YOUR PASSPORT TO

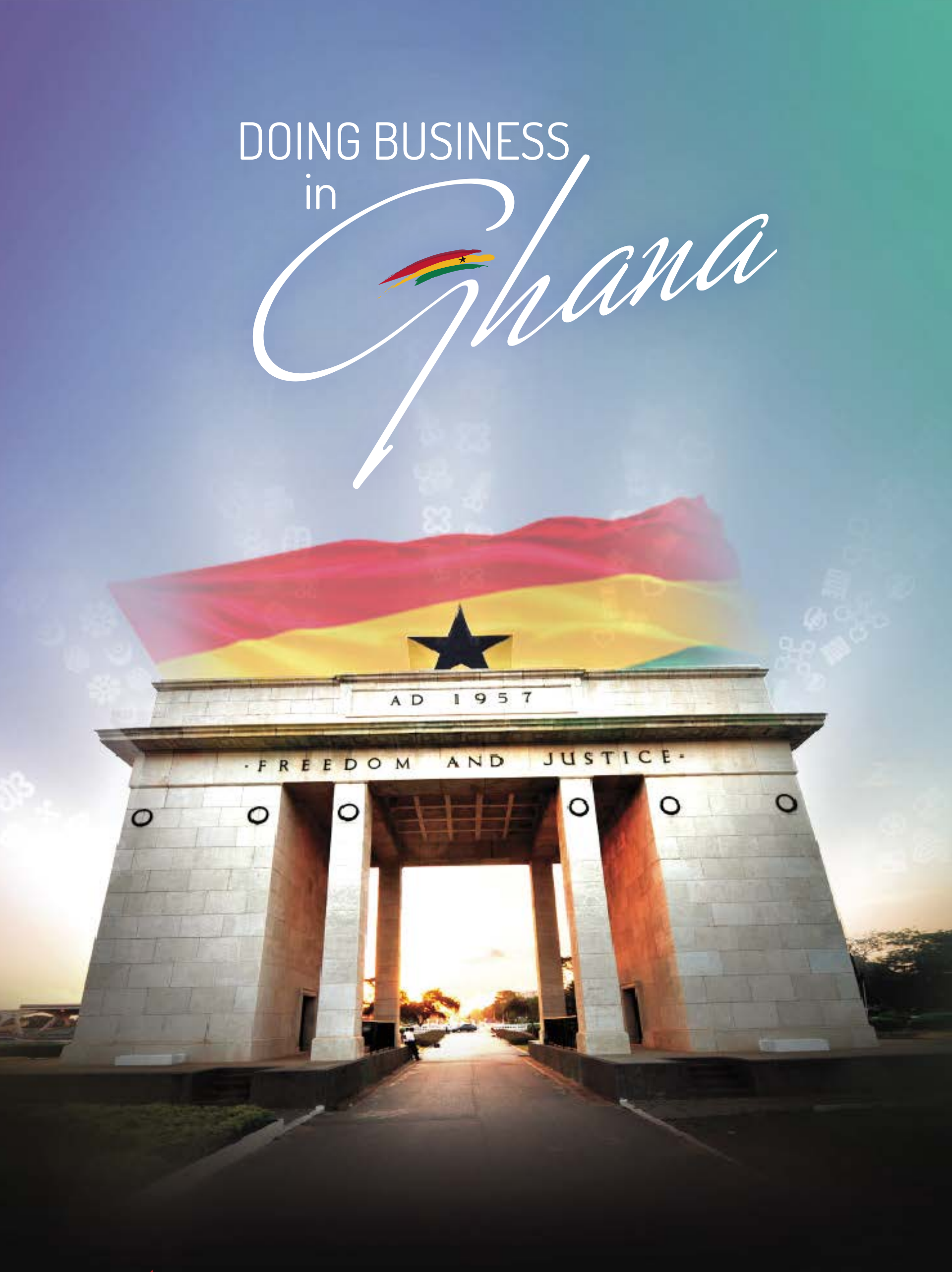
INVEST IN GHANA



A DOCUMENT OF THE

GIPA GHANA INVESTMENT PROMOTION AUTHORITY

DOING BUSINESS in Ghana



GHANA INVESTMENT PROMOTION AUTHORITY

Limitless Possibilites

WHY
Ghana

Ghana is a West African nation on the rise. It boasts the title of Africa's top gold producer and the world's second-largest cocoa producer, following closely behind Ivory Coast.

