



AFTERCARE *INFO PACK*

AFTER CARE

Manual

FOR
INVESTORS
IN GHANA

INVESTMENT

AFTERCARE MANUAL FOR INVESTORS IN GHANA

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THE GUIDE SCOPE

This handbook is the central piece of the Investor Aftercare Manual developed by the Aftercare Division of the Ghana Investment Promotion Centre (GIPC) with the support of the Special Initiative "Decent Work for a Just Transition" of the German Federal Ministry for Economic Cooperation and Development (BMZ), implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

It is intended for all investors who have chosen Ghana as their destination country. The purpose is to broaden the scope of this document and leverage the networks of Ghana's business partners.

This guide aims to be contemporary by integrating various communication media. The Aftercare Manual comprises a printed brochure, alongside online content accessible through QR codes at the end of each chapter. Additionally, it includes a relational platform. This platform facilitates dialogue for investors in Ghana, allowing them to engage with institutional or professional partners. Further details on this interaction are provided in the final section of this guide.

The Aftercare Manual for Investors is designed to accompany them from their arrival in Ghana, explaining the necessary steps and providing support, to developing business relationships that help investments take root and prosper in the country.

IMPLEMENTING INVESTMENT IN GHANA

In its first half, the Aftercare Manual is dedicated to providing comprehensive information regarding the establishment of an investment in Ghana. It encompasses all the necessary details for the administrative registration of companies, labour legislation, expatriates, legal aspects, and taxation. Additionally, it covers various aspects of life in Ghana, including leisure activities, addresses, obtaining a driving license, and everything pertinent to the reception of foreigners, aiming to facilitate their seamless integration into Ghanaian life.

DEVELOPING BUSINESS IN GHANA

The second half of the Aftercare Manual will focus on fostering the development of businesses associated with Foreign Direct Investment (FDI). This entails establishing connections between foreign investments and the local economic fabric, with the aim of fostering win-win synergies. This process involves creating bridges between the Aftercare manual and the Match Making Platform for Investors (Ongoing GIPC project). The project's ambition is to facilitate connections between investors registered by GIPC and local companies that can engage as partners or suppliers for the relevant companies, thereby enhancing mutually beneficial collaborations.

RESOLVING CHALLENGES AND GRIEVANCES

Finally, this guide also aims to harness the full efficiency of a B-to-B platform to enhance the Aftercare Division's services to investors. In this context, the Match Making Platform will serve as the primary avenue for addressing challenges and grievances that investors may encounter in the course of their business.

It will enable all investors to engage in dialogue with the Aftercare Division and, furthermore, to connect with the focal persons that the Aftercare Division has in each ministry, department, and agency in Ghana. Simply put, the Match Making Platform will be developed to facilitate communication between investors and all institutional partners.

In this regard, the Aftercare Division has extended invitations to key bilateral Chambers of Commerce present in Ghana, including the Chambers of Commerce of the United States, Canada, Great Britain, Germany, France, Italy, Spain, and the Netherlands, as well as EURO-CHAM representing Hungary and Denmark, to participate in this project.

Collectively, we believe that the Aftercare Manual has been enriched by the reputation and quality of these participants. The dissemination of the document is also expected to receive a significant boost from the national networks of bilateral chambers of commerce participating in the project.





IMPLEMENTING INVESTMENT IN GHANA

OBTAIN A VISA FOR GHANA

To prepare for your trip to Ghana, depending on the purpose of your visit, you must obtain a visa in your country of residence from the diplomatic and consular authorities of Ghana. If your trip is for private reasons, a tourist visa is required. For business purposes, a business visa is necessary. Under certain conditions, it is possible to obtain a business visa upon arrival at Kotoka International Airport in Accra.

If you plan to visit neighbouring countries from Ghana, please be aware that obtaining a visa for a country bordering Ghana can be challenging for non-resident foreigners. Therefore, we advise you to contact the diplomatic and consular authorities of the concerned country from your home country before coming to Ghana.

Note: Citizens of ECOWAS countries (Benin, Burkina Faso, Cape Verde, The Gambia, Guinea, Guinea-Bissau, Ivory Coast, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone, and Togo) do not need a visa to enter Ghana and can stay for up to 3 months.

OBTAINING A NON-CITIZEN ID CARD

One of the initial steps when planning to work and reside in Ghana is to acquire a Non-Citizen ID Card. This card is necessary if you plan to stay in the country for more than 90 days or if you intend to obtain a work permit.

It is a crucial document for various administrative procedures that we will discuss later, such as opening a bank account or obtaining a SIM card from a local telephone operator. Additionally, the Non-Citizen ID Card serves as your identity card while moving around, enabling you to keep your passport in a secure place at home.

OBTAINING A RESIDENT PERMIT

Obtaining a residency permit in Ghana is a crucial step for investors seeking to establish and expand their business in the country. The residency permit not only confers legal status but also grants access to local resources and markets.

It opens up opportunities for networking with fellow business owners and government officials, fostering collaboration and growth. Moreover, a residency permit enables direct involvement in business operations and cultural immersion, contributing to a deeper understanding of the local landscape.

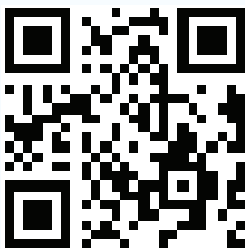
Beyond business advantages, a residency permit provides access to social services, including healthcare and education, which are essential for long-term residents. In essence, this document is indispensable for investors aiming to thrive in Ghana's burgeoning economy.

HOSTING SOLUTIONS ON ARRIVAL

Upon arrival in Ghana, you may find it convenient to stay in a hotel or other temporary accommodation while you search for a more permanent living arrangement. Ghana offers a variety of hotels and guesthouses, providing a range of amenities and services, including free Wi-Fi, airport shuttle service, and in-room dining.

Beyond hotels and guesthouses, alternative hosting solutions are available in Ghana, including vacation rentals and serviced apartments. Platforms like Airbnb offer vacation rentals, which can be a suitable choice for longer stays, providing a more homely atmosphere.

On the other hand, serviced apartments combine the convenience of a hotel with the comfort of a home, offering a flexible and comfortable living arrangement.





