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Final Draft

**GHANA**

**THE INVESTOR ROADMAP**

February 1995

Foreign Investment Advisory Service

a joint service of the  
International Finance Corporation and  
The World Bank

and

U.S. Agency for International Development

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## Acronyms and Abbreviations

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BOG	Bank of Ghana
CEPS	Customs, Excise & Preventive Service
ECG	Electricity Corporation of Ghana
EPC	Environmental Protection Council
FD	Forestry Department
FIAS	Foreign Investment Advisory Service
GIPC	Ghana Investment Promotion Centre
GIS	Ghana Immigration Service
GoG	Government of Ghana
GSB	Ghana Standards Board
GTB	Ghana Tourism Board
GWSC	Ghana Water and Sewerage Corporation
IDF	Import Declaration Form
IRS	Internal Revenue Service
IT	Income Tax
kgs	kilograms
kwh	kilowatt hours
PAYE	Paye-As-You-Earn
P&T	Posts & Telecommunications Corporation
SAD	Single Administrative Document
SS	Social Security
SSNIT	Social Security and National Insurance Trust
TCP	Town and Country Planning
USAID	United States Agency for International Development
VAT	Value Added Tax

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## Executive Summary

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### Overview

Since its economic adjustment program began, Ghana has made a number of critical reforms to support private sector development. These reforms include:

- liberalizing the foreign exchange market;
- rationalizing tax and tariff rates;
- establishing investment and export incentives;
- allowing 100 percent foreign exchange earnings retention for non-traditional exporters;
- creating a more stable macroeconomic environment.

Despite these and other improvements, reform of the private sector policy and regulatory environment remains incomplete. Most of the reforms made to date have been on highly visible matters such as taxes, tariffs, and foreign exchange regulations. The importance of these reforms should not be underestimated. But many of these are "easy" reforms in the sense that they could be established through ministerial decree and required relatively straightforward implementation efforts.

The success of the major reforms has overshadowed the great deal of "second-tier" regulatory and policy reforms which remain to be addressed. These second-tier constraints comprise issues which are less obvious and/or more difficult to address. Some second-tier constraints have been addressed in recent years; nonetheless, there is a long list of continuing regulatory and policy constraints hampering private sector development. Some of these constraints -- when looked at individually -- may appear to be more annoyances than binding constraints. However, when grouped together as a whole, these constraints become overwhelming and pose as critical threats to continued private sector development.

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### Bureaucratic Constraints

In conducting this research, the difficulties faced by investors in dealing with the multitude of bureaucratic steps to set up a business were experienced first-hand. Despite the fact that in most offices there were several people with no apparent assignments, it was common that there was only one person who had access to the required forms or information; frequently, these people were not available despite pre-set appointments. In a few cases, outright demands for money were made. In other cases, required forms were out of print or could only be obtained at a branch office.

Investors face particularly strong bureaucratic obstacles in the following areas:

- access to land and titles. The Lands Commission notes that a three to six month delay is typical for obtaining land. Many others stated that delays are even longer with waits of as much as two years. In particular, the unavailability of industrially zoned land could, if not urgently addressed, become an absolute block to further industrial development. The private market for real estate remains undeveloped partially due to difficulties in obtaining land titles. The repercussions of land policy are widespread, because land is commonly used as

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collateral; the lack of land titles restricts financing, particularly in Ghana where borrowing requires heavy collateral levels.

- utility installation and service. Investors installing utilities are often subject to waits of several months. Based on location, phone lines and post office boxes may be totally unavailable. Due to budgetary constraints within the utilities, investors are generally required to pay 100 percent of the installation costs up-front; this increases working capital costs when the companies can least afford it. Even after installation, investors face severe difficulties with the quality of the P&T's service.
- industrial estates. Ghana does not have any industrial estates with standard factory buildings available for lease. The presence of ready-to-occupy standard shells has proven to be an important promotional tool in other countries seeking to attract foreign investment in manufacturing which at the same time experience serious infrastructure shortcomings. Given the extreme difficulties in accessing land and utilities, the absence of a well-managed industrial estate is a critical constraint.
- import procedures. Despite significant reforms currently being implemented at the port of Tema, import procedures remain cumbersome. Interviewees reported delays of 4-10 days if everything is in order -- longer if there is a problem. In most countries, physical inspections are done only on a random basis. In Ghana, each container is subject to two to four physical inspections. These inspections increase delays, damage, petty corruption, and pilferage. The long delays also encourage firms to enlarge the size of their inventories, which increases their working capital costs and makes them less competitive.

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### Conclusions

Despite the commitment to broad liberalization at a high level, the framework for intervention by government officials persists, and a hostile attitude ensures that procedural "checks" become delays and added costs. It is difficult to determine the true source of these bureaucratic constraints. Depending on the informant, some combination of the following three reasons are given:

- civil servants' lack of awareness or indifference to the problems faced by the private sector;
- the need for extensive government controls because of the pervasive dishonesty of the private sector;
- the need for "supplemental income generation" by underpaid government officials.

Whatever the reason, the level of service that the government provides to investors is generally perceived as being poor. There are too many steps, too many agencies, and too many delays involved in the investment process. Given the typical delays encountered in accessing land, receiving development and building permits, obtaining utilities, and receiving approval from the EPC, a project can easily take two years before it is operational.

The difficulty of the existing investment environment is evidenced by three observations.



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- Officials at the GIPC as well as at international accounting offices, strongly recommend that foreign investors find local partners. Joint venture agreements are essential because of the difficulties a foreign investor would face in dealing with the Ghanaian bureaucracy.
- A large number of investors use consultants or lawyers to assist them in dealing with red tape in the investment process. The extensive use of lawyers and consultants in this manner is a sign that the regulatory environment is severely constrained. International accounting firms note that it is essential that legal representation be obtained before investing in Ghana.
- There appears to be a substantial gap between approved and actual investment. In 1993, 452 projects with expected investment of approximately US\$170 million were approved. Actual investment was substantially less with 117 projects bringing in cash and capital equipment totalling US\$27 million. Low realization rates are frequently an indication of excessive red tape as investors become frustrated and abandon their projects. Realization rates in the 60 to 70 percent range are a typical target of promotion agencies worldwide. In some countries the actual realization rate is lower than 20 percent (i.e. Pakistan at 14 percent), while locations like Singapore claim realization rates of over 80 percent. While more extensive analysis would be needed to determine Ghana's rate, it appears to be on the lower end of the scale.

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### Recommendations

The above analysis provides strong evidence that Ghana's policy and regulatory environment remains an important constraint to private sector development. The fact that these obstacles persist should not be interpreted as a failure of the reform program. The government has made great strides on a series of constraints; these remaining bottlenecks can generally be classified as second-tier constraints. Given this situation, a few key recommendations can be made.

- The government should continue to stress the need for second-tier policy and regulatory reform. A new or already established public/private sector task force should be given the mandate to address these issues. Experience in other countries demonstrates that strong public/private sector cooperation is needed to effect real policy and regulatory reform. Implicit in this statement is that the private sector can no longer be viewed as "guilty until proven innocent." Regulations and procedures can be dramatically changed with the assumption that the private sector is innocent until proven guilty. Making this leap of faith is difficult, however, and requires constant pressure from the most senior levels of the government to be successfully implemented. At the same time, civil service reform must proceed to provide a leaner, better paid, and more responsive bureaucracy.

As part of this reform effort, a number of potential changes should be considered. These include:

- Remove unnecessary, outmoded, or duplicative steps from the investment process.
- When steps cannot be eliminated, improvements can often still be made. This can be done through simplification of documents and ensuring the availability of forms.
- Streamline Customs procedures and the import clearing process.
- Make necessary policy and regulatory changes to improve land and utility constraints.

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- Establish private sector developed and managed industrial estates to address constraints related to land access, development/building permit process, and utilities hookup.
- Solve the government's inadequate inter-agency information sharing by setting up better and wider information networks. This should remove the need for investors to personally contact each relevant agency.

Given the severe difficulties, the GIPC's new emphasis on investor facilitation is an important step in the right direction. While it will be difficult for the GIPC to shift from its former focus of screening to facilitation and promotion, this transformation is critical and should be supported by its partner agencies throughout the government. As the GIPC gears up to take a more active promotional role overseas, however, it is important that it not allow facilitation efforts to be neglected.

The President and many senior level officials have shown great resolve in advancing the reform effort; in other countries, high level backing was a critical element in reducing bureaucratic constraints. Continued pressure for implementing these reforms is required if Ghana is to maximize its potential and successfully complete the reform effort.

## Introduction

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### A. Overview

Since its economic adjustment program began, Ghana has made a number of critical reforms to support private sector development. These reforms include:

- liberalizing the foreign exchange market;
- rationalizing tax and tariff rates;
- establishing investment and export incentives;
- allowing 100 percent foreign exchange earnings retention for non-traditional exporters;
- creating a more stable macroeconomic environment.

Despite these and other improvements, the policy and regulatory environment for private business establishment and expansion remains less than ideal. Most of the reforms made to date have been on highly visible matters such as taxes, tariffs, and foreign exchange regulations. The importance of these reforms should not be underestimated. But many of these are "easy" reforms in the sense that they could be established through ministerial decree and required relatively straightforward implementation efforts.

The success of these reforms has overshadowed the great deal of "second-tier" regulatory and policy reforms which remain to be done. These second-tier constraints comprise issues which are less obvious and/or more difficult to address -- such as land and labor policy. In addition, second-tier constraints include policies which have been established on paper but have never been implemented - an excellent example of this is the non-operational free zone law.

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### B. Report Purpose

Some second-tier constraints have been addressed in recent years. The Private Sector Advisory Group was established under the second Structural Adjustment Program to review laws inhibiting the private sector. The Group played a central role in the revision of the Investment Act and it expects to focus next on the Foreign Exchange Control Act, Industrial Relations Act and the Labour Decree. Other second-tier reforms include:

- simplifying customs procedures and establishing an operational duty drawback program;
- improving port operations;
- easing access to expatriate work permits under the new Investment Act by explicitly linking investment levels to specified immigration quotas.

Nonetheless, there is a long list of continuing regulatory and policy constraints hampering private sector development. Some of these constraints -- when looked at individually -- may appear to be more annoyances than binding constraints. However, when grouped together as a whole, these

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constraints become overwhelming and pose as one of the most critical constraints to private sector development in the country.

The purpose of this report is to catalog in detail, all the steps that must be completed by an investor to be legally established in Ghana. These requirements are segmented into the following categories:

- general approvals, permits, and licenses;
- site development (land, construction and utilities);
- specialized approvals (required only for certain types of investment);
- operational requirements (finance, labour, and import/export processes).

On page 1-3, a table with the relevant agencies for each category in the overall investment process is shown.

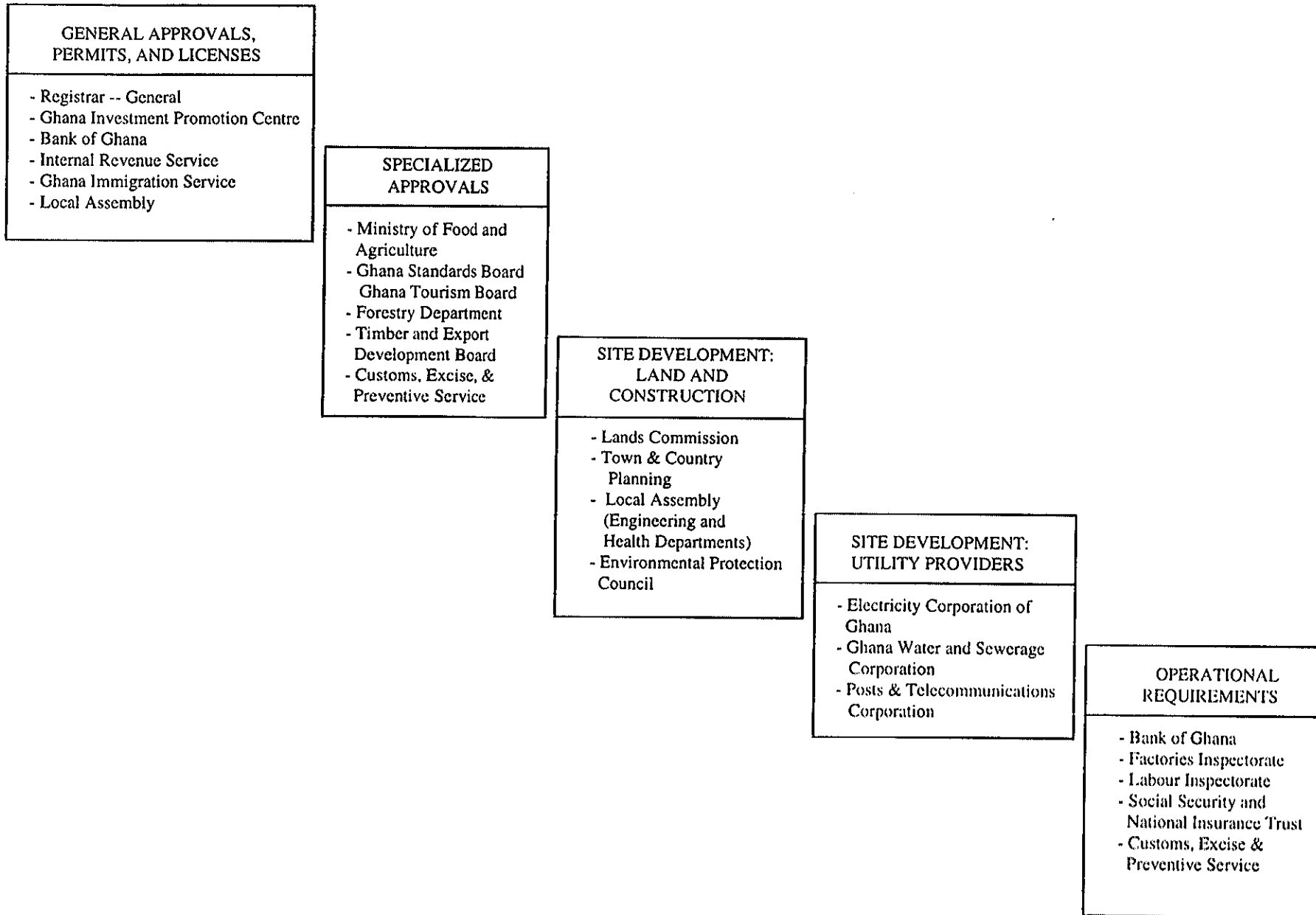
The objectives of this exercise are twofold. First, the Roadmap clearly identifies for the Ghana Investment Promotion Centre (GIPC) and the Ghanaian Government the current impediments to investors. As such, this report can be utilized as a tool to streamline the investment process. Second, this document can be modified for use as an Investors Services Guide, which details, on a step-by-step basis, all the requirements faced by investors.

Since this is a document prepared for the GIPC and the Foreign Investment Advisory Service, the Roadmap is done from the perspective of a foreign investor. Because foreign investors are required to undertake steps not required of Ghanaian investors (e.g., immigration permits, GIPC registration), this is a more comprehensive perspective; nonetheless the Roadmap is still useful to local investors who are subject to the vast majority of the steps outlined. Finally, this document does not list the steps required for mining investments, as these projects do not fall under the purview of the GIPC.

The Roadmap is generic in the sense that investors in all sectors and regions of the country would go through the same process. For practical purposes, however, the processes related to District Assemblies have focused on the procedures in place in the Accra metropolitan area. There are a number of reasons for this orientation. First, from a practical perspective, the vast majority of new investment is being made in the Accra metropolitan area, and thus Accra-based contacts will be of greatest use to new investors. Second, from a logistical perspective, it was not possible for time and budgetary reasons to collect addresses and contact persons for each region and District Assembly. Moreover, bureaucratic constraints are typically more difficult in the larger cities than they are in more isolated areas where it is easier to obtain access to government officials.

One final note: Government officials were taken at their word in terms of the costs and delays that should be anticipated. The reality is likely to be even more difficult than is presented in the Roadmap. For each step in the investment process, the constraints are identified and possible solutions are recommended. A final chapter to the Roadmap has been prepared to identify the most critical bottlenecks and to make recommendations on how some of these constraints can be eliminated or reduced. Annexes containing the application forms referred to in the text has been assembled.

**FIGURE 1-1: INVESTMENT PROCESS CATEGORIES**



## **General Approvals, Permits, and Licenses**

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This chapter focuses on the general approvals, permits, and licenses required of all businesses in Ghana. An overview of the process is presented in Flowchart 2-1. With the changes made to the new Investment Act, the process has been simplified to some extent. Both the Registrar-General's Department and the Ghana Investment Promotion Centre are now required to register firms within five day periods. In addition, the Ghana Immigration Service's granting of visas to expatriates should be accelerated under the clear linking of immigration quotas to investment levels. According to relevant government officials, the changes brought about by the new Investment Act should allow this portion of the investment approval process to be completed in less than a month's time. Despite these changes -- as evidenced by the complexity of the flowchart -- there is further room for improvement in the process.

Required steps for each of the agencies is detailed below.

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### **Registrar-General's Department**

P.O. Box 118  
Accra

Telephone: 664691/3

Contact: Jacob A. Saah, Assistant Registrar-General

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The Law regulating the formation of companies is the Companies Code, 1963 - Act 179. The types of business enterprises that can be set up in Ghana include:

- Limited Company;
- Unlimited Company;
- Branch of External Company;
- Partnership;
- Joint Venture;
- Business Name (Sole Proprietorship).

The most common structure utilized by businesses is the Limited Company -- particularly for foreign investors -- who want to limit their liabilities. Any one or more persons may form an incorporated company by complying with the code in respect of registration. The minimum number of shareholders for any type of company is one; all shares in Ghana are of no par value and all amounts paid in respect of shares form part of the company's stated capital. Every company must have at least two directors; there must at all times be at least one director in Ghana but there is no legislation requiring Ghanaian directors. Every company must appoint a company secretary who need not be an employee of the company. The information required for registration includes:

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- the name of the company with the word "Limited" as the last word in the name;
- the nature of the business which the company is authorized to carry on;
- a statement that the company possesses all the powers of a natural person of full capacity;
- a statement that the liability of the company is limited;
- the names of the directors of the company.

Registration Procedure. Limited liability companies are expected to fill out the Table A Application Form (Step 1a on Figure 2-1) which serves as the company's regulations. The information required includes the name of the company, the nature of the business, the names of the directors, and the share capital. Limited liability companies are required to be registered with a minimum stated capital of C25,000 (of which C1,000 must have been paid in cash). A processing fee of C10,000 is submitted with the application.

Following the incorporation and a series of steps with other agencies, firms are expected to fill out Forms Number 3 and 4 (Step 5a). Both forms can be obtained from the Registrar-General's Department for C500. Form 3 -- "Particulars of the Company" requires information such as the names, addresses, and nationality of the directors, secretary, and auditor; address and P.O. box of both the registered office and principal place of business; the amount of stated capital, number of authorized and issued shares of each class.

Form 4 -- "Declaration of Compliance" states that the conditions of Section 28 of the Companies Code has been met. This means that a minimum capital issue of C25,000 has been paid and signed by all directors and the secretary of the company. A stamp tax on the stated capital exceeding C25,000 of 0.2 percent is imposed.

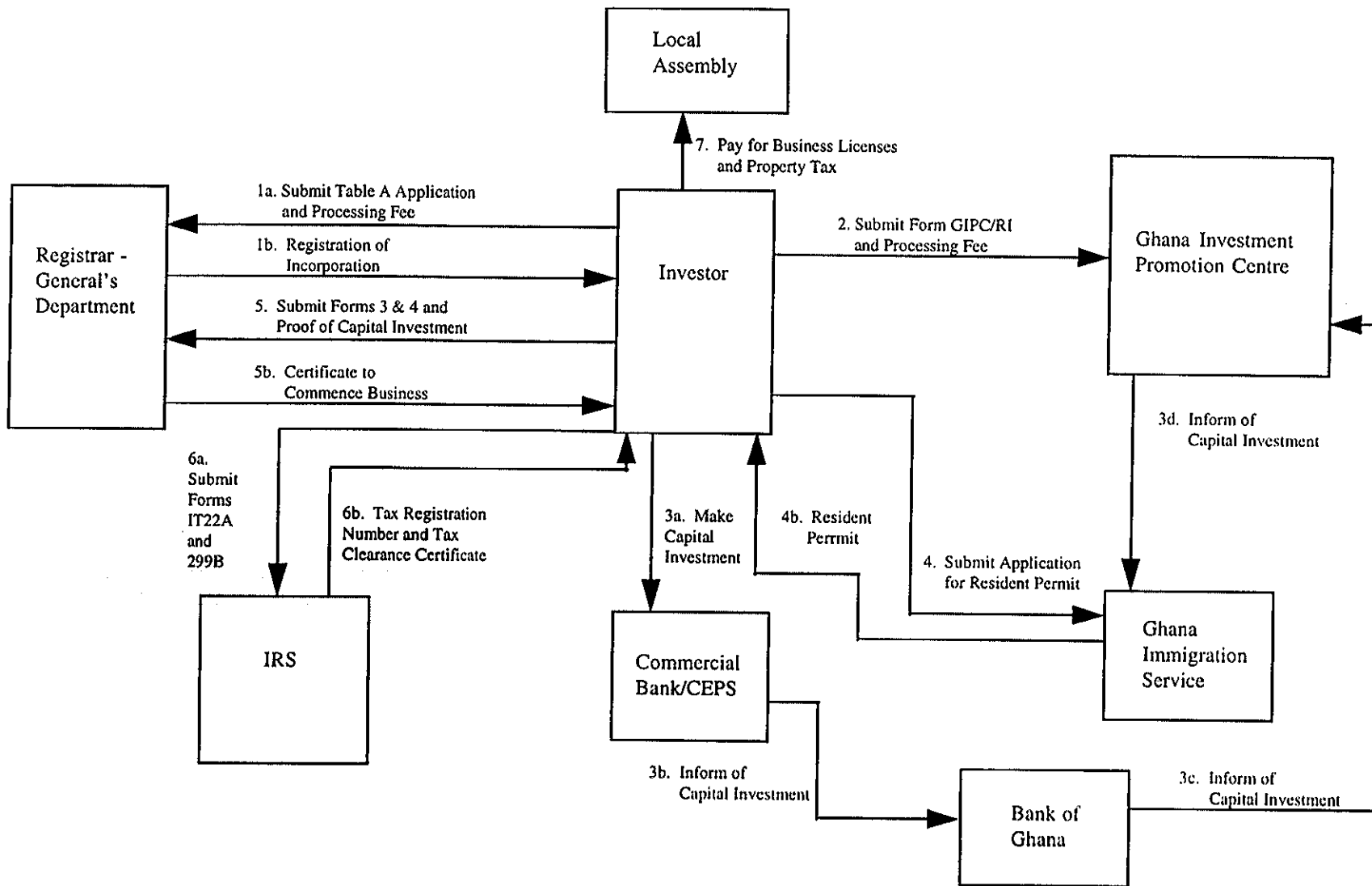
Once the above three forms are completed and accepted, the Registrar-General's Department issues a "Certificate to Commence Business" (Step 5b). For foreign investors (both 100 percent and joint venture partners), this certificate is issued after the Registrar-General has received confirmation that capital has been deposited in a bank. If the capital is in non-monetary form (such as equipment and machinery), then companies must fill out Form Number 6 from the Registrar-General's Department.

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. The directors must appoint the auditors before the first annual general meeting. All companies must also have a common seal.

The process for external companies, partnerships, and sole proprietorships is virtually the same as that outlined above with slightly different information requirements.

The period to register firms under the new Investment Act is five days, but Registrar-General officials note that the typical delay is only three days.

**FIGURE 2-1: GENERAL APPROVALS, PERMITS & LICENSES**





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**Annual Returns.** Within 15 months of the original registration application date, a company is expected to provide an annual return form. This form can be purchased at the Registrar-General's Department for C1,500. An audited financial statement should be attached to the form.

The following statutory records must be kept by all companies:

- register of members;
- minutes of members;
- register of directors and secretary;
- register of mortgages and debentures;
- register of directors' holdings.

Attached to every financial statement presented to the Board meetings must be an auditor's report stating that he or she has had full access to all information and that the financial records represent an accurate portrayal of the company's financial state.

**Constraints Analysis.** Although not particularly time-consuming, the registration process at the Department is overly complex. Currently, investors must submit three separate forms at two different junctures. In addition, firms are required to submit proof of capital investment before they can receive their Certificate to Commence Business. The reason for this requirement is unclear as the Department is not responsible for determining whether minimum investment levels have been attained to receive tax privileges.

First-hand experience with the Department demonstrated the difficulties in obtaining certain forms. To receive examples of some forms, the consultant had to borrow the personal copy of one staff member and make photocopies as original copies could not be readily obtained. There appear to be two reasons for this unavailability. First, because the forms must be purchased by investors, only a limited number of people at the Registrar-General's have access to them. Second, some forms are just unobtainable due to infrequent printing schedules or insufficient print runs.

The reasoning behind requiring an annual return from investors is unclear. At present, investors are to provide a copy of their audited returns to the Department. Since firms are already expected to submit annual returns and audited accounts to the Internal Revenue Service, this step is duplicative of that required by another government agency. The need for these returns at the IRS is evident for tax collection purposes; the need for the Registrar-General's Department to have them is less evident.

**Recommendations.** The multiple steps and application forms required by the Registrar-General's Department should be simplified by consolidating the multiple forms into a single document; this is the accepted practice in most countries with more simple registration procedures. The requirement that investors show proof of capital inflows should be ended as it serves little purpose. As such, the Department should issue the registration of incorporation and the certificate to commence business at the same time.

The Department needs to ensure easier access to required forms by making them available from a larger number of staff. In addition, the Department needs to have a ready supply of forms by printing

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sufficient number of copies. Since the forms must typically be paid for by investors, printing costs can easily be passed on to applicants.

The annual return required of investors should be unnecessary unless changes have been made in terms of share ownership or directors. Moreover, the requirement to provide audited returns on an annual basis should be ended as it is both unnecessary and duplicative. It is therefore recommended that annual returns no longer be required and that firms must re-register with the Department only when changes have been made in share ownership or directors.

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### **Ghana Investment Promotion Centre (GIPC)**

P.O. Box M. 193  
Central Ministries Area  
Accra

Contact: Chief Executive

Telephone: 233-21-665125/664276

Fax: 233-21-663801

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The Ghana Investment Promotion Centre was established in 1985 and has the following primary functions:

- collect, collate, analyze and disseminate information about investment opportunities;
- serve as a liaison between investors and Ministers, Government departments and other Ghanaian or other institutional authorities concerned with investment;
- assist incoming and existing investors to procure necessary permits required for the establishment and operation of enterprises.

The GIPC is responsible for registering all investments which qualify under the GIPC Act, 1994. The Act does not apply to either mining or petroleum enterprises. Non-Ghanaians may invest and participate in the operation of any enterprise with the exception of:

- petty trading, hawking or selling from a kiosk at any place;
- operation of taxi or car hire service (unless having a fleet of at least ten new vehicles);
- all aspects of pool betting business and lotteries (except football pools);
- operation of beauty salons and barber shops.

Foreign investment in other sectors is permitted with the following restrictions:

- in the case of a joint enterprise with a Ghanaian enterprise, the foreign investor must invest at least US\$10,000 (or its equivalent worth in capital goods) by way of equity participation;
- in the case of a 100 percent foreign owned enterprise, foreign capital of at least US\$50,000 (or its equivalent worth in capital goods) by way of equity participation;

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- any trading enterprise which is wholly or partly owned by a non-Ghanaian must have an investment of foreign capital (or its equivalent in goods) worth at least US\$300,000 and employ a minimum of 10 Ghanaians.

Registration Process. Investors are required to complete in triplicate Form GIPC/R1 (Step 2). There is no fee for the application form but the processing fee is US\$250. Within five days from the date of receipt of Form GIPC/R1, Registrar-General's Certificate of Registration and copy of the company regulations, and evidence that the minimum foreign equity capital requirement has been complied with (through bank transfer receipts and/or CEPS bill of entry), the GIPC will formally register the investment.

The GIPC is also responsible for the registration of technology transfer agreements. To register these agreements, enterprises are required to complete form GIPC/T1. This form is available for C10,000 and a processing fee of US\$350 is assessed. Technology transfer regulations limit total remittances to parent companies to eight percent of net sales. Net sales are defined as "ex-factory selling price of the product exclusive of sales tax and excise duties minus the landed cost or payment for any component, materials and supplies imported from the technology supplier."

While most equipment and machinery imported for registered projects will pay no duties (they are zero-rated), some projects will utilize items which are subject to duty (for example, a hotel may import air conditioners which are subject to import duties) but are a necessary part of the investment. In these cases, an investor can apply by letter to the GIPC for a duty exemption; the GIPC will then request from Customs that the goods receive an exemption.

Constraints Analysis. The new registration process being instituted at the GIPC should prove to be significantly easier than the previous screening process utilized. If the five-day registration period is respected, this will represent a substantial reduction in the delays encountered by investors. At this juncture, it is too early to judge the effectiveness of the implementation of this policy.

The GIPC is still responsible for the registration of technology transfer agreements. According to GIPC officials, only a few agreements are registered annually. Nonetheless, the technology transfer regulations introduce restrictions that are disincentives to business growth.

Recommendation. Technology transfer agreements are not common in developed countries. The registration of technology transfer agreements has not proven to be a useful tool and generally seems to stem from central bank concerns on hard currency management (and, as such, the ability of the local licensee to be able to repatriate the regular payments required). Given Ghana's liberal foreign exchange regulations, this is no longer a concern and therefore the technology transfer regulations are outdated and introduce unnecessary structural rigidities on business operations..

**Bank of Ghana (BOG)**

Treasury Department  
P.O. Box 2674  
High Street  
Accra

Telephone: 666902/8

Contact: Foreign Transaction Examinations Office

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The Bank of Ghana is responsible for informing the GIPC that a foreign investor has made an initial deposit in a commercial bank. The investor is expected to leave the minimum amount in the account until the equipment is in the country. The Bank of Ghana requires the following documents as evidence of receipt of foreign equity capital into Ghana (Step 3) from external sources:

- bills of lading (original);
- bank foreign exchange transaction receipts;
- cedi credit advance in the name of the company in which the foreigner is investing.

In circumstances where equipment or goods are imported and values are to be used as foreign equity, the following documents should be supplied:

- bills of lading (originals);
- pre-shipment inspection certificates (originals);
- Customs Bill of Entry (page 5);
- Import Declaration Form;
- certified final invoices.

The BOG prefers that the money come in by wire or cheque form and not in cash. Moreover, investors are not to take hard currency to foreign exchange bureaus and then try to register the cedis; the cedi equivalent will not be accepted.

Constraints Analysis. The BOG's requirement that investors demonstrate proof of foreign capital inflows (either cash or in-kind) is a vestige of the past foreign exchange regime. The registration of foreign capital inflows was a common policy in Africa so as to set limits on capital which could eventually be repatriated.

Recommendation. Given Ghana's current foreign currency regime, this type of restrictive registration of hard currency inflows is no longer necessary and should be abolished.

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## THE INVESTOR ROADMAP TO GHANA

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### Ghana Immigration Service (GIS)

Private Mailbag, Ministries Post Office  
Accra

Telephone: 221667

Contact: K. Hodari-Okae, Deputy Director

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Application Process. Under normal circumstances, most investors who come to Ghana will get a "Short-Term Resident" (STR) Visa of three months upon request. The GIS expects investors to make their investment within this three month period. Once the GIPC informs the GIS that the investment has been made, an investor is expected to complete an "Application Form for Residence Permit" (Step 4). This form is to be used for both the investor and expatriate employees, as well as their dependents. Technically, however, shareholders receive residence permits while expatriate employees receive work permits. The same form is used for both investor/workers and their dependents.

Under the Ghana Investment Promotion Act, 1994, foreign investors are guaranteed immigration quotas based on their investment level. Every enterprise with a paid-up capital of the amounts listed below (or its equivalent in cedis), shall be automatically entitled to the immigration quotas .

<u>Paid -Up Capital</u>	<u>Immigration Quota</u>
US\$10,000-100,000	one person
US\$100,000-500,000	two persons
US\$500,000 plus	four persons

A foreign investor investing less than US\$100,000, for example, would be automatically entitled to his/her own residence permit (which also serves as a work permit). For an investment of that size, however, the project would not be entitled to receive an additional permit for other expatriate employees (dependents of the investor would of course be eligible for resident permits). The application form is free but a C20,000 processing fee for each year of the residence permit is required.

A foreign shareholder receives a residence permit with no termination date while an expatriate employee can receive a permit anywhere from 3 to 10 years in length; most applicants receive a five-year permit.

The GIS is typically able to provide the residence permit within two weeks of receiving notification from the GIPC that the investment has been made.

To request additional permits beyond the appropriate quota level, an investor needs to apply by letter to the Chief Executive of the GIPC.

Operations. Ghanaian nationals are expected to be trained as understudies for any expatriate employees hired. If an extension is requested, the Labour Inspectorate investigates the matter to ensure that it is justified.

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## THE INVESTOR ROADMAP TO GHANA

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After the initial three years of operation, the GIS considers that the immigration quotas has been fulfilled and any expatriate employment will have to be justified.

Constraints Analysis. While the GIS often posed as an obstacle to foreign investors, it is expected that the new Investment Act's straightforward guidelines on this issue will simplify and accelerate the process significantly. There is a concern that the GIS requirement that the investment has been made before the resident permit can be granted could prove problematic. The passage of the new Investment Act is so recent, however, that the effectiveness of these provisions has not yet been thoroughly tested.

Recommendation. Given the long delays experienced in accessing land and utilities, many investors may be reluctant to bring in investment funds or equipment before these matters have been settled. Consequently, it is recommended that the GIS grant resident permits on the basis of intended rather than actual investment levels.

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### Internal Revenue Service (IRS)

Headquarters, Kinbu Road  
P.O. Box 2202  
Accra

Telephone: 664961

Contact: Deputy Commissioner

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The IRS is responsible for assessing and collecting tax in Ghana; the IRS has 43 district offices located throughout the country.

Registration Process. After incorporating a business at the Registrar-General's Department, investors are required to inform the IRS by letter that they have registered (Step 6). Limited liability companies must complete IT Form 22A (tax return form for limited liability companies) and IT Form 299B (application form for registration of trade, business, profession or vocation) while partnerships are required to complete IT Form 299B, IT Form 22 (tax return form for partnerships), and IT Form 21 (tax return form for individuals). The IRS will provide the investor with a file number in less than an hour's time upon receiving the applications; the IRS registration fee is C2,500 for all new companies.

Tax Clearance Certificate. New investors should also ask for a "Tax Clearance Certificate" which will be needed if the company is intending to import any equipment, raw materials, or goods. The Certificate represents that the holder has no taxes due or that satisfactory arrangements for payment have been made. It is required to:

- obtain many licenses and permits;
- import and clear goods into Ghana;
- register any land or obtain a lease;
- obtain a building permit;

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## THE INVESTOR ROADMAP TO GHANA

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- obtain a government contract exceeding C100,000;
- obtain payment on insurance claims;
- enable foreigners to leave Ghana.

For new companies, this certificate can generally be obtained with less than an hour's delay; the charge for the Tax Clearance Certificate is C500.

Income Tax Rates. At the time of this writing a draft Income Tax Bill was before the Parliament but the following tax provisions are expected to be in place for 1995. The standard corporate tax rate is 35 percent but there are a number of more attractive rates for priority sectors. These include:

- Non-traditional exports 8 percent
- Hotels 25 percent

Tax Holidays. Tax holidays of various duration are also offered in a number of sectors from the start of operations:

<u>Sector</u>	<u>Years</u>
■ Rental income from residential and commercial premises	5
■ Income from the construction, sale, or letting of residential premises	5
■ Rural Banks	10
■ Cattle Ranching	10
■ Livestock (except poultry)	5
■ Tree Crops	10
■ Poultry, Fishing, and Cash Crops	5

In addition to the above, cocoa farmers and producers as well as non-resident air and sea transport companies have an indefinite income tax exemption. The minimum chargeable income tax of five percent of turnover -- which is normally levied on firms with chronic income tax losses or poor accounting records -- cannot be imposed on companies during their first five years of operation.

Capital Allowances. Attractive capital allowances are offered to all sectors except banking, finance, commerce, insurance, mining, and petroleum in place of accounting depreciation charges. The capital allowance for plant and machinery is 50 per annum for two years. For buildings, a depreciation rate of 20 percent per annum is allowed for a period of five years.

Locational Incentives. Locational incentives are also available for industries willing to locate outside Accra and Tema. For industries located in regional capitals other than Accra and Tema, an income tax rebate of 25 percent is offered. For industries located outside regional capitals, a 50 percent income tax rebate is given.

Loss-Carry-Over Provisions. Companies in all sectors except insurance are allowed to carry losses forward for a period of five years. For insurance companies, the loss-carry-over period is unlimited.

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## THE INVESTOR ROADMAP TO GHANA

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Withholding Taxes. The withholding tax rate on dividends is 10 percent while it is 15 percent on royalties, management and technology transfer fees. The withholding tax on interest has been reduced from 30 to 10 percent.

