The PwC Guide To Living In Ghana
About PwC Ghana

PricewaterhouseCoopers (Ghana) Limited is one of the largest professional services firms in Ghana and a member firm of PricewaterhouseCoopers International Limited, each member firm of which is a separate legal entity. PwC’s global network provides us with a broad resource base of in depth knowledge, methodologies and experience that we use to provide value for our clients.

PwC Ghana is located in Accra and Takoradi with a branch office in Sierra Leone. The firm has over 300 employees and ten resident Partners/Directors. We provide industry-focused audit and assurance, advisory and tax services to both the private and public sectors.

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Congratulations! You have made the move, welcome to Ghana.

At PwC we are committed to creating an inclusive workplace where everyone can succeed in achieving his or her personal and professional goals. An inclusive workplace enables us to embrace the diversity and richness of backgrounds and perspectives of our people, and to leverage their diverse talents to arrive at winning business solutions.

We can appreciate that moving to a new country such as Ghana can be quite daunting for people who have no idea about what the housing, transportation and social amenity conditions are. It is with this in mind, that we created The PwC Guide to Living in Ghana. The guide was put together using the personal experiences of PwC Ghana staff and also references source material from websites that cater to foreigners visiting Ghana. The PwC Guide to living in Ghana aims to provide guidance to visitors and expatriates moving to Ghana, dispel any myths and introduce readers to the many wonderful hidden gems that exist in the country.

Take a look inside this information filled guide developed to help you adjust to life in Ghana.

Once again on the behalf of all the Partners and staff of PwC Ghana we say Akwaaba (welcome)! We hope that you will find this guide useful.

Kind regards,

Ayesha Bedwei
PwC West Market Corporate Responsibility and Diversity and Inclusion Leader.
About Ghana

Ghana is located on the west coast of Africa. It is bounded on the north by Burkina Faso and on the west by La Cote D’Ivoire, on the east by Togo and on the south by the Gulf of Guinea (Atlantic Ocean). The capital of Ghana is Accra. Tema, the industrial city, which is adjunct to Accra, is on the Greenwich Meridian (zero line of longitude), making Ghana the closest landmark to the centre of the world.

Climate

Ghana has a tropical climate. The temperature is generally between 21-32c (70-90F). There are two rainy seasons, from March to July and from September to October, separated by a short cool dry season in August and a relatively long dry season in the south from mid-October to March. The north of Ghana, also with a tropical climate, is dry and falls partly within the Sahelian zone. Annual rainfall in the south of the country averages 2,030mm, but varies greatly throughout the country, with the heaviest rainfall in the south-western part of Ghana.

The People

There are 56 Ghanaian dialects, of which Akan, Dangbe, Ewe, Kasem, Gonja, Dagare, Ga, Dagbani and Nzema are the major languages. The official language of the country is English, but French and Hausa are two major foreign languages spoken in Ghana.

Ghana is a country very rich in culture. The “Culture, Customs and Etiquette” section of this guide provides detailed information.

Religion and Public Holidays

The 2010 Population Census indicates that Christianity, Islam and Traditional Religion are the major faiths practiced in Ghana.

Ghana’s constitution guarantees freedom of religion. As such Ghana observes both Christian and Muslim public holidays.

Visit www.officeholidays.com/countries/ghana for a full list of all the public holiday dates for the year.

Local Cuisine

Food in Ghana is distinguished by the variety of regional and tribal cultures throughout the country. Many of Ghana’s most popular foods are traditional dishes which reflect the country’s long history and agriculture.

In general, dishes share a common mix of staple carbohydrates such as rice, millet and maize, and are served with seasoned stews and sauces.

Despite the starchy staples, food is rarely bland in Ghana. Many dishes are spicy. Ghanaians love using spices such as cinnamon and hot red peppers. (Chilies and red peppers are the fifth most important agricultural product for Ghana’s farmers in terms of revenue.)

Local Ghanaian Cuisine include the following:

- Banku (fermented corn and cassava dough) and Tilapia
- Kenkey (fermented corn dough)
- Fufu (Pounded Cassava)
- Omo-tuo (Mashed rice rolled into balls)
- Jollof Rice (Rice cooked with tomatoes, spices, and sometimes meat boiled together)
- Waakye (Rice and beans)
Health Care, Hospitals and Clinics

Prior to visiting Ghana it is highly recommended that visitors receive the following immunisations:

- Yellow Fever
- Typhoid
- Malaria
- Hepatitis A and B
- Meningitis
- Polio

It is important to take extra care when eating and drinking in Ghana. Unclean food and drink can cause travellers and new residents in Ghana to become very unwell. The risk of falling ill can be reduced by sticking to safe food and water habits.

Make sure to only eat:
- Food that is cooked and served hot
- Eggs that are hard boiled
- Fruits and vegetables that have been washed in clean water and have been peeled by yourself
- Pasteurised dairy products

Make sure to only drink:
- Bottle water that is sealed
- Water that has been disinfected
- Ice made with bottled water or disinfected water
- Carbonated drinks
- Hot coffee or tea
- Pasteurised milk

Avoid eating and drinking:
- Food served at room temperature
- Food that is sold by the road side over gutters (street vendors)
- Raw and uncooked eggs (runny)
- Undercooked and rare meat and fish
- Bush meat (wild animals, bats)
- Tap or well water (including ice made from tap or well water)
- Drinks made with tap or well water
- Unpasteurised milk

Malaria

Malaria is a tropical disease spread by mosquitoes that if not treated properly, can prove to be fatal.

Malaria precautions are essential in all areas, all year round. Mosquito bites can be avoided by covering up with clothing such as long sleeves and long trousers especially after sunset, using insect repellents on exposed skin and, when necessary, sleeping under a mosquito net.
Health and Hospitals

The health and wellbeing of our staff is of utmost importance to us. Prior to joining the firm, staff are required to take pre-employment medical examinations to ensure good health.

