



Business Information Handbooks

Taxation in Ghana

Accra 2006

GTZ

DANIDA



Business Information Handbooks

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Taxation in Ghana

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List of Business Information Handbooks

List of SBS Business Consultants

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1. Tax Legislation

The **Internal Revenue Service** was established by the Internal Revenue Service Law, 1986, PNDCL 143. All the three Revenue Agencies made up of the Internal Revenue Service, Customs, Excise and Preventive Service and The Value Added Tax have one Governing Board. The Revenue Agencies (Governing) Board Act, 1998, Act 558 established the Board.

The **Taxpayers Identification Numbering (TIN)** System, Act 2002, Act 632, has established a system under which taxpayers are given unique identification numbers. Only individuals or institutions registered under Act 632 can transact business with Internal Revenue Service, Customs, Excise and Preventive Service, Value Added Tax Service, Controller and Accountant General, The Registrar-General's Department and District Assemblies.

List of Tax types and respective Laws and Regulations

(List is not exhaustive)

- Income Tax, Gift Tax and Capital Gains Tax
 - Internal Revenue Act, 2000 (Act 592)
 - Internal Revenue (Amendment) Act 2002 (Act 622)
 - Internal Revenue (Amendment) Act 2003 (Act 644)
 - Internal Revenue (Amendment) Act 2004 (Act 669)
 - Tax Collection (Receipts) Decree 1975 (NRCD 349)
 - Income Tax Registration of Trade etc. Law 1986 (PNDCL 154)
 - Income Tax 3 (Delivery of Returns) Law 1988 (PNDCL 201)
 - Tax Collection Receipt etc. (Amendment) Law 1991 (PNDCL 269)
 - Internal Revenue Regulations 2001 (L.I. 1675)
 - Internal Revenue (Amendment) Regulations, 2002 (L.I 1698)
 - Internal Revenue (Amendment) Regulations, 2003 (L.I. 1727)
- Stamp Duty
 - Stamp Act 1965 (Act 311)
 - Stamp Act (Amendment) Decree 1967 (NLCD 160)
 - Stamp Act (Amendment) Law 1988 (PNDCL 204)
 - Stamp Act (Amendment) Law 1991 (PNDCL 266)
 - Stamp (Amendment) Act 1996 (Act 510)

Other laws and Decrets are: National Reconstruction Levy, Casino Tax, Gambling Tax, Airport Tax, Petroleum Income Tax, Minerals (Royalties).

2. Overview on Tax Categories

The Business relevant taxes are the personal income tax, the corporate taxation and the stamp duty for micro enterprises in the so-called “informal sector”. Under the summaries of direct and indirect taxes please find a more exhaustive list of tax categories.

Personal Income Taxes: Residents of Ghana or individuals who reside in Ghana for over six months are taxed on their worldwide income. Taxable income is the sum of all wages, benefits, capital gains, dividends, interest or discounts, or income from royalties. Tax rates range from zero to 35 percent of taxable income and are filed annually.

Income Taxation	
Chargeable Income	Rate of Tax
Not exceeding ¢1,500,000	Nil
Exceeding ¢1,500,000 but not exceeding ¢3,000,000	5% of the amount by which chargeable income exceeds ¢1,500,000
Exceeding ¢3,000,000 but not exceeding ¢6,000,000	¢60,000 plus 10% of the amount by which chargeable income exceeds ¢3,000,000
Exceeding 6,000,000 but not exceeding ¢27,000,000	¢360,000 plus 15% of the amount by which chargeable income exceeds ¢6,000,000
Exceeding 27,000,000 but not exceeding ¢60,000,000	¢3,150,000 plus 20% of the amount by which chargeable income exceeds ¢27,000,000
Exceeding ¢60,000,000	¢7,950,000 plus 30% of the amount by which chargeable income exceeds ¢60,000,000

The income tax rate applicable to non-resident individuals is 20%

Corporate Taxation

Resident corporations are taxed on their worldwide income, including income from profits, dividends, interest, royalties, rent and premiums. Residency is established by conducting any business in Ghana other than the export of goods or services to/from Ghana. Corporate income tax ranges from 35 to 50 percent of total taxable income. The type of industry determines rates. Businesses that do not fall into any specific industry grouping are taxed at the maximum rate.

