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### Rolling The Dice With Gambling Regulations; Creating A Safer Betting Environment

#### Introduction

In ordinary parlance, the word "gaming" is typically associated with playing video games. However, in legal and industry contexts, "gaming" is often used as a legal euphemism for gambling. Gambling is a game of chance which involves staking money or something of value on an event with an uncertain outcome, with the intention of winning more money or valuable goods. In sum, while gaming may or may not involve money, gambling always does.

In recent years, Africa has experienced the rise of online betting platforms and mobile money integration, and consequently, sports betting and other forms of gaming have seen explosive growth. According to Business Insider Africa, Africa's online gambling market was projected to hit \$1.85 billion by the end of 2024, growing annually by 6.28% through 2028. Sports betting is a form of betting that involves wagering money on the outcome of sporting events such as football, basketball, etcetera, Sports betting has become one of Ghana's fastestgrowing and dynamic industries. In Ghana, football remains the most popular betting sport by far. Popular operators such as Soccabet, Betway, Sportybet, and 1XBET dominate both physical and online spaces. As of 2022, over 11 million people engaged in online sports betting, according to a report from Ghana Business News. Thus, the question is no longer whether people are betting, but how safely are they doing it?

As the global gaming industry continues to expand, the thin line between entertainment and exploitation grows increasingly blurred. To ensure that the industry remains both profitable and responsible, effective regulation and compliance have become more important than ever. The Gaming Commission, as the overarching regulator of this industry, faces the pressing challenge of balancing innovation with consumer protection. Albeit the innovation experienced in the gaming industry has created opportunities, it has also exposed gaps in regulatory enforcement, compliance technology, and responsible gaming oversiaht.



The solution to these issues lies in a safe gaming environment. A safe gaming environment protects players from exploitation by operators, while also supporting sustainable growth through innovation. Smart regulation, by the regulator, is the bridge that will balance consumer protection and industry innovation. However, this balance is constantly threatened by factors such as weak enforcement, non-compliance, outdated laws, and limited technological capacity. These weaknesses lead to widespread problems including underage gambling, addiction, crime, and loss of state revenue.

This article explores the regulatory framework governing gambling in Ghana, identifies some key challenges, and proposes forward-looking solutions for creating a safer and more transparent betting environment.

#### **Regulatory Overview**

In Ghana, all forms of gaming activities, except for lotteries, are regulated by the Gaming Commission under Act 721. The Gaming Commission is responsible for:

licensing gaming companies; ensuring compliance with applicable laws; dispute resolution; and contributing to the formulation of policies and guidelines for the gaming industry in Ghana. Under Act 721, no person may operate a game of chance in Ghana unless they are a limited liability company and have obtained a licence from the Commission. To qualify for a gaming licence, an applicant must: have an identifiable office; have a service mark logo registered with the registrar of Companies; have the required minimum stated capital; have a tax clearance certificate; and be partly or wholly Ghanaian owned.

The minimum capital requirements for gaming companies are as follows:

- · Route Operation \$1.5 million
- · Sports Betting \$2 million
- · Casino Operation \$2.5 million

Applications for a gaming licence must be submitted to the Commission using a prescribed form. If the Commission is satisfied that all conditions have been met and the appropriate fees paid, it must issue the licence within twelve months of receiving the application. The applicable licence fee is 2% of the applicant's minimum

stated capital. If an application is refused, the Commission is required to notify the applicant in writing of the decision and provide reasons within seven days. An applicant aggrieved by the decision may petition the Minister responsible for Interior, with a further right of appeal to the courts. Once granted, a licence is non-transferable and must be renewed annually. The Commission may revoke a licence if the licensee breaches any provisions of Act 721, other applicable gaming laws, or the specific terms and conditions of the licence.

### Legal Pitfalls and Regulatory Challenges

The current legal and regulatory regime do not adequately address several modern betting trends, including online and mobile betting, unregulated offshore betting platforms, cryptocurrency-based transactions, underage access to betting services, and the proliferation of online advertising. These emerging trends have created significant regulatory gaps that limit the ability of the Commission to effectively monitor and control the industry. Some of these challenges are discussed succinctly below.



