

GUIDANCE

THE REGULATORY REGIMES FOR BUSINESS OPERATIONS IN GHANA - PART II



PART II: TECHNOLOGY, FINANCE, AND SERVICE-RELATED BUSINESSES IN GHANA

This PART II of the **“SUSTINERI GUIDANCE”** for the month of March 2024 seeks to review the regulatory compliance demands on businesses operating in the Technology, Finance, and Services sectors and recommend ways businesses can improve their compliance culture.

The following compliance demands are outlined on the basis that any related business will have complied with regulatory demands highlighted as “General” in Part I of this month’s “Sustineri Guidance”.

TECHNOLOGY, FINANCE, AND SERVICE SECTORS IN GHANA

TECHNOLOGY



1. TECHNOLOGY AND ICT SERVICE PROVIDER (GENERAL)

In general, there is no regulatory body mandated by legislation to oversee and regulate the operations of companies providing ICT and technology-related services.

However, the National Information Technology Agency (NITA), the National ICT regulator, through a policy directive by its parent ministry, the Ministry of Communications and Digitalization, has taken the lead in ensuring the delivery of quality ICT services and promoting standards of efficiency through the registration of ICT professionals and service providers in the country.

The National Information Technology Agency Act, 2008 (Act 771) and the Electronic Transactions Act, 2008 (Act 772) establish the legal framework for NITA's role in regulating the ICT sector, ensuring the provision of high-quality ICT services, and promoting standards of efficiency. In pursuit of these goals, NITA has instituted a registration framework for all ICT professionals and service providers in Ghana.

Additionally, this process serves to evaluate the existing local IT capacity, facilitating the promotion of local IT products and services in accordance with Section 3(1) of Act 771. ICT professionals are classified into categories including technicians, graduates, practitioners, and professionals.

However, certain IT offerings or services in Ghana are currently regulated by specific legislation. For instance, the Cyber Security Authority (CSA) is established under the Cyber Security Act, 2020 (Act 1038) to regulate cybersecurity activities in the country and to further promote the development of cybersecurity in the country.

Particularly, it provides for the regulation of critical information infrastructure, cybersecurity service providers, cybersecurity professionals and practitioners as well as cybersecurity products and technology solutions.

Pursuant to Sections 49, 57, and 58 of Act 1038, the CSA carries out the process of licensing Cybersecurity Service Providers in five key areas, namely; Vulnerability Assessment and Penetration Testing (VAPT), Digital Forensics Services, Managed Cybersecurity Services, Cybersecurity Governance, Risk and Compliance (GRC) and Cybersecurity Training. They also undertake the accreditation of Cybersecurity Establishments (CEs) and Cybersecurity Professionals. (CSPs).

It must be noted that persons who undertake a cybersecurity service without a license would be liable to a penalty equivalent to the cost of damage caused and the value of the financial gain made. Further, licensed service providers who use a license

contrary to the purpose for which the license was granted, would be liable to a fine of GHS600,000.

2. FINTECH COMPANIES (PAYMENT SERVICE PROVIDERS)

The Payment Systems and Services Act, 2019 (Act 987) is the main regulatory framework that applies to banks, specialized deposit-taking institutions, payment service providers, dedicated electronic money issuers, and their affiliates and/or agents.

According to the Act, to operate a payment service business or issue electronic money, you must apply for a license using the designated form. The license will be granted after ensuring compliance with governance arrangements, fees, technology, security measures, adherence to consumer protection principles, and a proper compliant procedure.

Depending on your business model and activities, you will have to apply for one of the following license categories:

LICENSE CATEGORY	DESCRIPTION
1. E-money issuer	This license allows you to issue e-money for storing value or making payments. Your company will be required to have a minimum capital of GHC 20 million (about ~\$1.5 million) and comply with specific requirements related to e-money issuance, redemption, safeguarding, etc.
2. Payment Service Provider Card Scheme	This license allows a company to issue or acquire cards for payment purposes. Your FinTech company will need to have a minimum capital of GHC 8 million (about ~\$630,000) and comply with specific requirements related to card security and interoperability.
3. Enhanced PSP	This license allows your company to provide any form of payment service, including issuing e-money, operating payment platforms, facilitating cross-border transfers, and providing merchant acquiring services. Your company will need to have a minimum capital of GHC 2 million (~\$160,000) and comply with various prudential and operational requirements.
4. Medium PSP	This license allows your company to provide limited payment services, such as operating payment platforms, facilitating domestic transfers, and providing merchant acquiring services.
5. Standard PSP	This license allows your fintech company to provide basic payment services, such as operating closed-loop payment systems or providing third-party processing services. There is no minimum capital required.