Major Hospitals and Clinics include:

**Korle Bu Teaching Hospital**
Guggisberg Avenue
Accra
+233(0)302 674 072

**37 Military Hospital**
near 37 circle, Liberation Avenue Accra
+233 (0)302 769 667

**Total House Clinic**
(Near Cedi House)
43 Liberia Road
Adabraka
Accra
+233 (0)24 463 1775
+233 (0)54 550 7913
www.totalhouseclinic.com

**Lister Hospital**
Airport Hills
Off the Spintex Road
Accra
+233 (0)303 409 030
www.listerhospital.com.gh

**Nyaho Medical Centre**
35 Aviation Road
Airport Residential Area
Accra

**Total House Mall Clinic**
The Health Lane
A&C Mall
Jungle Road
East Legon
Accra
+233(0)244 631775

**Akai House Clinic**
Fourth Circular Road Cantonments
Accra
+233 (0)302 763821
Culture, Customs and Etiquette

The Ghanaian culture places much emphasis on hospitality, formality and good manners. While it is not expected for non-Ghanaians to be familiar with culture and traditions, there are a few things that if known will make integrating into society a lot easier:

• When addressing people (especially elders) it is appropriate to use titles such as Sir, Madam, Mr, Mrs, Professor, Doctor. Referring to people by their title is an important part of showing respect in Ghana.

• In Ghana it is customary and obligatory to shake hands when meeting. The “Ghanaian Handshake” differs from the handshakes found in the western world. It involves the middle finger snapping the middle finger of the person whose hand you are shaking. The louder the snap, the better! It takes some getting used to but you will find that a Ghanaian will be more than happy to wait while you attempt the handshake a second or third time.

• In the Ghanaian culture, your left hand is considered your ‘toilet hand’ however it is permitted to eat with your left hand. Always use your right hand to give and receive items, and to eat. It is common practice to give money with your right hand while at the same time receiving your purchase with the same hand. While Ghanaians do not expect foreigners to be familiar with this protocol, it is advisable to keep this in the back of your mind and adopt this practice especially when in a public place or professional setting.

• Always greet people first when you enter an area. Greetings should be given in the correct order, right-to-left, regardless of age or gender.

• Having a respectful manner is a must, especially when interacting with elders. The older the person, the more respect should be given.

• Ghanaians believe in sharing. When sitting down for a meal it is common practice for a person to invite friends, family members and colleagues to share in their food by saying ‘You’re invited’. Sharing food and sharing stories are two of the best ways to join this culture of interdependence. Africa is a land where every little thing has value and therefore people try their utmost to not be wasteful. Feel free to offer anything that has no value to you to the less fortunate.

• Ghana is tolerant and respectful of all its diverse tribes, religions and customs therefore it is not advisable to make derogatory remarks about any religious, political or ethnic group or behavior.

• Direct, “let’s get to business” conversation is considered rude. Always exchange pleasantries and enquire about family before beginning to transact any business.

• A person’s demeanour and dressing should be appropriate at all times. Men should opt for lightweight trousers when not at work at these are preferred over shorts. Shirts with a collar are also the preferred dress during the weekday.
Men should not go shirtless except at the beach or poolside. Shorts and T-shirts are fine after the workday hours or on weekends casually. Women should dress in ways that do not compromise their modesty.

- Fridays which are traditionally known as ‘dress down days’ in the western culture have a different meaning here in Ghana. On Friday you will see many people in their ‘Friday wear’, which is African print material used for business attire.

It is important for visitors to understand that starting times for events in Ghana are often not exact. It’s not uncommon for people to turn up to meetings and events later than scheduled. Visitors should not take it personally if people turn up late to an event that they have organised.

**Tipping**

Do be prepared to leave a tip when receiving a service in Ghana. It is not protocol, but generally a tip is expected and always appreciated. For example, if hotel staff are really friendly and helpful, your service at a restaurant was exceptionally good, the stylist at the hair salon performed with precision, the taxi driver was honest and efficient.

It is also customary to leave a tip for workers such as cleaners at hotels, and when someone goes out of their way to help you, for example, when a car park attendant keeps a watchful eye on your car. Do not be overly generous, but do leave enough to show appreciation for the services you receive.

**Requests for money (Beggars)**

Many foreigners (and locals) are approached by people begging for money. A simple stop in the car at traffic lights can bring a plethora of beggars or people selling items. This is something that is unavoidable.

When handling requests for money, giving away two Ghana Cedis is usually enough. It is not feasible to give money to everyone who asks, simply refuse as generously as you can if you cannot (or do not want to) give out money.

**Places of Worship**

As mentioned in the “About Ghana” section of this guide, Christianity, Islam and Traditional Religion are the major faiths practiced in Ghana.

For a list of different places of worship in Ghana visit www.noworriesghana/sections/worship.
The Ghana Cedi is the currency of Ghana. The currency code for the Cedi is GHS and the currency symbol is GH¢.

Ghana Cedi notes include ¢50.00, ¢20.00, ¢10.00, ¢5.00, and ¢1.00 notes along with ¢0.10, ¢05.00, ¢0.10, ¢0.20, ¢0.50, ¢100 pesewa coins.

**Currency, Exchanging Money and Banking in Ghana**

**Currency**

The best places to exchange money in Ghana are foreign exchange bureaus (Forex Bureaus) which are easily found in the major cities. There are numerous forex bureaus in Accra however the further you travel out of the capital, the less likely you will be able to find them.

Exchanging Money

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It is also common to exchange money at banks. Previously bank rates were not favourable as those found at forex bureaus, however this has changed in recent years. Exchanging money at the airport and in most major hotels is also possible. Travellers who decide to change money at the airport should compare the rate in the city first as it is usually better.

Although the black market is illegal in Ghana, black market currency exchange on the street is common. It is not advised to exchange cash with an individual on the street. Excellent exchange rates are offered on the black market, however there is a high probability that the money could be counterfeit.

The US dollar is the most common form of foreign currency in Ghana, the Pound Sterling is very strong and the Euro is also widely recognised. For those exchanging the US dollar, new bills without rips or tears are preferred and helps to avoid any discrepancies with Ghanaian locals about the validity of your money.

The bigger the bill you present the better the exchange rate. Always make a point to count the amount of money you receive before leaving the place of exchange in order to ensure you have received the correct amount. Also make sure that the money is in good condition, as banknotes in poor condition (torn or dirty) may not be accepted as a form of payment in supermarkets, shops or other small businesses.

Foreign currency can be freely exchanged at any forex bureau in the country with a maximum of $10,000 or its equivalent per transaction.

Travellers cheques are not always accepted at forex bureaus.

**Banking in Ghana**

To ensure easy access to cash at all times, it is advisable to exchange money and set up a bank account upon arrival in Ghana.

Most banks in Ghana offer services, to both citizens and foreigners, for current/checking and savings accounts, letters of credit and loans. There are quite a few international banks such as Barclays Bank and Standard Chartered Bank, as well as commercial banks operating in Ghana.

