

Information on Doing Business in Ghana

Start up Procedures

Setting Up a Business in Ghana

Business Laws

An entrepreneur, irrespective of nationality, can set up a business enterprise in Ghana in accordance with the provisions of any of the following legal instruments:

- The Companies Code, 1963 (Act 179)
- The Partnership Act, 1962 (Act 152)
- The Business Name Act, 1962 (Act 151).

Minimum Foreign Capital Requirement

A foreign investor may team up with a Ghanaian entrepreneur or company for a joint venture, usually in the form of a partnership or a limited company. However, under the Ghana Investment Promotion Centre Act, 1994 (Act 478), a minimum equity capital of US\$10,000 is required from any foreign investor who intends to enter into a joint venture partnership with a Ghanaian in any area of economic activity, except trading. In trading, the minimum equity capital requirement is US\$300,000.

The foreign shareholder is required to satisfy this minimum equity capital either in cash transferred through Ghana's banking system or its equivalent in the form of goods, plant and machinery, vehicles or other tangible assets imported specially and exclusively to establish the enterprise. The imported items must be covered by a Destination Inspection Report issued by an accredited inspection company, stating the value and condition of the goods. Consideration for goodwill of a business or services rendered by partners cannot be used to satisfy the minimum foreign equity capital.

Foreigners are permitted 100-per-cent ownership of an enterprise provided the investor satisfies section 19 (2b) of the GIPC Act, 1994 (Act 478). Wholly foreign-owned enterprises must have a minimum paid up capital, the equivalent of US\$50,000 in all areas of economic activity except import trading, where the minimum equity capital requirement is US\$300,000. In the cases of export trading and liaison (external) offices, there is no minimum foreign equity requirement.

Establishment of Enterprises

Application for registration of a company is made directly, or through agents or solicitors, to the Registrar-General. A company is duly registered after the company's regulations have been submitted to the registrar of companies and a certificate of

incorporation issued. A specified fee is paid on presentation of the regulations. The information required includes:

- the name of the company with the word "Limited" as the last word in the name
- the nature of the company's business
- the names of the first directors of the company
- a statement that the liability of the company is limited
- the share capital and its division into shares of no par value
- a statement that the company possesses all the powers of a natural person of full capacity

- limitation on the powers of the Board of Directors in accordance with section 202 of the Companies Code

- any other lawful provisions relating to the constitution and administration of the company

The requirements for a public company limited by shares are similar to those stated above, except that the public can buy shares.

Commencement of Business

Before commencing business, further information on the company must be provided.

This includes the particulars of the company and a declaration of compliance.

The particulars of the company are given on Form No. 3 and signed by the directors and the company secretary. The information provided must include:

- name of company
- authorized business
- particulars of directors (at least two) and a secretary
- name and address of auditors
- addresses of the company's registered office and principal place of business
- address at which register of members is maintained
- amount of stated capital; number of authorized and issued shares, amount paid (other than cash), and amount due for each class.

The declaration of compliance is made on Form No. 4. This states that the conditions of section 28 of the Companies Code pertaining to a minimum capital issue of 25,000 cedis (C) has been paid and signed by all directors and the secretary of the company. There is a stamp duty of 0.5 per cent of capital issue payable. Upon due completion and presentation of the forms, the registrar issues the company with a certificate of commencement of business.

Annual Returns

Limited Liability Companies must file annual returns with the Registrar of Companies showing its audited balance sheet and profit-and-loss statement after 18 months of incorporation.

External Company

An external company is a body corporate formed outside Ghana but which has an established place of business in Ghana. This can take the form of a branch, management, share, transfer, registration office, factory, mine or other fixed place of business, but does not include an agency unless the agent is authorized to negotiate and conclude contracts on behalf of the outside company.

Within one month of the establishment of the place of business, the external company should deliver to the registrar of companies the following:

- an English language translation of a certified copy of the charter, statutes, regulations, memorandum and articles or other instrument constituting or defining the constitution of the company,

statement of the following in duplicate:

- name
- nature of business or main objects
- name, address and business occupation of the local manager authorized to manage the business in Ghana
- number of authorized shares, amount paid and what is remaining payable in cash or otherwise
- address of its registered or principal office in the country of its incorporation.
- address including post office box number of its principal place of business in Ghana
- name and address in Ghana of a person authorized by the company to accept service of process and other documents on its behalf
- particulars and copies of any charges on the property of the company or if no such charges, then statement to that effect.