### Non-Compliance in Advertising and Affiliate Marketing

It is not about the clicks we amass, but the clicks we amass with integrity. Despite the growth, the gaming industry faces advertisement non-compliance as one of its major regulatory hurdles. The Gaming Commission under its supervisory mandate has developed advertising guidelines. These advertising guidelines include many, but necessary restrictions, and prohibit misleading content. Some key restrictions include:

- · Operators must ensure all advertisements are vetted and approved by the Gaming Commission;
- · No celebrity endorsements;
- · No suggestions of guaranteed wins;
- · Adverts should not appeal to minors or show characters as wealthy; and
- · Adverts must include mandatory warnings such as "Gamble Responsibly", "Gambling is Addictive", and "18+ Only".

Despite these provisions, non-compliant gambling adverts have become increasingly widespread due to weak regulatory frameworks that enable operators and their affiliates to aggressively market

gaming products as a risk-free means of earning money. With international operators entering Ghana's space, competition for market share is expected to intensify, likely leading to a surge in aggressive gambling advertisements.

### Licensing Issues and Cross-Border Operations

The Gaming Commission licenses operators, publishes and regularly updates a list of the licensed operators on its official website, including the date of issue and expiry of license. Licensing challenges cover both instances of operating without a license, and failing to renew an expired license. Licensing issues also concern failure to comply with license conditions such as adhering to responsible gaming rules, reporting, or tax obligations. Moreover, inconsistent reporting practices by some licensed operators, due to limited auditing capacity of the regulator, hinders accurate revenue assessment and

tax collection.

Operating without a license undermines consumer protection, as players have no recourse if cheated. Such unlicensed platforms do not only evade oversight but also pose serious risks to consumers and undermine the operations of licensed operators who comply with regulatory requirements. Additionally, it leads to loss of tax revenue for the state.

Furthermore, there are foreign online companies that target local players without obtaining local licenses. The problem is due to the Gaming Commission's limited compliance technology, which makes it difficult for the regulator to monitor, tax, or enforce compliance. Cross-border betting platforms that target local players without Ghanaian licences also undermine consumer protection and deprive the state of tax revenue.

### Inadequate Laws and Compliance Technology

Ghana's gaming laws were drafted before the rise of online and mobile betting, eSports, virtual games, and cross-border



digital platforms. This creates loopholes that are exploited by unregulated operators. Additionally, the Gaming Commission lacks the technology or resources to monitor operators effectively. The Commission's failure to capture accurate betting revenue with the proper technology also leads to significant loss in state tax income.

The Commission also lacks the resources to flag problem gambling behaviors through technology. For example, tracking unusual spending spikes, players chasing losses, unduly long sessions, and implementing self-exclusion registers. Without revised legislation and matching technological infrastructure, the Commission is unable to effectively ensure compliance by all betting operators and offer the required protection to consumers.

#### **KYC and Data Protection Challenges**

In Ghana, many operators prioritize sign-ups over strict compliance. Inadequate Know-Your-Customer (KYC) systems enable underage gambling and data insecurity. Operators and the regulator may not have integrated access to national ID systems. This creates a difficulty in cross-checking

customer information. Additionally, sensitive personal data is often stored insecurely; this increases the risk of cyberattacks and data breaches. Without integrated national ID verification and proper data protection mechanisms, operators expose users to privacy breaches and fraud. Ultimately, the widespread accessibility of online betting platforms in Ghana, with little or no age verification, has led to increased participation by minors and young adults, raising concerns about gambling addiction, financial distress, and mental health issues.

#### **Payment and AML Issues**

Mobile Money remains the main or usual payment method for sports betting in Ghana. However, the Commission lacks real-time access to Mobile Money transaction data, making it difficult to track tax compliance or detect money laundering. Weak Anti-Money Laundering controls enable illicit fund flows through betting platforms. Some operators also delay winnings or fail to honor payouts. This creates mistrust and reputational risks for the industry.