It is fairly easy to open a bank account in Ghana. Processes are usually quite straightforward however requirements differ per banking institution. The process usually only consists of filling out a form and submitting the appropriate documentation. In most cases, to open a personal account, the only documentation required is a form of identification, such as a passport. Although, sometimes more documentation will be requested, such as a second form of identification, proof of residence, a letter of introduction from the customer’s home country, a reference letter from an account-holder of the bank to which is being applied in Ghana and/or a letter of reference from your employer.

**Language and Hours of Business**

All banks conduct business in English. Commercial banks in Ghana operate on a Monday through Friday schedule, and usually open at 8:30 am and close around 4:30 to 5 pm, with the exception of some banks that close earlier Fridays. Certain banks also open on Saturday until around midday.

**Internet banking**

Most banks in Ghana provide services such as internet and telephone banking. Internet banking, in particular, has become increasingly popular, as banks feel they must offer this service to satisfy their customers, compete with other banks and contribute to the infrastructure of the internet.
**ATMs and Credit Cards**

ATMs are widely available in Ghana. The Visa card is the most commonly accepted. Visa debit cards can be used at ATMs with ease. Maximum withdrawal amounts vary by bank.

Withdrawing money from foreign accounts via ATM in Ghana usually results in favourable exchange rates.

Visa credit cards are commonly used, making it easy to withdraw local currency at any ATM. All major banks have an ATM that is compatible with Visa. It is quite difficult to find ATMs in Ghana that accept credit cards other than Visa.
Places to Live and Electricity

In Accra, Airport Residential, Cantonments, Osu, Labone, Roman Ridge and East Legon are the areas in which many expatriates prefer to live.

Landlords usually require 1-2 years rent payment upfront which can make renting in Ghana extremely expensive.

Valuables

It is imperative to make photocopies of valuables such as passports, tickets, visas and travellers’ cheques. A safe option is to keep one copy in a separate place to the original and to leave the original document at home. Scanned computerised copies should be loaded on to computers and web-based email accounts so that they can be easily retrievable from any connected computer should copies need to be made. A lost or stolen passport will be re-issued faster if you present a copy along with the police report.

Electricity and Power Supply

Voltage

Ghana uses 220V power. Foreign electrical appliances such as blow dryers, electric shavers, laptops or other electrical appliances, require a “step down” transformer in order for them to be used. Appliances that have a 110/220 switch, will work fine, however a small plug-in adapter that will accept the different plug type is needed. A “step-down” transformer can be purchased locally in many supermarkets.

The power grid in Ghana is unreliable. Voltage surges can cause home equipment such as refrigerators, televisions and washing machines to malfunction. A surge protector is therefore a necessity to prevent any damages. A solution that can solve two problems at once – power surges and plug issues – is to buy an extension cord that accepts different types of plugs and includes voltage surge protection.
Mobile Phone, Internet Service Providers and Satellite Television

There are a number of local and international telecommunication companies operating in Ghana. These include:

• Vodafone
• MTN
• Tigo
• Airtel

Prepaid and postpaid options are available for mobile phones. Some operators also offer international packages for foreigners to phone abroad.

Prepaid option

The prepaid option generally requires you to buy a mobile phone and sim card for an affordable price, and to top-up the air-time when you need to. This appears to be the cheapest option, however, it includes an obligation to top-up regularly, in order for your number to remain active. This validity period is normally 90 days.

Not all services are free of charge, charges vary by service provider. It is advisable to know and understand which services are free or not.

A cheaper option may be to buy a low cost mobile phone and sim package. This phone will have limited costly services available, and saves you from using the mobile from your previous country. You can purchase a cheap mobile phone in any phone store, where you will be asked to provide details such as identity, nationality and age.

Postpaid option

Mobile phone contracts can be signed at one of the operator’s retail stores, or even on the internet. The phone can be obtained at the same time as the contract is signed. As an expatriate, extra documents may be required, such as:

• A residence visa/permit
• Proof of your identity
• Proof of billing address
• A bank statement

The monthly fee for a postpaid contract depends on your consumption.

International packages

Some providers offer a special contract to include international phone calls. This may really appeal to expatriates, as Tigo and Vodafone, for example, offer international roaming, that you can subscribe to by calling a particular number.

Internet Service Providers

Internet penetration has grown swiftly in Ghana over the past few years. There are more than 15 internet service providers in Ghana offering high speed internet connectivity. The most commonly used are:

• Vodafone (www.vodafone.com.gh)
• Surfline (www.surflinegh.com)
• MTN (www.mtn.com.gh)
• Teledata ICT (www.teledataict.com)
• Airtel (www.africa.airtel.com/ghana)
• Busy (www.busy.com.gh)

Satellite Television – MultiChoice Ghana

MultiChoice Africa is a multi-channel pay television platform provider. It provides premium television entertainment to over one million digital subscribers in 47 countries on the African continent and adjacent Indian Ocean islands through its DStv Bouquets.

DStv gives subscribers extensive choice of entertainment, combining general entertainment, movies, documentaries, news, children’s programming, music, religion and sports.

There are a few viewing bouquet options that allow subscribers the flexibility of price and choice.

Subscribers can make enquiries online at www.dstv.com/en-gh or visit any Multichoice Ghana located in Accra as well as in Kumasi and Takoradi. There are also a total of 150 dealers all across the country to help customers whenever they are in need.

Multichoice Ghana Offices:

Head Office
15 Senchi Street
Airport Residential Area
Accra
+233 (0)302 740 540

Top Martin’s Complex
Asokwa
Kumasi

Tigo Building
Axim Road
Takoradi
+233 (0)244 335 369
Travel in Ghana (International Driving Permits and Transport)

Road Travel in Ghana

Many people opt to drive as the transport system is not advanced in Ghana as in other parts of the world.

You will often find that office staff who live in the same areas often ride together in personal cars or taxis. Travel within Ghana can be quite the experience! Roads in cities are generally good and paved, however those outside of towns can be quite bad and often possess potholes which make driving conditions difficult and time consuming.

Traffic in Ghana (especially in a city like Accra) can be busy and often quite chaotic. Drivers unfamiliar with driving in Ghana will quickly realise the road traffic rules and regulations are different compared to what they may be used to in their home countries.