On receipt of the documents, they are registered in the Registrar of External Companies and the particulars gazetted.

An external company may invite the Ghanaian public to subscribe to its shares, subject to its complying with requirements of the Companies Code concerning invitations and the prospectus as if it were a Ghanaian company. The registrar, however, has the discretion to waive or modify parts of these requirements.

Annually, or at intervals not exceeding 15 months, the external company must submit for registration, a profit-and-loss account and balance sheet (as in the limited liability return of accounts).

Alterations made in the charter, statutes, regulations, articles or other instruments used in registration should be delivered to the registrar within two months of the effective date of the alteration.

The various forms required for registration of companies are obtainable from the Registrar-General. Prospective investors should obtain competent professional advice on the type of company which may best meet their needs. Such advice is obtainable from:

The Registrar-General

Registrar-General's Department

P.O. Box 118

Accra, Ghana

Tel: (233-21) 662043/664691

Why Ghana



Ghana offers the following unique blend of advantages to potential investors

- A stable, multi-party democratic environment;
- A demonstrated commitment to the philosophy and practice of market liberalization policies as evidenced by the ongoing success of the Economic Recovery Programme;
- Investor confidence in the country's economy as evidenced by major successful investments in most sectors of the economy, particularly, the mining sector;
- Availability of low-cost labour and a good supply of trained and trainable labour;
- Availability of a stock exchange and other emerging financial markets;
- Progressive institutional development as evidenced by the process of establishing export free zones and factory specific export processing zones for existing firms, as well as emerging bank and non-bank financial institutions.
- Ongoing donor and government support for infrastructure development? electricity and water supplies, transport and communications;
- Quota-free access to United States of America and European Union markets;
- Strong private sector advocacy groups such as the Private Enterprise Foundation and the Private Sector Advisory Group;
- A strategic location for communication facilities in terms of international commerce; and
- Warm and friendly people and a high degree of personal safety.

Cost of Doing Business in Ghana

A. Business Registration

(a) Registrar General's Department (RGD)

The Registrar General's Department is the organization that registers all companies (societies and institutions) in Ghana. The Law regulating the formation of companies is the Companies Code, 1963 (Act 179). A Limited Liability company is the most common structure utilized by businesses, particularly foreign investors and others who want to limit their liabilities.

Limited Liability companies are expected to fill out the relevant Application Forms, which serve as the Company's Regulations. All companies must have an auditor, who must be a member of the Institute of Chartered Accountants, but should not be an officer or servant of the company or be an employee or partner of such persons. When all such forms have been filled satisfactorily and relevant fees paid, a **Certificate of Incorporation** and a **Certificate to Commence Business** are issued. Below are the basic costs and fees applicable at the RGD office:

	US\$	GH¢
Application Forms	7.14	10.00
Stamp Duty is 0.5% of stated /paid-up capital		
Filing Fees	7.14	10.00
Incorporation Fees	40.00	56.00
Auditor's Fees Varies		

i. Centre (GIPC)

The GIPC is responsible for registering all (foreign) investment, which qualify under the GIPC Act 1994. This Act does not apply to either mining or petroleum enterprises.

Application Procedure: Investors are required to complete [Investor Registration Forms \(Form GIPC/R1\)](#) in triplicate. Within five (5) days from the date of orderly receipt of these forms (and its attachments) the GIPC will formally register the investment. Below are the relevant fees and costs applicable at GIPC:

CATEGORY	US\$	GH ¢
1. REGISTRATION		
a)Wholly Ghanaian Owned Business	Free	Free
b)Joint-venture (ie \$10,000)	1,000	1,400
c) Wholly Foreign (ie \$50,000)	2,500	3,500
d)General Trading (ie \$300,000)	5,000	7,000
e)Renewal (Every 2 years)	1,500	2,100
f)Certificate Replacement	100	140
g) Liaison Office	7,500	10,500
h) Tourism	1,000	1,400
<ul style="list-style-type: none"> • Up to \$500,000 investment • \$500,000 - \$2million investment • above \$2million investment 	5,000 10,000	7,000 14,000
i)All Strategic Investment (LI 1817 and section 25)	20,000	28,000
2. EXEMPTION		
a)Invoice Value up to \$100,000	500	700
b)Invoice Value up to \$500,000	1,000	1,400
c) Invoice Value up to \$1,000,000	2,500	3,500
d)Invoice Value greater than \$1,000,000	5,000	7,000
3. TECHNOLOGY TRANSFER (Max 10 years)		
a)Transfer Value up to \$500,000 per annum	2,500 p.a	3,500 p.a
b)Transfer Value up to \$1,000,000 per annum	5,000 p.a	7,000 p.a
c) Transfer Value greater than \$1,000,000 per annum	15,000 p.a	21,000 p.a

