



GHANA BOUND TRANSITIONING TO GHANA

A How to Guide
on Moving To
Ghana



Ghana Bound

Transitioning to Ghana



A How to Guide on Moving to Ghana

Contents

Step 1: Plan A Vacation to Ghana First	9
Entry Into Ghana	10
Step 2: Our Culture	11
Step 3: Visas.....	12
Do US Citizens Require a Visa To Enter Ghana?.....	12
Types Of Ghanaian Visas.....	13
Ghana Visa by Duration	14
Ghana Visa Processing Fees	14
Ghana Visa Processing Time.....	14
How To Apply For A Ghana Visa From the USA	15
Application Requirements.....	15
Residence permit In Ghana	15
Indefinite Residence In Ghana.....	16
Right of Abode In Ghana.....	17
What is the Right of Abode?	17
Who Can Apply for ROA?.....	18
Who is a person of African descent?.....	18
What are the Benefits of ROA Status.....	18
Do My dependants also qualify for ROA status?	18
Is Right Of Abode A Citizenship?	19
Can I Apply For ROA On-Line Whilst Abroad?.....	19

Step 4: Cost of Living Research	20
Step 5: How Much Money Do I Need?.....	21
Step 6: Income - What if I need to work?	22
Remote & Online Jobs.....	22
Starting A Business.....	23
Step 7: Rent or Sell?.....	24
Home contents, ship, sell or leave for the renter?.....	24
Getting items shipped out of customs.....	25
Step 8: Finding a Realtor ... Rent or Buy? And in what area?.....	26
Renting A Home in Ghana.....	26
Accommodation (monthly Rent).....	27
Paying for your home in Ghana in full:.....	28
Can You Buy Property In Ghana As A Foreigner?	28
Lease Only Lands In Ghana.....	29
Not All Land is The Same In Ghana.....	29
Private Land.....	29
Family Land	29
Customary Land.....	30
Government Land.....	30
Due Diligence	30
The Transfer Agreement	31
Registering your Property In Ghana.....	31

Property Tax in Ghana	31
Step 9: Utilities In Ghana - Electricity, Water, and Gas	32
Electricity	32
Gas	32
Water	33
Utility Hookups	33
Step 10: Internet Monthly or Uncapped?	34
Step 11: Banking and Account Type(s).....	35
Which bank should you choose?.....	35
Requirements to open a bank account in Ghana	36
Your Credit and International Status.....	37
Step 11: Transportation - Use of Public transport, Uber, Rent or purchase?.....	38
Airports.....	38
Rail Network.....	38
Travel By Bus.....	38
Taxis	38
Uber, Bolt, Yango	38
Car Rentals	39
Hiring a Driver.....	39
Purchasing a Vehicle: Buying a car in Ghana.....	39
Step 12: Choosing a cell phone provider MTN Vodafone Airtel/tigo Glo	40

Getting a phone number in Ghana	40
Step 14: Finding a doctor/dentist.....	41
Obtaining healthcare insurance	41
Step 15: Moving To Ghana with children and finding a school?..	42
Domestic Help	44
Step 16: Relocating with Pets.....	45
Choosing to Take Your Pet to Ghana.....	45
Step 17: Universal Adapter Plugs	46
Step 18: Address - U.S. Postal Address	47
Step 19: Prepare to adapt as a whole.....	49
Step 20: Enjoy Ghana.....	50
Terminology.....	51
The Metric System.....	51
Taxes	52
Afterward.....	52
Relocation Check List	53
Contact Us	54
Useful Information	55
Best Hotels In Ghana.....	55
Greater Accra Region:	55
Volta Region:.....	56
Central Region:	56

Western Region:	56
Ashanti Region:.....	56
Northern Region:.....	56
Upper East Region:	56
Upper West Region:.....	57
Brong-Ahafo Region:	57
Ghanaian cuisine	57
Here are ten top nights out in Accra, Ghana:	58
Hot Tips & Advice.....	60
Drinking Water.....	60
Currency Exchange	60
Ghana Cultural Etiquette	60

Ghana Bound Transitioning to Ghana

A How to Guide on Transitioning to Ghana

For as long as we have been married, the conversation about Relocating to Ghana for good has been part of the furniture. It took us several trips and several years of planning before making the transition to live in Ghana full-time. We made the transition in 2020 and the questions about the process of how to leave the land of “milk and honey” for a third-world country have been non-stop. It became more intense after we decided to start our YouTube channel to document our return for our friends, family, and most importantly, our children.

We want to share our story, vital information, and the process that will make it easier for your transition. Our goal is to assist you in avoiding unnecessary risks and costly mistakes so you can enjoy all that this wonderful country has to offer. It is just a guide, as each person's needs are different.