International Driving Permits

An International Drivers Permit allows drivers from other countries to drive in Ghana. Drivers can also apply for a. Before applying for a local driving licence, licences from expatriate home countries must be authenticated by the country’s driving, vehicle and licence authority. Driving licences or international driving permits must be carried at all times when driving. (See Police Checks section)

Tro-Tros

Tro-tros are mini buses which are used as public transport to pick up passengers and take them to various parts of town and country. Travellers wanting to budget their travel usually use these vehicles. While many people use tro-tros on a daily basis to go to and from work and social activities, they can, at times be unsafe and often have low safety standards.

Taxis

Taxis are the most commonly used method of public transport. Taxi cars can be identified by the ‘taxi’ sign and cars having orange/yellow corners. Taxi fares should be negotiated prior to commencement of journeys to avoid arguing about fares once you reach your destination. Passing taxis that you flag on the street are referred to as “dropping” taxis, and they will take you directly to your destination. There are also dropping taxis that wait for passengers at various locations, but taking a parked dropping taxi is always more expensive than flagging a taxi that is driving by.

Shared Taxis

As the name indicates these are taxis that take between 4-5 passengers at a time. These taxis often wait at a particular place (or station) until the car is full with passengers before starting the journey. Fares for these taxis are usually fixed due to fares being shared amongst passengers. If a passenger is in hurry and does not want to wait for the car to be full an option to pay extra to convert the car into a dropping taxi is often available.
Buses

Buses provide the best balance of safety, expense, speed and comfort, especially when travelling between major towns. Many have air conditioning and video facilities, but not all.

Buses will charge an extra fee for luggage. You may get off the bus at any point along the way, but the full fare for the bus’s destination will be required.

State Transport Company (STC) has a scheduled bus service that runs along nearly all paved roads in Ghana. Tickets are booked in advance, so buy your tickets early rather than going to the bus station expecting to be on the next departing bus. The air conditioned buses are more comfortable and therefore the tickets sell out faster - sometimes days in advance.

VIP also operates nice buses along major routes. They have a newer fleet, more flexible schedules, and, like tro-tros, will depart for their destination once the bus is full.

Metro Mass is the other main carrier between cities, and they run on much more flexible schedules. These operate along major roads, but also along routes not serviced by other bus companies. These buses are slower and less expensive, but usually provide the same level of safety and comfort as STC.

Due to buses running full from their point of departure, it is very difficult to find a seat on a passing bus unless it is far from its original point of departure. STC and VIP will only pick passengers from stations, while Metro Mass will pick passengers anywhere along the route, if seats are available. This is why they are slower.

Hiring a private car and a driver

Many foreigners and tourists prefer renting a car with a driver to explore Ghana as opposed to driving themselves. Rental prices in Ghana can be quite expensive and are often comparable to prices found in Europe or the United States.

There are number of car rental companies in Ghana that offer chauffeur driven services which can save the worry of driving in a foreign country. A private car with a driver allows easy exploring of villages, isolated beaches and other sights.

The cost of renting a car depends on the car rental company. Visit www.ghana.rentalcargroup.com for information on prices and cars available for rental.

Police Check Points

While Ghana is one of the safest countries to live in Africa, extra caution should be taken while travelling late at night.

To ensure safety at night for travellers and residents, there are a number of check points on the road guarded by police officers during the night. Checkpoints usually start from 9pm until the very early hours of the morning. When driving or travelling in a car that stops at a police check point, do not be alarmed if a police officer asks questions such as your destination, and the point at which you started your journey. It is also common practice for police officers to ask to see a driver’s driving licence, search cars with torch lights and check cars registration and insurance stickers which should be clearly displayed on car windscreens.
International and Domestic Air Travel and Visas

The variety of international flights to and from Accra offered by numerous international airlines makes Ghana one of the best connected countries in Africa.

There are 8 airports in Ghana:
- Kotoka International Airport
- Kumasi Airport
- Navrongo Airport
- Takoradi Airport
- Sunyani Airport
- Tamale Airport
- Wa Airport
- Yendi Airport

Below are the names of domestic airline carriers and some of the many international airlines that fly to and from Ghana.

Domestic Airlines

Africa World Airlines
2A Senchi Street
Off Liberation Road Accra
+233 (0) 302 764288
www.flyawa.com.gh/
(Routes: Accra, Kumasi, Takoradi, Tamale)

Starbow
No.15 Senchi Street
Airport Residential Area
(Near Association International School)
+233 (0)24 5000-000
www.flystarbow.com
(Routes: Accra, Kumasi, Sunyani, Takoradi, Tamale)

International Airlines

British Airways
www.ba.com

Delta
www.delta.com

KLM
www.klm.com

Alitalia
www.alitalia.com

Royal Air Maroc
www.royalairmaroc.com

Lufthansa
www.lufthansa.com

EgyptAir
www.egyptair.com

Emirates
www.emirates.com

South African Airways
www.flysaa.com

Kenya Airways
www.kenya-airways.com

Tap Portugal
www.flytap.com

Turkish Airlines
www.turkishairlines.com

Brussels Airlines
www.brusselairlines.com

Rwandair
www.rwandair.com

Ethiopian Airlines
www.ethiopianairlines.com

Flights to Nigeria

Arik Airlines
www.arikair.com

Aero Airlines
www.flyaero.com

Visas

Visas are often required when travelling to countries outside of Ghana. Travellers should check with airlines or consulates for information about the visa requirements of the country they are travelling to.
Currently, Ghana maintains 49 embassies and high commissions abroad as well as 42 consulates and other representations. The Ghanaian capital Accra hosts 54 embassies and high commissions, and in addition there are 24 consulates and other representations in Ghana including the following:

**United Kingdom**
Osu Link
Ridge
Accra
+233 (0)302 221665, +233 (0)302 221745, +233(0)302 221715
Email: bhcomm@ghana.com

**United States of America**
No. 19 Fifth Link Road
Cantonments
Accra
+233 (0)302 775348, +233 (0)302 775295 or
+233 (0)302 775298
www.ghana.usembassy.gov

**Australia**
2 Second Rangoon Close (corner Josef B Tito Ave)
Cantonments
Accra
+233(0)302-701 2961-3/
+233(0)302 777080
www.ghana.embassy.gov.au

**Canada**
Canadian High Commission, 46 Independence Avenue, P.O. Box 1639
Accra.
+233 (0)302 228555/228556

**France**
Embassy of the Republic of France, 12th Road, off Liberation Avenue, P.O. Box 187, Accra.
+233 (0)302 2145 50
www.ambafrance-gh.org

**Germany, Federal Republic**
Embassy of the Federal Republic of Germany,
No. 6, Ridge Street,
North Ridge, ACCRA
P. O. Box 1757
Visa Reception Centre
No. 19, 2nd Crescent, Asylum Down,
Accra
+233 (0)302 229275
Email: info@vfs-germany.com.gh

**Netherlands**
The Royal Netherlands Embassy,
89 Liberation Road, Thomas Sankara Circle,
P. O. Box 3248, Accra.
+233 (0)302 221655/226567

**Switzerland**
Embassy of Switzerland,
9 Water Road, North Ridge Area, P.O. Box 359, Accra.
+233 (0)302 228125.
www.eda.admin.ch

For a full comprehensive list of all the embassies and diplomatic missions in Ghana please visit www.embassypages.com/ghana
There are some excellent private international schools located in Accra.