(c) Ghana Free Zones Board (GFZB)

The GFZB is responsible for the promotion of the processing and manufacturing of commodities through the establishment of export processing zones. It also encourages the development of commercial and service activities within the ports of Ghana. These activities are regulated by the Free Zone Act, 1995 (Act 504).

Application Procedure: As a basic requirement for commencing business with GFZB, investors are expected to incorporate a company/partnership in Ghana and provide evidence of possession or lease of property or intent to acquire such property.

Depending on the activity to be undertaken in the zone, the applicant should obtain and complete GFZB Form 3, 4 or 5; and submit it with the required attachments to the Secretariat of the Board. The GFZB shall notify the investor of his/her Application for License within 28 working days.

(i) Application Forms (US\$100.00)

(ii) Licensing Fees:

Business	Initial	Renewal/Year
Manufacturing	US\$2,000.00	US\$1,600.00
Commercial	US\$5,000.00	US\$4,000.00
Service	US\$3,000.00	US\$2,000.00
Development	US\$4,000.00	US\$3,000.00

B. Labour Issues/Employment

The Labour Act 651 of 2003 regulates employment and labour issues in Ghana. This Act consolidates all laws relating to labour, employers, trade unions and industrial relations. The result of a collaborative effort among the social partners – Government, Employers and Organized Labour – the Act provides for the protection of employment, general conditions of employment, unfair labour practices, trade unions and employers organizations, occupational health, safety and environment, and labour inspection.

National Labour Commission

An important feature under the Act is the establishment of seven-member National Labour Commission. The Commission consists of two members each nominated by Government, organized labour, and employers' organization. The chairperson is nominated by organized labour and employers.

Mission Statement

“To develop and sustain a peaceful and harmonious industrial relations environment through the use of effective dispute resolution practices, promotion of co-operation among the labour market players and mutual respect for their rights and responsibilities.”

Functions

The functions of the Commission are:

- a) to facilitate the settlement of industrial disputes;
- b) to settle industrial disputes;
- c) to investigate labour related complaints, in particular unfair labour practices and take steps as it considers necessary to prevent labour disputes;
- d) to maintain a data base of qualified persons to serve as mediators and arbitrators; and
- e) to promote effective labour cooperation between labour and management

Independence

In the exercise of its adjudicating and dispute settlement function, the Commission is not subject to the control or direction of any persons or authority.

Powers

In settling industrial disputes the Commission has the powers of the High Court in respect of enforcing the attendance of witnesses and examining them on oath, affirmation or otherwise and compelling the production of documents, among others.

Enforcement of Orders

In enforcing its orders, the Commission makes application to the High Court for an order to compel any person who fails or refuses to comply with its direction or order.

Settlement of Industrial Disputes - Mediation

When the Commission is notified by parties to an industrial dispute that they have failed to settle the dispute by negotiation, the Commission requests the parties to settle the dispute by mediation and the settlement agreement is binding on the parties.

Voluntary Arbitration

When mediation fails and the Commission is notified, it refers the dispute to an arbitrator, selected by the parties, and the decision of the arbitrator is binding on the parties.

Compulsory Arbitration

In industrial disputes that affect workers engaged in essential services, which are prohibited from resorting to lockout or strike, the Commission settles the dispute by compulsory arbitration. The award in a compulsory arbitration is final and binding on the parties unless challenged in the Court of Appeal on questions of law.

The Value of Labour

The National Tripartite Committee, comprising the Minister responsible for Labour, representatives of the Government, employer's organizations and organized labour, determines the national minimum wage. Currently, the daily minimum wage is **GH¢3.11 (US\$2.22)**. Another financial obligation of the employer is the payment of a statutory

monthly contribution of **12.5%** of employee's basic salary to the Social Security and National Insurance Trust (SSNIT).