Capital Gains Tax. Capital gains are taxed at a rate of five percent; there is no adjustment allowed to factor in the impact of inflation.

Double-Taxation Treaties. Double-taxation treaties have been signed with the United Kingdom, France, Gambia, Nigeria, Sweden, and Sierra Leone.

Personal Income Taxes. Ghana utilizes a progressive income tax policy with a maximum rate of 35 percent. This rate is imposed on residents with annual incomes above C14,082,000. For non-residents, a flat tax of 35 percent is levied regardless of the income level.

Annual Returns. At the beginning of the year, taxpayers are expected to send their annual income projections (IT Form 299B) to the IRS to determine how much tax should be paid quarterly as well as the annual registration fee (which ranges from C1200-100,000 depending on the size and type of activity). Within six months of the end of its financial year, companies are required to submit IT Form 22A together with a copy of its certified accounts and a computation of its estimated tax liability. Taxpayers exempt from tax and those enjoying tax holidays are still required to submit returns within the stipulated time period. The Commissioner can on application grant an extension generally not exceeding two months.

For each employee hired, the employer is expected to fill out IT Form 54; this document is used to determine the amount of taxes that need to be deducted from the employee's tax under the Pay-As-You-Earn (PAYE) system. When someone is no longer employed by the enterprise the IRS should be notified through the submission of IT Form 53.

Constraints Analysis. Currently, IT Form 299B must be submitted upon the commencement of a new enterprise to determine how much tax should be paid on a quarterly basis. While the need for this information is clear in the start-up phase, it is less clear once the company has become operational. After the initial year of operations, tax withholding amounts should be determined on the basis of the previous year's operations and not on IT Form 299B's revenue projections. Moreover, the need to pay an annual licensing fee with the form is duplicative of the annual licenses required by local authorities and represents an additional tax on businesses.

Recommendation. It is therefore recommended that the need for annual registration and licensing at the IRS be eliminated after the initial year of operation.



**Value Added Tax (VAT) Office**

P.O. Box 17177  
NCR House (3rd Floor)  
Adabraka, Accra

Telephone: 664353

Contact: Commissioner

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At the time of this writing, a draft VAT bill was still being considered in Parliament and as such, the details of the VAT are yet to be determined. If the bill passes, businesses making or importing taxable supplies above the minimum threshold will be required to register at their local VAT Office. Registered persons will be required to maintain VAT-specific records and to submit a monthly VAT return form.

Constraints Analysis. It is too early to determine what -- if any -- implementation problems will occur as a result of the VAT program.

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**Accra Metropolitan Assembly**

P.O. Box 772  
Accra

Telephone: 664196

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Business Licenses. Annual business licenses are required from local assemblies (Step 7). In the Accra Metropolitan Assembly, the cost of the business license depends on the type of operation and size of the premises. For industrial operations, the cost of an annual license in Accra ranges from C50,000 to C120,000. In similar fashion, the business license for hotels varies according to classification (number of stars) and the number of rooms. A five-star hotel with more than 50 rooms would obtain an annual license at a cost of C1.5 million while a "Budget Hotel" (no stars) could receive a license for as little as C25,000.

Property Taxes. Commercial and industrial enterprises are also expected to pay property taxes. In the Accra metropolitan area, property values are assessed by the Land Valuation Board and the property tax for commercial/industrial property is set at 0.005 (half of one percent) of the assessed value.

Payment. Within the Accra metropolitan area, the property tax and business licenses are payable at any of the six sub-district offices.

Constraints Analysis. To be determined.

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**THE INVESTOR ROADMAP TO GHANA**

The following table summarizes the proposed solutions to constraints identified in this chapter.

**TABLE 2-1: GENERAL APPROVALS, PERMITS, AND LICENSES**

<b>Agency Name</b>	<b>Constraint</b>	<b>Proposed Solution</b>	<b>Action Required</b>
<b>Registrar-General's Department</b>	multiple steps and applications; delays in obtaining forms; unnecessary annual returns	Consolidate multiple application forms into single document. End requirement that the R-G be informed of capital investment. Ensure easy access to required forms. End requirement of annual registration if no changes have been made in share ownership or directors. End requirement of providing audited accounts as it is duplicative of the IRS.	legislative and internal
<b>Ghana Investment Promotion Centre (GIPC)</b>	unnecessary technology transfer registration	End registration of technology transfer arrangements given liberalization of foreign exchange controls.	legislative
<b>Bank of Ghana (BOG) Treasury Department</b>	unnecessary requirement to demonstrate inflow of foreign capital	End requirement of demonstrating foreign capital investment.	ministerial
<b>Internal Revenue Service (IRS)</b>	unnecessary annual registration	Eliminate annual registration after initial year of operation as it is duplicative of other IRS tax return requirements.	ministerial
<b>Value Added Tax (VAT) Office</b>	presently in start-up phase	not applicable	not applicable
<b>Ghana Immigration Service (GIS)</b>	resident permis granted only after investment made	Grant permits on the basis of intended rather than actual investment.	internal
<b>Accra Metropolitan Assembly</b>			

## Site Development

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This chapter focuses on the various aspects of site development and includes matters such as land allocation, development and building permits, infrastructure, as well as meeting environmental standards. Flowcharts 3-1 and 3-2 are presented which show the land allocation process and the development/building permit approval process. In general, it can be stated that the greatest delays and difficulties faced by investors in the start-up of a business occur within the site development stage. Land allocation alone can represent a two-year wait; electricity hook-up normally takes three to four months while a detailed environmental impact assessment can take a year to prepare.

Required steps for each of the agencies is detailed below.

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### A. Land

The land process varies somewhat according to the type of land. In Ghana, land can generally be segmented into the following categories:

- State land;
- Traditional land ("Stool" or "Skin" land);
- Private and Family land.

A commercial real estate market is not well developed in Ghana and most investors must look for land themselves. Despite the fact that land in Ghana is predominately traditionally held, most investors get land from the state rather than from traditional or private sources.

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### Lands Commission

Private Mail Bag  
Ministries P.O.  
Accra

Telephone: 777322

Contact: Mr. Somevi

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The Lands Commission is responsible for distributing state land as well as providing concurrence of any transfer of traditionally held land.

Nationals can lease land for up to 99 years while non-Ghanaians can get leases of up to 50 years. For industrial and commercial property, the typical lease for both Ghanaians and foreigners is 50 years.

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## State Land

Application Process. A flowchart outlining the steps involved in obtaining state land through the Lands Commission is shown on the following page. The series of actions undertaken between the Lands Commission and the applicant means that in the best of circumstances, delays of three to six months can be expected. These waits can be significantly longer if one is applying for industrially zoned land in the Accra metropolitan area. As shown in Figure 3-1, an applicant must undertake several steps at the Lands Commission.

Investors seeking industrial/commercial zoned land should apply by letter to the Lands Commission (Step 1a on Figure 3-1). Attached to this letter should be the corporate registration, the certificate to commence business, a picture of the managing director, and information about the type and size of plot required. The Lands Committee meets on a monthly basis and writes an "Allocation Letter" (Step 1b) which specifies the plot number and the recipient's initial obligations. These obligations typically include:

- payment of a development charge (for two acres a C10,000,000 would be normal);
- surveying, pillorying, and demarcation fee (typically C100,000).

Once these obligations have been fulfilled (Step 1c), the applicant receives a "Right of Entry Letter" (Step 1d) to the plot which gives authorization from that date and the terms that are being offered (length of lease etc.). Subsequently, applicants are given an "Offer Letter" which includes the price to be paid, development charge for roads, and covenants such as:

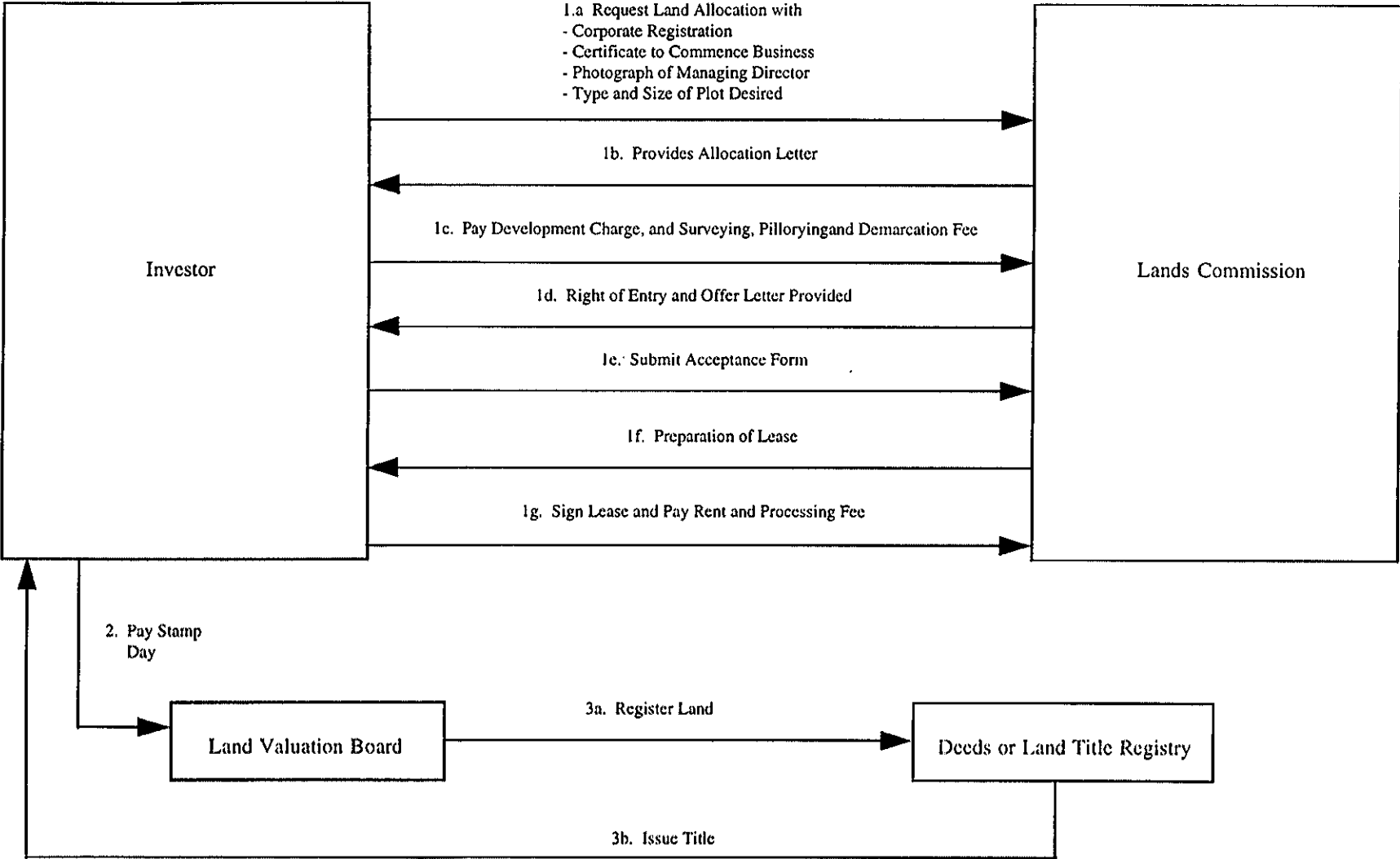
- rental rate;
- responsibility for repairs;
- time period to undertake development and minimum investment required (to prevent applying for land for speculative purposes).

If the applicant agrees, then they fill out the "Acceptance Form" (Step 1e). At this juncture a lease will be prepared by the Lands Commission (Step 1f) and a processing fee of C5,000 is levied for commercial and industrial properties (Step 1g).

Delays. Assuming that land is available and no problems arise, the Lands Commission notes that most investors should have land after a delay of three to six months. However, some investors have waited more than two years for plots.

Once the lease has been executed and the rent and processing fee have been collected an investor goes to the Land Valuation Board of the Lands Commission (Step 2). There, land recipients pay a one-time stamp duty which averages five percent of annual rent. This typically takes less than one day. At this juncture (Step 3), the investor would go to the Deeds Registration (part of the Lands Commission) or Land Title Registry (a pilot project applicable only for land in the Accra area).

**FIGURE 3-1: LAND ALLOCATION PROCESS (State Land)**



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## THE INVESTOR ROADMAP TO GHANA

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Rental Rates. Within the Accra metropolitan area, industrial and commercial zoned land generally ranges between C100,000-150,000 per acre per year. The rental rates are substantially lower outside Accra and can range as low as C10,000-20,000 per acre annually. If land is expropriated for business use, investors are required to pay all legal and grievance fees which can add to the initial costs.

Availability. There is little industrial land available in the Accra metropolitan area and no formal industrial estates exist. Currently, most industrial operations which wish to locate in the Accra Metropolitan area locate in an area 18-20 kilometers from the Central Business District.

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### **Traditional/Private Land**

The process is essentially the same for traditional and privately held land although investors would have to go to Town and Country Planning to determine where industrial/commercial zoned land is established. After this, the investor would look in the general area to see if it is appropriate. If it is suitable, the investor can determine who currently holds the property by doing a title search at the Lands Commission.

At this point, the investor can approach and negotiate an agreement with the property holder. Once the lease is prepared it should be brought to the Lands Commission for processing, concurrence, and payment of the stamp duty. For private sales or assignments of land, a two percent fee on the capital value -- usually the building -- of the property is assessed.

Delays. The time from the signing of a lease with traditional landholders to receiving concurrence from the Lands Commission varies from five to eight months.

Constraints Analysis. The real estate market in Ghana remains relatively undeveloped and private ownership of land remains restricted. As a result, most investors obtain land from the state rather than from private sources. Delays encountered take three to six months in the best of circumstances but there are numerous examples of those who have waited for significantly longer periods of time. Because of the poor state of records, it is time-consuming to determine who holds particular properties and what land is available from the Commission. Long delays are also experienced in receiving title to land due to the lack of computerization, conflicting claims, and inefficiencies in the Deeds and Title Registries.

The acute shortage of industrially zoned land in the Accra metropolitan area poses as a particularly important constraint to prospective foreign investors. While private real estate groups are becoming increasingly active, they are yet to become involved in developing industrial properties; to date, they have focused almost exclusively on the residential market. The idea of establishing industrial estates of any kind has only recently resurfaced. However, these discussions have focused on the establishment of an export processing zone rather than all-purpose industrial estates serving companies oriented to both local and export markets.

Recommendations. These constraints require a drastic change in government policy on land issues. First and foremost, the government needs to establish a policy of private land ownership for both Ghanaians and foreigners. As part of this effort, state lands should be privatized to a large extent

through an auction system (either on a one-time or on-going basis). Broadening the private ownership of land will strengthen property rights and encourage land development for industrial, commercial, and residential purposes. Given the high collateral levels required by banks in Ghana, improved property rights and increased access to titles will also encourage banks to assume higher levels of risk in making loans.

In terms of institutional reform, it is recommended that the Lands Commission and Deeds and Title Registries be computerized to reduce delays and improve recordkeeping. This should also allow the Lands Commission to efficiently produce a periodic list of available commercial and industrial plots on state land.

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## B. Development and Construction

As shown in Figure 3-2, a number of different organizations are involved the site development and construction phases. Because of the complexity of the process and the interlinking of the various organizations, the discussion of their constraints is consolidated below. As evidenced by the large number of institutions and steps, this process is not easy and generally takes between three to six months.

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### Town and Country Planning Department (TCP)

(Ministry of Environment, Science, and Technology)

Greater Accra Regional Office

P.O. Box 2892

Accra

Telephone: 663419

Contact: Deputy Director

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Under Government Act Number 462, TCPs are to serve as technical advisors to District authorities on land planning issues. TCP offices are located in 86 of Ghana's district jurisdictions.

Zoning. In general, investors need not make direct contact with the Town and Country Planning office regarding zoning matters as the Lands Commission has all relevant information. However, should an investor wish to change the zoning for a particular site, then contact would be necessary with Town and Country Planning.

To change zoning plans for a particular site, investors need to submit a "change of use" request letter. This letter should be accompanied with a copy of the site plan and a justification for the request. To justify the change, the rezoning request should not confine itself solely to the plot in question; a broader look should be taken of the impact of the change on the surrounding area. Consequently, an environmental impact assessment is required. In addition, a socio-economic impact and technical

feasibility study should also be undertaken. Generally, the applicant will receive a response within one month. If the change is non-controversial, the zone use modification can be made unilaterally by Town and Country Planning. If the request is controversial, however, it will be submitted to the Planning Committee -- which meets on a monthly basis. If the Planning Committee agrees that a change in zoning is justified, the request then goes to the Minister for affirmation. There is no processing fee for the change in zoning.

Development Permit Application Process. After obtaining Development and Building Permit application forms (Step 1 on Figure 3-2) from the Local Assembly and TCP offices, investors need to fill out TCP Form 1 and provide the following attachments (Step 2):

- three copies of a site plan to the scale of 1/1250 or two copies to the scale of 1/2500 on transparent linen;
- three copies of a block plan to a scale of 1/240 (20 feet to one inch) showing the position of the building and other works upon the site;
- three copies of plans showing the elevations and design of buildings at an appropriate scale;
- two copies of the Building Permit Application Forms (which are forwarded to the City Engineer in the event of the development application being approved).

Upon submission of the above to Town and Country Planning, a processing fee of C3,000 is collected. TCP then examines the application to ensure that the proposed development conforms to zoning, height standards and existing local activity.

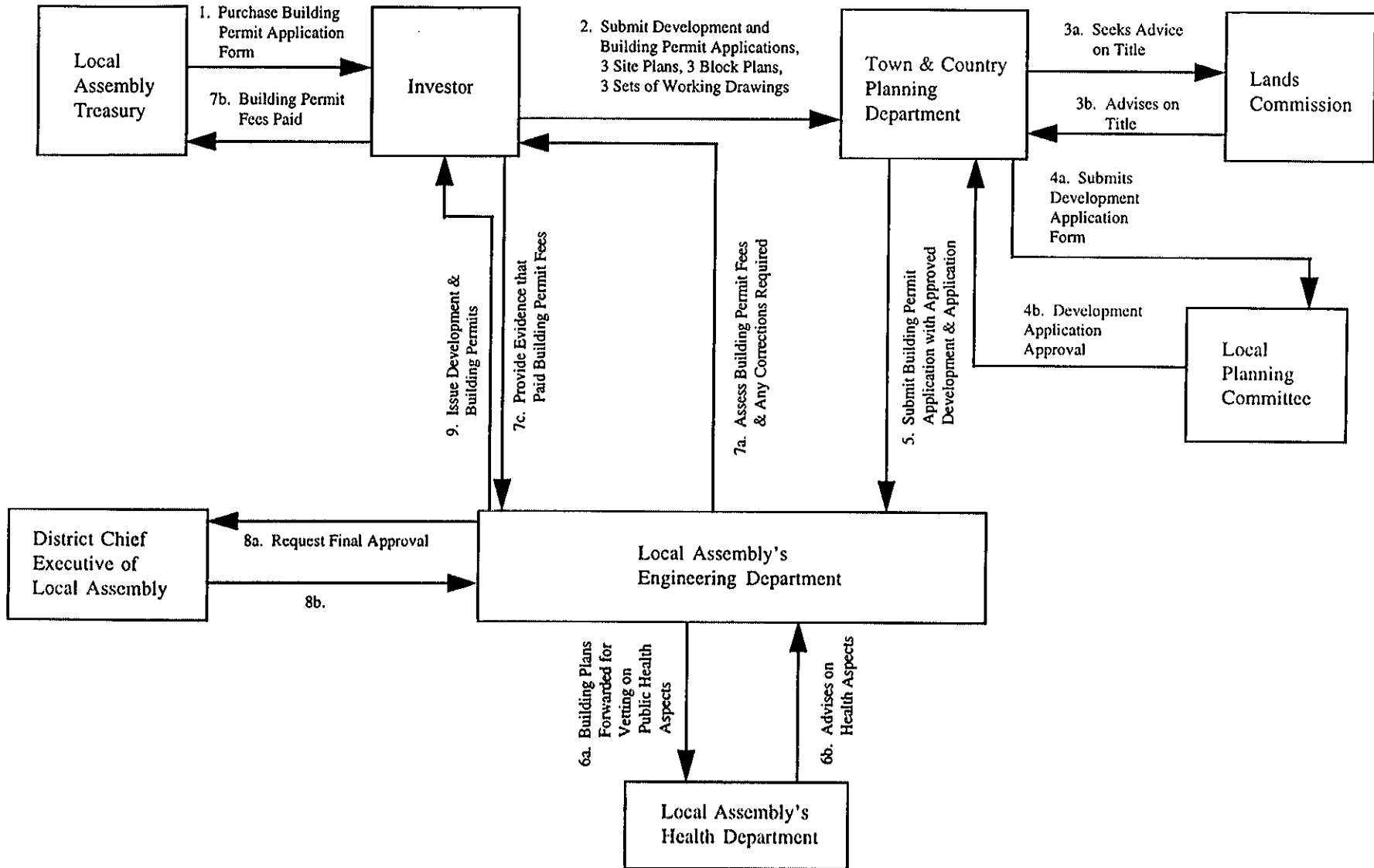
TCP writes to the Lands Commission (in the form of a Development Application) to confirm that the land is actually held by the applicant (Step 3a). While TCP officials complete the form, the applicant typically delivers it personally to the Lands Commission as a way of accelerating the process. Within four to six weeks, the Lands Commission usually responds with the needed information (Step 3b).

Once the Lands Commission responds in the affirmative that the applicant is the legal holder of the site, the application can be formally submitted to the Planning Committee (Step 4a) which is comprised of the chief executive of the district (Chairman of the Committee), officials from Town and Country Planning (secretary), the Lands Commission, Architectural and Engineering Services Corporation, Urban Roads/Highways, Public Works Department, and the local Ministry of Health official. The Planning Committee meets on a monthly basis and most applications are approved within four to six weeks (Step 4b).

When the Planning Committee issues the Development Permit, there is a specified time period in which development must occur (typically within two years). At this point, the investor can legally clear the property to ready it for construction.



**FIGURE 3-2: DEVELOPMENT AND BUILDING PERMIT PROCEDURE**



**Accra Metropolitan Assembly (Engineering Department)**

P.O. Box 772  
Jamestown -- Accra

Telephone: 664196

Contact: City Engineer

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Building Permit Application Process. The Building Permit Application Form must be obtained at the beginning of the Development Permit process as the two applications are evaluated jointly; once the Local Planning Committee approves the Development Permit application (Step 4b), the investor can then turn his attention to the local Assembly's Engineering Department. The application form can be purchased for C5,000 (Step 1) from the local Assembly's Treasury and relevant building drawings should be attached to the application; applicants must have a soil test conducted, which can be done by a private contractor (Step 5). Based on the information provided, the Metropolitan Engineer estimates the cost of the building (Step 7a). For example, in a first class area, a commercial building in Accra would be assessed at C250,000 per square meter of under-roof space, C300,000 for fencing and drainage and C60,000 per gate. A 1,000 square meter building with one gate would therefore be assessed at C250,360,000. This figure is multiplied by 0.25 percent (one quarter of one percent) to determine the building permit fee. Once this fee is paid to the local Assembly's Treasury (Step 7b), the application goes to the District Chief Executive for final approval (Step 8).

A "Notice of Intention to Commence Work" is required by the Metropolitan Engineer 48 hours prior to the commencement of construction. The engineering office will periodically inspect the construction to ensure that it follows approved plans. When work is completed, the investor is required to submit a "Notice of Completion." The Metropolitan Engineers would then make a final inspection before the Health Department official issues the "Certificate of Habitation." There are no processing or application fees for any of these forms.

According to Accra Metropolitan Assembly officials, the Development/Building Permit process generally takes between three to six months.

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**Accra Metropolitan Assembly (Health Department)**

P.O. Box 133  
Accra

Telephone: 228966

Contact: Dr. Lamptey, Chief Medical Officer

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The Health Department is responsible for ensuring that adequate sanitary services are provided in all buildings.

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Application Process. To accelerate the process, most investors go directly to the Health Department after completing the Building Permit Form obtained from the Accra Metropolitan Assembly (Engineering Department). There is no separate application form for this step (Step 6) and investors are expected to provide the completed Building Permit Application.

Because the Health Department lacks sufficient vehicles, the investor is normally requested to transport Health officials for a site inspection. At that point, the Health Department examines the terrain and soil to determine optimal sanitation methods. If the site is within the reach of the central sewage system, the investor will be required to connect into that system. For most buildings however, a septic system will be utilized. The Health Department will recommend the type of septic system to be utilized based on local conditions (e.g. type of soil, position of water table).

Delays. If the investor provides transportation to the site, the Health Department can typically make its recommendation to the Engineering Department within three days. If all is in order at this point, the Building Permit will be issued.

Operations. After the building has been completed, Health Department officials are responsible for an inspection of the facility. If everything is in order, the Health Department will issue a "Certificate of Habitation."

The Health Department reserves the right to make "house-to-house" inspections to ensure that refuse, water, and sanitary disposal methods are being maintained.

Fees. The Health Department charges no application or processing fee for this service.

Constraints Analysis. The present delay of three to six months to go through the Development/Building Permit process is excessive. Part of the problem is due to the fact that the Town and Country Planning Department, the Lands Commission, and the Engineering and Health Departments of the Accra Metropolitan Assembly are not well linked. The poor state of telecommunications, absence of electronic links, unreliability of the postal service, and geographic diffusion of the agencies unnecessarily complicates and slows the process. The poor linkages must be bridged by the investor, who serves as the messenger between the different agencies to prevent a breakdown in the process. For example, the Town and Country Planning Department requires confirmation from the Lands Commission that the site in question is legally held by the applicant. While this inquiry is supposed to be done directly between officials of the two agencies, the officials themselves suggest that the investor deliver the application to assure its safe and prompt passage. A similar situation occurs between the Engineering and Health Departments of the Accra Metropolitan Assembly.

Recommendations. To streamline the Development/Building Permit process a number of recommendations are appropriate. First, local planning committee meetings for the granting of Development Permits should occur more frequently than the one time per month that are currently scheduled. Second, the final approval granted by the local assembly chief executive (Step 8 on Figure 3-2) should be eliminated, as this input is already made within the local planning committee. Third, electronic links between the relevant agencies should be established to facilitate communication.

**Environmental Protection Council (EPC)**

Environmental Assessment and Audit Services

P.O. Box M.326

Accra

Telephone: 664697/8

Fax: 662690

Contact Point: Executive Director

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The EPC is in the process of establishing guidelines on allowable pollutants. Currently, the EPC utilizes World Health Organisation standards.

Application Process. Potential investors are required to fill out an application form covering issues such as location of investment, current zoning classification, nature of processes to be utilized, and likely environmental impact.

Following submission of the application, the EPC can take up to 21 days to conduct a site visit. Subsequently, the EPC will make one of three determinations:

- no impact. The project will have no negative environmental impact and can proceed without further study.
- minimal impact. Project could potentially have a small impact on the environment and as such a "preview report" providing a higher level of detail than that required in the application form must be provided. The preview report should be 10-20 pages in length and typically can be done using existing information. In normal circumstances, an investor should be able to complete the report within one to three months.
- impact. Project could potentially have a negative environmental impact and, as such, a "detailed environmental assessment" is required. This assessment is much more detailed than that of the preview report and would typically require the use of consultants. Before the work is undertaken by consultants, the EPC must approve the consultants' Terms of Reference. It would normally require one year to prepare, as baseline statistics through two seasons on air and water quality are required. Certain industries -- such as agro- and seafood processing, forestry, pulp and paper, chemicals and petrochemicals -- will always require this level of assessment. In addition, projects in environmentally sensitive areas will always need to conduct detailed environmental impact assessments.

The fee for processing applications is a minimum of C10,000 but can be significantly higher, as determined by the EPC. The processing fee for an environmental impact assessment would typically range between C50,000-100,000. The processing time for the assessments is normally 45 days.

Following the EPC's review, projects can receive one of three judgements:

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## THE INVESTOR ROADMAP TO GHANA

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- permission to proceed;
- permission to proceed with modifications;
- permission rejected.

Upon commencement of operations, a firm will be given a provisional license for one year. If there are no objections after one full year, a full license is granted. At the present time, no standard license fees are in place.

Constraint Analysis. The EPC is currently in the process of establishing its procedures and guidelines. In the past, the EPC procedures appear to have been overly cumbersome and lacking in transparency. As currently articulated, it appears as though every industrial operation -- including relatively harmless light manufacturing processes -- needs to conduct a detailed environmental impact assessment. This can result in delays of over a year as well as high consulting costs as these are typically undertaken by overseas firms. The Terms of Reference for the consultants must be approved by the EPC which causes additional delay. Moreover, the EPC has yet to publish a standard set of application processing fees.

Recommendations. While the need for strong environmental protection is understood, the EPC must balance this concern without becoming a drag on environmentally sound projects. As a consequence, it is recommended that the EPC formulate clear guidelines on which industrial sub-sectors and which locations will be subject to providing detailed environmental impact assessments. To further streamline the process, it is recommended that the EPC issue standard guidelines on the information required in environmental impact assessments and guidelines on the preparation of appropriate Terms of Reference; this would eliminate the need for the EPC's vetting of each Terms of Reference prepared by applicants. Lastly, a standard application fee structure should be established to end this area of ambiguity.

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### C. Utility Providers

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#### **Electricity Corporation of Ghana**

(Electro-Volta House)

P.O. Box 521

Accra

Contact: Commercial Manager

Telephone: 221124/664941

Fax: 666262

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The Electricity Corporation of Ghana (ECG) is responsible for the distribution of electricity within all but northern Ghana.

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Application Procedure. Investors need to apply by letter to the ECG. This letter should include the following information:

- where the company will be located;
- a site plan of the area as obtained from Town and Country Planning;
- total load required;
- processes to be used;
- number of shifts.

There is no fee for the processing of this request.

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. From the time the investor submits the letter to the preparation of the cost estimate is generally about one month.

Installation. Before installation can be effected, the investor typically pays 100 percent of the installation costs. (In some cases, the ECG has agreed to let the investor pay 50 percent of the installation costs up-front and the balance over the next 24 months.) The ECG generally has the required equipment in stock and installation typically occurs 2-3 months after payment. Commercial/industrial users have no special priority in the installation of service.

Investors are permitted to do their own installation and are allowed to import the transformer and other equipment duty-free (the transformer and all other equipment become the property of the ECG and all imported equipment must be approved by the ECG). The ECG will supervise the installation if done by the investor or private sub-contractor.

Installation costs vary depending on a number of factors. In general, the cost per km of a 11 kv line would be C8,765,521. This is inclusive of all equipment, materials, and installation charges. The cost per km of a 33 kv line is C9,282,244. For those required or wishing to install underground cable rather than overhead lines, the cost per km for 11 kv cable would be approximately C29,260,620.

Most industrial users are expected to provide room for a transformer, have a ring main unit and low voltage distribution board.

Tariff Rates. Rates are approved by the Ministry, Parliament, and the Office of the President. The current rates are as follows:

High Voltage Supplies (above 415 volts)	Maximum Demand Energy Charge Service Charge	C1500/KVA monthly C16/kwh C3500/month
Low Voltage Supplies	Maximum Demand Energy Charge Service Charge	C1610/KVA monthly C23/kwh C3500/month

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In addition to the above charges, consumers pay a C1.20/kwh national electrification surcharge and a C0.20/kwh surcharge for street lighting.

There is no deposit against consumption.

Payment Procedures. Electricity bills must be paid at the nearest ECG office.

Reliability of Supply. Electricity supply is relatively stable in Ghana as virtually all is produced by hydroelectric generation. Due to variations in rainfall, electricity supply problems do occur every 7-10 years. Most firms in Ghana do not have stand-by generators. Voltage fluctuation is not a problem as it generally ranges below six percent.

Constraints Analysis. The main constraint in terms of electricity is the slow and expensive installation procedure. The three to four month installation delay commonly experienced by new companies is a deterrent to new investment. In addition, the requirement that investors pay 100 percent of installation costs up-front imposes a significant working capital cost on firms when they can least afford it. Commercial/industrial users receive no special priority in receiving hook-ups. Transformers and other related equipment that are imported by investors automatically become the property of the ECG.

Recommendations. Experience in other countries has demonstrated that utility services improve with greater private sector involvement. There are numerous potential alternatives including outright privatization, private management contracts, use of build-operate-transfer mechanisms, and/or the creation of public utility commissions to serve as public watchdogs.

As done by the Ghana Water and Sewerage Corporation, commercial and industrial consumers should be given priority as they are the largest as well as the most reliable paying customers. On the issue of installation charges, several power companies around the world encourage power consumption by reducing or even eliminating installation charges. The ECG should consider instituting standard options allowing firms to defer some portion of the installation costs (with interest or higher tariff rates). Lastly, consumers who purchase transformers and other equipment outside of Ghana should be allowed to retain ownership as the current practice represents an on-going policy of small-scale nationalization.

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### **Ghana Water and Sewerage Corporation (GWSC)**

P.O. Box 1840

Accra

Contact: The Distribution Engineer

Telephone: 6663555

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Application Procedure. Investors apply by letter to the GWSC requesting a water connection. This letter should contain the following information:

- post office box number;

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- site plan;
- expected water use;
- quality of water required if to be used for production purposes.

Once the GWSC receives the letter, it undertakes an inspection of the site to determine the quantity of water available in the area, the proximity to the mains, the quality of water (if to be used for production purposes), and water pressure (to determine whether a water tank is necessitated). Following this inspection, the GWSC prepares an installation cost estimate.

Installation. Installation is generally faster if the investor procures and installs the materials and equipment. This is because the GWSC does not always have needed construction materials in stock. GWSC policy is that 100 percent of installation costs must be made before installation can begin. For companies that do the installation themselves, a supervisor from the GWSC will be provided; a charge of 5-10 percent of estimated water installation costs may be assessed for this supervisory role.

Installation costs vary depending on location, size of main, pipe length, etc. Typical connections for commercial and industrial users could be expected to be in the range of C140,000-340,000.

Small pumps are generally locally available but large pumps should be imported.

While delays in installation will vary depending on exact location, availability of materials etc., the GWSC notes that a 2 inch supply line can generally be installed within two weeks while a 4-6 inch line will take up to two months. Industrial/commercial users are given priority as they are seen as more reliable customers.

There is no deposit against consumption.

Tariff Rates. Water tariffs are the following:

0-3,000 gallons/month	C414 per 1000 gallons
3-10,000 gallons/month	C1,010 per 1000 gallons
10-25,000 gallons/month	C1,435 per 1000 gallons
25-50,000 gallons/month	C1,656 per 1000 gallons
50-100,000 gallons/month	C1,725 per 1000 gallons
100-200,000 gallons/month	C1,904 per 1000 gallons
over 200,000 gallons/month	C2,038 per 1000 gallons

In addition to the above, there is a one percent surcharge for public use of water for firefighting and a two percent surcharge for rural water development. For those consuming less than 3,000 gallons per month, there is a minimum charge of C1,279 (which includes the three percent surcharge).

Payment Procedures. Payment is made to the local GWSC office or can be made directly to the GWSC meter reader. Payments should be made on a monthly basis.

Reliability of Supply. Reliability of water supply depends on location. Within the Accra Metropolitan area, water supply is generally reliable except on the outskirts of the city. In these areas, companies



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usually have storage tanks. Water cut-offs in the area typically occur only a few times a year. In the eastern part of Accra, however, water distribution utilizes electric pumps so that water supply can be affected by power cut-offs. Water pressure is good with a 45-55 foot head.

Sewerage Service. A central sewage system is only available in Central Accra and tends to add 15-20 percent to one's water bill. Sewerage charges are placed on the water bill and should be paid at the same time. Throughout the rest of Ghana, septic tank systems are utilized.

Constraints Analysis. As with electricity, the main constraint faced by water users is the slow and expensive installation procedures encountered. Delays of up to two months are possible for large-scale users.

Recommendation. While the need appears to be less dramatic than in the provision of electricity or telecommunications services, increased private sector involvement could improve the responsiveness of the GWSC. Potential alternatives include outright privatization, private management contracts, use of build-operate-transfer mechanisms, and/or the creation of public utility commissions to serve as public watchdogs.

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### **Posts & Telecommunications Corporation (P&T)**

Headquarters  
Accra North

Contact: Regional Marketing and Commercial Director -- Accra Metropolitan Area

Telephone: 221001 (extension 305)  
Fax: 667979/669393

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### **Telephone Service**

Application Procedure. Investors should request by letter (on company letterhead) the installation of telephone service. Investors are required to have a post office box or private mailbag before requesting service.

Following receipt of the request for service, the P&T conducts a site inspection and makes cost estimates.

Installation. Installation costs are typically between C50,000-100,000 per line (minimum installation charge is C50,000). Installation costs and the annual rental fee for terminal equipment must be made before service can start. Investors are allowed to import terminal equipment but approval is required from the Frequency Board. There is no connection fee but for international direct dial service a deposit of C200,000 per line is required.

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If lines are available in the area, installation can typically be effected within seven days. In most residential areas in Accra, however, no lines are available and delays of one year or more are possible.