Beyond these impressive resources, The EY African Attractiveness index recognizes Ghana as the most resilient economy in West Africa. With a stable democracy, peaceful environment, and strong adherence to the rule of law, Ghana stands as one of the most peaceful countries on the continent.

The country has made impressive strides in reducing poverty, becoming the first Sub-Saharan African country to achieve the UN Millennium Development Goal of halving extreme poverty.

Ghana's favorable business climate, government-private sector collaboration, political stability, and clear regulations make it an ideal environment for investors seeking opportunities in Africa. The nation's strategic location and access to regional markets provide additional incentives for businesses looking to expand their operations.

The country's commitment to sustainable development and infrastructure improvement further contributes to its growing reputation as a hub for investment in West Africa.



Sajuna Beach Club, Asuogyaman-Atimpoku

GHANA AT
A Glance

The Country	Republic of Ghana
Capital City	Accra
Official Language	English
Currency	Ghana Cedi (GHS)
GDP Growth Rate	6.0 % (Q2 2026)
Inflation	5.0 % (August 2026)
Exchange Rate	US$ 1.00 to GHS 11.25 (Sept 2026)
Minimum Wage	GHS 21.77/day (January 2026)
Prime Rate	14.0% (Sept 2026)
Population	34,378, 768 (2026 projection)
Land Size	238, 533 sq. km
Climate Tropical General	(21-30 degrees Celsius)
Type of Government	Constitutional Democracy



Independence Arch, Accra

5 REASONS TO
Invest In Ghana

01 Stable Democracy

Ghana is considered to be the most politically stable country in West Africa and one of the most stable in all of Africa.

This stability is credited to the democratic institutions and systems that Ghana has set up to make sure the country is governed fairly.


Kwame Nkrumah Mausoleum, Accra


Tema Habour, Tema

02 Accessibility

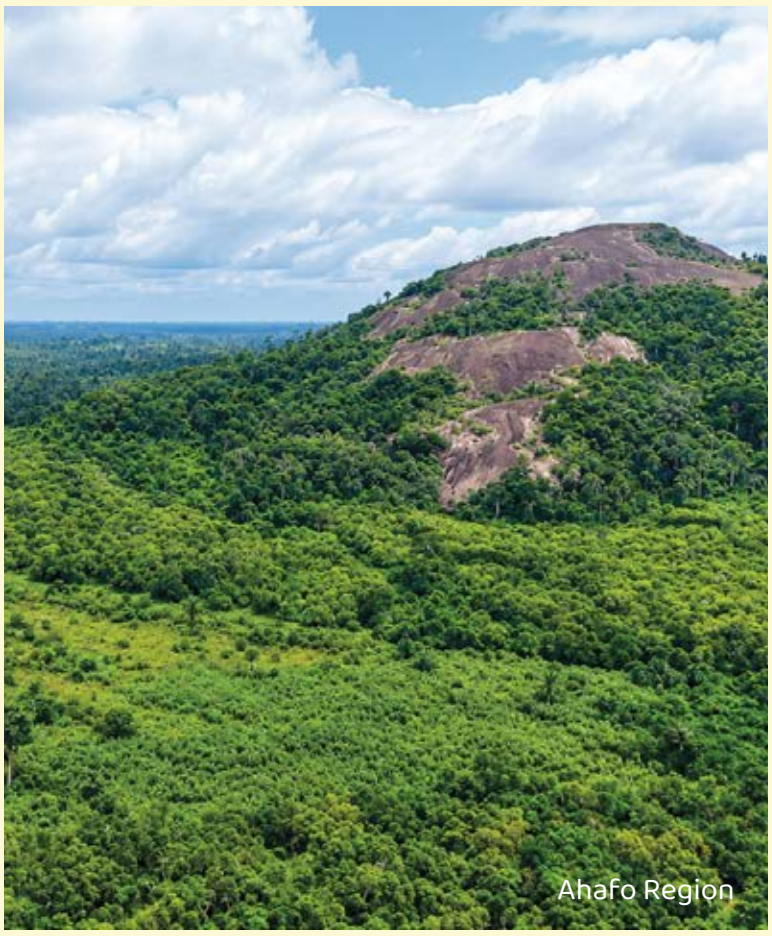
Ghana boasts a prime location, being geographically close to the center of the world. This translates to convenient travel with an average 8-hour flight time to Europe and the Americas, Middle East and Asia.

The country is well-equipped for international trade with a world-class airport, seaport, (Tema port - one of West Africa's largest), and a well-connected network of roads.

