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FOCUSING ON ICT IN GHANA

Introduction

Ghana is on the path to macroeconomic stability in its efforts to recover from global and local shocks. Given Ghana's peculiar constraints in respect of external financing, there is a reliance on the private sector to drive and finance development. To bridge this gap, it is anticipated that the government will introduce investor friendly policies to encourage, ease and attract the private sector. In line with this, the Ghana Investment Promotion Centre (GIPC) has announced plans to remove minimum capital requirements imposed on businesses with foreign participation with the exception of trading companies. This will be implemented through a new GIPC Act which aims to stimulate the investor ecosystem.1

From the investor's perspective, it is important to strategically place investments at targeted sectors with the highest prospects of returns. This demands a keen assessment of economic indicators within identified sectors.

As of the first quarter of 2025 (Q1 2025), the services sector maintained its position as the largest contributor to gross domestic product (GDP), accounting for 46.8% of GDP, followed by industry with 29.7%, and agriculture with 23.5%. Ghana is projected to remain the third-largest economy in West Africa in 2025, with a GDP estimated at US\$88.3 bn.

In line with global trends, the Information and Communication Technology (ICT)

sector remains a key driver of growth within the services sector of Ghana, recording the highest v-on-v growth in O1 2025 with an expansion of 13.1%. This article focuses on the current status and trends within the services sector, specifically the ICT sector and its subsectors.

Information and Communication Technology (ICT)

The ICT sector has been and is expected to continue to be the growth engine for the services sector with anticipated developments in telecommunications, digital finance/FinTech and digital infrastructure.

The growth of the ICT sector of Ghana and the country's economic positioning as a leading African Country ties in with the projections of the Fourth Industrial Revolution and Africa's role in the Revolution's global impact. This presents an opportunity for innovative solution-driven enterprises to thrive and pioneer growth within the Ghanaian economy.

Telecommunications and Digital Finance/Fintech

The telecommunications sub-sector is experiencing growth, which can be attributed to rising mobile subscriptions and increased usage of mobile money services. Mobile money transactions in Q1 2025 reached a total of GHC 1.0bn, representing a significant 74.0% increase compared to Q1 2024. It is anticipated that there may be a further increase in the number of mobile money transactions following the abolishment of e-levy, effective from April 2025. The current mobile penetration rate in Ghana is above 120.0%. Increased mobile penetration rate grants wide access to digital financial services, providing an opportunity for investors to present more advanced offerings. Dominant players within the Telecom subsector continue to invest heavily in infrastructure, spending approximately US\$240.0mn in 2025 on network and internet services expansion. Industry-wide collaboration is also intensifying. Three major telecommunication companies in Ghana have pledged an additional US\$150.0mn by the end of 2025 to modernise network capacity and improve service delivery, in response to regulatory and consumer concerns. Demonstrated consumer appetite combined with the existing growth potential within the subsector make telecommunications an attractive subsector for investors.

Digital Finance as a concept demonstrates the progress of the financial sector to expand its reach. To put it simply, it is an avenue through which financial services are provided digitally. The mobile penetration rate therefore lends an opportunity for expansion in this area.

It has the potential to make financial services accessible to underserved populations in areas that lack financial infrastructure and offer wider choice and increasing efficiency of operations – provided that such populations also have access to the required digital technologies.⁴

Digital finance is evolving and expanding in its reach to parts of the Ghanaian population which previously were not reached. Although current statistics do not demonstrate the complete integration of digital finance in the operation of Ghanaian businesses, there is opportunity for improvement. As of April 2025, thirty seven percent (37%) of all businesses in Ghana had adopted digital payment systems. It is anticipated that this percentage will increase over time.

To boost investor confidence, there has also been demonstrated government support for the ICT sector.

The government has launched a US\$50.0mn FinTech Growth Fund to boost digital skills and tech innovation within the ICT sector, aiming to create a robust innovation ecosystem and position Ghana as a leader in digital technology. The Bank of Ghana has also unveiled some of its new policy measures aimed at strengthening the digital economy. One of these policies is the National Digital Finance Interoperability Forum which is characterised by a quarterly stakeholder platform to be launched in Q4 2025, aimed at fostering continuous

dialogue and policy alignment among Banks, Fintech Companies, Telecommunication Companies and Regulators.

The development of the ICT sector raises risks which may also be viewed as investment opportunities depending on the investor's perspective. A major risk associated with Ghana's ICT sector is data management and storage.

The Bank of Ghana intends to roll out a Digital Identity Integration Mandate, which will require all financial service providers to adopt interoperable digital identity standards for payments, credit scoring and data portability. Such measures require risk and regulatory management to ensure smooth implementation. This provides opportunities for the private sector to deliver the required systems and infrastructure support to facilitate careful policy implementation.