SETTLING AN INVESTMENT IN GHANA

CONDUCT FEASIBILITY & LOCATION STUDIES

Before establishing a presence in Ghana, it is crucial to undertake a feasibility study and comparative research on the prospective location for the investment. Many major consulting firms, operating globally, have a presence in Ghana, with local teams of specialists capable of conducting these studies and essential research.

For a successful establishment in Ghana, it is imperative to scrutinize logistical infrastructures during these studies. This includes assessing road access, proximity to sea and air transport, as these factors significantly influence the choice of location.

Additionally, examining connections to utilities such as electricity, water, and sewerage is essential. Finally, it is advisable to gather information about service providers for these various necessities integral to the investment. A comprehensive understanding of these aspects is pivotal for informed decision-making and successful implementation in Ghana.

REGISTER WITH OFFICE OF THE REGISTRAR OF COMPANIES

The first step in setting up an investment in Ghana is registration with the Office of the Registrar of Companies (ORC). This step will enable you to obtain:

- Certificate of incorporation
- Certified true copy of the company's constitution
- Registrar General's Department Form 3

These documents will be necessary for the following steps, notably your registration at the GIPC.





REQUESTED EQUITY, BANK ACCOUNT OPENING



Requested Equity

Foreign investors are mandated to adhere to the regulations outlined in the GIPC Act, 2013 (Act 865), which stipulates minimum equity requirements. This equity can be in the form of cash, capital goods pertinent to the investment, or a combination of both.



Business Bank Account

It is recommended to open two corporate accounts (foreign and local) with a local bank of your choice. Subsequently, initiate a bank-to-bank transfer of the minimum foreign equity requirement, which will be converted into local currency (Ghana Cedis).



This transaction should be confirmed to the Bank of Ghana by the investor's local authorized dealer bank. The Bank of Ghana, in turn, confirms this transaction to GIPC for the company's registration purposes.

REGISTER WITH SSNIT

The Social Security and National Insurance Trust (SSNIT) is a public trust responsible for overseeing Ghana's Basic National Social Security Scheme. Mandatory SSNIT registration is a prerequisite for all registered companies operating in Ghana. Foreign investors intending to register with SSNIT must adhere to the guidelines and fulfil the requirements set forth by the institution.



REGISTER WITH GIPC

Under the GIPC Act, 2013 (Act 865) all companies with foreign shareholdings must register with the GIPC as stipulated in section 24 of this act:

1) An enterprise in which foreign participation is permitted under this Act shall after its incorporation or registration and before commencement of operations be registered with the Centre.

2) The Centre shall within five working days from the date of receipt of a completed registration form register the enterprise if the Centre is satisfied that

2.1) all the relevant documents for registration are in order.

2.2) the minimum foreign equity capital requirement has been complied with; and

2.3) the fees required for registration has been paid.

3) An enterprise in which foreign participation is permitted under this Act shall renew its registration with the Centre every two years.

GHANAIAN COMPANIES CAN JOIN THE GIPC

as stipulated in section 25 of the GIPC Act:

An enterprise which is wholly owned by a Ghanaian

● may after being incorporated or registered be registered with the Centre; and

● after being registered with the Centre shall be entitled to the benefits and incentives set out in this Act

WHOLLY-OWNED GHANAIAN COMPANIES

are not mandated to register with the GIPC as it is for foreign companies. However, the GIPC extends the same services to wholly-owned Ghanaian companies, providing them with opportunities for interaction with all investors referenced on the Centre's matchmaking platform.



REGISTER WITH GHANA REVENUE AUTHORITY

After registering your business with the Office of the Registrar of Companies in Ghana, the next step is to visit a Ghana Revenue Authority (GRA DTRD) office. Bring essential documents such as your Tax Identification Number (TIN), business registration certificate, certificate to commence business, and other supporting documents like bank statements and sales records where applicable.



REGISTER FOR A TECHNOLOGY TRANSFER AGREEMENT

Technology Transfer Agreement (TTA) means an agreement between a Ghanaian enterprise (wholly owned or a joint venture) and a foreign company for services unavailable in Ghana for a duration of not less than eighteen (18) months and up to (10) ten years. A technology transfer agreement qualifies for registration in accordance with the provisions in the Ghana Investment Promotion Centre (GIPC) Act, 2013 (Act 865) and the Technology Transfer Regulations, 1992 (L.I. 1547).



THE AGREEMENT SHALL BE FOR THE FOLLOWING SERVICES:

TECHNICAL SERVICES - this shall include but not limited to technical expertise in the form of feasibility studies, plans, design, diagrams, models, instruction guides, formulae, basic or detailed engineering designs, specifications and equipment for training, software and business machines.

MANAGEMENT SERVICES - this shall include but not limited to management supervision, financial accounting, investment, procurement, human resource services, communications, payroll, employee benefits, services involving managerial personnel and other services the parties may agree to.

KNOW-HOW SERVICES - this shall include but not limited to the services used for protecting secret technical and scientific knowledge, technical knowledge necessary for installation, operation and functioning of the plant and equipment and turnkey projects.

INDUSTRIAL PROPERTY SERVICES - this shall include but not limited to the assignment, sale and licensing of all forms of industrial property except trademarks, service marks and trade names which are not part of the transfer of technology.

