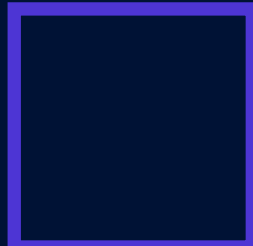
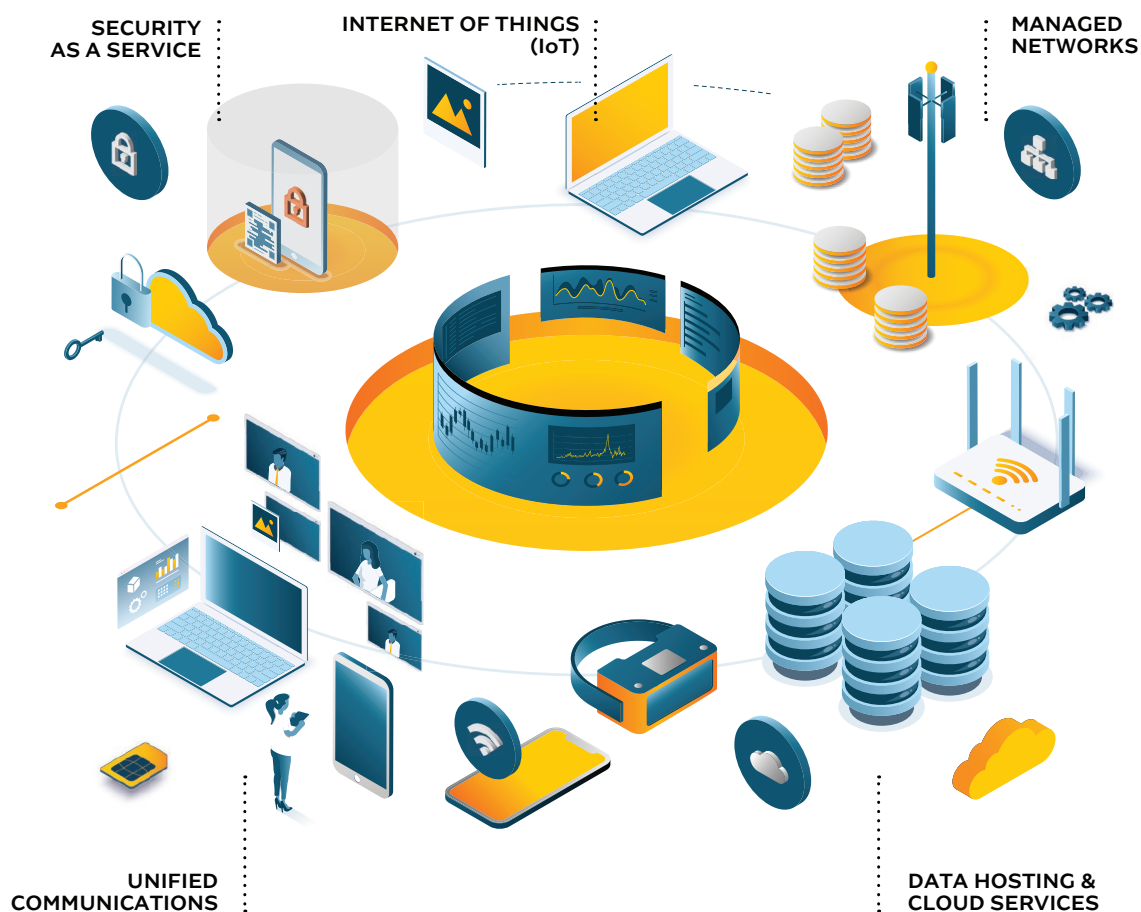




**GHANA CHAMBER OF
TELECOMMUNICATIONS**
M-Powering People. SIMpacting Lives
LBG

Annual Report ²⁰²⁴





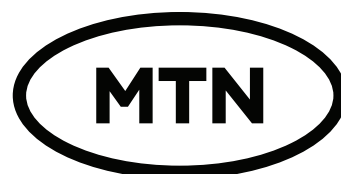
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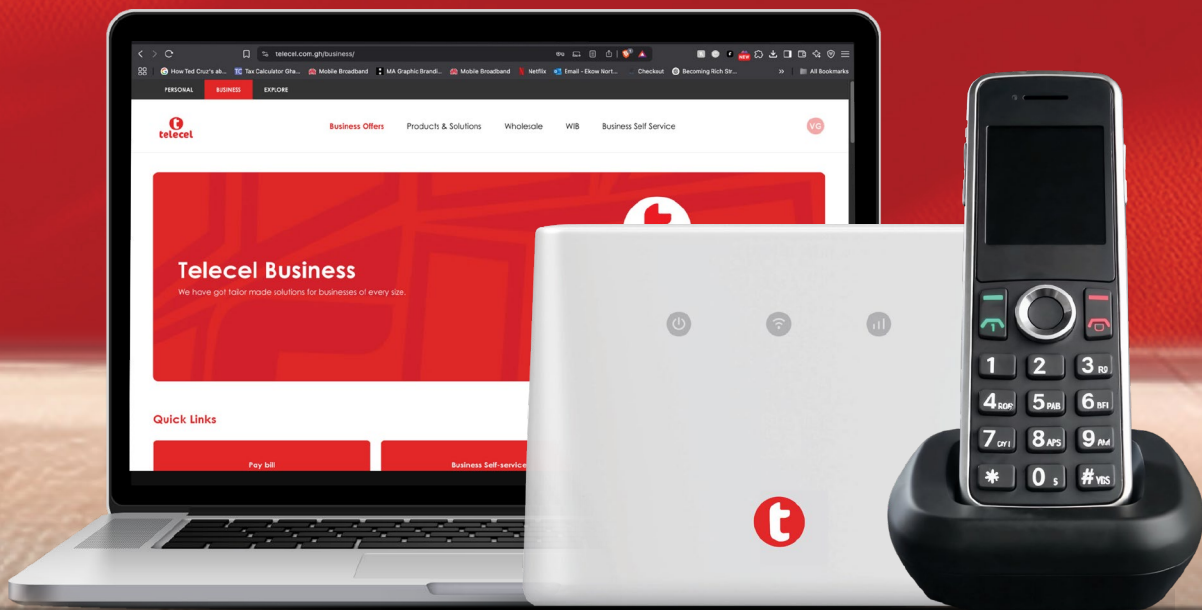
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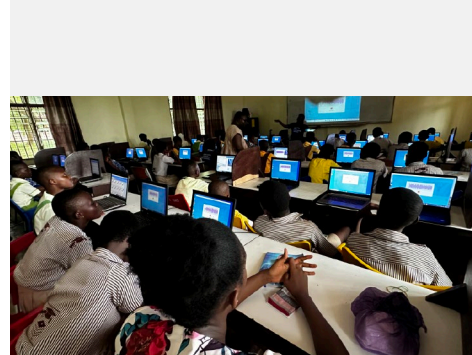
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Message from the Chairman

**Ing. Patricia Obo-Nai, Chairperson,
Ghana Chamber of Telecommunications**

Reflecting on the past year, I acknowledge our industry's pivotal role in shaping Ghana's digital landscape with immense pride. The telecommunications sector continues to be a critical driver of national development, contributing over GHS 9.83 billion in taxes and related payments to the government in 2023—a 30% increase from the previous year, representing approximately 7.38% of Ghana's total revenue. This is a testament to our collective efforts and the significant strides we have made. With the 2024 contribution projected to grow over 24%, we have much to be proud of and inspired by.

During the 2024 general elections, our collaboration with the Ministry of Roads and Highways, the National Communications Authority, the Cyber Security Authority, the Ghana Police Service, and other key stakeholders was vital in safeguarding the country's digital backbone. Together, we implemented robust measures to ensure resilient internet connectivity through-

out the election period, including securing assurances from the Ministry of Roads and Highways to halt major excavation works that could compromise network integrity.

The engagements with Regulators and other agencies of state, including the meeting with the IGP, ensured security at the various Tower Sites during the course of the year especially the election period. Additionally, the Chief Justice added a specialized court to deal with telecommunication infrastructure destruction, theft and vandalism. At the same time, the Attorney General agreed to have dedicated prosecutors to deal with these issues when the occasion arose. The Chamber led the engagement with the NCA on the proposed Managed Service Regulation change. This dealt with matters that were of concern to members, especially the OEMS.

The Chamber also led the discussion on the Cyber Security Authority Regulation drafting, achieving critical,

relevant changes for members.

The engagement with the EPA and the Ministry of Local Government and the MMDAs resulted in reduction of proposed increases to permits and fees these intuitions wanted to charge members of the Chamber.

We also engaged directly with the two major political parties, presenting our communication industry manifesto to the flagbearers of the New Patriotic Party (NPP) and the National Democratic Congress (NDC).

These engagements not only showcased the maturity of our industry but also our readiness to contribute to national dialogue. Our key advocacy points, such as the Electronic Transfer Levy (e-levy) repeal, have been positively received, demonstrating the power of collective industry action and our integral role in shaping national policies.

Let me share some sobering statistics. For the past year, 2024, the industry recorded 5,600 fibre cuts, with a total cost of damage estimated at \$9.2 million, or over GHS 129 million. These damages translate into an average cost of GHS 23,000 per cut, and a total restoration time of 422.54 days—over a year lost in cumulative productivity. Additionally, there were over 330 incidents of theft at the telecommunications sites.

The items stolen included over 80,000 litres of diesel and 150 batteries, with the total cost of the thefts being over GHS 7 million. These disruptions cost telecom companies significantly, stall business operations, disrupt banking services, impede emergency communications, and affect education delivery nationwide. This underscores the urgent need for better infrastructure protection and coordinated road-works. It's a responsibility we all share and must act upon immediately.

Our engagement with the then Minister for Roads and Highways led to a breakthrough in this area. The Minister made public commitments to support the implementation of the Road Reservation Management Policy—an essential step toward coordinated infrastructure planning, stricter enforcement, and contractor accountability. This marked a turning point in our push to protect critical national infrastructure.

I am happy to note that in 2025, the year of presenting this report, the new Minister for Communications, Digital Technology and Innovations is taking significant steps to protect telecommunications infrastructure—additionally, the Ag. DG of the NCA has confirmed that they have submitted a proposal to the Hon Minister to amend the Electronic Communications Act, 2008, Act 775. This amendment would ensure that recalcitrant persons who damage telecommunication infrastructure would be made to pay an administrative fine of 3 times the repair cost of the damage; in default, the person would be criminally prosecuted.

As we look ahead, I call upon all stakeholders—government, regulators, private sector, and civil society—to continue collaborating with us. Let us build a more resilient and future-proof telecom ecosystem. Together, we can strengthen the Ghana Chamber of Telecommunications and ensure the growth, security, and sustainability of the industry that powers our nation's digital future.



From the Desk of the CEO

Reflections on 2024 and Strategic Outlook for 2025

Ing. Dr. Kenneth Ashigbey, Chief Executive Officer
Ghana Chamber of Telecommunications

Reflecting on the past year, I'm proud to report on our achievements, lessons learned, and our pivotal role in advancing Ghana's digital future. 2024 was a significant milestone for the Ghana Chamber of Telecommunications, as we continued to drive policy discussions, foster key relationships, and push the boundaries of Ghana's digital growth. We have achieved remarkable milestones under the collective leadership of the Chairman, the Executive Committee, our members, my team at the Secretariat, and stakeholders. While my tenure as CEO seems brief, the momentum we've built together over this period lays a robust foundation for the transformative work ahead.

2024 Performance Highlights

1. Deepened Engagement with Sector Regulators and Government

This year, we significantly enhanced our collaboration with key regulatory and governmental stakeholders. Notably, we worked closely with the Ministry of Communications and Digitalisation (MoCD), the National Communications Authority (NCA), the Cyber Security Authority (CSA), the Ghana Police Service, the Chief Justice, the Attorney General,



the Environmental Protection Agency, and the Ministry of Local Government, Decentralization and Rural Development. We also engaged with the Ministry of Roads and Highways, their Road Agencies, National Engineering Coordinating Team, Ghana Revenue Authority, Electricity Company of Ghana, Ghana Water Company, Public Utilities Regulatory Commission, and the Media.

Through structured dialogue and proactive engagement, we reaffirmed our position as the unified trusted voice of the communications industry, making significant contributions to ongoing regulatory discussions. These efforts led to substantial benefits for all classes of the members of the Chamber.

2. Elevating Industry Advocacy through Political Dialogue

Recognising the significance of the 2024 elections, the Chamber took a historic step by presenting an Industry Manifesto to the presidential candidates of both major political parties—H.E. John Dramani Mahama of the National Democratic Congress (NDC) and H.E. Dr. Mahamudu Bawumia of the New Patriotic Party (NPP). Beyond these two, the manifesto was also submitted to other parties, emphasising our commitment to non-partisan engagement and inclusive policy advocacy. This approach ensures that all voices are heard and considered in our industry priorities, such as regulatory reform, digital infrastructure investment, and spectrum management. A copy is added to this report.

3. Coordinated Action for Network Integrity During Elections

In the lead-up to and aftermath of the national elections, the Chamber led engagements with the Ministry of Roads, NCA, Ghana Police Service, and the Cyber Security Authority. Our efforts resulted in a moratorium on road construction and excavation along major corridors. This proactive step was crucial in preserving the integrity of the fibre infrastructure during a politically sensitive period and helped avoid service disruptions.

We also got support for staff of the Tower Companies should any security incident occur as well as protection of the Tower Sites.

4. Major Projects and Public-Facing Initiatives

• **TIMEA Awards Ceremony:** The inaugural Technology Industry Media Excellence Awards recognised excellence in communication journalism. Ivan Heathcote-Fumador of EIB Network emerged as the overall winner, with other top honours going to Suleiman Mustapha of Graphic Communications Group and Rosemond Akuorkor Adjete of EIB Network. Winners received laptops and citations, celebrating their critical role in shaping public discourse.

• **Coding Caravan 2024:** Our flagship digital skills program, run in partnership with the Institute of ICT Professionals Ghana (IIPGH), reached over 600 students and 130 teachers across Dansoman, Dodowa and Sogakope:

› **Dansoman (Ablekuma West):** Launched with Mrs. Ursula Owusu-Ekuful, Hon Minister of Communications and Digitalisation, the initiative trained 200 girls and 30 teachers in Scratch programming, 3d design, and Iot basics.

› **Dodowa (Shai Osudoku District):** Trained 200 students from 21 schools and 50 teachers in core digital skills.

› **Sogakope (South Tongu District):** In collaboration with CSquared, 236 students and 50 teachers received hands-on coding, IoT, and 3D printing training.

• **National Cyber Security Awareness Month (NACSAM):** Partnering with the EMIs Chamber and the Cyber Security Authority, we led sensitisation efforts in Labone Senior High, the National Mosque of Ghana, and the Holy Spirit Cathedral, all in Accra. We reached over 3,000 individuals and emphasised misinformation, cyber hygiene, and secure digital behaviour.

5. Launch of the EMIs Chamber of Ghana

In a significant milestone, we officially launched the EMIs Chamber of Ghana to focus on the unique challenges and opportunities of the licensed Dedicated Electronic Money Issuers (DEMIs) in the country: AT Money, G-Money, MML, Telecel Cash and Zeepay.

This new entity will bolster the fintech and digital payments ecosystem’s policy voice and operational efficiency. The EMIs Chamber of Ghana have expanded their mandate by becoming the Digital Chamber of Ghana, embracing other players within the country’s digital landscape.

6. Engagement with Ghana Revenue Authority (GRA)

The Chamber, together with the EMIs Chamber of Ghana, held a One-Day Forum with the Ghana Revenue Authority (GRA). The objectives of the forum, which were achieved, included:

- **Engage on taxation-related issues:** We discussed the unique challenges of taxation as they pertain to the telecommunications and digital finance sectors, addressing concerns from both industries and regulatory perspectives. It resulted in a shared understanding of the two Chambers' taxation challenges and opportunities.

- **Strengthen collaboration:** It resulted in the fostering of closer collaboration between the GRA and the 2 Chambers to enhance tax compliance, support sector growth, and ensure industry sustainability.

- **Propose solutions:** The engagement resulted in unearthing practical solutions that align with the GRA's needs while ensuring that the telecommunications and EMI sectors remain competitive and sustainable. A clear roadmap was drawn for addressing sector-specific taxation issues through policy adjustments or industry initiatives.

7. Navigating Challenges with Resilience

The Chamber faced notable financial hurdles in 2024, particularly due to delayed receivables from some members. This impacted our operational bandwidth.

However, the resilience of our team and support from key members, including CSquared's sponsorship of the Sogakope Coding Caravan and MTN's facilitation of our participation at the ITU, ensured continuity of key activities.

These challenges reaffirm the need to revise the current funding model, which burdens MNOs disproportionately while limiting operational scalability. Our ability to navigate these challenges with resilience underscores the stability and strength of the Chamber.