Some Relevant Laws and Directives for the ICT Sector

With opportunity comes duty and obligation. Navigating the ICT sector of Ghana places a mandate on investors to consider the legal regime as it applies to their operations. Some of these laws and regulatory directives are highlighted below.

Companies Act, 2019 (Act 992)

Act 992 is the governing law for the incorporation and operation of companies from a governance perspective. It is however important to note that where there are applicable sector specific laws which will take precedence over any conflicting provisions of Act 992. Act 992 does not abrogate or affect legislation relating to companies carrying on the business of banking, insurance or any other business which is subject to special regulation.³

Cybersecurity Act, 2020 (Act 1038)

Act 1038 establishes the Cyber Security Authority to regulate cybersecurity activities in the country and promote the development of cybersecurity in Ghana.

Data Protection Act, 2012 (Act 843)

This Act establishes the Data Protection Commission to protect the privacy of the individual and personal data by regulating the processing of personal information. The Act also outlines the process required to obtain, hold, use or disclose personal information, and other related matters. Where the operation process of a company classifies it as a data controller or processor, the company will be required to register with the Commission. This sets the company on the path to take steps to address all data gaps in its operations, which are closely monitored through a Gap Analysis.

Electronic Communications Act, 2008 (Act 775)

Act 775 provides for the regulation of electronic communications, the regulation of broadcasting and the use of the electromagnetic spectrum.

Payment Systems and Services Act, 2019 (Act 987)

This Act amends and consolidates the laws governing payment systems and payment services, and regulates institutions which carry on payment service and electronic money business. The Bank of Ghana is seized with regulatory authority in relation to these activities.

National Information Technology Agency Act, 2008 (Act 771)

Act 771 establishes the National Information Technology Agency to regulate information communications technology. It is the Agency tasked with identifying, promoting and developing innovative technologies, standards, guidelines and practices among government agencies and local governments, as well as ensuring the sustainable growth of ICT via research & development planning and technology acquisition strategies to facilitate Ghana's prospect of becoming a technology-driven, knowledge and values-based economy.

The Corporate Governance Guidelines for Payment Service Providers, 2025 100

These guidelines require Regulated Institutions to adopt sound corporate governance culture, principles, structures, and practices that will protect the interest of all stakeholders. It aims to promote the safety and soundness of the digital financial ecosystem.

Conclusion

The Ghanaian economy is on an upward trajectory with potential for immense growth within the services sector, specifically Information and Communication Technology. The growth of this sector permeates other sectors such as banking, insurance and data protection. The current financing positioning of the Ghanaian economy compels it to lean towards private sector participation and this necessarily requires policies that foster private sector growth to drive and attract investment. Investors looking at the Ghanaian economy therefore have to source out viable strategic opportunities to focus their investments effectively.

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Over the past few months, Ghana has signaled its unwavering commitment to building a future-ready digital economy. From strategic national policies to high-impact partnerships and bold investments, the country is accelerating its digital transformation journey. In this update, we spotlight key digital developments.

Digital Transformation and Emerging Technology Strategy¹¹

Ghana is taking a bold step into the future with the launch of its National Digital

Transformation and Emerging Technology Strategy. At its heart is a strong focus on artificial intelligence (AI), aimed at using technology ethically and inclusively to drive national development. The strategy prioritizes the use of Ghana's own data to build AI systems that reflect local culture and values, helping the country maintain digital sovereignty and avoid reliance on foreign datasets that may overlook indigenous knowledge. Backed by partnerships with organizations like UNESCO and the British High Commission, the initiative includes legislative reforms to modernize outdated

laws and create a tech-friendly environment for innovation.

Government to Invest \$50 Million from Fintech Development Fund into Local Startups

The Government of Ghana, through the Ministry of Communication, Digital Technology and Innovations, has announced plans to invest \$50 million from the Fintech Development Fund into local startups, a major boost for Ghana's innovation ecosystem.



The initiative aims to empower youth, especially in sectors like agriculture and agro-processing, by integrating digital tools like drones and data analytics.

Launch of One Million Coders

President John Dramani Mahama has launched the One Million Coders (OMC) program, a bold and forward-looking initiative aimed at equipping one million Ghanaians, especially the youth, with essential digital and coding skills. Led by the Ministry of Communication, Digital Technology and Innovations, the program is part of Ghana's larger mission to prepare its people for the future of work and drive national digital transformation. intention is toset up training centres in all 261 districts through existing community information centres, designed to boost economic growth and also to empower individuals far beyond just acquiring technical skills. The program's commitment to inclusion, ensures that even those from disadvantaged backgrounds are not left behind.