OBTAINING A WORK PERMIT

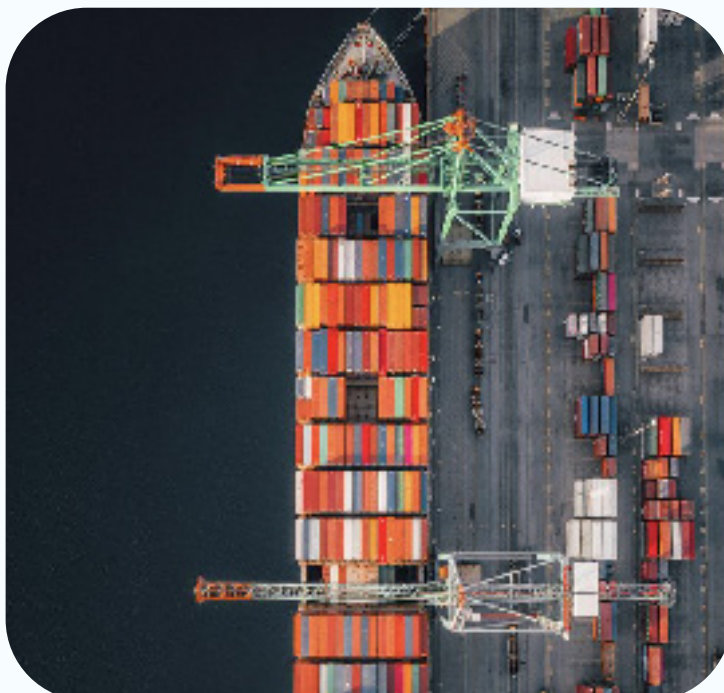
Any foreigner who moves to Ghana to work must obtain a Work Permit to work as an employee. A company, Ghanaian or foreign, that wishes to employ a foreigner in Ghana must ensure that the person is eligible to obtain such a permit.



LOCATING IN A FREE TRADE ZONE

To be able to establish a business as a Free Zones company, the following conditions must be met:

The business must be a limited liability company registered in Ghana. The business must export not less than 70% of its annual production or services.







SETTLING DOWN IN GHANA

RENTING OR BUYING A PLACE TO LIVE

Renting or buying a place to live in Ghana is contingent upon your budget, preferred location, and personal preferences. Numerous real estate agents and property management companies are available to assist you in finding a suitable home or apartment. It is crucial to conduct research on different neighbourhoods and areas in Ghana to identify a location that aligns with your needs.

In Ghana, the most prevalent types of housing are apartments or self-contained houses. Typically, these are rented on a yearly basis and may necessitate a security deposit, along with the payment of a year's rent in advance. For those interested in ownership, options for buying property, including apartments and houses, are available. To ensure a smooth transaction, it's imperative to collaborate with a reputable real estate agent who can verify that the property is properly titled, and all legal requirements are met.



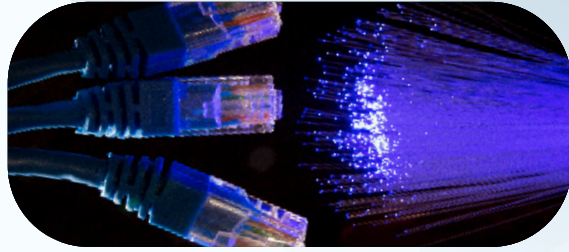
OPENING A CELLULAR PHONE LINE



In Ghana, there are several mobile phone providers. To open a cellular phone line, you will need to visit one of their service centres and present a valid non-citizen identity card. It's essential to research the different providers and their coverage areas since internet speeds and availability can vary. Some providers may require a contract, while others offer pay-as-you-go options. Prices can also differ based on the speed and data allowance, so it's advisable to explore various plans to find one that suits your needs and budget.

OPENING AN INTERNET BROADBAND ACCOUNT

There are several internet service providers in Ghana. To open a broadband account, you will need to visit one of their service centers with a valid identification document and proof of address.



OPENING A BANK ACCOUNT

To open a bank account in Ghana, you will need to provide a resident permit, a valid non-citizen ID card, proof of address, and a minimum opening deposit. It is recommended to research different banks and account options to find the best fit for your needs, and to consult with a bank representative if you have any questions or concerns.



RENTING OR BUYING A CAR

There are many car dealerships where you can purchase a car. It's important to research the different options and consider factors such as the cost of fuel, maintenance, and insurance before deciding. If you decide to buy a car, it's important to work with a reputable dealer and have the vehicle inspected by a mechanic before making a purchase.



Car rental services are gaining wide notoriety and hence are becoming a cost-efficient means of transportation within the country, especially if you require a long-term rental. It's important to research different rental companies and read reviews from previous customers.

OBTAINING OR TRANSFERRING A DRIVING LICENSE

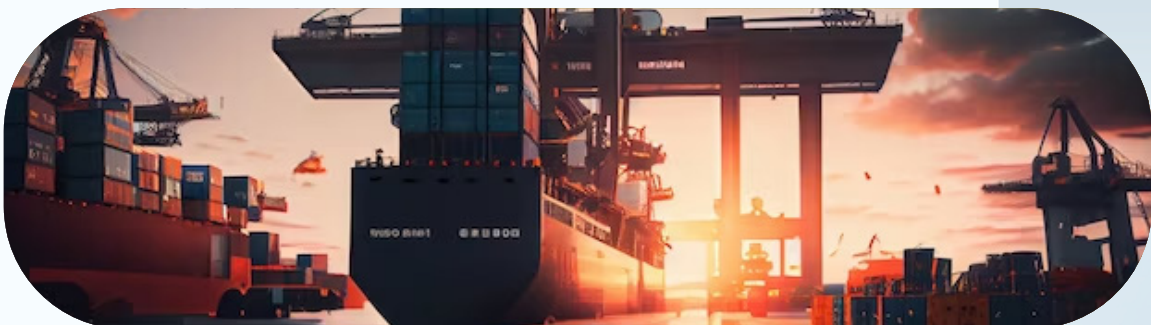
If you possess a valid driving license from your home country, there is a possibility of transferring it to a Ghanaian license within 45 days. Alternatively, if you do not have a valid foreign license, you will need to obtain a Ghanaian driver's license by successfully completing a written and practical driving test. For detailed information on this process, you can contact the Ghana Driver and Vehicle Licensing Authority (DVLA).



To transfer a foreign driving license to a Ghanaian license, you should start by visiting your embassy to have your license translated and certified. Following that, you'll need to provide proof of residency and a valid international driving permit. This process may take several weeks and could involve a medical examination. If you are required to take the driving test, it is crucial to study the local traffic laws and regulations to ensure success. Additionally, it's important to note that Ghana follows the right-hand driving system. Familiarizing yourself with the local traffic rules and adapting to the driving practices in Ghana is essential for safe and legal driving.

IMPORTING A VEHICLE

If you are arriving in Ghana as an expatriate for work and own a vehicle, you are entitled to import it into the country, provided that the vehicle is not older than 10 years. The importation process for used vehicles in Ghana involves adhering to specific regulations. The determination of whether you need to pay import duty depends on the agreement between your employer and the Ghanaian Government, and this can be confirmed by the services of the Ghana Revenue Authority (GRA).