Tariff Rates. Annual telephone rental charges are as follows:

Direct Exchange Line	Manual	Auto
within 3 km	C6,000	C12,000
3-5 km	C7,500	C15,000
5-8 km	C9,000	C18,000
beyond 8 km	C12,000	C24,000

International telephone charges range from C1,000-2,000 per minute within ECOWAS and from C1,300-2,000 per minute to Europe and the United States.

Trunk charges within Ghana are C50 per minute within the same town and between C100-150 per minute for calls of longer distance.

For large telecommunications users, dedicated overseas lines are available at US\$7,500/month.

Payment Procedure. Payments for phone bills are to be paid at the nearest P&T office.

Reliability of Service. A local phone call completion rate of over 80 percent is in effect. At present, international phone calls between the hours of 10:00 am and 3:00 pm are difficult but this situation is expected to improve in 1995.

Private Service. British Telecom and AT&T offer international telecommunications service in Ghana. In addition, cellular phone service is available through Mobitel and Celtel.

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### Mail Service

Application Procedure. The P&T is also responsible for mail service. To obtain a post office box or private mailbag an investor should apply by letter to the nearest post office in care of the post master. This letter should indicate the location of your residence. Because of shortages of P.O. boxes in many locations, delays of 2-3 years are possible. Consequently, it is often easier to obtain a private mail bag.

Cost. Depending on their size, P.O. boxes cost C6,000-15,000 per year with a C2,000 key deposit. Private mailbags cost an initial C25,000 for the bag plus an annual fee of C15,000.

Payment Procedure. Rental of postal boxes is done on a calendar year basis and payment must be made by January 31st. After January 31st, a surcharge is applied. If no payment is received by April, P&T assigns the box to another party.

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Constraints Analysis. The P&T offers a generally low level of service to its customers. Currently, telephone lines are unavailable in most residential areas of Accra and delays of over a year are not uncommon. Similarly, there is a massive undersupply of post office boxes and waits of 2-3 years are typical in many locations. While the cost of international telecommunications have been substantially reduced over previous levels, the cost of dedicated overseas lines remains expensive and could pose as a constraint to developing international service sectors.

Recommendations. The private provision of telecommunications service is increasingly being accepted world-wide as the optimal strategy. In Chile and other developing countries, private phone companies have reduced rates while simultaneously expanding networks and increasing service levels. The privatization of postal services is less common but has been a great success in New Zealand. Poor postal service and shortages of post office boxes have led to the mushrooming of private courier services and the private provision and rental of post office boxes in the United States. It is therefore recommended that the government consider increasing private sector involvement in the telecommunications sector. Potential alternatives include outright privatization, private management contracts, use of build-operate-transfer mechanisms, and/or the creation of public utility commissions to serve as public watchdogs.

The following table summarizes the proposed solutions to constraints identified in this chapter.

TABLE 3-1: SITE DEVELOPMENT

Agency Name	Constraint	Proposed Solution	Action Required
<b>Lands Commission</b>	undeveloped real estate market; long delays of two years or more in obtaining land and land titles	Establish policy of private land ownership for both Ghanaians and foreigners. Computerize Lands Commission and Deeds and Title Registries. Compile a list of available commercial and industrial plots on state land. Institute a land auction system for state land. Encourage the establishment of industrial estates by qualified groups.	legislative, ministerial, and internal
<b>Town and Country Planning Department (TCP)</b>	long delays in obtaining development permits	Accelerate approvals of the development permit by instituting more frequent local planning committee meetings and electronically linking TCP and the Lands Commission.	ministerial and internal
<b>Accra Metropolitan Assembly (Engineering Department)</b>	long delays in obtaining building permits	Eliminate the final approval of the local assembly chief executive as this input is already contained within the planning committee.	ministerial
<b>Accra Metropolitan Assembly (Health Department)</b>	poor links between the Engineering and Health Departments adds to delays and investor responsibilities	Electronically link the Health and Engineering Departments.	internal

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<p><b>Environmental Protection Council (EPC)</b> Environmental Assessment and Audit Services</p>	<p>unclear procedures and guidelines</p>	<p>Establish clearer guidelines and fee structures on EPC requirements. Industry sub-sectors and geographic locations that always require full environmental impact assessments should be explicitly named and published.</p>	<p>internal</p>
<p><b>Electricity Corporation of Ghana</b></p>	<p>slow and expensive installation procedures</p>	<p>Allow private provision of electricity service through outright privatization, contract management, BOTs, and public utility commissions to improve service levels. Give priority to industrial and commercial consumers. Allow firms to defer the cost of installation. Consumers who purchase transformers and other equipment should retain ownership.</p>	<p>legislative, ministerial, and internal</p>
<p><b>Ghana Water and Sewerage Corporation (GWSC)</b></p>	<p>slow and expensive installation procedures</p>	<p>Allow private provision of water service through outright privatization, contract management, BOTs, and public utility commissions to improve service levels.</p>	<p>legislative and ministerial</p>
<p><b>Posts &amp; Telecommunications Corporation (P&amp;T)</b></p>	<p>slow and expensive installation procedures; poor level and high cost of service; shortage of lines and p.o. boxes</p>	<p>Allow private provision of domestic telecommunications and p.o. box rental services through outright privatization, contract management, BOTs, and public utility commissions to improve service levels. Reduce the cost of dedicated overseas telecommunications lines to more competitive international rates.</p>	<p>legislative and ministerial</p>

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## Specialized Approvals

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Specialized approvals comprise those necessary for only certain types of investments. It is very difficult to generalize about the difficulties related to specialized approvals. Procedures, delays, and levels of transparency vary widely from agency to agency. As shown in Table 4-1, most of the specialized approvals consist of those from sectoral ministries or agencies. Evidence of a problem is indicated by the fact that operating licenses are in many cases issued by a different agency than the export permits for the same products. On the positive side, it is worth noting that the need for industrial licenses has been terminated. In addition, no sectoral licenses are required for agriculture or aquaculture.

The steps required for the various agencies are explored below.

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### Ministry of Food and Agriculture

P.O. Box M.37  
Accra

Telephone: 662961

Contact: The Minister

The Ministry of Food and Agriculture is responsible for both agriculture and fisheries.

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### Fishing

Foreign investors are not allowed in the fish trawling sector. Foreign investors may -- if they have local partners -- apply for fishing licenses in the tuna industry. No license is required for investment in aquaculture.

Application Process. This application should be done by letter. This letter should contain information on the type and tonnage of the ship to be used as well as proof of the ship's ownership. There is no processing fee for a fishing permit which is good for one year (and can be renewed). The permits are typically granted within one week's time.

Constraints Analysis. At the present time, foreign investors are not allowed to participate in fishing outside the tuna fishing sub-sector. This restriction on foreign investment is a contradiction of the new Investment Act which clearly states which sectors are off-limits to foreigners (petty trading, taxi and car hire service, pool betting and lotteries, beauty salons and barber shops). The requirement that foreign investors have local partners to become involved in tuna fishing also appears to be in violation of the provisions of the Investment Act. These restrictions are a deterrent to foreign investment in this sector. There are also reports that the restrictions have encouraged fishing operations to use neighboring countries as bases of operation for trawling activities despite the fact that most of the

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fishing activity occurs in Ghanaian waters. Consequently, Ghana is losing foreign exchange revenues, jobs, and other economic benefits due to this policy.

Recommendations. Restrictions against foreign investment in the fishing industry should be ended as it is a direct contravention of the Investment Act and prevents Ghana from fully reaping benefits related to the fishing sector. If the restrictions on foreign involvement in the fishing sector are based on conservation concerns, it would be more advisable for the government to establish a policy of auctioning quotas to the highest bidders. These quotas could be established at levels that would allow catches to be sustainable over a long-term period as is now being done in Namibia. While this policy would strike a good balance between maximizing potential of the fishing sector with sound conservation principles, it would likely require Ghana to increase its marine policing efforts.

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### **Agriculture**

No license or permit is required for those investing in agriculture and all sectors are open to foreign investment. Non-traditional horticultural exports must be certified by the "Plant Protection and Regulation Services" which is responsible for granting phytosanitary certificates at the airport and port. The fee is C5,000 for shipments under 5 tons.

Contact: Mr. Dickson, Director  
Plant Protection and Regulation Services, Pokuase  
(no phone)

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### **Ghana Standards Board (GSB)**

P.O. Box M 245  
Accra

Telephone: 665421  
Fax: 776092

Contact: Quality Assurance Division

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The GSB is responsible for certifying all goods that are industrially produced in Ghana or imported into Ghana.

Application Process. Application for an "Initial Certificate" of product is formally lodged with the submission of duplicate CM.1 forms; these forms are available for C6,000. Applicants are also required to submit two copies of the Certificate of Registration from the Registrar-General's office, the processes and the materials to be used, inventory methods, and quality control checks.

Ideally, it takes four weeks from the time of application to the awarding of a license. Because of the large number of goods currently being produced, outside laboratories are increasingly being used. If a product is tested outside of the GSB, the waiting time increases to 6-8 weeks.

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**TABLE 4-1: SPECIALIZED LICENSES BY SECTOR**

SECTOR	OPERATING LICENSES	LICENSING AGENCY	EXPORT PERMITS	LICENSING AGENCY
Agriculture	None	-----	Foodstuffs, plants, & seeds	Plant Protection & Quarantine Department
Fish	Tuna Fishing	Ministry of Food & Agriculture	Fresh Seafood Aquarium Fish	Ghana Standards Board Fisheries Department
Industry	Product Licensing Milling	Ghana Standards Board Timber Export & Development Board	Forest Products	Forest Products Inspection Bureau
Forestry	Timber Concession Property Mark	Forestry Department Forestry Department	Forest Products	Forest Products Inspection Bureau
Tourism	Catering Tour Operators Accommodations	Ghana Tourism Board Ghana Tourism Board Ghana Tourism Board	None	



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Approximately 15 percent of all products are rejected.

Processing Costs. The testing fee is currently C50,000 per product for medium/large-scale manufacturers and C25,000 for small-scale manufacturers. When outside laboratories are used the fees typically range from C100,000-200,000. In addition, the licensing fee is C10,000 per product for all categories of manufacturers.

Licenses normally are good for 12 months for products which have established Ghanaian standards. For products that have no established Ghanaian standards and the foreign standard has not been officially adopted, licenses of six or 12 months are granted.

The GSB is also responsible for insuring the safety and quality of seafood exports to the European Community. The fee for this certification is C10,000 for shipments above 500 kgs and C5,000 for smaller shipments. This cost is assumed on each consignment by the exporter.

Constraints Analysis. GSB approval is required for all goods produced in Ghana. In practice, this has proven discriminatory against the formal sector as informally produced goods can evade this requirement.

Recommendation. The performance of standards boards internationally has been mixed. In some countries, no standard boards exist and the onus is on consumer groups, the media, self-regulated industry standards, and consumers themselves. In other countries, monitoring is practiced only for "sensitive" industries such as processed foods, meat products, and drugs.

The present burden imposed on the producers of all goods is excessive, given the large amount of goods which are produced and distributed through informal channels which can more easily evade these requirements. It is therefore recommended that the philosophy behind organizations such as the GSB be reoriented. Rather than assume that every producer is selling harmful goods and requiring them to obtain an approval, the GSB should assume that businesses are innocent until proven guilty. Consequently, the GSB would take on a policing role and investigate products which are suspected of being potentially harmful. Alternatively, the need for GSB approvals could be limited to certain sectors such as processed foods, electrical appliances, etc.

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### **Ministry of Trade and Industry**

P.O. Box M.47  
Accra

Telephone: 663188

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No manufacturing or industrial licenses are currently required from the Ministry.

The Ministry has the right to grant waivers on pre-shipment inspection. This waiver is typically granted to start-up projects which would be subject to the one percent pre-shipment inspection fee. There is

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no application form for this waiver and companies are advised to obtain this waiver by applying by letter. There is no processing fee for this waiver and it can typically be obtained in one day.

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### **Ghana Tourism Board (GTB)**

P.O. Box 3106

Accra

Telephone: 222153

Contact: Chief Executive

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Businesses involved in lodging, food provision, and tour operations are required to receive permits from the Ghana Tourism Board. The GTB currently has offices in eight regions and expects to be in all ten regions within the near future.

Application Process. Three application forms are available at no cost from the Ghana Tourism Board:

- application for accommodation enterprise license;
  - application for catering enterprise license;
  - application for travel agency, tour operators, handlers, guides, and car hire licenses.
- 

### **Hotels**

Within the GTB, hotel projects undergo a two-step process. The first step is essentially a registration of the project and serves as a preliminary approval. Registration of the project generally takes two weeks if everything is in order.

A processing fee is payable after receiving preliminary approval from the GTB. This fee is C15,000 for hotels regardless of their size or expected classification.

The GTB generally recommends that the project's business plan be completed before an application is submitted. Other attachments required for hotel projects include:

- company or business registration from the Registrar-General's Department;
  - Development Permit or change of use permit from the Town and Country Planning Department;
  - Environmental Protection Council approval (although this is not noted on the application form);
  - certificate of suitability from the Department of Health;
  - site plan and basic building drawings;
  - curriculum vitae and criminal records of key personnel and/or expatriate employees;
  - police (CID) permit that the premises is secure (received from the regional Commissioner's office).
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Construction. The GTB normally conducts periodic inspections during the construction phase to ensure that construction is in accord with the original drawings approved. There is also an inspection when construction is completed before final approval is granted. This last step is generally fulfilled within one week if everything is in order (however, most projects have a few problems which must be alleviated so delays are longer).

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### Travel and Tour Operators

Tour operators pay a C5,000 processing fee. There are a number of requirements for travel and tour operators which include:

- a fully functioning office (with a telephone, telex/fax, safe, toilet facilities, car park, directional signs, doors and windows protected by iron grills);
  - qualified personnel (for travel agencies, the manager and at least one other officer must have an IATA/UFTAA Diploma and additional two years experience within the last four years with an IATA approved agency or airline, while tour operators are required to have a manager and at least one other officer who have successfully completed certified courses in tourism, tour guiding or ground handling);
  - bank account in the name of the company;
  - basic operational books (IATA reference books, GTB information publications, guide maps);
  - operational vehicles.
- 

Annual Licenses. Approved enterprises are inspected on an annual basis and there is an annual licensing fee. The fee schedule for restaurants and clubs is as follows:

#### Restaurants

Grade 1 (large capacity)	C100,000
Grade 1 (small capacity)	C75,000
Grade 2	C50,000
Grade 3	C30,000
Fast Foods	C50,000
Rest Stops	C20,000
Chop Bars	C20,000
Snack Bars	C10,000
Drinking Bars	C10,000

#### Clubs

Discotheques	C75,000
Night Clubs	C50,000

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Licensing fees for travel and tour operators are as follow:

IATA tour and travel agencies	C100,000
IATA travel agencies	C100,000
non-IATA tour and travel agencies	C80,000
non-IATA travel agencies	C50,000
non-IATA tour operators	C20,000

For hotels, the fees also vary by location as shown on the following table.

**TABLE 4-2: GHANA TOURISM BOARD FEES**

		PROPOSED FEES (ACCORDING TO LOCATIONS)				
CATEGORY OF LOCATION PLANT	SPECIFIC PLANT	CITY (METROPOLITAN)	MUNICIPAL LOCATION & AKOSOMBO	OTHER REGIONAL CAPITALS	DISTRICT CAPITAL & NKAWKWAW	OTHERS
Accommodation	A. <u>Hotels</u>	(¢2M)	10% (off)	20%	30%	40%
	5-Star	¢ 1.5				
	4-Star	¢ 750,000				
	3-Star>50 rms	¢ 500,000				
	3-Star<50 rms					
	2-Star	¢ 250,000	¢ 225,000	¢ 200,000	¢ 175,000	¢ 150,000
	Guest House	¢ 100,000	¢ 90,000	80,000	70,000	60,000
	1-Star	¢ 100,000	¢ 90,000	80,000	70,000	60,000
	Budget Hotels	¢ 40,000	¢ 35,000	30,000	35,000	20,000
	Home Lodging	¢ 10,000				
	Serviced Flats*					
	B. <u>Resorts</u>	¢ 500,000				

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Annual Returns. Annual operational returns for the preceding year are required which include the number of tourists handled, country of origin of tourists, amount of foreign exchange earned, latest audited accounts, statements on general operations of the operator (such as upcoming promotional efforts).

Constraints Analysis. Unlike the Ministry of Trade and Industry, the GTB has not eliminated the need for the screening of investments in its sectoral area. The screening of hotel investments is largely duplicative, considering the extensive analysis that is undertaken on zoning and infrastructure issues at local planning committee meetings (as discussed in the Development/Building Permit application process). The annual licenses required -- including chop bars -- are duplicative of those needed from local assemblies. Finally, there are difficulties in obtaining the necessary forms as only a limited number of people appear to have access to them.

Recommendations. The GTB should follow the lead of the Ministry of Trade and Industry and end the need for screening and annual licenses. Through its rating system, the GTB can continue to monitor and uphold hotel standards without requiring firms to undergo an annual licensing process. In terms of travel and tour operators, there is not a compelling need for GTB screening and licensing. In many countries, these operations are effectively monitored through industry associations. The annual licenses required by restaurants, discotheques, and chop bars is highly unusual and the health standards of these establishments are best monitored by local assembly health departments.

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### **Forestry Department**

(Ministry of Lands and Forestry)  
P.O. Box 527  
Accra

Telephone: 776145  
Fax: 772728

Contact: Chief Conservator of Forests

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Within the Ministry of Lands and Forestry there are three agencies where an investor in a timber-related business would have contact.

At present, the Forestry Department is responsible for the granting of timber concessions.

Application Process. Application Form FD/CV/1 for obtaining timber concessions can be purchased at the Forestry Department for a cost of C5,000. In general, each piece of land has 4-5 applicants. A series of criteria are used to evaluate competing applicants; these include:

- previous performance of the applicants;
- equipment;
- professional forester employees;
- expected financial return;

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- amount of processing to be undertaken.

Delays of 2-3 months in the granting of concessions are typical and if a timber concession is granted, a processing fee of C500,000 is assessed. For areas of up to three square miles, concessions are granted for a minimum of five years; most concessionaires receive concessions of 40 years.

Following the granting of the concession, the "Property Mark" must be registered with the local District Officer of the Forestry Department. The property mark is used so that timber products from the various concessionaires can be tracked. There is no initial fee for the property mark but after the first year, an annual fee of C50,000 is levied. At that time, the concessionaire must also provide a tax clearance certificate and demonstrate that all rent and royalties have been paid.

Operationalization. The District Forestry Officer, in liaison with the concessionaire, shall inspect the concession in order to assist in the preparation of a pre-operational logging plan. The logging plan shall contain the following information on a contoured Ordinance Survey Map:

- concession boundary;
- coupe/compartments;
- productive and protective working areas;
- location of water courses and drainage structures;
- haulage roads and major skid tracks;
- log dumps and refuse sites.

In addition, the logging plan should outline the felling sequence of the harvesting operation.

Annual Fees. Regardless of the type of tree being harvested or the location, timber concessionaires pay C1,000 per hectare annually. There are also a series of royalty fees on each tree that is harvested. These fees can be paid at one of the Forestry Department's regional offices.

Constraints Analysis. The present policy regarding the granting of timber concessions is currently under review. In the past, the process has been flawed to some degree by delays and a lack of transparency.

Recommendation. In order to ensure transparency, maximize GoG revenues, and limit timber felling to environmentally sound levels, it is recommended that the government periodically auction off timber concessions to the highest qualified bidder.

**Timber Export and Development Board**

P.O. Box 515  
Takoradi

Telephone: 031-262921/6

Contact: Samuel Appiah

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Milling. If the investor has the intention of establishing a mill, then s/he must also register with the Forest Products Inspection Bureau. The Bureau is responsible for quality control for both local and export consumption.

Constraints Analysis. Presently the Timber Export and Development Board registers all milling operations to ensure quality control. This additional step in the investment process is unlikely to be cost-effective as quality control standards are strongly maintained through the competitive forces of the market.

Recommendation. The argument for licensing of industrial operations to assure quality levels is questionable and assumes that domestic and overseas consumers are ignorant of what they are purchasing. Experience in other countries demonstrates that government imposed quality controls are less effective than extension services provided to producers on how to improve production and design techniques. Therefore it is recommended that the Timber Export and Development Board eliminate its licensing function to allow its resources to be more fully oriented to providing extension services.

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**Customs, Excise & Preventive Service (CEPS)**

P.O. Box 68  
Accra

Telephone: 666841

Fax: 666845

Contact: Commissioner

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Bonded Warehouse. To establish a bonded warehouse, an investor needs to complete Application Form C&E 66. Attached to the application should be the "building plan and the situation of the same in relation to other buildings." If the premises is found to be adequately secure by CEPS, the investor is required to post two bonds -- a Premises Bond and a Removal Bond -- equivalent to the goods' dutiable value. Normally, each consignment must be separately bonded although in some circumstances CEPS will allow for an annual bond.

Bonded warehouses utilize a double-key ("Revenue Lock") system to ensure that no leakages onto the domestic market occur and in addition there is often a Customs officer on-site.

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While bonded warehouses are primarily used by importers of finished goods, a few manufacturing firms are also operating under this regime.

Permission to operate a bonded warehouse must be renewed every two years.

Constraints Analysis. The current administration and monitoring of the bonded warehouse program is based on both physical and paper controls. Consequently, bonded warehouses typically have an on-site customs officer as well as being subject to periodic audits by customs officials. This dual control system is the most cumbersome one for firms as it effectively doubles the bureaucracy. The double key system is the least sophisticated of bonded warehouse security measures. The utilization of the double-key system means that the customs officer must be present to reach inventories and if the officer is absent, the planned work cannot be conducted. Despite the use of the revenue locks, each bonded warehouse is also required to obtain two bonds to ensure that no leakages onto the local market occur.

Recommendation. The extensive set of controls imposed on bonded warehouse operators are a vestige of past government policies which featured high tariff rates and an absence of trust between the government and the private sector. The reduction of tariff rates provides less motivation for leakages onto the local economy than previously existed. Consequently, it is recommended that a bonded warehouse program be established which is based solely on paper controls that are verified by periodic CEPS audits and secured through annual bonds. As such, there would no longer be a need for revenue locks and on-site officers. Moreover, it is recommended that Ghana require only one annual bond as is typical in most bonded programs globally.

The following table summarizes the proposed solutions to constraints identified in this chapter.

TABLE 4-3: SPECIALIZED APPROVALS

Agency Name	Constraint	Proposed Solution	Action Required
<b>Ministry of Food and Agriculture</b>	foreign investment restrictions in fishing contradict specific areas listed in Investment Act as off-limits to foreigners	End restrictions against foreign investment in non-tuna fishing as it is a violation of the Investment Act. End requirement that foreign investors must have a local partner in tuna fishing operations as it is a violation of the Investment Act.	legislative
<b>Ghana Standards Board (GSB)</b>	approval required for all goods; unfairly discriminates against formal sector firms	Assume firms are innocent until proven guilty: remove licensing requirements and focus on products suspected of being potentially harmful. Alternatively, limit GSB approvals to certain sectors such as processed foods.	legislative
<b>Ghana Tourism Board (GTB)</b>	unnecessary and duplicative screening process; unlike the Ministry of Trade and Industry, the GTB still undertakes extensive screening of all tourism projects despite fact that zoning and infrastructure issues are covered at local planning committee meetings; annual licenses required of all operations -- including chop bars; difficulties in obtaining necessary forms	End application process for tourism operations as was done with industrial operations. End requirement for annual licenses as was done for industrial operations as it is duplicative of local assembly registration.	ministerial

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<b>Forestry Department</b> (Ministry of Lands and Forestry)	slow and non-transparent timber concession granting procedures	Auction off timber concessions to the highest qualified bidder to maximize GoG revenues and ensure transparency of concession awards.	ministerial
<b>Timber Export and Development Board</b>	unnecessary registration of milling operations to ensure quality control	End registration of milling operations as quality control is best assured by consumer demands.	ministerial
<b>Customs, Excise &amp; Preventive Service (CEPS)</b>	unnecessarily require both physical and paper controls for bonded warehouse operations	Establish a bonded warehouse system based on paper controls that are verified by periodic CEPS audits.	ministerial

## Operational Requirements

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Once a firm is ready to begin operations, a number of other steps must be undertaken. The bulk of these are related to labor issues and import/export procedures. In addition, there are a myriad of returns and filings required by governmental agencies; Table 5-1 lists all of these requirements. In all, a firm would be required to submit at least 21 separate filings per year. This figure does not include any import or export documentation, repatriation of funds, or specialized licenses. Consequently, this number is likely to be significantly less than the actual times an investor must encounter Ghanaian bureaucracy. The long list of operational requirements is evidence that the bureaucratic constraints hampering private sector development do not end once firms are legally established; in fact, red tape negatively impacts firms in Ghana on an on-going basis.

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### A. Finance

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#### Bank of Ghana

Treasury Department  
P.O. Box 2674  
High Street  
Accra

Telephone: 666902/8

Contact: Foreign Transaction Examinations Office

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External Accounts. Non-traditional exporters are entitled to retain 100 percent of their foreign exchange earnings. These companies are allowed to establish "external accounts" with commercial banks either in or outside of Ghana. To apply for permission to hold an external account, an investor needs to state in letter form the nature of the exports and explain why an external account is needed. If possible, the Bank of Ghana would like to see a one year projection of exports, the percentage to be retained abroad, and how the remainder will be utilized in Ghana. It typically takes one week to approve applications for external accounts; there is no processing fee. There is also no time limit on the use of funds within the external accounts.

Overseas Loans. The regulations on obtaining overseas loans are apparently somewhat ambiguous. While the Bank of Ghana prefers to vet these loans they can be done directly with commercial banks with no intervention. When the Bank of Ghana does get involved, approval of these loans can take as long as three months time.

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Externalization of Funds. To transfer funds externally, investors are required to complete Form B1 which is available at no charge from commercial banks. This form can be used for, among others:

- business profits;
- dividends on equity investments;
- royalties;
- interest on loans from abroad;
- insurance premiums, claims, and earnings;
- personal remittances.

These transactions are done directly through the commercial banks and the investor would have no direct interaction with the Bank of Ghana. Commercial banks note that the externalization of funds is virtually automatic and typically occurs in one day.

Constraint Analysis. Given the liberalization of foreign exchange policies, the need to apply for a foreign exchange account is unnecessary. In many countries, these accounts can be established through commercial banks without governmental interference. In addition, the current BoG procedures on assuming foreign loans are somewhat ambiguous; it is unclear whether BoG approval of overseas loans is still required and conflicting reports were made by banking officials.

Recommendations. The reforms made in the foreign exchange regime have eliminated the need for some of the BoG's procedures related to hard currency transactions. The statutory registration of external accounts is not difficult, but it imposes yet another unnecessary regulatory requirement on businesses. Given the current foreign exchange regime, it is recommended that commercial banks be free to set up foreign exchange accounts without BoG approval. The BoG should end the confusion which exists on assuming overseas loans by explicitly terminating its policy of vetting these transactions.

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### Commercial Banks

Ghana has three development banks, four merchant banks, one venture capital company, and seven commercial banks.

The commercial banks include:

- Standard Chartered Bank Ghana Limited;
- Barclays Bank of Ghana Limited;
- Social Security Bank Limited;
- Ghana Commercial Bank;
- National Savings and Credit Bank;
- Bank for Credit and Commerce;
- Ghana Cooperative Bank.

**TABLE 5-1: RETURNS AND FILINGS REQUIRED**

GOVERNMENT OFFICE	ITEM	FREQUENCY	ATTACHMENTS	COST
<b>General Licenses</b>				
Registrar - General's Department	Registration	Annual	R-G Annual Return Form Audited Financial Statements	C 1500
IRS	Income Projection/ Registration (Beginning of the year - for withholding calculation)	Annual	IT Form 299B Copy of Certified Accounts	Varies C1200 - 100,000
	Tax Return (End of year)	Annual	IT Form 22A Copy of Certified Accounts	Varies
	PAYE New Employee Registration		IT Form 54	None
	PAYE Employment Termination		IT Form 53	None
Accra Metropolitan Authority	Business Licenses	Annual		Varies Industry: C50,000- 120,000
	Property Taxes	Annual		0.5% of assessed value
Public Employment Centres	Employment Registration	Quarterly	Listing of Remaining and Filled Vacancies	None
SSNIT	Social Security Payments	Monthly	Employee Salaries	12.5% - employers contribution 5% - employees contribution

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GOVERNMENT OFFICE	ITEM	FREQUENCY	ATTACHMENTS	COST
<b>Specialized Licenses</b>				
Factories Inspectorate	License	Annual	Form FI.1	Half original registration fee (C5000 - 75,000)
Ministry of Food and Agriculture	Tuna Fishing License	Annual	Type and Tonnage of Ship Proof of Ship's Ownership	None
Ghana Standards Board	Product Licenses	6 - 12 months	Form CM.1	C10,000 per product
Ghana Tourism Board	Catering License	Annual	Form L.I. 1205 Annual Operational Returns	Restaurant/Clubs: C10,000 - 100,000
	Tour Operators License	Annual	Form L.I. 1293 Annual Operational Returns	Travel/Tour Operators: C20,000 - 100,000
	Accommodations License	Annual	Form L.I. 1205 Annual Operational Returns	Accommodation C10,000 - 2 million
Forestry Department	Property Mark	Annual	Proof of Rent & Royalty Payments Tax Clearance Certificate	C50,000
	Timber Concession	Annual		C1000/hectare
	Royalty Fees	Upon Harvesting		Varies C4000 - 13,220/m <sup>3</sup>
CEPS	Bonded Warehouse License	Every 2 Years	Form C&E66 Building Plan Premises & Removal Bonds	None
Bank of Ghana	Externalizing Funds	Each Transaction	Form B1 Documentary Evidence	None

The merchant banks and venture capital company include:

- Merchant Bank Ghana Limited;
- Continental Acceptances Limited;
- Ecobank Ghana Limited;
- Meridian BIAO;
- Venture Fund Management Company.

The development banks include:

- National Investment Bank;
- Agricultural Development Bank;
- Bank for Housing and Construction.

To set up an account in a commercial bank, investors need to present their certificate of incorporation, the regulations of the firm (Table A), and their Certificate to Commence Business (all of which are obtained from the Registrar-General's office).

Long-term finance is generally not available in Ghana. Banks note that they typically lend on an overdraft basis even when used for long-term lending. Interest rates at this writing ranged from 24-33 percent (inflation was estimated at 21 percent). Collateral requirements are often as high as 100-150 percent of loan value although some companies are able to obtain unsecured lines of credit.

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### **Ghana Stock Exchange**

The Ghana Stock Exchange has been in operation since 1990 and companies can list shares if they:

- have a total issued amount of at least C200,000,000 nominal value and there are a minimum 100 holders of such securities;
- have a stated capital of at least C100,000,000 for the First List or C50,000,000 for the Second List;
- are offering a sale to the public of shares whose market value is not less than C30,000,000 for the First List and C15,000,000 for the Second List and constitute not less than 25 percent of the number of shares issued by the company.

If projects meet the necessary guidelines and have presented all required information the process will take approximately 60 days.



## B. Labour

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### Department of Factories Inspectorate

(Ministry of Employment)

P.O. Box M.58

Accra

Telephone: 662633 or 664892

Contact: Chief Inspector of Factories

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The Factories Inspectorate is responsible for ensuring the health and safety of workers. Regional offices of the Factories Inspectorate are located throughout the country. According to the Factories, Offices and Shops Act, 1970, the definition of a factory includes any premises (whether or not within a building) in which one or more persons are employed in manual labour.

Application Process. Investors are required to register with the Factories Inspectorate at least one month prior to the commencement of operations. At that time, the investor must complete the application Form FI.1 -- " Notice of Occupation of Factory" In addition, building plans should also be submitted.

The processing fee depends on the expected number of employees and ranges from C10,000-C150,000.

If everything is in order, the certificate can be issued in as little as two to three days. Applications are rarely rejected, although approximately 60 percent of applicants have to address some problem before obtaining the certificate.

Annual License. All factories are expected to obtain the certificate on an annual basis (at half of the original registration fee). Inspections can be as short as two hours or as long as one week, depending on the size of the factory and the type of operations.

Every factory is required to keep a register known as the General Register. This must contain information on reports of accidents and industrial diseases, periodic painting/whitewashing, and other information as required by the government.

Constraint Analysis. The license required by the Factories Inspectorate unfairly discriminates against formal sector firms vis-a-vis informal sector firms which are much less likely to be subject to this requirement. This, despite the fact that working conditions are generally better in formal sector firms than informal sector firms.

Recommendations. Like the Ghana Standards Board, the Factories Inspectorate should begin a policy of assuming that firms are innocent until proven guilty. Consequently, licensing requirements could be removed and the Inspectorate could better focus on factories suspected of having dangerous

working conditions. Alternatively, licensing procedures could be limited to sectors that are considered particularly dangerous.

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**Ministry of Employment and Social Welfare**

P.O. Box 58  
Accra

Contact: nearest Public Employment Centre

Telephone: 664927

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Employers are required to register employment vacancies with one of the 56 Public Employment Centres in Ghana. Employers are legally obligated to go through the Public Employment Centres whenever they need to engage employees; the Labour Decree prohibits the employment of persons not in possession of a Registration Certificate Book issued by a Public Employment Centre. These centres will provide curriculum vitaes of appropriately qualified personnel for positions identified by employers. If the persons referred by the Centre are not acceptable to the employer, the employer may, after the lapse of ten days from the date of application, appoint any other duly registered person and the terms of the employment should be furnished to the Centre. There is no charge for this service.

Inspectors from the Labour Inspectorate check to ensure that workers are hired through the employment centres rather than hired directly by the companies themselves. Inspection of work premises typically occur every three to six months.

The employment of children under the age of 15 years is prohibited unless the employment is with the child's own family and involves light work of an agricultural or domestic character only.

Minimum Wage. The current minimum wage is C790 per day. In Ghana the standard workweek is 40 hours.

Employers often provide transportation, rent, and meal allowances as part of the salary package but these have been consolidated and are subject to taxation. There are no statutory training or health care benefits.

Workers are entitled to 14-21 days of annual leave for unskilled labour and 21-36 days for skilled and managerial workers; there are 11 statutory holidays.

Dismissal. To dismiss a worker a company needs to substantiate the termination. The standard means for doing this is to file memos to the worker's file and make formal warnings to the worker. However, even when this process is followed, the worker can protest the termination.

Redundancy. Section 34 of the Labour Decree states that a company must inform the Ministry of the reason for the lay-off, how many are to be affected, and how benefits will be paid. Lay-offs of ten workers or more cannot be effected until the Commissioner of Labour's permission has been granted.

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## THE INVESTOR ROADMAP TO GHANA

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If an employer who has laid-off less than ten workers at a time is to create redundancies that would total ten or more, they would also require permission.

When applying for permission to lay-off employees, companies are required to present the following information:

- production plant capacity or turnover/volume for the past 3-5 years;
- materials for goods supply position (existing stocks, materials in transit, letters of credit position);
- financial position for the past three years (after-tax profits, cash position each year together with present indebtedness);
- total number of employees (and how the various staff levels are to be affected);
- timing of the retrenchment in respect of the various groups of employees;
- details of employees who wish to take advantage of the Redundancy Clause in the Collective Agreement, if any;
- future status (how long the enterprise will be partially closed and whether a further retrenchment may be needed -- stating the factors on which it would depend);
- any specific conditions in respect to the lay-off (payment of due benefits, first consideration of who to be recalled);
- any other relevant information.

Reporting Requirements. Under the Labour Decree, employers are required to file quarterly returns to the appropriate Public Employment Centre on filled and outstanding vacancies. Every contract between workers and employers shall be presented to the employer for attestation by a Labour Officer and registered by the Chief Labour Officer. All accidents must also be reported to the nearest Labour Office.

Constraints Analysis. Mandatory registration of employment vacancies introduces a counterproductive rigidity into the labor market. It adds an unnecessary level of government bureaucracy and has shown little positive effect in creating job opportunities or better placing employees. The workings of the Centres are reportedly non-transparent as they are subject to favoritism and requests for money from job-seekers. Despite the existence of this regulation, many businesses continue to hire employees directly, without the services of the Public Employment Centres. In this way, firms must break the law to utilize efficient hiring practices.

Firms are also required to provide quarterly employment returns to the Centres. This is yet another example of unnecessary red tape imposed upon businesses. Because firms already are required to submit up-to-date employment information to the Social Security and National Insurance Trust, this statistical collection effort is duplicative.

The need to register every contract between employees and employers is questionable. While the government should actively ensure that labor abuses do not occur, the registration of private contracts between workers and management is unusual and represents yet another unnecessary step for private sector enterprises.

Ghana's rule that all lay-offs must be approved by the Ministry exists as another rigidity in the labor market. In an increasing number of countries, this type of paternalistic policy is being rescinded.

Recommendations. The mandatory registration of employment vacancies is a vestige of Ghana's former centrally planned economic model. This requirement is counterproductive and should be abolished. Similarly, the quarterly employment returns that must be submitted are duplicative and should be terminated. The registration of labor contracts is also unnecessary and can be eliminated. While mandated severance pay structures should be maintained, it is recommended that the requirement for approvals for lay-offs from the Commissioner of Labour be terminated.