BoG to begin cryptocurrency regulation in Ghana by September 2025¹⁴

The Bank of Ghana (BoG) is preparing to regulate cryptocurrency and related platforms by September 2025, marking a major step in embracing the fast-evolving digital finance space. Governor Dr. Johnson Asiama announced that this move hinges on the passage of the Virtual Asset Providers Act, which will give BoG the legal authority to license and oversee virtual asset platforms. Recognizing the need to regulate cryptocurrency, BoG is also setting up a dedicated unit focused on digital assets to ensure responsible growth in this sector. This development comes as part of broader efforts, discussed at an international forum in Washington, D.C, to enhance trade and investment between Africa and the U.S. The Securities and Exchange Commission (SEC) is also working in tandem to build a solid regulatory foundation. After years of caution, Ghana is now stepping confidently into the crypto era, aiming to protect users while unlocking new opportunities in the digital economy.

In line with this, the Central bank issued a Notice on 10th July 2025 which has been discussed in detail under the Legislative Update Section of this issue.

Ghana-UAE Partner to Establish Innovation Technology Hub¹⁵

In a major step toward transforming Ghana's digital future, the Ministry of Communication, Digital Technology, and Innovations has partnered with Dubai Ports, Customs and Free Zone Corporation (PCFC) and Presight AI to establish the Ghana-UAE Innovation and Technology Hub. Signed on May 29, 2025, this agreement represents a shared vision to turn Ghana into a hub for innovation, investment, and opportunity. The hub is set to create thousands of techdriven jobs for young Ghanaians, boost the country's capacity in advanced exports, and strengthen ties with the UAE. Above all, it's about giving people the tools and confidence to innovate, dream big, and help shape Ghana's future.



unveils-37m-in-africa-ai-commitments/

Google unveils USD 37,000,000.00 in Africa AI commitments, with new AI Community Center opened in Accra.¹⁶

Google has outlined a wave of AI support across Africa, representing USD 37,000,000.00 in cumulative funding to research, talent development, and infrastructure. This includes funding and partnerships aimed at strengthening AI research, support African languages, improve food systems, expand digital skills, and build research capacity.

The AI Collaborative for Food Security, a multi-partner initiative launched with USD 25,000,000.00 in funding from Google, will bring together researchers, and nonprofit organizations to co-develop AI tools for early hunger forecasting, crop resilience, and tailored guidance for smallholder farmers.

The goal is to help make food systems across Africa more adaptive, equitable, and resilient in the face of increasing climate and economic shocks.

Google also announced \$3 million in funding to the Masakhane Research Foundation, the open research collective advancing AI tools in over 40 African languages. The funding will support the development of high-quality datasets, machine translation models, and speech tools that make digital content more accessible to millions of Africans in their native languages.

To further empower innovation, Google is launching a catalytic funding initiative to support AI-driven startups tackling real-world challenges.



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Public Financial Management (Amendment) Act, 2025 (Act 1136)

Parliament passed the Public Financial Management (Amendment) Act, 2025 (Act 1136) to strengthen fiscal discipline, improve oversight, and promote long-term economic stability. The Act repeals the Fiscal Responsibility Act, 2018 (Act 982), and dissolves the Presidential Fiscal Advisory Council, replacing it with a newly established Independent Fiscal Council to centralize and enhance fiscal oversight.

Key reforms introduced under Act 1136 include:

- 1. Enhanced sanctions for fiscal mismanagement to ensure accountability; 2. New fiscal responsibility measures:
- a. Introduction of a primary balance rule requiring an annual budget surplus of at least 1.5% of GDP on a commitment basis.
- b. Establishment of a public debt ceiling, capping debt-to-GDP at 45% by 2034 to promote debt sustainability;
- 3. Strengthened oversight and accountability measures mandating the Minister of Finance to obtain Parliamentary or Cabinet approval to suspend fiscal rules in response to unforeseen events; and

4. Consolidation of all fiscal management rules into a single legal framework, eliminating redundancies and enhancing enforcement.

Energy Sector Levies (Amendment) Act, 2025 (Act 1141)

Act 1141 introduces a revised levy structure under the Energy Sector Shortfall and Debt Repayment Levy (ESSDRL), implemented by the Ghana Revenue Authority (GRA). The amended rates apply to several petroleum products and are aimed at raising additional revenue to repay legacy energy sector debts and support infrastructure development.