Step 1: Plan A Vacation to Ghana First

So many people have reached out to us saying that they want to move to Ghana, and their plans usually are to;

1. Move to Ghana on their first visit.
2. Buy some land or a house on/or before their first visit and
3. "figuring out" the rest when they are there.

I Just Want to Get Out!!!

Ghana is not a country you can come to and just "figure out" when you get here.

Ghana is still a relatively young country with its current Republic starting in 1993. Its youth can be a double-edged sword. On the one hand, it is at a stage of incredible growth and opportunity, which is desirable if you are driven, focused, and have a problem-solving mindset (and some capital saved). You then have a real prospect of changing your life for the better. On the other hand, Ghana's young age also means the infrastructures and systems you may have become used to in the West, are not there to support you.

You may have heard us say this a lot on our YouTube channel. "Building a strong network will determine if you make it or not."

Your neighbours, friends, family, and maybe even other returnees you meet in online groups along the way will become your network.

Entry Into Ghana



Ghana has a single-entry visa which is \$60/£60 that allows you to stay for 90 days.

ADDITIONALLY: YOU WILL NEED A YELLOW FEVER SHOT TO ENTER GHANA. COVID VACCINATION ARE NOT REQUIRED TO ENTER GHANA AND AS OF THIS UPDATE, YOU ARE STILL REQUIRED TO HAVE A PCR TEST BEFORE AND UPON ENTRY TO GHANA.

A trip to Ghana can be one of the most exciting things you could ever experience. The country is rich in culture, and beautiful scenery.

Based on our in-depth experience, we have identified 5 vital elements, which are essential to know before coming to Ghana.

Step 2: Our Culture

As there are more than 60 ethnic groups present in the country, each having its own language and dialect, Ghana has listed more than 70 languages that are up to the present being used by every group in the country. However, the Bureau of Ghana Languages which was established in 1951 lists only 9 languages that are sponsored by the government. These 9 languages are Akan (most widely spoken throughout the country), Dagaare (spoken in the Upper West region and Burkina Faso), Dangwe (spoken in Greater Accra), Dagbani (spoken in the Northern region), Ewe (spoken by more than 2 million people in Volta region), Ga (spoken in the southeast and Accra), Gonja (spoken in Wa and the Northern Region), Kasem (spoken in the Upper East region), and Nzema (spoken in the Western region and some parts of Côte d' Ivoire). Aside from these languages, the Hausa is also a widely spoken language in the country as the Ghanaian Muslims use it as their lingua franca.

English is the official language of Ghana, despite the numerous native languages that the Ghanaian people have. It is the language officially used in the government, in business communications, and education as a medium of instruction. English has been the language used at the primary school level since the year 2002.

However, Ghanaian languages and other foreign languages are also taught in schools at the Basic Education level. Ghanaian languages are compulsory from the primary school level up to the senior secondary school level. French is a popular 3rd language spoken by about 13% of Ghanaians

Step 3: Visas

Choosing which type of Visa to Apply for can be challenging. You can determine which one you qualify for by visiting the sites listed

<https://newyork.mfa.gov.gh/>

https://www.gis.gov.gh/visa_permits.html

<https://www.ghanahighcommissionuk.com/home>

<https://visacentral.com/ghana-visa>



Do US Citizens Require a Visa To Enter Ghana?

US citizens require a visa to enter Ghana since the US is not on the country's visa waiver list. Only citizens of fellow Ecowas countries can travel to Ghana without a visa; others require visas, including US citizens. The good news is that Ghanaian consulates and embassies are open Mondays to Fridays to attend to visa applicants, and the process is easy.

Types Of Ghanaian Visas

American citizens can apply for the following visas;

Tourist Visa: Tourist visas are the most popular visas for Americans because most who visit come as tourists. This is a short-stay visa that allows the holder to stay in the country for up to 90 days before they depart. You can visit any of the 16 regions in the country to enjoy the sights and sounds.

Business Visa: A business visa is for those who are doing business in Ghana. They can enter the country to attend meetings, sign contracts, or do any other business engagements. Business visas are also short term visas.

Work Permit Visa: Many US expatriates in Ghana work in many establishments or run their own businesses. These ex-pats live and work in the country on a work Permit Visa as this is the only legal document that allows a foreigner to work in Ghana.

Study Visa: US citizens coming to attend courses in any of the country's institutions of learning require a study visa issued by the embassy in Washington or any of its consulates.

Transit Visa: This is a short-stay visa for US citizens traveling to other countries through Ghana. The visa allows for brief stops in the country for a few days before the visitor must continue the journey to their final destination.

There are a few other visas, but these are the most sought-after options for US citizens. The visa you apply for should depend on the purpose of making the trip.