Withholding taxes are levied on employee salaries and remuneration of directors, board members, teachers, or lecturers at a rate of 15 percent. Similar taxes on payable dividends are levied at a rate of 10 percent, and withholding taxes on accrued interest is levied at 30 percent.

Subject to paragraph 3, the income tax rate applicable to companies (other than a company principally engaged in the hotel industry) are:

Nature of income	Rate of income tax
Income from the export of non-Traditional goods	8%
Other income	32,5%

Notes: "Non-Traditional goods" means: Horticultural productions; Processed and raw agricultural products grown in Ghana other than cocoa beans; Wood products other than lumber and logs Handcrafts; and Locally manufactured goods.

- The income tax rate applicable to a company principally engaged in the hotel industry is 25%.
- The income tax rate applicable to income derived by a financial institution from a loan granted to a farming enterprise for use by that enterprise in the production of its income is 20%.
- The income tax rate applicable to income derived by a financial institution from a loan granted to a leasing company for the use by that company for the funding of the acquisition of assets for lease is 20%.

- The income tax rate applicable to a company listed on the Ghana Stock Exchange is 30%.
- The income tax rate applicable to a company's chargeable income from a manufacturing business (other than manufacturing businesses located in Accra or Tema) is:

Location	Rate of Income Tax
Manufacturing business located 75% of the rate of income in regional capitals of Ghana	75% of the rate of income tax
Manufacturing business located Elsewhere in Ghana	50% of the rate of income tax determined under paragraph 1

Tax Stamp

Stamp duty is charged from micro and lower small enterprises from the so-called "informal sector" which do normally not keep records. Stamp duty is a sort of flat rate taxation system with a ranking of fees for different business segments.

Other Taxes: Social Security taxes are withheld from an employee's salary. Employees contribute five percent of their salary and employers contribute 12.5 percent of the total salary paid to the employee. Social Security payments may be deducted from total income for tax purposes.

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3. Summary of Direct Taxes

3.1 Personal Tax

For foreign nationals, a flat tax of 35 percent is exacted, irrespective of income level. Ghanaians earning incomes above 16,000,000 cedis (about USD 6,810) per year attract the same rate. Anything below this is subject to tax at progressive rates.

3.2 Corporate Tax

The tax rate on all businesses is 35%, except for income from non-traditional exports (8%) and hotels (25%). There are, however, tax incentives which can significantly lessen the effective tax burden.

There is a 10 year tax holiday for enterprises in the export processing zones and agriculture. Enterprises in real estate and agro-processing activities enjoy a tax holiday of 5 years.

3.3 Stamp Duty

Stamp duty is charged from micro and lower small enterprises from the so-called "informal sector" which do normally not keep records. Stamp duty is a lump sum taxation system with a ranking of fees for different business segments.

4. Summary of Indirect Taxes

4.1 Customs Tariff

Generally duty rates are 0% for raw materials and capital goods; 10% for intermediate goods; and 25% for consumer goods.

4.2 Sales Tax

A flat tax of 15 percent is imposed on all imported and locally manufactured commodities. For imported items the tax is calculated on the duty inclusive value of the item while on the selling price for locally produced goods.

There is also an excise tax on certain commodities, including cigarettes and alcohol.

4.3 Value Added Tax (VAT)

The Value Added Tax (VAT) system will replace the Sales and Service tax in the last quarter of 1998.

4.4 Service Tax

Service Tax: There is a tax of 15 percent on accommodation in hotels and guest houses, food in restaurants, hotels and snack bars, as well as advertising, betting and entertainment.

4.5 Wealth Tax

A commercial or industrial business is subjected to a property tax of 0.05 percent on assessed value. This tax is levied by the local government.

Rents: Residential and Commercial

Accra has a fair number of adequate rental residential properties. Houses range in size from small one-bedroom dwellings to large five bedroom structures with two-car garages. Some residences have detached servant quarters and large gardens as well as covered patios. Rents are usually quoted in US dollars. Advances of one to three years' rent is common. Average rent in the areas of the city patronized by the expatriate community is USD 1700 per month.