**American International School (AIS)**
Website: www.aisaccra.org  
Gender: Co-educational  
Curriculum: American

**British International School (BIS)**
Website: www.bisghana.com.gh  
Gender: Co-educational  
Curriculum: British

**Ghana International School (GIS)**
Website: www.gis.edu.gh  
Gender: Co-educational  
Curriculum: British

**Liberty American School**
Website: www.libertyas.org  
Gender: Co-educational  
Curriculum: American, Christian

**Lincoln Community School (LCS)**
Website: www.lincoln.edu.gh  
Gender: Co-educational  
Curriculum: American and International Baccalaureate

**SOS-Hermann Gmeiner International College (SOS)**
Website: www.soshgic.edu.gh  
Gender: Co-educational  
Curriculum: British and International Baccalaureate

**Tema International School (TIS)**
Website: www.tis.edu.gh  
Gender: Co-educational  
Curriculum: International Baccalaureate
Shopping Malls and Supermarkets

Shopping Malls

Shopping malls have been sweeping many countries in the continent and Ghana is no exception. The country is home to the largest shopping mall in West Africa (West Hills Mall). Many retailers have found Ghana to be an attractive location. Big names such as Woolworths, Edgars, Game and international fashion giant Mango can be found in the malls of Ghana.

**Accra Mall**
Spintex Road (adjacent to the Tema Motorway)
Accra

**Marina Mall**
Airport City,
Accra
marinamallghana.com

**West Hill Mall**
Winneba Road
Dunkonah
New Weija

**A&C Mall**
Jungle Road East Legon Accra

**Junction Mall**
Nungua, Mokwe St Accra

**Achimota Retail Centre**
Dome
Accra

Supermarkets

Imported goods and food items can be bought at certain supermarkets across Ghana, however due to importation costs and currency fluctuations these items are usually sold at sometimes two to three times price than back in countries such as UK and the US. It is advised to take this into consideration when budgeting monthly outgoings.

Large supermarkets in Ghana:

**Koala**
Danquah Circle
Osu-Oxford Street
+22 (0)302-765-665
Patrice Lumumba Road Airport Residential Area Accra
+233 (0)302-765-555

**Marina Supermarket**
Located in the basement of Marina Shopping Mall
+233 (0)302 912 957

**Melcom**
Locations across Accra and Kumasi
Head Office
2nd Palace Link Road Off Dadeban Road North Industrial Area Accra
+233 (o) 302 251784 www.melcomgroup.com

**Palace Hypermarket**
Flowerpot Roundabout Spintex Road
Accra
+233 (0)302 814 370
www.palacestores.com
Junction Mall Mokwe Street Nungua
Accra
West Hill Mall New Weija

**Shoprite**
Accra Mall
Spintex Road
New Road Kasoa

**Max Mart**
(The supermarket chain has four stores in Accra and Tema)
37 Liberation Road
Opposite Golden Tulip Hotel Accra
+233 (0)302 999979

A&C Mall
East Legon
Accra
+233 (0)302 518881

Tema Central Mall
Tema
+233 (0)303) 302781
Leisure and Recreational Activities

Ghana boasts a host of recreational activities that many residents of the country use in their spare time.

**Golf**

While golf is somewhat of a minority sport in Ghana, there are a few golf courses around the country that many budding and experienced golfers enjoy.

**Achimota Golf Club**
Christian Village
Achimota
Accra
+233 (0)302 400221
Mobile: +233 (0)54 4100052
E-mail: achimotagolf@yahoo.co.uk

**Royal Golf Club**
SK Mainoo Street
Off Old Bekwai Road Nhyieso
Kumasi
+233 (0)24 4292664
+233 (0)27 767-9292

**Tema Country Golf Club**
Ashiaman
Tema
Ghana
+233 (0)244 717-508
+233 (0)512 3930

**Takoradi Golf Club**
Dixcove Road
Takoradi
Ghana
+233 319-2034
www.takoradigolf.com

For full details about all the golf courses that can be found in Ghana visit www.ghanagolfassociation.org

**Gymnasiums**

There are number of facilities with the latest gym equipment for people who consider health and wellness to be an important aspect of life.

**Accra**

**Pippa’s Health Centre**
5th Ringway Estate Accra
Tel +233 (0)302 224 488
www.pippasfitness.com

**Total Fitness Health Club**
A&C Square
Jungle Road
East Legon Accra
+233 (0)302 942 509
www.ancsquare.com/totalfitness

**Pulse Fitness**
Ground Floor, World Trade Centre Building
29 Independence Avenue
Accra
+233 (0)24 268 3283
Cotton Street
near the A&C Shopping Mall East Legon
Accra
+233 (0)302 519 675
www.pulsefitnessghana.com

**Aviation Social Centre**
Airport By-Pass Road
Next to Ministry of Defence Cantonments, Accra
+233 (0)302 780 215
www.aviationsocialcentre.com.gh

**Kumasi**

**Palestra Fitness and Social Centre**
House No.23, Block K Kaase
Kumasi
+233 (0)322 199 368
+233(0)24 087 3246
www.palestra-kumasi.com

**Dovewell Village Fitness Centre**
No.108 Prempeh 1 Street Kumasi
+233 (0)23 463 4673

**Takoradi**

**Caliba Fitness Training Gym**
Takoradi
+233 (0) 27 767 78

**Cinemas**

Many first time visitors to Ghana wonder how they will keep up with the latest blockbusting movie releases once they move to the country. Luckily Ghana has cinemas that show the latest film releases. Films screened include Hollywood, Bollywood (Indian), Nollywood (Nigerian) and local Ghanaian films of high quality and production. Cinemas usually offer week day promotions where viewers can get free refreshments and snacks when purchasing cinema tickets. Mobile phone providers sometimes offer great deals for their customers at cinemas across the country.