REGISTER A VEHICLE

Once you have imported your vehicle from your country of origin or acquired a new or used vehicle in Ghana, the next step is to register it with the relevant authorities, specifically the Vehicle Licensing department of the Driver and Vehicle Licensing Authority (DVLA). This registration process is essential for legalizing your vehicle's presence in Ghana. Moreover, if you intend to drive your vehicle in the countries bordering Ghana with a Ghanaian license plate, it is necessary to obtain an international permit. This permit is required for your vehicle to be legally driven in the countries that are part of the Economic Community of West African States (ECOWAS) agreement.



IMPORTING FURNITURE AND BELONGINGS

To furnish a home in Ghana and bring your personal style into your living space, consider the following important aspects when importing goods:



Customs regulations

You will need to ensure that you comply with all of Ghana's customs regulations when importing your goods. This may include obtaining necessary permits or licenses, paying import taxes and duties, and meeting specific product safety standards.



Shipping logistics

You will need to consider how to transport your goods to Ghana. This may involve collaborating with a shipping company or freight forwarder who can aid you in packing, shipping, and handling all the necessary documentation.

COST CONSIDERATIONS

Importing furniture and belongings can incur significant expenses, so it's crucial to thoroughly weigh the costs of importing against purchasing locally. Additionally, you may need to account for potential expenses related to repairs or modifications required to align imported goods with local electrical systems or building codes.

In summary, while the prospect of importing furniture and belongings for your future home in Ghana can be rewarding and exciting, meticulous research and careful planning are vital to ensure a seamless and successful import process.

SCHOOL SYSTEM FOR EXPATRIATE CHILDREN

The school system in Ghana for expatriates closely mirrors the standard system for Ghanaian citizens, yet there are variations and alternatives for expatriate families. International schools emerge as an excellent solution for expatriate students in Ghana, often adopting curriculum models from the US, UK, or France. While primary instruction may be delivered in any language, English or French is commonly used. These schools maintain globally recognized standards of education, facilitating an easy transition between educational institutions. In Ghana, primary education commences at age six and spans six years.



Following primary education, students progress to junior high school, which is a three-year program. Senior high school in Ghana also spans three years and offers various streams for students to choose from, providing diverse educational pathways. Expatriate families have the option to enrol their children in private international schools, providing an international curriculum predominantly taught in English. This ensures continuity in education and a familiar learning environment for students from diverse cultural backgrounds.







SHOPPING IN GHANA

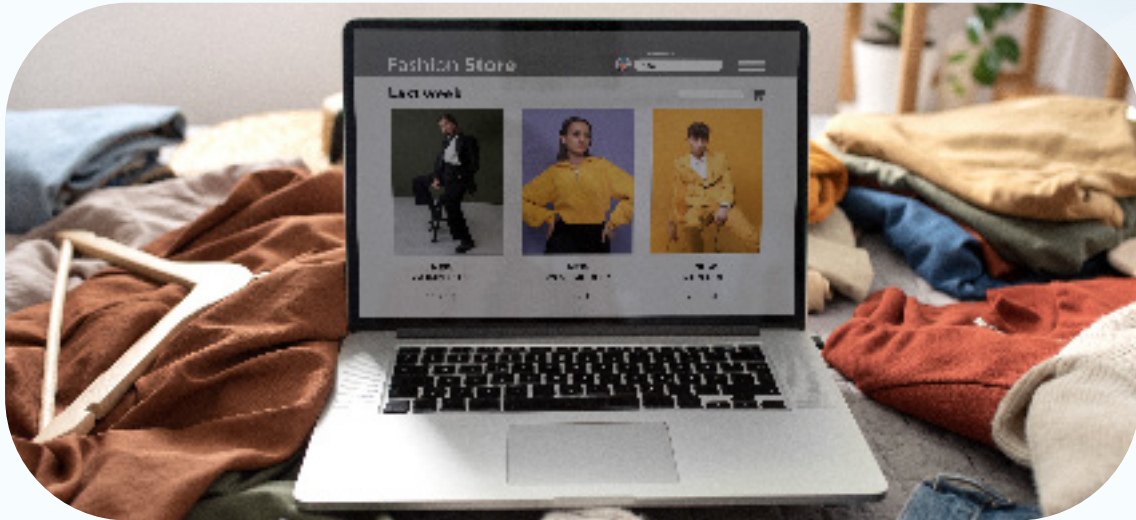
GROCERIES SHOPPING

There has been a surge in the use of mass supermarket retail stores in line with the country's growing urban population. However, it is recommended to opt for open markets or smaller stores when grocery shopping in Ghana. This advice is crucial because fresh local produce is more readily available than imported goods, and smaller retailers often offer lower prices. Given Ghana's strong reliance on agriculture and food production, groceries are widely accessible, and \$30 worth of groceries can sustain an individual for a week. When navigating the grocery shopping experience, feel free to seek assistance from fellow customers if you are uncertain about the safety of certain items.