The revised ESSDRL Rates effective from 16th July 2025 are as follows:

Product	Old Rate (GHS/Litre)	New Rate (GHS/Litre)
Petrol (PMI)	0.95	1.95
Diesel (AGO)	0.93	1.93
Marine Gas Oil (Local)	0.03	0.23
Marine Gas Oil (Foreign)	0.93	1.93
Heavy Fuel Oil	0.04	0.24

Income Tax (Amendment) Act, 2025 (Act 1129)

Act 1129 amends the Income Tax Act, 2015 by introducing key tax relief measures. These measures include:

- 1. The 10% withholding tax on gross lottery winnings has been abolished.
- 2. The 10% withholding tax on betting and gaming has been removed.
- 3. The 1.5% withholding tax on unprocessed gold produced by small-scale miners has also been scrapped.

These changes aim to reduce the tax burden on individuals and businesses within the gaming and small-scale mining sectors.

Public Holidays and Commemorative Days (Amendment) Act, 2025

This legislative amendment has made significant changes to Ghana's public holiday calendar:

- 1. Republic Day (July 1st) has been restored to commemorate Ghana's transition to a republic in 1960;
- 2. A new holiday, Shaqq Day, has been introduced for the Islamic community, to be observed the day after Eid-ul-Fitr; and
- 3. September 21st has been reinstated as Founder's Day, in honour of Dr. Kwame Nkrumah.

The Act also grants the President the power

to reschedule holidays that fall on Tuesdays, Wednesdays, or Thursdays to either the preceding Monday or following Friday to enhance productivity and provide more scheduling flexibility.

Corporate Governance Guidelines for Payment Service Providers

In June 2025, the Bank of Ghana (BOG) issued Corporate Governance Guidelines for institutions licensed under the Payment Systems and Services Act, 2019 (Act 987). These guidelines apply to all regulated entities operating within Ghana's digital payment ecosystem. The Guidelines aim to promote strong corporate governance by encouraging sound practices, structures, and principles. These measures are intended to safeguard stakeholder interests and foster an environment of trust, transparency, and accountability. Ultimately, this is expected to enhance public confidence and support the long-term sustainability of the digital financial services ecosystem in Ghana.



On 10th July, 2025, BOG issued a Notice directing all Virtual Asset Service Providers (VASPs) operating in Ghana to register with BOG by 15th August, 2025. BOG emphasised that though registration is compulsory, it does not constitute a licence to operate, nor does it signify legal recognition or approval of the registered VASPs' operations. This mandatory registration is part of an initial regulatory effort to identify and assess entities involved in virtual asset activities. The goal is to help shape future legal and regulatory frameworks that are both reflective of market realities and aligned with international standards.



WHO's WHO?



Kwame Oppong is the Head of FinTech and Innovation at Bank of Ghana, His background spans Technology, Digital Financial Services (DFS) operations, policy development, and regulation. He has consulted for several governments, public sector institutions, international development organizations and private corporations globally. Prior to joining the Bank, Kwame worked with CGAP, Millicom, Hewlett Packard (now HP EB) and other organizations in the banking, technology, housing finance and health insurance industries. He is a passionate advocate for financial inclusion, innovation, and the development of digital economies.

^{17.}William Narh, 'Ghc1 energy sector levy takes effect today' (CitiNewsRoom, July 16, 2025)available at

https://www.google.com/search?g=Energy+Sector+Levies+(Amendment)+Act%2C+2 025+(Act+1141)&og=Energy+Sector+Levies+(Amendment)+Act%2C+2025+(Act+11 41)&gs lcrp=EgZjaHJvbWUyBggAEEUYOdIBCZEyNTA2NjFqMGo5qAIAsAIA&sourceid=c hrome&ie=UTF-8 accessed on 16th July 2025

^{18.} Corporate Governance Guidelines for Payment Service Providers, 2025, paragraph 2

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FIRM NEWS

Celebrating an Impactful Appointment



We are proud to announce that our Managing Partner, Adelaide Benneh Prempeh has been appointed to the advisory board of the Wellcome Trust project, a six-year international research

initiative dedicated to tackling health misinformation and advancing regulatory innovation. This project will explore how governments and societies address unverified and misleading health claims.

The Firm extends its warmest congratulations on this distinguished appointment and looks forward to her continued success in this important role. With her expertise in legal strategy and social impact, she is uniquely qualified to help guide impactful solutions in this critical area.

We Got Shortlisted!





B&P ASSOCIATES, Lawyers & Consultants was shortlisted as a Finalist for the 2025 African Legal Innovation & Technology Awards in the Law Firm category for the Innovation in Diversity Award.

This recognition highlights our commitment to fostering an inclusive, diverse legal environment that empowers different voices and perspectives.