Ghana Visa by Duration

Another thing to consider when applying for a visa to Ghana from the USA, is the duration. How long do you wish to stay? A few weeks, months, or longer? There are two visas to consider. Single or Multiple Entry Visa's

Single entry visa: A single entry visa is for those who wish to visit just once and will likely not be coming back in a long while. Single-entry visas can only be used once, and they expire afterward. If you depart even before it expires, your decision to leave the country invalidates the visa, so you have to apply for a new one to visit again.

Multiple entry visa: Multiple entry visas allows the holder to enter Ghana several times or as often as they wish as long as the visa is valid. There is no maximum entry count, and this is the ideal travel document for frequent visitors. Most multiple-entry visas have longer validities.

Ghana Visa Processing Fees

To apply for the visa, you need to pay a processing fee. Processing Fees range from \$50-\$160, depending on the type of visa you apply for. Long stay and multiple entry visas cost more. Visa fee payments should be made in US dollars using a credit or debit card.

Ghana Visa Processing Time

Once you submit your application at the Ghana embassy or consulate, expect to receive your visa within 3-7 working days. To avoid delays, consider applying for it at least 2 weeks before your planned trip.

How To Apply For A Ghana Visa From the USA

Currently, US citizens cannot apply for a Visa online, so they must visit the embassy or any of the available consulates to apply for one. After submitting your documents and application form, you will be invited for an interview which you must honor. After this, the embassy will communicate with you via email and phone. Once the visa is ready, you will be invited to pick it up.

Application Requirements

Applicants must provide the following documents.

- Valid US/UK Passport with 6 months validity and at least 2 blank pages
- 2 recent passport photographs
- Purpose of visit written in a cover letter
- Proof of funds
- Proof of accommodation
- Signed undertaken
- Contact address
- Travel Itinerary

Residence permit In Ghana

A residence permit authorises a foreign national to live in Ghana for a specified period. A resident permit may be issued to a foreign national who intends to remain in Ghana for a substantial period of one to four years in the first instance, and no more than eight years in total.

A foreign national who wishes to study, carry on business, work, or employment in Ghana must apply for, and be issued with a Residence Permit to carry on the activity for which the permit is sought. Retirees or persons with regular income or landed property who can demonstrate that they will not be charged on public funds may be eligible for a Resident Permit.

One of the conditions for the grant of a Residence Permit is that the applicant must have been lawfully admitted to Ghana at the time of the making of the application. When granted, it is also subject to the condition that the person to whom it is granted shall not undertake any employment or engage in any business, trade or profession except as may be specified in the Permit.

Indefinite Residence In Ghana.

Indefinite Residence or Permanent Residence may be granted to a foreign national to remain in Ghana for an indefinite period.

Indefinite Residence also allows a person to enter and leave Ghana without limitation and to engage in work either as a self-employed or an employee without the need to obtain a work permit.

Persons who are eligible for Indefinite Residence may apply for their spouses and dependents under the same category.

One of the key requirements for the grant of an Indefinite Residence is the minimum residency requirement. The applicant must have resided in Ghana for 5 years before they are eligible to apply. They must also satisfy the Minister that they are capable of making a substantial contribution to the development of Ghana.

A foreign national who is married to a Ghanaian may be eligible for Indefinite Residence under more benevolent eligibility requirements. Significantly, they may be eligible to apply if they have resided in Ghana for a relatively shorter period as opposed to the standard Indefinite Residence Status. In addition, they need not show that they are capable of making a substantial contribution to the development of Ghana.

Right of Abode In Ghana

Right of Abode may be granted in one of two ways.

- The first category may be granted to a citizen who has lost their Ghanaian citizenship because of having acquired the citizenship of another country. This scenario often occurs in countries that do not allow dual citizenship.

A Ghanaian who wishes to acquire citizenship of such a country will be required to renounce their Ghanaian citizenship before they will be granted citizenship of that other country.

If such a person wishes to reacquire their Ghanaian citizenship, they may apply and be granted a Right of Abode.

- The second category of Right of Abode may be granted to a person of African descent in the Diaspora.

Unlike the Ghanaians who have lost their citizenship, a Diasporan must, among other requirements, show that they meet the residency requirement.

In other words, they must have resided in Ghana for a minimum period of 5 years before they are eligible to apply. In all applications for Right of Abode, they will assess the eligibility requirements for the permit, advise on relevant supporting documentation, complete relevant application forms, draft and review supporting letters in support of the application, and engage with the GIS officials to ensure that the application is processed within time.

What is the Right of Abode?

Right of Abode (ROA) status is a form of permanent residence and confers on the holder certain settled residence rights in Ghana. This includes the removal of restrictions on entry into and exit from Ghana and work authorisation. It grants the holder the right to reside permanently in Ghana.

Who Can Apply for ROA?

The right of Abode status is not open- to all people. It is only open to persons of African descent in the Diaspora.

Who is a person of African descent?