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### **Social Security and National Insurance Trust (SSNIT)**

P.O. Box M149  
Accra

Telephone: 667731

Contact: Director General

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Social security payments are required for all enterprises that employ four or more workers. The employer contribution is 12.5 percent of wages while the employee contribution is five percent. These percentages are fixed for all salary levels and there are no maximum or minimum levels. Non-resident employees are not required to contribute to the scheme provided that a similar scheme is operational in their own country.

Registration Process. Employers are required to complete application Form SS/2. In addition, workers must have completed application Form SS/1 if they do not yet have a social security number. The employer is responsible for attaching a list of all employees, their social security numbers and salary levels.

There is no fee for the application form and no processing fee. It generally takes two to three days for an employer to receive his registration number.

Payment Process. SSNIT has 44 district offices where payments can be made. Companies are to make the payments on a monthly basis and have a two week grace period. After the grace period, a penalty of three percent is added.

Constraint Analysis. The current registration and reporting process for SSNIT is relatively straightforward, however, difficulties were encountered in obtaining necessary forms as only one person in the central Accra office has the authority to distribute them.

While nearly all countries have mandatory public sector managed pension schemes such as SSNIT, Chile gives workers the option to make their retirement investment with either the national social security fund or an approved private sector alternative of their choice. This program has been a great success and has significantly increased Chile's national savings rates. This in turn has made greater funds available to be invested in productive activities.

Recommendation. SSNIT should ensure easy access to required forms by ensuring adequate print runs and wider access to the forms within the organization. Allowing workers to opt out of the SSNIT

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## THE INVESTOR ROADMAP TO GHANA

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in favor of alternative private pension plans would represent a radical departure from the current system and would place Ghana at the forefront of liberalization activities in Africa. While more study would be needed to determine such a program's viability in the Ghanaian environment, this option is worthy of examination.

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### C. Import/Export Process

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#### Customs, Excise & Preventive Service (CEPS)

P.O. Box 68  
Accra

Telephone: 666841  
Fax: 666845

Contact: Commissioner

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Under the new system currently being implemented at the port of Tema, the clearing of imports normally ranges from 3-7 days; air freighted imports can take anywhere from two hours to three days. The information required includes:

- one copy of the pro-forma invoice;
- Import Declaration Form (IDF -- available from the Ministry of Trade and Industry for C5,000);
- Clean Report of Findings (obtained from one of the three pre-shipment inspection agencies; the cost of this service is one percent of CIF value or \$200 -- whichever is higher.)<sup>1</sup>
- Single Administrative Document (SAD) -- Form C-15 (available from CEPS for C5,000);
- Form C-61;
- packing list;
- bill of lading;
- Shippers Council Form (available for C2,500);
- bill of entry -- A1 form (available for no charge from commercial banks, used only when import is not internally funded).

The system of import permits have largely been disbanded and are now required only for a few items such as:

- food products (Ministry of Agriculture);
- meat products (Ministry of Health);
- pharmaceuticals (Ministry of Health);
- firearms (Ministry of the Interior);
- chemicals (Environmental Protection Council);

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<sup>1</sup> The pro-forma invoice and IDF are sent to the pre-shipment inspection agent for non-mining shipments over \$3,000; there is no floor for food and pharmaceuticals.

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## THE INVESTOR ROADMAP TO GHANA

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- communications equipment (Ghana Frequency Board).

The "Clean Report of Findings" is issued within Ghana by one of the three pre-shipment inspection agencies, typically within three to five days of receiving final documentation (contractually it must be done within seven days).

Imports -- even containers -- are typically subjected to multiple physical examination at the port. Though not commonly practiced, container seals can be opened at the importers premises but transportation for Customs, security and other agents must be provided and this is seen as a costly alternative by most importers.

Exports are subject to fewer delays and are typically processed in one or two days. Upon request, containers can be sealed at the manufacturers but they are normally sealed at the port's export shed.

Information required for export shipments include:

- A2 form (available from commercial banks);
- Certificate of Origin (available for C3,000 from the Ghana National Chamber of Commerce after the A2 Form is completed);
- packing list;
- pro-forma invoice;
- Single Administrative Document (available from CEPS for C5,000).

Export licenses have been eliminated for all but a few items. Exceptions include:

- ferrous scrap metal (Ministry of Trade and Industry);
- handicrafts and antiques (Ghana Museums and Monuments Board);
- foodstuffs, plants, and seeds (Plant Protection and Quarantine Department of the Ministry of Agriculture);
- aquarium fish (Fisheries Department of the Ministry of Agriculture);
- live animals and pets (Games and Trophy Export Permit from the Games and Wildlife Department and a Health Certificate from the Animal Health Division of the Ministry of Health);
- logs, lumber and wood products (Forest Products Inspection Bureau);
- fresh seafood (Ghana Standards Board).

Constraints Analysis. Despite the significant reforms that have been taken, import procedures in Ghana leave a great deal of room for improvement. Despite the liberalization of trade and the reduction in overall import tariffs, Ghana still employs a multiple physical examination of imports more reminiscent of a closed economy. The multiple examinations have several negative repercussions as they encourage opportunities for pilferage, damage, and corruption. The excessive number of forms and steps means that goods still require anywhere from 4 to 10 days to be cleared. In contrast to countries such as Singapore, which clears goods in as little as 15 minutes through its computerized, spot check system.

Difficulties are also encountered in obtaining needed forms. With eight other documents required for the clearing process, the import declaration form (from the Ministry of Trade and Industry) appears to be duplicative of other forms and documents required.

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## THE INVESTOR ROADMAP TO GHANA

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While import licenses have generally been eliminated for most products, the approval required from the Ghana Frequency Board for the importation of telephones and fax machines is unnecessary.

Recommendations. To reduce delays and decrease opportunities for pilferage, damage, and corruption, it is recommended that Ghana adopt a random physical inspection system in favor of the current multiple physical examinations required. This evolution would require further computerization and training of Customs officials. Delays can also be addressed by reducing the number of forms, it is recommended that the IDF and Forms C-15 and C-61 be consolidated. To ensure competitive clearing procedures, the government should adopt a policy of clearing goods (from ship to factory) within a maximum 24 hours.

The need for the Ghana Frequency Board to authorize and monitor radio and television frequencies is well understood. But there does not appear to be any strong reason to continue the Frequency Board's practice of approving the importation of telephones and fax machines in Ghana's current democratic environment. Consequently, it is recommended that this vestige of Ghana's past be removed.

The following table summarizes the proposed solutions to constraints identified in this chapter.

TABLE 5-2: OPERATIONAL REQUIREMENTS

Agency Name	Constraint	Proposed Solution	Action Required
<b>Bank of Ghana Treasury Department</b>	unnecessary application for external accounts; ambiguous BoG procedures on those assuming overseas loans	Statutory registration of external accounts is unnecessary given current foreign exchange regulations. Explicitly terminate policy of vetting overseas loans given liberalization of the foreign exchange regime.	ministerial
<b>Department of Factories Inspectorate (Ministry of Employment)</b>	unfairly discriminates against formal sector firms by requiring licenses before start-up as well as on an annual basis	Assume firms are innocent until proven guilty: remove licensing requirements and focus on factories suspected of having dangerous working conditions. Alternatively, limit approvals to certain sectors considered particularly dangerous.	legislative and ministerial
<b>Ministry of Employment and Social Welfare</b>	unnecessary mandatory registration of employment vacancies; unnecessary mandatory quarterly employment returns; unnecessary registration of contracts; unnecessary requirement for approval of lay-offs	End mandatory registration of employment vacancies with Public Employment Centres as employers should be free to hire the employees of their choice. End requirement for firms to supply quarterly returns on filled and unfilled vacancies to Public Employment Centres. End mandatory registration of contracts. While maintaining mandated severance pay structures, end requirement for approvals from the Commissioner of Labour for lay-offs.	legislative and ministerial
<b>Social Security and National Insurance Trust (SSNIT)</b>	difficulties in obtaining necessary forms	Ensure easy access to required forms.	internal



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<b>Customs, Excise &amp; Preventive Service (CEPS)</b>	multiple physical inspections cause unnecessary delays, damage, pilferage, and corruption; excessive number of forms and delays of 4-10 days on imports; difficulties in obtaining forms	Adopt random physical inspection system. Reduce the number of forms by consolidating the IDF, Forms C-15 and C-61. Adopt policy of maximum 24 hour customs and handling delays from ship to factory. Ensure easy access to required forms.	legislative, ministerial, and internal
<b>Ghana Frequency Board</b>	unnecessary approval required for importation of telephones and fax machines	End requirement for GFB approval for the importation of non-sensitive telecommunications equipment.	ministerial

## Conclusions and Recommendations

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### A. Bureaucratic Constraints

In conducting this research, the difficulties faced by investors in dealing with the multitude of bureaucratic steps to set up a business were experienced first-hand. Despite the fact that in most offices there were several people doing no work, it was common that there was only one person who had access to the required forms or information; frequently, these people were not available despite pre-set appointments. In a few cases, outright demands for money were made. In other cases, required forms were out of print or could only be obtained at a branch office. For example, the SAD and bonded warehouse forms could not be obtained at CEPS headquarters; one senior Customs official had no idea where Forms C-27 and C-30 (relating to bonded warehouse operations) could be obtained or how much they cost (privately produced forms are acceptable so long as they are printed in red ink). An indication of the depth of the problem is that a private market in forms exists, due to the difficulty in obtaining them from the government.

One clear problem is the unnecessary duplication of activities. It is not clear why businesses are required to make annual registrations at the Registrar-General when annual registrations are also necessary with the local assembly and the Internal Revenue Service. The duplication of forms and permits is to some degree caused by the poor level of communication between government agencies. Communication problems are a result of poor telecommunications and the absence of computer networks. For example, when Town and Country Planning asks the Lands Commission to determine whether the development permit applicant is actually in possession of the land, TCP officials recommend that the investor deliver the form to the Lands Commission to accelerate the process. Similarly, investors should deliver building permit application forms from the Engineering to the Health Department, despite the fact that they are both part of the Accra Metropolitan Assembly. The establishment of the export shed at the port of Tema demonstrates that government services can be better coordinated to better serve the business community.

The poor flow of information was evidenced on several occasions. Senior officials at the IRS and the Chamber of Commerce, for example, were not informed of the passage of the new Investment Act. As a result, the IRS was still collecting the Alien Employment Tax even though it was abolished in the 1994 amendment to the Investment Code.

Investors face particularly strong bureaucratic obstacles in the following areas:

- access to land and titles;
- utility installation and service;
- import procedures;
- environmental protection procedures;
- labor laws.

## B. Conclusions

Despite the commitment to broad liberalization at a high level, the framework for counterproductive intervention by government officials persists, and a hostile attitude ensures that procedural "checks" become delays and added costs. It is difficult to determine the true source of these bureaucratic constraints. Depending on the informant, some combination of the following three reasons are given:

- civil servants' lack of awareness or indifference to the problems faced by the private sector;
- the need for extensive government controls because of the pervasive dishonesty of the private sector;
- the need for "supplemental income generation" by underpaid government officials.

Whatever the reason, the level of service that the government provides to investors is generally poor. As shown on Table 6-1, there are too many steps, too many agencies, and too many delays involved in the investment process. Given the typical delays encountered in accessing land, receiving development and building permits, obtaining utilities, and receiving approval from the EPC, a project can easily take two years before it is operational. The complexity of the process is evidenced by the three flow charts presented in Chapters 2 and 3 of this report. The high opportunity costs that this entails is particularly detrimental to small and medium-scale projects which do not have the financial means to undergo long periods before becoming operational and thus able to generate revenue.

The difficulty of the existing investment environment is evidenced by three observations.

- First, officials at the GIPC as well as at international accounting offices, strongly recommend that foreign investors find local partners. Joint venture agreements are essential, they argue, because of the difficulties a foreign investor would face in dealing with the Ghanaian bureaucracy.
- Second, a large number of investors use consultants or lawyers to assist them in dealing with red tape in the investment process. The extensive use of lawyers and consultants in this manner is a sign that the regulatory environment is severely constrained. International accounting firms note that it is essential that legal representation be obtained before investing in Ghana.
- Third, there appears to be a substantial gap between approved and actual investment. In 1993, 452 projects with expected investment of approximately US\$170 million were approved. Actual investment was substantially less with 117 projects bringing in cash and capital equipment totalling US\$27 million. Low realization rates are frequently an indication of excessive red tape as investors become frustrated and abandon their projects. Realization rates in the 60 to 70 percent range are a typical target of promotion agencies. In some countries the actual realization rate is lower than 20 percent (i.e. Pakistan at 14 percent), while locations like Singapore claim realization rates of over 80 percent. While more extensive analysis would be needed to determine Ghana's rate, it appears to be on the lower end of the scale.

**TABLE 6-1: START-UP COSTS AND DELAYS**

I. General Approvals, Permits & Licenses	Costs	Delays
Registrar - General	Processing: C10,000 Forms: C500 Stamp Tax : 0.2% >C25,000	5 days
Ghana Investment Promotion Centre	Registration: US \$250 Form: C10,000	5 days
Internal Revenue Service	Internal Revenue Service Registration: C2,500 Tax Clearance Certificate: C500	1 hour 1 hour
Ghana Immigration Service	Processing Fee: C20,000/year	2 weeks
Accra Metropolitan Authority	Business Licenses (Industries): C50,000 - 120,000 Property Tax: 0.5% of assessed value	
<b>II. Site Development</b>		
Lands Committee	Development Charge: Approximately C10 million (for 2 acres) Surveying etc.: Approximately C100,000 Processing: C5000	3-6 months (can be up to 2 years)
Town & Country Planning	Development Permit Processing: C3,000	8-12 weeks
Accra Metropolitan Authority-City Engineering	Building Permit Form C5,000 Processing Fee: 0.25% estimated building cost	1-3 months
Accra Metropolitan Authority-Health	None	3 days
Environmental Protection Council	Processing: C10,000 - C100,000	Up to 21 days - if no impact  1-3 months for minimum impact report EIA - 1 year to prepare; 45 days to assess
<b>III. Utility Providers</b>		
Electricity Corporation of Ghana	Installation: Approximately C8-9 million per km for 11 kv	1 month to prepare - cost estimate 2-3 months for installation
Ghana Water & Sewerage Corporation	Installation: C140,000 - 340,000	2-8 weeks
Posts & Telecommunications Corporation	Installation: C50,000 - 100,000/line Deposit: (International Direct Dial Service) C200,000/line	minimum 7 days (for some, 1 year or more)
<b>IV. Specialized</b>		
Ghana Standards Board	Application Form: C6,000 Testing Fee: C25,000 - 50,000 Licensing Fee: C10,000/product	4-8 weeks
Factories Inspectorate	Processing Fee: C10,000 - 150,000	2-3 days
Social Security and National Insurance Trust	None	2-3 days
Ministry of Food & Agriculture	None	1 week
Ghana Tourism Board	Hotel Application Processing: C15,000 Tour Operators Processing: C5,000	Preliminary Approval - 2 weeks
Forestry Department	Timber Concession Processing Fee C500,000	2-3 months

### C. Recommendations

The above analysis provides strong evidence that Ghana's policy and regulatory environment remains an important constraint to private sector development. The fact that these obstacles persist should not be interpreted as a failure of the reform program. The government has made great strides on a series of constraints; these remaining bottlenecks can generally be classified as second-tier constraints. Despite all of the improvements -- and positive media attention -- a great deal of work remains to be done. Given this situation, a few key recommendations can be made.

- The government must continue to stress the need for second-tier policy and regulatory reform. Increased public/private sector dialogue through organizations such as the Private Sector Advisory Group will play a critical role in this effort. Experience in other countries demonstrates that strong public/private sector cooperation is needed to effect real policy and regulatory reform. Implicit in this statement is that the private sector can no longer be viewed as "guilty until proven innocent." Regulations and procedures can be dramatically changed with the assumption that the private sector is innocent until proven guilty. Making this leap of faith is difficult, however, and requires constant pressure from the most senior levels of the government to be successfully implemented. At the same time, civil service reform must proceed to provide a leaner, better paid, and more responsive bureaucracy. This should be complemented with a campaign to convince civil servants of the need to reduce unnecessary procedures while providing assistance on standard procedures in use elsewhere.

As part of this reform effort, a number of potential changes should be considered. These include:

- Remove unnecessary, outmoded, or duplicative steps from the investment process. Examples include: end the Frequency Board's approval to import telephones and faxes; rescind annual registration required at the Registrar-General's; terminate mandatory registration of employment vacancies at Public Employment Centres; end the Ghana Tourism Board's licensing of restaurants and chop bars and leave this responsibility to district assembly officials; and simplify the approval process for hotels and tour operators so that they are in line with those applied to other industry and service operations.
- Streamline Customs procedures and the import clearing process. This can be done by eliminating unnecessary steps, computerizing Customs, and establishing a system of spot checks of container imports (based on the reliability of the importer) to replace multiple physical inspections.
- Make necessary policy changes to improve the investment climate. Existing land policy does not provide sufficient security of property and restricts and slows access to land. In order to lower costs and increase service levels, reform of utilities is essential. This reform could include allowing private competition, privatizing or contracting management of utilities, or establishing public commissions to serve as consumer advocates.
- When steps cannot responsibly be eliminated, improvements can often still be made. This can be done through simplification of documents, reduction in the number of attachments, and ensuring the availability of forms through wider distribution, easier access, and sufficient print

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runs. Copies of commonly needed forms should also be centralized in the GIPC given its role as a focal point for investors.

- The establishment of private sector developed and managed industrial estates can address constraints related to land access, development and building permit process, and utilities hookup. Private sector estates of this type in many developing countries provide high quality facilities and services at reasonable prices to users while simultaneously proving to be sound investments for the developers. The provision of private telecommunications and electric service in industrial estates is also becoming increasingly common in countries with high costs or unreliable service.
- The solution to the government's poor inter-agency information sharing is not forcing investors to personally contact each relevant agency; the proper solution is to set up better and wider information networks. These networks could reduce delays in the application for lands and title, the development and building permit process, as well as in import/export procedures. The development of a computerized tracking system for Customs would allow it to better identify trustworthy importers and thus implement a less cumbersome spot check system.

Given the continued problems with red tape, the GIPC's new emphasis on investor facilitation is an important step in the right direction. While it will be difficult for the GIPC to shift from its former focus of screening to facilitation and promotion, this transformation is critical and should be supported by its partner agencies throughout the government. As the GIPC gears up to take a more active promotional role overseas, however, it is important that it not allow facilitation efforts to be neglected. Reasons for this argument include:

- investor facilitation is less costly than expensive overseas promotional efforts and usually requires only staff time and minimal other costs. This contrasts with the normally high and somewhat speculative costs associated with image building and investment generation activities overseas.
- the highest potential investors are those that have already submitted applications. At present, a relatively small percentage of intended investment has been realized.
- satisfied operating investors are the best promoters a country can have.

Singapore, Thailand, Malaysia, and Ireland have consistently emphasized investor service and facilitation as part of their promotional programs. Similarly, promotional bodies in the Philippines and Indonesia are shifting their attention to facilitating investors. While the GIPC's upcoming promotional efforts are important, they should not come at the expense of investor facilitation and service, particularly given the currently difficult bureaucratic environment.

The above recommendations are based on the assumption that there is a willingness to implement second-tier policy and regulatory reform within the government. It is difficult to determine the willingness to deepen reform. On the one hand, many issues have not been addressed due to political sensitivities, more pressing concerns, and human resource constraints within the government itself. Moreover, problems with petty corruption appear to be escalating; given the low pay of civil servants

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this is an extremely difficult issue to address. This is critical as many of the bureaucratic constraints are at least partly attributable to a reluctance to remove steps which provide opportunities for supplemental income generation. It is hoped that under civil service reform, with a leaner but better paid workforce, petty corruption issues will ease. In other countries, however, higher pay levels have not always been the solution to this problem.

On the other hand, the government has shown the willingness to carry forward difficult policy initiatives. The President and many senior level officials have shown great resolve in advancing the reform effort; in other countries, high level backing was a critical element in reducing bureaucratic constraints. Continued pressure for implementing these reforms is required if Ghana is to maximize its potential and successfully complete the reform effort.

Annex A:  
Application Forms for General Approvals,  
Permits and Licenses



Registrar-General's Department

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**A Copy of Regulations 1 to 82**

in Part I of Table A in the

**Second Schedule**

to the

**Companies Code, 1963 (Act 179)**

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The company is a private company and accordingly,

- (a) the right to transfer shares is restricted in manner following, that is to say, the directors may, in their absolute discretion and without assigning any reason therefore decline to register any transfer of any share;
- (b) the number of members and debentureholders of the company, exclusive of persons who are *bona fide* in the employment of the company and of persons who having been formerly *bona fide* in the employment of the company were while in such employment and have continued after the determination of such employment to be members or debentureholders of the company, is limited to fifty;

Provided that where two or more persons hold one or more shares of debentures jointly they shall for the purposes of this regulation be treated as a single member;

- (c) the company is prohibited from making any invitation to the public to deposit money for fixed periods or payable at call, whether bearing or not bearing interest.

### SHARES AND VARIATION OF RIGHTS

9. The company may, by special resolution altering these Regulations,
  - (a) increase the number of its shares by creating new shares;
  - (b) reduce the number of its shares by cancelling shares which have not been taken or agreed to be taken by any person, or by consolidating its existing shares, whether issued or not, into a smaller number of shares;
  - (c) provide for different classes of shares by attaching to certain of the shares referred, deferred or other special rights or restrictions whether in regard to dividend, voting, repayment, or otherwise;

Provided that the voting rights of equity shares shall comply with the provisions of sections 31 and 50 of the Code and the voting rights of preference shares shall comply with the provisions of sections 31 and 49 of the Code;

- (d) in accordance with section 59 of the Code create preference shares which are, or at the option of the company are liable, to be redeemed on such terms and in such manner as may be provided, but subject to compliance with the provisions of sections 60 to 63 of the Code.

10. (1) The company shall not issue any new or unissued shares for cash unless the same are offered in the first instance to all the shareholders or to all shareholders of the class or classes being issued in proportion as nearly as may to be their existing holdings.

(2) The offer to the existing shareholders shall be by notice specifying the number of shares to which the shareholder is entitled to subscribed and limiting a time, not being less than twenty-eight days after the date of service of the notice, after the expiration of which the offer, if not accepted, will be deemed to be declined.

(3) After the expiration of such time, or on receipt of an intimation from the shareholder that he declines to accept the shares offered, the board of directors may, subject to the terms of any resolution of the company and to the provisions of section 202 of the Code, dispose of the same at a price not less than that specified in the offer in such manner as they think most beneficial to the company.

(4) This regulation shall not be alterable except with the unanimous consent of all the members of the company.

11. If at any time the shares are divided into different classes, the rights attached to any class may be varied with the written consent of the holders of at least three-fourths of the issued shares of that class or the sanction of a special resolution of the holders of the shares of that class.

12. Subject to compliance with the provisions of sections 60 to 63 of the Code the company may exercise the powers conferred by section 59 of the Code to.

- (a) purchase its own shares;
- (b) acquire its own shares by a voluntary transfer to it or nominees for it;
- (c) forfeit in manner hereinafter appearing any shares with an unpaid liability for non-payment of calls or other sums payable in respect thereof.

13. The company may pay commission or brokerage to any person in consideration of his subscribing or agreeing to subscribe or agreeing to procure subscriptions for any shares in the company provided that the payment does not exceed ten *per centum* of the price at which the shares are issued.

14. Share certificates shall be issued in accordance with section 53 of the Code.

### CALLS ON SHARES

15. (1) Where shares are issued upon the terms that any part of the price payable therefore is not payable at a fixed time the board of directors may from time to time make calls upon the shareholders in respect of any moneys unpaid on their shares, provided that no call shall be payable less than twenty-eight days from the date fixed for the payment of the last preceding call, and each shareholder shall subject to receiving not less than fourteen days notice specifying the time or times and place of payment, pay to the company at the time or times and place so specified the amount called upon his shares.

(2) A call may be revoked or postponed as the directors may determine.

16. A call shall be deemed to have been made at the time when the resolution of the directors authorising the call was passed and may be required to be paid by instalments.

17. The joint holders of a share shall be jointly and severally liable to pay all calls in respect thereof.

18. If a sum called in respect of a share is not paid before or on the day appointed for payment, the person from whom the sum is due shall pay interest thereon from the date appointed for payment to the time of actual payment at such rate not exceeding five *per centum per annum* as the board of directors may determine, but the board of directors shall be at liberty to waive payment of such interest wholly or in part.

19. Any sum which by the terms of issue of a share becomes payable on application therefore or an allotment, or at any fixed date shall for the purposes of these Regulations be deemed to be a call duly made and payable on the date on which by the terms of issue the same becomes payable, and in the case of non-payment all the relevant provisions of these Regulations as to payment of interest and expenses, forfeiture, sale or otherwise shall apply as if such sum had become payable by virtue of call duly made and notified.

20. As between shares of the same class the company shall not differentiate between the holders as to the amount of calls to be paid or the times of payment.

21. If the company shall receive from any shareholder all or any part of the moneys not presently payable or called upon any shares held by him the sum shall not be treated as a payment in respect of the shares until such sum becomes due and payable on such shares and in the mean time shall be deemed to be a loan to the company upon which the company may pay interest at such rate not exceeding five *per centum per annum* as may be agreed between the board of directors and such shareholder.

## FORFEITURE OF SHARES

22. If a shareholder fails to pay any call or instalment of a call, including any sum deemed to be a call under regulation 19 hereof, the board of directors may at any time thereafter during such time as any part of the call or instalment remains unpaid, serve a notice on him requiring payment of so much of the call or instalment as is unpaid, together with any interest which have accrued.

23. The notice shall name a further day not earlier than the expiration of fourteen days from the date of service of the notice on or before which the payment required by the notice is to be made, and shall state that in the event non-payment at or before the times appointed the shares in respect of which the call was made will be liable to be forfeited.

24. If the requirements of such notice are not complied with, any share in respect of which the notice has been given may, at any time thereafter, before the payment required by the notice has been made, be forfeited by a resolution of the directors to that effect.

25. A forfeited share may either be cancelled by alteration of these Regulations or may be retained as a treasury share until sold or otherwise disposed of on such terms and in such manner as the board of directors think fit.

26. A person whose share have been forfeited shall cease to be a member in respect of the forfeited shares and shall be bound to surrender to the company for cancellation the share certificate or certificates in respect of the shares so forfeited but shall, notwithstanding, remain liable to pay to the company in respect of the shares, but his liability shall cease if and when the company shall have received payment in full of such moneys in respect of the shares.

27. A statutory declaration in writing that the declarant is a director or the secretary of the company and that a share in the company has been duly forfeited on the date stated in the declaration, shall be conclusive evidence of the facts therein stated as against all persons claiming to be entitled to the share.

## LIEN

28. (1) The company shall have a first and paramount lien on all shares issued with an unpaid liability for all moneys, whether presently payable or not, called or payable at a fixed time in respect of that share.

(2) The company's lien shall extend to all dividends payable thereon.

29. If any sum in respect of which the company has a lien is presently payable the board of directors, after serving the notice required by regulations 22 and 23 hereof, may, at any time before the payment required by such notice has been made, sell any share on which the company has such lien instead of forfeiting it in accordance with regulation 24 hereof.

30. (1) To give effect to any such sale the board of directors may authorise some person to transfer the shares sold to the purchaser thereof.

(2) The purchaser shall be registered as the holder of the share comprised in such transfer and he shall not be bound to see to the application of the purchase money nor shall the title to his shares be affected by any irregularity or invalidity in the proceedings in reference to the sale.

31. The proceeds of such sale shall be received by the company and applied in payment of such part of the amount in respect of which the lien exists as is presently payable, and the residue, if any, shall, subject to a like lien for sums not presently payable as existed upon the shares before the sale, be paid to the person entitled to the share at the date of the sale but the company shall not be bound to make such payment unless and until such person has surrendered to the company for cancellation his share certificate or certificates relating to the shares so sold.

## TRANSFER AND TRANSMISSION OF SHARES

32. Subject to regulation 8 (a) hereof shares shall be transferable and transfers shall be registered in the manner provided by sections 95 and 98 of the Code.

33. In the event of the death of any shareholder or in the event of the ownership of any share devolving upon any person by reason of his being the legal personal representative, receiver, or trustee in bankruptcy of the holder, or by operation of law, the provisions of section 99 of the Code shall apply.

## DIVIDENDS

34. The company may, by ordinary resolution, declare dividends in respect of any year or other period but no dividend shall exceed the amount recommended by the board of directors.

35. No dividend shall be paid unless,

- (a) the company will, after such payment, be able to pay its debts as they fall due;
- (b) the amount of such payment does not exceed the amount of the company's income surplus immediately prior to the making of such payment.

36. The board of directors may, before recommending any dividend, set aside out of the profits or income surplus of the company such sums as they think proper in order to provide for a known liability, including a disputed or contingent liability, or as a depreciation or replacement provision and may carry forward any profits or income surplus which they may think prudent to distribute.

37. All dividends shall be declared and paid as a fixed sum *per share* and not as a proportion of the amount paid in respect of a share.

38. The board of directors may deduct from any dividend payable to any shareholder all sums of money presently payable by him to the company in respect of his shares.

39. (1) Any dividend payable in cash may be paid by cheque or warrant sent by post directed to the registered address of the shareholder or, in the case of joint holders, to the registered address of that one who is first named on the register of members, or to such person and to such address as the holder or joint holders may in writing direct. Every such cheque or warrant shall be made payable to the order of the person to whom it is sent.

- (2) Any one of two or more joint holders may give effectual receipts for any dividends.
- (3) Every dividend payment shall be accompanied by a statement showing the gross amount of the dividend, and any tax deducted or deemed to be deducted therefrom.

40. No dividend shall bear interest against the company.

## CAPITALISATION ISSUES AND NON-CASH DIVIDENDS

41. The company, upon the recommendation of the directors, may exercise the powers conferred by section 74 of the Code,

- (a) to make capitalisation issues of shares in accordance with sub-section (1) of section 74.
- (b) to resolve, in accordance with subsection (3) of section 74, that any sum standing to the credit of the company's income surplus and which could have been distributed by way of dividend shall be applied in paying up amounts for the time being unpaid on shares.
- (c) to direct, in accordance with subsection (4) of section 74, that payment of a dividend shall be wholly or partly by distribution of securities for money or fully paid shares or debentures of another body corporate or of fully paid debentures of the company.

### ACCOUNTS AND AUDIT

42. The board of directors shall cause proper books of account to be kept and a profit and loss account and balance sheet to be prepared audited and circulated in accordance with sections 123 to 133 of the Code.

43. Auditors, qualified in accordance with section 270 of the Code, shall be appointed and their duties regulated in accordance with sections 134 to 136 of the Code.

### GENERAL MEETINGS AND RESOLUTIONS

44. The powers of the members in general meeting shall be as stated in section 137 of the Code.

45. Annual general meetings shall be held in accordance with section 149 of the Code.

46. Extraordinary general meetings may be convened by the directors whenever they think fit in accordance with section 150 of the Code and shall be convened by the directors on a requisition of members in accordance with section 271 of the Code.

47. Notice of general meetings shall be given in accordance with sections 152 to 159 of the Code and accompanied by any statements required to be circulated therewith in accordance with sections 157 to 159 of the Code.

48. Meetings may be attended by the persons referred to in section 160 of the Code but a member shall not be entitled to attend unless all calls or other sums presently payable by him in respect of shares in the company have been paid.

49. The quorum required for any general meeting shall be as stated in section 161 of the Code.

50. (a) In accordance with section 163 of the Code any member entitled to attend and vote at a meeting of the company shall be entitled to appoint another person, whether a member of the company or not, as his proxy to attend and vote instead of him and such proxy shall have the same rights as the member to speak at the meeting.

50. (b) An instrument appointing a proxy shall be in the following form or a form as near thereto as circumstances admit:

I/We \_\_\_\_\_ of \_\_\_\_\_ Limited  
being a member/members of the above-named company hereby  
appoint \_\_\_\_\_  
or failing him \_\_\_\_\_ of \_\_\_\_\_  
of \_\_\_\_\_ as my/our  
proxy to vote for me/us on my/our behalf at the annual/extraordinary  
general meeting of the company to be held on the  
day of \_\_\_\_\_ 19\_\_\_\_ and at any adjournment thereof

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_.

This form is to be used.

\* in favour of  
resolution number 1.

against  
\* in favour of  
resolution number 2.

against

*(Delete if only one resolution is to be proposed; add further instructions if more than two resolutions are to be proposed.)*



Useless otherwise instructed, the proxy will vote as he thinks fit.

*\* Strike out whichever is not desired.\**

51. A body corporate which is a member of the company may attend and vote either by proxy or by a representative appointed in accordance with section 165 of the Code.

52. Meetings shall be conducted in accordance with sections 166 to 173 of the Code. On a poll being demanded the chairman of the meeting shall not be required to direct a postal ballot in accordance with subsections (6), (7) and (8) of section 170 of the Code unless he thinks fit or an ordinary resolution to that effect is moved at the meeting and passed on a show of hands.

53. In accordance with section 174 of the Code a resolution in writing signed by all the members for the time being entitled to attend and vote at general meetings, or being bodies corporate by their duly authorised representatives, and if the company has only one such member by that member shall be as valid and effective for all purposes, except as provided by such section 174, as if the same had been passed at a general meeting of the company duly convened and held, and if described as a special resolution shall be deemed to be a special resolution within the meaning of the Code.

54. Minutes of general meetings shall be kept in accordance with section 17 of the Code.

55. If at any time the shares of the company are divided into different classes the foregoing regulations shall apply to a meeting of any class of members in like manner as they apply to general meetings but so that the necessary quorum shall be as set out in section 175 of the Code.

#### VOTES OF MEMBERS

56. Subject to any rights or restrictions for the time being attached to any class of preference shares and which may be validly attached thereto pursuant to section 49 of the Code.

- (a) on a show of hands each member and each proxy lawfully present at the meeting shall have one vote, and on a poll each member present in person or by proxy shall have one vote for each share held by him,
- (b) in the event of a postal ballot being directed pursuant to sub-sections (6), (7) and (8) of section 170 of the Code, each member entitled to attend and vote at the meeting shall have one vote for each share held by him.

#### DIRECTORS

57. The number of directors, not being less than two or more than five, shall be determined by ordinary resolution of the members in general meeting and until so determined shall be two.

58. The continuing directors may act notwithstanding any vacancy in their body but if and so long as their number is reduced below two or below the number fixed by the directors as the necessary quorum they may act for four weeks after the number is so reduced, but thereafter may act only for the purpose of increasing their number to that number or of summoning a general meeting of the company and for no other purpose.

59. The appointment of directors shall be regulated by sections 181 and 272 of the Code.

60. The persons referred to in section 182 of the Code shall not be competent to be appointed directors of the company.

61. A director need not be a member of the company or hold any shares therein.

62. The office of directors shall be vacated in accordance with section 184 of the Code and any director may be removed from office in accordance with section 185 of the Code.

63. (1) The company may appoint substitute directors in accordance with section 187 of the Code and any director may appoint an alternate director in accordance with section 188 of the Code.

(2) An alternate director shall not be entitled to be remunerated otherwise than out of the remuneration of the director appointing him.

64. At least one director of the company shall at all times be present in Ghana.

65. The remuneration payable to any director in whatsoever capacity shall be determined or approved by the members in general meetings in accordance with section 194 of the Code.

66. The proceedings of the directors shall be regulated by section 200 of the Code and the board of directors may delegate any of their powers to committees of the directors in accordance with that section.

67. Minutes of meetings of the board of directors and of any committee of directors shall be kept in accordance with section 201 of the Code.

### POWERS AND DUTIES OF DIRECTORS

68. (1) The business of the company shall be managed by the directors who may pay all expenses incurred in promoting and registering the company;

(2) Subject to section 202 of the Code, the board of directors may exercise all such powers of the company, including power to borrow money and to mortgage or charge its property and undertaking or any part thereof and to issue debenture, as are not by the Code or these Regulations required to be exercised by the members in general meeting.

69. In any transaction with the company or on its behalf and in the exercise of their powers the directors shall observe the duties and obligations imposed on them by sections 203 to 205 of the Code.

70. Subject to compliance with section 207 of the Code, a director may enter into any contract with the company and such contract or any other contract of the company in which any director is in any way interested shall not be liable to be avoided nor shall any director be liable to account for any profit made thereby by reason of the director holding the office of director or of the fiduciary relationship thereby established.

71. Any director may act by himself or his firm in a professional capacity for the company, except as auditor, and he or his firm shall be entitled to proper remuneration for professional services as if he were not a director.

### EXECUTIVE AND MANAGING DIRECTORS

72. The board of directors may exercise the powers conferred by section 192 of the Code to appoint one or more of their body to any other office or place of profit under the company, other than the office of auditor, for such period and on such terms as they may determine and, subject to the terms of any agreement entered into in any particular case, may revoke such appointment.

73. (1) The board of directors may exercise the power conferred by section 193 of the Code to appoint one or more of their body to the office of managing director for such period and on such terms as they may determine and, subject to the terms of any agreement entered into in any particular case, may revoke such appointment and such appointment shall be automatically determined if the holder of the office ceases from any cause to be a director.