a. To apply for any of these licenses, you will need to submit an application form along with supporting documents such as a business plan, financial projections, governance structure, risk management policies, AML/CFT policies, IT security policies, and audited financial statements, to the FinTech & Innovation Office at BoG.

b. You will also need to pay an application fee ranging from GHC 10,000 (about \$ 1,700) to GHC 50,000 (about \$8,500) depending on the license category. The BoG will review your application within 90 days and may request additional information or clarification if needed.

c. If your application is approved, you will receive a provisional license valid for six months, during which you will have to meet certain conditions before obtaining a final license.

d. Once you obtain your final license, you will be able to launch your operations in Ghana subject to ongoing supervision and reporting by BoG. You will also have to pay a fee every 5 years ranging from GHC 20,000 (about \$3,400) to GHC 100,000 (about \$17,000) depending on the license category.

3. INSURANCE TECHNOLOGY (INSURTECH)

The National Insurance Commission (NIC) is established by the Insurance Act, 2021 (Act 1061) and is committed to supervising the country's insurance industry and enhancing the regulatory framework governing the sector.

The insurance industry in Ghana is poised for a major transformation with the rise of InsurTechs, technology-based insurance start-ups. With the enactment of the new Insurance Act, 2021 (Act 1061) and the efforts of the National Insurance Commission (NIC), Ghana is paving the way for innovation and inclusivity in the insurance sector.

Act 1061 has paved the way for the operation of InsurTechs in Ghana. The NIC is in the process of finalizing regulations that will govern the activities of these technology-based start-ups. The regulations will provide appropriate safeguards to ensure fair customer treatment, governance, and security in the InsurTech sector.

Under the new regulations, InsurTech companies will be eligible for innovative licenses.

These licenses will be granted to companies that demonstrate the capability to use new or innovative technological measures to carry out insurance business or provide innovative products and services. The issuance of these licenses will be subject to criteria such as customer protection and the ability of the NIC to supervise the licensees.

4. AGRICULTURE TECHNOLOGY (AGRITECH)

Generally, Agriculture Technology startups (AgriTechs) in Ghana are not subject to specific licensing or regulation by a dedicated regulatory agency. However, certain solutions and services they offer may necessitate regulatory approval to ensure legality, safety, and compliance with established regulations and standards.

For instance, any AgriTech startup offering technology solutions involving the importation, exportation, manufacture, distribution, advertisement, and sale of pesticides or chemicals must be registered with the Environmental Protection Agency (EPA).

Also, AgriTech startups providing financial solutions facilitating mobile payments for agricultural inputs or services may require regulatory approval from the Bank of

Ghana to operate as payment service providers.

5. EDUCATION TECHNOLOGY (EDUTECH)

In Ghana, the landscape for education technology (EdTech) startups remains largely unregulated, allowing for innovation and entrepreneurship to thrive in this sector. However, as with any burgeoning industry, certain solutions offered by EdTech startups may still necessitate regulatory approval to ensure compliance with legal requirements.

For instance, EduTech startups often develop and distribute educational content, which may involve copyrighted materials or proprietary content. Licensing agreements or permissions from content creators or rights holders may be required to ensure lawful use and distribution.

Also, EduTech startups that offer courses, training programs, or certification services may need accreditation or recognition from relevant state agencies such as the Ghana Education Service, Ministry of Education, the National Teaching Council etc. to confer valid qualifications.

6. HEALTH TECHNOLOGY (HEALTHTECH)

HealthTech startups in Ghana currently operate within an environment where specific licensing or oversight for their activities is currently lacking.

Currently, the existing policy guideline established to regulate the digital health industry in Ghana is the Ghana Health Services Policy and Strategy on Digital Health. (2023 – 2027).

This policy document establishes a general framework for coordinating digital health interventions in Ghana Health Service (GHS) and provides a platform to ensure that different applications used in the service can communicate effectively and share information.

However, the primary focus of this policy document is the GHS and there is no framework established under the said document or in another policy or guideline dedicated to the regulation of HealthTech companies providing digital health interventions.