The following are some other fees and charges expected in the case of the employment expatriates resident in Ghana –

(a) Ghana Immigration Service

The Ghana Immigration Service has been established as the agency of the government of Ghana to advise on and to ensure the effective implementation of all laws and regulations pertaining to immigration and related issues. The Ghana Immigration Service is mandated to regulate and monitor the entry, residence, employment and exit of all foreigners. Movement of Ghanaians in and out of the country is equally monitored.

(i) Resident Permit/Person (ECOWAS)	¢500,000 (GH¢50) (US\$35.71)
(ii) Resident Permit/Person – Others	¢2,000,000 (GH¢200) (US\$142.86)
(iii) Re-Entry Permits (Single/Multiple)	US\$50.00/100.00

(b) Ghana Investment Promotion Centre

(i) Automatic Quota (per person)	US\$500 ¢7,000,000 GH¢700
(ii) Additional Quota (per person)	US\$2,500 ¢35,000,000 GH¢3,500
(iii) Replacement of Quota (per person)	US\$500 ¢7,000,000 GH¢700
(iv) Short term Quota up to 2 years	US\$1000 ¢14,000.000 GH¢1400

(c) Ghana Free Zones Board

(i) Resident Permit/Person/Year - US\$200.00

C. Taxes

Companies operating in Ghana are liable to pay varied levels of taxes depending on the sector of operation, and the location of the project and whether the company is listed on the Ghana Stock Exchange. Taxable profits are based on profits declared in audited accounts subject to adjustments made for capital allowances. For more information on the tax rates in 2010 visit the Internal Revenue Website: www.irs.gov.gh

Income tax incentives are provided under the Internal Revenue Act, 2000 (Act 592) and further amended by Internal Revenue (Amendment) (No.2) ACT, 2006 (ACT 710)6. Income Tax rates applicable to resident individuals are:

Breakdown	Chargeable Income GH¢	Rate of Tax
First	240.00	Free
Next	240.00	5%
Next	1,200.00	10%
Next	7,920.00	17.5%
Exceeding	9,600.00	25%

If you take someone on to work for you, (even your wife, husband or child), you may have to deduct tax and Social Security (www.ssnit.com) from their earnings, and pay the employer's share of 12.5% of the Social Security Contributions.

For more information on the income taxation in Ghana visit Internal Revenue Service website (www.irs.gov.gh)

The income tax rate applicable to non-resident individuals is 20%.

D. Utilities

(a) Electricity

The Electricity Company of Ghana (ECG) is responsible for the distribution of electricity within all but northern Ghana. The Volta River Authority (VRA), through its distribution agency, the Northern Electricity Department (NED), is the sole distributor of electricity in the Brong-Ahafo, Northern, Upper East, Upper West, and parts of Ashanti and Volta Regions of Ghana

Application Procedure: Investors need to apply by letter to the ECG, which must specify the following, among others:

- Where the company will be located;
- A site plan of the area (as obtained from Town & Country Planning);
- Total load required;
- Processes to be used in the production activity; and
- Number of shifts (if applicable)

Following receipt of the letter, the ECG makes a visit to the site to determine the nearest source of supply and to assess the cost of the connection. Before installation can be effected, the investor typically pays 100% of the installation costs. The ECG generally has the required equipment in stock and installation typically occurs immediately thereafter.

Installation costs vary depending on a number of factors and are calculated by the ECG. Rates payable for electricity consumption for both industrial and domestic purposes are approved by the Public Utilities Regulatory Commission (PURC).

For further information, contact:

The Managing Director
 Electricity Company of Ghana
 P. O. Box 521
 Accra – Ghana
 Tel: +233-302 676747; 676727
 Fax: +233-302 666262
 Email: ecgho@ghana.com
 Website: www.ecgonline.info/ecgweb

(b)Telecommunications

i. Landline TelephoneServices:

There are two (2) fixed network operators of telephone services in Ghana, namely Vodafone Ghana Limited (formerly Ghana Telecom Limited) and Zain (formerly WESTEL). Vodafone Ghana Ltd is by far the larger of the two operators. Zain currently deploys only 2, 907 lines as against Vodafone’s 140,993 lines.

Application Procedure:

A site survey will be carried out by Ghana Telecom to enable estimation of materials required. The cost of the services is dependent on the location and materials, among others.