Commercial premises are limited in the Accra metropolis. New buildings are, however, under construction and old ones are being renovated. Rents are generally between USD 5 and 16 per square foot per month.

Land for development may be obtained from the state, traditional or individual owners. For traditional and private owners a careful check of ownership records is necessary to avoid litigation and fraud.

4.6 Withholding Tax

The law requires a person effecting payment to another person to deduct the exact tax at source and pay it to the Commissioner. A return or all

details concerning the payment is also to be submitted. The tax withheld by is to be paid within fifteen days after the end of the month in which the tax was withheld. A withholding agent who fails to withhold tax is personally liable to pay to the Commissioner the amount of tax which has not been withheld. Types of Withholding Taxes are:

- Withholding of Tax by Employers (Pay As You Earn)
- Payment of Interest to Resident Persons
- Payment of Dividend to Resident Shareholders
- Payment to Residents for Goods and Services
- Payments to Non-Residents
- Payment to Non-Residents for Goods and Services

4.6 Capital Gains Tax

The Internal Revenue Service imposes tax at the rate of ten per cent (10%) on the gains accruing from the realization of the assets if the amount realized exceeds ₵500,000. Capital Gains Tax is imposed on the following:

- Buildings of a permanent or temporary nature situated in Ghana
- Business and business assets, including goodwill of a permanent establishment situated in Ghana
- Land situated in Ghana
- Shares of a resident company
- Part of, or any right or interest in, to or over any of the assets listed above.

Where any of the above assets is situated outside Ghana, Capital Gains shall only be imposed if the gains are brought into or received in Ghana.

The sale or disposal of any of the following assets would not attract Capital Gains Tax:

- Securities of a company listed on the Ghana Stock Exchange during the fifteen years after the establishment of the Ghana Stock Exchange.
- Agricultural land situated in Ghana
- Trading stock or certain classes of depreciable asset (ie. assets in the pool)

The following are exempt from Capital Gains Tax:

- Capital Gains accruing to or derived by a company upon a merger, amalgamation or re-organization if there is continuity of underlying ownership of at least twenty per cent (25%)
- Capital Gains resulting from transfer of ownership of an asset by a person to that person's spouse, child, parent, brother, sister, aunt, uncle, nephew or niece.
- Capital Gains resulting from a transfer of ownership of the asset by a person to a spouse as part of a divorce settlement or a genuine separation agreement.
- Capital Gains, where the amount received on realization, is within one year of realization used to acquire a chargeable asset of the same nature.

Returns

Any person who derives a capital gains from the realization of a chargeable asset has a duty to furnish the Commissioner with the following information within 30 days.

- Description and location of asset.
- Cost base of the asset before the realization and how that cost base is calculated
- Consideration received from the realization
- Amount of any capital gain and tax payable with respect to that capital gain and tax
- Full name and address of the new owner of the asset.

4.6 Gift Tax

A person who receives a taxable gift the value of which exceeds ₵500,000 is required to pay tax at the rate of 10% of excess over ₵500,000. A taxable gift is any of the following assets situated in Ghana

- Building of a permanent or temporary nature and land
- Share; bonds and other securities
- Money including foreign currency
- Business and business assets
- Any means of transportation (land, air or sea)
- Goods or chattels not included in (vi)
- Part of, or any right or interest in, to or over any of the aforementioned assets.

An asset whether situated in Ghana or outside received by a person resident in Ghana as a gift, where the asset has been credited in an account, has been invested, accumulated or capitalized in the name of or on behalf of or at the direction of that person. Any monetary consideration or consideration in any other form aimed at ensuring the performance of an act or an omission which goes to the benefit of a resident person.