(2) The directors may entrust to and confer upon a managing director any of the powers exercisable by them upon such terms and with such restrictions as they think fit, and either collaterally with, or on the exclusion of, their own powers, and subject to the terms of any agreement entered into in any particular case, may from time to time revoke or vary all or any of such powers.

74. No remuneration shall be payable to any director in respect of any office or place of profit to which he is appointed under the foregoing regulations unless and until the terms of his appointment have been approved by ordinary resolution of the company in general meeting in accordance with section 194 of the Code.

## SECRETARY AND OFFICERS AND AGENTS

75. The Secretary shall be appointed by the board of directors for such time, at such remuneration, and upon such conditions as they think fit, and any secretary so appointed may be removed by them, subject however to his right to claim damages if removed in breach of contract.

76. A provision in the Code or these Regulations requiring or authorising a thing to be done by or to a director and the secretary shall not be satisfied by its being done by or to the same person acting both as director and as, or in place of, the secretary.

77. (1) The board of directors may from time to time appoint officers and agents of the company and may appoint any body corporate, firm, or body of persons, whether nominated directly or indirectly, by the board of directors to be the attorney or attorneys of the company for such purposes and with such powers, authorities and discretions, not exceeding those vested in or exercisable by the directors under these Regulations, and for such period and subject to such conditions as they may think fit.

(2) Any such powers of attorney may contain such provisions for the protection and conveniences of person dealing with any such attorney as the directors may think fit and may also authorise any such attorney to delegate all or any of the powers, authorities and discretions vested in him.

## THE SEAL

78. The directors shall provide for the safe custody of the seal, which shall only be used by the authority of the board of directors or of a committee of the directors authorised by the board of directors in that behalf, and every instrument to which the seal shall be affixed shall be signed by a director, and shall be countersigned by the secretary or by a second director or by some other person appointed by the directors for the purpose.

79. The company may exercise the powers conferred by section 148 of the Code with regard to having an official seal for use abroad, and such powers shall be vested in the board of directors.

## SERVICE OF DOCUMENTS.

80. Any document may be served by the company on any member, debentureholder or director of the company in the manner provided by section 262 of this Code.

## WINDING-UP

81. (1) If the company shall be wound up the liquidator may, with the sanction of a special resolution of the company and any other sanction required by the Code or by the Bodies Corporate (Official Liquidation) Act, 1963 (Act, 180), divide amongst the members in specie or kind the whole or any part of the assets of the company, whether they shall consist of property of the same kind or not, and may for such purpose set such value as he deems fair upon any property to be divided as aforesaid and may determine how such division shall be carried out as between the members or different classes of members.

(2) The liquidator may, with the like sanction vest the whole or any part of such assets in trustees upon such trusts for the benefit of the members as the liquidator, with the like sanction, shall think fit.

(3) Notwithstanding the foregoing no member shall be compelled to accept any securities whereon there is any liability.

## INTERPRETATION

82. In these Regulations, unless the context otherwise required,

- (a) "Code" means the Companies Code, 1963 (Act 179), or any statutory modification or re-enactment thereof;
- (b) words or expressions shall have the same meaning as in the Code;
- (c) references to sections of the Code shall mean such sections as modified or re-enacted from time to time

We the undersigned are desirous of forming an incorporated Company in pursuance of these Regulations and we respectively agree to take the number of shares in the Company set opposite our respective names and to pay therefore in cash the consideration respectively stated.

Name and Description of Subscribers	Number of Shares Taken by Each Subscriber	Consideration Payable in Cash

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_

WITNESS to the above Signature:

Full Name \_\_\_\_\_

Address \_\_\_\_\_

Occupation \_\_\_\_\_

No. of Company.....

**THE COMPANIES CODE, 1963**

*Fee: 0*

**RETURNS OF PARTICULARS OF THE COMPANY UNDER SECTION 27 (1) OF  
THE COMPANIES CODE ON INCORPORATION**

*Pursuant to Section 27 (1)*

Name of Company Limited

Presented by

(a) Name of Company: Limited

(b) Authorised Business or Nature of Objects:

(c) Particulars of Directors and Secretary:

**DIRECTORS**

1	2	3	4	5	6
Present Name	Any former Forename or Surname	Nationality	Usual Residential Address	Business Occupation	Particulars of other Directorship

**SECRETARY**

1	2	3	4
Present Name	Any former Forename or Surname	Usual Residential Address	Business Occupation

(e) Name and Address of Auditor .....

(f) Address and P.O. Box No. of:

1. Registered Office.....

2. Principal Place of Business.....

(f) Address at which register of members is kept and maintained (if elsewhere than at the registered office).....

(g) If Company has shares

\* (i) Amount of Stated Capital .....

(ii) No. of authorised shares of each class.....

(iii) Amount of issued shares of each class.....

Amount paid in cash of each class.....

Amount paid otherwise than in cash of each class.....

(h) Amount remaining to be paid on each class

(i) Presently .....

(ii) Not yet due .....

..... Director

..... Director

..... Secretary

In addition a fee for the stated capital exceeding the first C5,000 is C100 for each C5,000 or part thereof.

Name of Company:

Form No. 4  
(Compliance with Code)

THE COMPANIES CODE, 1963

Stamp : 01.20

**DECLARATION THAT CONDITIONS OF SECTION 28 OF THE COMPANIES  
CODE, 1963, HAVE BEEN COMPLIED WITH**

*(To be used by Companies limited by shares)*

Name of Company

Presented by

To the Registrar of Companies

We

of

being Directors and Secretary respectively of

Limited

do solemnly and sincerely declare:

That there has been paid to the Company for the issue of its shares consideration to the value of at least one thousand Cedis, of which at least two hundred Cedis have been paid in cash within the meaning of Section 45 of the Companies Code, 1963.

And we make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act, 1835.

Declared at \_\_\_\_\_ the \_\_\_\_\_ day of \_\_\_\_\_  
19 \_\_\_\_ . before me  
\_\_\_\_\_  
Commissioner of Oaths

To be signed by all Directors and Secretary of the Company.

Number of }  
Company }

# THE COMPANIES CODE, 1963

Annual Return Form

Form of Annual Return of a Company incorporated  
under The Companies Code, 1963

AS required by Part M of the Companies Code, 1963 (Section 122)

Fee ₵1,500.00

*Annual Returns of*

LIMITED

made up to the \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_

(Being the date of the Annual General Meeting for the year 19\_\_ )

### SITUATION AND P.O. BOX NUMBER OF REGISTERED OFFICE

The address of the Registered  
Office of the Company is }

### SITUATION OF REGISTER OF MEMBERS

The address of the place  
at which the Register  
of Members is kept (if  
other than the Regis-  
tered Office of the  
Company) is }

### SITUATION OF REGISTER OF DEBENTURE- HOLDERS

The address of the place in Ghana  
other than the Registered Office  
of the Company, at which is  
kept any Register of holders of  
Debentures of the Company is }

### COMPANY'S PRINCIPAL PLACE OF BUSINESS

### CERTIFICATE APPROPRIATE TO A PRIVATE COMPANY ONLY

A. CERTIFICATE TO BE GIVEN BY A DIRECTOR AND THE SECRETARY OF EVERY PRIVATE COMPANY (whether an Exempted Body Corporate or not).

WE CERTIFY that the Company has not since the date of † [the incorporation of the Company/the last Annual Return] issued any invitation to the public to acquire any Shares or Debentures of the Company or to deposit money with it.

Signed \_\_\_\_\_ Director Signed \_\_\_\_\_ Secretary

†In the case of the first Return strike out the second alternative. In the case of a second or subsequent Return strike out the first alternative.

B. WE CERTIFY that (a) the number of Members and debenture-holders of the Company does not exceed fifty; or that any excess of the number of Members of the Company over fifty consists wholly of persons who under paragraph (b) of Subsection (3) of Section 9 of The Companies Code, 1963, are not to be included in reckoning the number of fifty.

Signed \_\_\_\_\_ Director Signed \_\_\_\_\_ Secretary

The Return must be signed, at the end, by a Director and the Secretary of the Company

Delivered for filing by \_\_\_\_\_



3. Summary of Stated Capital, Shares and Debentures\*

J. STATED CAPITAL

	<p>€</p>
(a) amount of total proceeds of every issue of shares for cash, including any amounts paid on calls made on shares issued with an unpaid liability, without any deductions for expenses or commissions ..	_____
(b) amount of total value of the consideration as stated in the agreement, received for every issue of shares otherwise than for cash .. ..	_____
(c) total amount transferred to stated capital from surplus, as defined in section 69 of this Code, including the credit balance on the share deals account referred to in section 63 of this Code .. .. .	_____
Total .. .. .	<p>_____</p> <p>_____</p>

(b) ISSUED SHARES AND DEBENTURES

	<i>Number</i>	<i>Class</i>								
2. Number of authorised shares of each class	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; border-bottom: 1px solid black;">_____</td><td style="width: 50%; border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> </table>	_____	_____ shares	_____	_____ shares	_____	_____ shares	_____	_____ shares	
_____	_____ shares									
_____	_____ shares									
_____	_____ shares									
_____	_____ shares									
3. Number of shares of each class issued	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; border-bottom: 1px solid black;">_____</td><td style="width: 50%; border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> </table>	_____	_____ shares	_____	_____ shares	_____	_____ shares	_____	_____ shares	
_____	_____ shares									
_____	_____ shares									
_____	_____ shares									
_____	_____ shares									
4. Number of treasury shares of each class	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; border-bottom: 1px solid black;">_____</td><td style="width: 50%; border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> <tr><td style="border-bottom: 1px solid black;">_____</td><td style="border-bottom: 1px solid black;">_____ shares</td></tr> </table>	_____	_____ shares	_____	_____ shares	_____	_____ shares	_____	_____ shares	
_____	_____ shares									
_____	_____ shares									
_____	_____ shares									
_____	_____ shares									

NOTE:—This page is reserved for binding and must not be written across

	<i>Amount</i>	<i>Class</i>
5. Total amount of calls unpaid which are due and payable of each class.	£ _____	_____ shares
	£ _____	_____ shares
	£ _____	_____ shares
	£ _____	_____ shares

	<i>Number</i>	<i>Class</i>
6. Total number of shares of each class forfeited.	£ _____	_____ shares
	£ _____	_____ shares
	£ _____	_____ shares
	£ _____	_____ shares

7. Total amount paid (if any) on shares forfeited      £ \_\_\_\_\_

**4. Particulars of indebtedness**

Total amount of indebtedness of the company in respect of all mortgages and charges which are required to be registered with the Registrar of Companies under the Companies Code, 1963. }      £ \_\_\_\_\_

NOTE.—This margin is reserved for bidding and must not be written across

**Directors and Secretaries**  
of the company at the date of this return

Usual residential address	Business occupation and particulars of other directorships*

NOTE.— This margin is reserved for biading and must not be written across

*Director*

*Secretary*

**NOTES**

\*The names of all bodies corporate incorporated in Ghana of which the director is also a director should be given, except bodies corporate of which the company issuing the return is the wholly owned subsidiary or bodies corporate which are the wholly owned subsidiaries either of the company or of another company of which the company is the wholly owned subsidiary. A body corporate is deemed to be the wholly owned subsidiary of another if it has no members except that other and that other's wholly owned subsidiaries and its or their nominees. If the space provided in the form is insufficient, particulars of other directorships should be listed on a separate statement attached to this return.

†Where all the partners in a firm are joint secretaries the name and principal office of the firm may be stated.

6. Particulars of  
Particulars of the persons who are directors\*

Present Forename and Surname	Any former Forename or Surname†	Nationality

NOTE: This margin is reserved for binding and must not be written across

Particulars of the person who is secretary of the company at the date of this return

Name (In the case of an individual, present Forenames and Surname. †In the case of a corporation the corporate name)‡	Any former Forename or Forenames and Surname‡	Usual residential address (In the case of a corporation, the registered or principal office)‡

NOTES

\*"Director" includes any person who occupies the position of a director by whatsoever name called, and any person in accordance with whose directions or instructions the directors of the company are accustomed to act.  
 †Former (a) In the case of any person a former forename or surname where that name or surname was changed or disused before the person bearing the name attained the age of eighteen years or has been changed or disused for a period of not less than twenty years; or  
 (b) In the case of a married woman the name or surname by which she was known previous to the marriage.

## 5. List of Past and

\*List of persons holding shares in the company as at the date of the Annual since the date of the last return, or in the case of the first return, of the incorporation, an index sufficient to enable the name of any

Folio in register ledger containing Particulars	NAME AND ADDRESSES, ETC.†				
	Present forename and Surname	Any former forename or Surname	Residential and postal Address	Business Occupation	Nationality

NOTE: This margin is reserved for binding and must not be written across

## NOTES

\*If the return for either of the two immediately preceding years has given as at the date of that return the full particulars required as to past and present members and the shares and stock held and transferred by them, only such of the particulars need be given as relate to persons coming to or becoming members since the date of the last return and to shares transferred since that date or to changes as compared with that date in the amount of stock held by a member. If only particulars of changes are given, the heading to the List should be marked "Particulars of Changes only"

†Forenames of past and present members should be shown in full as well as surnames.

BEST AVAILABLE COPY

**Present Members**

General Meeting for 19\_\_\_\_, and of persons who have held shares therein at any time poration of the company.—*N.B. If the names in the list are not arranged in alphabetical person to be readily found must be annexed.*

Account of Shares				Remarks
Number of shares held by existing members at date of return*†	Particulars of shares transferred since the date of the last return, or, in the case of the first return, of the incorporation of the company, by (a) persons who are still members and (b) persons who have ceased to be members‡			
	Number‡	Date of registration of transfer		
		(a)	(b)	

NOTE: --This margin is reserved for binding and must not be written across

\*The aggregate number of shares held by each member must be stated, and the aggregates must be added up so as to agree with the number of shares shown in the Summary of Stated Capital and Debentures to have been taken up.

†When the shares are of different classes these columns should be sub-divided so that the number of each class held, or transferred, may be shown separately. Where any shares have been converted into stock the amount of stock held by each member must be shown.

‡The date of registration of each transfer should be given as well as the number of shares transferred on each date. The particulars should be placed opposite the name of the transferor and not opposite that of the transferee, but the name of the transferee may be inserted in the "Remarks" column immediately opposite the particulars of each transfer.

5. List of Past and

\*List of persons holding shares in the company as at the date of the Annual since the date of the last return, or in the case of the first return, of the incorporation, and index sufficient to enable the name of any

Folio in register ledger contains particulars	NAME AND ADDRESS, ETC.*				
	Present forename and Surname	Any former forename or Surname	Residential and postal Address	Business Occupation	Nationality

NOTE: This column is reserved for blinding and must not be written across

NOTES

\*If the return for either of the two immediately preceding years has been given as at the date of that return the full particulars required as to past and present members as to the shares and stock held and transferred by them, only such of the particulars need be given as relate to persons ceasing to be or becoming members since the date of the last return and to shares transferred since that date or to changes as compared with that date in the amount of stock held by a member. If only particulars of changes are given, the heading to the List should be printed "Particulars of Changes only."  
 \*Particulars of past and present members should be shown in full as well as amounts.





THE NATURE OF THE AUTHORISED BUSINESS OR OBJECTS

NOTE.—This margin is reserved for binding and must not be written across

\_\_\_\_\_  
*Director*

\_\_\_\_\_  
*Secretary*

**SUBSIDIARY COMPANIES AND BODIES CORPORATE IN WHICH THE COMPANY IS BENEFICIALLY ENTITLED TO 25% VOTING RIGHTS**

Name of Company	Country of Incorporation	Nature of Business

NOTE.—This margin is reserved for binding and must not be written across

*Certified copies of Accounts*

Except where the company is either an exempted body corporate as defined by section 269 (5) of the Companies Code, 1963, which sends with this return a certificate in the form set out below, there must be annexed to this return a written copy, certified both by a director and by the secretary of the company to be a true copy of every balance sheet circulated to the members and debenture-holders for the period to which this return relates in pursuance of section 124 of the Companies Code, 1963. If any such balance sheet or document required by law to be annexed thereto is in a foreign language there must also be annexed to that balance sheet a translation in English of the balance sheet or document certified in the prescribed manner to be a correct translation. If any such balance sheet as aforesaid or document required by law to be annexed thereto did not comply with the requirements of the law as in force at the date of the audit with respect to the form of balance sheets or documents aforesaid, as the case may be, there must be made such additions to and corrections in the copy as would have been required to be made in the balance sheet or documents in order to make it comply with the said requirements, and the fact that the copy has been so amended must be stated thereon.

**Additional Certificate to be given in the case of an Exempt Private Company by the Persons signing the Certificates on page 1**

We certify that, to the best of our knowledge and belief the conditions mentioned in subsection (5) of section two hundred and sixty-nine of the Companies Code, 1963, are satisfied at the date of this return and have been satisfied at all times since \_\_\_\_\_

\_\_\_\_\_  
*Director*

\_\_\_\_\_  
*Secretary*

\*In the case of the first return strike out the second alternative. In the case of a second or subsequent return strike out the first alternative.  
†Insert "1st July, 1963" (the date of the commencement of the Companies Code, 1963) or, if the company was registered after that date, the date on which it was registered.

Ghana Investment Promotion Centre



# GHANA INVESTMENT PROMOTION CENTRE

Form GIPC/R1  
(Registration Form)

## INVESTOR REGISTRATION FORM

under the Ghana Investment Promotion Centre Act 1994

(ACT 478)

Information Supplied will be treated as  
**CONFIDENTIAL**

TO BE COMPLETED IN TRIPPLICATE AND FORWARDED TO:-

The Chief Executive,  
Ghana Investment Promotion Centre,  
P.O. Box M193,  
Accra

Tel: (233-21) 665125-9 Fax: (233-21) 663801 Telex: 2229 INVEST GH.

### FOR GIPC OFFICE USE ONLY

- (i) Date received at GIPC: .....
- (ii) Application received in good order. [ ]
- (iii) Name of Registration Officer: .....
- (iv) Signature: .....
- (v) Minimum foreign equity capital requirement satisfied. [ ]
- (vi) Date Certificate Issued .....
- (vii) Certificate Number .....

**Please provide information requested as complete as possible.  
A separate sheet may be used, if necessary.**

**PART I : ENTERPRISE DATA**

**1. General:**

- (a) Name of Enterprise \_\_\_\_\_
- (b) Address of Enterprise: \_\_\_\_\_
  - (i) in Ghana: \_\_\_\_\_
    - Tel:\_\_\_\_\_ Telex:\_\_\_\_\_ Fax:\_\_\_\_\_
  - (ii) Outside Ghana: \_\_\_\_\_
    - Tel:\_\_\_\_\_ Telex:\_\_\_\_\_ Fax:\_\_\_\_\_
- (c) Head or Registered Office: \_\_\_\_\_
  - Street / HNo:\_\_\_\_\_ Town:\_\_\_\_\_
  - District:\_\_\_\_\_ Region:\_\_\_\_\_
- (d) Contact Person: \_\_\_\_\_
- (e) Registrar General's Particulars:
  - (i) Certificate of Incorporation No: \_\_\_\_\_
  - (ii) Type of enterprise (please tick)
    - Sole Proprietorship
    - Partnership
    - Private Limited Liability
    - Public Limited Liability
    - Co-operative Society
    - External Company (Liaison Office)
    - Statutory Board/Gov't & Quasi - Gov't

Institution. →

**2. Equity Structure:**

Name of Company or Individual	Nationality	Shareholding (%)	* Paid-up Equity
a) _____	_____	_____	US\$ _____
b) _____	_____	_____	US\$ _____
c) _____	_____	_____	US\$ _____
d) _____	_____	_____	US\$ _____
e) _____	_____	_____	US\$ _____

\* In the case of Non-Ghanaian shareholder(s) please attach as evidence Bank transfer receipts and/or CEPS Bill of entries as appropriate and Import Declaration Form (IDF)

**PART II: PROJECT DATA**

**1. Project Definition / Concept:**

Give a brief description of the project:

-----  
-----  
-----

**2. Location of Project: (if different from Head Office)**

(a) Street/HNo.----- Town-----

(b) District:----- Region-----

**3. Major Produce / Product(s) / Service and Output level per annum**

(also indicate percentage for Export)

(a) -----

(b) -----

(c) -----

(d) -----

(e) -----

**4. Major Raw materials**

Item(s)

Source of Supply

Local

Foreign

(a) -----

(b) -----

(c) -----

(d) -----

(e) -----

**5. Do you intend to enter into any technology transfer agreement?**

Yes[ ] / No[ ] If yes complete form GIPC / TI in accordance with section 33 of Investment Act.

**6. Describe effluence & other pollutants resulting from your enterprise & measures to control same.**

-----  
-----  
-----  
-----  
-----

*(Note: Environmental Protection Council may require you to submit your Project for Environmental Impact assessment)*

7. Project Implementation :

Implementation Stages	Estimated Date
(a) Land or Site acquired	
(b) Land / Site Preparation completed	
(c) Recruitment of Manpower initiated	
(d) Building Construction started	
(e) Building Construction completed	
(f) Machinery Installation started	
(g) Machinery Installation completed	
(h) Trial Production started (not applicable to services)	
(i) Commercial Production / Operations started or service commenced.	

8. Project cost and Financing :

(a) Sources of Funds :

- \* (i) Local Equity - US \$ .....
  - (ii) Foreign Equity - US \$ .....
  - \* (iii) Local Loan - US \$ .....
  - (iv) Foreign Loan - US \$ .....
  - (v) Suppliers Credit - US \$ .....
  - (vi) Others (Specify) - US \$ .....
  - (vii) TOTAL - US \$ .....
- \* Exchange Rate used : US \$ 1.00 = ₪ .....

(b) Application of Funds :

	19..... (US\$)	19..... (US\$)	19..... (US\$)
(i) Land & Development			
(ii) Building & Structures			
(iii) Machinery & Equipment			
(iv) Motor Vehicles			
(v) Furniture & Office Equipment			
(vi) Working Capital			
(vii) Others (Specify)			
(viii) Total (i - vii)			

*Employment*

9. Employed :

Give the number of employees involved.

	Existing Project		New Project	
	Present Capacity	At Full Capacity	Initial Capacity	At Full Capacity
Managerial - Ghanaian	-----	-----	-----	-----
Managerial - Non - Ghanaian	-----	-----	-----	-----
Skilled - Ghanaian	-----	-----	-----	-----
Skilled - Non - Ghanaian	-----	-----	-----	-----
Unskilled Ghanaian	-----	-----	-----	-----
TOTAL	-----	-----	-----	-----

10. Have you entered into any Agreement with the Centre under previous Investment Laws ?  
Yes [ ] No [ ]

11. Indicate whether you need any assistance from the Centre in the following areas :-

- Land Acquisition [ ]
- Electricity Supply [ ]
- Water Supply [ ]
- Telephone Connection [ ]
- Authorizations and Permits [ ] : Specify
- (a)
- (b)
- (c)
- (d)
- Any other Assistance [ ] : Specify

-----  
 -----  
 -----  
 -----  
 -----



**12. Declaration :**

I / We hereby confirm that the answers given on this Registration Form are true and correct to the best of my/our knowledge.

I / We would be pleased to provide you with any further information you may require.

-----	-----
SIGNATURE	FULL NAME (IN BLOCK LETTERS)
-----	-----
DATE	PLACE

-----  
OFFICIAL USE

**13. Attachments :**

Please submit the following documents together with this form :-

- (a) Photostat copy of Registrar General's Certificate of Registration [ ]
- (b) Certified true copy of Company's Regulation [ ]

**Notes :**

1. If there should be changes in respect of the following :-

- (a) Enterprise name / status ;
- (b) Location;
- (c) Ownership Structure; and
- (d) Project Concept

after this registration, please notify the Centre accordingly.

2. Any subsequent changes in ownership structure shall have due regard to the minimum foreign equity requirement.



# GHANA INVESTMENT PROMOTION CENTRE

Form GIPC/T1  
(Technology Transfer Registration)

Fee : .....

## REGISTRATION OF TECHNOLOGY TRANSFER AGREEMENT FORM

under the Ghana Investment Promotion Centre Act 1994

(ACT 478)

Information Supplied will be treated as  
**CONFIDENTIAL**

TO BE COMPLETED IN *DUPLICATE* AND FORWARDED TO:-

The Chief Executive,  
Ghana Investment Promotion Centre,  
P.O. Box M193,  
Accra

Tel: (233-21) 665125-9 Fax: (233-21) 663801 Telex: 2229 INVEST GH.

### FOR GIPC OFFICE USE ONLY

1. Date received at GIPC: .....

2. Conditions fulfilled under Section 4 of L.I. 1547

- |            |        |            |
|------------|--------|------------|
| a) [ ]     | e) [ ] | k) [ ]     |
| b) [ ]     | f) [ ] | l) [ ]     |
| c) [ ]     | g) [ ] | m) [ ]     |
| d) (i) [ ] | h) [ ] | n) [ ]     |
| (ii) [ ]   | i) [ ] | o) (i) [ ] |
| (iii) [ ]  | j) [ ] | (ii) [ ]   |
|            |        | (iii) [ ]  |

.....  
Name of Registration Officer

.....  
Signature

**1. INFORMATION ABOUT RECIPIENT PARTY**

- 1.1 Name of Enterprise: \_\_\_\_\_
- 1.2 Address of Registered Office: \_\_\_\_\_  
\_\_\_\_\_
- 1.3 Date of Registration of Company \_\_\_\_\_
- 1.4 Main business activities \_\_\_\_\_
- 1.5 Actual recipient unit within the enterprise \_\_\_\_\_
- 1.6 Legal Status of the unit: \_\_\_\_\_
  - (a) Limited Liability Subsidiary [ ]
  - (b) Division [ ]
  - (c) Division without separate legal existence [ ]
  - (d) Other [ ]
- 1.7 Location of the plant / place where production of goods or service related to the agreement is going to take place: \_\_\_\_\_

- 1.8 Shareholding structure: \_\_\_\_\_
  - (a) Ghanaian Shareholding (state names of main shareholders)

	Name	% Shareholding
(i)	_____	_____
(ii)	_____	_____
(iii)	_____	_____
(iv)	_____	_____

- (b) Foreign Shareholding (State names and nationalities of main shareholders)

	Name	Nationality	% Shareholding
(i)	_____	_____	_____
(ii)	_____	_____	_____
(iii)	_____	_____	_____
(iv)	_____	_____	_____

1.9 Other agreement registered or pending with G. I. P. C.

Title	Reference number & Date

**2. INFORMATION ABOUT SUPPLYING PARTY**

2.1 Name of Enterprise: .....

2.2 Address of Registered Office: .....  
(indicating house number, street, city, country)

2.3 Name and address of the parent company (if any) : .....

2.4 Main business activities : .....

2.5 Location of Supplier's main production plant : .....

**3 GENERAL INFORMATION ABOUT THE AGREEMENT**

3.1 (a) This agreement is: (i) a new agreement  
(ii) a renewal

If it is a renewal, give reference number / date of approval of the existing agreement?  
.....

(b) Is this agreement based on any earlier Head of Agreement?  
Yes [ ] No [ ]

3.2 Title of the agreement .....

3.3 Effective date of the agreement .....

3.4 Expiry date of the agreement .....

3.5 Duration of this agreement .....

3.6 Is the agreement on the licensing of Trademark?  
Yes [ ] No [ ]

3.7 (a) Is the Trademark registered in Ghana?  
Yes [ ] No [ ]

(b) If yes, give registration number and date  
.....

3.8 (a) Is the agreement on the licensing of a patent?  
Yes [ ] No [ ]

(b) If yes, give registration number and expiry date  
.....

3.9 (a) Is the patent registered in other countries?

Yes [ ] No [ ]

(b) If yes, specify countries -----  
-----

3.10 (a) Is the agreement on the supply of technical expertise?

Yes [ ] No [ ]

(b) If yes, specify -----  
-----

3.11 (a) Is the agreement on supply of basic and detailed engineering design?

Yes [ ] No [ ]

(b) If yes, specify -----  
-----

3.12 (a) Is the agreement on the provision of operating staff?

Yes [ ] No [ ]

(b) If yes, specify type of personnel -----  
-----

3.13 (a) Is the agreement on the supply of managerial assistance?

Yes [ ] No [ ]

(b) If yes, specify -----  
-----

3.14 (a) Is the agreement on training of personnel?

Yes [ ] No [ ]

(b) If yes, specify area -----  
-----

3.15 (a) Is the agreement on other rights granted and / or services to be provided by the supplier? Yes [ ] No [ ]

(b) If yes, specify -----  
-----

3.16 Name products covered by the agreement -----

-----  
-----

3.17 Name services covered by the agreement -----

-----  
-----

**4. FEES**

4.1 (a) Are the fees stipulated in the agreement within the range provided under L. I. 1547:

(i) Section 14:	Yes	[ ]	No	[ ]
(ii) Section 15:	1. Yes	[ ]	No	[ ]
	2. Yes	[ ]	No	[ ]
	3. Yes	[ ]	No	[ ]
(iii) Section 16:	1. Yes	[ ]	No	[ ]
	2. Yes	[ ]	No	[ ]
	3. Yes	[ ]	No	[ ]
(iv) Section 17:	Yes	[ ]	No	[ ]

(b) If No to any of the above, give reasons for going beyond levels specified in the range. (Provide additional sheet if necessary).

-----

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**5. TRAINING**

5.1 Foreign personnel who will be rendering services locally:

Name of Personnel	Nationality	Field of Activity	Remuneration	Duration of stay in Ghana
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----

**6. Declaration:**

I / We hereby confirm that the answers given on this Application form are true and correct to the best of my / our knowledge.

I / We would be pleased to provide you with any further information you may require.

-----  
SIGNATURE

-----  
FULL NAME (IN BLOCK LETTERS)

-----  
DATE

-----  
PLACE

**7. SCHEDULES:**

Please submit the following documents together with the form:

- (I) Certified true copy of Certificate of Incorporation
- (II) Two (2) certified true copies of the Agreement to be registered
- (III) A detailed training schedule

-----  
OFFICIAL USE

[ ]  
[ ]  
[ ]

**Note:**

If there should be changes in respect of the following:

- (a) Enterprise name / status
- (b) Location
- (c) Ownership structure; and
- (d) Project Concept

After this registration, please notify the Centre accordingly.

Internal Revenue Service



INTERNAL REVENUE SERVICE  
GHANA

Income Tax Form 22A  
(Company Return)

INCOME



TAX

**COMPANY RETURN** (INCOME TAX FORM 22A)

YEAR OF ASSESSMENT

19.....

File No.....(Please state I.T. file number)

Name:

Address:

The manager or other principal officer is hereby required to make a return of all income of the company accruing in, derived from, brought into or received in Ghana during the year ended 31st December, 19.....or such further information as required in this form of return.

The explanatory notes on page 4 should be read carefully before the form is completed. The form must be completed and submitted to me not later than FOUR MONTHS after the end of the company's financial year.

*Commissioner of Internal Revenue*

**OFFICES OF THE COMMISSIONER OF INTERNAL REVENUE**

**COMMISSIONER OF INTERNAL REVENUE**

Headquarters, Kinbu Road  
P. O. Box 2202, Accra, Phone 664961

**1. GREATER ACCRA REGION**

Accra District 1 (Adabraka)  
Liberty Avenue, P. O. Box 930  
Accra, Phone 228053

Accra District 2 (Nima)  
P. O. Box 7149, Accra North  
Phone 228354

Accra District 3 (Kaneshie)  
Private Post Bag, Kaneshie  
Phone 229603

Accra District 4 (Makola)  
Knutsford Avenue  
P. O. Box 13854, Accra  
Phone 666181

Accra District 5 (Osu)  
P. O. Box 3419, Accra

Tema District  
Community No. 4  
P. O. Box 3182, Tema  
Phone 4348  
Legon Sub-Office  
P. O. Box 93, Legon.  
Osu District Office, c/o Head Office  
Accra

**2. WESTERN REGION**

Western Region Head Office  
Harbour Business Area  
P. O. Box 348, Takoradi  
Phone 3376

Tarkwa District  
c/o Post Master, Tarkwa  
Half-Assini District, P. O. Box 58  
Half-Assini

Sefwi Wiawso District, P. O. Box 181  
Sefwi Wiawso

Asankragwa District, c/o The Post  
Master, Asankragwa

**3. BRONG-AHAFO REGION**

Brong-Ahafo Region Head Office  
P. O. Box 108, Sunyani, Phone 235  
Wenchi District, c/o The Post Master  
Wenchi

Goaso District, c/o The Post Master, Goaso

**4. ASHANTI REGION**

Ashanti Region Head Office  
Ntomin Road, P. O. Box 176  
Kumasi, Phone 3291

Ashanti New Town District  
Private Post Bag, Kumasi  
Phone 3271

Konongo District  
P. O. Box 67, Konongo  
Phone 248

Ashanti Mampong District  
Private Post Bag  
Ashanti Mampong, Phone 125

Obuasi District  
P. O. Box 330  
Obuasi

**5. EASTERN REGION**

Eastern Region Head Office  
George Street, P. O. Box 390

Koforidua, Phone 2731  
Akim Oda District  
P. O. Box 303, Akim Oda  
Phone 225

Nkawkaw District  
P. O. Box 398, Nkawkaw, Phone 149

Asamankese District, Private Post  
Bag  
Asamankese  
Somanya District, c/o The Post  
Master, Somanya  
Odumase District, Private Post Bag  
Odumase-Krobo

**6. NORTHERN REGION**

Northern Regional Head Office  
Box 105, Tamale  
Yendi District, c/o The Post Master  
Yendi

**7. VOLTA REGION**

Volta Region Head Office  
Residency Road, P. O. Box 156  
Ho, Phone 317

Hohoe District  
P. O. Box 236, Hohoe  
Phone 120

Denu/Aflao District  
Private Post Bag  
Denu

Ketkrachi District  
P. O. Box 200  
Ketkrachi

Keta District  
P. O. Box 90  
Keta

**8. CENTRAL REGION**

Central Region Head Office  
Chapel Square, P. O. Box 471  
Cape Coast,  
Phone 2841

Swedru District, P. O. Box 395  
Agona Swedru, Phone 342

Dunkwa District, P. O. Box 4  
Dunkwa-on-Offin, Phone 158

**9. UPPER EAST REGION**

Upper East Region Head Office  
P. O. Box 206  
Bolgatanga, Phone 2367

Bawku District, c/o The Post Master  
Bawku

**10. UPPER WEST REGION**

Upper West Region Head Office  
Wa District, Private Post Bag, Wa

RETURN OF INCOME from all sources for the twelveth month beginning 1st Jan., 19.....  
 and ending 31st Dec., 19.....or from.....to.....

Name of company and location.....

Postal Address for service of notices.....

Branches at.....

Place of Incorporation.....Date of Incorporation.....

Issued Capital ₵.....	{ Number of	{ Number of Shareholders
	{ Shareholders	{ resident in Ghana .....

Nature of trade or business.....

If a pioneer company, please: state(1) date of certificate.....  
 (2) date of production.....

Name and Address of Accountants/Auditors.....  
 .....

**STATEMENT OF INCOME (to nearest ₵)**

<p><b>Add:</b> Net profit as per attached accounts ... ..</p> <p>Income from sources not included in Profit and Loss Account          (attach Statement) ... ..</p> <p>Amounts charged to Profit and Loss Account for</p> <p>Depreciation ... ..</p> <p>Capital Expenditure (attach Statement) ... ..</p> <p>Provisions and Reserves (attach Statement) ... ..</p> <p>Income Taxes ... ..</p> <p>Deductions not approved under Section 4 of the Income Tax          Decree, 1975 (SMCD 5)</p> <p>Other deductions not allowable under Section 5 of the Income          Tax Decree, 1975 (SMCD 5) (attach Statement)</p> <p>Balancing Charges, Third Schedule of the Income Tax 1975          (SMCD 5) .. ..</p> <p><b>Deduct:</b> Non-taxable Credits (attach Statement) ...</p> <p>Capital Allowances claimed (attach Statement)</p>	<p>₵</p>
---	----------

**RENUMERATION OF DIRECTORS**

Name of each Director in full	Directors' Fees ₵	Salary ₵	Interest ₵	Other Allowances or Payments ₵	Total ₵

**RENT PAYABLE OR PAID ON GHANA PROPERTY**

Address of Property	Name of Landlord	Annual Rent ₵	Period Covered By Payment	Amount Charged in Accounts ₵

**DECLARATION**

I.....(full name)  
 hereby declare that this return contains a true and accurate statement of the amount of the income  
 of .....  
 .....  
 from .....to .....  
 I further declare that the information given in this return is true and accurate.

*Signed* .....

*Designation* .....

.....19.....

Postal Address .....

.....