The investor is informed of cost and after the payment the service will be provided, almost immediately thereafter.

For further information, contact:

The Managing Director

Telecom House
Kwame Nkrumah Circle
Private Mail Bag 221
Accra North
Tel: +233-302 200200
Fax: +233-302 221002
Email: info.gh@vodafone.com Website: www.vodafone.com.gh

ii. Mobile Telephone Services:

Currently, there are six (6) registered cellular phone service providers, namely SCANCOM (MTN), MILLICOM (TIGO), VODAFONE (ONE TOUCH), KASAPA, ZAIN (formerly CELLTEL) and GLOBACOM (GLO). All these service providers are operational but the Glo. Connecting to mobile operators is through dealers and dealer agents, who are found in many cities and towns.

Investors are required to apply to and complete a form requesting telephone services (business/residential) giving his/her particular including site location.

iii. Fixed wireless access:

Three (3) of the Mobile Telephone Service providers Vodafone, Zain and Scancom (MTN) also provide fixed wireless services

(C) Water

The Aqua Vitens Rand Limited (AVRL) the operator of Ghana Water Company Limited is responsible for the management (i.e. production and distribution) of pipe-borne water in most urban areas and towns. The Community Water & Sanitation Programme also assists in the management of potable water in communities in smaller towns and villages in the districts.

To be connected to water, an investor must follow the following procedures:

- Investor needs to apply by completing the relevant application forms and paying the relevant fees;
- Through the District Offices of the GWCL, the area will be inspected, a drawing, size and pressure of the nearest pipe be determined;
- The applicant must pay the cost of connection in full before connection is effected.

For further information, contact:

The Managing Director
Ghana Water Company Limited
Post Office Box M. 194
Accra – Ghana
Tel: +233-302 666781-7 / 774011
Fax: +233-302 663552

Website: www.avrl-ghana.com

(D) Postal and Courier Services

(D) Postal and Courier

The Ghana Post Company Ltd, operating as a public company, runs branches throughout the country and competes with private courier services.

To access a postal Box:

- Pick a form from the post office you wish to have your mails delivered
- The officer in charge will check on the availability of a box and you pay only when given a box number. Yearly Rentals charges are GH¢15 for private and GH¢40 for commercial (business entities) and the key deposit is GH¢5

The Ghana Post Office also provides Private Mail Bags when the boxes are not available.

There are currently forty (40) courier service providers registered and licensed by the Postal and Courier Services Regulatory Commission (PCSRC) in Ghana involved in the various courier service operations. Below is a list of seven of these companies.

Company	Telephone	Fax	Location/Email/Website
BKB Couriers (Ghana) Limited	(+233-302) 221817; 221801; 243498; 247380	(+233-302) 231625	324/4 Faanofa Street; Accra; Email: bkb@idngh.com http://www.bkbcouriers.co.uk/
DHL (Ghana) Ltd	(+233-302) 221552; 229722; 221647; 227035		C.913/3 North Ridge, Crescent Road; Accra
EMS	(+233-302) 668137-8		Private Mail Bag, General Post Office; Accra
Federal Express (FEDEX)	(+233-302) 257921-2; 223852; 666659; 663725	(+233-302) 257928	No. 60 Mango Tree Ave.; Asylum Down; Accra Email: iasghana@idngh.com iasghana@netplux.com Website: http://www.fedex.com/
TNT Express Worldwide	(+233-302) 773825; 775936		Trinity House, Ring Road; Accra
United Parcel Service (UPS)	(+233-302) 762509-10		Danquah Circle, Osu – Accra Email: Antrak@africaonline.com.gh Website: http://www.ups.com/
Universal Express	(+233-302) 774225; 765350		Kotoka International Airport; Accra

Advantages for Locating in Ghana

Reputable surveys rate Ghana as one of the most attractive locations for doing business in Africa. However, in view of the Government's policy to make Ghana the Gateway to West Africa, serious efforts are still being made to make the business environment more friendly thereby reducing occupancy costs for commercial and industrial properties and the general cost of doing business in Ghana.