A person of African descent is defined as a person whose immediate forebears have resided outside the African continent for at least 3 generations but whose origin, either by documentary proof or by ethnic characteristics, is African.

What are the Benefits of ROA Status

The holder of Right of Abode status enjoys the following rights and benefits:

- the right to live indefinitely in Ghana.
- the right to enter Ghana without a visa.
- the right to work or be employed without a work permit.
- the holder is subject to the laws of Ghana.

In addition, a dependent of a ROA holder can apply for a residence permit to join the ROA holder. A dependent permit is issued on such terms and conditions as may be specified in the permit.

Do My dependants also qualify for ROA status?

Your dependents do not qualify to be issued a Right of Abode. They must qualify in their own right to qualify for the status. They can only be issued residence permits to remain with you in Ghana.

Is Right Of Abode A Citizenship?

ROA status is not citizenship. In other words, the status does not confer citizenship on the holder. Consequently, the rights and privileges that attach to citizenship do not apply to the holder of ROA status.

Likewise, certain limitations on rights that attach to non-citizens equally apply to the holder of ROA status. For example, the holder of a ROA status cannot acquire an interest in land that exceeds 50 years at any one time. They cannot vote, hold public office or contest in an election. They can also be stripped of their status if they are found to be a threat to national security or found to have obtained their status illegally.

At best, the status of a ROA is in the same breath as indefinite residence status. They both grant the same rights and privileges which are:

- right to live indefinitely in Ghana
- right to enter Ghana without a visa
- right to work or be employed without a work permit
- subject to the laws of Ghana.

Can I Apply For ROA On-Line Whilst Abroad?

An application for ROA can only be made in-country. It cannot be made abroad. There is no online platform by which you can make the application. The application must be made on paper with all supporting documents at the immigration office in Accra, Ghana. You will also be subject to a personal verification process to assess your eligibility for the status.

Step 4: Cost of Living Research

While you are on your visit you will be confronted with the exchange rate for each item that you purchase. Ghana has a Value Added Tax "VAT" that is included on all items sold unless otherwise stated.

The standard cost of living at the time of this publishing, based on the exchange rate (which changes daily) is as follows:

Family of four estimated monthly costs: 24,000ghc (\$1900) (£1580)

Single-person estimated monthly costs: 5000ghc (\$388) (£322)

The cost of living is 100% relative and depends on your personal lifestyle choice. For example, the costs can be reduced massively by shopping locally and eating local fresh foods instead of shopping at malls and eating in restaurants. Additionally, you could choose to live on the outskirts of Accra for a monthly rental of \$100 / month. Or if you prefer to be in the Centre of the Capital, you can pay a rent of \$4,000 / month in Airport Residential.

The cost of living in Ghana is cheaper than in many countries in the world (74 out of 104)

These numbers can start to give you an idea of the amount of money you need to make the transition which leads me to the next step.

Step 5: How Much Money Do I Need?

For some, this step is easier to assess. Any amount you save will assist in your transition. Think about any assets you may have that can be liquidated, if necessary, to add to your savings. Making sure you have enough money to take care of your needs once on the ground, is a must. You want to ADD to the economy here in Ghana. Not be a burden. Think of a skill you can bring to the country, which leads to our next step.



Step 6: Income - What if I need to work?

Ghana has a high level of unemployment. It is not advised to relocate to Ghana seeking employment unless you are here on a critical skills visa or already have a position lined up with a company that operates in both the US/UK and Ghana. It is advisable to come up with a product, idea, or business already in place that will add value to the economy by creating jobs for locals or at least enough to take care of yourself and your family. The most important thing you can bring is YOU, your presence and the use of the dollar/ Pound to Cedi exchange, adds value to the economy.

Remote & Online Jobs

We strongly suggest starting a business that can function online before getting to Ghana.... way before if possible. Starting a new life in a new country whilst possibly building a new home is way too overwhelming. Doing your research and starting your online business before your exit will pay off hugely when you finally make your move. In the years since Covid-19, a lot of positions that were once done in person are now done remotely. If you have a position that translates and will allow you to keep your current position but live in another country try to make that work for you on relocating. Do note, that a remote position does not guarantee you a visa to live in Ghana longer than 90 days at a time, so plan accordingly. There are groups on Facebook and Apps that can assist with more detailed information regarding remote work, including Blaxit on Facebook and The Xpat app.

Starting A Business

The business environment in Ghana is ripe for you to get stuck in and start making things happen. When deciding on what type of business you want to set up, think more in terms of what new lifestyle you want to live, as managing your new business at arm's length will almost always lead to failure. Try not to have too many moving parts within your business. Relying on others to supply you, for you to deliver the end product on time, can be a problem. Remember that young infrastructure we mentioned earlier? For more information on starting a business in Ghana hit the link below.