EXPLANATORY NOTES

1. A copy of the accounts including certified Balance Sheet as at the date to which the accounts are made up should be returned with this form
2. The word "NIL" should be written in any space not applicable. No space should be left blank
3. ALLOWABLE DEDUCTIONS from profit under Section 4 of the Income Tax Decree, 1975 (S.M.C.D. 5) are those expenses, not being of a capital nature, wholly, exclusively and necessarily incurred during the period covered by the accounts in the production of the Income, and include:—
  - (a) interest on any loan that is employed in producing the income;
  - (b) rents payable for the use of land or building used in the trade or business;
  - (c) cost of repairs of fixed assets;
  - (d) cost or replacement of implements, tools and utensils;
  - (e) bad debts and doubtful debts to the extent to which they are estimated to have become bad during the accounts period, provided that the debts were included as taxable receipts for the period in which they were incurred or were in the nature of advances, other than for capital purposes made in the normal course of business;
  - (f) contribution to the NATIONAL TRUST FUND, approved Scholarship Fund or approved charity.
4. DEDUCTIONS NOT ALLOWABLE under Section 5 of the Income Tax Decree, 1975 (S.M.C.D. 5) are disbursements and expenses not wholly, exclusively and necessarily laid out in producing the income, and include:—
  - (a) appropriation of profit;
  - (b) capital withdrawn from or any sum employed or intended to be employed as capital in the business;
  - (c) Sums expended on additions, improvements or alterations;
  - (d) Sums recoverable under an insurance of contract of indemnity;
  - (e) amounts paid or payable in respect of income tax or other similar tax whether imposed in Ghana or elsewhere.
5. CAPITAL ALLOWANCES and the manner in which they may be claimed are described in the Third Schedule to the Income Tax Decree 1975 (S.M.C.D. 5)

COMPANY RATES OF TAX

FIFTH SCHEDULE

Section 17 (2)

**PART I—IN RESPECT OF THE FIRST FIVE YEARS OF OPERATION IN THE CASE OF COMPANIES WHOLLY OWNED BY GHANAIANS WHOSE TURNOVER DOES NOT EXCEED ₵200,000.00**

<i>Chargeable Income</i>	<i>Rate of Tax</i>
	<i>p</i>
For every Cedi in respect of the first ₵5,000 of the chargeable income of such company ... ..	35
For every Cedi in respect of the next ₵5,000 of the chargeable income of such company ... ..	40
For every Cedi in respect of the next ₵10,000 of the chargeable income of such company ... ..	45
For every Cedi in excess of ₵20,000 of the chargeable income of such company where the company is engaged in mining or farming ... ..	45
For every Cedi in excess of ₵20,000 of the chargeable income of such company where the company is Licensed under section 226 of the Customs and Excise Decree, 1972 (N.R.C.D. 114) ... ..	50
For every Cedi in excess of ₵20,000 of the chargeable income of such company where the company is not Licensed under section 226 of the Customs and Excise Decree, 1972 (N.R.C.D. 114) ... ..	55

**PART II—COMPANIES LICENSED UNDER SECTION 226 OF THE CUSTOMS AND EXCISE DECREE, 1972 (N.R.C.D. 114) OTHER THAN THOSE INCLUDED IN PART I OF THIS SCHEDULE**

<i>Chargeable Income</i>	<i>Rate of Tax</i>
	<i>p</i>
For every Cedi ... ..	45

**PART III—(a) COMPANIES ENGAGED IN FARMING OPERATIONS AFTER FIVE YEARS' EXEMPTION PERIOD  
(b) COMPANIES ENGAGED IN MINING**

<i>Chargeable Income</i>	<i>Rate of Tax</i>
	<i>₵</i>
For every Cedi ... ..	45

**PART IV—COMPANIES NOT INCLUDED IN PART I OR II OR III OF THE SCHEDULE**

<i>Chargeable Income</i>	<i>Rate of Tax</i>
	<i>p</i>
For every Cedi ... ..	55



INTERNAL REVENUE SERVICE

APPLICATION FORM FOR ANNUAL REGISTRATION OF PERSONS ENGAGED  
IN TRADE, BUSINESS, PROFESSION OR VOCATION

1. Full name of applicant.....
  2. Registered business name (if any).....
  3. Business address and Location.....
  4. Residential address.....
  5. Type of trade, business, profession or vocation.....
  6. Date of commencement.....
  7. State initial capital invested.....
  8. If retailing, state whether retailing or wholesaling from a table, kiosk or store.....
  9. If wholesaling, state whether wholesaling from factory or store.....
  10. If retailing or wholesaling
    - (a) State number of Retail, or Wholesale outlets.....
    - (b) Specify type of goods or products.....
    - (c) State annual turnover of each outlet.....
  11. State annual gross receipts if engaged in business, profession or vocation other than re-  
tailing or wholesaling.....
  12. Have you ever paid income tax?.....
  13. If yes, state Income Tax File No. and last amount paid:
 

File No.....

Last Amount Paid ₱.....
  14. State type and registration number of motor vehicles owned (*Not applicable to limited  
liability companies*).
    - (i) .....(ii) .....(iii) .....
    - (iv) .....(v) .....(vi) .....
  15. List number of houses owned (*Not applicable to limited companies*)
    - (i) .....(iii) .....
    - (ii) .....(vi) .....
- Date.....19.....

*Signature of Applicant*  
OR



*Thumb-print of Applicant*

I.T. Form 299B

(P.T.O.)

<u>FOR OFFICIAL USE</u>	
Category (i) Existing	.....
(ii) New.....	.....
Registration Fee Paid ₱	.....
Checked by	.....
Rank	.....
Approved by	.....
Rank	.....
Date	.....19.....

## REGISTRATION FEES

### Part B of Schedule To The Income Tax (Registration of Trade, Business, Profession or Vocation) Law 1986 (P.N.D.C.L. 156)

Type of Trade, Business, Profession or Vocation	Annual Registration Fee
<b>(i) Retailers:</b>	
(a) Supermarkets	Ø100,000.00
(b) Retail Enterprise with annual turnover exceeding Ø1000,000,000	Ø100,000.00
(c) Retail Enterprise with annual turnover exceeding but not exceeding Ø100,000,000	75,000.00
(d) Retail Enterprise with annual turnover exceeding but not exceeding Ø70,500,000	50,000.00
(e) Retail Enterprise with annual turnover exceeding but not exceeding Ø50,000,000	40,000.00
(f) Retail Enterprise with annual turnover exceeding but not exceeding Ø40,000,000	30,000.00
(g) Retail Enterprise with annual turnover exceeding but not exceeding Ø30,000,000	20,000.00
(h) Retail Enterprise with annual turnover exceeding but not exceeding Ø20,000,000	10,000.00
(i) Retail Enterprise with annual turnover exceeding but not exceeding Ø10,000,000	5,000.00
(j) Retail Enterprise with annual turnover exceeding but not exceeding Ø5,000,000	2,400.00
(k) Retail Enterprise with annual turnover not exceeding Ø2,500,000	1,200.00
<b>(ii) Wholesalers:</b>	
(a) Wholesale Enterprise with annual turnover exceeding Ø100,000,000	Ø100,000.00
(b) Wholesale Enterprise with annual turnover exceeding but not exceeding Ø100,000,000	75,000.00
(c) Wholesale Enterprise with annual turnover exceeding but not exceeding Ø70,500,000	50,000.00
(d) Wholesale Enterprise with annual turnover not exceeding Ø50,000,000	40,000.00
<b>(iii) Other Self-Employed Persons:</b>	
(a) Accountants, Architects, Doctors/Dentists, Engineers, Lawyers, Pharmacists, Valuers and analogous professionals	Ø5,000.00
(b) All others	2,500.00

(iv) Hotels

1.	Annual Turnover exceeding	Ø50,000,000	
	(a) In Cities		Ø50,000.00
	(b) In Rural Areas		25,000.00
2.	Annual Turnover exceeding	Ø40,000,000 but not exceeding	
	Ø50,000,000		
	(a) In Cities		Ø40,000.00
	(b) In Rural Areas		20,000.00
3.	Annual Turnover exceeding	Ø30,000,000 but not exceeding	
	Ø40,000,000		
	(a) In Cities		Ø30,000.00
	(b) In Rural Areas		15,000.00
4.	Annual Turnover exceeding	Ø20,000,000 but not exceeding	
	Ø30,000,000		
	(a) In Cities		Ø20,000.00
	(b) In Rural Areas		10,000.00
5.	Annual Turnover exceeding	Ø10,000,000 but not exceeding	
	Ø20,000,000		
	(a) In Cities		Ø10,000.00
	(b) In Rural Areas		5,000.00
6.	Annual Turnover exceeding	Ø10,000,000	
	(a) In Cities		Ø5,000.00
	(b) In Rural Areas		2,500.00

(v) Restaurants Grade I

1.	Annual Turnover exceeding	Ø50,000,000	
	(a) In Cities		Ø50,000.00
	(b) In Rural Areas		25,000.00
2.	Annual Turnover exceeding	Ø40,000,000 but not exceeding	
	Ø50,000,000		
	(a) In Cities		Ø40,000.00
	(b) In Rural Areas		20,000.00
3.	Annual Turnover exceeding	Ø30,000,000 but not exceeding	
	Ø40,000,000		
	(a) In Cities		Ø30,000.00
	(b) In Rural Areas		15,000.00
4.	Annual Turnover exceeding	Ø20,000,000 but not exceeding	
	Ø30,000,000		
	(a) In Cities		Ø20,000.00
	(b) In Rural Areas		10,000.00

- |  |            |
|--|------------|
| 5. Annual Turnover exceeding ₪10,000,000 but not exceeding ₪20,000,000 |            |
| (a) In Cities  | ₪10,000.00 |
| (b) In Rural Areas   | 5,000.00   |
| 6. Annual Turnover not exceeding ₪10,000,000                           |            |
| (a) In Cities  | ₪5,000.00  |
| (b) In Rural Areas   | 2,500.00   |

**(vi) Restaurants Grade II**

- |   |            |
|---|------------|
| 1. Annual Turnover exceeding ₪ 20,000,000                               |            |
| (a) In Cities   | ₪20,000.00 |
| (b) In Rural Areas  | 10,000.00  |
| 2. Annual Turnover exceeding ₪ 10,000,000 but not exceeding ₪20,000,000 |            |
| (a) In Cities   | ₪10,000.00 |
| (b) In Rural Areas  | 5,000.00   |
| 3. Annual Turnover not exceeding ₪10,000,000                            |            |
| (a) In Cities   | ₪5,000.00  |
| (b) In Rural Areas  | 2,500.00   |

**(vii) Video Operators and Renters**

- |   |            |
|---|------------|
| 1. Video Operators  |            |
| (a) In Cities   | ₪25,000.00 |
| (b) In Urban Areas where public electricity supply is available     | 15,000.00  |
| (c) In Urban Areas where public electricity supply is not available | 5,000.00   |
| (d) In Rural Areas  | 1,200.00   |
| 2. Video Renters  | ₪50,000.00 |

**(viii) Cinema Houses**

- |   |            |
|---|------------|
| (a) In Cities and Urban Areas                                       | ₪15,000.00 |
| (b) In Urban Areas where public electricity supply is not available | 5,000.00   |
| (c) In Rural Areas  | 1,200.00   |

**(ix) Night Clubs**

- |                               |            |
|-------------------------------|------------|
| (a) In Cities and Urban Areas | ₪10,000.00 |
| (b) In Rural Areas            | 5,000.00   |

**(x) Discotheques**

- |                               |            |
|-------------------------------|------------|
| (a) In Cities and Urban Areas | ₪10,000.00 |
| (b) In Rural Areas            | 5,000.00   |



  
 INCOME TAX  
 (INCOME TAX FORM 22)  
**PARTNERSHIP RETURN**  
 19.....

Income Tax Form 22  
 (Partnership Return)

FORM FOR RETURN OF INCOME TO BE MADE BY OR ON BEHALF OF A BODY OF PERSONS PARTNERSHIP, ETC., AS SPECIFIED BY THE COMMISSIONER UNDER SECTION 74 OF THE INCOME TAX DECREE, 1975.

Your File No. .... (Please state I. T. file number.)

Name:

Address:

By virtue of the provisions of the Income Tax Decree, 1975, you are hereby required to make a Return showing the total income of ..... (Partnership Name)

accrued in, derived from, brought into, or received in Ghana for the year ended 31st December 19 under the separate headings on page 2 of this form.

Read carefully the Explanatory Notes on pages 3 and 4 before completing the form. The form must be completed and submitted to me within THREE MONTHS after the end of the body of persons, partnership accounting year.

If you have any difficulty in completing the form or require further information, you are invited to write to me or call at the address given below.

**OFFICES OF THE COMMISSIONER OF INTERNAL REVENUE**  
 Headquarters, Kinbu Road.  
 P.O. Box 2202, Accra, Phone 664961.

**COMMISSIONER OF INTERNAL REVENUE**

- |   |  |   |
|---|--|---|
| <p><b>1. ACCRA REGION</b></p> <p>Accra District 1 (Adabraka)<br/>       Liberty Avenue P.O. Box 930<br/>       Accra. Phone 228053.</p> <p>Accra District 2, (Nima)<br/>       P.O. Box 7149, Accra-North<br/>       Phone 228354.</p> <p>Accra District 3, (Kaneshie)<br/>       Private Post Bag, Kaneshie<br/>       Phone 229603</p> <p>Accra District 4, (Makola)<br/>       Knutsford Avenue<br/>       P.O. Box 13854, Accra<br/>       Phone 666181</p> <p>Accra District 5, (Osu)<br/>       P.O. Box 3419, Accra</p> <p>Tema District<br/>       Community No. 4<br/>       P.O. Box 8192, Tema<br/>       Phone 4348<br/>       Legon Sub-Office<br/>       P.O. Box 93, Legon</p> | <p><b>4. ASHANTI REGION</b></p> <p>Ashanti Regional Office<br/>       Ntomin Road, P.O. Box 176<br/>       Kumasi, Phone 3291</p> <p>Ashanti New Town District<br/>       Private Post Bag, Kumasi<br/>       Phone 3271</p> <p>Konongo District<br/>       P.O. Box 57, Konongo<br/>       Phone 248</p> <p>Ashanti Mampong District<br/>       Private Post Bag<br/>       Ashanti Mampong, Phone 125</p> <p>Obuasi District<br/>       P.O. Box 330 Obuasi</p> <p><b>5. EASTERN REGION</b></p> <p>Eastern Region Head Office<br/>       George Street, P.O. Box 390<br/>       Koforidua, Phone 2731</p> <p>Akim Oda District<br/>       P.O. Box 303, Akim Oda<br/>       Phone 225</p> <p>Nkwaw District<br/>       P.O. Box 398, Nkwaw<br/>       Phone 149</p> <p>Asamankese District<br/>       Private Post Bag<br/>       Asamankese</p> <p>Somanya District<br/>       C/o The Post Master</p> <p>Odumase District<br/>       Private Post Bag<br/>       Odumase-Krobo</p> <p><b>6. NORTHERN REGION</b></p> <p>Northern Regional Head Office<br/>       P.O. Box 105, Tamale<br/>       Phone 2181</p> <p>Yendi District<br/>       C/o The Post Master<br/>       Yendi</p> | <p><b>7. VOLTA REGION</b></p> <p>Volta Region Head Office<br/>       Residency Road, P.O. Box 144<br/>       Ho, Phone 317</p> <p>Hohoe District<br/>       P.O. Box 236, Hohoe<br/>       Phone 120</p> <p>Denu/Aflao District<br/>       Private Post Bag<br/>       Denu</p> <p>Ketetrachi District<br/>       P.O. Box 200<br/>       Ketetrachi</p> <p>Keta District<br/>       P.O. Box 90 Keta</p> <p><b>8. CENTRAL REGION</b></p> <p>Central Region Head Office<br/>       Chapel Square, P.O. Box 471<br/>       Cape Coast<br/>       Phone 2841</p> <p>Swedru District<br/>       P.O. Box 395, Agona Swedru<br/>       Phone 342</p> <p>Dunkwa District<br/>       P.O. Box 4, Dunkwa-On-Offin<br/>       Phone 158</p> <p><b>9. UPPER EAST REGION</b></p> <p>Upper East Region Head Office<br/>       P.O. Box 206, Bolgatanga<br/>       Phone 2367</p> <p>Bawku District<br/>       C/o The Post Master<br/>       Bawku</p> <p><b>10. UPPER WEST REGION</b></p> <p>Upper West Region Head Office<br/>       Wa District<br/>       Private Post Bag<br/>       Wa</p> |
| <p><b>2. WESTERN REGION</b></p> <p>Western Region Head Office<br/>       Harbour Business Area<br/>       P.O. Box 348, Takoradi.<br/>       Phone 3376</p> <p>Tarkwa District<br/>       C/o Post Master Tarkwa</p> <p>Half Assini District<br/>       P.O. Box 58, Half Assini</p> <p>Setwi Wiawso District<br/>       C/o Box 181,<br/>       Setwi Wiawso</p> <p>Asankranga District<br/>       c/o The Post Master<br/>       Asankranga</p>   |  |   |
| <p><b>3. BRONG AHAFO REGION</b></p> <p>Brong Ahafo Regional Head Office<br/>       P.O. Box 108, Sunyani<br/>       Phone 235</p> <p>Wenchi District<br/>       C/o The Post Master, Wenchi</p> <p>Goaso District<br/>       C/o The Post Master, Goaso</p>   |  |   |

A. STATEMENT OF INCOME FOR YEAR ENDED 31ST DECEMBER, 19...

1. TRADE BUSINESS, PROFESSION OR VOCATION carried on at:—		₹
Head Office .....		
Branches .....		
Nature of trade, etc. ....		
	Net Income	
2. RENTS. (A statement showing gross rents receivable in respect of each property must accompany this return)	Net Rents	
3. INTEREST. (A statement showing the amount receivable from each investment must accompany this return)		
4. REMITTANCES FROM SOURCES OUTSIDE GHANA. (Give details of sources and amounts.)		
.....		
.....		
.....		
.....		
5. INCOME FROM SOURCES NOT INCLUDED ABOVE — (Give details of sources.)		
.....		
.....		
.....		
.....		
INCOME DECLARED		₹

B. DEDUCTIONS CLAIMED FOR INTEREST CHARGES ON MONEY BORROWED ON DECLARED MORTGAGE, DEBENTURE OR LOAN USED IN ACQUIRING THE INCOME IN THIS RETURN AND NOT ALREADY DEDUCTED ABOVE

Amount of Debt	Interest Rate	Security	Name and address of Lender	Purpose for which money was borrowed	Interest charge for year ended 31st Dec. 19...
					₹
.....					
.....					
.....					
.....					
.....					
.....					
.....					
.....					
TOTAL					₹

C. CLAIM FOR CAPITAL ALLOWANCES\*

- (i) We do not wish to claim any capital allowances for year of assessment 19 .....
  - (ii) We wish to claim only annual allowances for year of assessment 19 .....
  - (iii) We wish to claim both initial and annual allowances for year of assessment 19 ..... on all qualifying expenditure.
  - (iv) We wish to claim capital allowances for year of assessment 19 ..... as shown on the attached computation.
- Strike out items which do not apply.*

Name and address of each partner	"Sleeping" or "Dormant"	Salary	Interest on Capital	Basis of distribution of balance	Amount of partner's share of balance
		£	£		£

DECLARATION

I, \_\_\_\_\_ (full name)  
 hereby declare that this return contains a true and accurate account of the whole of the income of

for the year ended 31st December, 19.....

I further declare that the information given in the claim for capital allowances is true and accurate.

The control and management of the business are exercised in \_\_\_\_\_ (country)

Signature of person making the return \_\_\_\_\_

Designation \_\_\_\_\_

Postal Address \_\_\_\_\_

Date \_\_\_\_\_

EXPLANATORY NOTE

1. This Form should be completed within three months after the end of the accounting year accompanied by a copy of the Accounts including a certified Balance Sheet as at the date to which the Accounts are made up.

2. If accounts are made up to a date other than 31st December, 19..... the income shown on this return should be the income of the accounts year ended on the accounting date falling within the year of assessment for which this return is being made.

3. This form should be completed:

- (a) in the case of a body of persons, by the manager or other principal officer in Ghana;
- (b) in the case of a partnership, by the precedent active partner resident in Ghana or, where no partner is resident in Ghana by the attorney, agent, manager or factor of the partnership resident in Ghana.

4. The word "NIL" should be written in any space not applicable. No space should be left blank.

5. LIABILITY TO GHANA INCOME TAX  
 Persons liable to tax include:

- (a) all persons (which term includes a company or body of persons whether corporate or not corporate) resident within Ghana, of whatever nationality; and
- (b) all other persons, of whatever nationality, to the extent that they derive income from Ghana.

6. ASCERTAINMENT OF INCOME  
 EXPENSES THAT MAY BE DEDUCTED IN COMPUTING PROFITS

These are broadly speaking expenses, not being capital expenditure, wholly, exclusively and necessarily incurred, during the year of the accounts in the production of the income. The deductions allowable include:—

- (a) interest on any money borrowed where the borrowed money is employed in producing the income. If this interest is deducted in arriving at the profit shown in Section A, it must not again be entered in Section B but the details required by Section B should be given on a separate sheet.
- (b) rents payable for the use of land or buildings occupied for the purpose of acquiring the income.
- (c) cost of repair of plant, machinery, fixtures or premises.
- (d) cost of replacement of implements and utensils.
- (e) debts proved to be bad, and doubtful debts to the extent to which they are estimated to have become bad during the accounts year, provided the debts were included as trading receipts in the accounts when they were incurred, or were in the nature of advances, other than for capital purposes, made in the normal course of business.
- (f) contribution to the NORMAL TRUST FUND, approved Scholarship Fund or approved charity.

EXPENSES WHICH MAY NOT BE DEDUCTED IN COMPUTING PROFITS

- (a) expenses of a domestic or private nature,
- (b) disbursements or expenses not wholly exclusively and necessarily laid out in acquiring the income,
- (c) capital withdrawn or any sum employed or intended to be employed as capital in the business,
- (d) sums expended on additions, improvements or alterations,
- (e) sums recoverable under an insurance or contract of indemnity,
- (f) amounts payable in respect of income tax, profits tax or other similar tax whether imposed in Ghana or elsewhere.

7. CAPITAL ALLOWANCES

Allowances may be given in arriving at the total income from a trade, business, profession or vocation for a year of assessment in respect of certain capital expenditure incurred on plant, machinery or fixtures, building structures or works of a permanent nature, or in connection with the working of mineral deposits or timber concessions. Detailed provisions are contained in the Third Schedule to the income Tax Decree, 1975.

8. RELIEF IN RESPECT OF DOUBLE TAXATION

If any income declared in this return has been subject to income tax or similar tax in any other country with which Ghana has a Double Taxation Agreement, relief may be due under Sections 20 and 21 of the Income Tax Decree, 1975.

INTERNAL REVENUE SERVICE

GHANA



INDIVIDUAL INCOME TAX RETURN

FOR THE YEAR/ACCOUNTING PERIOD

FROM.....

TO.....

TAX PAYER NUMBER
SOCIAL SECURITY NO. (If any)
NATIONALITY
FOR OFFICE USE ONLY

FIRST NAME		MIDDLE NAMES		LAST NAME				
FULL OFFICE ADDRESS								
RESIDENTIAL ADDRESS								
DATE OF BIRTH:		MARITAL STATUS:		MARRIED/SINGLE/WIDOWED				
<b>EMPLOYMENT INCOME</b>	1 CONSOLIDATED SALARY:				1	€		
	NON-CONSOLIDATED ALLOWANCES AND BENEFITS (Specify):							
	2 .....				2	€		
	3 .....				3	€		
	4 .....				4	€		
	5 .....				5	€		
	6 .....				6	€		
	7 Total Non-Consolidated Income (Add 2,3,4,5 and 6)				TOTAL	7	€	
8 GROSS EMOLUMENTS (Add 1 and 7)				TOTAL	8	€		
<b>BUSINESS INCOME</b>		9 NET PROFIT (Adjusted)				9	€	
<b>OTHER INCOME</b>	10 Director's Fees				10	€		
	11 Commission, Royalties				11	€		
	12 Discounts, Premiums				12	€		
	13 Charge, Annuity				12	€		
	14 Taxable Rent Income (Net)				14	€		
	15 .....				15	€		
	16 .....				16	€		
	17 .....				17	€		
	18 Total Other Income (Add 10,11,12,13,14,15,16 and 17)				TOTAL	18	€	
	19 Assessable Income (Add 8, 9 and 18)				TOTAL	19	€	
<b>RELIEFS</b>	20 Capital Allowances (Attach Schedule)				20	€		
	21 Assessable less Capital Allowances (Deduct 20 from 19)				21	€		
	22 Life Assurance				22	€		
	23 Social Security				23	€		
	24 Marriage/Responsibility				24	€		
	25 Children's Education				25	€		
	26 .....				26	€		
	27 .....				27	€		
	28 Total Reliefs (Add 22, 23, 24, 25, 26 and 27)				TOTAL	28	€	
	29 Chargeable Income (Deduct 28 from 21)				>	29	€	
30 Tax Chargeable				>	30	€		
31 Tax Rebate				31	€			
32 Tax Payable (Deduct 31 from 30)				32	€			
<b>PAYMENTS</b>	33 Tax withheld from Salary				33	€		
	34 Tax Credits				34	€		
	35 .....				35	€		
	36 .....				36	€		
	37 Total Payments (Add 33,34,35 and 36)				TOTAL	37	€	
<b>NET TAX PAYABLE</b>		38 Outstanding Tax Liability (Deduct 37 from 32) or				>	38	€
<b>OR REFUND</b>		39 Refund Due (If 37 is bigger than 32, deduct 32 from 37)				>	39	€
<b>DECLARATION</b>								
<b>For persons making return on their own behalf</b>								
I, ....., hereby declare that this return and accompanying schedules and statements are to the best of my knowledge and belief true, correct and complete.								
Sign Here..... Date.....								
<b>DECLARATION</b>								
<b>For persons making return on behalf of another person.</b>								
I, ....., hereby declare that this return and accompanying schedules and statements are, to the best of my belief, based on all information that I have any knowledge of.								
Sign Here..... Date..... Relationship to Taxpayer.....								
ADDRESS.....								

A. PARTICULARS OF SOURCE OF INCOME				
(i) POSITION (if an employee)				
(ii) NAME AND ADDRESS OF EMPLOYER				
(iii) PRINCIPAL BUSINESS ACTIVITY (if self Employed)				
(iv) BUSINESS NAME AND LOCATION (if self Employed)				
(v) State whether you keep regular Accounting Records (if Self Employed) YES <input type="checkbox"/> NO <input type="checkbox"/>				
(vi) TYPE OF ACCOUNTING METHOD USED (if Self Employed): Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (Specify): .....				
B. INFORMATION ON CHILDREN AND DEPENDANTS				
(i) No. of Non-Dependent Children <input type="text"/> (ii) No. of Dependent Children <input type="text"/> (iii) No. of Other Dependants <input type="text"/>				
C. INFORMATION ABOUT OTHERS WHO CONTRIBUTE TO THE SUPPORT OF YOUR DEPENDANTS IF ANY				
FULL NAMES AND ADDRESSES		RELATIONSHIP TO YOU	AMOUNT CONTRIBUTED €	CONTRIBUTION IN KIND €
D. PARTICULARS OF SPOUSE				
(i) FULL NAME:				
(ii) ADDRESS:				
(iii) OCCUPATION:				
E. PARTICULARS OF DEPENDENT CHILDREN AND OTHER DEPENDANTS				
FULL NAMES	RELATIONSHIP TO YOU	AGE	EDUCATIONAL INSTITUTION	ACTUAL EXPENSES INCURRED DURING YEAR €
F. PARTICULARS OF LIFE ASSURANCE POLICY ON YOUR SELF, IF ANY				
NAME AND ADDRESS OF INSURANCE COMPANY OR SOCIETY		CAPITAL SUM ASSURED €	PREMIUM PAID DURING YEAR €	
G. PARTICULARS OF ANY BUSINESS LOAN(S) OUTSTANDING OR TAKEN DURING YEAR				
NAME AND ADDRESS OF LENDER	VALUE OF LOAN €	INTEREST PAID DURING YEAR €	HOW LOAN IS USED	
H. PARTICULARS OF DIVIDEND, INTEREST, DISCOUNT OR ROYALTY RECEIVED				
NAME AND ADDRESS OF PAYER	NATURE OF INCOME	GROSS AMOUNT €	TAX WITHHELD €	NET AMOUNT €

PARTICULARS OF RENT RECEIVED			
DESCRIPTION OF TYPE OF HOUSE	LOCATIONAL ADDRESS OF PROPERTY	COST OF PROPERTY €	GROSS RENT €

PARTICULARS OF GIFTS RECEIVED				
KIND OF GIFTS	LOCATIONAL ADDRESS (if Land or Building)	RELATIONSHIP OF GIVER TO YOU	DATE OF GIFT	MARKET VALUE OF GIFT €

PARTICULARS OF FIXED OR BUSINESS ASSETS, STOCKS OR SHARES SOLD					
TYPE OF ASSETS	NAME AND ADDRESS OF PURCHASER	DATE OF ACQUISITION	COST €	DATE OF DISPOSAL	AMOUNT REALISED €

**L INFORMATION ON BENEFITS**

i) Did you live in accommodation provided by your employer?  
 YES  NO   
 If "Yes", indicate monthly deduction from your salary for the use of this facility, €.....

ii) Was motor vehicle placed at your disposal by your employer for personal use?  
 YES  NO   
 (a) If "Yes", indicate engine capacity of vehicle.....c.c

(b) Was vehicle fuelled by your employer?  
 YES  NO

(c) Did you contribute towards the maintenance and running of the vehicle?  
 YES  NO

(d) if "yes" indicate your monthly contribution €.....

*If you need any further assistance or information regarding this form please CONTACT any of the offices Listed in "NOTES ON COMPLETION OF THE I.T. FORM 21".*



**INTERNAL REVENUE SERVICE**

**INCOME TAX DEDUCTION FORM**

Income Tax Form 51  
(Income Tax Deduction Form)

Year of Assessment 19.....

File No. \_\_\_\_\_

Employee's Name..... Address..... .....	Employee's Signature or .....	Thumb Print .....
Employer's Name .....		
Address.....		

Year	Month	Basic Salary 1	Bonus and Other Allowances 2	Benefits in kind other than Rent and Car Elements 3	Rent Element 4	Car Element 5	Total Emoluments Add Cols (1-5) 6	Social Security/ Provident Fund 7	Net Taxable Emoluments (cols 6 less 7) 8	Tax Deducted 9	I.T. Receipt No. and Date of Payment 10
19...	Jan.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Feb.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Mar.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	April	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	May	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	June	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	July	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Aug.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Sept.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Oct.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Nov.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Dec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Total C</b>		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Please follow the instructions in the Income Tax Regulations, 1980 & 1982 (L.I. 1252 and (L.I. 1269) Table A & B of the Second Schedule to the Income Tax Decree 1975 (S.M.C.D.5)

**TABLE A: Car Element**— ADD applicable rate of basic salary as follows:-

For use of (i) motor cycle 2.5% (ii) driver only 2.5% (iii) fuel or fuel coupons 5% (iv) car only 7.5% (v) car with driver only 10% (vi) car with fuel only 12.5% (vii) car with both driver and fuel 15%

**TABLE B: Rent Element**— ADD applicable rate of basic salary as follows:-

(i) soft furnishing accommodation 15% (ii) hard furnishing accommodation 10% (iii) accommodation only 7.5% (iv) soft furnishing only 7.5% (v) hard furnishing only 5%

**NB:** For shared accommodation the rate in each case should be halved.

Deduct any rent or charges paid to your employer in respect of the accommodation and for furnishing.

**CERTIFICATE**

I Certify that the entries made above are correct in every detail and that the income tax deducted has been paid to the Internal Revenue Service.

.....19.....

.....  
*Signature of Employer*

**INTERNAL REVENUE SERVICE**

Income Tax Form 54  
(New Employee Registration)

File No ..... Employer's Ref. No.....  
To ..... From .....  
.....  
P.O. Box.....  
.....

The following particulars are given in respect of a new employee:

- 1. Full name of employee.....
- 2. Nature of employment .....
- 3. Date of appointment.....
- 4. (a) Annual rate of fixed remuneration.....
- (b) (i) Allowances (please specify).....  
        .....  
        (ii) Commission .....  
        (iii) Bonus .....  
        (iv) Benefits in cash (please specify) .....  
        .....  
        Benefits in kind (please specify) .....  
        .....
- (c) Other fluctuating emoluments not included above.....  
        .....
- Date on which 4 (c) will be known.....
- 5. Name and postal address of previous employer (if known)  
.....  
.....

Signature.....

.....19.....  
Designation.....

I.T. Form 54

**INTERNAL REVENUE SERVICE, GHANA**

Income Tax Form 53  
(Employee Termination)

File No .....

Employer's Reference No.....

To:

From:

DISTRICT INSPECTOR OF TAXES,  
.....  
.....

**FOR IMMEDIATE ATTENTION**

The following particulars are given in respect of an employee who left my employment on the.....day of.....19.....

- 1. Full name of employee.....
- 2. Nature of employment.....

See Notes:

A. 3. Date ceased to be paid.....

4. (a) Fixed remuneration and allowances, including leave pay:-

B. (i) 1/1/ to 31/12 ..... ₵.....

(ii) 1/1/ to 31/12 ..... ₵.....

C. (iii) 1/1/ to date 3 ..... ₵.....

D. (b) Fluctuating emoluments: 1/1/ to date 3

(i) ..... ₵.....

(ii) ..... ₵.....

(iii) ..... ₵.....

(iv) ..... ₵.....

(c) Contributions form 1/1/ to 3:-

(i) Provident/Pension Fund ..... ₵.....

(ii) Social Security Fund..... ₵.....

5. Address to which correspondence may be forwarded  
.....  
.....

6. I attach relevant I.T. Form 51 (Supplementary) in respect of Para. 4 (a), (b) and (c)

Date.....Signature.....

Designation.....

**NOTES:**

- A. Para. 3. The date from which the employee's pay will cease to be paid.
- B. Para. 4. (a) (i) & (ii) Insert the remuneration for the two years ended on the 31st Dec. before leaving employment.
- C. Para. 4. (a) (iii) Insert the remuneration for the period from the first Jan. next before leaving to the date shown in 3.
- D. Para. 4. (b) Describe the fluctuating emoluments, e.g. bonuses, etc.

## Ghana Immigration Service

APPLICATION FORM FOR RESIDENCE PERMIT

1. (a) Passport No.....  
(b) Place of Issue.....  
(c) Date of Issue.....  
(d) Date of Expiry.....
2. Name (in full) Mr./Mrs./Miss.....  
(Surname to be printed in block letters)
3. Nationality.....
4. Place & Date of Birth.....
5. Address in Ghana (in full).....  
(a) Postal (Office/Business).....  
Tel. No. (if any).....  
(b) Residential (H/No.).....  
Tel. No. (if any).....
6. Address Overseas.....
7. Educational Qualification .....
8. (a) Occupation .....
- (b) Duration of present contract.....  
(c) Commencement date of contract.....  
(d) Expiry date of contract.....  
(e) Number of times contract has been renewed for present job.....
9. How long resident in Ghana.....
10. Date of first arrival in Ghana.....
11. Date of latest arrival in Ghana.....
12. Proposed length of stay in Ghana.....
13. Marital Status .....
14. (a) Name of wife/husband.....  
(b) Nationality .....
- (c) Date & Place of Birth.....  
(d) Occupation .....
- (e) Passport No.....  
(f) Date & Place of Issue.....

(g) Educational Qualification.....

(h) Children (Name(s) and Age(s)).....

15. If married woman (Maiden name).....

16. The application will be subject to the provisions of the Aliens Act and Regulations 1962, amendments and subsidiary Laws and must be supported by a letter from the employer or Company.

I solemnly declare that the above particulars given by me are true in substance and in fact

Date.....

Signature/Thumbprint of Applicant

Attachments — (a) Two (2) current passport size photographs (Black and White)

(b) Photocopy of approval from Quota Committee (if applicable)

(c) Title Deed of the Land (Farming) (if applicable)

(d) Photocopy of S. A. E. T. (if applicable)

(e) Bonds may be executed (if applicable)

(f) Photocopies of birth and marriage certificates (if applicable)

## Annex B: Site Development Forms

## Town and Country Planning



CAP. 84

Schedule

REGULATION NO. 2 (1)

APPN. NO. \_\_\_\_\_

DATE REGD. \_\_\_\_\_

PERMIT NO. \_\_\_\_\_

THE \_\_\_\_\_ PLANNING AREA

**APPLICATION TO DEVELOP LAND OR TO CONSTRUCT OR TO  
CARRY OUT WORK UPON A BUILDING WITHIN  
A PLANNING AREA**

I/We \_\_\_\_\_

of \_\_\_\_\_

being (interested in) the owners of the land indicated on the attached \*1/1250 \*1/2500 site plan apply to the \_\_\_\_\_

\_\_\_\_\_ Planning Committee for permission to:--

- 1. Develop the land indicated on the attached site plan for use as \_\_\_\_\_
- and/or 2. Construct a building on the land indicated on the attached site plan for use as \_\_\_\_\_
- and/or 3. (a) Demolish (b) Alter  
(c) Extend (d) Repair
- (e) Renew the building on the land indicated on the attached site plan in accordance with the plans submitted with the application.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

TO THE SECRETARY

SIGNED \_\_\_\_\_

\_\_\_\_\_ PLANNING COMMITTEE

ADDRESS \_\_\_\_\_

Delete whichever is inapplicable

T. C. P. Form 1

**NOTE ON THE SUBMISSION OF DEVELOPMENT APPLICATIONS**

(This Note does not form part of T.C.P. Form 1 above but it is printed as a guide to applicants)

An applicant requiring permission to develop land by means of building or other operations involving a physical change in the state of the site (such as the laying out of roads and access) should submit the following information to the Planning Committee:--

- (i) One copy of T.C.P. Form 1;
- (ii) Three copies of a site plan to the scale of 1/1250 or 1/2500 two on transparent linen;
- (iii) Three copies of a block plan to a scale of 1/240th (20 feet to 1 inch) showing the position of the building and other works upon the site.
- (iv) Three copies of Plans showing the elevations and design of the buildings at an appropriate scale;
- (v) Two copies of the Building Permit Application Forms (which are forwarded to the City Engineer in the event of the development application being approved.