03 Robust Economy

Ghana is the second largest economy in West Africa, with diverse sectors that spans agriculture, mining, energy and services.

The country has experienced significant economic growth in recent years due to political stability and sound economic policies.



Ahafo Region

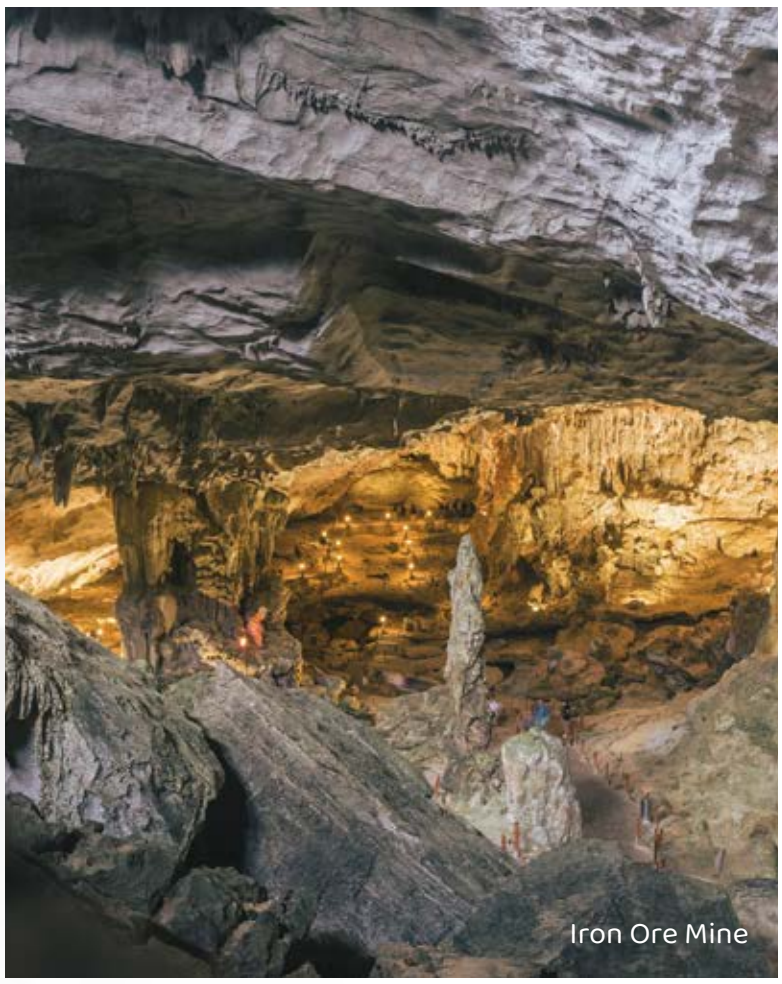
04 Business Friendly Environment

Ghana is establishing itself as a business and investment hub in Africa, with a developing economy, a focus on economic transformation, and a simplified business registration process. This, along with a growing middle class, access to a wider African market (host of the AfCFTA Secretariat), and tax incentives in key sectors, makes Ghana a promising location for investors looking to tap into Africa's potential.

05 Resource Rich

Ghana is a resource-rich country boasting an abundance of natural resources, including gold, diamonds, manganese, bauxite, and timber.

This wealth extends to fertile lands that produce cash crops like cocoa and coffee, while its rivers provide hydroelectricity and serve as transportation routes.



Iron Ore Mine

MAP OF Ghana



The regions of Ghana constitute the first level of subnational government administration within the Republic of Ghana.

GHANA'S NATURAL **Resource Pool**



Minerals

Ghana is the number one producer of gold in Africa, and it also holds significant reserves of bauxite, manganese, and iron ore.

No. 1 Gold Producer



Energy

The discovery of oil and gas reserves offshore has greatly boosted Ghana's energy potential. The country currently produces over 189,000 barrels of oil daily and has an estimated natural gas reserve of 0.8 trillion cubic feet.



Agriculture

Ghana is the second-largest producer of cocoa globally and has vast stretches of arable land, some of which can be irrigated, allowing for a thriving agricultural sector.

2nd highest cocoa producer



Nature & Tourism

Ghana boasts a beautiful coastline stretching over 560 kilometers, along with stunning landscapes and rich biodiversity.



AFCFTA Secretariat Office, Accra

GHANA & THE AFCFTA

Ghana hosts the headquarters of the African Continental Free Trade Area (AfCFTA) Secretariat in Accra, following its selection by African Union Heads of State and Government in 2019.