8. Changes in Membership

During the year, the Vice Chairman, Ing. Selorm Adadevoh, the CEO of MTN, moved on to MTN Group and was replaced by Mr Stephen Blewett.

The CEO of ATC, Mr. Yahaya N. Yanusa, was replaced by Mr Ashutosh Sing. We also saw one member exit the Chamber. The composition of the Executive Committee was also restructured, moving from four members plus the CEO to three.

On the positive side, two new infrastructure members—Spectrum Fibre Company Limited and Vobiss Solutions Limited began processes to join the Chamber, underscoring our appeal to a broader segment of the ecosystem. They have joined the Chamber in 2025 as of the time of presenting this report.

Strategic Outlook for 2025

As we look ahead, the Chamber remains committed to driving inclusive growth, fostering regulatory clarity, and strengthening sectoral competitiveness. The theme for the year is "Transitioning the industry philosophy from a cost optimisation mindset to an industry growth focus through advocating for policies that ensure an enabling business environment."

With the coming of a new government, we aim to continue structured engagements with the President, the sector Minister, the NCA, GRA, and other ecosystem stakeholders, that will foster growth and a restructuring of the industry for sustainability and resilience.

Our focus is on policy influencing discussions through our knowledge sharing platforms.

We seek to ensure that members of the Chamber form the critical part of driving the government's digitalisation agenda and attract a significant share of the national digitalisation budget and expenditure. Throughout the year, we will continue developing and disseminating relevant audio-visual content and advocacy on national platforms for the industry's key issues.

Our advocacy would be focused on supporting our members in reducing their operational costs while focusing on policies that would improve the business environment to ensure sustainable growth of a competitive and well-structured industry.

Our 2025 strategic pillars include:

- **Institutionalising High-Level Stakeholder Engagement:** Build long-term partnerships with government, policymakers, and regulators to shape forward-thinking policies.



• **Infrastructure Protection and Collaboration:** Advocate for legislative and regulatory reforms that ensure the protection of telecommunication infrastructure. This will include establishing operational frameworks with national and local authorities.

• **Enhanced Member Collaboration:** Foster inter-member collaboration through working groups, joint initiatives, and industry-wide campaigns.

• **Enhanced Research Capacity:** Deepen our Research Capacity to proactively propose new and forward-looking policies, laws, and regulations. Lead in new initiatives that would drive growth with deep insight and an empirical basis.

• **Structural and Funding Model Reform:** Implement a fair and sustainable funding structure that ensures all members contribute equitably to the Chamber's operations, making the Chamber relevant to the needs of its members and the entire digital ecosystem.

In closing, I remain confident in our collective strength and shared vision. Let us continue to work together to build a connected, inclusive, and forward-looking communications sector in Ghana.

A Call to Action

The Chamber's mission transcends connectivity—empowering people, businesses, and communities. As I prepare to pass the baton, I urge you to:

• **Think Boldly:** Challenge conventions and embrace innovative solutions.

• **Collaborate Relentlessly:** Forge partnerships that align with our digital vision.

• **Act Inclusively:** Ensure no Ghanaian is left behind in the digital revolution.

Final Reflections

Serving as CEO has been a great honour. Though my time was short, I depart with unwavering confidence in the Chamber's ability to drive this mission forward. Let 2025 be the year we restructure, reimagine, and reignite our commitment to a digitally empowered Ghana.

Together, we are not just building networks—we are building the future.

Thank you.

Brief History & Founding Members

The Ghana Chamber of Telecommunications is a private initiative and industry association created by mobile network operators in Ghana. It was established to advocate for telecommunications policy, legislation, and regulation, and to conduct research for the advancement of the telecommunications industry in Ghana.

Registered in 2010 and inaugurated in 2011, the Chamber has continued to play a significant role in shaping policy, research among other feats. The Chamber is run by a secretariat and governed by a Governing Council, and it pursues 'co-opetition', which involves cooperation among members on matters of common interest while still maintaining healthy competition.

The Chamber started with only the Mobile Network Operators and later brought in the tower companies, the infrastructure companies and in recent past admitted the managed services providers. Currently the Chamber has nine members namely AT, MTN, Telecel, ATC Ghana, Helios Towers Ghana, Comsys, Csquared, Ericsson and Huawei.

The Chamber was founded by;

a. David Venn – Vodafone Ghana Ltd

b. Philip Sowah – Zain Ghana Ltd

c. Robert Palitz – Kasapa Telecom Ltd

d. Christophe Soulet – Millicom Ghana Ltd (Tigo)

e. Brett Goschen – Scancom Ltd (MTN)

The Chamber was led by its first CEO, Kwaku Sakyi-Addo from 2010 to 2017. During his tenure, Mr. Sakyi-Addo led the team in aligning the members of the Chamber around key industry initiatives, driving important advocacy programs and building an enviable industry association.

On November 1, 2017, Ing. Dr. Kenneth Ashigbey, became the Chief Executive Officer of the Ghana Chamber of Telecommunications. Prior to his appointment, he was Managing Director of Graphic Communications Group Ltd.

As the voice of the leading mobile operators, tower companies, fibre companies and original equipment manufacturers (OEMs) in Ghana, the Ghana Chamber of Telecommunication works through direct engagements with government (institutions), civil society, key stakeholders and consumers to shape the mobile ecosystem and maximize the socio-economic benefits of mobile in Ghana.



David Venn – Vodafone Ghana Ltd



Philip Sowah – Zain Ghana Ltd



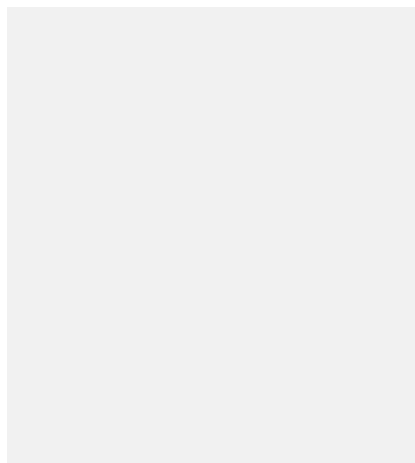
Robert Palitz – Kasapa Telecom Ltd



Christophe Soulet – Millicom Ltd (Tigo)



Brett Goschen – Scancom Ltd (MTN)





Core Business (What We Do)

1. Advocacy & Research

We champion the interests of the telecommunications industry by advocating for forward-looking policies, progressive legislation, and balanced regulations. Our work is grounded in rigorous research aimed at supporting innovation and sustainable growth within the sector.

2. Policy Guidance

As a trusted voice of the industry, we actively engage with stakeholders to shape telecommunications policy and regulatory frameworks. Our goal is to foster an enabling environment that supports digital transformation and inclusive connectivity.

3. Promoting Industry Collaboration

We facilitate strategic collaboration among members on shared challenges and opportunities—encouraging “co-opetition,” where cooperation enhances efficiency without compromising healthy competition. This approach strengthens the overall ecosystem and drives collective progress.

Key Milestones

2024

Suspension of MS Regulations Review

Continuous engagements from 2022 to 2024 by the Chamber in collaboration with members effectively led to the suspension in the implementation of the MS license regime. The Chamber played a significant role in ensuring members were protected from the possible premature introduction of the Local Content law by the government.

Telecoms Manifesto

The Ghana Chamber of Telecommunications took a significant step in 2024 by presenting an Industry Manifesto to presidential candidates of major and smaller political parties. The manifesto outlined key industry priorities, including:

1. Regulatory reforms
2. CII protection
3. Digital infrastructure investment
4. Spectrum management

Moratorium on Road Construction

The Chamber successfully engaged with key stakeholders, including the Ministry of Roads, NCA, Ghana Police Service, and Cyber Security Authority, to secure a moratorium on road construction and excavation activities during the national elections. This effort preserved fibre infrastructure integrity, preventing service disruptions during a sensitive period.

2023

Telecommunications Industry Specifications and Standards Manual

2023 Total Tax Report

The Chamber, based on the Total Tax Report published annually, was successful in pushing for a reduction in the tax incidence on the entire telecoms industry. This resulted in the pending VAT review that was promised by the Minister of Finance during the 2025 budget reading.

December 2023- Passage of Tower Guidelines

In December 2014, the Chamber through its engagement with the NCA and other stakeholders, secured one-year extension to avert the possible decommissioning of over 500 towers. Following the continuous engagement with the NCA and other relevant stakeholders throughout the years, the Guidelines for the tower ecosystem was successfully assented to by the President of the Ghana in 2023.

2022

Reduction in E-Levy from 1.5% to 1%

Following the introduction of a levy of 1.5% on all electronic transfers, the Chamber embarked on a campaign to have the levy reduced. Government in November 2022 headed to the calls of the Ghana Chamber of Telecommunications and other stakeholders to reduce the rate of the levy from 1.5% to 1%.

2021

10th Anniversary Celebration

The 10th Anniversary of the Chamber was launched in December, 2021 under the theme: Leveraging the gains of the past decade to accelerate Ghana's digital transformation.

2020

Reduction in Communications Service Tax

Section 3 of the CST Act (Act 754) originally provided that 6% should be charged on the use of communication services. This was amended from 6% to 9% in 2019 during the mid-year budget which was presented to Parliament in July 2019. Following the Chamber's continuous advocacy for the reduction of the tax, government announced in July 2020, a reduction in the CST rate from 9% to 5% as part of the measures to lessen the economic impact of the Covid-19 pandemic on consumers.



Development of Road Reservation Policy

The Chamber reviewed the decade-old Road Reservation Manual, under the ambit of the National Engineering Coordinating Team (NECT), to include key industry issues and ensure better efficiency in the RoW issues. The members have been provided with copies of the policy, and a date of launch is yet to be announced by the Road Agencies. NECT's revival is notable as the Chamber assumes the Chairmanship leadership position. Additionally, telecom companies now share ducts, initially originating from Pokuase and subsequently replicated along the Tema to Aflao road project, the La Beach Road project, and other upcoming initiatives. To further strengthen community involvement, the Chamber has undertaken regional sensitization workshops, engaging stakeholders in four regions: Eastern, Western, Central, and Ashanti to conscientize stakeholders to protect telecom infrastructure.

2019

Passage of Payment Systems and Services Act (Act 987)

The Chamber facilitated industry inputs towards the launch of the EMI Guidelines and ultimately the passing into law the Payment Systems and Services Act 2019 (Act 987).

2016

5th Anniversary Celebration

The Chamber commemorated its 5th Anniversary with a market storm at the Kaneshie market in Accra. The occasion was used to educate subscribers about mobile money, the importance of telecom towers and SIM registration.

2015

Commencement of Mobile Transparency Initiative

The Chamber began its yearly consolidation of the industry's Total Tax Contributions to government in an effort to minimize the state's appetite for new taxes and spur investment.

2014

Adoption of Rate Guidelines for Local Authority Fees – BOPs

The Chamber worked effectively with the NCA, MLGRD, MOC, Judiciary, etc., to harmonize Bills of Payments (BOPs) and local authority levies in accordance with Act 775. Rate Guidelines were adopted through 2014 and beyond, and the Chamber continues to engage MLGRD, DCE's on isolated cases of resistance to foster alignment and safeguard members' interests.

Reduction of Import Duty on Handsets

Following the Chamber's engagement with Parliament, the Presidency, Finance and Communications Ministry, OEMs, media and other global partners like GSMA and A4AI to appeal for a removal of the 20% import duty on mobile handsets, the Finance Minister, Seth Terkper announced in his presentation of the 2015 budget a reduction of 20% to 10% under CET.

2013

GIPC Amendment Bill

The Chamber worked with Parliament, the Presidency, MOTI and GIPC to ensure clauses and provisions with dire effects on the mobile industry and economy were amended.

Vision, Mission & Values



OUR MISSION

To be the platform that delivers and sustains productive relations between members and their stakeholders, while maintaining fair and strong competition that yields world class services



OUR VISION

To be the voice of the most trusted industry in Ghana



OUR VALUES

Good Governance

At the Ghana Chamber of Telecommunications, we uphold the principle of good governance as the cornerstone of our operations. We are committed to promoting transparency, accountability, and integrity in all our endeavors. Through sound governance practices, we strive to ensure that decisions are made responsibly, ethically, and in the best interests of our stakeholders and the telecommunications industry as a whole. By fostering an environment of good governance, we aim to build trust, enhance credibility, and drive sustainable growth and development.

Fair Competition

We believe in fostering a competitive landscape that promotes innovation, efficiency, and consumer choice.

Fair competition is essential for driving investment, spurring technological advancements, and delivering quality services to customers.

As such, we advocate for policies and regulations that promote a level playing field, prevent anti-competitive behavior, and encourage fair market practices. By promoting fair competition, we aim to create opportunities for all players in the telecommunications sector to thrive and contribute to Ghana's socio-economic development.

Ethical Corporate Citizenship

As responsible corporate citizens, we recognize our duty to contribute positively to the communities in which we operate. Ethical corporate citizenship guides our interactions with stakeholders, including employees, customers, suppliers, and the wider society. We are committed to conducting our business in a manner that respects human rights, upholds environmental sustainability, and supports social development initiatives. By embracing ethical values and practices, we seek to build trust, foster goodwill, and make a meaningful difference in the lives of people across Ghana.

Transparency

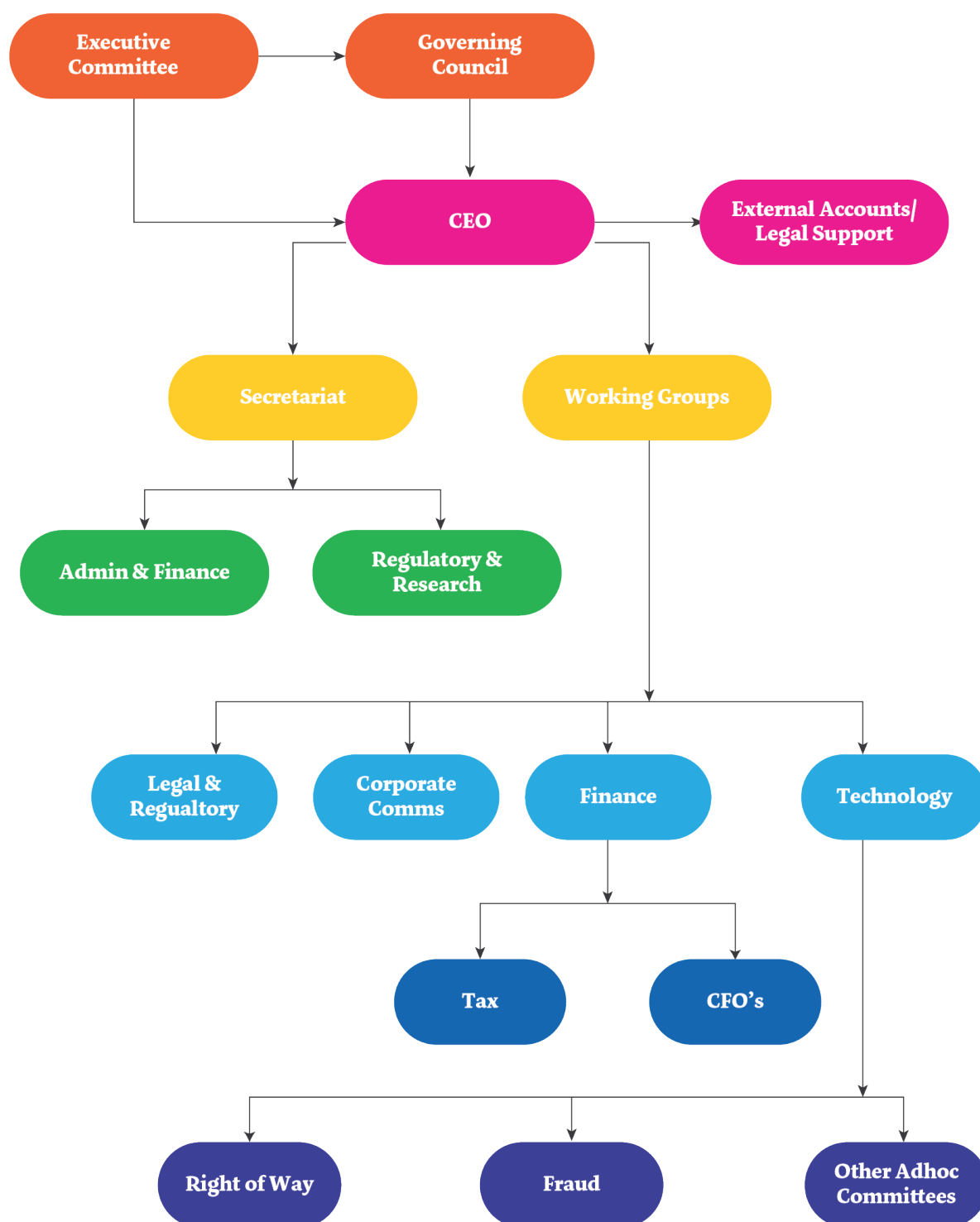
Transparency is fundamental to building trust and credibility in the telecommunications industry. We are committed to being transparent in our actions, decisions, and communications with stakeholders. This includes providing accurate and timely information about our activities, performance, and governance processes. We believe that transparency enhances accountability, facilitates informed decision-making, and strengthens relationships with stakeholders.