If the applicant required "permission in principle" only details have to be submitted later) or if he is seeking permission to change the use of land or buildings without carrying out any building operations, then he needs only submit the information required under (i) and (ii) above provided the proposal is fully explained.

This information required under (ii), (iii) and (iv) above can often be conveniently grouped together on the plans so as to avoid submitting a large number on separate sheets. This simplifies the handling of applications, reduces printing cost and also minimises the risk of the developer losing one of the approved plans which is eventually returned to him.

Accra Metropolitan Assembly

Estimated Cost

€ 5,000.00 P paid vide receipt  
R/N. 755226 dated 30/8/84 sets  
Building Permit Application Forms  
*[Signature]* Asst. Acct.

(For Office use only)

B.P. Fee ..... B.P. No. .... dated .....  
Recommended by ..... T.B.P. No. .... dated .....  
*Bldg. Insp.* Application No. ....  
Approved by .....  
Metropolitan Engineer

ACCRA METROPOLITAN ASSEMBLY  
ACCRA BUILDING REGULATIONS, 1944

# BUILDING PERMIT APPLICATION FORM

(Regulation 4)

To: THE METROPOLITAN ENGINEER  
ACCRA

B.P. Fee .....  
Paid vide Receipt No. ....  
..... 19.....  
Asst. Acct. ....

I .....  
of .....

hereby apply for permission to construct a building viz. execute work

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....

at .....

subject to the provision of the Accra Building Regulations, 1944, and in accordance with the particulars herein set forth and the drawings hereto attached.

Dated this ..... day of ..... 19.....

Signature

**DESCRIPTION OF MATERIALS, ETC. TO BE USED IN THE WORK**

ALL PLANS MUST BE FULLY DIMENSIONED

Description	
FOUNDATIONS .. .. .	Material
	Proportions
WALLS .. .. .	Material
	Proportions
FLOORS .. .. .	Material
	Proportions
	Joists, Dimensions
	Joists, Spacing
	Covering Thickness
WINDOWS .. .. .	Type
	Dimensions
DOORS .. .. .	Type
	Dimensions
ROOF .. .. .	Type
	Covering
	Spacing of Trusses
STEPS AND STAIRS .. .. .	Material
VERANDAHS .. .. .	Material
FENCING .. .. .	Material
	Height
YARDS .. .. .	
OUT BUILDINGS .. .. .	
MODE OF DRAINAGE .. .. .	

Purpose for which the proposed building is to be used .....

Area of Site .....

Area to be left unbuilt upon .....

Percentage of Total area to be built upon .....

ACCRA METROPOLITAN ASSEMBLY

EXTRACTS FROM ACCRA BUILDING REGULATION 1941

3. (1) Save as is otherwise provided by Regulation 114, no person shall begin to construct any building or to execute any work except under and in accordance with the terms and conditions of a permit in the prescribed form signed by the Metropolitan Engineer (hereinafter called a "building permit")
4. (1) Every applicant for a building permit shall submit to the Metropolitan Engineer an application in the prescribed form.  
(2) The Metropolitan Engineer may require an application to submit such plan, sections, elevations, calculations and drawings and such description of materials to be used as the Metropolitan Engineer may think necessary.  
(3) Every plan section, elevation and drawing shall be submitted in accordance with the directions in that behalf contained in Schedule 2.  
(4) Notwithstanding that a plan has been approved, the provisions of these Regulations shall prevail and be observed.  
(5) If it is proposed to use any building material for which provisions is not made in these Regulations, the Metropolitan Engineer shall, in his absolute discretion determine whether such material may be used.

SECOND SCHEDULE

DIRECTIONS FOR SUBMISSION OF PLANS

1. (1) All plans, sections and elevations required by the Metropolitan Engineer - (a) shall be clearly and accurately delineated in ink or otherwise in a suitable permanent manner on suitable durable material other than tracing paper unmounted, to a scale of not less than one inch to every eight feet. (b) shall show clearly and accurately the position, form and dimensions of the several parts of the building which it is proposed to construct or in respect of which it is proposed to execute any work and of its appurtenances; and (c) shall describe the building so as to show clearly for what purpose it is intended to be used.  
(2) If the permit applied for is for the execution of any work on an existing building, such plans, sections and elevations shall also show in black the building as it exists and in red the building as proposed, and.  
(3) If the permit applied for is for erection of, or the execution of work in connection with a public building such plans, sections and elevations shall also show the seating and other accommodation which it is proposed to provide.
2. Any site plan required by the Metropolitan Engineer shall be clearly and accurately delineated in ink otherwise in a suitable permanent manner on suitable and durable material other than tracing paper unmounted to a scale of not less than 1 inch to 104. 16 feet (1 to 1250), and shall show:-
  - (a) the boundaries of the site;
  - (b) the position of building and appurtenances on the properties adjoining;
  - (c) the width and level of the street or lane, if any, in front and at the rear of the proposed building.
  - (d) the level of the lowest floor of the proposed building and of any yard or open space belonging thereto.
  - (e) the intended lines of drainage and the dimensions and inclination of such drains; and
  - (f) a block plan drawn to a scale of not less than 1 to 20 feet showing the sizes and levels of the drains whether existing or proposed, and the general layout of the system, including the position of manholes, gullies, vent pipes and septic tanks
3. Every plan, section, elevation or drawing required by the Metropolitan Engineer shall be signed by the person who has prepared the same.

B.P.A. Form

Ghana Water & Sewerage Corporation

GHANA WATER AND SEWERAGE CORPORATION  
 APPLICATION FOR NEW WATER SERVICE CONNECTION

Application for New Water Service  
 Connection

REGION..... NO **Nº** 05303

EST./BYELAWS COLLECTION...	
ADDRESS OR LOCATION WHERE SUPPLY REQUIRED:	NAME AND ADDRESS OF APPLICANT:
WHAT IS THE SUPPLY REQUIRED FOR?	
ESTIMATED DEMAND IN GALS/MIN OR L/SEC OR NUMBER AND TYPE OF FITTINGS TO BE SUPPLIED:	
NO. OF PERSONS OCCUPYING PREMISES:	
NAME AND ADDRESS OF PLUMBER	
PLUMBER'S REGISTRATION NUMBER	

I agree to :

- (i) Pay the charges incurred in the provision of the new connection
- (ii) Provide and maintain all pipework beyond the connection in accordance with the Corporation's Byelaws.
- (iii) Ensure that no extension or further connections to the approved pipework are made without the Corporation's prior approval.
- (iv) Abide by the Corporation's terms and conditions relating to the supply of water

Signed ..... (Applicant) Date .....

PLEASE NOTE THAT A PLAN SHOWING THE LOCATION OF THE PROPERTY AND THE PROPOSED PIPEWORK RUNS SHOULD BE SUBMITTED WITH THIS APPLICATION.

FOR OFFICIAL USE ONLY : .....

DEPOSIT PAID: c ..... REC'D BY ..... DATE .....

CODE: ..... DATE ..... SIGNED .....

TO : SALES MANAGER..... DISTRICT.....

CONNECTION COMPLETED ON:.....

SITE - TYPE - SERIAL NO. OF METER INSTALLED:.....

DATE: ..... NSC UNIT MANAGER.....

**GHANA WATER AND SEWERAGE CORPORATION  
NEW SERVICE CONNECTIONS—BYELAWS APPROVAL**

**IMPORTANT NOTICE:**

The Corporation maintains Byelaws to prevent undue Consumption, Misuse, Contamination or Waste of Water. Before the new connection will be made, the Corporation's Byelaws Inspector will visit the property to check that the new service line and plumbing fittings are of suitable quality and have been correctly installed in compliance with these Byelaws. Copies of the Byelaws may be viewed at the Corporation's New Service Connection Unit Offices.

PLEASE COMPLETE AND RETURN THE NOTIFICATION SLIP BELOW TO EITHER THE NSC UNIT OR DISTRICT OFFICE WHEN YOUR PIPEWORK IS READY FOR INSPECTION

.....DETACH HERE.....

TO: NSC UNIT MANAGER

SERIAL NO.

--

The private pipework at .....  
has been installed in accordance with the Corporation's Byelaws and is now ready for inspection:

Signed: ..... (Applicant) ..... (Date)

FOR OFFICIAL USE ONLY BYELAWS CHECK LIST	YES	NO/REMEDIAL ACTION REQ.
Is the service line laid to the Minimum depth of 45mm (1 7/8")?		
Are the pipes of suitable quality (Class C) and properly jointed?		
Is the line properly ducted or protected where exposed?		
Are Internal pipe runs/fittings of approved standard/quality		
Are Internal pipe runs/fittings correctly installed?		
Any other comments/requirements		

Signed ..... (Byelaws Inspector) ..... (Date)



SERIAL NO

[Empty box for SERIAL NO]

GHANA WATER AND SEWERAGE CORPORATION  
NEW SERVICE CONNECTION ESTIMATE DETAIL SHEET

NAME OF APPLICANT: .....

SITE ADDRESS: .....

SIZE OF MAIN:.....SIZE OF CONNECTION.....

SADDLE ..... ¢ .....

FERRULE ..... ¢ .....

DUCT PIPE (LENGTH).....) ..... ¢ .....

PIPE (LENGTH) .....) ..... ¢ .....

STOPCOCK ..... ¢ .....

VALVE SOCKET..... ¢ .....

METER BOX ..... ¢ .....

METER INSTALLATION/MAINTENANCE CHARGE..... ¢ .....

ADDITIONAL MATERIALS..... ¢ .....

TRANSPORT..... ¢ .....

LABOUR..... ¢ .....

REINSTATEMENT OR MOLING CHARGE..... ¢ .....

SUB TOTAL ..... ¢ .....

INFRASTRUCTURE CHARGE..... ¢ .....

TOTAL ESTIMATED COST..... ¢ .....

SUBTRACT ADMIN DEPOSIT IF APPLICABLE ..... ¢ .....

TOTAL DUE FOR PAYMENT: ..... ¢ .....

ESTIMATE PREPARED BY:.....DATE: .....

ESTIMATE APPROVED BY: .....DATE.....

.....DETACH HERE .....

TO: SALES MANAGER

SERIAL NO.

[Empty box for SERIAL NO]

.....DISTRICT

PLEASE NOTE THE FOLLOWING NEW SERVICE CONNECTION ESTIMATE HAS BEEN ISSUED:

NAME OF APPLICANT:.....

SITE ADDRESS: .....

APPROVED ESTIMATE AMOUNT ¢.....

DATE:.....SIGNED .....

NSC UNIT MANAGER

**GHANA WATER AND SEWERAGE CORPORATION  
NEW SERVICE CONNECTION ESTIMATE**

REGION.....

SERIAL NO.

--

DISTRICT.....

ADDRESS OR LOCATION WHERE SUPPLY REQUIRED:	NAME AND ADDRESS OF APPLICANT:

TO PROVIDE.....NO....."Service Connection, length.....(M) — C.....  
 Less Administration charge already paid (if applicable) — C.....  
**TOTAL DUE FOR PAYMENT** — C.....

PLEASE NOTE THAT ESTIMATES ARE FOR 90 DAYS ONLY

Received by.....(Sales Manager) Date.....  
 Bye-laws Approval by.....(Inspector) Date.....

PLEASE RETAIN THIS FORM AT ALL TIMES. IT IS YOUR RECORD THAT AN OFFICIAL GWSC CONNECTION HAS BEEN MADE. STRICT PENALTIES INCLUDING FINES AND OR IMPRISONMENT APPLY FOR THE MAKING OF ILLEGAL CONNECTIONS OR DE-FRAUD OF THE CORPORATION IN ANY WAY

DETACH HERE

FOR OFFICIAL USE ONLY

TO: NSC UNIT MANAGER.....  
 FROM: SALES MANAGER.....(DISTRICT)

SERIAL NO.

--

Payment of C.....has been received from:  
 .....in respect of new service

Connection charges at:.....

Receipt No.....

Date:..... Signed.....(Sales Manager)

Annex C: Specialized Approval  
Application Forms

Ghana Standards Board

*FORM CM. 1*

GHANA STANDARDS BOARD

THE GHANA STANDARDS (CERTIFICATION MARK) RULES, 1970

**Application for Licence to use  
The Standard Mark**

**(RULE 2)**

*[Faint, illegible text]*

GHANA STANDARDS BOARD

THE GHANA STANDARDS (CERTIFICATION MARK) RULES 1970

APPLICATION FOR LICENCE TO USE THE STANDARDS MARK

(RULE 2)

(Particulars to be submitted by Applicant)

1. Name of Individual or Firm .....
2. Business Address.....Tel: .....  
(State Postal Address and Telephone Number)
3. Postal Address of the Factory or Place where Goods are Manufactured or Stored:  
.....
4. Location of the Factory or place where Goods are manufactured or stored:  
.....  
(State exact Location, District and Region)
5. Goods in respect of which Licence is being applied for:
  - (a) Goods:.....
  - (b) Starting Raw Material and source of supply:.....
  - (c) Are there any special instructions for handling goods? Yes/No.....
  - (d) If Yes, how are these displayed on Goods?.....
  - (e) Is the Weight/Volume/Size of article displayed on goods where applicable? Yes/No
  - (f) If Yes, attach sample of Label.
6. Manufacturing Process employed in the manufacture of goods:.....
  - (a) Are there any Quality Control units incorporated in your Process Yes/No.
  - (b) If Yes, mention grades of officers in charge of the Quality Control stages.....
  - (c) Attach the following documents in respect of (b) above:--
    - (i) The Scheme of Inspection and Testing of the said goods to ensure conformity with the relevant Ghana Standards.
    - (ii) Records of Routine Inspection and Test in respect of goods according to scheme (i) during the last year of operation.
  - (d) If No, explain the absence of Quality Control units in your process  
.....

7. Standards to which goods conform: (Ghana Standards ) Other National or International Standards)
- No.....Title:..... No.....Title:.....
- No..... Title:..... No.....Title:.....
- No.....Title..... No.....Title.....

8. Production Figures for the said Goods:

Year	Production	Unit
Last Year from January to December		
Current Year from January to December (as Estimated:)		

9. Should it be necessary, in order to ensure conformity of the said goods to the relevant Standards, I/We undertake to modify, amend or alter my/our Scheme of Quality Control to bring it in line with that which may be specified by the Board from time to time. Further, I/We undertake to put in operation any such Scheme as recommended by the Board.
10. I/We undertake to co-operate fully with the Board in the exercise of Inspection and Testing of the said goods and I/We also agree to pay all expenses in respect of the said exercise, including charges for testing of the said goods as well as charges for testing by other independent testing authorities as and when required by the Board.
11. Should the Licence be granted and as long as it remains operative, I/We undertake to abide by all the terms and conditions of the Licence and the prescribed rules in respect of Certification and Marking. In the event of the Licence being cancelled or suspended, I/We also undertake to cease with immediate effect to use the Standards Mark on any article covered by the Licence and to withdraw all relevant advertising matters and take such steps as may be necessary to fulfil the provisions of the Certification Mark Rules.
12. Particulars of all Directors/Partners:.....
- .....
- .....
- .....
- .....
- .....

(Name and Address of each Director/Partner to be stated)

.....  
(Signature of Applicant)

.....  
(Name of Applicant)

.....  
(Designation)

For and on Behalf of.....  
(Name of Firm)

**DECLARATION**

I declare that, to the best of my knowledge, all the information supplied above is correct and I understand that any false declaration renders this application invalid.

*\*(The attention of all applicants is drawn to sections 8 and 9 of the Ghana Standards (Certification Mark) Rules, 1970 (L.I.662) which impose penalties for false declarations.)*

(Signature of Applicant).....

Dated this.....day of..... 19.....

Ghana Tourism Board



FIRST SCHEDULE  
(REGULATIONS (2) (3))

FOR OFFICE USE  
FORM ACCOM/ENT  
CATEGORY .....

APPLICATION FOR ACCOMMODATION ENTERPRISE LICENCE

1. ENTERPRISE

- (1) Name of Applicant: .....  
(BLOCK CAPITALS)
- (2) Name of Establishment: .....
- (3) House No./Plot No. ....
- (4) Street/Road: .....
- (5) Location: ..... (6) City/Town: .....
- (7) Distance from centre of town: .....
- (8) Postal Address: .....
- (9) Telephone No: .....
- (10) Bankers: .....

2. MANAGEMENT AND STAFF

- \*(1) Manager's Name in Full: .....
- (2) Age: ..... (3) Nationality: .....
- (4) Qualification (attach photo copies of certificate)
  - (a) Professional: .....
  - (b) Other(s): .....
  - (c) Experience: .....
  - (d) Professional Associations of which Manager is a Member  
.....
  - (e) Professional Associations of which Enterprise is a Member  
.....

\*(Please notify the Board in case of any change).

\* (5) If enterprise is a partnership, give full names and addresses of all partners.

- i) .....
- ii) .....
- iii) .....
- iv) .....
- .....

(6) If enterprise is a limited liability company, give full names and addresses of directors.

- i) .....
- ii) .....
- iii) .....
- iv) .....

(7) If enterprise is owned by a sole proprietor give full name and address of proprietor

.....  
.....

(8) Total Number of Staff

a) Trained: ..... b) Untrained: .....

\* Attach relevant registration documents viz:

- a) Company or Business Registration Certificate issued by the Registrar General's Department;
- b) Certificate of suitability issued in respect of Enterprise by the Ministry responsible for health (M.O.H.)
- c) Police permit in respect of the unit by the Commissioner of Police (C.I.D.)
- d) Building permit issued by the City or District Engineer's Department.
- e) Development Permit or change of use permit issued by the Town and Country Planning Department.

3. ACCOMMODATION

PUBLIC ROOMS

- a) Reception or Lobby ..... Dimensions: .....
- b) No. of Restaurants: ..... Dimensions: .....
- c) Total seating capacity: ..... Dimensions: .....
- d) No. of Bars: ..... Dimensions: .....
- e) Total seating capacity: .....
- f) No. of Public Toilets:
  - i) Ladies: ..... (ii) Gentlemen: .....
- g) Staff conveniences
  - i) Ladies: ..... (ii) Gentlemen: .....

4. PROPOSED TARIFFS

	Single Room £	Double Room £	Suite £	Chalet £
With Breakfast				
Without Breakfast				
Full Board				

5. OPENING HOURS: .....

6. LIST SPORTS, GAMES AND ENTERTAINMENTS PROVIDED OR AVAILABLE NEARBY:  
(e.g. Video, Music)

.....  
.....

7. LIST OTHER FACILITIES PROVIDED - e.g. Swimming Pool, Transport etc.

.....  
.....  
.....  
.....

8. \*I HEREBY APPLY FOR A LICENSE TO RUN AN ACCOMMODATION ENTERPRISE OF WHICH DETAILS ARE SET OUT ABOVE. I DECLARE THAT THE INFORMATION GIVEN IN THIS APPLICATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

.....  
D A T E

.....  
SIGNATURE OF APPLICANT

.....  
DESIGNATION

COMPLETED APPLICATION FORMS TO BE RETURNED WITH A REGISTRATION FEE OF £.....  
IN ADDITION TO THE STATED DOCUMENTARY REQUIREMENTS (See paragraph 5 above)  
ALL INFORMATION GIVEN IS DEEMED AS CONFIDENTIAL.

GHANA TOURIST BOARD  
L.I.1293 TOUR OPERATORS (REGULATION &  
LICENSING) REGULATIONS, 1983

FOR OFFICE USE ONLY  
ATOL/LIC. FORM.....  
CATEGORY:.....

APPLICATION FOR TRAVEL AGENCY, TOUR OPERATORS, HANDLERS. GUIDES,  
CAR HIRE ETC. LICENCE

1) ENTERPRISE

- a) Name of Establishment:.....
- b) Nature of Business:.....
- c) Street/Road:.....City/Town:.....
- d) Location:.....
- e) House or Plot No:.....
- f) Postal Address:.....
- g) Telephone:.....Telex/Cable:.....
- h) Bankers:.....Branch:.....
- i) Name & Address of Certified Accountants:.....  
.....

2) OWNERSHIP & CONTROL

- a) Please state whether establishment is sole ownership, partnership or limited Company:.....
- b) Give name and address if solely owned:.....  
.....
- c) Particulars of Director/Partners with share capital

	<u>NAME</u>	<u>NATIONALITY</u>	<u>SHARE CAPITAL</u>
i)	.....	.....	.....
ii)	.....	.....	.....
iii)	.....	.....	.....
iv)	.....	.....	.....

MANAGEMENT AND STAFF(Please list in line with your establishment)

- i) Manager's full name:..... Age:.....
- ii) Nationality:.....Tel.No.:.....
- iii) Professional Qualification:.....  
.....  
(Attach photocopies of Certificates)
- iv) Other(s):.....
- v) Experience:.....  
.....
- vi) Membershi; of Professional Associations:.....  
.....

3b) Details of other qualified staff(please attach fresh sheet and indicate name, qualification, job description and experience)

4) LIST BRANCH OFFICES(IF APPLICABLE):.....  
.....

5) AUTO RENTAL UNITS ONLY

i) Fleet of Vehicles (State numbers)

	Make/Model	Registration Number
a.	.....	.....
b.	.....	.....
c.	.....	.....
d.	.....	.....

(Attach photocopies of Insurance Certificates)

ii) State whether self-driven,chauffeur-driven or both  
.....

iii) Terminals

- a. ....
- b. ....
- c. ....
- d. ....

FULL NAME	AGE	EDUCATIONAL QUALIFICATION	PROFESSIONAL QUALIFICATION AND EXPERIENCE	LICENCE NO.	NATIONALITY AND RESIDENTIAL ADDRESS

6. DECLARATION

I apply for a licence to operate:.....  
 .....

and declare that information given is TRUE and CORRECT.

.....  
Name of Applicant

.....  
Signature

.....  
Date

.....  
Designation.

ALL INFORMATION GIVEN ON THIS FORM IS  
REGARDED AS CONFIDENTIAL.

\*\*\*\*\*

L.I. 1205 - CATERING ENTERPRISES REGULATIONS

FIRST SCHEDULE  
(REGULATIONS (2) (3))

Catering Enterprises Application  
Form

FOR OFFICE USE FORM CAT./ENTERPRISE CATEGORY:.....
--

APPLICATION FOR CATERING ENTERPRISE LICENCE

1. ENTERPRISE:

- (1) Name of Applicant: .....  
(BLOCK CAPITALS)
- (2) Name of Establishment: .....
- (3) House No./Plot No. ....
- (4) Street/Road: .....
- (5) Location: ..... (6) City/Town: ,.....
- (7) Distance from centre of town: .....
- (8) Postal Address: .....
- (9) Telephone No. .... FAX No. ....
- (10) Bankers: .....

2. MANAGEMENT AND STAFF

- (1) Manager's Name in Full; .....  
(BLOCK CAPITALS)
- (2) Age: ..... (3) Nationality: .....
- (4) Qualification (attach photo copies of certificate)
  - (a) Professional: .....
  - (b) Other(s): .....
  - (c) Experiences: .....
  - (d) Professional Associations of which Manager is a member:  
.....
  - (e) Professional Associations of which Enterprise is a member:  
.....
- (5) If enterprise is a partnership, give full names and addresses  
of all partners:
  - i) .....
  - ii) .....
  - iii) .....
  - iv) .....

(6) If enterprise is a limited liability company, give full names and addresses of directors:

- i) .....
- ii) .....
- iii) .....
- iv) .....

(7) If enterprise is owned by a sole proprietor give full name and address of proprietor:

- i) .....
- ii) .....

(8) Total Number of Staff:

(a) Trained: ..... Untrained: .....

3. Public Rooms:

- (a) Reception or Lobby: ..... Dimensions: .....
- (b) No. of Restaurants: ..... Dimensions: .....
- (c) Total seating capacity: .....
- (d) No. of Bars: ..... Dimensions: .....
- (e) Total seating capacity: .....
- (f) No. of Public Toilets:
  - (i) Ladies: ..... (ii) Gentlemen: .....
- (g) No. of Public Bathrooms:
  - (i) Ladies: ..... (ii) Gentlemen: .....

4. RESTAURANT - PROVISION OF FOOD:

- (a) State available food service  
(Breakfast, Lunch, Supper, Snacks)+
- (b) Attached copy of current Menu

	Breakfast	Lunch	Supper	Snack
Minimum Rate (in £)				
Service Charge (in %)				
Hours of Service				

+ Delete as necessary.



(5) BARS

- (1) No. of Bars: ..... Dimensions: .....
- (2) Seating capacity: .....
- (3) Types of Bar (Terrace, Cocktail, lounge etc.)  
.....
- (4) Floorings: .....
- (5) Interior Decor: .....
- (6) Ventilation (natural, ceiling fan, air-condition)  
.....
- (7) Opening Hours: .....

(7) LIST SPORTS, GAMES AND ENTERTAINMENTS PROVIDED OR AVAILABLE NEARBY  
e.g. VIDEO, MUSIC ETC.

.....  
.....  
.....  
.....

(8) LIST OTHER FACILITIES PROVIDED - e.g. SWIMMING POOL, TRANSPORT ETC.

.....  
.....  
.....

(9) "I HEREBY APPLY FOR A LICENCE TO RUN A CATERING ENTERPRISE OF WHICH  
DETAILS ARE SET OUT ABOVE. I DECLARE THAT THE INFORMATION GIVEN IN  
THIS APPLICATION IS TRUE AND COMPLETE IN ALL RESPECTS".

.....  
D A T E

.....  
SIGNATURE OF APPLICANT

.....  
DESIGNATION

ALL INFORMATION GIVEN ON THIS FORM IS REGARDED AS CONFIDENTIAL.

Forestry Department

FORESTRY DEPARTMENT

APPLICATION FOR A TIMBER LEASE

Information supplied will be treated as  
CONFIDENTIAL

NOTE: Please use additional sheets to provide  
information if necessary

To be completed and forwarded to:

THE HEAD OF CONCESSIONS UNIT  
FORESTRY DEPARTMENT,  
P.O. Box 527,  
ACCRA

1. THE APPLICANT

1.1 Name of Company:.....

1.2 Address:.....

(i) In Ghana:.....

Tel. No.....

(ii) Outside Ghana:.....

Tel. No.....

.....Telex No.....

(iii) Head or Registered Office:.....

1.3 Type of Organisation (Public or Private Limited Liability/Partnership/Individual/Co-operative Society/Public Corporation):  
.....  
.....

1.4 Particulars of Directors of the Company/Proposed Company:

<u>Name</u>	<u>Shareholding (%) (if any)</u>	<u>Address</u>
(i) .....	.....	.....
(ii) .....	.....	.....
(iii) .....	.....	.....
(iv) .....	.....	.....

1.5 Name(s) and Address(es) of Company Bankers:

<u>Name of Bank</u>	<u>Address</u>
(i) .....	.....
(ii) .....	.....
(iii) .....	.....
(iv) .....	.....

2. STAFFING POSITION

2.1 Give number of qualified Forestry Personnel employed or to be employed\*\*

	<u>Presently</u>	<u>At Full Cap</u>	<u>Salaries (Annual)</u>
(i) Professional - Ghanaian	.....	.....	.....
(ii) Professional - Non-Ghanaian	.....	.....	.....
(iii) Technical - Ghanaian	.....	.....	.....
(iv) Technical - Non-Ghanaian	.....	.....	.....







7. PARTICULARS OF LEASE HOLDING APPLIED FOR

- 7.1 Location of Lease:
  - (i) Town/Village:.....
  - (ii) Region:.....
- 7.2 Area of size of Lease required:.....
- 7.3 Distance from Lease area to processing mill:.....
- 7.4 Give brief description of area applied for (Include 3 copies of Topographical Maps)
  - .....
  - .....
  - .....
  - .....
  - .....
  - .....

8. EVIDENCE OF FINANCIAL CAPACITY:

Please submit the following financial documents:

- 8.1 Audited Balance Sheets and Profit and Loss Accounts for the last five years' operation (For existing companies):
- 8.2 Annual Reports for the last five years.
- 8.3 Feasibility Report/Pro-forma Profit and Loss Statement for Five years (New Companies).
- 8.4 Details of loan contract or to be contracted, if any.

9. RENT

- 9.1 Rent payable on the Lease:.....
- 9.2 Amount of rent applicant is willing to pay over and above current rate:.....

10. DECLARATION

I/We hereby confirm that the information and answers given on this application form are true and correct to the best of my/our knowledge. I/We also hereby declare that any false answers or information may render the lease allocation null and void and of no effect.

I/We shall be pleased to provide you with any further information you may require.

Signature(s) of Applicant(s):.....

Date:.....

Place:.....

BEST-AVAILABLE COPY



## Customs and Excise Preventive Service

GHANA CUSTOMS AND EXCISE

APPLICATION FOR LICENCE OF PREMISES TO BE USED AS A BONDED PRIVATE WAREHOUSE

To THE COLLECTOR-IN-CHARGE

Sir,
I request that a licence may be issued for the use of the following premises as a bonded warehouse:-
Whether a room or an entire building
Where situated
How bounded
Of what material built
Dimensions
Number of doors
Number of windows
How doors fastened
How windows fastened
Method of ventilation
If there is an upper storey, for what purpose used

2. Particulars regarding my application are as follows:-

Name and address of applicant
Name of proposed securities to bond
Type of goods to be warehoused
Estimated amount of duty chargeable on goods likely to be warehoused at any one time

3. Plans of the proposed building and the situation of the same in relation to other buildings are attached.

Yours faithfully,

**For Official Use Only.**

**RECOMMENDATION TO COMPTROLLER OF CUSTOMS AND EXCISE**

I have inspected the premises described overleaf and in accordance with paragraph 3 (b) of Customs Code Volume 2 Part 5, report as follows:-

\_\_\_\_\_  
Collector-in-Charge

Date \_\_\_\_\_

---

**APPLICATION**

Approved/Approved subject to the following alterations:-

\_\_\_\_\_  
for Comptroller

Date \_\_\_\_\_

## Annex D: Operational Requirement Forms

Bank of Ghana

B1/93

007681

FORM B.1  
(GHANA)  
(For outward non-merchandise current transactions only).

To be completed by person/firm /organisation receiving service and/or making payment and submitted to the Bank of Ghana through Applicant's Bankers.

Name and address of Applicant's Bankers .....

I/We, the undersigned, apply for permission to transfer the undermentioned sum:—

Amount in figures ..... Amount in words .....

For Official  
Use Only

1. Currency required, tick the appropriate item:
- (a) (i) Sterling to an External account (according to U.K. Exchange Control Regulations)
  - (ii) Sterling for U.K. residents and other sterling area countries.
  - (b) Non-sterling area convertible  or other currency
  - (c) Ghana Currency by credit to a bank account in Ghana held in the name of a resident in:
    - (i) The U.K. or other sterling area country (other than Ghana), i.e. sterling Area Account
    - (ii) A non-sterling area country, i.e. Foreign Account
  - (d) By credit to a Bilateral Clearing Account at the Bank of Ghana

2. Name and full address of applicant in Ghana (BLOCK CAPITALS)  
.....  
..... NATIONALITY .....

3. Name and full address of beneficiary abroad (BLOCK CAPITALS)  
.....  
..... NATIONALITY .....

4. N.B. THIS PARAGRAPH SHOULD NEVER BE LEFT BLANK:—  
FULL PARTICULARS MUST BE GIVEN IN ALL CASES: REFER OVERLEAF FOR LIST OF NATURE OF SERVICES PROVIDED.

Nature of service provided. (If there is more than one item, please indicate the amounts against each).

.....  
.....  
.....  
.....

I/We declare that the above statements are true, that the payment will be made solely for the purpose stated and I/We acknowledge that any permission given on this form will, unless otherwise stated, lapse if not utilised within one month from the date of approval.

Date.....19..... Signature(s) .....

Stamp of Bank verifying applicant's signature and vouching for the accuracy of the statements.	Stamp of Exchange Control or Authorised Dealer approving application, Signature and date.	Stamp of Authorised Dealer Dealing date ..... Rate ..... Amount approved in .....
--	---	--

**NOTES ON COMPLETION FORMS AND SUBMISSION EVIDENCE**

Evidence — Application should normally be supported by documentary evidence, the nature of which will vary according to the type of payment due. If the documents are not to remain permanently attached to the Form they should be described briefly in the space overleaf under paragraph 4, or in the space below. Where copies only are submitted they must be certified by the applicant's banker. All supporting documents should be stamped by the applicant's banker.

If different currencies are required a separate Form must be completed for each currency.

**LIST OF REMITTANCES PERMISSIBLE ON THIS FORM**

- A (i) Business profits
- B (ii) Dividends on equity investments in Ghana
- C Royalties
- D Head Office expenses and miscellaneous overheads outside Ghana
- E Film Rentals
- F Interest on
  - (i) Loans from abroad
  - (ii) Bonds, etc.
- G Freight earnings of
  - (a) Foreign Shipping Companies
  - (b) Foreign Airline Companies
- H Funds for expenditure abroad of domestic Shipping and Airline Companies
- I Passenger earnings of foreign Shipping and Airline Companies
- J Surplus funds of Oil Companies
- K Insurance premiums/claims/earnings
  - (i) Marine
  - (ii) Fire, Accident, etc.
  - (iii) Life
- L Commissions earned on foreign trade
- M Personal remittances of non-nationals other than diplomatic personnel
- N Remittances of nationals for maintenance of family and dependants abroad
- O Gifts
- P Subscription and tuition fees
- Q Diplomatic personnel remittance
- R Government transfers to Ghana diplomatic missions abroad
- S Progress payment to foreign contractors (Please give details of contract)
- T Others n.e.s. (Please specify)

Department of Factories Inspectorate



**DEPARTMENT OF FACTORY INSPECTORATE**

**Factories, Offices and Shops Act, 1970**

**Notice of Occupation of Factory**

( UNDER SECTIONS 2 AND 3 )

PARTICULARS TO BE SUBMITTED  
BY OCCUPIER OR INTENDING OCCUPIER OF FACTORY.  
FOR PURPOSE OF REGISTRATION AND  
RENEWAL OF CERTIFICATE OF REGISTRATION

*( All Applications to be submitted to nearest Regional/District offices of the Department of Factory Inspectorate. All certificates of registration, issued under section 2 and 3 expire on 31st December, of each year of renewal. )*

(Particulars to be submitted by the occupier or intending occupier of a Factory)

1. NAME OF OCCUPIER OR INTENDING OCCUPIER OF THE FACTORY

2. POSTAL ADDRESS OF THE FACTORY

Tel. No.

3. LOCATION OF THE FACTORY  
(State exact location, district and region)

4. (a) STRUCTURE/TYPE OF FACTORY BUILDING

Roof made of  
(State whether lined or sealed and the material(s) used)

(b) Number of floors on which factory operations are intended to be carried out

5. NATURE OF WORK OR MANUFACTURING PROCESS CARRIED ON OR INTENDED TO BE CARRIED ON IN THE FACTORY

6. FULL DESCRIPTION OF MECHANICAL POWER USED OR INTENDED TO BE USED IN THE FACTORY

7. (a) NUMBER OF PERSONS EMPLOYED OR INTENDED TO BE EMPLOYED IN THE FACTORY

Male

Female

(b) Where persons are employed or intended to be employed in shifts, the maximum number employed or intended to be employed at any one time:

Male

Female

8. (a) PARTICULARS OF STEAM BOILER(S) IN USE OR INTENDED TO BE USED IN THE FACTORY (IF APPLICABLE):-

(Where more than one steam boiler is used in the same factory, particulars of each boiler must be given

(i) Type, description and distinctive number

(ii) Year and place of manufacture

(iii) Date of last thorough examination

(iv) Maximum permissible working pressure

(b) PARTICULARS OF UNFIRED PRESSURE VESSEL(S) IN USE OR INTENDED TO BE USED IN THE FACTORY (IF APPLICABLE):-

Particulars of each unfired pressure vessel must be given where more than one is used in the same factory.

(i) Type, description and distinctive number

(ii) Year and place of manufacture

(iii) Date of last thorough examination

(iv) Maximum permissible working pressure



**12. FIRST AID**

(i) Type of first-aid facilities provided in the factory (e.g. clinic, ambulance room, first aid boxes, etc.)

(ii) Minimum contents of first aid box

(iii) Name and address of nearest Medical Officer/Hospital/Clinic in the area

**13. Date of occupation or intended occupation of the factory**

**14. Particulars of all Directors/Partners**

(Name and address of each director/partner to be stated)

Date of Application

19

Signature of Applicant

FULL NAMES OF APPLICANT (BLOCK CAPITALS)

Form FI. 1

Social Security and National Insurance Trust



SOCIAL SECURITY FUND, GHANA.