While HealthTech startups in Ghana may operate without express regulatory approval, the nature of certain digital interventions provided by HealthTech startups may require regulatory approval to ensure compliance with regulatory demands and safeguard public health interests.

For instance, HealthTech startups providing telemedicine services, including virtual consultations, remote diagnosis, and online prescriptions, may require regulatory approval with regulatory agencies such as the Ministry of Health, GHS, Medical and Dental Council etc. to ensure adherence to medical standards, patient privacy laws, and prescription regulations.

Also, startups involved in developing medical devices, such as wearable health trackers, diagnostic tools, or mobile health apps, may need regulatory clearance from the Food and Drugs Authority (FDA) and the Ghana Standards Authority (GSA) to ensure product safety, effectiveness, and compliance with quality standards.

7. E-COMMERCE AND TRADING

With the growing use of the internet and mobile technology, e-commerce has

transformed the way business is conducted, allowing consumers to buy and sell goods and services online from anywhere in the world. Online marketplaces such as Jumia, Tonaton, and Jiji have become popular among consumers, providing easy access to a range of products and services.

In Ghana, the Electronic Transactions Act, 2008 (Act 772) is the primary law that regulates e-commerce activities, including online marketplaces. The Act provides for the legal recognition of electronic transactions and electronic signatures and sets out the legal framework for electronic commerce in Ghana.

In addition, the Sale of Goods Act, 1963 (Act 137) is relevant to e-commerce in Ghana as it governs the sale of goods between parties in commercial transactions. The Act applies to contracts for the sale of goods. It sets out the rights and obligations of the seller and the buyer, including the transfer of ownership and risk, delivery of goods, warranties, and conditions, and the remedies available for breach of contract.

Moreover, the Data Protection Act, 2012 (Act 843) is also applicable to online marketplaces and e-commerce businesses in Ghana. The Act regulates the collection, use, disclosure, and protection of personal data in Ghana and seeks to ensure that data subjects have control over their personal information.

Online marketplaces and e-commerce businesses in Ghana are also subject to general laws that regulate businesses, such as the Companies Act of Ghana, the Value Added Tax Act, the Electronic Transfer Levy (Amendment) Act, 2022 (Act 1089), and the Income Tax Act. The Ghana Revenue Authority requires businesses to register and pay taxes.

8. MOBILITY, ELECTRIC VEHICLE (EV), AND LOGISTICS

a. COMMERCIAL TRANSPORTATION

The National Road Safety Authority (NRSA) recently announced that effective March 2024, it will commence the regulation of the Commercial Road Transport space in Ghana with the use of technology.

A statement issued by the Authority said it had developed an integrated automated system for regulating standards for road transport services to ensure the quality of road transport services for the greater benefit and satisfaction of all road users. It said pursuant to the National Road Safety Authority, 2019 (Act 993) and NRSA Regulation, 2022 (L.I 2468), the NRSA was mandated to regulate the Road Transport Services and enforce road transport-related standards, and regulations.

This licensing initiative is undertaken in accordance with Regulation 49 of L.I 2468, which compelled commercial road transport operators to register and secure an operator's license with the NSA. The intended regulatory process required fleet operators to meet set criteria for Registration and Entry Licenses, which included the existence of a technical or operational head, the existence of an operational policy and safety management plan, and unique identifying symbols, or colors, among others.

The acquisition of the license would be a major requirement for their operators' permit acquisition process at the Metropolitan Municipal and District Assemblies (MMDAs).

b. DIGITAL (RIDESHARING PLATFORM) TRANSPORT SYSTEMS

Presently, there are no regulations or particular legislation which govern these ride-hailing apps.

However, the Driver and Vehicle Licensing Authority (DVLA), is now collaborating with the Ministry of Transport to ensure that there is proper regulation for these ride-hailing apps. Until that is done, the Driver and Vehicle Licensing Authority (DVLA), in consultation with the Ministry of Transport, National Road Safety Commission, the MTTD of Ghana Police Service, and other key stakeholders, has developed guidelines for companies intending to operate Digital (ridesharing platforms or ride-hailing apps) Transport Systems in Ghana. The Driver and Vehicle Licensing Authority is thus in charge of them currently.