By promoting transparency, we aim to build a culture of openness and trust that benefits our organization and the wider telecommunications ecosystem in Ghana.



Photo: Staff of the Ghana Chamber of Telecommunications

Organizational Structure



STEEPLE Analysis of Ghana's Telecommunications Industry



1. Social Factors

These refer to demographic, cultural, and societal trends affecting telecom usage and expectations in Ghana.

- **Youthful population & digital adoption:** Over 57% of Ghana's population is under 25. This has created strong demand for mobile data, social media access, and youth-focused digital services. MTN Ghana, for example, has capitalized on this trend with bundles targeted at students and young professionals.
- **Urbanization & connectivity needs:** With more Ghanaians moving to urban centers, there's increased demand for high-speed internet and mobile coverage in cities like Accra, Kumasi, and Takoradi. However, rural connectivity still lags behind, prompting initiatives like the Ghana Rural Telephony and Digital Inclusion Project.
- **Digital literacy challenges:** While mobile penetration is high, digital literacy remains uneven. Telcos such as Telecel Ghana have run digital education programs to teach people how to use smartphones and digital services responsibly.

2. Technological Factors

Technology drives innovation and shapes the pace of change in Ghana's telecom landscape.

- **5G rollout and network upgrades:** MTN Ghana became the first operator to begin trials of 5G in West Africa, signaling a shift toward ultra-high-speed mobile internet and smart city applications.
- **Infrastructure sharing and fiber expansion:** Companies like CSquared are deploying metropolitan fiber networks in Accra, Kumasi, and Takoradi, helping telcos avoid duplicative infrastructure and extend high-speed connectivity affordably.

- **Mobile money and fintech innovation:** Telecom companies such as AT and MTN lead the mobile money revolution in Ghana. The interoperability initiative by the Bank of Ghana and GhIPSS has further integrated digital finance, driving financial inclusion.

3. Economic Factors

Economic variables directly influence pricing models, consumer demand, and investment in telecom services.

- **Inflation and currency depreciation:** The cedi's volatility affects import costs for telecom equipment and may lead to higher pricing for consumers. Telcos have had to optimize operations to maintain margins.

- **Growing middle class & smartphone penetration:** Rising incomes have led to increased smartphone usage, boosting demand for data services and digital content. This trend supports revenue diversification through mobile content, e-learning, and health apps.

- **High capital expenditure needs:** Despite profitability, telcos operate with high infrastructure costs. Network expansion in underserved areas, for instance, requires significant investment with long ROI timelines.

4. Environmental Factors

Environmental concerns are becoming increasingly important in telecom operations and stakeholder perception.

- **E-waste management:** With the growing number of discarded handsets and electronic devices, telcos are under pressure to manage electronic waste. MTN Ghana runs an e-waste recycling initiative with the EPA and Pure Earth Ghana.

- **Energy use & green towers:** Telecom towers rely heavily on diesel generators in off-grid areas. Telecel Ghana has been piloting solar-powered towers in parts of the Northern Region to reduce its carbon footprint.

- **Climate resilience:** Heavy rains and floods increasingly disrupt underground fiber networks. Companies are investing in more resilient infrastructure and disaster recovery systems to ensure service continuity.

5. Political Factors

Politics can impact licensing, industry policy, taxes, and broader sector support.

- **Stable governance:** Ghana enjoys relatively stable political conditions which support foreign investment and long-term telecom planning.

- **Election-year network integrity:** Ahead of the 2024 elections, the Ghana Chamber of Telecommunications worked with the Ministry of Roads and Highways and the National Communications Authority (NCA) to restrict excavation works that could damage fiber infrastructure during the election period.

- **Telecom taxation and regulation:** There has been push-back from telcos on taxes such as the Communications Service Tax (CST). Political advocacy has led to some tax reviews, but the regulatory environment remains a concern for sector sustainability.

6. Legal Factors

Legal frameworks define operational boundaries and industry compliance.

- **Licensing and compliance regulation:** The NCA governs spectrum allocation, licensing, and competition. Non-compliance attracts heavy penalties and reputational damage.

- **Cybersecurity and data protection laws:** The introduction of Ghana's Data Protection Act (Act 843) and oversight by the Data Protection Commission compels telcos to improve data governance. The Cybersecurity Authority is also increasingly involved in telco operations to enhance national security and user trust.

- **SIM registration & Know-Your-Customer (KYC) mandates:** Legal enforcement of SIM re-registration, driven by national security concerns, affects customer churn and operational costs. Telcos invested in biometric systems and nationwide awareness campaigns to comply.

7. Ethical Factors

Corporate ethics, consumer trust, and transparency are crucial for reputation and long-term success.

- **Consumer data privacy:** With growing awareness of data rights, telcos must be transparent about data usage and protection. MTN and Telecel regularly update their privacy policies and have invested in stronger customer support systems.

- **Social impact initiatives:** Through corporate social responsibility (CSR), telcos support education, health, and digital skills development. The Ghana Chamber of Telecommunications’ “Coding Caravan” is an example of ethical investment in future talent, targeting girls in under-served communities with tech education.

- **Equity in access:** There’s growing scrutiny on whether telcos provide fair pricing and access in rural and poor communities. Regulatory pressure and public opinion are pushing companies to address digital exclusion more aggressively.

Conclusion

Ghana’s telecommunications sector operates in a dynamic environment shaped by social change, technological innovation, economic pressures, political engagement, legal requirements, environmental responsibility, and ethical expectations. To remain competitive and impactful, telcos must adopt holistic strategies that address all dimensions of the STEEPLE framework.





Corporate Governance



Executive Committee



Patricia Obo-Nai



Stephen Blewett



Kenneth Ashigbey

Governing Council

Profiles of Members



Ashutosh Singh

Ashutosh Singh is a seasoned executive with extensive experience in the telecommunications industry across Africa.

Currently serving as the CEO of ATC Ghana, Ashutosh has a proven track record in strategic account management, sustainability programs, and leadership roles. With significant tenures at ATC Africa and Eaton Towers, he has demonstrated his capability in managing operations, driving sales, and implementing strategic initiatives.

His academic background includes an MBA in Information Technology and a BBA in Marketing, providing a solid foundation for his professional endeavors.



Stephen Blewett

Stephen is the Chief Executive Officer of MTN, Ghana since April 01, 2024. Prior to this, he was the MTN Group Operations Executive for Markets, with oversight over eight (8) countries in West and Central Africa and Non-Executive Director for Liberia, Guinea Bissau, Guinea Conakry, Benin, and Congo.

He held the position of Group Chief Operations Officer for Digicel, a telecoms operator in Jamaica. He previously served as the Chief Executive Officer for MTN in the Benin and Cameroon markets.

Stephen is a seasoned Chief Executive Officer with a demonstrated history of working in the telecommunications industry with over 20 years of experience.

Stephen holds a bachelor's degree in commerce focused in Finance, Economics, Business Administration and Marketing from the University of KwaZulu, Natal, with a focus in Finance, Economics, Business Administration, and Marketing.



Patricia Obo-Nai

Patricia Obo-Nai is a highly accomplished leader with 23 years of experience in the telecommunications sector. She has established herself as a prominent figure in Ghana's communications industry, and her achievements and expertise are widely recognised.

She is the first Ghanaian Chief Executive Officer of Vodafone Ghana. Patricia holds a BSc in Electrical and Electronic Engineering from Kwame Nkrumah University of Science and Technology (KNUST), an Executive MBA in Project Management from the University of Ghana Business School and has completed executive education programmes at the Kellogg School of Management USA, London Business School, and INSEAD in France.

In addition to her professional accomplishments, Patricia is actively involved in various educational and non-profit organisations.

She serves on the boards of the KNUST Engineering Education Project (KEEP) and an advisory council member of the Global Young Academy, Germany, among others. Patricia is married with three children.





Richard Arthur

Richard Arthur, is the Country Manager for Ericsson Ghana. He brings experience from previous roles at Huawei Technologies.

He holds a Bachelor of Science Degree from the Kwame Nkrumah' University of Science and Technology in Ghana. Richard Arthur also holds a 2013 - 2015 Master Of Business Administration Degree from the University of Leicester.

He is a seasoned and performance-driven Executive in the telecom industry and is enthusiastic about finding solutions to problems and needs of clients and society.

With a robust skillset, that covers networking, management, telecommunications, security, strategic planning and more. Richard Arthur contributes valuable insights to the industry.



Jonathan David Lamptey

Jonathan David Lamptey is the CEO of Comsys Ghana Ltd and Telesol Ltd, leading technology and telecommunications companies in Ghana. He is an accomplished entrepreneur with a passion for innovation and digital transformation.

Lamptey's visionary leadership has propelled Comsys Ghana to new heights, earning the company numerous accolades, including sweeping five awards at the 12th Ghana Information and Technology Awards.

Beyond his professional achievements, Lamptey is recognized as a trailblazer in the business community. In 2018, he was nominated for the Outstanding CEO Award at the Ghana Entrepreneur and Corporate Executive Awards, acknowledging his exceptional contributions to the industry.

His dedication to empowering others has earned him widespread respect and admiration within the Ghanaian business landscape.



Estelle Akofio-Sowah

Estelle Akofio-Sowah is the West Africa Regional Manager for CSquared. She has over 16 years of experience in the internet and business development industry in Ghana, including being the Managing Director of BusyInternet, Africa's hugely successful internet startup and being the Country Lead for Google's operations in Ghana.

Highlights of her leadership include

launching an award winning ISP, implementing the Ghana chapter of the World Bank Incubator program and launching various products and programs aimed at making the internet an integral part of people's lives. Estelle majored in Economics and Development Studies at the University of Sussex.

Her contributions to the internet sector and commitment to excellence earned her selection as a 2008 Fellow of the African Leadership Initiative and in 2019, she was ranked as one of the Top 100 Women CEOs in Africa; a list covering 24 Countries and 18 Industries.

She currently serves on the Board of Databank, Stanbic Bank, Ghana International School and the Ministerial Advisory Committee to Ghana's Minister of Communications.



Angelo Govina

Angelo Govina is the Managing Director of Helios Towers Ghana, a leading telecommunication tower company operating in the country. With extensive experience in the industry, he has played a crucial role in driving Helios Towers' growth and operations in Ghana.

Under Govina's leadership, Helios Towers Ghana has established itself

as a reliable partner for mobile network operators, providing them with high-quality tower infrastructure and services. The company has a strong commitment to expanding its footprint and supporting the growing demand for mobile connectivity across the nation.

Govina's expertise lies in strategic planning, operational excellence, and stakeholder management. He has been instrumental in fostering productive relationships with key industry players, including mobile operators, regulators, and government entities, to ensure seamless operations and compliance with local regulations.

Prior to his role at Helios Towers Ghana, Govina held various leadership positions in the telecommunications industry, both in Ghana and internationally. His diverse background and proven track record in the sector have contributed to his success in navigating the challenges and opportunities within the Ghanaian market.

In addition to his professional responsibilities, Govina is actively involved in industry associations and initiatives aimed at promoting sustainable development and digital inclusion in Ghana. He is a respected voice in the telecommunications community and is recognized for his commitment to driving innovation and fostering collaboration within the industry.



Kweku Essuman Quansah

Kweku Essuman Quansah is Deputy Managing Director at Huawei Technologies (Ghana) S.A Ltd with 15+ years of experience in the ICT industry spanning multiple leadership roles in sales, project management and engineering.

Kweku holds a BSc in Electrical and Electronic Engineering from the Kwame Nkrumah University of Science and Technology and an MBA from the Coventry University.

He leverages on this rich experience and deep insight in the ICT landscape to facilitate to the development of the ICT industry in Ghana and actively contributes to the development of industry standards and advocacy.



Leo Skarlatos

Leo Skarlatos is the Acting CEO of AT Ghana with a mandate to chart out a plan for the future of AT. Leo assumed this role in May of 2021, but had been working on this project for over a year now.

Prior joining AT, he has been CFO of various telecoms companies including MTN, Vodafone, Orascom, and Duetsche Telecom, in Ghana, Zambia, Cameroon, Sierra Leone, Myanmar, Romania, and Iraq. Prior to that he was in one of the world's largest conglomerates (United Technologies Corporation) starting in IT, Group Audit, Treasury and Finance, and cul-

minating in Country Manager for a Division in Europe.

With United Technologies, Leo was based in several parts of the USA, Belgium, Hungary, France, and Greece, with significant other worldwide assignments and travels.

Leo holds a Master's Degree in Accounting from the University of Hartford, in Connecticut, USA, and a Bachelor's of Science from Rensselaer Polytechnic Institute in New York State, USA.



Kenneth Ashigbey

Ing. Dr. Kenneth Ashigbey is the CEO of the Ghana Chamber of Telecommunications. Prior to his appointment, he was MD of Graphic Communications Group Ltd, COO of MultiTV and MD of Optimum Media Prime.

He is the Chairman of the Lumen Christi Catholic Media Ltd, the operators Lumen Christi TV – the Great Commission. He is a Mass Server and a parishioner of St. Theresa Mini Basilica Kaneshie

Kenneth is an avid media rights advocate and the Convener for the Media Coalition Against Galamsey. He is a firm believer in the potential of the African, especially the youth.

Working Groups

Chief Technology Officers (CTOs)

The Chief Technology Officers (CTOs) group consists of leading technology executives from each member organization. This group provides strategic technology insights, addressing industry-wide technical challenges and driving innovation. They ensure the implementation of cutting-edge solutions and enhancements in network infrastructure, supporting the Chamber in understanding technological trends and offering direction for future technological advancements in the telecommunications sector.

Chief Finance Officers (CFOs)

The Chief Finance Officers (CFOs) group comprises financial executives from each member organization. This group oversees financial strategies, fiscal policies, budgeting, and financial planning at the Chamber. They provide economic analysis and insights on taxation and investment, helping the Chamber understand financial trends and challenges. Their expertise supports the Chamber in ensuring the financial health and sustainability of the secretariat.

Communications Working Group

The Communications Working Group manages the flow of information within the industry and to the public. This group supports the Chamber handle public relations, media engagement, and develops communication

strategies that promote the Chamber's activities and industry positions. They enhance the image and reputation of the telecommunications sector, helping the Chamber understand public perceptions and offering guidance on effective communication practices.

Legal & Regulatory Working Group

The Legal & Regulatory Working Group addresses legal and regulatory issues affecting the telecommunications industry. This group provides expertise on compliance with laws and regulations, advocates for favorable regulatory policies, and ensures the industry operates within legal frameworks. They help the Chamber understand regulatory trends and challenges, offering support and direction in navigating legal complexities and advocating for the industry's interests.

Right of Way Working Group

The Right of Way Working Group focuses on issues related to the acquisition and management of rights of way for telecommunications infrastructure. This group collaborates to address challenges with permit, relocation of telecommunications infrastructure among others. They provide strategic insights and support to the Chamber, helping to streamline processes and ensure compliance with local regulations. Their work facilitates the efficient expansion of network infrastructure, enabling the Chamber to better understand and navigate the complexities of right of way issues within the industry.

Tax Working Group:

The Tax Working Group addresses issues related to taxation within the telecommunications industry. This group provides expertise on tax policies, compliance, and planning, ensuring that member organizations navigate the tax landscape effectively. They analyze tax regulations and their impact on the industry, advocating for fair and favorable tax policies.

By helping the Chamber understand tax-related challenges and opportunities, the Tax Working Group supports the Chamber in ensuring the financial sustainability and growth of the telecommunications sector.





Photo: 2024 Coding Caravan at South Tongu District

Corporate Social Responsibility (CSR)

In 2024, the Ghana Chamber of Telecommunications demonstrated its commitment to harnessing the power of technology for societal development through a multifaceted Corporate Social Responsibility (CSR) drive. Through innovative initiatives and strategic partnerships, the Chamber reached diverse segments of the population, promoting digital literacy, financial inclusion, cybersecurity awareness, and STEM education. This report highlights the impact of the Chamber's CSR efforts, showcasing how initiatives like the Coding Caravan, National Cyber Security Awareness Month, and Seat for Ladies in STEM contributed to bridging the digital divide and empowering communities across Ghana.