Silverbird Cinemas can be found at:

1st Floor
Accra Mall
+233 (0)505 574 44204

And

1st Floor
West Hill Malls (3D cinema)
Ghana’s wide range of restaurants is a reflection of the diverse people who live in the country. Foods from different parts of the world can be found in Ghana, allowing many expatriates to feel at home.

Below are a few of the finest eateries in Ghana.

For full information about the restaurants, pubs and bars that can be found in Ghana visit www.timeout.com/accra

**African Restaurants**

**Azmera Restaurant**
No 9 Sir Arko Korsah Road
Roman Ridge Shopping Arcade, Accra
+233 (0)302 770 606
+233 (0)26 802 9966

**Afrikiko**
Liberation Road, Accra
+233 (0)302 229997
www.afrikikoleisurecentre.com

**Buka African Restaurant**
10th Lane
Osu
Accra
+233 (0)302 782 953
+233 (0)24 484 2464
www.thebukarestaurant.com

**Shaka Zulu**
3 Third Close
Off Volta Street
Airport Residential Area
Accra
+233 (0)200 805 805
+233 (0)201 805 805

**Gold Coast Restaurant**
Near Nyaho Clinic
Airport Residential Area
Accra
+233 (0)302 799 834

**Chinese Restaurants**

**Imperial Peking**
At Granada Hotel, Independence Avenue (near the Tetteh Quarshie Circle)
Airport Residential
Accra
+233 (0)302 761 299

Behind Koala Supermarket
Airport Residential
Accra
Hospital Road
Community 9, Tema (opposite the Tema General Hospital)
+233 (0)303 305573

**Noble House – Accra & Kumasi**
Next to Presbyterian Church, Osu, Accra; near American House
East Legon, Accra
+233 (0)30293 0010
+233 (0)54 2347597

**Dynasty**
On the corner of Oxford St and 5th Lane
Osu
Accra
+233 (0)302 775496

**French Restaurants**

**Bread & Wine**
13th Lane
off Cantonments Road (Oxford Street)
Osu
Accra
+233 (0)57 651 9799
La Chaumiere
215 Liberation Road
(Opposite British Airways and Woolworths)
Airport Residential Area
Accra
+233 (0)302 772 408
+233 (0)244 802 013

Le Must
Orphan Crescent
North Labone
Accra
+233 (0)302 785731

Le Tandem
6 Mankralo Street
East Cantonments
Accra
+233 (0)302 762959

Kumasi
The View Bar and Grill
Top Floor Akufo Adamfo
39 Melcom Road
Ahowdjo
Kumasi
+233 (0)244 668880

Italian Restaurants
Il Cavaliere Pazzo
First floor of Polo Club House
Airport
Accra
+233 (0)302 823 131

Osteria Michaelangelo
3 Nortei Ababio Loop
Airport Residential
Accra
+233 (0)302 762 792
+233 (0)302 762 791

Mamma Mia
8th Lane
Osu
Accra
+233 (0)54 922 0993

Bella Roma
4th Lane Osu
Accra

Oriental and Japanese Restaurants
Soho
Marina Mall Airport-
By-Pass Road Airport
City
+233 (0)24 288 8884

Monsoon
41 Oxford Street (above the Osu food court)
Osu
Accra
+233 (0)30 2782307

Santoku
Villagio Vista apartment complex
Opposite the African Regent Hotel
+233 (0)54 4311511
www.santoku-restaurant.com

Thai Island
(Located in the Afrikiko Complex behind Cafe Dez Amis)
Independence Ave, near Flagstaff House
+233 (0)24 9893016

Indian Restaurants
Veda
42 Spintex Road
Accra
+233 (0)302 984 955
+233 (0)54 5300 799
www.vedaghana.com

Heritage Indian Restaurant
Off Salem Road, near Papaye
Accra
+233 (0)302 785 252

Fast Food
Barcelos
(Franchise is available at three locations in Accra)
Accra Mall food court
Accra
+233 (0)302 823 089

5th Lane, Osu
(Behind Frankie’s)
Accra
+233 (0)302 939045

Chicken Republic
Ring Road Central
(Opposite Busy Internet)
Accra
+233 (0)302 233 869

Oxford St,
Osu
Accra
+233 (0)302 767268
**Spintex Rd**
Accra
+233 (0)302 81709
www.chicken-republic.com

**Frankie’s**
Oxford Street
Osu
Accra
+233 (0)30 277 3567
+233 (0)24 418 8444
Accra Mall food court
Accra
+233 (0)24 957 0000
www.frankiesghana.com

**Kentucky Fried Chicken (KFC)**
Oxford Street (corner of 17th Lane) Osu;
North Industrial Area;
Community 18 Junction,
Tema
Spintex Rd;
Lagos Avenue
East Legon
Marina Mall
Airport City

**Papaye**
Oxford Street
Osu
Accra
+233(0)302 773754
Spintex Road
Accra
+233 (0)302 810990
Tesano
Accra

**Pizza Inn**
Osu Food Court
Oxford Street
Osu
Food Court
Shell Petrol Station
Airport
Accra

**Peter Pan**
Dzorwulu
Accra
A&C Shopping Mall
East Legon
Accra
Hospital Road
Tema
Zongo Junction
Madina
Accra

**Starbites**
Jungle Road
East Legon
Accra
+233 (0)202 266 200
www.starbitesgh.com
Next to Nyaho Clinic
Airport Residential Area
Accra
+233 (0)202 266 203

**Contemporary Cuisine**

**Coco Lounge**
Icon House
Stanbic Heights,
Airport City
Accra
+233 (0)244 222 202

**Urban Grill**
Icon House
Stanbic Heights,
Airport City
Accra
+233 (0)244 222 202

**Yasmina Lebanese Cuisine**
Marina Mall Airport-
By-Pass Road
Airport City
Accra
+233 (0)242 888884

**Burger and Relish**
Corner of 14th Lane
Osu
Accra
+233 (0)54 0121 356

**The View Bar and Grill**
Top Floor Akufo Adamfo
39 Melcom Road
Ahowdjo
Kumasi
+233 (0)244 668880

**Bakeries, Bistros and Cafes**

**Café De Paris**
18/6 Collins Avenue
Sekondi-Takoradi
+233 (0)313 1936

**DCAFE (Formerly Deli France)**
(Three locations in Accra)
3rd Floor
Marina Mall
Airport City
Accra
Volta Street
Airport Residential Area
Accra
+233 (0)302 770 233
Inside Chase Restaurant
Labone
Accra