**EMPLOYER'S REG. CARD**

FORM SS/2

REG. NO.

RD CODE

50
79/80

HEAD OFFICE  
REG. NO.

NAME OF EMPLOYER \_\_\_\_\_

NAME OF PERSON TO BE CONTACTED ABOUT SOCIAL SECURITY \_\_\_\_\_

POSTAL ADDRESS OF EMPLOYER \_\_\_\_\_

TELEPHONE NUMBER \_\_\_\_\_  
SPECIAL DIRECTION TO PREMISES/ACTUAL LOCATION \_\_\_\_\_

AREST SOCIAL SECURITY OFFICE \_\_\_\_\_

NAME AND ADDRESS OF HEAD OFFICE \_\_\_\_\_

TELEPHONE NUMBER \_\_\_\_\_

EMPLOYER'S ECONOMIC ACTIVITY (DESCRIPTION) \_\_\_\_\_

FOR OFFICE USE ONLY	
CLASSIFICATION	
INSPECTION CODE	
COVERABLE DATE	
PRINT OPTION	
SORT OPTION	
LOCATION	
HEAD OFFICE NO.	
NO. OF WORKERS	
PROV. CONT. LEVEL	
ECONOMIC ACTIVITY	

NUMBER OF WORKERS ( ) \_\_\_\_\_

ESTIMATED ANNUAL PAY ( ) \_\_\_\_\_

DATE COVERABLE BY THE SOCIAL SECURITY DECREE \_\_\_\_\_

I HEREBY CERTIFY THAT

THE INFORMATION GIVEN ABOVE ARE ACCURATE AND TRUE

I HAVE COMPLETED AND SUBMITTED WORKERS' REGISTRATION CARDS IN RESPECT OF ALL MY EMPLOYEES

I UNDERSTAND THE PROVISIONS OF THE DECREE AND REGULATIONS RELATING TO THE PAYMENT OF CONTRIBUTIONS PROMPTLY AND IN FULL AND WILL CONTRIBUTE ACCORDINGLY.

DATE \_\_\_\_\_ 19\_\_

Signature of Employer or  
his Authorised Agent

NATIONAL IDENTIFICATION NO.

SOCIAL SECURITY NUMBER

[Empty box for National Identification Number]

No 46577664

CARD CODE

20

SOCIAL SECURITY FUND  
MEMBER REGISTRATION CARD

Form SS/1  
(Registration of New Employees)

PLEASE COMPLETE IN BLOCK LETTERS: A NEW WORKER WHO IS ALREADY A MEMBER MUST GIVE HIS SOCIAL SECURITY NUMBER TO HIS EMPLOYER. HE MUST NOT BE REGISTERED AGAIN.

EMPLOYER REGISTRATION NUMBER	WORKER'S SERIAL NUMBER	NORMAL MONTHLY PAY
------------------------------	------------------------	--------------------

WORKER'S NAME	Surname	First Name	Initials of Other Names
PREVIOUS NAME	Surname	First Name	Initials of Other Names

PERMANENT ADDRESS

SEX M <input type="checkbox"/> F <input type="checkbox"/>	MARITAL STATUS SINGLE (S) <input type="checkbox"/> MARRIED (M) <input type="checkbox"/> WIDOWED (W) <input type="checkbox"/>	NATIONALITY G/N <input type="checkbox"/>	DATE OF BIRTH
---	---	---	---------------

TRIBE	HOME TOWN AND REGION	RELIGION
-------	----------------------	----------

NAME OF FATHER	Surname	First Name	Initials of Other Names
NAME OF MOTHER	Surname	First Name	Initials of Other Names

DECLARATION: I CERTIFY THAT I HAVE NEVER BEEN REGISTERED AS A MEMBER OF THE FUND AND THE FACTS STATED ARE TRUE AND ACCURATE. PLEASE NOTE THAT YOU ARE LIABLE TO PROSECUTION IN EVENT OF ANY WRONG INFORMATION UNDER NRCD 127 SECTION 31, (b) AND (c)

DATE JOINED SCHEME

SIGNATURE OF WORKER

Right Thumb Print	If Right Thumb is Missing Identify the Fingerprint below		Left Thumb Print	If Left Thumb is Missing Identify the Fingerprint Below	
	LEFT HAND			RIGHT HAND	
	INDEX			INDEX	
	3			3	
	4			4	
	5			5	

REPUBLIC OF GHANA  
SOCIAL SECURITY FUND  
CERTIFICATE OF MEMBERSHIP

No 46577664



DUPLICATE

NAME

SIGNATURE

IMPORTANT: Keep this card safely and show it to new Employer. If you do not do so your contribution will not be credited to your account This card will be required when you make a claim for a benefit under the DECREE.  
PLEASE TURN OVER

RIGHT THUMB PRINT

REPUBLIC OF GHANA  
SOCIAL SECURITY FUND  
CERTIFICATE OF MEMBERSHIP

No 46577664



ORIGINAL

NAME

SIGNATURE

IMPORTANT: Keep this card safely and show it to new Employer. If you do not do so your contribution will not be credited to your account This card will be required when you make a claim for a benefit under the DECREE.  
PLEASE TURN OVER

RIGHT THUMB PRINT

## BENEFICIARY NOMINATION

Card Code

40

I Hereby nominate the persons named below to receive the amount standing to my credit in the fund in the event of my death, and direct that the said amount shall be distributed among the said persons in the Percentages stated.

Name of Nominee	Permanent Address of Nominee	Relationship to the Member	Hometown and Region	Age of Nominee	Percentage % of benefit

Right Thumb Print

Date of Completion

Signature

**EMPLOYERS CERTIFICATE: I CERTIFY THAT**

- (a) Completion of this form was properly supervised
  - (b) The thumbprints and Signatures on this form and the membership certificates are those of the worker named above.
  - (c) I have given the original membership certificate to the worker.
- PLEASE NOTE THE PENALTY UNDER SECTION 31 OR NACD 127.**

LEFT THUMB PRINT

Name of Employer

Signature of Employer or His  
Authorized Agent

Address of Employer

**TO ENSURE FREEDOM FROM WANT IN OLD AGE AND FOR FAMILY**

**TO ENSURE FREEDOM FROM WANT IN OLD AGE AND FOR FAMILY**

1. Continue working till retirement. Membership of the Fund continues under new employer also.
2. Nominate one or more Family members to receive benefits should you unfortunately die before retirement; save them expense, trouble and destitution.
3. Keep Annual Statements of your account carefully as record of your rapidly mounting accumulations
4. Refer inquires to the SSNIT district office in your area, or to the Chief Administrator, S.S.N.I.T. P.O. Box M. 149 ACCRA

1. Continue working till retirement. Membership of the Fund continues under new employer also.
2. Nominate one or more Family members to receive benefits, should you unfortunately die before retirement; save them expense, trouble and destitution.
3. Keep Annual Statements of your account carefully as record of your rapidly mounting accumulations
4. Refer inquires to the SSNIT district office in your area, or to the Chief Administrator, S.S.N.I.T. P.O. Box M. 149 ACCRA

**FACE THE FUTURE WITH CONFIDENCE**

**FACE THE FUTURE WITH CONFIDENCE**



Commercial Banks/Bank of Ghana

ORIGINAL

EXCHANGE CONTROL ACT, 1961

Form A1  
(GHANA)

A1/92 No.

023081

(For Merchandise Import Only)

TO BE COMPLETED BY THE IMPORTER IN  
GHANA WHO IS RESPONSIBLE FOR  
MAKING PAYMENT

To (Name and address of Bank to which application is addressed) .....

I/We the undersigned apply for permission to transfer the undermentioned sum:

<p>1. Name of currency required</p> <p>(If application is to credit Ghana pounds to a non-resident account state whether a Sterling Area or Foreign Account).</p>	<p>Amount in figures .....</p> <p>Amount in words .....</p> <p>.....</p> <p>.....</p>	<p>For Official Use Only</p>
<p>2. Name and full address of Applicant in Ghana (BLOCK CAPITALS)</p>		
<p>3. Name and full address of beneficiary abroad (BLOCK CAPITALS)</p>		
<p>4. Description of goods to be entered in space provided at back.</p>		
<p>5. Details of Import Licence including expiry date .....</p> <p>.....</p>		
<p>6. Country of origin of goods to be imported .....</p>		
<p>7. Country from which goods are to be imported .....</p>		
<p>8. Date/Approximate date of arrival of goods in Ghana .....</p>		

I/We declare that the above statements are true, that the payment will be made solely for the purpose stated and

I/We acknowledge that any permission given on this Form will, unless otherwise stated, lapse if not utilised within one month from the date of approval.

Date ..... Signature(s) .....

<p>Stamp of bank verifying the applicant's signature and vouching for the accuracy of the statements.</p>	<p>Stamp of bank authorising application, and date.</p>	<p>Stamp of Authorised Dealer</p> <p>Dealing date .....</p> <p>Rate .....</p> <p>Amount approved in £ .....</p>
---	---	---

(P.T.O.)

194



Form A1  
(GHANA)

A1/92 No.

(For Merchandise Import Only)

TO BE COMPLETED BY THE IMPORTER IN  
GHANA WHO IS RESPONSIBLE FOR  
MAKING PAYMENT

To (Name and address of Bank to  
which application is addressed) .....

I/We the undersigned apply for permission to transfer the undermentioned sum:

1. Name of currency required  (If application is to credit Ghana pounds to a non-resident account state whether a Sterling Area or Foreign Account).	Amount in figures ..... Amount in words ..... ..... .....	For Official Use Only
2. Name and full address of Applicant in Ghana (BLOCK CAPITALS)		
3. Name and full address of beneficiary abroad (BLOCK CAPITALS)		
4. Description of goods to be entered in space provided at back.		
5. Details of Import Licence including expiry date .....		
6. Country of origin of goods to be imported .....		
7. Country from which goods are to be imported .....		
8. Date/Approximate date of arrival of goods in Ghana .....		

I/We declare that the above statements are true, that the payment will be made solely for the purpose stated and

I/We acknowledge that any permission given on this Form will, unless otherwise stated, lapse if not utilised within one month from the date of approval.

Date ..... Signature(s) .....

Stamp of bank verifying the applicant's signature and vouching for the accuracy of the statements.

Stamp of bank authorising application, and date.

Stamp of Authorised Dealer

Dealing date .....

Rate .....

Amount approved in C .....

(P.T.O.)



1  
**GHANA EXCHANGE CONTROL FORM A2 FOR EXPORTS**

(REV. 21, 1983)

A2/94 026050

<p><b>THIS FORM SHOULD BE TYPE WRITTEN IN BLOCK LETTERS ONLY</b></p> <p>and must be completed for all exports other than gift parcels and passenger's baggage.</p> <p>It is valid for a single transaction only. After completion it should be submitted to the Bank of Ghana or its appointed agent for approval.</p> <p>The form is valid for a period of 3 (three) months after date of approval and may be renewed for a further period of 3 (three) months only.</p>	(For Banks Use Only)	
	<p>1) SIGNATURE &amp; STAMP</p>	<p>2) SIGNATURE &amp; STAMP</p>
<p>3) APPROVING BANK CODE</p>	<p>4) BRANCH CODE</p>	<p>5) BANKERS CORRESPONDENCE A/C</p>
<p>6) APPROVAL DATE</p>	<p>7) EXPIRY DATE</p>	
(For Exporters Use Only)		
<p>8) GEPIC NO.</p>	<p>9) PRODUCT ASSOC. NO.</p>	<p>10) PERMIT NO(S)</p>
<p>11) ORGANISATION CODE(S)</p>		<p>12) REASON FOR EXPORT</p>
<p>13) NAME AND ADDRESS OF EXPORTER/CONSIGNOR</p>		
<p>14) NAME AND ADDRESS OF IMPORTER/CONSIGNEE</p>		
15) STATUS		
Resident/Non Resident		
<p>16) INCOME TAX REF. NO.</p>	<p>17) SECTION CODE</p>	<p>18) FREIGHT POINT</p>
<p>19) TOTAL ALLOWANCE DEDUCTION (Specify enter actual figures only)</p>		<p>20) OTHERS</p>
<p>21) COMMODITY CODE</p>		<p>22) QUANTITY</p>
<p>23) UNIT OF MEASURE</p>		<p>24) UNIT FOR PRICE</p>
<p>25) GROSS EARNINGS IN F.C.</p>		<p>26) LOSS EQUIV. OF F.C. EARNINGS</p>
<p>27) COUNTRY OF ORIGIN</p>	<p>28) TERMS OF PAYMENT</p>	<p>29) CURRENCY CODE</p>
<p>30) COUNTRY OF DESTINATION</p>		<p>31) TOTAL CEDI EQUIV.</p>
<p>32) FREIGHT</p>		<p>33) INSURANCE</p>
<p>34) OTHERS</p>		<p>35) TOTAL FOR C.A. C.F.</p>
<p>36) DESCRIPTION OF GOODS AND OTHER DETAILS</p>		
<p>We declare that the above particulars are true and correct and that as soon as practicable we shall surrender to our Bankers documents evidencing despatch of goods for collection.</p>		
(For CUSTOMS USE ONLY)		37) CUSTOMER'S SIGNATURE & DATE
<p>38) GROSS</p>	<p>39) NET (A)</p>	<p>40) MEASURE</p>
<p>41) UNIT FOR (B)</p>		<p>42) GROSS VALUE (A x B)</p>
<p>43) DESCRIPTION</p>		
<p>44) DATE OF EXPORT</p>	<p>45) NAME OF VESSEL/VEHICLE REGISTRATION NO. ETC.</p>	<p>46) DUTY</p>
<p>47) RATE</p>		<p>48) CUSTOMS STAMP SIGNATURE OF BRANCH HEAD AND DATE</p>
<p>49) ROTATION NO.</p>	<p>50) CUSTOMS ENTRY NO.</p>	
<p>51) BILL OF LADING/WAYBILL NO.</p>		
<p>52) NAME OF EXAMINING CUSTOMS OFFICIAL</p>		
<p>53) REMARKS (FOR OFFICIAL USE ONLY)</p>		<p>54) SIGNATURE</p>

**A2 FORM COMPLETING INSTRUCTIONS**

**FOR BANKS' OFFICIAL USE ONLY:**

Please indicate on the form appropriate abbreviated names of the approving banks given below

<u>NAME OF APPROVING BANK</u>	<u>ABBREVIATED NAME</u>	<u>NAME OF APPROVING BANK</u>	<u>ABBREVIATED NAME</u>
BANK OF GHANA	BOG	MERCHANT BANK GHANA LTD	MBG
HANDLAYS BANK OF GHANA LTD	HNB	NATIONAL INVESTMENT BANK	NIB
STANDARD CHARTERED BANK GHANA LTD	SCB	SOCIAL SECURITY BANK LTD	SSB
GHANA COMMERCIAL BANK	CCB	BANK OF CREDIT & COMMERCE GHANA LTD	BCC
		NATIONAL SAVINGS & CREDIT BANK	NSCB

**BRANCH CODE:**

Please indicate the code number of the approving branch as given by Bank of Ghana (through the Head Office of the Authorized Dealer)

**(FOR EXPORTERS' USE ONLY)**

Please ensure that the right code numbers are selected and stated on the form accordingly

**TERMS OF PAYMENT CODES & THEIR MEANINGS**

**PREPAYMENT:-**

- 01 = CASH (Foreign Currency)
- 02 = CHEQUE (Foreign Currency/FCHQ)
- 03 = TRAVELLERS CHEQUE (T.CHEQ)
- 04 = MAIL TRANSFER (MT)
- 05 = TELEGRAPHIC TRANSFER (TT)
- 06 = LETTERS OF CREDIT (L/C) (No. in addition)
- 07 = LETTERS OF UNDERSTANDING
- 08 = 90 DAYS CREDIT
- 09 = COLLECTION OR CONSIGNMENT (COLL)
- 10 = CASH ON DELIVERY (COD)
- 11 = CASH AGAINST DOCUMENTS (CAD)
- 12 = BARTER
- 13 = BILATERAL ACCOUNT
- 14 = EXTERNAL ACCOUNT
- 15 = SAMPLES (SPL)
- 16 = REPAYMENTS (RPT)
- 17 = PERSONAL EFFECTS & OTHERS (P.E.)

**COMMODITY CODE**

Please code the item(s) as indicated in the commodity list provided by the Bank of Ghana

**CURRENCY CODES & THEIR MEANINGS**

- 01 = AUSTRALIAN DOLLAR (AUS)
- 02 = CANADIAN DOLLAR (CAN)
- 03 = NEW ZEALAND DOLLAR (NZD)
- 04 = BELGIAN FRANC COMMERCIAL (BFCH)
- 05 = POUND STERLING (P)
- 06 = US DOLLAR (USD)
- 07 = AUSTRALIAN SHILLING (AUSN)
- 08 = ITALIAN LIRE (LIT)
- 09 = DANISH KRONER (DKR)
- 10 = FRENCH FRANC (FF)
- 11 = DEUTSCHE MARK (DM)
- 12 = SPANISH PESETA (SPTA)
- 13 = JAPANESE YEN (Y)
- 14 = DUTCH FLORIN (DFL)
- 15 = NORWEGIAN KRONER
- 16 = NAIRA (N)
- 17 = SWEDISH KRONER (SKR)
- 18 = SWISS FRANC (Sfr)
- 19 = C.F.A. FRANC (CFA FR)

**PORTS OF LOADING:**

- 01 = KOTOKA INT. AIRPORT (KIA)
- 02 = TEMA HARBOUR
- 03 = TAKORADI HARBOUR

**REGION**

- GREATER ACCRA
- GREATER ACCRA
- WESTERN

**FRONTIER STATIONS:-**

**WESTERN REGION**

- 11 = DADIESO
- 12 = TELLEDO
- 13 = JENY WHARF
- 14 = OSEIKWAJOKHOM
- 15 = YAKASE
- VOLTA REGION**
- 21 = AFLAO
- 22 = AKANU
- 23 = BATUME JUNCTION
- 24 = HONUTA
- 25 = KPOGLO
- 26 = LEKLEBI DAFOUR
- 27 = MENUSO
- 28 = NYIYE
- 29 = WLAJAFEGAME

**BRONG-AJAFU REGION**

- 41 = GONOKROM
- 42 = KOFI TRADU KROM
- 43 = KWAM-SENTROM
- 44 = NGRANKWANTA
- 45 = SAMPA
- NORTHERN REGION**
- 51 = BOLECHECHE
- 52 = SARORA
- 53 = TATALI

**UPPER EAST REGION**

- 61 = BAWKU/MISSIGA
- 62 = MOGONOH
- 63 = PAGA
- 64 = PULBANKOM
- 65 = ZEBLA

**UPPER WEST REGION**

- 71 = HAMLE
- 72 = KARURUA VIA TUMU

*(Please consult your Bankers if you do not find on the above list the exit point which you wish to use)*

**ADDITIONAL INFORMATION ON EXPORTS:** You may also use the space below if you need to provide additional information about your export. Kindly reproduce this at the back of each page.

**FOOT NOTE:**

1. Please ensure that your copy of A2 Form (Page 8) is endorsed by Customs after exports.
2. Kindly return the form for renewal or cancellation if it is unused within the validity period.
3. When samples or items for repairs are exported, you are requested to inform Bank of Ghana and Ministry of Trade about it when 2 months of date of export.

Ministry of Trade and Industry



THIS FORM MUST  
BE TYPE WRITTEN

GOVERNMENT OF GHANA

Import Declaration Form



Fees **GHS 25,000.00**

ORIGINAL

BANK OF GHANA

COPY

IDF (AFR) **94**

**4**

N<sup>o</sup> **364637**

**364637**

# IMPORT DECLARATION FORM

1. FULL NAME OF IMPORTER: .....
2. BUSINESS ADDRESS: .....
3. REGISTERED OFFICE OF BUSINESS: .....
4. SOURCE OF FUNDING: .....  
Auction, Forex Bureaux, Own Resources, Off-shore, Loans, Retention, Suppliers Credit, TPA, etc.
5. SOCIAL SECURITY FILE NO: .....
6. INCOME TAX FILE NO: .....

7. EXACT DESCRIPTION OF GOODS AS IN THE IMPORT AND EXPORT LIST	QTY.	HARMONISED SYSTEM CODE	C & F VALUE US\$	COUNTRY OF ORIGIN	COUNTRY OF CONSIGNMENT

8. PORT OF ENTRY: .....
9. NAME AND ADDRESS OF SUPPLIER: .....

10. GENERAL CONDITIONS:
  - (A) The IDF is not transferable.
  - (B) The IDF does not exempt the importer from compliance with the requirements of any other legislation relating to the importation of animals, pharmaceutical products/drugs, arms and ammunition, telecommunication machines/equipment, chemicals, explosives, horticultural products and food.
  - (C) Unauthorized alterations will invalidate this IDF.
  - (D) Goods which have an FOB value of US\$5,000 and above are subject to SGS inspection.
  - (E) The IDF is valid for all countries except South Africa.
  - (F) Any Importer who Contravenes any of the terms of this Declaration may be liable to a penalty.

11. I hereby declare that the information provided above is true and that the importation shall be done in compliance with existing laws and regulations of Ghana.

SIGNATURE .....

DATE .....

THIS FORM IS VALID FOR THREE MONTHS FROM THE DATE OF DECLARATION.

201

THIS FORM MUST  
BE TYPE WRITTEN

GOVERNMENT OF GHANA



IDF (ART. 2)

FEES IN DOLLARS

DUPLICATE

MAINT. FORMS

COPY

No. 2002

# IMPORT DECLARATION FORM

1. FULL NAME OF IMPORTER: .....

2. BUSINESS ADDRESS: .....

3. REGISTERED OFFICE OF BUSINESS: .....

4. SOURCE OF FUNDING: .....

Auction, Forex Bureau, Own Resources, Off-shore, Loans, Retention, Suppliers Credit, TPA, etc.

5. SOCIAL SECURITY FILE NO: .....

6. INCOME TAX FILE NO: .....

7. EXACT DESCRIPTION OF  
GOODS AS IN THE IMPORT  
AND EXPORT LIST:

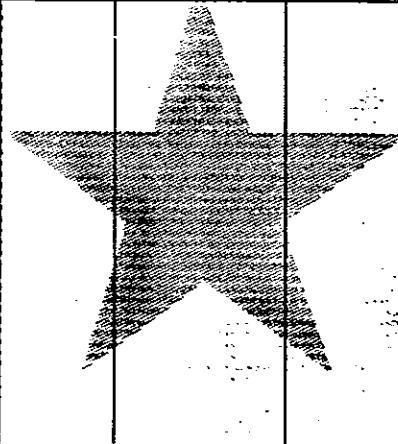
QTY.

HARMONISED  
SYSTEM CODE

C & F  
VALUE  
US\$

COUNTRY OF  
ORIGIN

COUNTRY OF  
DISPATCH



8. PORT OF ENTRY: .....

9. NAME AND ADDRESS OF SUPPLIER: .....

10. GENERAL CONDITIONS:

(A) The IDF is not transferable.

(B) The IDF does not exempt the importer from compliance with the requirements of any other legislation relating to the importation of animals, pharmaceutical products/drugs, arms and ammunition, telecommunication machines/equipment, chemicals, explosives, horticultural products and food.

(C) Unauthorized alterations will invalidate this IDF.

(D) Goods which have an FOB value of US\$5,000 and above are subject to SGS inspection.

(E) The IDF is valid for all countries except South Africa.

(F) Any importer who contravenes any of the terms of this Declaration may be liable to a penalty.

11. I hereby declare that the information provided above is true and that the importation shall be done in compliance with existing laws and regulations of Ghana.

SIGNATURE: .....

DATE: .....

THIS FORM IS VALID FOR THREE MONTHS FROM THE DATE OF DECLARATION

202



THIS FORM MUST BE TYPE WRITTEN

GOVERNMENT OF GHANA



QUADRILATERAL

IMPORT DECLARATION FORM

1. FULL NAME OF IMPORTER

2. BUSINESS ADDRESS

3. REGISTERED OFFICE OF BUSINESS

4. COURSE OF TRADING

5. FINANCING: Bank, Cash, Own Resources, Off-shore, Loans, Retention, Suppliers Credit, FPA, etc.

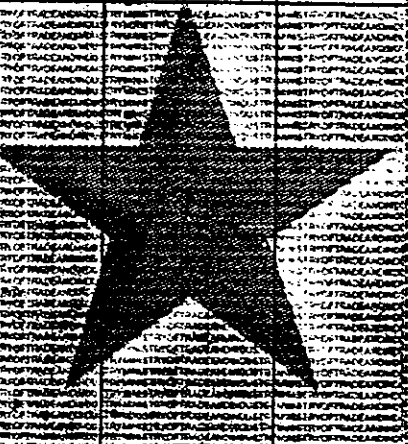
6. SOCIAL SECURITY FILE NO.

7. INCOME TAX FILE NO.

8. BRIEF DESCRIPTION OF GOODS AND/OR EXPORT ITEM

9. C&F VALUE

10. HARMONISED SYSTEM CODE



11. NAME AND ADDRESS OF SUPPLIER

12. SIGNATURE AND POSITION

This form does not exempt the importer from compliance with the requirements of any other legislation...

Goods which have an FOB value of US\$500 and above are subject to SGA inspection...

The importer warrants that the information provided above is true and that the importation shall be done in compliance with the laws of Ghana.

13. DATE

14. THIS FORM IS VALID FOR THREE MONTHS FROM THE DATE OF DECLARATION

BEST AVAILABLE COPY





REF. NO. \_\_\_\_\_

# IMPORT DECLARATION FORM

REGISTERED OFFICE OF BUSINESS: \_\_\_\_\_

SOURCE OF FUNDING: \_\_\_\_\_

ACCOUNTS:  Bureau,  Own Resources,  Off-shore,  Loans,  Retention,  Supplier Credit,  TPA

NOTIFY PARTY: \_\_\_\_\_

TAXPAYER: \_\_\_\_\_

DECLARATION: \_\_\_\_\_

TYPE	HARMONISED SYSTEM CODE	C&F VALUE US\$	ORIGIN	CONTRACT NO.

NAME OF SUPPLIER: \_\_\_\_\_

BEST AVAILABLE COPY

This form is valid for imports from countries with the requirements of any other...  
 pharmaceutical products/drugs, arms and ammunition, telecommunications...  
 equipment, explosives, horticultural products and...  
 will invalidate this IDF.  
 above a C&F value of US\$5,000 and above are subject to...  
 countries except South Africa.  
 any of the terms of this Declaration...

I hereby declare that the information provided above is true and that the importer is...  
of Ghana.

DATE: \_\_\_\_\_  
VALID FOR THREE MONTHS FROM THE DATE OF DECLARATION

205



SEXUALLY TRANSMITTED DISEASES  
M.O.T. Head Office  
COPY  
No. 12345

# IMPORT DECLARATION FORM

FULL NAME OF IMPORTER:

BUSINESS ADDRESS:

REGISTERED OFFICE OF BUSINESS:

SCIENCE OR BUSINESS:

Origin: Foreign, Local, or Own Resources, Off-shore, Loans, Retention, Suppliers Credit, TPA, etc.

SOCIAL SECURITY IDENTIFICATION NUMBER:

INCOME TAX PAYER NO.:

REGISTRATION NUMBER:

COMMODITY DESCRIPTION:

QTY.	HARMONISED SYSTEM CODE	C & F VALUE US\$	COUNTRY OF ORIGIN	COUNTRY OF CONSIGNMENT

PORT OF ENTRY:

NAME AND ADDRESS OF SUPPLIER:

DATE OF ENTRY:

GENERAL CONDITIONS:

This ID does not exempt the importer from compliance with the requirements of any other legislation relating to the importation of animals, pharmaceutical products/drugs, arms and ammunition, telecommunications equipment, chemicals, explosives, horticultural products and food.

Imports valued at or above US\$5,000 and above are subject to SGS inspection.

Imports from all countries except South Africa.

Any importer who contravenes any of the terms of this Declaration may be liable to a penalty.

I hereby declare that the information provided above is true and that the importation shall be done in compliance with the laws and regulations of Ghana.

DATE: \_\_\_\_\_

VALID FOR THREE MONTHS FROM THE DATE OF DECLARATION.


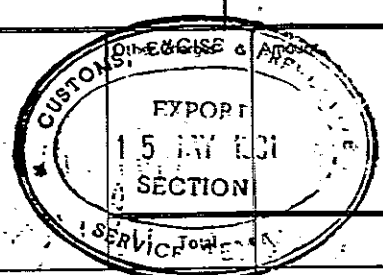
BEST AVAILABLE COPY

Customs, Excise and Preventive Service

Single Administration Document  
(Imports)

201 026402

DECLARANT

 <b>CUSTOMS, EXCISE AND PREVENTIVE SERVICE</b> GHANA				Registration No.		Assessment No.	
Regime		Clearance Office		Office Code		CPC	
						Frontier Office	
						Frontier Code	
						Date	
Exporter/Importer				Exporter No./Importer No.		Preceding Form	
						Manifest Number <b>GHANA INVESTMENTS COM</b> <b>P. O. BOX M 193</b> <b>ACCRA - GHANA</b>	
Bill of Lading/AWB No.		No. of Items		Declarant		Declarant No.	
						Ref No.	
Actual Consignee No.				Account Holder No.		Payment Method Code	
Mode of Transport				Nationality Code		Terms of Payment	
						Terms of Delivery	
Bank		Bank Code		Branch Code		Cheque No.	
Attached Documents and Supplementary Information				Warehouse No. Period in Warehouse Date of Arr/Dep Date of Arrival/Departure Warehouse No. Period in Warehouse Date of Arrival/Departure			
No. and Kind of Packages Location Marks and Numbers Container Nos. Description Ctry of Origin/Destination				Commodity Code		Net Mass (Wt)	
Licence No. Debited Value Debited Quantity Signature Date Name Designation				Suppl. Qty		Invoice (FOB) Value (FCY)	
				COO/COD		Gross Mass (Wt)	
				Other Costs		Currency (FCY) Code	
				Tax Type		Tax Base	
				Code		Code	
				Tax Rate		Amount	
				Item Total			
DECLARANT: I/We the undersigned, hereby declare the above particulars to be true. The above goods are for <u>our use</u> and I/we commit myself/ourselves to the payment of all applicable duties and taxes.				Other Charges Amount 			
Release Note No.				Total of Assessed Taxes			
Examining Officer				Signature			



Ghana National Chamber of Commerce

# GHANA

№ 006009

**COMBINED CERTIFICATE OF VALUE AND OF ORIGIN AND INVOICE  
OF GOODS FOR EXPORTATION FROM GHANA**

C.1

1. Here insert Manager, Chief Clerk, or as the case may be. The person making the declaration should be a Principal, Chief Clerk, Secretary or responsible employee.

1. (1) .....  
of (2) .....  
of (3) .....

2. Here insert name of the firm or company.

Manufacturer/Supplier of goods specified in this invoice amounting to.....

3. Here insert name of city or country

hereby declare that I (4) have authority to make and sign this certificate on behalf of the said Manufacturer/Supplier and that I have the means of knowing and do hereby certify the following:-

4. These words should be omitted when the manufacturer or supplier himself signs the certificate.

(1) That this invoice is in all respects correct and contains a true and full statement of the price actually paid or to be paid for the said goods and the actual quantity thereof.

5. Here insert particulars of any special arrangement.

(2) That no different invoice of the goods, mentioned in the said invoice has been or will be furnished to anyone; and that no arrangements or understanding affecting the purchase and price of the said goods has been or will be made or entered into between importer and purchaser, or by anyone on behalf of either of them by way of discount, rebate, compensation or in any manner whatsoever other than as fully shown in this invoice as follows:-

(5) .....  
.....

Dated at..... this ..... day of ..... 19.....

Signature of witness..... Signature.....

Enumerate the following charges if they are not shown in the invoice	Amount in currency of exporting country	State if included in Selling Price to purchaser
1. Value of Packages and packing, inland freight and all charges connected with transport to place of shipment (only) required for ex work or f.o.r. invoice) ... ..		
2. Royalties on the goods ... ..		
3. Ocean Freight ... ..		
4. Ocean and War Risks Insurance ... ..		
5. Buying Commission of ..... per cent.....		
6. All other commissions and cost not elsewhere included ... ..		

State full particulars of royalties below:-

Place and Date.....

\*State here  
general class of  
goods

\*Invoice of.....

Consigned by.....of.....

to.....of.....

to be shipped per.....B/L No.....

Order No.....Country from which consigned.....

Country of Origin	Marks & Numbers of package	Quantity and Description of Goods	SELLING PRICE TO PURCHASER	
			AMOUNT	
			@	¢

GHANA

No 006009

COMBINED CERTIFICATE OF VALUE AND OF ORIGIN AND INVOICE OF GOODS FOR EXPORTATION FROM GHANA

C.1

1. Here insert Manager, Chief Clerk, or as the case may be. The person making the declaration should be a Principal, Chief Clerk, Secretary or responsible employee.

I, (1) ..... of (2) ..... of (3) .....

2. Here insert name of the firm or company.

Manufacturer/Supplier of goods specified in this invoice amounting to ..... hereby declare that I (4) have authority to make and sign this certificate on behalf of the said Manufacturer/Supplier and that I have the means of knowing and do hereby certify the following:-

3. Here insert name of city or country

4. These words should be omitted when the manufacturer or supplier himself signs the certificate.

- (1) That this invoice is in all respects correct and contains a true and full statement of the price actually paid or to be paid for the said goods and the actual quantity thereof.
(2) That no different invoice of the goods, mentioned in the said invoice has been or will be furnished to anyone; and that no arrangements or understanding affecting the purchase and price of the said goods has been or will be made or entered into between importer and purchaser, or by anyone on behalf of either of them by way of discount, rebate, compensation or in any manner whatsoever other than as fully shown in this invoice as follows:-

5. Here insert particulars of any special arrangement.

(5) .....

Dated at ..... this ..... day of ..... 19.....

Signature of witness ..... Signature.....

Table with 3 columns: Enumerate the following charges if they are not shown in the invoice, Amount in currency of exporting country, State if included in Selling Price to purchaser. Rows include: 1. Value of Packages and packing, inland freight and all charges connected with transport to place of shipment (only) required for ex work or f.o.r. invoice; 2. Royalties on the goods; 3. Ocean Freight; 4. Ocean and War Risks Insurance; 5. Buying Commission of ... per cent; 6. All other commissions and cost not elsewhere included.

State full particulars of royalties below:-

Place and Date.....

\*State here  
general class of  
goods

\*Invoice of.....

Consigned by.....of.....

to.....of.....

to be shipped per.....B/L No.....

Order No.....Country from which consigned.....

Country of Origin	Marks & Numbers of package	Quantity and Description of Goods	SELLING PRICE TO PURCHASER	
			AMOUNT	
			@	¢

# GHANA

№ 006009

## COMBINED CERTIFICATE OF VALUE AND OF ORIGIN AND INVOICE OF GOODS FOR EXPORTATION FROM GHANA

C.1

1. Here insert Manager, Chief Clerk, or as the case may be. The person making the declaration should be a Principal, Chief Clerk, Secretary or responsible employee.

1. (1) .....  
of (2) .....  
of (3) .....

2. Here insert name of the firm or company.

Manufacturer/Supplier of goods specified in this invoice amounting to .....  
hereby declare that I (4) have authority to make and sign this certificate on behalf of the said  
Manufacturer/Supplier and that I have the means of knowing and do hereby certify the following:-

3. Here insert name of city or country

4. These words should be omitted when the manufacturer or supplier himself signs the certificate.

- (1) That this invoice is in all respects correct and contains a true and full statement of the price actually paid or to be paid for the said goods and the actual quantity thereof.
- (2) That no different invoice of the goods, mentioned in the said invoice has been or will be furnished to anyone; and that no arrangements or understanding affecting the purchase and price of the said goods has been or will be made or entered into between importer and purchaser, or by anyone on behalf of either of them by way of discount, rebate, compensation or in any manner whatsoever other than as fully shown in this invoice as follows:-

5. Here insert particulars of any special arrangement.

(5) .....  
.....

Dated at ..... this ..... day of ..... 19.....

Signature of witness..... Signature.....

Enumerate the following charges if they are not shown in the invoice	Amount in currency of exporting country	State if included in Selling Price to purchaser
1. Value of Packages and packing, inland freight and all charges connected with transport to place of shipment (only) required for ex work or f.o.r. invoice) ... ..	.....	.....
2. Royalties on the goods ... ..	.....	.....
3. Ocean Freight ... ..	.....	.....
4. Ocean and War Risks Insurance ... ..	.....	.....
5. Buying Commission of ..... per cent.....	.....	.....
6. All other commissions and cost not elsewhere included ...	.....	.....

State full particulars of royalties below:-

Place and Date.....

\*State here  
general class of  
goods

\*Invoice of.....

Consigned by..... of.....

to..... of.....

to be shipped per..... B:L No.....

Order No..... Country from which consigned.....

Country of Origin	Marks & Numbers of package	Quantity and Description of Goods	SELLING PRICE TO PURCHASER	
			AMOUNT	
			@	£