Below are highlights of the key CSR activities undertaken by the Chamber in 2024:




```
2
3 const fetch = require('...')
4 const log = require('...')
5 let embed;
6
7 function transform($, ...args) {
8   // Promise.resolve to ...
9   return transform($, ...args)
10 }
11
12 function removeLinkHeader($, prev) {
13   return prev.then(() => {
14     $(':header').map(() => {
15       const children = ...
16       if ($(children).length > 0) {
17         $(header).append(
18           $(children).map(() => {
19             ...
20           })
21         );
22       }
23       return Promise.resolve(...);
24     });
25   });
26 }
```

CODING CARAVAN

Coding Caravan

As part of its 10th Anniversary Celebrations, the Ghana Chamber of Telecommunications in 2022 funded and collaborated with the Institute of ICT Professionals, Ghana (IIPGH), to organize the first editions of the Coding Caravan in 3 regions, namely Volta, Eastern and Central Region.

Just like was done in 2022 and 2023, the Chamber in partnership with the Institute of ICT Professionals Ghana (IIPGH) organized the Coding Caravan in three communities in Ghana.

The program like in the year prior, aimed to promote digital literacy and coding skills among young people across various regions in Ghana.

The workshops targeted students in primary and junior high schools, as well as teachers and educators. The curriculum covered foundational coding concepts, including basic programming languages like Scratch and 3D Printing and reached over 600 students and 130 teachers across Dansoman, Dodowa and Sogakope.

In total, the Ghana Chamber of Telecommunications partnered with the Institute to organise three (3) Coding Caravans in multiple districts in Greater Accra and the Volta Region in 2024. Just like was done in 2023 to ensure continues learning and teaching, special sessions were organized to train teachers and educators, equipping them with the necessary skills to teach coding and integrate it into their school curricula.



Photo: 2024 Coding Caravan at Ablekuma West

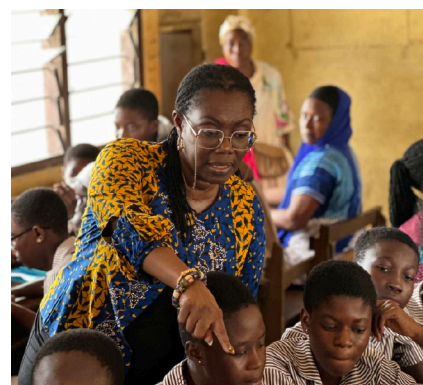
Summary of the key activities for 2024:

Dansoman (Ablekuma West):

The Minister for Communications and Digitalisation and the Member of Parliament (MP) for Ablekuma West, Hon. Ursula Owusu-Ekuful joined the Chamber at the start of the 3rd edition of the Coding Caravan at Dansoman 'A' Cluster of Schools in Accra, which came off on Wednesday 12th June, 2024.

The program, which saw about 200 female students and 30 teachers, selected from 14 basic schools in the Ablekuma West Municipality, being trained in coding using the Scratch program, 3D designs and printing, as well as Internet of Things (IoT), was in commemoration of the 2024 International Girls-In-ICT Day.

(QR code of Video uploaded on Youtube)



Dodowa (Shai Osudoku District):

The Ghana Chamber of Telecommunications in partnership with the Institute of ICT Professionals Ghana, successfully trained a total of 200 students and 50 teachers in the Shai Osudoku District of Greater Accra, in Coding, 3D Printing and the Internet of Things (IoT).

The students were selected from 21 schools in the district, while the teachers were selected from 50 separate schools in the district.

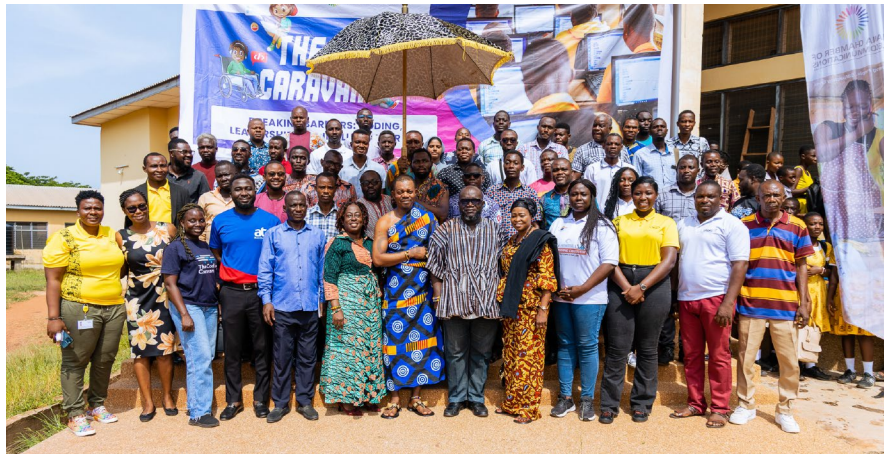


Photo: 2024 Coding Caravan at Shai Osudoku





Photo: CSquared team supporting students from South Tongu District as part of the 2024 Coding Caravan

Sogakope (South Tongu District)

CSquared Ghana (sponsors of this edition of the Coding Caravan), joined hands with the Ghana Chamber of Telecommunications, the Institute of ICT Professionals, Ghana (IIPGH) and the Electronic Money Issuers (EMIs) Chamber of Ghana to organize coding training for some selected schools in the South Tongu District in the Volta Region of Ghana.



The program, which came off on June 28, 2024, featured activities designed to introduce 236 pupils, from upper primary to junior high school levels, and 50 of their teachers to the basics of coding and animations using the Scratch application software, 3D design using Tinkertoys, and an introduction to IoT through hands-on experience with Arduino kits to build a traffic-light system.





NaCSAM

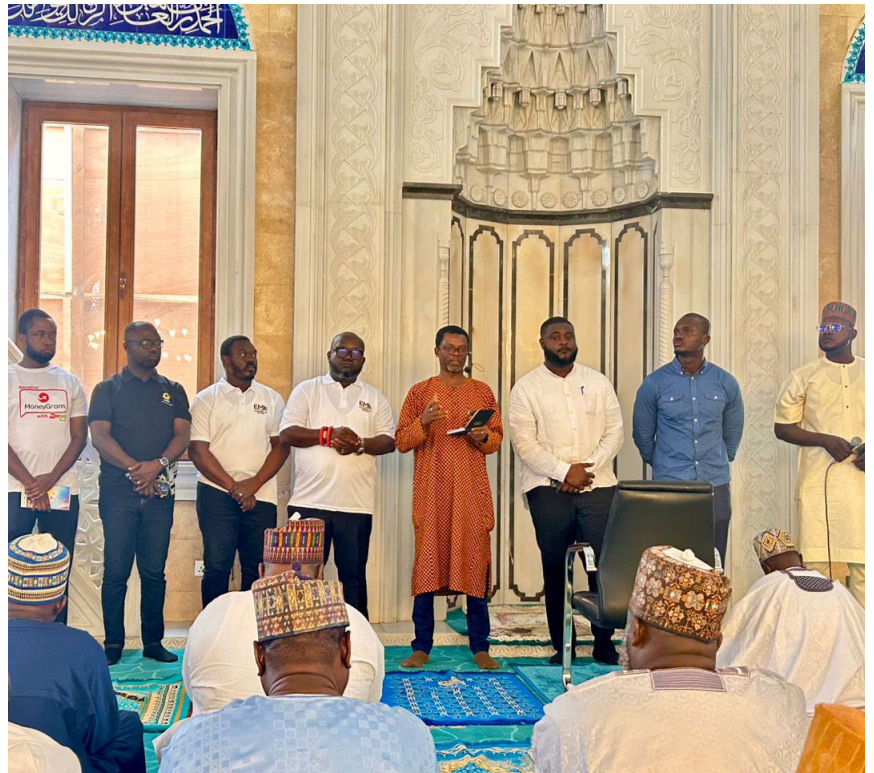
National Cyber Security Awareness Month Engagements

Leadership and members of the Ghana Chamber of Telecommunications, the EMIs Chamber of Ghana, and the Cyber Security Authority in the month of October visited multiple groups as part of the sensitization work during the National Cyber Security Awareness Month (NACSAM). Speakers at the various locations (Labone Senior High, the National Mosque of Ghana and the Holy Spirit Cathedral, all in Accra) reiterated the need for the general public to be careful in how they receive, interact with and disseminate information both online and offline.

The engagements reached over 3,000 students and worshippers in Accra educated on misinformation & disinformation. All of these activities took place in October, 2024, with support from our members.



Photos: 2024 NaCSAM at the Labone Senior High School, Accra



Photos: 2024 NaCSAM at the National Mosque, Accra



Photos: 2024 NaCSAM at the Holy Spirit Cathedral, Accra



INDUSTRY MARKET STORM - NKAWKAW

As access to telecommunication services grows, the need to ensure that the masses are well equipped with the needed knowledge and skills to thrive is critical. In order to raise adequate awareness, share knowledge, and ultimately project the telecommunications and technology industry in a positive way, the Chamber selected Nkawkaw as the town to host its 2024 market storm.

At the Nkawkaw event, we engaged the community on diverse issues like the importance of towers and dispelling the myth surrounding towers and cancer as well as provide some education on the gazetted Tower Guidelines while answering a plethora of questions on fraud among others. We also addressed the issues of fiber cuts and theft of active and passive equipment at the cell site.

The event was a dynamic outreach program that achieved

multiple objectives. It helped members of the Chamber showcase new products and services, strengthening customer loyalty, and fostering engagement.

It provided a unique opportunity for operators to interact with their audience face-to-face, demonstrating their latest innovations and commitment to customer satisfaction through hands-on experiences. The participating companies included AT, AT Money, G-Money, MTN, MML, Telecel, Telecel Cash, Zeepay, ATC and Helios Towers Ghana. The Chamber also received support from the Environmental Protection Authority (EPA) and the Radiation Protection Institute (RPI).





Seats For Ladies In STEM (S4LIS)

The Seats For Ladies In STEM (S4LIS) initiative by the Ghana Chamber of Telecommunications stands as a proactive step toward closing the gender gap in science, technology, engineering, and mathematics (STEM) fields within Ghana's digital economy. S4LIS is designed to bridge the opportunity divide for young women in STEM by promoting inclusion, visibility, and access to career-building experiences in the telecommunications and technology sector. By creating structured pathways that introduce young female talent to industry environments, the initiative supports long-term equity, fosters a more diverse talent pipeline, and strengthens Ghana's national competitiveness in the global digital landscape.

In 2024, the Chamber significantly advanced the S4LIS initiative by partnering with leading Ghanaian universities and its member companies to provide internship placements for promising young female engineering students. Through this collaborative effort, a number of female undergraduates were successfully matched with internship roles at member organizations such as MTN Ghana among others.

These placements gave students real-world exposure to network operations, cybersecurity, systems engineering, and project management—fields where female representation remains critically low. The initiative was not only instrumental in building technical capacity but also in boosting confidence and professional networks for the participants.

The impact of S4LIS in 2024 reflects the Chamber's deep commitment to inclusive development and industry-led talent cultivation. By engaging both academia and industry players, the program ensures that more young women are not just inspired to pursue STEM careers, but are also equipped with the practical skills and industry insight needed to succeed. As Ghana's digital sector continues to grow, initiatives like S4LIS will play a pivotal role in ensuring that the future of technology is shaped by diverse minds and voices.



Telecoms Manífesto

Telecommunications Industry Manifesto Issues

Conducive and supportive policy and regulatory environment

a. Regulatory Independence: Execute a plan to ensure the independence and fit of the NCA. The regulator of tomorrow needs to be adaptable to the industry's growth and innovation

i. Consolidate and revise the telecommunication regulatory space (NCA, CSA, DPC, NITA) to drive industry growth and reduce the regulatory burden.

b. Industry viability: We urgently need policies that would attract investment into the sector. The policy and regulatory framework should not just promote collaboration between operators and the regulators, but also create an environment ripe for growth and opportunity.

c. Enable a more consultative and collaborative Ministry and Regulators (NCA especially) in policy formulation, execution, and regulation. This approach will ensure that all voices are heard and considered, leading to more effective and inclusive policies.

d. Enabling an open and competitive policy and regulatory environment to enhance technology innovations and long-term value efficiencies should align with new directions in the telecommunications industry and for the future.

e. Network support – Develop a forward-looking national spectrum strategy, industry-wide technology neutrality and refarming policies.

f. All market players should have access to spectrum resources at an affordable price while setting an adapted public good objective emphasising coverage and QoS to unleash collective value.

g. Monetising the full value of technology assets and infrastructure investments with the right adoption of technologies and spectrums to enable a value chain for end users' benefits.

h. Fraud/Financial crime: Cost-effective and widespread adaptation of biometric ID validation.

i. 5G – Review the 5G license framework to unlock investments in future-proof networks. We need to change the wholesale approach to 5G, as lessons have been learnt from other markets.

j. New technologies/NGNs – It is crucial to foster better collaboration between government and industry to drive the development and adoption of new technologies. This partnership is not just beneficial, but necessary for the industry's growth and innovation.

k. The regulator should support infrastructure providers' attempts to mitigate losses when contractual counterparties fail to honour contract payment terms.

l. There is a need for a more collaborative policy and regulatory regime to foster an enabling environment for the industry's growth and protection of consumers.

m. The proposed managed service license regulation change has to be relooked at to avoid a negative impact on OEM local office business in Ghana and the sustainability of a viable telecommunications industry in Ghana.

n. An intentional policy on Satellite Broadband technology that is in Ghana's long-term and sustainable interest and protects jobs ensures the contribution of all players to Ghana's tax revenue and sustainable development.





Taxation

- a. Remove taxes on smartphones** to facilitate the adoption of broadband data to support digitalisation.
- b. Remove or discourage** industry-specific taxes.
- c. Conditional tax reliefs** based and agreed CAPEX investments by members that drive network expansion and job creation. The tax relief management should be transparent .
- d. Deferred import duty** on CAPEX till post deployment.
- e. Reduction of industry tax burden.** Currently, for every GHS 1 revenue that comes into the telecommunications industry, 46 pesewas go back to the government as taxes, fees, permits, and other charges.
- f. Exemption of withholding tax (WHT)** on international interconnect services.
- g. VAT and levies on imported services.** The government should consider exempting the telecommunication companies from charging VAT and levies on imported services. The industry heavily depends on imported services, as we do not have such providers locally. The extra cost of using imported services due to the taxes negatively affects the industry.
- h. Ease of access for WHT certificates** for all payment withholdings and refund of tax credits immediately they fall due.
- i. The industry** should be seen as the workhorse required to propel other verticals and sectors of the economy up the development slopes, not as the cash cow to be milked.

Protection for industry infrastructure

- a. Telecommunications infrastructure** has been classified as Critical Information Infrastructure. It should be protected as such, as it is a utility and human right.
- b. Have a policy to reduce** fibre cuts significantly. Relook at laws to protect telecom and digital infrastructure and criminalise or institute severe action for those who vandalise our infrastructure, including fibre cuts and cell sites
- c. Telecommunications site** security must be treated as a national security issue, and we must rally together to protect it.
- d. Right of Way**
 - i. Include the cost of fibre ducts in all road contracts and pay for the relocation of telecommunication infrastructure.
 - ii. Treat telecommunications infrastructure as a human right and a utility, as is Water and Electricity. Thus, right-of-way fees should be scrapped or reduced significantly, as is done for the other utilities. The right-of-way fees swapped for more investment in fibre expansion.
- e. Public education** on the importance of telecommunications infrastructure linked with Tower Guidelines initiatives is needed.

Cost of doing business and ease of doing business

- a. Spectrum & Other Resources**
 - i. Make more spectrum available to operators at affordable prices and on pay-as-you-go payment terms. Thus, license and spectrum costs should be spread over the license's term instead of the upfront payment. This

will enable the telecommunication companies to invest in the network expansion.

ii. Facilitate easy access to spectrum resources, including 5G, to facilitate access to ultra-broadband and keep developing the dynamic innovation ecosystem.

b. Avoid regulatory-imposed suppliers whose fees and charges are not based on commercial consideration but are imposed by the regulator.

c. Reduce or cap increases in regulatory fees and permit costs from the multiple permitting agencies.

d. Remove import duty on batteries and other accessories used for solar power in the telecommunications industry to promote sustainability and reduce operational costs, ultimately benefiting the consumer.

e. Transformational connectivity to scale up Energy-efficient Networks and Solutions, Cloud and AI-based innovations and Secured networks, lifting digitalisation to the next level and driving competitiveness

f. The high cost of telecommunication infrastructure makes it difficult to attract investments into the industry.

g. Improving lead times for GIPC contract approvals for technology transfer agreements when requested for approvals, as this impacts FDIs.

h. Electricity/Utility cost—To reduce the cost of data for customers, Reclassify the telecommunication tariff from the current highest category for the majority of telecommunication loads to that offered to the mines and other categories of consumers.

i. Policy clarity is needed in managing the ECG infrastructure. As a national asset, it must be accessible to all through a management company.