#### **Proposed Solutions**

### Technology-Driven Enforcement through B2G Collaboration

Strategic collaborations between the Gaming Commission and the private sector could go a long way to ensure efficient compliance monitoring. AI-based systems such as ComplyGuard, offer real-time monitoring, player protection, and tax tracking. ComplyGuard is a platform designed by the company Mediastream, for regulatory agencies, that offers real-time monitoring, advanced player protection, and robust tax tracking, to combat illegal gambling, protect vulnerable players, and enable transparency. Additionally, collaboration between the Commission and companies in the private sector can enable partnerships with mobile money providers such as MTN, who could also help integrate systems for anti-money laundering (AML) compliance.

As betting operators increasingly adopt advanced technologies in their operations, particularly through online and digital platforms, it is imperative that the regulator is equipped with equally sophisticated



systems to detect regulatory breaches and enforce compliance. Without the required technology, the Commission is severely constrained in its ability to monitor the industry, enforce compliance, and provide adequate consumer protection. Bridging this technological gap is therefore essential to ensuring effective regulation in the digital age.

### Co-Designing and Revising Gaming Laws

As discussed above, there is the need to amend Ghana's gaming laws to include provisions that cover online sports betting, and emerging trends such as eSports, virtual gaming, and cross-border betting. However, such law reforms must be inclusive, involving all the relevant stakeholders such as the Commission, operators, and tech experts. Additionally, such new laws should be embedded with player protection standards such as self-exclusion registers, age verification, and affordability checks will ensure maximum consumer protection.

It is also imperative that the new laws are adaptive so that they can evolve with new technologies. For example, the Gaming Commission could roll out regulatory sandboxes for new technologies for testing and supervision before they are fully allowed into the market.

#### **Regional Integration of Gaming Laws**

Gaming laws are territorial and often reflect each country's individual approach to licensing, taxation, and enforcement. However, regional frameworks could strengthen cross-border regulation and allow shared databases for problem gambling and self-exclusion, Regional integration of gaming laws could provide a much-needed framework for addressing the fragmented nature of gambling regulation across African states. This would address situations where operators exploit weaker jurisdictions to target consumers across borders, often through online platforms. For example, by developing harmonized standards under regional bodies such as ECOWAS or the AU, member states could establish minimum thresholds for consumer protection, technical compliance, and operator accountability.

Additionally, cooperative monitoring mechanisms could make it easier for

governments to track operator revenue flows and ensure consistent tax collection. For instance, a regional gaming registry could serve as a central reference point for identifying licensed operators and preventing unregulated platforms from offering services across multiple jurisdictions. Such cooperation could further support smaller or emerging regulators with limited technical capacity, allowing them to benefit from pooled expertise and shared technological infrastructure.

Beyond regulatory efficiency, a unified self-exclusion system across ECOWAS or the AU could ensure that individuals barred from gambling in one country are similarly restricted across the region, closing loopholes that could undermine any responsible gambling measures implemented by the Gaming Commission. Finally, harmonized advertising and problem-gambling standards could promote safer gambling environments and curb the spread of exploitative advertisements.



### **Information Sharing and Networking**

In a rapidly evolving industry where online betting and fintech integration are outpacing legislative reform, regular workshops, forums, and collaborative events are necessary for information sharing on emerging trends and solutions to regulatory challenges. Such collaborative networking events between regulators and stakeholders can foster trust, promote learning, and improve policy co-design. For example, events like the Sports Betting West Africa (SBWA) Annual Conference have already demonstrated the power of regional dialogue in shaping policy and encouraging regulatory innovation. By bringing together the regulator, legal and tech personnel, tax authorities, compliance officers, and private sector players from across the continent, the SBWA provides a platform to dissect case studies, review technological tools for monitoring compliance, and share lessons from more mature jurisdictions.

the Gaming Commission has established frameworks to license operators, enforce compliance, and promote responsible gaming, enforcement capacity remains stretched in the face of rapid digital innovations and cross-border betting platforms. State revenue leakages, underage gambling, and addiction risks further complicate the regulatory landscape, requiring a delicate balance between industry growth and public welfare.