The following do not attract the gift tax

- Any gift received under a will or upon intestacy
- A gift received from a spouse, child, parent, sister, brother, aunt, uncle, nephew or niece
- A gift received by a religious body in so far as the gift would go to the benefit of the public or a section of the public
- A gift for charitable purposes

Returns

A person who receives a taxable gift has an obligation to furnish the Commissioner with the following information within 30 days

- The description and location of the taxable gift
- The total value of the gift, how it is calculated and tax payable with respect to that gift
- The full name and address of the donor of the gift
- Any other information required by the Commissioner

5. Tax Rates

For **Resident Individuals** the rate of tax is the same for both employees and self employed persons. It is a progressive system of taxation and as the chargeable income increases the rate of tax also increases. There is as well equity in the system. The Income Tax rates applicable to resident individuals are:

Chargeable Income	Rates of Tax
First ₵1,500,000	Nil
Next ₵1,500,000	5%
Next ₵3,000,000	10%
Next ₵21,000,000	15%
Next ₵33,000,000	20%
Exceeding ₵60,000,000	30%

The Income Tax Rate applicable to **non-resident** individuals as mentioned earlier is 20% flat.

Companies

The income tax rates applicable to companies are:

Nature of Income	Rate of Income Tax for every cedi (¢)
1. Export of Non Traditional Goods *	8%
2. Hotel Industry	25%
3. Stock Exchange Listed Companies	30%
4. Companies listed on the Ghana Stock Exchange in and after 2004	25%
5. Financial Institutions	
i. Income from loan to farming enterprise	20%
ii. Income from loan to leasing companies	20%

* "Non Traditional goods" means: Horticultural products; Processed and raw agricultural products grown in Ghana, other than cocoa beans; Wood products, other than lumber and logs; Handicrafts; Locally manufactured goods.

For **Agro Processing Companies** and companies which produce on commercial basis, cocoa by-products from cocoa waste established in and after 2004, the rates are as follows:

Location	Rate of Income Tax
Accra and Tema	20%
Other Regional Capitals except Northern, Upper East and Upper West	10%
Northern, Upper East and Upper West Regions	0%
Outside other Regional Capitals	8%

The above table applies to agro processing businesses established before 1st January 2004 that use local raw agricultural products as their main inputs other than businesses which process raw cocoa beans.

Bodies of Persons

The income tax rate applicable to bodies of persons is 32.5%

6. Tax Exemption

Tax Holiday (from start of operations)

- Real Estate: rental income from residential and commercial premises – first 5 years after construction
- Rural Banks: 10 years
- Agricultural and agro-industry:
 - Cocoa farmers and producers – Income tax exempted
 - Cattle ranching – 10 years
 - Livestock excluding cattle and poultry – 5 years
 - Fish farming, poultry and cash crops – 5 years
 - Agro-processing – the business of converting crops, fish or livestock produced in Ghana into edible canned or other packaged product other than in their raw state – 3 years
- Air and Sea transport (non-resident) – income tax exempted
- Free Zones Enterprise/Development – 10 year exemption and 8% corporate tax thereafter.

Location Incentives (Tax Rebates)

Manufacturing industries located in the regional capitals Accra and Tema have 25% rebate and other regional capitals have 50% rebate.

The **Free Zones** Act 504 provides tax holiday of 10 years for companies operating in areas demarcated as Free Zones. Thereafter Corporate tax is paid at the rate not above 8%.

Tax Relief

A tax relief is an approved deductible allowance intended to reduce your taxable income and thereby lessen your tax burden. For example, a married person with children attending school will normally be harder pressed than a single person with no dependants. Therefore in all progressive tax administrations, as obtains in Ghana, your position in relation to your commitments is considered by granting you relieves to lighten the tax burden.

The following relieves are allowed: Marriage-responsibility, Disabled, Old age, Child education, Aged-dependant, Cost of training and self-improvement, Social security, Life assurance.

Every individual taxpayer is qualified to put in a claim for a Tax Relief. You must complete and submit your tax returns to the IRS to qualify for a tax relief.

Tax Treaties: Ghana has a treaty protecting against double taxation with the United States. This treaty is applicable to all forms of income including royalty and licensing payments. **Double taxation treaties** exist between Ghana and the United Kingdom, Sweden, Gambia, Sierra Leone, France, Nigeria and Malaysia.