Industry indebtedness

a. The government should intervene to ensure the payment of debt owed to infrastructure and other sector companies by government-owned entities and agencies. These companies actively spend cash to provide services but are unable to recover the costs.

b. To avert the collapse of the industry, the issue of government entities not paying their debt while regulatory fees and taxes accrue on those receivables and are demanded by regulators needs to be looked at.

c. There should be a swap of debt owed to industry by State-Owned Enterprises and Agencies with taxes and regulatory fees that these companies owe the state.



Photos: Engagements with the NDC and NPP on the Telecommunication Industry Manifesto





Key Activities



Photo: Panel discussion during the 2024 MT4D Conference at the 3i Africa Summit

In 2024, the Ghana Chamber of Telecommunications organized several activities aimed at enhancing digital literacy, promoting professional standards, and addressing critical issues within the telecommunications and digital finance sectors. Notable among these were:

1. Engagement with Mobile Money Advocacy Group (MoMAG)

Date: September 2024

› **Overview:** During MoMAG's 7th anniversary celebration, the Chamber's CEO, Kenneth Ashigbey, emphasized the importance of professionalism and customer service among mobile money agents. Discussions focused on addressing challenges such as overcharging, withholding cash, and poor record-keeping to enhance trust and efficiency in mobile financial services.

2. "Save Our Fibre" Campaign

Launch Date: October 5, 2024

› **Overview:** The Chamber initiated this nationwide campaign to raise public awareness about the critical role of fibre optic cables in Ghana's telecommunications infrastructure. The campaign aimed to address the alarming increase in fibre optic cable cuts, which threaten network stability and service quality.

3. Animation Campaign Highlights Impact of Fibre Cuts

Date: December 13, 2024

› As part of the "Save Our Fibre" initiative, the Ghana Chamber of Telecommunications released an animated skit to educate the public on the causes and consequences of fibre cuts. This engaging visual tool illustrates how activities such as unauthorized excavations and road construction can damage fibre optic cables, leading to disrupted communication services. The animation emphasizes the importance of safeguarding telecom infrastructure and encourages collective efforts to prevent service interruptions.

4. Technology Industry Media Excellence Awards (TIMEA)

Date: December 13, 2024

› **Overview:** Established to recognize and reward journalists contributing to the development of the telecommunications and digital finance industries, TIMEA highlighted the media's role in shaping public understanding of industry trends and innovations.

5. 'Demystifying Towers Campaign'

The Ghana Chamber of Telecommunications initiated the 'Demystifying Towers Campaign' in January 2024 to address public concerns and misconceptions about telecommunication towers. This campaign, conducted in collaboration with the National Communications Authority (NCA), Environmental Protection Agency (EPA), and Radiation Protection Institute (RPI), aimed to educate communities on the safety and necessity of these structures. The initiative included community engagements and the dissemination of informational materials to highlight the role of towers in providing reliable communication services.

6. Mobile Technology for Development (MT4D)

The Mobile Technology for Development (MT4D) 2024 conference, held as part of the 3i Africa Summit from May 13 to 15, 2024, in Accra, Ghana, marked its fourth edition. Organized by the Ghana Chamber of Telecommunications in collaboration with the Bank of Ghana, this event convened

stakeholders from the financial, technology, and development sectors to explore the transformative potential of mobile technology in advancing financial inclusion across Africa.

Key Highlights

Emphasis on Digital Public Infrastructure: The conference underscored the critical role of robust digital public infrastructure as the foundation for Africa's economic progress. Discussions highlighted how innovations in digital infrastructure can bridge geographical divides, connect remote communities, and unlock the continent's untapped potential.

Addressing Challenges in Digital Transformation: Participants acknowledged persistent challenges hindering full participation in the digital economy, such as limited access to reliable telephony, internet, and power. The need for execution of existing plans and the importance of integrity and diligence among leaders were emphasized to overcome these obstacles.

Commitment from Industry Leaders: Companies like Huawei pledged support for Ghana's inclusive FinTech ecosystem, focusing on bridging the digital divide and promoting financial inclusion through advanced mobile technologies.

The MT4D 2024 conference reinforced the importance of collaborative efforts among policymakers, industry players, and academia to leverage mobile technology for sustainable development and financial inclusion across Africa

7. Farewell Cocktail In Honour Of Selorm Adadevoh

In March 2024, the Ghana Chamber of Telecommunications hosted an intimate farewell cocktail to honor Selorm Adadevoh, the outgoing CEO of MTN Ghana, and to welcome his successor, Stephen Blewett. This event provided an opportunity for industry stakeholders to express their appreciation for Mr. Adadevoh's significant contributions during his nearly six-year tenure and to extend a warm welcome to Mr. Blewett as he assumed his new role.

The gathering was attended by key figures from the telecommunications sector, reflecting the high regard in which Mr. Adadevoh is held. The event underscored the Chamber's

commitment to fostering strong relationships within the industry and ensuring smooth leadership transitions. This farewell cocktail not only celebrated Mr. Adadevoh's achievements but also set a welcoming tone for Mr. Blewett, highlighting the Chamber's dedication to leadership excellence within Ghana's telecommunications industry.

8. Launch of EMIs Chamber of Ghana

The EMIs (Electronic Money Issuers) Chamber of Ghana was officially launched in October 2024, establishing a unified platform to represent the interests of digital finance operators in the country. The Chamber aims to foster innovation, promote financial inclusion, and strengthen collaboration with regulators to support the growth and sustainability of Ghana's digital financial ecosystem.

At the launch, the Bank of Ghana commended the initiative, highlighting the Chamber's potential to bridge advocacy gaps and enhance dialogue between stakeholders. With over 23 million active mobile money wallets and more than 800,000 agents across Ghana, the EMI Chamber is expected to play a pivotal role in shaping policies and addressing sector challenges.

The Chamber's leadership includes Philip Amoateng, Director of Telecel Cash, as Chairman, and Ebo Richardson, Managing Director of G-Money, as Vice Chairman. Founding members include AT Money, G-Money, Mobile Money Limited, Telecel Cash, and Zeepay Mobile Money.

Since its formation, the Chamber has initiated key partnerships, including engagements with the Ghana Association of Banks to tackle fraud, improve customer protection, and enhance operational efficiencies.

The EMI Chamber stands as a strategic voice for the digital finance industry, committed to advancing financial inclusion and innovation across Ghana.

9. Chamber Engages GRA to Deepen Collaboration and Improve Tax Compliance

In a strategic move to foster greater collaboration between the telecommunications sector and government institutions, the Ghana Chamber of Telecommunications has held a high-level engagement session with the Ghana Revenue Authority (GRA). The meeting focused on strengthening tax compliance, enhancing data-sharing mechanisms, and



Photo: MoMAG's 7th anniversary celebration



GHANA CHAMBER OF
TELECOMMUNICATIONS
At-Powering People. Still-Protecting Lives
LBC



TELECOMS SERVICE DISRUPTION WARNING

AFFECTED AREAS

Tanoso and Buokrom Area

Residents living in and around the above listed areas, may experience some disruption to their telecommunication services due to a fiber cut (23/08/2024) by DONCROSS CONSTRUCTION LTD

KINDLY NOTE

Our member has restored service temporarily and is taking measures to get DONCROSS CONSTRUCTION LTD., the contractor, to halt their destructive activities.



Culprit: DONCROSS
CONSTRUCTION LTD

Issued by the Ghana Chamber of Telecommunications (26/08/24)

Photo: Save Our Fibre Campaign

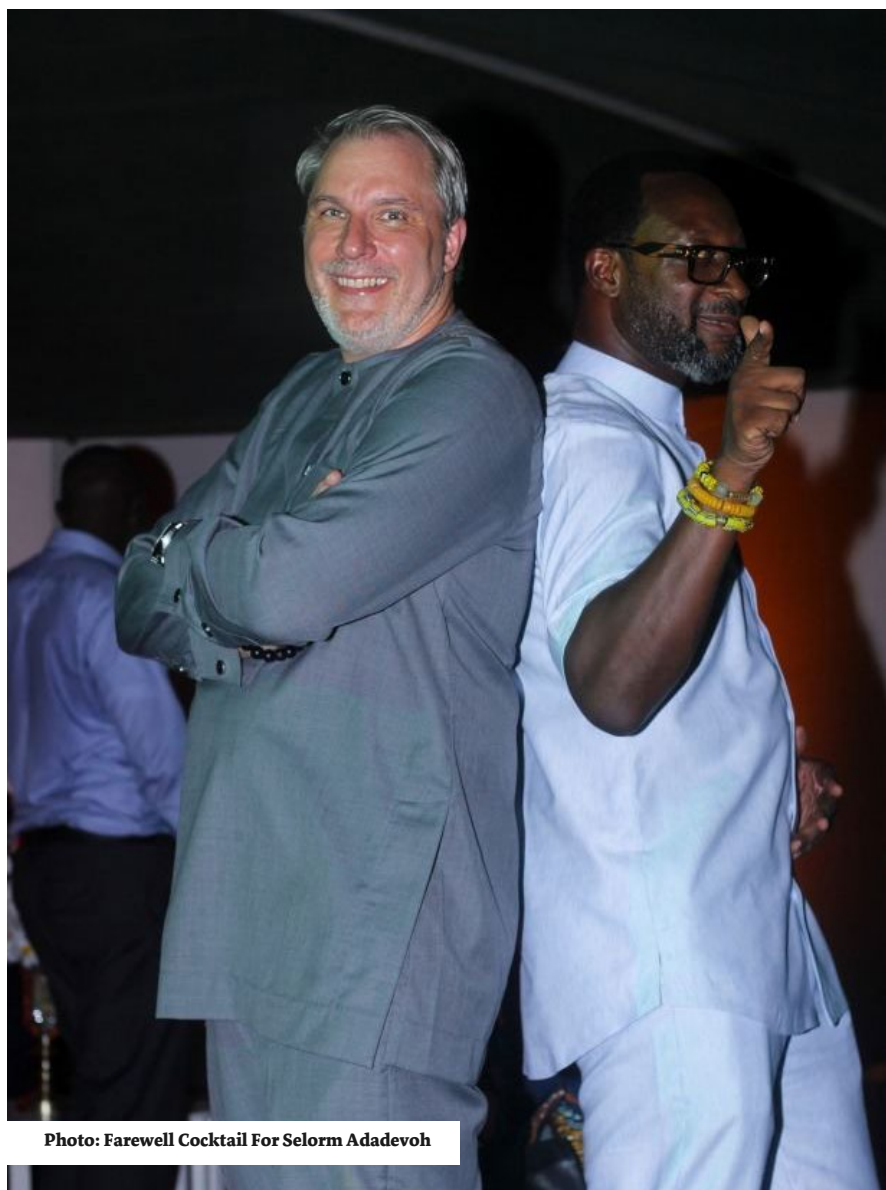


Photo: Farewell Cocktail For Selorm Adadevoh



Photo: TIMEA 2024



Photo: MT4D 2024



Partners		Sponsors	



Photo: Launch of EMIS Chamber of Ghana

exploring mutually beneficial areas of cooperation. The session brought together key representatives from the GRA, telecommunications companies, and electronic money issuers (EMIs) to deliberate on critical industry challenges and opportunities. One of the central topics discussed was the need to improve data sharing between telcos/EMIs and the GRA—particularly in tracking merchant transactions for tax purposes.

Participants also highlighted persistent challenges with existing tax laws and regulatory frameworks, especially those affecting small merchants and informal businesses. Concerns were raised about the complexity of audit processes and the frequency of multiple audit visits, which often disrupt business operations.

Another key area of discussion was the alignment of SIM card registration with mobile money wallet registration, aimed at ensuring more accurate and reliable data across the ecosystem. The Chamber and GRA also explored the potential for joint education campaigns to increase public awareness and compliance among taxpayers.

At the conclusion of the session, several next steps were agreed upon to guide future collaboration:

- › A joint working committee will be formed, comprising representatives from both the GRA and the Chamber.
- › The committee will develop clear terms of reference and a structured action plan to address identified issues.
- › An annual GRA–Chamber engagement session will be institutionalized to ensure continued dialogue.
- › Plans are underway to engage the Minister for Finance in the first quarter of next year to further advance discussions.
- › The Chamber will provide official contact persons to liaise with the GRA.
- › Both parties will work toward consolidating audit processes and reducing the burden of multiple audit teams.
- › Efforts will also be made to develop robust data-sharing frameworks and encourage the inclusion of informal merchants in the formal tax net, without discouraging digital financial transactions.

The Chamber remains committed to supporting a transparent, efficient, and inclusive tax ecosystem while advocating for policies that enable digital innovation and financial inclusion.



Photo: Panel members at the 2024 MT4D Conference

Chamber Dialogue Series – 2024 Summary

In 2024, the Ghana Chamber of Telecommunications hosted a total of seven Chamber Dialogue sessions, serving as an educational platform for the public and stakeholders to engage on topical issues in the telecom and digital sectors. These sessions were streamed on the Chamber's Facebook and YouTube pages and featured expert discussions, consumer tips, and policy insights.

1. January 30, 2024 – 5G and What It Means for Businesses

- Focus: Impact of 5G on business innovation, efficiency, and connectivity.
- Objective: Encourage industry readiness and early adoption of next-gen mobile technology.

2. April 2, 2024 – e-SIMs and the Industry's ESG Drive

- Focus: Introduction of embedded SIM technology and its role in sustainability.
- Objective: Promote environmentally responsible practices in telecom through ESG-aligned innovations.

3. May 28, 2024 – Fiber Cuts and Their Effects on Customers

- Focus: Disruptions caused by fiber optic cable cuts.
- Objective: Raise public awareness and advocate for better infrastructure protection.

4. July 30, 2024 – Cost of Broadband Internet and Mobile Data

- Focus: Breakdown of broadband pricing and mobile data affordability in Ghana.
- Objective: Provide clarity on pricing structures, influencing factors, and strategies to expand affordability.

5. October 1, 2024 – Ghana's Evolving Digital Payment Space

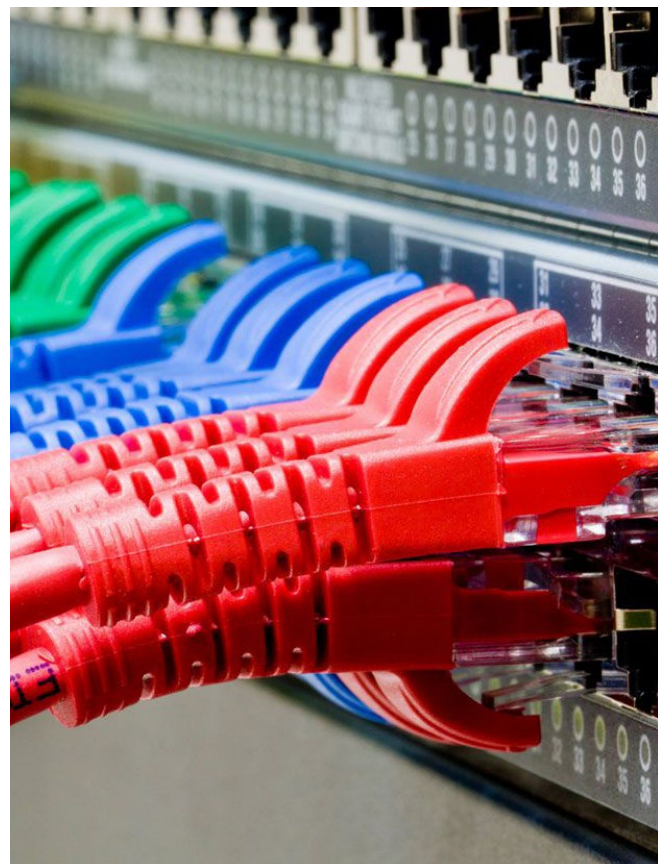
- Focus: Innovations and regulatory shifts in the mobile money and digital payments sector.
- Objective: Foster collaboration to improve user experience and financial inclusion.

6. November 26, 2024 – 2023 Industry Transparency Initiative Report

- Focus: Highlights of the Chamber's transparency report on industry trends and compliance.
- Objective: Reinforce the Chamber's commitment to openness and accountability.

7. December 17, 2024 – Protecting Your Money from Fraudsters: 6 Critical Tips

- Focus: Consumer safety in the face of growing mobile money fraud.
- Objective: Offer practical guidance to help users secure their funds and personal information.



*Inside
Perspectives: Voices
of Our Workforce*

Reforming Ghana's Legal Framework: Global Lessons for Inclusive, Evidence-Based Law Reform

Ing. Dr. Kenneth Ashigbey

Ghana stands at a crossroads. As a nation committed to democracy and development, its legal system must evolve to meet contemporary challenges—from digital innovation to climate change. Yet, the current approach to law reform, dominated by ministries and regulators acting in silos, has led to fragmented, inconsistent, and often ineffective laws.