Strategic B2G collaborations, strengthening institutional capacity, enhancing stakeholder collaboration, and implementing adaptive regulatory approaches will be crucial if Ghana is to harness the economic benefits of sports betting, while minimizing its social costs. A safe gaming environment strikes the right balance between consumer protection and innovation, and that balance depends on smart regulation. Betting may be a game of chance, but gambling regulations should never be.

#### Conclusion

The regulation of sports betting in Ghana presents a complex mix of legal, economic, technological, and social challenges. While





President John Dramani Mahama has signed the Fisheries and Aquaculture Bill, 2025, into law, marking a significant milestone in Ghana's efforts to reform and secure its fisheries and aquaculture sector. The new legislation, now cited as the Fisheries and Aquaculture Act, 2025 (Act 1146), represents one of the most comprehensive overhauls of Ghana's fisheries governance framework in over two decades.

The Act introduces wide-ranging reforms aimed at promoting sustainability, ensuring compliance with international standards, and

protecting the livelihoods of fishing communities. It builds on Parliament's earlier passage of the Bill in July 2025 and is expected to transform the fisheries industry into a more sustainable and economically viable sector, safeguarding an estimated US\$425 million in annual seafood exports. Key provisions of Act 1146 include:

- · Establishment of an independent Fisheries Commission with full autonomy to manage and conserve Ghana's fisheries and aquaculture resources.
- · Alignment of national fisheries management practices with international standards, enhancing Ghana's credibility in



global seafood markets.

- · Introduction of stronger enforcement mechanisms and tougher penalties to combat illegal, unreported, and unregulated (IUU) fishing, to restore depleted fish stocks and protect marine biodiversity.
- Enhanced protection of fisher-folk through improved standards for crew safety, security, and working conditions.
- Expansion of the Inshore Exclusive Zone (IEZ) from 6 to 12 nautical miles to preserve breeding grounds, improve fish catches, and sustain the livelihoods of more than 2.7 million artisanal fishers.

The enactment of Act 1146 signifies the Government's renewed commitment to long-term sustainability and good governance within the blue economy. It also addresses longstanding compliance concerns raised by the European Commission regarding Ghana's response to IUU fishing, thereby securing the country's access to key export markets.

[Source: https://www.gbcghanaonline.com/news/politics/government/president-mahama-signs-fisheries-and-aquaculture-bill-into-law/2025/



### Public Consultation on the Cybersecurity (Amendment) Bill, 2025



The Government of Ghana, through the Ministry of Communication, Digital Technology and Innovation, has released the draft Cybersecurity (Amendment) Bill, 2025, for public consultation as part of efforts to strengthen the existing Cybersecurity Act, 2020 (Act 1038). The consultation, led by the Cyber Security Authority (CSA), reflects the government's commitment to transparency and stakeholder participation in shaping the nation's cybersecurity framework.

According to the CSA, the consultation aims

to ensure that Ghana's cybersecurity laws remain relevant, inclusive, and responsive to

evolving digital risks. The Authority has invited inputs from cybersecurity professionals, service providers, civil society organisations, and the general public. The consultation period closes on 14th November 2025, and feedback can be submitted through the designated online portal provided by the CSA.

The draft amendment introduces a number of significant—and in some

cases, contentious—proposals. Among them are:

- · A broadened definition of "cybersecurity practitioners" requiring mandatory accreditation, which could potentially include ordinary IT support staff.
- · A proposed 30% revenue share payable to the Cybersecurity Authority from accredited entities.

· Provisions granting government authority to designate "critical information infrastructure" and impose obligations to cooperate, with limited judicial oversight over access to communications.

Critics have expressed concern that certain provisions may overreach, raising issues related to privacy, surveillance, and compliance burdens—particularly for small and medium-sized enterprises (SMEs). Industry observers also caution that, if adopted in its current form, the Bill could impose higher compliance costs on technology firms, internet service providers, cloud operators, and software integrators.