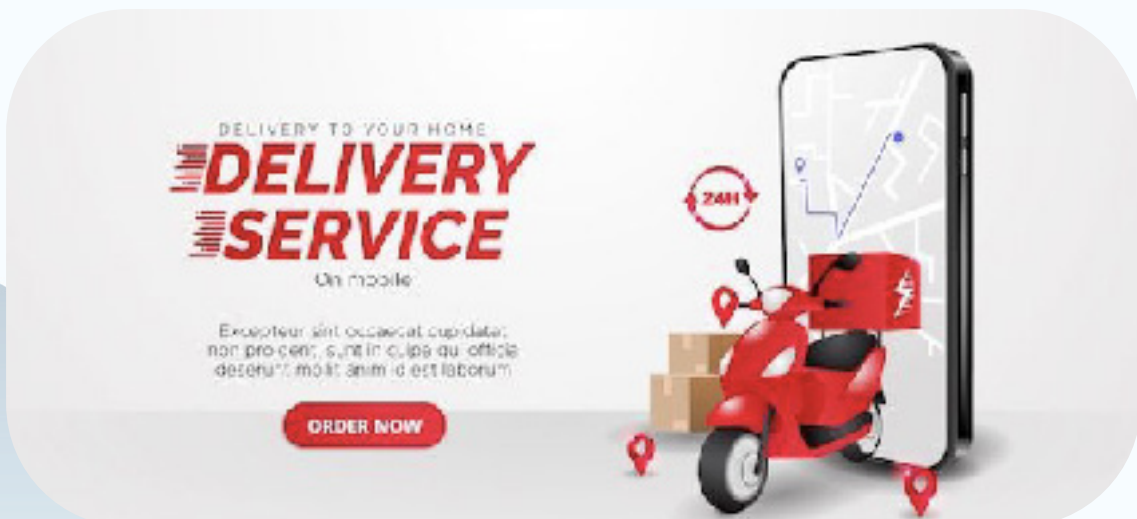


OTHER SHOPPING & ONLINE SHOPPING

Ghana's society is fundamentally rooted in open-air markets, with some operating on a fixed schedule and others open every day. The prevalent practice in Accra and other major cities follows a 7-day cycle. Periodic markets, found across the country, concentrate sales into specific timeframes, benefiting both buyers and sellers.



These markets are believed to have evolved in response to decreased demand for commodities in remote regions. Post COVID-19, online shopping and e-commerce platforms have gained widespread popularity due to their extensive patronage and the ease of establishment. However, with the surge in online shopping, caution is advised when making any online transactions.



Despite this, numerous online shops provide their customers with top-notch services. For those who prefer a more traditional approach, shopping needs can still be met in informal open-air markets, which remain integral to the fabric of Ghana's commercial landscape.



Other



TRAVELLING WITHIN GHANA

MOVING BY ROAD



Bus

Buses stand out as one of the most prevalent forms of transportation in Ghana, providing a convenient and cost-effective means of travel between cities and towns. Both private and public options are accessible, offering a convenient and easily bookable mode of transportation.

Ride hailing apps

Ride-hailing apps have become a popular and widely available option for transportation in Ghana. These apps can be easily accessed by downloading them from the App Store or Google Play Store. In addition to international ride-hailing apps, there are also several Ghanaian-originated ride-hailing apps to choose from. Investors have the flexibility to select from a variety of ride-hailing options that best suit their transportation needs.



Taxi

Taxis, also known as cabs, are readily available in cities and towns, providing a more convenient and comfortable transportation option, albeit typically at a higher cost compared to buses and 'trotros'.

Trotros



Trotros are a widely favoured mode of transportation in Ghana. These compact mini-vans and buses follow specific routes, picking up and dropping off passengers along the way. Known for their affordability and convenience, trotros are a popular choice for both commuters and travellers. Despite their popularity, newcomers might find trotros to be a challenging experience. The vehicles are often overcrowded,

and the driving can be erratic. However, for those willing to embrace the experience, trotros offer a unique opportunity to witness and engage with the local culture.

Private Cars

Private cars, including rental cars, provide a flexible and comfortable transportation option in Ghana. However, it's important to note that they are generally more expensive compared to other forms of transportation.



Motorcycles and scooters



Motorcycles and scooters are popular in both urban and rural areas of Ghana, offering a faster and more efficient mode of transportation for short distances. However, it's important to note that motorcycles are considered illegal for commercial transportation purposes and can only be used for private transport.

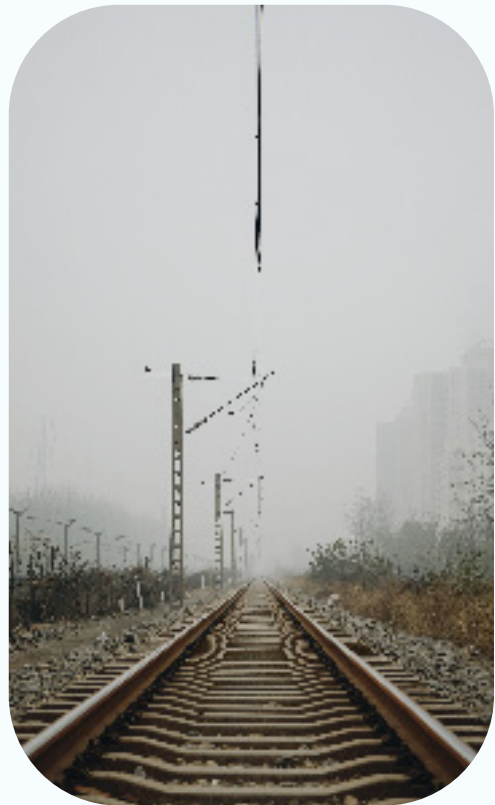
In recent years, tricycles, commonly known as "Pragyia," have gained prominence as a mode of public transport, especially in urban areas. These three-wheeled vehicles are affordable and can accommodate several passengers, providing an efficient and cost-effective option for short trips. However, the use of Pragyia has been a subject of controversy due to safety concerns, including reports of accidents and fatalities. Consequently, the Ghanaian government has implemented measures to regulate the use of Pragyia, including mandatory registration, licensing, and adherence to safety regulations.

RAIL TRANSPORTATION



Railways play a significant role in Ghana's transportation network, providing a safe, reliable, and comfortable mode of travel for both commuters and travellers. The Ghana Railway Company Limited (GRCL) is the primary operator managing both passenger and freight services. GRCL's passenger services include the Accra-Tema commuter route, operating between Accra and Tema, as well as the Sekondi-Takoradi route.

Currently, the Accra-Tema line offers one service in the morning and one in the evening, while the Sekondi-Takoradi line operates over part of the distance served. Freight services are also available, offering an efficient means of transporting goods between major cities in Ghana. It's essential to note that Ghana's railway systems are still in development, with ongoing expansion projects aimed at enhancing and extending the rail network across the country.



PREVENTIVE MEASURES BEFORE TAKING THE ROAD

When traveling by road, please be aware of potential risks, particularly when driving at night or during adverse weather conditions. These conditions may limit visibility and increase the likelihood of accidents. We advise you to exercise caution and prioritize safety when planning your trip.