There are situations where even within a particular Ministry, the agencies and regulators carry out law reforms that are not aligned and sometimes are paradoxically opposed. The example of the National Road Authority Act, that is not aligned with the Local Government Act, additionally there is the situation of laws that are repealed as fast as they are passed. There was very little stakeholder engagement and there has been a clamour for its repeal immediately it was passed and might be revoked this year. To build a legal framework that serves justice, equity, and progress, Ghana must learn from global successes—and failures—in law reform. By examining models in Canada, the UK, Australia, South Africa, and New Zealand, as well as cautionary tales from Nigeria, Zimbabwe, and Venezuela, Ghana can chart a path toward dynamic, inclusive, and transparent legal evolution.

The Original mandate of the Ghana Law Reform Commission

Mr. Godfred Yeboah Dame, the former Attorney General and Minister for Justice of Ghana, emphasised the crucial role of the Ghana Law Reform Commission in promoting law reform in Ghana. The Commission, as mandated by section 4 of Act 822, is tasked with preparing and submitting proposals for the examination of various aspects of the law, making practical recommendations for the development, simplification, and modernisation of the law, and gathering information on the legal systems of other countries that may facilitate the process of law reform in Ghana.



It is evident that the path of law reform in Ghana has not unfolded as initially envisioned. Most of the reform has been driven by the Ministries and their agencies, in collaboration with the Drafting Unit of the AG's department. However, this approach does not align with the original intent behind establishing the Law Reform Commission.

Mr Odame rightly believed that, with proper support, the Law Reform Commission has the potential to significantly contribute to the socio-economic transformation of our Republic. The key question then becomes the extent to which the Commission has been adequately resourced and empowered to lead law reform in Ghana.

The Problem: Ghana's Fragmented Reform Process

Ghana's legal system is plagued by ad hoc amendments driven by political expediency or bureaucratic inertia. Ministries and regulators frequently revise laws without a unifying national policy, leading to contradictions, duplication, and gaps. For instance, environmental regulations clash with mining laws. The LI2462, Environmental Protection (Mining in Forest Reserves) Regulations, 2022 is example. While outdated property statutes hinder urban development. Compounding this is the neglect of the Ghana Law Reform Commission (GLRC), which remains underfunded, understaffed, and side-lined despite its constitutional mandate. This disarray undermines public trust and stifles socio-economic progress.

Global Success Stories: Independent Commissions and Participatory Processes

1. Canada: Evidence-Based Reforms and Public Trust

In 2023, following a 17-year hiatus, the Law Commission of Canada (“LCC”) re-joined independent law reform agencies in underscoring the value of research and reflection on law’s roles in shaping human communities and supporting complex identities, connections, and interactions. LCC, epitomizes evidence-driven, inclusive reform. Its 2022 review of privacy laws incorporated global benchmarks (e.g., EU’s GDPR) while tailoring solutions to Canadian values. Non-partisan in nature and distinct from advocacy groups, the Law Commission of Canada offers leadership and guidance on the responsible and responsive evolution of law in the lives of people across Canada. This is something Ghana should also do, we then to copy laws from other jurisdiction without properly situation them within the Ghanaian context. The commission engaged over 10,000 citizens through town halls and digital platforms, ensuring reforms balanced innovation with accountability. Crucially, its independence from political cycles allows it to prioritize long-term societal needs over short-term agendas.

Lesson for Ghana: Make the Ghana Law Reform Commission a truly a non-partisan commission with statutory independence, empowered to conduct nationwide consultations and integrate global standards.

2. United Kingdom: Transparency and Judicial Collaboration

The UK Law Commission is an independent organisation, created in 1965 to keep the law of England and Wales under review and recommend reform where needed. The Law Commission’s 23rd September 2020 consultation paper on reform of hate crime laws exemplifies rigorous process . After analyzing 2,500 judicial decisions and consulting victims’ groups, academics, and police, it proposed clearer definitions and sentencing guidelines. Each recommendation was accompanied by a published rationale, ensuring transparency.

The commission’s collaboration with judges ensures statutes align with evolving case law, reducing courtroom confusion.

Lesson for Ghana: Mandate systematic documentation of reforms, including judicial input, to enhance clarity and consistency. It is important that this done so that in future people are clear about the reason for every change that is made. This is especially so for our situation where after every change in government we make drastic changes including even civil servants and other technocrats.

3. Australia: Dynamic Adaptation and Academic

Partnerships

Australia’s Law Reform Commission (ALRC) has driven transformative changes, such as its 2023 digital privacy reforms. By partnering with universities and tech firms, the ALRC addressed AI governance and data rights, balancing innovation with ethical safeguards. Some of the reforms included

- **Enhanced Regulatory Powers:** It added new tiers of penalties for violations and increased pertinent agencies' enforcement and investigative capabilities.

- **Automated Decision Transparency:**

Businesses that use automated decision-making (ADM) systems must now include information about this in their privacy policies and be open about the kinds of personal data they use and their choices.

- **Cybersecurity measures** were also incorporated into the reforms to improve data protection against breaches.

- Additionally, it changed the **Code-Making Powers**, which led to the Children's Online Privacy Code, which improved online safety for children.

- The reforms facilitate **cross-border information** sharing for organisations by streamlining international data transfers.

- A new **tort cause of action** for major privacy invasions was also introduced, giving people a legal way to file a lawsuit for serious privacy violations.

Its 2010 family law reforms, which reduced court backlogs by 40%, emerged from decade-long research and stakeholder dialogues.

On 23 January 2024, the Australian Law Reform Commission received Terms of Reference to undertake an inquiry into justice responses to sexual violence in Australia. The Commission engaged in over 126 consultations, and in accordance with the Australian Law Reform Commission Act 1996 (Cth), it presented the Final Report (ALRC Report 143, 2025) in January 2025 .

Lesson for Ghana: Leverage academia and industry expertise to address emerging issues like cybersecurity, digitization and environment and natural resource law. The current intention of the Ministry of Communication, Digital Transformation and Innovation is a good initiative,



it should learn from these benchmarks. Based on ALRC Report 143, Ghana cannot use time constraints as an excuse once we commit resources to it

4. South Africa: Post-Apartheid Participatory Justice

Post-1994, South Africa rebuilt its legal system through unprecedented public engagement.

Unlike the other law reform commissions, which are independent of government, the South African Law Reform Commission (SALRC) works with the Minister of Justice and Constitutional Development. It is dedicated to modernising and reforming the law. It conducts comprehensive research across all branches of the law, leading to recommendations that pave the way for a more progressive and effective legal system.

The SALRC held grassroots consultations to draft the 1996 Constitution, integrating Indigenous customs and human rights principles. This participatory approach fostered national unity and legitimacy, turning laws into tools of reconciliation.

Lesson for Ghana: Involve marginalized groups (e.g., women, rural communities) to ensure laws reflect Ghana's diverse realities. Another critical segment that are mostly left in such engagement is customers. So it was refreshing to have the Minister of Communication, Digital Technology and Innovation involve the NUGS (Students) and Content Producers in the discussion on the policy on affordability of data.

5. New Zealand: Indigenous Rights and Cultural Sensitivity

New Zealand's Law Commission has pioneered reforms recognizing Māori customary law. The 2017 Te Awa Tupua Act granted legal personhood to the Whanganui River, blending Western jurisprudence with Māori cosmology. This required years of dialogue with Indigenous leaders, demonstrating how legal systems can honour tradition while embracing modernity.

Lesson for Ghana: Incorporate traditional governance structures (e.g., chieftaincy) into statutory frameworks to enhance cultural relevance.

Cautionary Tales: The Cost of Politicized, Ad Hoc Reforms

• **Nigeria: Underfunded Commissions and Legislative Chaos**

Nigeria's Law Reform Commission (NLC) like its Ghanaian counterpart suffers from chronic underfunding and political interference. In 2018, its proposal to modernize property laws was ignored in favour of a ministry-drafted bill favouring elite interests.

The result? A flawed Land Use Act exacerbating tenure insecurity and farmer-herder conflicts. Without independence or public trust, the NLC remains ineffective. Lesson for Ghana: Fund and shield the GLRC from political manipulation to prevent elite capture of reforms.

• Zimbabwe: Top-Down Edicts and Eroded Legitimacy

Zimbabwe's 2023 "Patriotic Act," drafted unilaterally by the executive, criminalizes dissent under the guise of nationalism. Without stakeholder input or judicial review, the law has been weaponized to silence opposition, eroding public trust and attracting international sanctions.

Lesson for Ghana: Ghana should move away from the opaque, executive-driven reforms that prioritize control over justice, which has been our stock in trade as a country.

• Venezuela: Laws as Tools of Authoritarianism

Venezuela's 2020 Anti-Blockade Law, enacted without legislative debate, grants the president unchecked power to bypass Parliament. Such reforms, devoid of dialogue or documentation, have entrenched autocracy and economic collapse.

Lesson for Ghana: Transparent processes are non-negotiable for democratic legitimacy.

A Blueprint for Ghana: Synthesizing Global Lessons

To transform its legal system, Ghana must adopt the following measures:

• **Legislate an Independent, Funded GLRC:** In this constitutional review process Ghana should grant the GLRC statutory independence, secure funding, and authority to review all ministry-proposed reforms. They should also be mandated to propose reforms. They should be mandated to collaborate with judges, academics, and civil society (e.g., South Africa's participatory model).

• **All Law Reforms should be predicated on Policy:** We should have an unambiguous policy on which law reforms

should be based. There should be overarching national policies, not just ministerial policies, that would allow alignment and avoid policy conflicts. Additionally, there should be clarity about what problems revision proposes to solve or what solutions these reforms should result in. Without a clear policy that is publicly articulated and published, there should be no policy reforms.

- **Adopt a National Policy Framework :** Align reforms with Ghana's long-term development goals, as seen in Canada's policy coherence.

- **Document and Benchmark Rigorously:** Publish impact assessments and comparative analyses (e.g., UK-style consultation papers) for every reform.

- **Integrate Traditional and Modern Systems:** Recognize customary law in statutory frameworks, following New Zealand's bicultural approach.

- **Leverage Digital Platforms for Inclusion:** Use apps and social media to engage youth and rural communities, mirroring Australia's tech-savvy consultations. We should also deplore other traditional methods to include the rural community in this engagement.

Conclusion: Reclaiming the Democratic Imperative of Law Reform

Changes must be made to Ghana's legal system right away. We cannot keep making the same mistakes that Zimbabwe and Nigeria did. Ghana can create laws that empower, unite, and endure by taking inspiration from South Africa's inclusivity, Canada's evidence-based rigour, and New Zealand's cultural sensitivity—all while avoiding the traps of authoritarianism.

We must make certain that these laws are based on well-defined and consistent national policies. The policies must be based on empirical evidence and research. We need to be inclusive in our stakeholder engagement including academia, judicial, private sector, customers among others. To guarantee that reforms benefit the majority, not a select few, stakeholders must work together, citizens must demand accountability, and Parliament and the constitutional review process must immediately revive the GLRC.

A just society is built on the foundation of law reform, which is not a bureaucratic endeavour. Let Ghana use both its own and borrowed wisdom to meet this challenge.

The author is an IT law graduate and a perpetual student of corporate governance. Views expressed are personal.



Bridging the Divide – Closing the Gender Gap in Ghana’s Telecom Industry

Louis Bobbie Osei

The buzz around Ghana’s digital economy is loud and exciting. From e-commerce platforms to AI-powered services, the telecom sector is at the heart of this transformation. But amid the innovation and rapid growth, there’s a persistent gap that must be addressed—the gender gap in science, technology, engineering, and mathematics (STEM), particularly within telecommunications.

While women make up more than half of Ghana’s population, they represent just 27.6% of the workforce in information and communication technology (ICT), according to the Ghana Statistical Service. And as one climbs the corporate and technical ladder, the figures shrink further. This mirrors global patterns. The United Nations reports that only 30% of STEM researchers worldwide are women. In sub-Saharan Africa, only 18% of ICT specialists are women, according to the International Telecommunication Union (ITU).

Why Closing the Gender Gap in STEM Matters

This is not just a women’s issue—it’s an economic imperative. McKinsey Global Institute estimates that narrowing the gender gap in work could add \$12 trillion to global GDP by 2025. In tech, gender-diverse teams are more innovative, solve problems faster, and deliver higher financial returns.

In a sector evolving rapidly with AI, 5G, and fintech integration, the lack of female participation limits Ghana’s competitive potential. “The tech space is where everything is happening—AI, data, innovation,” says Priscilla Abban, HR Head at Spectrum Fibre. “If young women want to build strong careers right out of school, this is where they must be.”

Barriers Girls Face in STEM—Local & Global

From primary school to boardroom, girls face systemic and cultural roadblocks:

- **Cultural Stereotypes:** The deep-rooted belief that tech is “for boys” starts early and influences course selection by JHS level.
- **Lack of Female Role Models:** Globally, fewer than one in five ICT professionals is a woman, according to ITU.
- **Limited Access to Resources:** In Ghana’s rural regions, girls are less likely to have internet access or digital devices at home.

- **Retention & Progression Gaps:** Even when women enter tech, many leave due to workplace bias, inflexible hours, and isolation.

“Many girls simply aren’t getting the encouragement to pursue tech careers early,” Abban explains. “It’s not a lack of interest—it’s a lack of exposure and structured support.”

UNESCO data backs this: Girls are less likely to enroll in ICT subjects and, when they do, more likely to drop out before completing.



What Telecom HR Leaders Are Saying Interviews with HR leaders at MTN Ghana and Spectrum Fibre show mixed progress: Are the Numbers Improving?

“Progress is happening,” says Abdallah Ibrahim, Acting Chief Resource Officer at MTN Ghana. “But we still see just three or four female applicants for every ten male candidates in senior technical roles. That gap must close.” MTN Ghana has raised female representation from 38% to 43% in recent years and is targeting 50%. Yet field engineering, technical operations, and network infrastructure remain male-dominated.

What’s Holding Women Back?

“The talent pipeline is the real challenge,” says Ibrahim. “By the time we’re hiring, many girls have already been discouraged or excluded from STEM education.”

This aligns with GSMA’s Mobile Gender Gap Report, which found that women in low- and middle-income countries are 7% less likely to own a mobile phone and 16% less likely to use mobile internet—exacerbating the digital skills gap.

“We don’t see a lot of women applying for technical roles,” adds Abban. “Not because they can’t do them, but because they were filtered out by social expectations much earlier.”

What's Working?

Both MTN and Spectrum Fibre (as well as others in the industry) are investing in internships and mentorship programs. MTN's graduate scheme, in particular, is helping young women break into analytics and digital product roles. "Internships have been our game changer," says Ibrahim. "They help women transition from education to employment—and many go on to thrive in our graduate training program."

Even more boldly, MTN has built gender performance metrics into manager evaluations. "We don't just talk gender balance—we embed it into our incentive structure," Ibrahim adds.

The Personal Stakes

"If I don't help create a world where my three daughters can be recognised for their talent," Ibrahim says, "then I would have failed as a parent—and as an HR leader."

What Ghana Can Learn from Global Examples

Countries and corporations worldwide are experimenting—and succeeding—in closing the gender divide:

- **Girls Who Code (USA):** Reached over 500,000 girls across 50 states with after-school and summer programs.
- **Canada:** Offers tax breaks for companies that meet diversity hiring targets in tech.
- **Singapore:** Community Innovation Hubs boosted female cybersecurity participation by 40%.
- **Ericsson, Vodafone UK & Verizon:** Mandate gender-balanced hiring panels and conduct unconscious bias training.

According to the GSMA Connected Women initiative, increasing the number of women in mobile internet use alone could deliver \$700 billion in GDP growth over five years.

The Road Ahead for Ghana

Ghana's telecom industry sits at a tipping point. With the right mix of policy, corporate commitment, education reform, and grassroots programs, we can lead the continent in inclusive digital development.

What Needs to Happen:

- Early STEM exposure in basic and secondary schools
- Scholarships and bootcamps for girls interested in coding and engineering
- University partnerships with telecom companies to ensure industry-relevant curriculum
- Flexible work policies and support systems to help women stay and thrive

- Visibility of women leaders in telecoms to inspire and guide the next generation

"Believe in your value. Don't be discouraged by stereotypes—build your skills and show up ready."

— Abdallah Ibrahim, Acting Chief Resource Officer, MTN Ghana

Final Word

Imagine a Ghana where girls in Koforidua, Tamale, and Dansoman dream of becoming coders, network engineers, and tech entrepreneurs—and actually get there. Where telecom boardrooms reflect the diversity of the classrooms. Where the next big breakthrough in Africa's digital space comes from a young woman who once heard, "STEM isn't for girls."

That future isn't far-fetched—it's possible.

But only if we act—decisively and inclusively—today. This is something that the Ghana Chamber of Telecommunications and the Digital Chamber of Ghana, have been committed to and will be committed to in the future.