The government has indicated that additional stakeholder engagement sessions will be held to gather further input before finalizing the Bill.

Businesses in the digital and technology sectors should carefully review the draft Bill and participate actively in the consultation process, given the potential regulatory, data protection, and operational impacts the amendments may introduce.

[Source: https://csa.gov.gh/public\_document.php]



## BUSINESS UPDATE

Ghana's Economy Records 6.3% Growth in Q2 2025, Driven by a Strong Services Sector

Ghana's economy expanded by 6.3% year-on-year in the second quarter of 2025, marking an improvement from the 5.7% growth recorded during the same period in 2024, according to data released by the Ghana Statistical Service (GSS).

The services sector, covering finance, insurance, trade, and education, was the primary driver of this growth, posting a 9.9% expansion compared to just 2% in Q2 2024. Government Statistician Prof.

Alhassan Iddrisu noted that the sector alone contributed four percentage points to the overall GDP growth.

The report also highlighted that non-oil GDP rose by 7.8%, underscoring strong domestic activity outside the petroleum sector. While agriculture maintained positive growth, the oil sector contracted during the period.

This performance comes as Ghana continues to recover from one of its most severe economic crises in decades. Inflation has shown encouraging signs of moderation, falling to 11.5% in August

2025, the lowest level since October 2021, and moving closer to the Ministry of Finance's year-end inflation target of 11.9%.

The robust performance of the services sector indicates renewed confidence in consumer and financial activity. However, the contraction in oil output suggests ongoing structural imbalances. Businesses in financial services, retail, and education may experience improved demand conditions, while those in extractive sectors should prepare for continued volatility.

[Source: https://www.reuters.com/world/africa/ghanas-economy-grows-63-q2-2025-driven-by-services-sector-2025-09-10/]



### Government Targets GH¢75.7 Billion Treasury Borrowing for Q4 2025 Amid Tight Market Liquidity



The Government of Ghana plans to raise GH¢75.7 billion through the treasury market during the final quarter of 2025, according to the latest issuance calendar released by the Ministry of Finance and the Bank of Ghana.

Of the total, GH&8.12 billion represents fresh borrowing, while approximately GH&67 billion will be used to roll over

maturing debt instruments. The 91-day Treasury bill will remain the dominant instrument, reflecting the market's

continued preference for short-term securities.

However, the most recent auction reflected soft investor sentiment, clearing 55.5% below the GH¢6.58 billion target. Investors tendered bids totaling GH¢2.93 billion, with GH¢2.89 billion accepted and a marginal GH¢36.46 million rejected.

The yield curve showed mild steepening, with short-term rates edging upward as the Treasury sought to attract greater participation:

· 91-day bill: 10.70% (+17 bps)

· 182-day bill: 12.44% (+13 bps)

· 364-day bill: 12.92% (+6 bps)

Analysts at Databank Research noted that the moderate rise in yields signals a repricing effort to boost investor demand without undermining the Treasury's broader cash management strategy. The firm expects yields to remain broadly stable in upcoming auctions, with a slight upward bias at the short end amid persistent tight liquidity in the market.

The Treasury has also announced plans to raise GH¢6.82 billion in the next auction to refinance GH¢6.65 billion in maturing bills.

The increased reliance on short-term

The increased reliance on short-term borrowing highlights the government's ongoing fiscal pressures and limited access to longer-tenor funding. Investors may benefit from elevated short-term yields, but sustained domestic borrowing could heighten liquidity constraints and raise the cost of private sector credit. Businesses with significant financing needs should monitor rate movements and adjust their funding strategies accordingly.

 $[Source: $\frac{https://www.myjoyonline.com/t-bills-auction-government-to-borrow-gh%C2\%A275-7bn-in-quarter-4-2025/]$ 

### JUDICIAL CORNER



### Swearing in of Seven New Supreme Court Justices

In July 2025, President John Dramani Mahama swore in seven new justices to Ghana's Supreme Court at a ceremony held at the Jubilee House. This marks a significant expansion of the nation's apex court. All seven Justices were elevated from the Court of Appeal.