<https://www.ghstandard.com/start-a-business-in-ghana-complete-guide/9440/>



Step 7: Rent or Sell?

This is always a tough one, and this is what we suggest. Do what you can afford to do. If you can afford to maintain your home in the United States/UK and rent it out for a profit, go for it. If you decide to sell your US/UK property, that will also contribute towards the cost of your property in Ghana. A bit of advice here, only put your home on the market after you have obtained your visa and a residence in Ghana. If you plan to sell, do so up to 6 months before your move to Ghana. This allows you to control the timeline.



Home contents, ship, sell or leave for the renter?

This again, will always be a personal choice based on your family needs. We chose a combination of selling and shipping (door to door) some items before moving. We have since determined that what we shipped was worth the cost to ship (Yaba may disagree), and we would not have been better off, coming with even fewer things and

replacing everything once on the ground. Our goal was to use the funds from the sold items to contribute to anything we needed to replace in our new home.

Ship your items 6 weeks before your desired date of relocation US and 4-6 weeks from the UK to allow time for your items, and for you, to arrive. We recommend you reduce your baggage. The less you have, the easier it is to move. And remember you must have a visa in place and a property secured before shipping your items.

Choosing the right shipping company can be difficult and expensive. You will need to determine if you will do all the packing of your household items to save money and have the shippers pick up the packages after you estimate the size of the required container. OR you can have them come out and pack each area/room of the house for you, to determine the cost. Do get additional insurance if you are shipping large items as the customary insurance that comes with most shipping companies does not cover individual damages to items. Only if the entire shipment is lost. Make sure that everything you pack is listed and accounted for when packing. We do not suggest shipping vehicles from the UK as the right hand drive cars are not permitted in Ghana. Any car over 10 years old will incur further penalties, so this can get very expensive. If you're relocating from the UK, learning how to drive on the opposite side of the road, can take time but can be done. We will cover transportation in another section.

Getting items shipped out of customs

You will need the help of a Shipping Agent to navigate your way through the customs and duties offices at the port. It can be very confusing and costly so we opted to use a door2door shipping company who picked up and delivered all our items to our home.

<https://www.jobcodirect.com/AboutUs.aspx>

Step 8: Finding a Realtor ... Rent or Buy? And in what area?

Ghana Bound as a real estate broker has partnered with realtors and estate agents with credibility throughout Ghana. Additionally, are registered with The Ghanaian Association of Real Estate Brokers (GAREB)

Since partnering with several other Award-winning agencies and expanding our network, we now can connect you with the experts who will find the type of property you are looking for in, any area of the country.

For more information, please send us an email or view our video on YouTube regarding purchasing processes in Ghana., commercial or private

www.Ghanabound.com

https://youtu.be/O_nY3nXDrKU

Renting A Home in Ghana

Most Returnees are surprised by just how many accommodation options there are in Ghana. It will take up a large portion of your budget so be prepared. In recent years Ghana, and especially Accra, has seen many global companies move into town. Consequently, this influx of international employees (plus the growing number of returnees) has placed increased pressure on this already stretched section of the housing stock that is in short supply, pushing prices sky-high.

Although the law states that landlords should not request more than six months rent in advance you should expect to be asked for a year's rent upfront.

Landlords will offer a discount on upfront payments for terms over a year.

Reputable real estate brokers should not charge you for viewing a rental Property but some smaller agents will cover the cost of their travel.

NB Make sure to have all defects and repairs corrected and fixed by the landlord, before handing over your cash. outside of the higher end of the property market, the onus is on the renter to fix the repairs needed and you will not see your landlord until rent is due.

Accommodation (monthly Rent)

1-bed apartment	3-bed apartment
CITY CENTER	
GHS 7,510 \$582 £484	GHS 17,750 \$1376 £1143.95
OUTSIDE CITY	
GHS 592 \$45.88 £38	GHS 2,572 \$200 £165.76

(Prices shown are an average set in Accra in September 2022)

For those of you who are considering buying a home, the average cost of a home does depend on the area. Realtors will tell you that for the next few years, it will be a Seller's market with Prices going up as I write this guide.

The average cost of a home is GHC 739,000 or (\$57,378) this is not the case in the capital Accra can and does go up as high as millions of U.S. Dollars. Your goal will be to determine your budget. Once your budget is determined, you need to consider the option of paying for the home of your choice upfront or if you will try to get financing. Financing for non-Ghanaian citizens is Possible but can be expensive with short payment plans offered by developers and mortgages no longer than 15 years.

Paying for your home in Ghana in full:

Paying for your home in full in Ghana is the best way to get the best deal. With options such as buying off the plan with a reputable developer at the early bird stage.

