

BERNARD B. O. KUMI



I am Bernard Kumi, a graduate of the Bachelor of Science in Actuarial Science programme at the University of Ghana (Legon). Throughout my academic journey, I have been driven by a strong passion for applying mathematical and statistical concepts to financial decision-making and risk assessment.

Educational Pathways International (EPI) scholarship program has had a transformative impact in my life, shaping my academic journey and career aspirations in profound ways. Since becoming EPI scholar, I was able to focus on my studies without financial worries, allowing me to cultivate a strong sense of discipline, resilience, and academic excellence. The mentorship and support provided by EPI have been instrumental in boosting my confidence and equipping me with the necessary skills to achieve my goals.

My decision to pursue Actuarial Science was fuelled by my fascination with mathematics and its real-world applications in the financial sector. The ability to analyze data, model uncertainties, and provide solutions to complex financial challenges strongly resonates with my analytical mind-set and problem-solving abilities.

Looking ahead, my career objectives include earning professional certifications such as the Chartered Financial Analyst (CFA) and the Association of Chartered Certified Accountants (ACCA). These credentials will enable me to bridge the gap between finance and risk management, positioning me for roles in investment banking, risk analysis, and financial consulting. Ultimately, my long-term goal is to pursue a PhD and transition into academia, where I can contribute to impactful research in macroeconomics and financial risk management while mentoring future generations of students.

Beyond my professional aspirations, I am committed to giving back to my community and my country. I plan to use my knowledge and experience to mentor young students, particularly those from disadvantaged backgrounds, encouraging them to explore opportunities in finance and economics.

Additionally, I aim to initiate financial literacy programs to empower individuals and businesses with the knowledge needed to make informed financial decisions, contributing to Ghana's economic development.

I am deeply grateful to Educational Pathways International for their unwavering support and belief in my potential. The opportunities and resources provided through this scholarship have played a crucial role in shaping my academic and professional journey, and I remain dedicated to utilizing this foundation to make meaningful contributions to society.