Ghana offers many attractions to the foreign investor:

- A stable political environment
- A sound macroeconomic policy
- 100% foreign ownership permitted
- On-going Privatisation of programme
- A large Economic Community of West African States (ECOWAS) market (250 million people).
- Good and ever improving physical infrastructure
- Availability of skilled and trainable labour.
- Competitive labour cost.
- Quota-Free access to USA & European Union markets.
- Proximity to European Union (6 hrs flight time) and USA markets (9 hrs direct flight time).
- Fast developing financial infrastructure
- High degree of personal safety
- Warm and friendly people
- Fairly high quality of life.

Profile of Ghana

Location

Ghana is located on the west coast of Africa, about 750 km north of the equator between the latitudes of 4 and 11.5° north and longitude 3.11° West and 1.11° East. It is bounded on the north by Burkina Faso, on the west by La Cote D'Ivoire, on the east by Togo and on the south by the Gulf of Guinea (Atlantic Ocean). Tema, the industrial city, which is adjunct to Accra, the capital city of Ghana, is on the Greenwich Meridian (zero line of longitude), making Ghana the closest landmark to the centre of the world.

Land

Ghana has a total land area of 238,537 km² (92,100 sq. miles) stretching 672 km north to south and 357 km east to west. Its physical size makes it about the same size as Great Britain. Out of a total land area of 23 million hectares, 13 million hectares (57%) is suitable for agricultural production, and 5.3 million hectares (39%) of this is under cultivation.

Climate

Ghana has a tropical climate. The temperature is generally between 21-32°C (70-90°F). There are two rainy seasons, from March to July and from September to October, separated by a short cool dry season in August and a relatively long dry season in the south from mid-October to March. The north, also with tropical climate, is dry and falls partly within the Sahelian zone. Annual rainfall in the south averages 2,030 mm, but varies greatly throughout the country, with the heaviest rainfall in the south-western part.

Topography

Ghana is not a mountainous country, but has some highlands and some steep escarpments in the middle portions and isolated places in the northern parts. The land is relatively flat and the altitude is generally below 500m, with more than half of the country below 200m. The Volta River basin dominates the country's river system and includes the 8,480km² Lake Volta (the largest artificial lake in the world), formed behind the Akosombo hydroelectric dam. The coastal area consists of plains and numerous lagoons near the estuaries of rivers.

Vegetation

In terms of vegetation, the north is predominantly savannah and the middle section (extending to the south-western part) is typical rainforest, while the coastal section has thicket interspersed with savannah.

Historical Background

The name **Ghana** originates from an African empire, which was located

around River Niger between 400 and 1240AD. The period between the 15th and 19th Centuries witnessed a power struggle for the country amongst European nations for fortunes in gold and ivory, following the advent of the Portuguese who discovered gold in 1471 and built Elmina Castle in 1482. The other Europeans were the Dutch, Swedes, Danes, Prussians and the British. The battle for control and supremacy over the land culminated in the building of many forts and castles, which were used not only as trading posts but also as dungeons for the infamous slave trade. It is significant to note that out of the about forty-three (43) forts and castles in West Africa, thirty-three (33) are in Ghana alone. Out of these about twenty five (25) are in good condition, including Elmina and Cape Coast Castles and Fort St. Jago, all three of which are recognised by UNESCO as World Heritage Monuments.

Ghana, formerly called the Gold Coast, became independent from British colonial rule on March 6, 1957. It was the first black African colony to achieve independence.

Ghana has been aptly described as “ a bird watcher’s paradise, an eco-tourism haven, a cultural delight a heritage lover’s passion and an adventurer’s dream” (Mr. Jake Obetsebi Lamptey, March 2004). The country has held and continue to hold out a lot of attractions notably:

Resources

Rich mineral resources such as gold, diamonds, manganese, limestone, bauxite, iron ore as well as various clays and granite deposits. **In 1999, Ghana produced 2,620,096 million ounces of gold and 684,033.4 carats of diamonds. (Ghana is the second largest producer of gold in Africa).**

Extensive forests, which are arguably the best managed in West Africa (with 252 permanent forest reserves in the rain forest zone alone. In total about 11% of Ghana is defined as forest.). **Ghana is the second largest producer of cocoa in the world. It is also the third largest producer of timber and the second largest exporter of wood and wood products in Africa;**

Rich marine fishing resources (tuna and game fishing);

Beautiful landscape, inviting sunshine, pristine beaches, exotic wildlife and exciting national parks and game reserves;

Rich culture and tradition and a world acclaimed warmth and hospitality of its people.