7. Taxation Procedures

TIN Registration

Taxpayers Identification Number (TIN) is given to taxpayers for official transactions with:

- the Internal Revenue Service
- the Customs, Excise and Preventive Service
- the Value Added Tax Service
- the Controller and Accountant General
- the Registrar General's Department
- District, Metropolitan and Municipal Assemblies
- any other public institution the Minister of Finance may prescribe.

Any person liable to tax or required to withhold tax at source is enjoined to register with the TIN Secretariat for this unique number. The registration is done upon application to any IRS Office throughout the country.

- clear any goods in commercial quantities from any port or factory
- register any title to land, interest in land or any document affecting land
- obtain any Tax Clearance Certificate from the IRS, CEPS or VAT Service
- receive payment for the supply of goods or service from the Accountant General or any District Assembly.

The Tax Office will then have an interview with you about your business. Based upon the interview, you will be given a provisional assessment.

Record Keeping

The most important thing is to keep accurate records of all your business transactions, and the receipt, bills, bank statements, cheque stubs etc. to back them up. You can get various sorts of accounts books for recording the figures. It may also be helpful to have an accountant or accounts clerk for your books.

At the end of each year of trading, your tax office will want a copy of your accounts showing the amount of profit you have made. To work out the profit you will need to know the details of everything paid in or owed to the business, and everything paid or owed out of it. This will include all your business expenses and any money or items you have taken out of the business for your private use.

If some of your expenses are partly business and partly private eg. rates, lighting, telephone, (where your office is in the same building as your home) or motor expenses in the case where the car is for both business and private use, you have to state so. You and your Tax Office will have to agree on the part which represents business use.

The Tax Office will need to be satisfied that your accounts give a true picture of your business. If you are self-employed, you will normally rely on your business accounts to make a correct return of your income. If you are the owner or director of a Limited Liability Company you will rely on the business accounts to ensure that the Company's profits are correctly returned.

The IRS has a responsibility to ensure that returns are correct. If the returns are not acceptable then the Tax Office will want to look into your tax affairs, examine your books of accounts and interview you. If your records are not good enough to produce proper accounts, your tax assessment might then be based on an estimate of your business activity and the tax could be higher.

It is therefore advisable to keep full and accurate records of your business not only for your own use and your accountant, but also for the Tax Office, so that they can be sure your tax returns are correct.

Imposition of Income Tax

Any person who earns income from employment, business and investment is liable to tax for each year of assessment. The Year of Assessment is from 1st January to 31st December of the same year. You may pay each year's tax liability in four equal instalments by March 31, June 30, September 30 and December 31 of every year.

The chargeable income is the person's assessable income for that year from each business, employment and investment less allowable deductions, capital allowances and /or personal relieves.

A person's income from a business is that person's gains or profits from any business carried on for a period of time by that person. The income may include amounts accruing to or derived by that person from any investment during any basis period.

Basis Period

Individuals and partnerships are required to adopt the government's accounting date of 1st January to 31st December, of the same year as their "basis period".

Tax Calculation

In the case of a self-employed person or a company, income tax is paid at specified rates based on annual assessments made by the Commissioner, Internal Revenue. Some identified companies with good tax records have been given the options to self-assess. The tax payable for a year of assessment is payable in four equal instalments by the end of the third, sixth, ninth and twelve month of your 'basis period'.

You are required to complete a tax return form at the end of each year of assessment. You may receive a provisional assessment at the beginning of each year as the Commissioner of IRS, is empowered to raise provisional assessment on every person chargeable with tax.

Tax Stamp for Informal Sector Operators

The Tax Stamp introduced by the Internal Revenue Service (IRS) is designated to micro and small enterprises of the so-called “informal sector” (e.g. hawkers, tabletop sellers, traders, artisans, and members of identifiable bodies) which normally do not keep records. The tax stamp is a sort of flat rate taxation.

Tax Clearance Certificate (TCC)

An all purpose TCC valid for a period of not less than three (3) months or for the subsequent quarter, as the case may be, will be issued only to taxpayers who:

- Have discharged their tax obligations up to the end of the fiscal year or the relevant quarter of the year.
- Are current in their PAYE payments and other withholding taxes.
- Have submitted all returns and accounts up to date and
- Have paid their wholesalers/retailers registration fees up to the respective year.