The AfCFTA is creating a more integrated African market for goods and services, with the aim of increasing intra-African trade and strengthening economic integration across the continent. Under the agreed framework, State Parties are progressively eliminating tariffs on 90% of tariff lines, with separate provisions for sensitive and excluded products. Trading under the AfCFTA commenced on 1st January 2021.

For international companies considering Africa as part of their growth strategy, Ghana offers a strong base from which to establish regional operations and serve markets across the continent. Its role as host of the AfCFTA Secretariat reinforces Ghana's position within Africa's evolving trade architecture and supports its proposition as a location for regional headquarters, production, distribution and services.

Companies operating from Ghana can pursue opportunities across participating African markets under the AfCFTA framework, subject to applicable trade rules and rules of origin.



Quick Facts

- The AfCFTA is the world's largest free trade area by number of participating countries, creating a single market of about 1.4 billion people.
- The AfCFTA market represents a combined GDP of approximately US$3.4 trillion.
- 54 of the 55 African Union Member States have signed the AfCFTA Agreement.
- As of 4th September 2026, 50 of the 54 signatories had deposited their instruments of ratification and become State Parties to the Agreement.
- Full implementation of the AfCFTA could lift 30 million people out of extreme poverty by 2035.
- Full implementation could increase Africa's regional income by 7%, or about US$450 billion, by 2035.

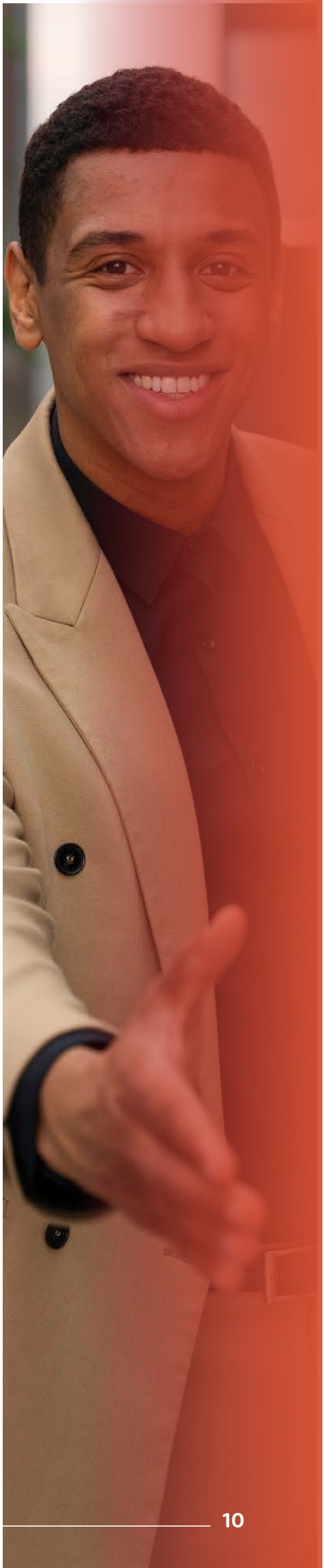
ABOUT
GIPA

The Ghana Investment Promotion Authority (GIPA) is a government agency, responsible under the GIPA Act, 2026 (Act 1173): to encourage and promote investments in Ghana, to provide for the creation of an attractive incentive framework and a transparent, predictable, and facilitating environment for investments in Ghana.

Objective

The object of the Authority is to:

- Create an enhanced, transparent and responsive environment for investment and the development of the Ghanaian economy through investment;
- Encourage, promote, facilitate and regulate investment into and within Ghana;
- Promote and facilitate outward investment by Ghanaian enterprises; and
- Promote and regulate technology transfer agreements in a manner that ensures fair value, strengthens local capacity, enhances innovation and contributes to the sustainable development of the Ghanaian economy.



SETTING UP
In Ghana



STEPS TO REGISTER
with GIPA

STEP 1
Pre-Application Registration
(Office of the Registrar of Companies)

Before applying for registration with GIPA, your business must first be legally incorporated or registered under the Companies Act, 2019 (Act 992).

Documents to Obtain

- Certificate of Incorporation issued by the Office of the Registrar of Companies (ORC).
- Company's Constitution or Regulations.
- Articles or Memorandum of Association (or equivalent constitutional documents where a shareholder is a corporate entity or legal entity).

STEP 2
Registration with the GIPA

Enterprises with foreign ownership (partly or wholly) must register with GIPA prior to starting operations (s.34(1), Act 1173). Wholly Ghanaian-owned enterprises may register to access services, benefits and incentives provided and/facilitated by the Authority . Registration is mandatory if a wholly Ghanaian-owned enterprise has a non-Ghanaian director or beneficial owner (s.35, Act 1173).