The elevated justices are: His Lordship Justice Senyo Dzamefe; His Lordship Justice Sir Dennis Dominic Adjei; His Lordship Justice Gbiel Simon Suurbaareh; His Lordship Justice Philip Bright Mensah; Her Ladyship Justice Janapare Adzua Bartels-Kodwo; Her Ladyship Justice Hafisata Amaleboba; and His Lordship Justice Kweku Tawiah Ackaah-Boafo.

President Mahama reaffirmed the government's commitment to improving

access to justice through reforms focused on digitalization and modernization of court processes, enhancing court infrastructure, expanding legal aid services, and strengthening judicial training and ethics.

### **Swearing in of Court of Appeal Justices**

On 2nd October, 2025, His Excellency John Dramani Mahama swore in 21 judges as Justices of the Court of Appeal at the Jubilee House in Accra. The newly appointed Justices comprise twenty (20) High Court Judges and one (1) Private Legal Practitioner.

In his address, the President expressed particular pride in the inclusion of nine women among the appointees, a reflection of the growing gender diversity within the Judiciary.

He further urged the Justices to contribute

to rebuilding public trust and confidence in the Judiciary, emphasizing that such trust must be earned "not only through words, but through deeds."

The newly sworn justices of the Court of Appeal are:

- 1. His Lordship Justice Justin Kofi Dorgu
- ${\bf 2.\,His\,Lordship\,Justice\,Daniel\,Mensah}$
- 3. His Lordship Justice George Buadi
- 4. Her Ladyship Justice Olivia Obeng Owusu
- 5. His Lordship Justice John Bosco Nabarese
- 6. Justice Jennifer Anne Myers Ahmed
- 7. His Lordship Justice Emmanuel Senyo Amedahe
- 8. His LordshipJ ustice Kwasi Anokye Gyimah
- His Lordship Justice Dr. Richmond Osei-Hwere
- 10. His Lordship Justice Francis Apangabuno Achibonga
- 11. His Lordship Justice Ali Baba Abature



- 12. Her Ladyship Justice Abena Asuamah Oppong
- 13. Her Ladyship Justice Mariama Sammo
- 14. Her Ladyship Justice Mary Maame Ekua Yanzuh
- 15. His Lordship Justice Ayitey Armah-Tetteh
- His Lordship Justice Charity Akosua Asem
- 17. Her Ladyship Justice Enyonam Adinyira
- 18. Her Ladyship Justice Sheila Minta
- 19. His Lordship Justice Douglas Seidu
- 20. His Lordship Justice Charles Adjei Wilson
- 21. Mrs. Franklina Gesila Adanu

### President Mahama swears in 37 High Court Judges

On Thursday, October 23, 2025, His Excellency President John Dramani Mahama swore in thirty-seven (37) new High Court Judges at a brief ceremony held at the Jubilee House in Accra.

In during the ceremony, President Mahama urged the new judges to uphold the highest standards of impartiality, integrity, and fairness in the discharge of their duties. He

emphasized the importance of applying the law without fear or favour and protecting the rights and freedoms of all citizens.

The new High Court Justices are: His Honour Frank Asong Obuajo; His Honour Malcolm Ewoenam Bedzrah; His Honour Yaw Poku Achampong; His Honour Sylvester Nii Okine Ablorh; His Honour Franklin Titus-Glover; Her Honour Christina Eyiah-Donkor Cann; His Honour Isaac Addo; His Honour Peter Oppong-Boahen; His Honour Jonathan Desmond Nunoo; and Her Honour Dora Gloria Araba Eshun.

Continuing the list are: Her Honour Bertha Aniagyei; Her Honour Sedinam Awo Kwadam; Her Honour Naa Amerley Akowuah; His Honour Ebenezer Kweku Ansah; His Honour Jonathan Avogo; His Honour Joshua Caleb Abaidoo; Her Honour Gloria Naa Botor Laryea; Her Honour Gloria Mensah-Bonsu; His Honour Samuel Bright Acquah; and Her Honour Eleanor Kakra Barnes-Botchway.