The Guidelines for Operating Digital (Ridesharing Platform) and Transport Systems (“the Guidelines”) are basically intended to provide general information to all drivers, vehicle owners, digital (ridesharing platform) transport system companies and the general public about requirements for operating and signing up to a digital transport platform in the country.

c. ELECTRIC VEHICLE BUSINESS

As part of the Energy Commission’s mandate to recommend national policies for the development and utilization of indigenous energy resources, the Commission in collaboration with the Ministry of Energy started promoting electric vehicles to create, demand and drive the productive utilization of our excess electricity supply in the system.

The Energy Commission seeks to develop standards and regulations in the future for charging stations in the country to create an enabling environment for the private sector to participate as charging station operators. The Commission also seeks to engage the private sector and other Government stakeholders to promote EVs by hosting a series of consultative stakeholder meetings to bring together individuals and companies that can buy into the initiative and encourage them to be the early adopters of this initiative.

d. FREIGHT FORWARDING/SHIPPING/LOGISTICS

For your freight forwarding or logistics company to be fully compliant with regulatory demands, you must register your company with the Ghana Shipper Authority (GSA). Registration requires that you provide information about yourself and your proposed business model, submit legal documents and pay registration fees.

Afterward, you are required to meet certain standards and pass inspections before being approved by the GSA. With approval granted, you can then begin operations.

FINANCIAL INSTITUTIONS AND INSURANCE



1. BANKS AND SPECIALIZED DEPOSIT-TAKING INSTITUTIONS

The Banks and Specialized Deposit-Taking Act, 2016 (Act 930) regulates the establishment and operation of banks and specialized deposit-taking institutions in Ghana. Savings and Loans companies, leasing companies and finance houses make up the Specialized Deposit-taking Institutions (SDI).

Bank of Ghana is the body authorized to regulate and issue licenses to Banks and Specialized Deposit-Taking institutions.

In order to establish and obtain banking and SDI licenses in Ghana, it must first be incorporated at the Office of the Registrar of Companies. This is done by filling the relevant forms and providing the required information which includes details of the proposed company, directors, shareholders, company secretary etc.

The next step is to apply in writing to the Bank of Ghana for a license to operate any of the above-mentioned institutions.

A significant difference between the banks and SDIs is the start-up capital and fees required.

	Bank GH¢	SDI GH¢
Minimum Paid Up Capital	400,000,000.00	15,000,000.00
Application Processing Fee	20,000.00	5,000.00
Initial Licensing Fee	100,000.00	10,000.00
Annual Licensing Fee	10,000.00	5,000.00

Per the relevant act, the Bank of Ghana is under the obligation to give a decision on the application within a period of six months upon receipt of the application. However, in practice, it may take between periods of six (6) to twenty-four (24) months to complete the entire process.

2. NON-BANK FINANCIAL INSTITUTIONS (SAVINGS AND LOANS, MICROFINANCE HOUSES, ETC.)

The law that governs the procedure for obtaining a Non-Banking Financial Institution License in Ghana is the Non-Bank Financial Institutions Act, 2008 (Act 774).

In order to qualify for a license of this kind, an entity must be incorporated under the Companies Act, 2019 (Act 992) with the purpose of operating a non-banking financial service, or, the business must be a credit union registered and incorporated under the Co-Operative Societies Act, 1968 (NLCD 252).

Application Process

1. You will first be required to make an application to the Bank of Ghana, providing details on matters such as key personnel, feasibility reports, and evidence of capital.
2. After the application, the Bank of Ghana may conduct an appraisal to determine if the representations made in the application are accurate and true.
3. The Bank of Ghana may then issue a provisional approval provided the applicant has an initial paid-up capital and will maintain integrity, prudence, and competence.
4. The Bank of Ghana may then issue a final license approval if it is satisfied that the applicant has the necessary organizational and infrastructural arrangements to operate in Ghana.

3. PRIVATE EQUITY, FUNDS, AND INVESTMENT

The Securities and Exchange Commission ('SEC') is established by the Securities Industry Act, 2016 (Act 929) with the object of regulating and promoting the growth and development of an efficient, fair, and transparent securities market in which investors and the integrity of the market are protected.

The SEC is the main equity markets regulator in Ghana. The SEC also regulates the Ghana Stock Exchange (GSE) and the Ghana Alternative Market (GAX.)

The GSE is the main exchange and was established in 1989. It started trading in 1990. It is aimed at more established and capitalized companies and the listed companies are regulated in accordance with the listing rules and other directives issued by the GSE. The Securities and Exchange Commission (SEC) also exercises supervisory jurisdiction over the GSE and the listed companies in accordance with the Securities Industry Act, 2016 (Act 929).