Required Documents (Standard Enterprise)

- Certificate of Incorporation
- Office of the Registrar of Companies' Form 3 or Company Profile
- Company's Constitution or Regulations
- Articles or Memorandum of Association (where a shareholder is a corporate entity or legal entity)
- Beneficial Ownership Profile
- Completed Investor Registration Form (Downladable on the GIPA website)
- Evidence of payment of the prescribed registration fee
- For trading enterprises only: Evidence of US$500,000 cash equity and a workforce plan showing at least 75% skilled Ghanaian staff

Additional Documents (For External Companies / Branches)

- Certificate of Registration (from ORC)
- Articles or Memorandum of Association of the Parent Company
- Form 20 (or official profile change document)
- Power of Attorney granted by the Parent Company

NB: Registration of Branches:

An enterprise registered under Act 1173 shall obtain the Authority's prior approval before establishing a branch or other additional place of business in Ghana. The branch must also be registered with the Authority before commencing operations.

STEP 3

Capital & Project Declaration Submission

Applicants must disclose their investment profile on the Investor Registration Form. This includes stating total planned capital to reach operational capacity, investment form (cash, equipment, reinvested earnings), project timelines, and sector description.

NB: Min Capital for Trading Enterprises (s.31, Act 1173)

If the enterprise engages in trading (buying and reselling goods as a principal activity), it must invest not less than US$500,000 in cash as equity capital through the banking system and maintain a workforce where at least 75% are skilled Ghanaians. This requirement does not apply to portfolio investments or non-trading enterprises. Wholly Ghanaian owned enterprises with foreign beneficial ownership or directorship must meet this capital requirement.

Processing Timeline (s.34(3), Act 1173)

Once all documentation is complete and satisfactory, any applicable foreign capital requirements are met, and fees are paid, GIPA will issue registration within 5 working days. An expedited 24-hour service is also available for qualifying applications.

STEP 4

Annual Registration Renewal

Registration with the Authority is not a one-time event; enterprises must maintain active status for the entire period of operation in Ghana. Ie Annual Renewal of the enterprise's registration (s.34(4), s.35(1)(b), Act 1173).

Required Documents

- Completed Renewal of Registration Form (Downloadable on the GIPA website)

NB: Compliance to Sector specific regulations and laws of Ghana

Section 45 of Act 1173 requires all registered enterprises to follow Ghanaian laws, regulations, and institutional guidelines. Businesses must also respect human rights, follow business ethics, and meet national safety, environmental, and labor standards. The Authority may issue additional guidance on these requirements as needed.



EXPATRIATE
Quota

Capital Invested (cash or capital goods)	Expatriate quota
US$50,000 – US$500,000	2 persons
Above US$500,000 – US$1,000,000	4 persons
Above US$1,000,000 – US$3,000,000	6 persons
Above US$3,000,000 – US$6,000,000	8 persons
Above US$6,000,000 – US$10,000,000	10 persons
Above US$10,000,000	12 persons

NB: Quotas may be renewed once every five years.

GHANA INVESTMENT PROMOTION AUTHORITY

24HR PREMIUM SERVICE



*The Ghana Investment Promotion Authority (GIPA) has launched its 24-hour expedited premium service to **fast-track investment registration and approvals.** This initiative is designed to enhance efficiency in processing investor applications and improve service delivery. Aligned with global best practices, it offers investors the advantage of priority processing, ensuring a seamless and timely experience.*

SCOPE

The expedited service covers:

- **Investor Registrations**
- **Renewal of Investor certificates**
- **Automatic & Replacement Quotas**
- *Other investor-related approvals that require fast-track processing.*