Final names on the list are: Her Honour Rosemarie Afua Asante; Her Honour Diana Adu-Anane; His Honour Mark Tarima Diboro; Her Honour Hathia Ama Manu; Her Honour Mawusi Bedjrah; Her Honour Jacqueline Awusi-Sekyi Avotri; Her Honour Halimah El-Alawa Abdul-Baasit; His Honour Osman Abdul-Hakeem; His Honour Paul Oduro; Her Honour Klorkor Okai-Mills; His Honour Moses Bedima Duut; Mr. Nathaniel Hegbor; Dr. Cyracus Badinye Bapuuroh; Ms. Vivian Mfodwaa Gyan; Mr. Osei-Wusu Antwi; Ms. Akpene Dzigbordi Motey; and Mr. Charles Edward Yirenkyi Addo.





### WHO's WHO?

Otto Addo is the current head coach of the Ghana national football team, having previously played for both Ghana and Borussia Dortmund. Born in Hamburg, Germany, he holds dual citizenship and had a career as a midfielder before moving into coaching. As a player, he represented Ghana at the 2000 Africa Cup of Nations and the 2006 FIFA World Cup. As a coach, he is known for his role in securing Ghana's qualification for the 2022 World Cup and Ghana's recent qualification for the 2026 World Cup which will be jointly hosted by 16 cities in three North American Countries.

# NEWS



### Sector-Specific Technical Training Series - Understanding the Finance and Investment Sector of Ghana

As part of the Firm's commitment to continuous professional development and our ongoing initiative to educate the team on a wide range of topics and issues both in Ghana and globally, the Firm's CPD team organized an insightful session on "Understanding the Finance and Investment Sector in Ghana."



The speaker for this session was Mr. Nana Adow Dankwa. He is a Partner at Uhuru Investment Partners, who has extensive expertise in investment banking as well as the broader finance and investment sector.

He led the team through a discussion on the finance and investment landscape in Ghana, with particular focus on:

- · An overview of the sector;
- · Stakeholders and key players;
- Legal and technical challenges commonly faced by stakeholders;
- · Major deals in the pipeline;
- · Emerging trends; and
- · Other relevant issues.







### B&P Associates at the TAG Alliance International Conference 2025

Our Managing Partner, Adelaide Benneh Prempeh, attended the TAG Alliance International Conference, held in Berlin from 22nd to 24th October 2025. This year's theme, 'Breaking Down Barriers', brought together thought leaders to tackle some of the most pressing issues of our time, including the transformative impact of artificial intelligence on professional

services, energy disruption, global trade, M&A transactions and risk management.

Adelaide delivered a presentation at the Litigation and ADR Session on 'Barriers to the Practice Law' sharing insights on overcoming challenges in today's evolving legal landscape.

At B&P Associates, our commitment to delivering world-class legal services is further strengthened by our exclusive

Ghanaian membership in TAG Law, a top ranked elite global legal alliance by Chambers and Partners. This Strategic partnership enables us to collaborate seamlessly with outstanding lawyers worldwide, ensuring our clients benefit from local expertise and a broad network of trusted TAG members across jurisdictions.

We are proud to be part of a truly global legal community, dedicated to breaking down barriers and advancing excellence in service.

#### **CONTRIBUTORS**

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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.



#### **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 crossborder legal expertise, responsiveness, and commitment. We provide businessoriented legal advice across a range of sectors, to both local and international clients.

For more information, visit us at <a href="https://www.bpaghana.com">https://www.bpaghana.com</a> and follow us on the following social media platforms:



#### **BPA Community First Podcast**

The Firm launched its Podcast at the beginning of 2023- "The BPA Community FIRST Podcast".

Our focus is to bring together a diverse group of experts and practitioners to share their views on various legal and social issues that matter most to our community. We are excited to collaborate and build effective partnerships to enrich the quality of our discussions. Our goal is to empower individuals with the knowledge of the law as a tool for creating



lasting, positive change.

Click the links below to access our podcast:

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