MOVING BY AIR

Air transportation is a vital component of Ghana's transportation system, catering to both domestic and international travel requirements. The primary international gateway is Kotoka International Airport, located in the capital city of Accra. Additionally, there are various domestic airports and airstrips dispersed across the country.



Air travel in Ghana is generally acknowledged as safe and reliable, boasting modern facilities and experienced pilots. The nation's airports are well-equipped with modern navigation and communication systems and adhere to stringent safety regulations and oversight.

However, as in any country, air travel in Ghana can be influenced by weather conditions, delays, and cancellations. Therefore, it is advisable for travellers to check with their airlines before embarking on a trip and to arrive at the airport with sufficient time to complete security and other formalities.



PRIVATE JET SERVICES

Private jet operators in Ghana provide a diverse range of aircraft options, accommodating various travel needs and budgets. Opting for private jets enables passengers to bypass long lines and delays at commercial airports, enjoying personalized service and schedule flexibility. Depending on the destination, some private jet operators may have access to private airfields or landing strips, facilitating quicker and more convenient travel.



Several airports in Ghana feature dedicated facilities for private jet arrivals, including Fixed-Base Operators (FBOs) that offer services like fuelling, aircraft maintenance, and ground handling. Notable airports with such facilities include Kotoka International Airport in Accra, as well as Kumasi and Tamale Airport.



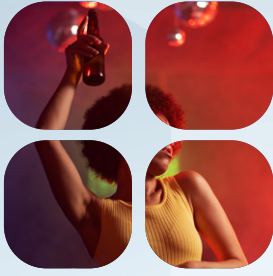
MOVING BY WATER



Sea and water transport are essential for Ghana's economy, with two major seaports; Tema Port and Takoradi Port which serve as critical hubs for the movement of goods and cargo. Plans are underway to develop a modern passenger ferry service to connect southern and coastal regions, offering a unique way for tourists to explore Ghana's coastline. Additionally, the Volta Lake provides an important transport artery for fishing, irrigation, and the movement of goods as a good alternative to road transportation.







SOCIAL & NIGHT LIFE IN GHANA

GOING OUT

Going out in Ghana can be a vibrant and enjoyable experience. The country offers a diverse range of restaurants serving both traditional and international cuisine. Popular local dishes include jollof rice, fufu, and banku, often accompanied by stews or soups made with chicken, goat, or fish. Fast-food chains and international restaurants are also prevalent, particularly in major cities like Accra. For beverages, non-alcoholic options include coconut water, fresh fruit juices, and the popular hibiscus-ginger drink called sobolo.



Alcoholic drinks encompass traditional choices like palm wine and pito (a beer made from millet), as well as various imported and locally brewed beers, along with spirits like gin and schnapps. It's crucial to consume alcoholic beverages responsibly and avoid drinking while driving, in compliance with Ghana's age restrictions of 18 years and above. Ghana boasts a lively nightlife scene, featuring a variety of local nightclubs catering to diverse tastes and preferences. However, it's important to take precautions to stay safe, such as avoiding walking alone at night and securing valuables.



SOCIALIZING

Ghanaians place a great deal on socializing, which frequently revolves around family, friends, and local gatherings. While visiting Ghana, there are several methods to mingle, develop new relationships, and experience new things while remaining respectful of the local traditions and customs.



CELEBRATIONS AND FESTIVALS

Ghana is renowned for its vibrant celebrations and cultural events, such as the Chalewote, Hogbetsotso, Odwira, and the Homowo Festivals. These gatherings provide fantastic opportunities to forge new connections, immerse oneself in the local way of life, and partake in the rich cultural tapestry of the country.



CONSUMING FOOD AND BEVERAGES

Consuming food and beverages with friends and family is a common social activity in Ghana. Jollof rice, fufu, and banku are among the most well-liked foods. Local beers, wines, and spirits are also available in pubs, dining establishments, and social settings.



RELIGIOUS ACTIVITIES

Religion in Ghana is diverse, with the main religions being Christianity, Islam, and Traditional African religion, with Christianity being the predominant one. Islam is the second-largest religion, while Traditional African religion maintains a strong presence in rural areas. The religious landscape in Ghana is characterized by tolerance and mutual respect among different religious groups, and it plays a significant role in shaping the country's social, political, and economic life.



SPORTS & GAMES

Sports like soccer, basketball, and volleyball are popular in Ghana. Playing games with friends or joining a local sports club is a fantastic way to meet new people and interact.



GHANAIAN CULTURE

Ghanaian culture heavily incorporates music and dancing, and you may experience the local music scene by attending concerts, dance parties, and live performances. These are a few ways to interact with people and meet new people when visiting Ghana. Respect the regional traditions and customs while remaining open to new experiences.



SPENDING HOLIDAYS IN GHANA

Ghana is a popular holiday destination known for its rich culture, history, and beautiful beaches. There are numerous places to visit in Ghana to immerse yourself in its unique culture, which is sure to bind you to this nation and the fantastic experiences it has in store for you.



You can visit tourist attractions such as the Kakum National Park, Cape Coast Castle, the Mole National Park. You can also take part in local cultural activities such as traditional dances and festivals, sample local cuisine, and shop for local crafts and textiles. To make the most of your holiday, it is recommended that you plan your itinerary and book accommodations and tours in advance.







YOUR HEALTH IN GHANA

FINDING A DOCTOR OR A PHARMACY



In Ghana, accessing pharmacies is relatively straightforward, especially in urban areas like Accra, with several options available. However, it's crucial to note that purchasing prescription medications in Ghana requires a prescription from a licensed healthcare professional. To ensure the safety and quality of medications, it is recommended to buy them from reputable sources. The following include the various ways by which pharmacies can be assessed in the country:

RETAIL PHARMACIES

These are standalone pharmacies that can be found in cities, towns, and shopping centres. They offer over-the-counter (OTC) drugs and prescription medications.