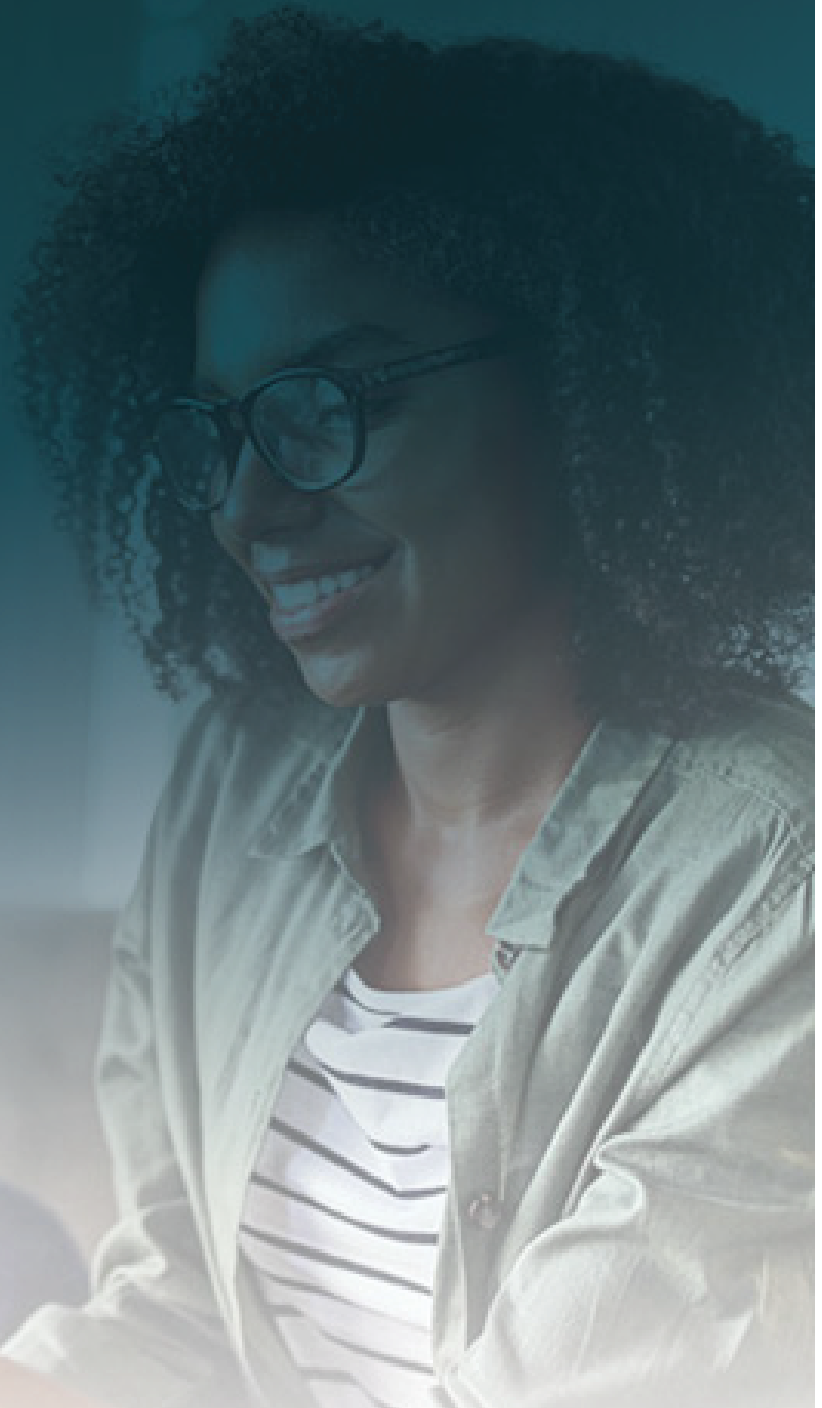
QUALIFYING CRITERIA

- The premium service is provided upon request.
- To qualify for this, investors must ensure that all mandatory documents are in order (at the time of request) and submitted to the Centre.

FOR MORE INFORMATION

Call: ***0200112204 / 0200112117***
or Visit: ***www.gipa.gov.gh***

gipaghana | gipcghana | Ghana Investment Promotion Authority



24 HR PREMIUM SERVICE

REQUEST PROCESS

Online:

- Submit the application and its attachments to **exp.investor.services@gipa.gov.gh**
- Receipt of the application will be acknowledged.
- A designated officer will review the submitted documents. Upon approval, clearance and the required fees will be communicated via the same medium.
- An invoice will be issued for payment into the Centre's account.
- The client makes payment using the available payment options.
- The request is processed and delivered within 24 hours.
- The company is notified via email or telephone call to pick up the certificate and the letter.

Note: The 24-hour premium service is initiated only upon submission and confirmation of all mandatory documents and payment of the required fees.