The GAX is the GSE's alternative market for start-ups and existing small and medium enterprises. It was established in 2013. The GAX has shortened listing procedures, reduced listing requirements (such as the minimum capital and minimum number of public shareholders) and incentives (such as waiver of regulatory fees and access to a listing fund) to attract the intended market. The companies listed on the GAX are regulated in accordance with the rules and other directives issued by the GSE. The SEC has supervisory jurisdiction over the GAX-listed companies in accordance with the Securities Act.

For a listing on the GSE or the GAX, a company is required to file a listing application,

a prospectus, its regulations, and other supporting documents with the GSE and the SEC. The company must also be a public limited liability company.

Primary listing on the GSE by a foreign company is generally not allowed unless the GSE is satisfied with the reason for the absence of an existing listing in the applicant's country of incorporation or in the country in which the majority of its shares are held. All the GSE listing requirements apply to foreign companies seeking primary or secondary listing on the GSE (with the exception of the requirements on minimum size and minimum shares for public shareholders).

Companies listed on the GSE must have a minimum stated capital of GHS 1 million. Companies listed on the GAX must have a minimum stated capital of GHS 250,000.

Foreign companies listed on the GSE are required to have a minimum stated capital of the equivalent of USD1 million.

The requirements for a secondary listing of a company are the same as for a primary listing.

4. INSURANCE COMPANIES

The National Insurance Commission (NIC) is the insurance regulatory authority of Ghana which supervises and regulates the industry. Its principal objective includes the control and monitoring of insurance and reinsurance companies and insurance intermediaries.

Parliament recently passed the Insurance Act, 2021 (Act 1061) to replace the Insurance Act, 2006 (Act 724) and to provide for the regulation and supervision of the insurance market. Act 1061 creates three main license categories under which insurance businesses may operate: Insurance Licence, Reinsurance Licence, and the new Innovative Insurance Licence.

In order for a company to apply for any of the three licenses created under Act 1061, the following steps must be followed:

1. You must ensure that your company is duly registered at the Office of the Registrar of Companies.
2. You must provide to the National Insurance Commission your shareholding structure and details of all shareholders.
3. You must provide a detailed 5-year business plan containing relevant projections to the National Insurance Commission.
4. You must provide evidence that you will be able to meet the minimum required capital to set up an insurance company. You must also prove the source of the capital.
5. You must provide an audited statement of affairs to the National Insurance Commission showing your company's assets and liabilities.
6. You must provide a description of the location of office accommodation to be approved by the National Insurance Commission.
7. You must provide all copies of all contracts regulating your company's relationship with other companies.
8. You must pay a non-refundable application fee of GHC2000/3500/7000 for Brokers, Insurers, and Reinsurers respectively to the National Insurance Commission. A license fee will be charged if the application is approved.

SERVICES



1. HOSPITALITY, TOURISM AND ENTERTAINMENT

The Ghana Tourism Authority (GTA) is the agency established under the Tourism Act, 2011 (Act 817) as amended to regulate tourism enterprises including tourist accommodations. The GTA is mandated among other things to take appropriate measures for the safety and security of consumers of the tourism industry, issue licenses to operators in the tourism industry as well as regulate and supervise tourism enterprises.

Pursuant to Act 817 and Tourism Registration and Licensing of Food, Beverage, and Entertainment Enterprise) Regulations, 2016 (L.I 2238), a person who intends to operate a tourist accommodation facility such as a home lodge, homestay, serviced flat, holiday apartment, guest house, lodge, or hotel must obtain a license from the GTA.

The license application procedure includes completing and submitting the relevant application form to the GTA and paying the prescribed fees. The GTA conducts an inspection at the tourist accommodation facility and if satisfied, grants the license. The purpose of the GTA inspection process is to ensure that a tourist accommodation facility has the requisite amenities and provides the requisite sanitary conditions and adequate security for guests. A license is valid for twelve months and must be renewed annually.

The law prohibits a person from operating a tourist accommodation without obtaining the requisite license from the GTA. A person who operates a tourism enterprise without a valid license from the GTA commits an offence and risks being subjected to a fine up to GHS1,200 or a term of imprisonment up to six months or both. The GTA from time to time undertakes enforcement exercises and shuts down tourism enterprises operating without licenses.