The People

There are 56 Ghanaian dialects, of which Akan, Dangbe, Ewe, Kasem, Gonja, Dagare, Gas, Dagbani and Nzema are the major languages.

The official language of the country is English, but French and Hausa are two major foreign languages spoken in the country.

Religion

Ghana's constitution guarantees freedom of religion. The 2002 Population Census indicates that Christianity, Islam and Traditional Religion are the major faiths practiced in Ghana with the following representation: Christianity (68.8%), Islam (15.9%) and traditional religion (8.5%). A significant proportion (6.1%) has no religious affiliation.

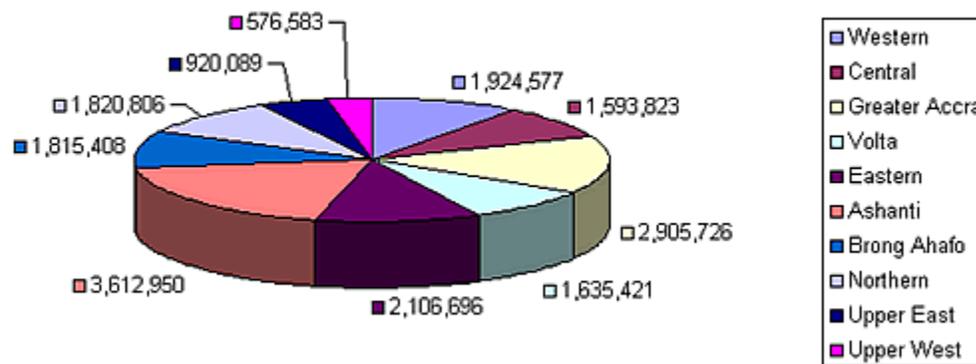
Population

Ghana's population is estimated at about 18.9 million and grows at 2.7% annually. Most of the population is concentrated in the southern part of the country with the highest density occurring in urban and cocoa producing areas.

The population data by Region, Sex and Capital (administrative towns) are as follows:

REGION	POPULATION	MALE	FEMALE	CAPITAL
Western	1,924,577	978,176	946,401	Takoradi
Central	1,593,823	760,221	833,602	Cape Coast
Greater Accra	2,905,726	1,436,135	1,469,591	Accra
Volta	1,635,421	790,886	844,535	Ho
Eastern	2,106,696	1,036,371	1,070,325	Koforidua
Ashanti	3,612,950	1,818,216	1,794,734	Kumasi
Brong Ahafo	1,815,408	911,263	904,145	Sunyani
Northern	1,820,806	907,177	913,629	Tamale
Upper East	920,089	442,492	477,597	Bolgatanga
Upper West	576,583	276,445	300,38	Wa
TOTAL	18,912,079	9,357,382	9,554,697	

Source: Ghana Statistical Service, 2000 Census (Final Results)



Leisure

The country boasts of very good golf courses, safe and unspoilt beaches with world class hotels and restaurants. Most cities have many active 'Keep Fit Clubs', which have members from different countries. There are also facilities for game fishing (mauling).

Government

Constitution: Ghana practises a multiparty parliamentary democracy based on a constitution. This Fourth Republican Constitution, which came into force in 1992, provides for a unitary state governed by a President (and Cabinet) and a Unicameral National Assembly. It entrenches the separation of powers and offers appropriate checks and balances. The presidency has a four-year term and an incumbent can serve for a maximum of two terms. Parliament comprises a 200-seat National Assembly, which has a 4-year term.

The Supreme Court is at the apex of Ghana's judiciary headed by the Chief Justice. The legal system is based on the English Common Law, where the courts are bound to develop the notions of fairness to the individual. The constitution also makes provision for continued recognition of traditional chiefs and customary law.

Local Government: A decentralised central government administration has been fostered at local government level where there are 10 Regional Co-ordinating Councils, 110 Metropolitan, Municipal and District Assemblies which serve to involve grassroots participation in the formulation and implementation of government policies and the general development of their areas of jurisdiction.

Media

Ghana has a pluralistic and highly independent media. There are over 50 newspapers, most of which appear daily, except Sundays and some holidays. Two (2) of the press houses that publish these newspapers are state-owned enterprises. There are twenty-three (23) approved television stations, among

which is the Ghana Broadcasting Corporation (GBC), the state-owned station with a national coverage. Some 125 frequency modulation (FM) stations and a number of cable television companies.