GIPA GHANA INVESTMENT PROMOTION AUTHORITY

GHANA INVESTMENT PROMOTION AUTHORITY



Investment Opportunity Mapping Project (IOMP)

Theme:

Unlocking Regional Investment Potential in Ghana for Economic Growth and Prosperity

Collaborating Partners

24HOUR ECONOMY & Accelerated Export Development

GEPA – GHANA EXPORT PROMOTION AUTHORITY

Republic of Ghana MINISTRY OF TRADE AGRIBUSINESS AND INDUSTRY

german cooperation — implemented by giz

Development Partners

UNDP

Republic of Ghana

THE WORLD BANK

@ghanagipc @gipaghana Ghana Investment Promotion Authority

www.gipa.gov.gh

Ghana is Open for Business

REGISTRATION OF **Technology Transfer Agreement**



- Technology Transfer Agreement (TTA) means an agreement between a Ghanaian entity or enterprise and a foreign entity or enterprise for services unavailable in Ghana for a duration of not less than twelve (12) months and up to (5) five years.

- All technology transfer agreements in Ghana must be registered by the Ghana Investment Promotion Authority in accordance with the provisions in the Ghana Investment Promotion Authority Act 2026, (Act 1173) and the Technology Transfer Regulations, 1992 (L.I. 1547).

The agreement shall be for one or more of the following services

Technical Services

This shall include but not limited to the provision of foreign technical advisory services, foreign technical assistance or any other technical service in whatever form they may be and be supplied.

Management Services

This shall include but not limited to provision of managerial personnel in Ghana for the day to day management or administration of the enterprise incorporated or registered in the country except where the foreign enterprise owns more than sixty percent of the equity share capital of the enterprise incorporated or registered in the country upon which the level of payments by the enterprise incorporated or registered in the country to the foreign enterprise will be reduced pro rata.

Know-How Services

This shall include but not limited to provision of foreign technological knowledge such as software, instructions, guides, models, formulae and feasibility studies.

Industrial Property Services

This shall include but not limited to the assignment, sale and licensing of a foreign patent, a foreign trademark and other forms of foreign industrial property rights that are registered in accordance with the laws of Ghana or under any other arrangement recognised and enforceable under the laws of Ghana.

INVESTMENT **Incentives**



TAX **Incentives**

Investors may apply for:

- Industry- specific or programme specific tax incentives for an industry or investment programme set out under Regulations passed by Parliament as per section 37 of Act 1173 and the Exemptions Act 2022, (Act 1083)
- Special Tax incentives for Strategic Investments within identified priority areas in accordance with section 38 and of Act 1173 and section 16 of the Exemptions Act 2022, (Act 1083)

INVESTMENT **Guarantees**

Investors registered under Act 1173 and compliant with the relevant laws and regulations of the Republic of Ghana enjoy the following investment guarantees under Act 1173:

- Prohibition against discrimination
- Guarantee against expropriation
- Transferability of:
  - dividends and profit after tax
  - Payment in respect of servicing of foreign loans
  - Payment of fees and charges for registered technology transfer agreements
  - Remittance of proceeds net of all obligations in event of sale or liquidation of an enterprise
- Compensation for loss



POST ESTABLISHMENT SUPPORT

The Investor Grievance Mechanism

The Investor Grievance Mechanism (IGM) is established under Section 44 of the Ghana Investment Promotion Authority Act, 2026 (Act 1173).

It gives businesses a formal way to submit investment-related complaints about government institutions. GIPA then works with the involved institution to resolve the issue early, before it turns into a serious legal dispute.

How to Submit a Grievance

Submit your complaint through the official grievance form on the GIPA website or via any approved GIPA channel.

Your submission must include:

- Details of the complaint
- The government institution involved
- Relevant supporting documents or evidence

Timelines & Process

- Submit your grievance within **6 months** of the issue arising.
- GIPA will acknowledge receipt within **5 days.**
- GIPA aims to facilitate a resolution within **3 months.**

Once submitted, GIPA reviews the case and contacts the affected institution often working through its designated Focal Person, to request information, coordinate action, and track progress.

How GIPA Helps You

GIPA supports investors by:

- Directly engaging the relevant government agency
- Clarifying regulatory rules and requirements
- Setting up and mediating progress meetings
- Following up on agreed resolution steps
- Escalating unresolved disputes to higher authorities when necessary
- Providing regular updates on your case status



INVESTMENT
Implementation & Facilitation Agencies



GHANA FREE ZONES AUTHORITY

Ghana Free Zones Authority
P. O. Box m626, Accra, Ghana
+233 (302) 780535, 785037, 785038
+233 24) 2174534
info@gfzb.gov.gh
www.gfzb.gov.gh