Protecting Telecom Fibre: A Catalyst for National Development and Network Resilience



David Aryeetey

In my role as the officer in charge of right-of-way coordination at the Ghana Chamber of Telecommunications, I've witnessed firsthand the critical importance of safeguarding our nation's fibre optic infrastructure. These fibre networks are the backbone of our telecommunications system, enabling seamless communication, fostering economic growth, and driving national development. However, the escalating incidents of fibre cuts present a formidable challenge to these objectives.

The Alarming Rise of Fibre Cuts

For the past year 2024, the industry recorded 5,600 fibre cuts, with a total cost of damage estimated at \$9.2 million—or over GHS 129 million. This translates into an average cost of GHS 23,000 per cut, and a total restoration time of 422.54 days—over a year lost in cumulative productivity.

These disruptions cost telecom companies significantly, stall business operations, disrupt banking services, impede emergency communications, and affect education delivery across the country. This underscores the urgency of our continued advocacy for better infrastructure protection and coordinated roadworks. These funds, which could have been invested in expanding and enhancing services, were instead diverted to address preventable damages.

The primary culprits behind these cuts include road construction (20.68%), theft and vandalism (13.98%), private developer activities (13.4%), and drainage construction (9.51%). Such disruptions not only degrade service quality—leading to call drops, poor voice signals, and slow internet speeds—but also erode consumer confidence and impede our nation's digital progress.

Stakeholder Commitments to Fibre Protection

Recognizing the gravity of this issue, key stakeholders have pledged their support to mitigate fibre cuts.

The Ghana Chamber of Telecommunications launched the "Save Our Fibre" campaign in October 2024, aiming to raise public awareness about the importance of preserving our fibre infrastructure. This initiative seeks to educate stakeholders on the vital role of fibre optics in our telecommunications network and the broader digital transformation agenda.

Additionally, the Chamber has been actively engaging with the Minister of Roads and Highways, road agencies, contractors, utility companies, and other key stakeholders involved in major construction and excavation projects. These engagements, including participation in the National Engineering Coordinating Team meetings, aim to foster better collaboration in protecting telecom infrastructure during construction and utility activities.

Furthermore, the Chamber has proposed that its members consider taking legal action against uncooperative individuals and entities responsible for recurrent fibre cuts, ensuring they are held accountable according to the law. The support of the Police and Judiciary is also being sought to prosecute those responsible for these damages.

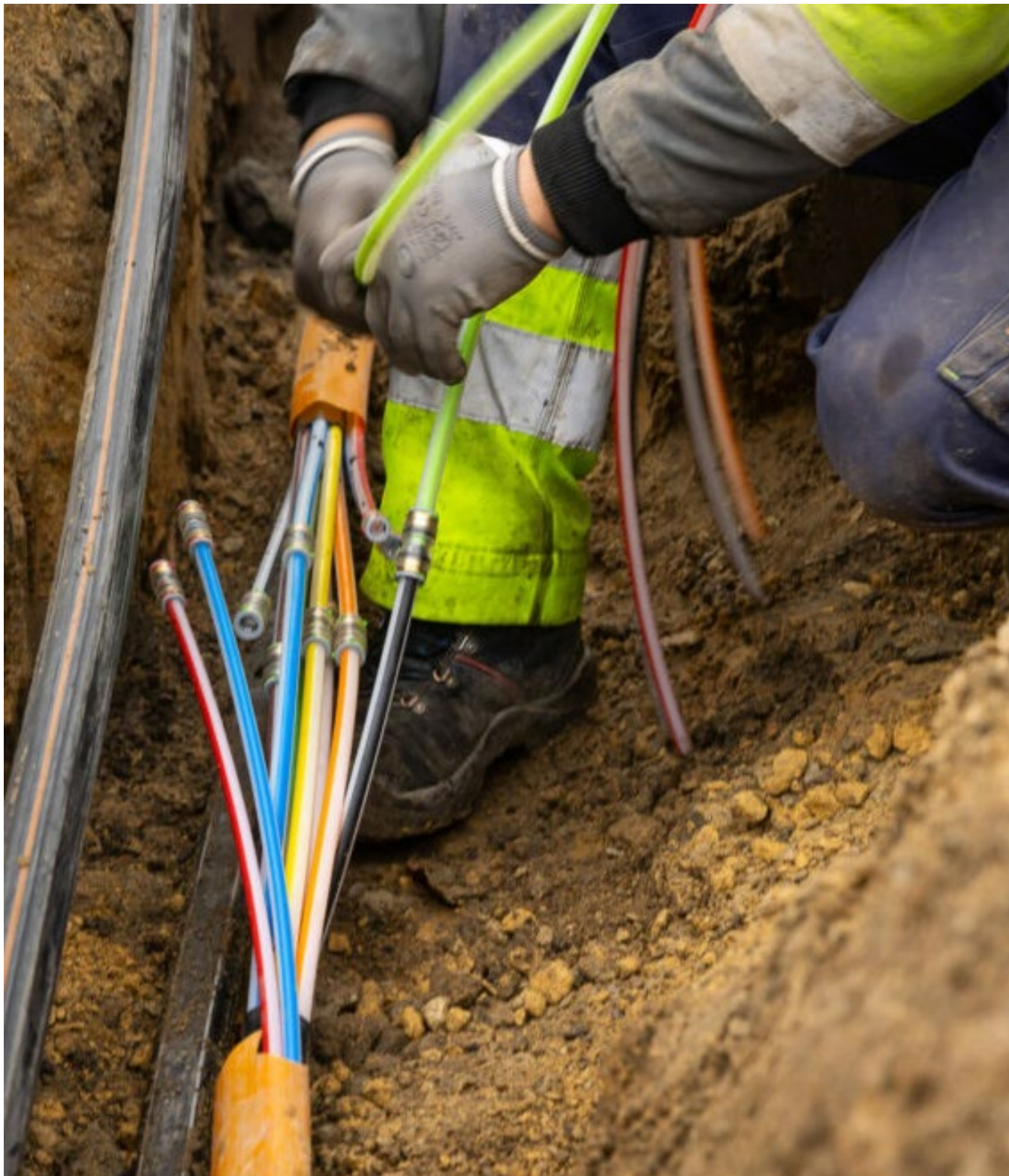
The Imperative for Collaborative Efforts

Addressing the menace of fibre cuts requires a concerted effort from all stakeholders involved in right-of-way activities. This includes government agencies, utility companies, construction firms, and local communities. Enhanced coordination and communication among these entities are vital to ensure that infrastructure projects do not inadvertently compromise telecom assets.

Implementing stringent regulations and enforcing penalties for negligent or willful damage to fibre networks can serve as a deterrent. Moreover, integrating fibre protection protocols into the planning and execution phases of construction projects can significantly reduce the incidence of cuts.

Conclusion

Protecting our nation's fibre optic infrastructure is not merely a technical necessity but a strategic imperative for national development and network resilience. As we advance towards a more connected and digital future, safeguarding these critical assets ensures that Ghana remains at the forefront of telecommunications excellence. Through collaborative efforts, stringent enforcement, and public awareness, we can mitigate the challenges posed by fibre cuts and pave the way for a robust and resilient network infrastructure.





Financial Statements

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR YEAR ENDED 31 DECEMBER, 2024
CORPORATE INFORMATION

BOARD OF DIRECTORS

Patricia Obo-Nai - Chairperson
Stephen Blewett - Member
Kenneth Ashigbey - Member

GOVERNING COUNCIL

Patricia Obo-Nai -Chairperson
Stephen Blewett - Member
Angelo Govina - Member
Ashutosh Singh- Member
Estelle Akofio-Sowah- Member
Jonathan Lamptey- Member
Tommy Liang - Member
Richard Arthur- Member
Leo Skarlatos - Member
Kenneth Ashigbey - Member

CORPORATE SECRETARY

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Adjacent Lizzy Sport Complex
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Cantonment - Accra

REGISTERED OFFICE

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Accra - Greater Accra
P.O. Box 4681
Cantonment - Accra

AUDITORS

Gem Partners
Chartered Accountants
P. O. Box TU 97
Accra. 336 Troas Street, Osu
(Annex D7 Weija)
Accra - Ghana

BANKERS

Stanbic Bank Ghana Limited
Fidelity Bank Ghana Limited
EDC Investment Limited
GCB Bank PLC



GHANA CHAMBER OF TELECOMMUNICATIONS-LBG
ANNUAL REPORT AND FINANCIAL STATEMENTS FOR YEAR ENDED 31
DECEMBER, 2024
DIRECTORS' REPORT

The Governing Council of Ghana Chamber of Telecommunications have the pleasure in submitting their annual report together with the audited financial statements of “the Chamber” for year-ended 31 December 2024.

Statement of Directors Responsibilities

The Directors are responsible for the preparation of financial statements for each financial year which give a true and fair view of the state of affairs of the chamber at the end of the financial year and of the profit or loss of the Chamber for the year. In preparing these financial statements, the Directors are required to:

- Select suitable Accounting Policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the Financial Statements; and
- Ensure that the Financial Statements are prepared on a going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Directors are responsible for ensuring that the Chamber keeps proper accounting records which disclose with reasonable accuracy the financial position of the Chamber, and which enable them to ensure that the financial statements comply with International Financial Reporting Standards for Small and Medium- sized Entities (IFRS for SMEs). They are responsible for taking such steps as are reasonably open to them to safeguard the assets of the company, and to prevent and detect fraud and other irregularities.

The above statement should be read in conjunction with the statement of the auditor’s responsibilities on page 5.

Financial report

The results of the year as set out in the Statement of Comprehensive Income as at 31 December 2024 on page 8 shows the Accumulated Fund balance of GH¢ 1,403,132 summarized as follows:

	2024	2023
	GH¢	GH¢
Balance as at January 1	1,904,554	1,819,990
Surplus/(Loss) for the year	(501,422)	84,564
Balance as at December 31	<u>1,403,132</u>	<u>1,904,554</u>

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR YEAR ENDED 31

DECEMBER, 2024

DIRECTORS' REPORT (CONTINUED)

Principal Activities of the Chamber

The principal activities of the Chamber have not changed during the year under review and are in line with what is prescribed in the Chamber's profile. The principal activities are summarized as follows:

- **To provide expert knowledge and position papers and or research on matters relating to the telecommunication industry in Ghana to guide and influence regulation, legislation and policy formulation telecommunication industry.**
- **To promote the telecommunications sector in Ghana and in particular the common interest of its members.**
- **To provide the platform for the discussion of matters of common interest of the industry.**

Corporate Social Investments

As part of our commitment to being a responsible corporate citizen and contributing positively to society, the Ghana Chamber of Telecommunications increased its Corporate Social Responsibilities (CSR) effort in 2024. At the heart of our corporate values and Environmental, Social and Governance (ESG) strategy lies in the belief that business have a vital role to play in creating a sustainable and inclusive future for all. Throughout the past year, the Chamber has endeavoured to make a meaningful contribution to various social causes and initiatives that aim to uplift communities, empower individuals, and foster a more equitable and prosperous society.

The detailed CSR initiatives undertaken are as follows:

- **Coding Caravan** - In celebration of the 2024 International Girls-In-ICT Day, a special event was held at Dansoman in Ablekuma West, training 200 female students and 30 teachers from 14 schools in Scratch, 3D design, and IoT. In Dodowa (Shai Osudoku District), 200 students from 21 schools and 50 teachers from 50 schools received similar training through a collaboration between the Ghana Chamber of Telecommunications and the Institute of ICT Professionals Ghana. Meanwhile, in Sogakope (South Tongu District), a June 28 event sponsored by CSquared trained 236 pupils and 50 teachers in Scratch, Tinkertoys-based 3D design, and IoT using Arduino kits to build traffic-light systems- **GHC¢ 114,831.**
- During the National Cyber Security Awareness Month (NACSAM) in October 2024, the Ghana Chamber of Telecommunications, the EMIs Chamber of Ghana, and the Cyber Security Authority conducted sensitization engagements at Labone Senior High, the National Mosque of Ghana, and the Holy Spirit Cathedral in Accra. These sessions emphasized the importance of responsible information handling both online and offline, educating over 3,000 students and worshippers on the dangers of misinformation and disinformation- **GHC¢ 5,365.**



- The 2024 Industry Market Storm held in Nkawkaw aimed to raise awareness and promote the telecommunications industry through community engagement and education. The event addressed key issues such as tower safety myths, fraud, fiber cuts, and equipment theft, while also showcasing new products and services from companies like MTN, Telecel, AT, Zeepay, and others. Supported by the EPA and RPI, the outreach fostered customer engagement, strengthened brand loyalty, and highlighted the industry's commitment to innovation and public education- **GHC 81,416.**

Directors

The names of the directors who held office during the year are: Patricia Obo-Nai-Chairperson, Stephen Blewett and Kenneth Ashigbey. The capacity of the directors are built through the companies they represent. The directors have the required skills and competencies to undertake their duties.

Auditors

Gem Partners have indicated their willingness to continue in office as auditors of the Chamber and in accordance with Section 139(5) of the Companies Act, 2019 (Act 992) they so continue.

Approved on behalf of the Directors by:

Signature: 

Name: **Patricia Obo-Nai**

Date: **31st May 2025**

Director

Signature: 

Name: **Kenneth Ashigbey**

Date: **31st May 2025**

Director

Opinion

We have audited the financial statements of Ghana Chamber of Telecommunication LBG which comprise the Statement of Financial Position as at 31 December, 2024, and the Statement of Income and Expenditure, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory notes as set out on pages 7 to 16.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the company as at 31 December, 2024 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS) as applicable to SMEs and in a manner required by the Companies Act 2019 (Act 992).

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report.

We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of the Board of Directors for the Financial Statements

The Board of Directors are responsible for the preparation of the financial statements in accordance with IFRS and in the manner required by the Companies Act 2019 (Act 992) and for such internal control as the Board of Directors determines are necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so. The Board of Directors are responsible for overseeing the Company's financial reporting process.

Auditors' responsibility

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also;

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other legal and regulatory requirements

The Companies Act, 2019 (Act 992) requires that in carrying out our audit work we consider and report on the following matters. We confirm that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
- in our opinion proper accounting records have been kept by the company, so far as appears from our examination of those records; and
- the statement of financial position and statement of comprehensive income of the company are in agreement with the books of accounting records

The engagement Partner on the audit resulting in this independent auditors' report is

GEM PARTNERS
.....

Erasmus Akuffo-Badoo

ICAG/P/2025/1305

Gem Partners

Chartered Accountants

ICAG/F/2025/216

Accra - Ghana

.....**31st May**....., 2025

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

STATEMENT OF FINANCIAL POSITION

AS AT 31 ST DECEMBER 2024

Assets		2024	2023
Non current assets	Note	GHC	GHC
Property, Plant & Equipment	10	963,996	144,059
Investment	12	<u>304,497</u>	<u>329,573</u>
		<u>1,268,493</u>	<u>473,632</u>
Current asset			
Cash & Cash Equivalent	11	464,985	564,970
Accounts receivables and prepayments	13	<u>1,546,443</u>	<u>1,673,381</u>
Total current assets		2,011,428	2,238,351
Total assets		<u>3,279,921</u>	<u>2,711,983</u>
Members' funds & liabilities			
Accumulated fund		1,403,132	1,904,554
Non-Current Liabilities			
Medium Term Loan	15	814,178	-
Current liabilities			
Accounts payables & accruals	14	<u>1,062,611</u>	<u>807,429</u>
Total members' funds & liabilities		<u>3,279,921</u>	<u>2,711,983</u>

The financial statements on pages 7 to 16 were approved by the Directors on.....2025 and signed on its behalf by

Signature: *Patricia Obo-Nai*

Name: **Patricia Obo-Nai**

Date: **31st May 2025**

Signature: *Kenneth Ashigbey*

Name: **Kenneth Ashigbey**

Date: **31st May 2025**

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

STATEMENT OF COMPREHENSIVE INCOME
YEAR ENDED 31 ST DECEMBER 2024

REVENUE		2024	2023
	NOTE	GHC	GHC
Subscriptions & entrance fees	3	3,970,301	3,531,839
Other income	4	<u>357,663</u>	<u>710,511</u>
		<u>4,327,964</u>	<u>4,242,350</u>
Less: Expenditure			
Employee costs	5	(1,838,369)	(1,655,074)
Travel, transport & accommodation	6	(383,762)	(357,621)
Repairs & maintenance	7	(126,141)	(81,776)
Professional consultancy & services	8	(183,381)	(183,718)
Administrative & general expenses	9	(1,789,857)	(1,795,743)
Finance Cost	16	(213,415)	-
Depreciation	10	(294,461)	(83,854)
		<u>(4,829,386)</u>	<u>(4,157,786)</u>
(Deficit)/Surplus for the year		<u>(501,422)</u>	<u>84,564</u>
Other comprehensive income		-	-
Total comprehensive income		<u>(501,422)</u>	<u>84,564</u>

Statement of changes in Members' accumulated fund

For the year ended December 31, 2024

Balance as at January 1	1,904,554	1,819,990
(Deficit)/Surplus for the year	<u>(501,422)</u>	<u>84,564</u>
Balance as at December 31	<u>1,403,132</u>	<u>1,904,554</u>

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

STATEMENT OF CASH FLOW

YEAR ENDED 31 ST DECEMBER 2024

Statement of cash flows

	2024	2023
	GHC	GHC
Cash flow from Operating Activities		
(Deficit)/Surplus for the year	(501,422)	84,564
<i>Adjustment for:</i>		
Depreciation	294,461	83,854
Impairment loss	-	88,348
Cash flow from operating activities before changes in working capital	(206,961)	256,766
Changes in working capital		
(Increase) in trade & other receivables	126,939	(452,212)
Increase/ (decrease) in trade & other payables	<u>255,183</u>	<u>(412,634)</u>
	382,122	(864,846)
Net cash Inflows/(Outflow) from Operating Activities	<u>175,161</u>	<u>(608,080)</u>
Cash flow from Investing Activities		
Purchase of non-current assets	(1,114,400)	(42,052)
Disposal of fixed deposit	25,076	-
Net Cash Outflow from Investing Activities	<u>(1,089,324)</u>	<u>(42,052)</u>
Financing Activity		
Loan	814,178	-
Increase/ (Decrease) in cash & cash equivalents	(99,987)	(650,132)
Cash & cash equivalent at beginning of year	<u>564,970</u>	<u>1,215,102</u>
Cash& Cash Equivalent at End of Year	<u>464,985</u>	<u>564,970</u>
Reconciled as follows:		
Cash and Bank Balances	<u>464,985</u>	<u>564,970</u>

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

NOTE FORMING PART OF THE FINANCIAL STATEMENTS

YEAR ENDED 31 ST DECEMBER 2024

1. Reporting entity

Ghana Chamber of Telecommunications LBG (The Chamber) is a private company limited by guarantee with registered number G076412016. The Chamber was formed by the initiative of mobile telecommunication operators in Ghana with the objective of promoting the common interests of its members by seeking to impact policy, legislation, and regulation and to promote the development of the telecommunications industry.