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8. Import License and Customs Duties

Most goods being imported into Ghana do not require government licensing. However, the limited supply of foreign currency has caused the Bank of Ghana to auction foreign currency allocations to importers. Importers must sign and submit an Import Declaration Form (IDF) to confirm that their import transactions have been concluded (and will be executed) in line with existing Ghanaian law. The importation of pharmaceuticals, arms and armaments, telecommunications equipment, and explosives require special import licenses.

Import Duties: Ghana subscribes to the Harmonized System (HS) for classification of imports and maintains a single tariff. Preferential duties for other members of the Economic Community of West African States (ECOWAS) are determined on a case-by-case basis.

Import duties are levied on the cost, insurance, and freight (c.i.f) value of the imported goods and range from 15 to 200 percent. Duty rates are 15 percent of c.i.f value for consumer goods, and 30 percent of the c.i.f. value for luxury goods. Restrictive tariffs are levied on the following goods; ale/stout, cigarettes, cement pipes, roofing sheets, and asbestos/fibers.

Documentation: Two copies of the Ghanaian Customs Invoice must be presented to customs officials for import processing. The manufacturer or producer of the goods must sign the form. If the actual exporter is not the manufacturer, the form must be signed by a notary or banker and contain a declaration that the goods are being sold at (or above) their home country market value.

Moreover, customs officials require one copy of the bill of lading or air waybill. Packing lists are generally not required, but they may facilitate clearance of goods for importation. Sanitary and health certificates are required for the import of live animals or meat products, plants seeds, liquor, and used clothing.

Links and Addresses of Tax related Institutions
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Internal Revenue Service

www.irs.gov.gh, All about taxation in Ghana

Location Off '91 Starlets Road, Near Accra Sports Stadium

P. O. Box 2202, Accra., Tel. 233-(0)21-675701 –10

Ghana Customs Excise and Preventive Service (CEPS)

www.cepsghana.org

Registrar General

Registrar-General at the Registrar-General's Department

P.O.Box 118 Accra, Ghana, Tel (233) 662043 / 664691.

All about Business Registration

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Business Information Handbooks

List of Publications for Business Development

Start and Improve your Business

Identification of viable business ideas, market and supply analysis, write a business plan, organize business management, evaluate sales, improve and diversify products.

Marketing Strategies

Marketing problems faced by Ghanaian businesses, marketing strategies, managing prices, product development and promotion.

Export-Import and Trade Fair Guide

Export procedures, export business registration and licensing. Import procedures. Trade Fair calendar and trade fair databases, trade fair participation.

Business Planning

Business planning for start-ups, micro, small and medium enterprises: Nature of Business, Business organization, Products and services, Marketing plan, Management plan, Financial plan.

Bookkeeping and Cost Calculation Manual

Cash book formats, records on maintenance services, receipt, sales on credit, raw material inventory, cash flow statement, Pocket Accountant software, cost calculation, identify cost components, calculate variable and fixed costs, calculate total cost per unit, how cost calculating improves your business.

Financing your Business

What finance do I need? What are the best sources of finance? Loan application procedure. Bank categories. Loan conditions. Financial records.

Improve your Business Association

Needs assessment of your members, situation analysis, action planning, services, fundraising, membership fees and accounting.