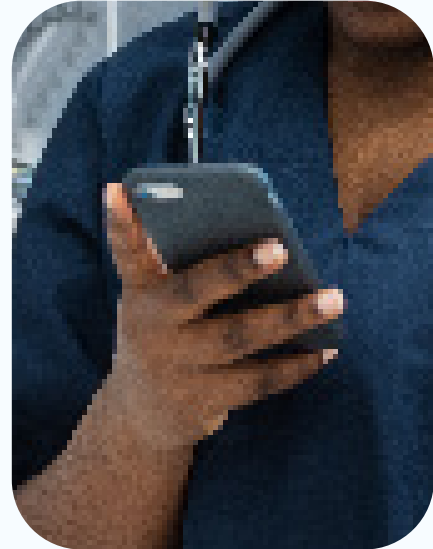
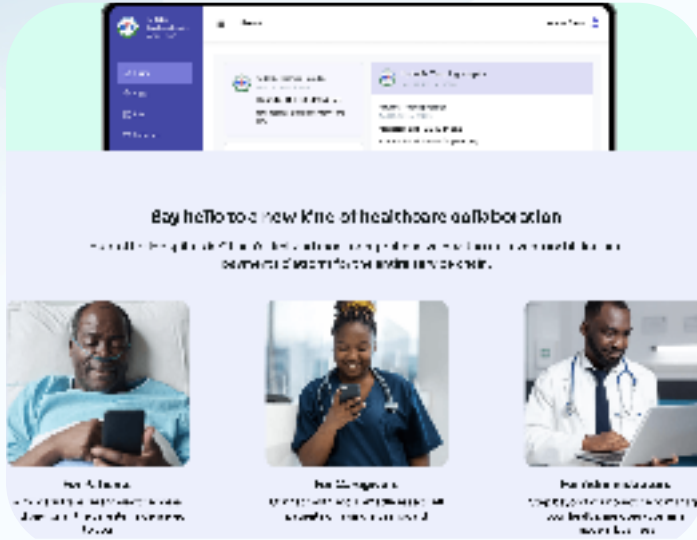
HOSPITAL PHARMACIES

Most hospitals in Ghana have a pharmacy on site where patients can purchase medications prescribed by the hospital's doctors. These pharmacies can be found in the numerous prominent hospitals across the region of which the 37 military hospital and the Korle-Bu teaching hospital are the principal ones.



ONLINE PHARMACIES

Some online pharmacies in Ghana allow customers to order medications online and have them delivered to their doorstep. These pharmacies have flexible payment options which include mobile money as well as credit and debit cards.



HERBAL AND TRADITIONAL MEDICINE

In Ghana, herbal and traditional medicine is widely embraced alongside modern medicine, with many Ghanaians preferring it due to its accessibility, affordability, and perceived effectiveness. To access these remedies, it is highly recommended to consult licensed traditional healers registered with the Traditional Medicine Practice Council, which regulates this practice in Ghana. Additionally, it's important to check your social security coverage for traditional medicine, as it may not always be included in expatriate health insurance policies.



HOW DO I KNOW WHICH PHARMACIES TO BUY FROM?

CHECK FOR A LICENSE

Look for a pharmacy license, which should be displayed prominently in the pharmacy. You can also check the license number with the Ghana Pharmacy Council to verify that the pharmacy is licensed.



ASK FOR RECOMMENDATIONS

You can ask friends, family, or healthcare professionals for recommendations on reputable pharmacies in your area.

Look for a professional environment

A licensed pharmacy should have a clean and professional environment with knowledgeable staff who can assist you with your medication needs.



AVOID BUYING FROM STREET VENDORS

It is not recommended to purchase medications from street vendors, as these products may be counterfeit or expired.



HOW DO I FIND A DOCTOR IN GHANA?

It's important to consider factors like the doctor's qualifications, experience, and location when choosing a doctor. You may also want to schedule an appointment and ask any questions you have in advance to ensure the doctor is a good fit for your needs.



HOSPITALS AND CLINICS

There are many public and private hospitals and clinics in Ghana, and you can find a doctor by visiting one in person. The staff at the reception desk should be able to assist you in finding a doctor who specializes in your area of concern.



ONLINE DIRECTORIES

Websites like Practo, Care Clinic and HealthCare Ghana provide lists of doctors in Ghana, with information on their specialties, locations, and contact details.



REFERRALS FROM FRIENDS AND FAMILY

Ask for recommendations from people you know who have seen a doctor in Ghana, as they may have had a positive experience and can provide a referral.



HEALTH INSURANCE PROVIDERS

If you have health insurance in Ghana, your insurance provider may have a list of approved pharmacies and hospitals that you can access.



HOSPITAL & HEALTH TRANSPORT

Healthcare in Ghana can be accessed through public and private hospitals and clinics. In case of an emergency, ambulances are available for transport to hospitals. Here are a few options for health transport in Ghana:

AMBULANCES

Ambulance services are available in major cities in Ghana and can be called by dialling the emergency number (112 or 191). Most hospitals also have their own ambulances for patient transport. Private ambulance services in Ghana are also functional and offer several benefits over public ambulance services, including faster response times, customized medical care, and enhanced privacy and comfort. However, private ambulance services can be more expensive than public ambulance services. Ambulance services in Ghana are most functional in Accra and are comparatively less efficient outside of Accra.

PRIVATE TRANSPORT

If you have access to private transportation, you can drive or arrange for a taxi to take you to a hospital.

HEALTH INSURANCE

Some health insurance providers in Ghana offer transport services for patients as part of their coverage. If you have health insurance, check with your provider to see if this is a covered benefit.



EMERGENCY SERVICES

Emergency services in Ghana play a crucial role in providing assistance during medical emergencies, natural disasters, accidents, and other crises. These services encompass ambulance services, fire and rescue services, police emergency response, and disaster management services. In the event of an emergency, you can dial 112 from any mobile phone or landline in Ghana.

The national ambulance service in Ghana offers ambulance transportation and emergency medical care for patients in need of urgent medical attention. To request ambulance services, dial 193.

Ghana's fire and rescue services are responsible for responding to fires, building collapses, and other emergencies. Equipped with modern equipment and trained personnel, they are well-prepared to respond to emergencies of all kinds. To report a fire or emergency, dial 192.



Police emergency response services in Ghana provide critical assistance in various situations, including accidents, crime scenes, and public disturbances. They can be contacted by dialling 191.