2. Summary of significant accounting policies

The principal accounting policies which have been consistently applied in the preparation of these financial statements are set out below:

2.1 Basis of preparation

The financial statements have been prepared in accordance with International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SMEs) as issued by the International Accounting Standards Board (IASB). Additional information required by the Companies Act, 2019 (Act 992) is included where applicable. The financial statements have been prepared on the historical cost basis.

2.2 Functional and presentation currency

The financial statements are presented in Ghana Cedis (GH¢), which is the Chamber's functional and presentational currency. All financial information presented in Ghana Cedis has been rounded to the nearest Cedi, except when otherwise indicated. Foreign currency transactions are translated into the functional currency using exchange rates prevailing at the dates of transactions. Foreign exchange gains and losses resulting from the settlement of such transactions are recognised in the statement of comprehensive income.

2.3 Use of judgments and estimates

The preparation of financial statements in conformity with IFRS for SMEs requires the management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from estimates. Estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimates are reviewed and in any future periods affected.

2.4 Impairment of non-financial assets

Impairment exists when the carrying amount value of an asset or a cash-generating unit exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use. The fair value less costs to sell calculation is based on available data from binding sales transactions, conducted at arm's length for similar assets or observable market prices less incremental costs for disposing of the asset. The value in use calculation is based on a discounted cash flow model.

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

NOTE FORMING PART OF THE FINANCIAL STATEMENTS

YEAR ENDED 31 ST DECEMBER 2024

2.5 Revenue recognition Reporting entity

a) Entrance fee & subscription

The Chamber recognises revenue when the consideration involved can be reliably measured, and it is probable that future economic benefit will flow into the Chamber. Entrance fee is paid once upon admission of a member and is recognised as income in the period in which they relate. Subscriptions are paid annually by members and are recognised as income when amounts have been determined and fixed by both parties (the Chamber and Members) and invoices issued to members.

b) Other income

The Chamber recognises as income other contributions by members upon the dispatch of invoices for the shared costs that have been agreed on equal basis or otherwise. Again, interest on investment in short and long term financial securities, sponsorship from non-members, and gains on disposal of non-current assets are recognised as other income.

2.6 Property, plant, and equipment

The Chamber recognises an item of property, plant, and equipment as an asset when it is probable that future economic benefits will flow to it and the cost can be reliably measured. Property, plant, and equipment are stated at cost less accumulated depreciation and any impairment in value. Depreciation is provided on the depreciable amount of each asset on a straight-line basis over the anticipated useful life of the asset. The depreciable amount related to each asset is determined as the difference between the cost and the residual value of the asset. The residual value is the estimated amount, net of disposal costs that the Chamber would currently obtain from the disposal of an asset in similar age and condition as expected at the end of the useful life of the asset. The current annual depreciation rates for each class of property, plant, and equipment are as follows:

Computer & accessories	33.33%
Motor Vehicle	20%
Furniture, fittings & equipment	25%

Costs associated with day-to-day servicing and maintenance of assets is expensed as incurred. Subsequent expenditure is capitalised if it is probable that future economic benefits associated with the item will flow to the Chamber. An item of property, plant, and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the item) is included in the statement of comprehensive income in the year the item is derecognized.

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

NOTE FORMING PART OF THE FINANCIAL STATEMENTS
YEAR ENDED 31 ST DECEMBER 2024

2.7 Trade and other receivables

Trade receivables are stated at amortised cost less impairment losses. Specific impairment losses are made for receivables of which recovery is doubtful. General allowances for doubtful debt are recorded for the remaining receivables taking into account past experiences. Other receivables are stated at their cost less impairment losses.

2.8 Trade payables

Trade payables are carried at payment or settlement amounts.

2.9 Cash and cash equivalents

Cash and cash equivalents are defined as cash in hand, demand deposits and short term highly liquid investments readily convertible to known amounts of cash and subject to an insignificant risk of changes in value. Cash in hand and at bank and short-term deposits which are held to maturity are carried at cost. For the purpose of the statement of cash flows, cash and cash equivalent consist of cash in hand, deposits at bank, and highly liquid investments.

2.10 Employee benefits

a) Defined contribution plans

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions to a separate entity and will have no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution pension plan is recognised as an expense in the income statement when they are due.

b) Short-term benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A provision is recognised for the amount expected to be paid under short-term cash bonus or profit-sharing plans if the Chamber has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

c) Provisions

A provision is recognised when the Chamber has a present legal or constructive obligation as a result of a past event, and it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made.

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

NOTE FORMING PART OF THE FINANCIAL STATEMENTS
YEAR ENDED 31 ST DECEMBER 2024

	2024	2023
	GHC	GHC
3. Revenue		
Subscription for the year	3,970,301	3,531,839
	3,970,301	3,531,839
4. Other Income		
Other contributions from members	35,000	115,000
MT4D Sponsorship	190,000	567,300
Insurance Claims	-	1,200
Training Fees on Fibre - Contractors & Subcontractors	101,000	-
Interest received from banks	31,663	27,011
	357,663	710,511
5. Employees' costs		
Salaries and wages	580,138	441,274
Directors' remuneration	1,125,791	932,783
End of year bonus	-	169,008
Medical insurance	73,650	71,373
Medical expenses	-	318
National services/attachment allowances	6,766	1,400
Fitness & health/medical screening	5,960	-
Contract staff	46,064	38,918
	1,838,369	1,655,074
6. Travelling, transport and accommodation		
Local travel	13,153	8,851
Foreign travel	256,461	239,834
Fuel for vehicles	114,148	108,936
	383,762	357,621
7. Repairs and maintenance		
Vehicle maintenance, road worthiness & Insurance	54,793	43,284
Computer expenses	38,198	9,537
General repairs	18,050	16,955
Fuel for generator	15,100	12,000
	126,141	81,776
8. Professional consultancy & services		
Accounting fees	97,397	97,402
Audit fees	26,400	26,400
Corporate secretarial services	59,584	59,916
	183,381	183,718

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

NOTE FORMING PART OF THE FINANCIAL STATEMENTS

YEAR ENDED 31 ST DECEMBER 2024

	2024	2023
	GHC	GHC
9. Administrative & general expenses		
Bank charges	9,115	6,255
Capacity building and seminars	11,308	13,633
Courier & postage	4,797	5,123
Electricity and water	57,058	18,432
Entertainment expenses	7,846	6,378
General expenses	78,803	28,237
Rent	624,169	456,678
Accounting software subscription	3,599	1,634
Advertising, promotions & publicity	27,513	14,846
Magazine, journal & newspapers	2,400	2,729
Printing & stationery	11,571	9,159
Telephone & internet expenses	13,006	17,857
Security expenses	70,885	44,025
Stakeholders & public relations	469,651	418,833
Cleaning & sanitation	11,969	10,313
Subscriptions/membership fees	36,262	27,940
Contributions/sponsorships	95,926	78,345
Legislation, monitoring, research & advocacy	80,195	80,134
Donations	4,100	2,900
COVID-19 expenses	19,887	13,556
MT4D	65,881	358,791
Licenses/business permit	2,500	2,500
Bad debt	-	14,290
Impairment on investment	-	88,348
World Consumer Right Day events/Market Storm	<u>81,416</u>	<u>74,807</u>
	<u>1,789,857</u>	<u>1,795,743</u>

GHANA CHAMBER OF TELECOMMUNICATIONS-LBG

NOTE FORMING PART OF THE FINANCIAL STATEMENTS

YEAR ENDED 31 ST DECEMBER 2024

10. Property, Plant & Equipment 2024

	Motor Vehicle	Computer & Accessories	Furniture & Fittings	Other Equipment	Total
Cost/Valuation	GHC	GHC	GHC	GHC	GHC
Balance at 1 Jan.	437,126	163,202	87,352	165,122	852,802
Additions	1,102,900	-	-	11,500	1,114,400
Balance at 31 Dec.	<u>1,540,026</u>	<u>163,202</u>	<u>87,352</u>	<u>176,622</u>	<u>1,967,202</u>
Accumulated Depreciation					
Balance at 1 Jan	364,082	145,578	78,154	120,931	708,745
Depreciation charge	257,102	10,645	2,235	24,479	294,461
Balance at 31 Dec	<u>621,184</u>	<u>156,223</u>	<u>80,389</u>	<u>145,410</u>	<u>1,003,206</u>
Carrying Amount					
At 31 Dec.2024	<u>918,842</u>	<u>6,979</u>	<u>6,963</u>	<u>31,212</u>	<u>963,996</u>
At 31 Dec.2023	<u>73,044</u>	<u>17,624</u>	<u>9,198</u>	<u>44,191</u>	<u>144,057</u>

10. Property, Plant & Equipment 2023

	Motor Vehicle	Computer & Accessories	Furniture & Fittings	Other Equipment	Total
Cost/Valuation	GHC	GHC	GHC	GHC	GHC
Balance at 1 Jan.	437,126	142,266	78,154	153,206	810,752
Additions		20,936	2,200	11,916	42,052
Balance at 31 Dec.	<u>437,126</u>	<u>163,202</u>	<u>87,354</u>	<u>165,122</u>	<u>852,804</u>
Accumulated Depreciation					
Balance at 1 Jan	327,115	129,787	75,918	92,071	624,891
Depreciation charge	36,967	15,791	2,236	28,860	83,854
Balance at 31 Dec	<u>364,082</u>	<u>145,578</u>	<u>78,154</u>	<u>120,931</u>	<u>708,745</u>
Carrying Amount					
At 31 Dec.2023	<u>73,044</u>	<u>17,624</u>	<u>9,200</u>	<u>44,191</u>	<u>144,059</u>
At 31 Dec.2022	<u>110,011</u>	<u>12,479</u>	<u>2,235</u>	<u>61,135</u>	<u>185,860</u>

TOTAL TAX REPORT

TAX-2021

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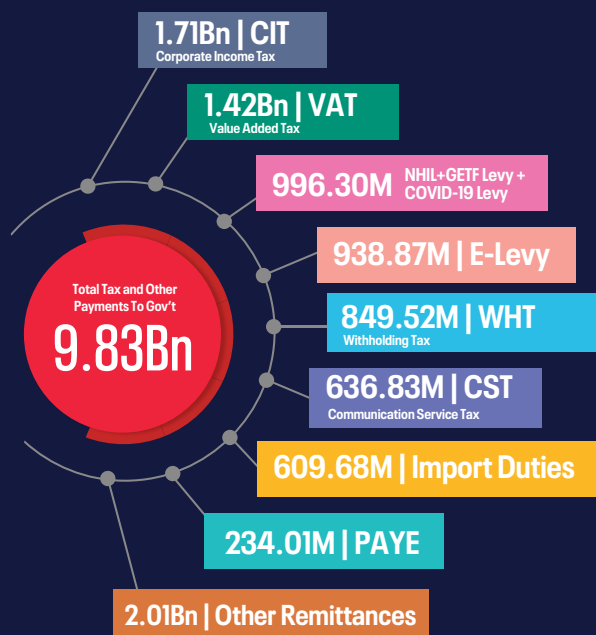
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MOBILE INDUSTRY TRANSPARENCY INITIATIVE 2023

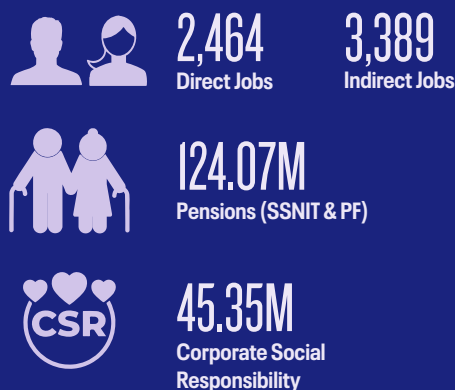


» TOTAL TAX CONTRIBUTION



Total taxes borne, collected and other remittances made to government and allied agencies resulted in total payments of **9.84 billion Ghana cedis**. This contribution forms approximately 7.38% of Ghana's 2023 total revenue less grants.

» PEOPLE CONTRIBUTION



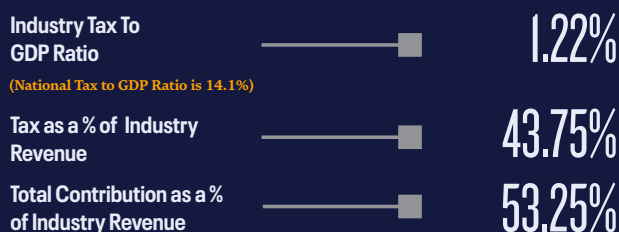
» CAPEX



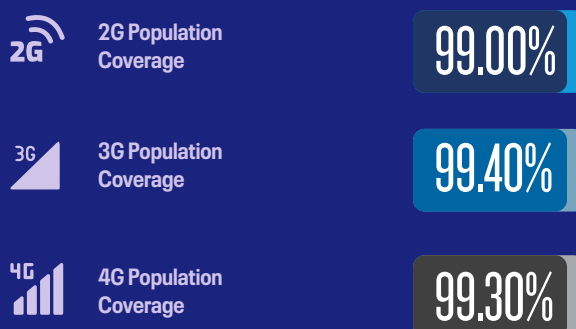
Source: Bank of Ghana, National Communications Authority, Ministry of Finance, GSMA Intelligence, Ghana Operator Data, Ghana Statistical Service, Ghana Revenue Authority

Email: info@telecomschamber.org
Phone: 0302 730 500 / 057 760 5485

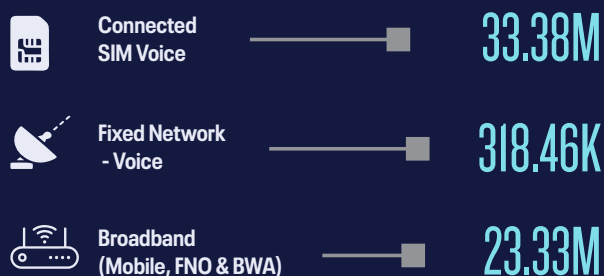
» CONTRIBUTION TO GDP & TAX



» COVERAGE



» CONNECTED SIM -DATA



Ghana's mobile sector enables about 35 million mobile connections, allowing the population to access the benefits of mobile communications. Mobile penetration impacts jobs, GDP, tax revenues, investments, productivity and socio-economic growth.

» MOBILE FINANCIAL SERVICES



Mobile money in Ghana significantly boosts financial inclusion by extending access to financial services for the unbanked, particularly MSMEs, fostering economic growth. This improved access to credit and payments facilitates increased productivity, wealth creation, and overall socio-economic development.



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**GHANA CHAMBER OF
TELECOMMUNICATIONS**
M-Powering People. SIMpacting Lives
LBG