List of SBS Network Consultants

Name / Company	Address	Competencies
Compta Consult Accra	A.D. SOMUAH Phone 233-21-761555 comptaconsult@yahoo.com	<ul style="list-style-type: none"> - Business Management - Marketing - Financial Management
EDC Consult Abena Otu Accra	Phone 233-21-227122 Mob. 0208150750 abenaotu@consultant.com	<ul style="list-style-type: none"> - Entrepreneurship Development - Gender, Marketing - Financial and Credit Management - Organizational Development - Monitoring and Evaluation
MEV Consult Nick Okai Tema	Phone 021-410682, 0244-630610 nickokai@yahoo.com	<ul style="list-style-type: none"> - Entrepreneurship Development - Marketing, - Productivity Improvement - Community Development
Hopespring Foundation Afia-Darkwa Amanor	Phone 233-21.50.39.31, Mobile 233-24.43.72.522 info@hopespringfoundation.org	<ul style="list-style-type: none"> - Organizational Development - Training in vocational and business management skills - Business and Carrier counseling
Praisel, Accra Consulting Alice Addai Yeboah	Phone 233-021511932 or 0244 571474, praiselconxx@yahoo.co.uk	<ul style="list-style-type: none"> - Enterprise Development - Agriculture Development - Micro-Finance - Credit Delivery and Management
WEYDA Consult Chalres Wiafe	Tel (233)24-4210228 20-8113312 Weyda04@yahoo.co.uk	<ul style="list-style-type: none"> - Business Development Services - Staff Development Training - Community Development - Job Link Services for skilled medium level Personnel
KED Business Service Ken Kpodo	T 233-244-273035 T 31- 22451 kkpodo@yahoo.com	<ul style="list-style-type: none"> - Working Capital Management - Business Advisory - Business Planning - Micro-Finance Management - Pastel Accounting Software Training

SMARTeam Geralds Ahobor Tema	Mobile:+233 24 4601706, Phone:+233 22 305650. smarteam_gh@yahoo.co.uk	<ul style="list-style-type: none"> - Capacity Building and Technical Assistance to Micro and Small Enterprises - Technology and Product Development
Ben-Gift Ltd Bennet Niboi Takoradi	Phone 233-31-23600 bgtakoradi@yahoo.com	<ul style="list-style-type: none"> - Business Start-up - Human Resources - Organisational Development - Financial Management - Marketing and Customer Care
ROHI Consult David Atiga Kumasi	Tel 00233-51-43396, Mobile 0244-804367 atiga2002gh@yahoo.com	<ul style="list-style-type: none"> - Start-up Promotion - Business Survival Programmes - Growth Programmes
Y-SEF Stanley Attafi	Ph 021-259021; 020-811 7831 Mobile 020-8117831 ysef2050@yahoo.com	<ul style="list-style-type: none"> - Business/Financial Management - Support for Agribusiness initiatives; - Micro finance intermediation; - SMEs Needs Studies
Destiny Services	T 0244-537145, 020-823 8143 fadjeimensah@yahoo.com	<ul style="list-style-type: none"> - Business Development Services - Business Promotion Services - Health Care Support Services
Teen Net Foundation Billy BONSU	Phone 051- 43151 Mobile 024 - 4613923 billteenet@yahoo.com	<ul style="list-style-type: none"> - Business Planning and Promotion - Marketing - HIV/AIDS Training
FREE Consult	Phone 233- 0244- 716643 atohinson@yahoo.com	<ul style="list-style-type: none"> - Financial Management - Budget and Cost Control Systems - Marketing and Pricing
Praisal Alice Addai- Yeboah	Tel. 233- 021 511932 or 0244 571474 praiselconxx@yahoo.co.uk	<ul style="list-style-type: none"> - Costing, Pricing, Cash Management - Financing your Business Trainings - Business Development - Socio-Economic Issues - Micro Finance, Credit Sourcing

<p>DEKHAB Associates</p>	<p>Phone 233-21-241425 Mobile 233-20-8112655 / 233-20-8195420 dekhabs@africaonline.com.gh</p>	<ul style="list-style-type: none"> - Accounting / Financial Management - Taxation and Tax Management - Audit and Debt Consultancy - Business Support for Investors
<p>DENCO Foundry Daniel</p>	<p>Phone 022-305221, 0244 –712181 dknumo@yahoo.co.uk</p>	<ul style="list-style-type: none"> - Business / Financial Management - Engineering management - Small Business Upgrading Trainings
<p>Institute of Management and Entrepreneurship (IME)</p>	<p>Richard Doe-Dartey 0277 455419 kafui100pc@yahoo.com</p>	<ul style="list-style-type: none"> - Financial Management - Micro Credit Facility Management - Accounting Software Development - Event Management (workshops)
<p>NAPDAP, Kumasi Emmanuel Dapaah</p>	<p>Tel 0244 531 614 napdap2004@yahoo.com</p>	<ul style="list-style-type: none"> - Management Training - Accounting related areas - Preparation of Business Plan