Being recognized alongside industry leaders such as Dentons, Bowmans (Law Firm), Webber Wentzel, Herbert Smith Freehills and Baker McKenzie reflects our dedication to driving innovation and excellence in Africa's legal sector. We believe that embracing our differences fuels innovation, and this nomination inspires us to continue promoting diversity and forward-thinking legal solutions tailored to Africa's unique needs.

A heartfelt thank you to our team, partners, and supporters. We look forward to setting new standards in Africa's legal industry.



Sector – Specific Education

The best lawyers are lawyers that understand good business. At B&P Associates, we believe that an understanding of the technical aspects of your business helps us create comprehensive legal solutions. In line with this core value, our team took an excursion to the port to understand the downstream oil and gas sector of Ghana.

The team was taken through the technical perspective from discharge to distribution. We interacted with stakeholders within the sector to understand their challenges.







CONTRIBUTORS

- 1.Adelaide Benneh Prempeh
- 2. Michelle Nana Yaa Essuman
- 3. Abena Agyeiwaa Asare
- 4. Alexander Obeng Bonsu

This publication may provide a summary of legal issues, but is not intended to give specific legal advice. If you require legal advice, please speak to a qualified lawyer, which may include a qualified member of our legal team at B&P Associates.



Community First Podcast Updates

Litigator's Lens

Who truly owns the land when title, possession, and indenture tell different stories? Take a listen to our latest episode of The Litigator's Lens as we break down this legal tug-of-war. Click on the links below to watch and listen on your preferred platform:

YouTube: https://lnkd.in/e57ma9Ag

In this episode of the Litigator's Lens, our panel of legal experts shed light on how courts assess key issues in land disputes, using practical scenarios. From title documents to possession and ownership, we explore the factors that shape judicial decisions in land-related cases. Keep an eye out for the full episode tomorrow. Stay tuned!

Subscribe to the BPA Community First Podcast on your preferred platform.

B&P's WALL OF EXCELLENCE

In this edition of the newsletter, we celebrate the career achievements of our team members.

Hearty congratulations to:

- 1. Ernest Kofi Boateng -
- i. Financial Markets Certificate
- ii. Climate Change International Legal Regime Certificate



2. Adjoa Owusu Mintah - Harvard Copyright X Certificate



3.Maame Afia Frimponmaa Dwira Harvard Copyright X Certificate



4.David William Prempeh Akuoko-Nyantakyi

Harvard Copyright X Certificate



5.Tracy Akua Ansaah ofosu Harvard Copyright X Certificate







About B & P ASSOCIATES

B&P ASSOCIATES is ranked as a Legal 500 Europe, Middle East & Africa (EMEA) and a Chambers & Partners Global Leading Law firm. We are a Corporate and Commercial legal practice and consultancy, with an excellent reputation, based in the heart of Accra. The Team is highly regarded for its cross-border legal expertise, responsiveness, and commitment. We provide business-oriented legal advice across a range of sectors to both local and international clients.

For more information, visit us at https://www.bpaghana.com to learn more about what we do and follow us on social media for some more insightful updates:

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Instagram:https://www.instagram.com/bp_assoc

iates/profilecard/?igsh=b21vbm02aHIwazhh

X:https://x.com/bnp_associates?s=11&t=VvhGWA hps1KwlkDeZpIbBg

YouTube:https://youtube.com/@bpaghana?si=Yq



BPA Community First Podcast

The Firm launched its Podcast at the beginning of 2023 - "Community FIRST; A BPA Podcast - Legal and Social Conversations with the Community".

The focus of the Podcast is to have riveting legal and social conversations with team members of the Firm, various organisations, and a cross-section of experts and practitioners to share their

respective views on various legal issues that matter most to our community. We are excited about building effective partnerships and collaborations to enrich the quality of our discussions. We look forward to playing a positive role in empowering individuals with the knowledge of the law as a tool for creating lasting, positive change.

Click the links below to listen to our latest Episodes on the following topics:

'Starting the ESG Journey: A Beginner's Guide

Episode 1:https://youtu.be/Jt-aJs-sklI?si=XC8x5qfwvnEzMnWs

Episode 2:

https://youtu.be/AWDFod6fAa4?si=UEQx-qdynw-UVcse

Empowering Change: Celebrating Women with Prof. Kaufmann (2025 IWD Special Episode).https://youtu.be/yAW4rlgT-HE?si=Tr42C8TQlw6KChAY

Education for All: A Conversation with Ghana's New Education Minister https://youtu.be/RBW5JSKK7ZU?si=Qp0Vz7r2qpBZ3831