA.
5. Sometime in February 2025, the National Intelligence Bureau (NIB) upon receiving intelligence, initiated investigations into alleged acts of ghost names, stealing, corruption, and money laundering by certain NSA staff. The investigation revealed that, between February 2022 and March 2024, the accused approached officials of the Agricultural Development Bank (ADB) and informed them that the NSA had signed an agreement with her company, Blocks of Life Consult (BLC), to sell products on hire-purchase to

National Service Personnel (NSP). She claimed that she required a loan of GH¢78,139,910.00 to support her business.

6. Blocks of Life Consult Limited is a private limited company registered in the year 2016 and owned by one Paul Boateng. The accused in order to facilitate her criminal activities took control of the company through one Mohammed and made George Annan, her mother's driver one of the company's directors.
7. The accused, in a letter dated October 14, 2022, addressed to the head of the Consumer Finance Department at ADB, submitted a list of approximately 9,934 ghost names that she generated from the NSA Central Management System (CMS). She represented to the Bank that she had supplied goods on hire-purchase to the 9,934 ghost names and wanted to use their allowances as collateral for the facility.
8. ADB told the accused that they could not approve the loan of GH¢78,139,910.00 as it would mean they would be deducting the full allowances of the supposed NSP. The accused later agreed with the bank on the Principal sum of GH¢31,502,091.40 and an interest of GH¢6,956,157.47 to be paid through source deductions of the 9,934 NSP allowance over 11 months. On February 20, 2023, and March 5, 2024, two distinct agreements were executed between ADB and NSA on this facility engineered by the accused.
9. In accordance with the agreements, an escrow account was established with ADB to retain the loan on behalf of the NSA. The account was designated as NSA HIRE PURCHASE and had the account number **122IMPL230610001**. The loan amount of GH¢ 31,502,091.40 was disbursed into the NSA HIRE PURCHASE account and on the accused's instructions to the bank the loan amount was subsequently transferred into Blocks of Life Consult, her company's account numbered 1081010161216501.

10. Out of the money received, the accused transferred GH¢ 22,925,518.69 to Amaecom Global Company, of which she was a director, and the remaining amount to three other companies.
11. Investigations revealed that, the accused person did not supply any products on hire-purchase to any NSP, and that the 9,934 names she gave to ADB and GHIPPS were ghost names she generated from the NSA CMS.
12. Based on the above facts, the accused person has been charged and arraigned before this court for trial.
13. Through her actions the accused caused a total of GH¢ 38,458,248.87 loss to the Republic.