Once you have decided on a home, the process is the same for any purchase: the payments go through the bank to a conveyancer or lawyer to be disbursed to the realtor or owner of the property. Payments are done via international transfer and follow all necessary protocols to ensure the transaction is legal. Once that is completed you will receive a deed of transfer stating that you are now the owner of the property. DO NOT BRING CASH to purchase your home.

Can You Buy Property In Ghana As A Foreigner?

The Answer in short is a resounding YES, However, there are a few things you need to know first. Not all land is the same in Ghana, a point we will get back to later. You see, buying land in Ghana can be confusing, so confusing in fact that up to 80% of cases in the high courts are over land. I'd say getting legal and professional advice from a registered Professional is essential.

Lease Only Lands In Ghana

In the last 10 years land laws have had a massive update and land in Ghana can no longer be sold outright (freehold) except for in a few special cases. Land can only be leased for a maximum of 50 years to a non-Ghanaian and 99 years to a Ghanaian Citizen. In some cases we have seen a renewal clause of 49 years put in, to effectively give you the full 99 years. Although renewal is assumed in law it is best to have the terms set out in your lease agreement.

Not All Land is The Same In Ghana

Ghana is very different from the US & UK where much of the land may be owned by the government or the crown. In Ghana, Families, Clans, and Private individuals, own a majority of the lands. The Ghanaian Government owns or sells a very small amount of residential land

Private Land

It's in the name. Private land is owned by individuals and private entities and makes up a large section of the total land available for purchase in Ghana. Customary land, bequeathed before the 1992 Constitution of Ghana was formed is now considered private land. This area of the market has little regulation apart from land registration regulations with the lands commission of Ghana. You must always do a full land search with the lands commission of Ghana.

Family Land

Again it's in the name, Family land is land owned by Families. The head of the family, with the support of other well-respected members of the family, administers the selling of land. You should always make sure you are dealing with the head of the family by checking with the family elders that the person you are dealing with has the authority to do so. Also, get your lawyer to make sure all leading family members sign to acknowledge the transaction.

Customary Land

Customary land is land owned by traditional leaders of the area. The chief of the area has the authority to sell land, and at a price, he can also 'gift' land at his discretion for projects that would benefit the local community. You would be dealing with the chief himself and you can get assistance from the Office of the Administration of stool lands.

Government Land

Government land is land acquired by the government from traditional leaders mainly for the development of the country in partnership. (Vested Land) state land. It is very rare for such lands to come onto the open market.

Due Diligence

The land search should include the following information

- The land location
- The land size and topography
- The Type of land and rightful owner

After this is done, have a site plan and survey done and make sure the size and location, and boundaries match. Have this survey done by yourself not the seller. We can assist you with this process.

It should also clearly state if the land is in dispute and also if it can be used for residential purposes

You must exercise patience when buying a home or land in Ghana. The search alone can take up to one month. Remember it's a marathon, not a sprint, and by the end, you will be the proud owner (Leaseholder) of your very own land.

The Transfer Agreement

Once all the due diligence has been done and you, the buyer, are satisfied that the land has no issues, you will need to have a purchase agreement drawn up. It should be signed by both parties and their witnesses before payment and under the supervision of a lawyer to ensure all legalities are met. A deed can now be issued by the lawyer and signed by both parties.

Registering your Property In Ghana

The final step is to register your purchase with the Lands Commission of Ghana and secure your Title document. The Land title document is the top document and stops any litigation. This part of the process Can take up to one year and should be done with the help of a lawyer. Cost is linked to property value.

Property Tax in Ghana

Property Tax is paid annually in Ghana to your local government authorities on the estimated value of non-movable property. it usually falls in the range of 0.5% to 3% of the estimated value.

Step 9: Utilities In Ghana - Electricity, Water, and Gas

Electricity

Electricity in Ghana is paid for on a prepaid meter located in each home, office, or apartment.

Depending on the area and card type you have, you will either pay to top up the card online (New Card Only) or at an ECG Vendor in cash, where you can use both the old card and the new card.

Please note; Make sure you place your ECG card on the meter and wait for the beep before going to top up your card.



Gas

Gas use in the home in Ghana is usually limited to the cooker. The gas supply comes from a cylinder that can be refilled at a Gas filling station. This is NOT the same as a Gas station in the USA. In Ghana, they call a USA gas station, a fuel station, or a filling station.

Water

If you are connected to the public water service Ghana Water Company,

Water bills will be left jammed in your gate, in front of your yard, or more often than not blowing around your yard. You can go to the Same Vendor that you used to pay for your electricity to pay for your water.

In many areas you may still find that Ghana water has not yet reached your street, in this case, you may have a borehole for your home, or you may depend on buying water and having your huge poly tank filled.

Utility Hookups

If you have completed a new build you will need to contact your area head office to apply for new meters to be fitted to your home.

Step 10: Internet Monthly or Uncapped?