GEPA
GHANA EXPORT PROMOTION AUTHORITY

Ghana Export Promotion Authority
Liberia Road, Opposite Cedi House, Accra
P.O. Box M146, Accra
+ 233-302740909
gepa@gepaghana.org
www.gepaghana.org

Ghana Tourism Authority

Ghana Tourism Authority
Head Office
P. O. BOX GP 3106, Accra, Ghana.
+233 30 700 7100
www.ghana.travel

REGISTRAR GENERAL'S DEPARTMENT
MINISTRY OF JUSTICE & ATTORNEY GENERAL'S DEPARTMENT

Registrar General's Department
P.O.Box 118 Accra
+233 302 664 691-93
info@rgd.gov.gh
www.rgd.gov.gh

GHANA REVENUE AUTHORITY

Ghana Revenue Authourity
P. O. Box 2202, Accra-Ghana
0800900102 / 0302904545 / 904546
info@gra.gov.gh
www.gra.gov.gh

Minerals Commission Ghana
Minerals House #12 Switchback Road
Residential Area, Cantoments.
+233(0) 302 773324 | 772903
info@mincom.gov.gh
www.mincom.gov.gh

Bank of Ghana
42 Castle Road
P. O. Box GP 2674, Accra, Ghana
+233 30-2666174 - 6
bogsecretary@bog.gov.gh
www.bog.gov.gh

Ghana Immigration Service
Headquarters (off Ako Adjei overpass)
Independence Avenue, Accra-Ghana
+233(0)302-258250
info@ghanaimmigration.org
www.ghanaimmigration.org

Environmental Protection Agency
P.O. Box M.326, Accra, GR, Ghana
+233 302 664697-8 / 302 662690
info@epa.gov.gh
www.epa.gov.gh

Ghana Standards Authority
P O Box MB 245, Accra
+233-302 506991-5 / 500065/6
gsanep@gsa.gov.gh/gsadir@gsa.gov.gh
www.gsa.gov.gh

Association of Ghana Industries
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Trade Fair Centre, La, Accra
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+233 (0)302 773143/0302 763383
agi@agighana.org
www.agighana.org

Ghana National Chamber of Commerce
1st floor,World Trade Center,
Opp. Children's Park, National
Theatre - Accra
P.O Box 2325,Accra
+233(0) 302 662860 / 544114306
info@ghanachamber.org
www.ghanachamber.org

Chamber of Mines
Gulf Street, South Legon, Adjacent
Wild Gecko Handicrafts
P. O. Box 991, Accra
+233 (0) 302 -516170
chamber@ghanachamberofmines.org
www.ghanachamberofmines.org

Food and Drugs Authority
P. O. Box CT 2783,
Cantonments – Accra, Ghana.
(+233) – 302-233200/ 235100
0299802932/3 (Hotline)
0800151000 (Toll free)
fda@fdaghana.gov.gh
www.fdaghana.gov.gh

National Communications Authority
Airport City, Accra, Ghana
+233 (0)302-776621/771701
info@nca.org.gh
www.nca.org.gh

Energy Commission
P.M. B. Ministries, Accra Ghana
+233 (0)302 813 756/7
info@energycom.gov.gh
www.energycom.gov.gh

Petroleum Commission Ghana
P.O. Box CT 228 Cantonments, Accra, Ghana
Plot No. 4A, George Bush Highway,
+233 [0] 302 550 933 / +233 [0] 302 550 959
info@petrocom.gov.gh
www.petrocom.gov.gh

National AfCFTA Coordination Office
Ground Floor, Africa Trade House
(233) 202 480 378
info@afcftagh.org
www.afcftagh.org

CONTACT US

Head Office Location

Ministry of Finance Office Complex
2nd Floor, Tower One (1)
Tumu Avenue, Kanda

Contact Information

Email: info@gipa.gov.gh
Website: www.gipa.gov.gh
Contact: +233 302 6651 25 – 9 / +233 302 651 055 / 244 318252 / 244 318254

Social Media

Facebook / Youtube / X: GIPAghana
Instagram: gipcghana
LinkedIn: Ghana Investment Promotion Authority

Regional Offices

- Eastern Region
- Ashanti Region
- Volta Region
- Northern Region
- Western Region

GHANA INVESTMENT PROMOTION AUTHORITY

PRESENTS



Invest Ghana

PODCAST

A deep dive into Ghana's investment landscape, told from every angle by the voices that matter.

Scan to Watch Episodes


AD 1957
FREEDOM AND JUSTICE

GHANA INVESTMENT PROMOTION AUTHORITY

Ghana is Open for Business

September 2026