**Vida e caffe**
Icon House
Stanbic Heights
North Liberation Link, Airport City
Accra
+233 (0)54 011 6995
Junction Mall
Nungua
+233 (0)24 644 4077
Spintex Road
Accra

**Ci gusta!**
Patrice Lumumba Road
Koala Shopping Centre, Airport Residential
Accra
+233 (0)54 010 1444

**Arlecchino Ice Cream Parlour**
647/2 Oxford Street
Osu
Bars and Nightlife

Ghana is a country that is vibrant during both day and night. From large night clubs that resemble those found in the U.S and Europe, to quaint little 'spots' playing the finest and latest hip life to blues and jazz music- no genre is left untouched in Ghana's musical metropolis.

Accra

Republic

3rd Lane (off Oxford Street)
Osu
Accra
+233 (0)24 631 4044

+233 Jazz Bar and Grill
One of the most popular places to listen to live jazz music in Ghana
North Ridge
Accra
+233 (0)23 323 3233

Firefly Lounge Bar
11th Lane, Embassy Road
Osu
Accra
+233 (0)302 777 818

Bella Roma
(Behind Frankie's)
Fourth Lane
Osu
Accra
+233 (0)24 7474 007

Alliance Francaise
(Behind Opeibea House)
Liberation Link
Airport Residential Area
Accra
+233 (0)501 287 814
www.afacrra.org

Champs Sports Bar
40 Ring Road Central
(Behind Paloma Hotel)
Accra
+233(0)24 095 9406

MINT at Yasmina’s
Marina Mall
(Fridays and Saturdays)

Shaka Zulu Bar
Olusegun Obasanjo Way
Roman Ridge
Accra
+233 (0)201 404 164

Sai Wine and Champagne Bar
The Courtyard
Labone
Accra
+233 (0)208 869 492

Tema

Vienna City
Emmanuel Quist Road
Tema
+233 (0)303 30 4084

Kumasi

Kiravi Night Club
Steward Avenue
Kumasi

X5 Pub & Restaurant
Krofrom
Kumasi

Takoradi

Paragon Night Club
Axim Road
Ghana is a beautiful country with lots of attractions that tourists and expatriates make a point to see during their stay in Ghana.

**Aburi Botanical Gardens**  
Akuapim North  
Aburi  
Ghana  
These wonderful gardens are 35 miles from Accra (less than an hour’s drive by road).

**Central Region**

**Elmina Castle**  
Elmina  
Cape Coast  
Elmina castle is a 2 hour 45 minute journey by road from Accra

**Kakum National Park**  
A coastal rainforest in the central region with abundant plant and animal life. Park facilities include access to the upper rainforest canopy. Located 30km of Cape Coast.  
www.kakumnationalpark.info

**Upper East Region**

**Paga Crocodile Pond**  
Located in the north-eastern border of Ghana, Paga is a sacred crocodile sanctuary.

Paga crocodile pond is 360 miles from Accra. Visitors can travel to the sanctuary by taking a Starbow flight from Accra to Tamale.

**Volta Region**

**Wli Falls**  
The wonderfully breathtaking waterfall in the highest Ghana and West Africa. Wli is situated in Hohoe which is 119 miles from Accra (approximately 3 hour drive)

White Sands Beach  
This members only beach stands true to its name with its picturesque white sand. Unlike other beaches in Ghana, White Sands is not easily accessible to the general public and facilities are available at a cost. (See details for White Sands Resort)

White Sands is approximately 38 miles from Accra (less than 1 hour journey by road).

**Beaches and Resorts**

**Labadi Beach**  
More popularly known as La Pleasure Beach, Labadi Beach is by far the busiest beach in Ghana’s coast. Visitors flock in their numbers at the weekend and on public holidays making the beach a busy meeting place.

**Kokrobite**  
Located 19 miles west of Accra, Kokrobite is well known for sea fishing and is a popular destination for back packers and for visitors seeking nice beaches.

**Bojo Beach**  
This wonderful beach is on the same stretch of seafront as Kokrobite. Bojo beach is a serene place where many people relax and also enjoy beach games such as volley ball.

**Wli Falls**

**White Sands Beach**

**Beaches and Resorts**

**Labadi Beach**

**Kokrobite**

**Bojo Beach**

**Wli Falls**

**White Sands Beach**

**Beaches and Resorts**

**Labadi Beach**

**Kokrobite**

**Bojo Beach**
Zaina Lodge at Mole National Park
Northern Region
Ghana
+233(0)54 011 1511
www.zainalodge.com
Visitors can get to Zaina lodge by taking a Starbow flight from Accra to Tamale (flight time 1 hour). The lodge is 2 hour 30 minutes from Tamale Airport

Beige Village
Plot 72-89 New Abirem,
50 metres from the District Police Station
Birim-North
Eastern Region, Ghana.
+233 (0)202 014 371
+233 (0)202 014 372
www.beigevillage.com
The distance from Accra to Beige Village is 95 miles (2 hours 22 minutes by road).

Lou Moon Lodge
Village of Agyan
Axim
Ghana
+233 (0)264 241549
www.loumoon-lodge.com
Visitors can get to Lou Moon Lodge by taking a Starbow flight from Kotoka International to Takoradi Airport (45 minutes). The Lodge is 1 hour 15 minutes from Takoradi Airport

Axim Beach Eco Resort
Ahanta West
Axim
Ghana
www.aximbeach.com/
Visitors can get to Axim Beach Resort by taking a Starbow flight from Kotoka International to Takoradi Airport (45 minutes). The Resort is 1 hour from Takoradi Airport

Blue Diamond Beach Spa Resort
Gomoa Abrekum
Central Region
Ghana
+233 (0)20 604 2265
+233 (0)24 667 5500
www.bluediamondbeachresort.com
The distance from Accra to Blue Diamond Beach Resort is 52 miles (approximately 1 hour 47 minutes by road).