2. MEDIA (PRINT, ONLINE, TV, OUTDOOR, CREATIVE AGENCY)

The 1992 Constitution (Chapter 12) provides for the establishment of the National Media Commission (NMC). The National Media Commission was established by the National Media Commission Act, 1993 (Act 449) which reaffirmed the NMC's independence from the government.

The NMC deals primarily with media content, safeguarding the freedom and independence of the media. It encourages responsible practice of the media and investigates, mediates, and settles complaints made against or by the press or other mass media (MFWA, 2003). The NMC also regulates the registration of newspapers.

The other regulatory body for communications in Ghana is the National Commu-

nications Authority (NCA), established under the National Communications Authority Act, 2008 (Act 769) as the state agency tasked with regulating communications activities and services in the country.

The NCA is responsible for the allocation of frequency spectrum for broadcasting. Ghana's NCA has the regulatory responsibility of ensuring a level playing field in the industry and the attainment of public policy goals in communications. Specifically, its functions include the regulation of communications by wire, cable, radio, television, satellite, and other related technologies in Ghana.

Media houses such as radio stations or TV station operators in Ghana do not need licenses in Ghana to operate but are required to apply for a broadcast frequency authorization issued by the NCA and apply for renewal annually.

3. PRIVATE SECURITY

The Ministry of Interior is responsible for licensing private security organizations. Section 38 of the Ghana Police Act, 1970 (Act 350) empowers the Minister of Interior to make regulations to control the establishment and operations of any private security organization in the country.

In order to license a private security organization, a new applicant must purchase the application and personality note forms at the Ministry of Interior and submit them upon completion, together with necessary attachments such as CVs of the company's directors, copy of the company's constitution, and certificate of incorporation.

With regards to the renewal of the license, the timeframe is six months after the submission of the Personality Note Forms to the Minister of Interior.

In order to renew the license, the application letter has to be given to the Minister of Interior with a copy of the current license two months after its expiration. The prices for the application form, license fee, and renewal of license are GHS400, GHS5,000, and GHS2,000 respectively, as of now.

4. POSTAL AND COURIER SERVICES

The Postal and Courier Services Regulatory Commission (PCSRC), established under the Postal and Courier Services Regulatory Commission Act, 2003 (Act 649), is the regulator for the postal and courier sector in Ghana.

In the exercise of the power conferred on the Minister for Communications by section 55 of Act 649, the Postal and Courier Services Regulations, 2013 (L.I. 2205) has also been enacted.

Section 56 of Act 649 defines a "Courier Service" to mean a service for the receipt and delivery of correspondence, items of value or both, such as parcels and packets, for which no postage stamp is required.

Therefore, all courier service providers (although not necessarily registered as courier companies), such as online shops, delivery companies, transporters, freighters, forwarders, and corporate institutions who have acquired motorbikes and other vehicles to provide delivery services are required under law to obtain licenses from the PCSRC to regularize their operations.

It is an offense punishable under Act 649 to operate a courier service without a license by the Commission. Therefore, it is imperative for a company to obtain a license from the PCSRC to legally operate a courier service in Ghana.

5. HEALTH CARE FACILITIES

The Health Institutions and Facilities Act, 2011 (Act 829) established the Health Facilities Regulatory Agency (HeFRA) as the regulatory body empowered with the authority to license facilities for the provision of public and private health care services.

HeFRA has supervisory authority under the Act over issues such as the registration, inspection, licensing, monitoring for compliance, renewal of licenses and payment of retention fees by Health and Allied Health Facilities.

Companies in this industry are required to register with HeFRA and renew their registration annually. They must also comply with reporting requirements and adhere to operational demands set by the agency. Additionally, there are specific regulations for healthcare facilities such as licensing requirements, standards for equipment and facilities, and guidelines for patient care.

Under the Act, a practitioner is prohibited from operating a health facility unless the facility is licensed by HeFRA.

Upon successful registration, a provisional license issued which is valid for six months.

A final license issued by the Board is valid for three years from the date of issue and may be renewed subject to the provisions of Act 829.

ABOUT THE FIRM

SUSTINERI ATTORNEYS PRUC is Ghana's foremost Start-up and Technology law firm specializing in Corporate, Transactions, Tax, and Dispute Resolutions.

At the core of our practice is our competitive advantage of leveraging our professional, entrepreneurial, and sound legal understanding of Ghana's commercial ecosystem to simplify client problems and deliver outstanding results.

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