Internet in Ghana is available and can be purchased by prepaid gigs or you can have a fiber line installed, also on a prepaid basis. This can take as little as 3 days (Vodafone) to hook up from the time of purchase. You will want to determine who the service provider is in your area so that it can be installed soon after arrival in the country. Having to wait for the internet and buying data on your phone to get anything done can be an issue. We recommend a bundle package that comes with a local phone number if you desire, or at minimum, a package that has uncapped data as an option.



Step 11: Banking and Account Type(s)

Ghana has multiple banks and a world-class banking system. When you are initially setting up in Ghana, you will need to show proof of residence

The largest banks in Ghana boast a significant network of branches and offer telephone and Internet banking services, which allow customers to manage their accounts around the clock. Ghana uses the Cedi currency (GHS), with money available in Cedis (GHS) and pesewas (C). Banknotes are printed in denominations of 5GHC 10GHC 20GHC 50GHC 100GHC 200GHC Notes

Which bank should you choose?

Before we get into bank Accounts, it is important to mention that Ghana also has a separate system of paying and receiving money. It's called Momo. Momo or Mobile Money is a way to store and manage money in an account linked to a mobile phone, similar to a bank account. Mobile money users can send money to other people, pay bills, and purchase many things, including shopping, movie tickets, and taxis. Anything you can think of, and it's accepted everywhere. For ease of use, we recommend MTN as it is the most widely used and accepted.

With a wide range of accounts on offer, it pays to shop around before committing to a bank in Ghana. The majority of banks charge account fees, transaction fees, and withdrawal fees apply too in many cases. Some providers offer calculators to help you choose the right type of account for you.

Here is a list of the major banks in Ghana:

- Standard Chartered Bank
- GCB
- Absa

- CalBank
- Stanbic
- Eco Bank

Requirements to open a bank account in Ghana

The requirement documents differ depending on your choice of bank account and whether you are opening a resident or non-resident bank account in Ghana. In general, you will need to present the following documentation.

- Non-resident bank account in Ghana;
- Passport/birth certificate
- Proof of address (such as a utility bill)
- Three months of bank statements from your previous country's bank *can be printed online from your bank account with online access
- A certificate of introduction from your home country's bank, signed by a bank official
- Your Stateside Banking/Credit/Credit Cards

Do contact your bank and credit cards and put on an extended travel notice, especially once you have obtained any type of visa beyond a tourist visa. You do not want to change your address permanently from a stateside address to an international one. Some banks will allow you to have a travel notice on for up to one year which can be renewed. DO keep all of your bank accounts in your home country. We DO NOT suggest transferring your money from a U.S. bank account to a Ghanaian account. We suggest withdrawing any amount you need from your home account and making a deposit into your local account as needed or doing a wire transfer monthly for any bills you may have that require attention.

Residents of Ghana

You will need to show your Ghana Card And Proof of address like a utility bill

Your Credit and International Status

The questions around your credit and credit score are ones that we get often. Your credit score and credit profile are only relative to the United States/ UK and its laws. Your credit score and profile do not transfer to Ghana. You will begin the process of building your credit profile in Ghana with the amount of money you deposit into your local account and how you pay your bills in this country.

Whatever debt you have, stays in the United States. Ghana does not recognize credit scores or credit history from the United States in a lot of cases but there are some subjects, though very few.

They will not request, require or inquire about your FICO Score, Student Loan debt, or mortgage status unless you are borrowing against your equity, which will be more of a U.S.-based issue/concern. This may only come up if you require financing in a country or the United States.

When applying for loans or credit here, post any resident status, their main concern will be your ability to pay the debt back based on your income.

Do download a currency application on your phone to be aware of the exchange rate at all times. It changes multiple times a day and is based on the U.S. Dollar.

Step 11: Transportation - Use of Public transport, Uber, Rent or purchase?

Ghana has multiple transportation options available to you.

Airports

Ghana has a fast-developing network of International and domestic Airports with many connecting flights across the Continent and the World

Rail Network

Ghana's Rail options at the moment are very limited and are currently undergoing a billion-dollar overhaul.

Travel By Bus

Ghana has both a state-run and privately owned bus system. Offering intercity travel

Locally you will most commonly see 'tro tro' buses which are the cheapest way to get around town.

Taxis

With their very distinctive yellow quarter panels, you can catch one (make sure to haggle the price before you jump in).

Uber, Bolt, Yango

Yes, your Uber account will work in Ghana. It is best to stick to cash payments as cash is king in Ghana. As soon as you change to a local number for your phone, switch it in the app.

Bolt and Yango are very similar apps and work in the same way.

Try installing them all and see who offers the cheapest fare for your journey.

Car Rentals

Renting is an option for short-term trips to other regions, for visits, or personal use when the other options are not available or inconvenient for the task.