Anomabo Beach Resort
Cape Coast
Ghana
+233 (0)24 433 1731
+233 (0)50 128 6213
www.anomabo.com
Anomabo Beach Resort is located 103 miles from Accra (2 hours 52 minutes journey by road).

White Sands Beach Resort
Gomoa Fetteh
Central Region
+233 (0)263 050500
www.whitesandsholidays.com
The resort is approximately 38 miles from Accra (less than 1 hour journey by road).

Museums and Attractions
National Museum of Ghana
No.2 Barnes Road Adabraka
Accra
+233-302 221633 +233-302 221635
www.ghanamuseums.org

The WEB Dubois Memorial Centre for Pan African Culture
1 Circular Road
Cantonments
Accra
www.webdubois-gh.org

Independence Square
The independence square, also known as Black Star Square is a public square bordered by Accra Sport’s Stadium and the Kwame Nkrumah National Park

Kwame Nkrumah Memorial Park and Mausoleum
A national park erected in memory of Doctor Kwame Nkrumah, Ghana’s first President and one of its founding fathers
Location: High Street Accra

National Theatre of Ghana
South Liberia Road Accra

Bargaining Tactics when shopping
With the exception of goods in supermarkets, high-end shops, hotels and restaurants, nothing in Ghana has a set price, shoppers set the prices they are willing to pay by doing some friendly bargaining with the vendor.

In general, when markets are in trade, sellers will initially offer an item at 50 to 70% more than what they expect for the item. The buyer’s counteroffer should be very low, around 50% less than what they are willing to pay. The buyer and the seller will go back and forth until an agreement is made. If a buyer cannot make a deal, they should simply move on. Sometimes walking away proves to the seller that the buyer is set on what they are willing to pay, and they usually settle on the end price that the buyer has determined.

Keep in mind that the vendor is familiar with the economics of this type of business, and they will never sell anything that puts them at a loss.

Charitable donations
Many foreigners and tourists like to give their unwanted clothes and other belongings to some of the less fortunate people they encounter in Ghana. Many locals in towns and villages are appreciative of this gesture.

Clothing with logos (T-shirts, caps, etc.) are especially interesting to both the young and old.

Markets
Markets in Ghana sell an array of items to match all tastes. From locally made crafts and jewellery, to imported pots and pans, clothes and footwear from across the world there is not much that you won’t find at the market. Ghanaian markets are colourful to say the least, and many shoppers are often pleasantly surprised at the bargains they leave with after a day of shopping.
Makola Market, situated in the heart of Accra is one of the more well-known markets in Ghana. Prices are negotiable so therefore it's recommended that shoppers sharpen their bartering skills before their visits.

Another famous market in Ghana, is Kejetia market in Kumasi. Similar to Makola, shoppers who are fond of a bargain have a great time shopping there.

Shoppers should always remain vigilant when visiting markets and ensure that all valuables such as mobile phones, purses and wallets are kept firmly out of sight. As much as the market traders and fellow shoppers can be friendly, there are also opportunists who prey on unsuspecting foreigners and tourist.

**Cultural Art Centre**

The Cultural Art Centre located in Accra, showcases traditional handicrafts from all over Ghana. The centre also boasts arts and crafts bazaars and a traditional textile market with souvenirs that have been crafted in clay, wood, leather and metal.

**Hotels**

Ghana is a tourist destination all year round. In the past few years many new hotels have been built, and older hotels refurbished resulting in tourists being spoilt for choice when choosing a luxurious hotel to stay in while visiting the country.

Below is a list of some of the major hotels that can be found in Ghana

**Accra**

**African Regent**
North Airport Road
Airport Residential
Accra
+233 (0)302 765 180
www.theafricanregenthotel.com

**Fiesta Royale**
George Walker Bush Highway North Dzorwulu
Accra
+233 (0)302 740 810
www.fiестahospitality.com

**Golden Tulip Liberation Road**
Accra
+233 (0)302 213161
www.goldentulipacccrahotel.com/en

**Holiday Inn**
Plot 19 & 2o Airport City Airport City By Pass
Accra
+233 (0)302 740 930

**Kempinski Hotel- Gold Coast City**
Gamel Abdul Nasser Avenue
Ridge Accra
+233 (0)24 243 6000

**Labadi Beach Hotel**
No.1 La By-Pass
Accra
+233 (0)302 777 501
www.legacyhotels.co.za/en/hotels/labadi

**La Palm Royal Beach Hotel**
La By-Pass
Accra
+233 (0)302 215100
www.gbghana.net/index-lapalm.aspx

**Movenpick Ambassador Hotel**
Independence Avenue
Ridge Accra
+233 (0)302 611 000

**Novotel Accra City Centre Hotel**
Barnes Road
Accra

**Sekondi-Takoradi**

**Golden Tulip Planters Lodge and Spa Dixcove Road**
Takoradi
+233 (0)31 202 2233
www.plantersslodge.com

**Protea Hotel**
No.3 Axim Road Dixcove Hill
Takoradi
www.marriott.com/hotels
+233 (0)24 243 5500

**Raybow International Hotel**
Beach Road Residential Area
Sekondi-Takoradi
+233 (0)31 202 2072
www.hotelraybow.appspot.com

**Stellar Lodge**
Chapel Hill
Takoradi

**Kumasi**

**Golden Tulip Kumasi City**
Rain Tree Street
Lesley Opoku-Ware Drive
Kumasi
+233 (0)32 2083777
www.goldentulipkumasicity.com/en

**Sunset Hotel**
20 Cedar Crescent Danyame
Kumasi
+233 (0)32 20 94809
+233 (0)32 20 91634
www.sunsethotel.com.gh
Emergency Telephone Numbers

Below is a list of numbers to call should you find yourself in a state of emergency.

Ambulance
193

Police
191

Police (Emergency)
+233 (0)27 522 288
+233 (0)27 522 299

Fire Service
192
Other useful websites and contacts

For further information on some of the topics touched upon in this guide visit any one of the websites detailed below:

www.accraexpat.com

www.internations.org/ghana-expats www.expatarrivals.com

www.noworriesghana.com

www.ghanalooexpat.com

www.ghanaweb.com

www.justlanded.com/ghana

Contact

We hope that you have found The PwC Guide to Living in Ghana useful. Any questions about the guide should be directed to:

Andrea Opoku-Dwamenah
Andrea.opoku-dwamenah@gh.pwc.com
+233 (0)302 761500 ext 144
Disclaimer

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