Disaster management services in Ghana oversee and coordinate response efforts during natural disasters such as floods, earthquakes, and storms. These services provide essential support to affected communities, including search and rescue, medical care, and humanitarian aid. In the case of a disaster, you can dial the national emergency number, 112, from any mobile phone or landline in Ghana.







DEVELOPING BUSINESS IN GHANA

GIPC REGISTERED INVESTORS

If your registration status with GIPC is up to date, you have direct access to the Aftercare Division's Match-Making platform. If you have registered your smartphone number on our platform, you can access it directly by scanning the QR code below:



If your smartphone number is not yet registered you can access your account on our platform via the following link and register it to get access: www.gipc.gov.gh/aftercare



You can also access the B-to-B Match Making platform via our website under the following address: www.gipc.gov.gh/aftercare



INVESTORS THAT ARE NOT YET REGISTERED WITH GIPC

If you are a foreign investor in the process of registering with the GIPC, your access will be activated once your registration is completed. You will then be able to access the platform as described in the previous chapter.

For local companies, there is an opportunity to register with the GIPC as well for access to the platform. If you are not a registered company with the Centre, you can request assistance for the registration process via the following link on our GIPC website:

<https://www.gipc.gov.gh/gipc-registration/>



www.gipc.gov.gh

Thank you for choosing Ghana
as your Investment destination.
Our Aftercare division is here
to support your business growth.





GIPC'S Handholding & **AFTERCARE** Service Offering



CONT

INVEST WITH CONFIDENCE.....

How GIPC's Atercare division can support your business

Our mandate

Our administrative Services

Our operational Services

Our Strategic Services



TENT

**WHY YOU SHOULD ENGAGE THE AFTERCARE
DIVISION.....**

2.







INVEST WITH CONFIDENCE

HOW GIPC'S AFTERCARE DIVISION CAN SUPPORT YOUR BUSINESS.

The Ghana Investment Promotion Centre courts and facilitates valuable investments to stimulate economic growth, unlock opportunities and spur job creation within the country. To ensure the efficient delivery of this mandate, the Centre provides a diligent team of resource persons to furnish investors with insight and necessary guidelines towards a successful integration into the Ghanaian business environment. The Centre in that regard remains the first point of contact for all foreign investors coming to invest within Ghana.

In the bid for GIPC to scale up this mandate and ensure that investors are better served, the Centre created an Investor Aftercare Division to assist in providing a more structured and strategic care for investors, support investor development, and facilitate efficient business operations within the country. Since the Division began full operation in the last quarter of 2020, it has remained dedicated to addressing the needs of investors by offering post-investment services that span over a wide scope.

OUR MANDATE

The core mandate of GIPC's Aftercare Division is to facilitate investor business growth and retention through relationship building.

In fulfilling our mandate, the team currently carries out the following:

- Identification and streamlining of barriers to enhanced operations and reinvestment.
 - Strengthen our relationship with investors by reactively and proactively supporting businesses for a smooth implementation of their operations.
 - Collaborate on GIPC's Corporate Affairs Division-led Policy Advocacy fora.
- Promotion of Value-added Services.
 - Facilitate investor fulfilment of statutory and regulatory requirements.
- Enhancement of local supplier/business linkages to investor value chain.
 - Facilitate structured networking and business matching.
- Facilitation of early warning mechanism for investors; pre-empting and facilitating solutions for mutual benefit.

OUR ADMINISTRATIVE SERVICES

The Aftercare Division provides services that are aimed at assisting businesses with administrative issues that borders on investor fulfilment of statutory and regulatory requirements.

Here are some of the administrative services that we provide:

- Assistance with visa and work permits
- Support for regulatory compliance
- Assistance with company registration and GIPC statutory requirements.
- Coordination with local government agencies

OUR OPERATIONAL SERVICES

Operational services are designed to facilitate issues and challenges that may hinder investor business growth and retention.

Here are some examples of operational services that we offer:

- Provision of information on available real estate, new property development, brownfield locations, office space, business parks and land (in the Centre's land bank).
- Linkages to some business development services within the Centre.
- Assistance with linkages to financing and investment.
- Assistance with expansion of investors' local networks.
Business to Business and Government to Business linkages
- Assistance with policy advocacy.

OUR STRATEGIC SERVICES

Our strategic services are aimed at encouraging and supporting the development of higher value-added products and services for foreign investors. These are usually delivered with a wide variety of stakeholders.

Here are some examples of strategic services that we offer:

- Promotion of linkages with local business chambers and associations.
- Linkages; supply chain and value chain services.
- Supply chain matchmaking services.
- Partnership/joint venture linkages.





WHY YOU SHOULD ENGAGE THE AFTERCARE DIVISION

The Aftercare Division works closely with key governmental Ministries, Departments and Agencies (MDA)s to provide investors with a comprehensive range of support services. This collaboration enables the Aftercare Division to access a wealth of knowledge, expertise and resources that can be used to assist investors in navigating the (mostly complex) local business landscape. The Division has several focal persons in key MDAs across all relevant sectors within the country. Interacting with GIPC's Aftercare Team can afford you;

- Ease and convenience in navigating regulatory requirements.
- Guidance on obtaining necessary permits and licenses.
- Guidance in accessing and processing all applicable incentives.
- The ability to overcome several barriers to entry through the Division's assistance to ensure a smooth business experience.

The process of investing in a new country can be difficult, but by establishing a relationship with the Aftercare Division, you can be confident that you will have access to a variety of support and assistance that can help you get through these difficulties. Building a strong relationship with the Aftercare Division also allows you to take advantage of a pre-emptive problem-solving approach from the Division, recommendations for value-added services, and access to the most recent developments in the business arena. Constant communication also allows you to gain insight into emerging opportunities, stakeholders and potential customers which collectively contribute to adding value to your business.

A relationship with the Aftercare Division can reduce the cost you incur while doing business and you can be reassured that there is a support system ever ready to provide assistance for your business needs.

HOW TO REACH US

GIPC Aftercare Division
6th Floor, Vivo Place
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Aftercare.division@gipc.gov.gh
030 298 2944, 059 382 3905, 059 382 3568, 050 956 3624



www.gipc.gov.gh

Thank you for choosing Ghana
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