Hiring a Driver

This is another option that some ex-pats use and is usually done through a referral source from other ex-pats here in the community. Some drivers have their own transportation and others will drive your vehicle for you if that is your preference.

We, at Ghana Bound, offer a private car service that comes with a car and driver.

Purchasing a Vehicle: Buying a car in Ghana

An international driver's license is required, you can drive and operate a vehicle in Ghana with this driver's license

Step 12: Choosing a cell phone provider MTN Vodafone Airtel/tigo Glo

Ghana has a robust mobile network but it does require that we pay for data usage, upfront, depending on your plan. When it comes to making calls on your cell phone, this also requires that you pay for air time. Data and Airtime can be purchased in a bundle directly from your provider or through a banking application. Below is some information on how to determine which network and provider will benefit you during your time here in Ghana.

Getting a phone number in Ghana

You will purchase a prepaid sim card for your unlocked phone at the service provider of your choosing and then load data. You will need your passport or Ghana Card as proof of address to purchase a sim card from any cellular provider in the country.

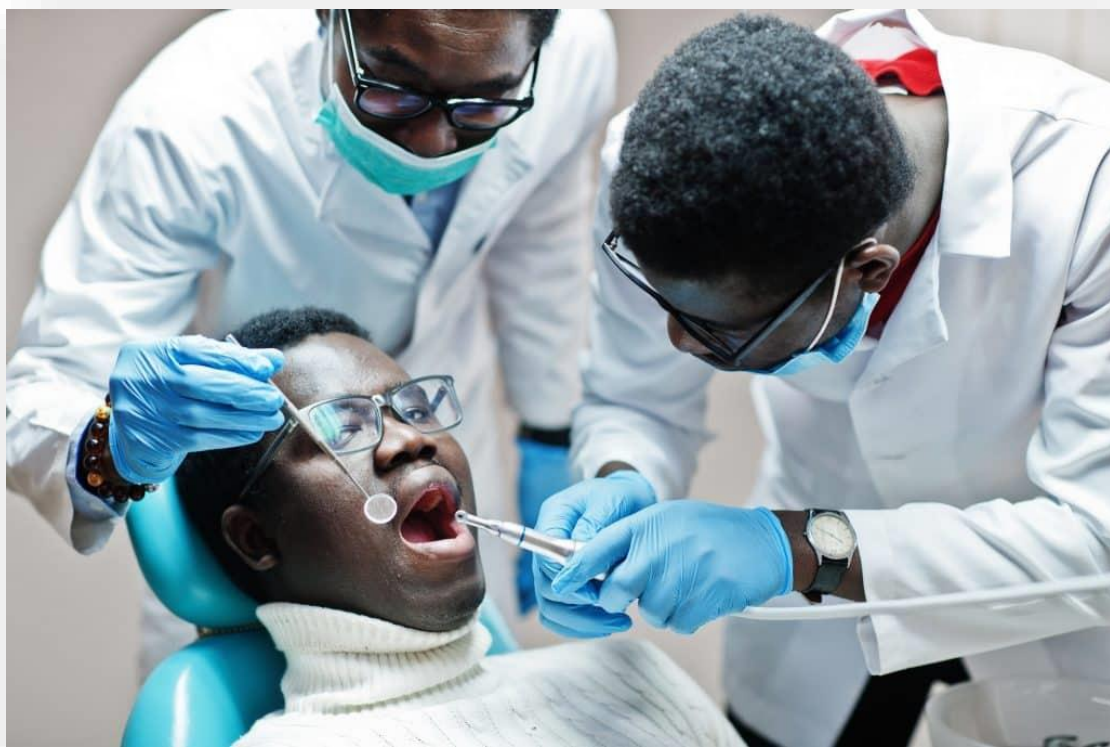
Mobile phone numbers are easy to get in Ghana. You can buy a Pay As You Go SIM card at stores or the airport when you land and use it right away. (we suggest buying your sim at the airport terminal)

Pay As Go is what we recommend after purchasing a SIM at the airport terminal when landing in the country. This simply means, keep your current cell phone from the U.S., get a sim card here in Ghana with a local number, add data, and As long as your cell phone, Android or Apple is fully unlocked, put in a new sim card is the simplest way to move forward through the country and stay connected to those in the U.S. through Whatsapp.

Step 14: Finding a doctor/dentist

Obtaining healthcare insurance

In Ghana, the private healthcare sector is good. Obtaining healthcare insurance will depend on your needs. The cost of your medical scheme will be determined by your age and health. Most plans require a physical by a local doctor and have a waiting period, depending on your health, to have full coverage. They do offer free public health care but as a foreigner, you can get affordable private insurance.



Step 15: Moving To Ghana with children and finding a school?

Deciding on relocating with children can be a huge decision and is not a decision that any family should take lightly. We know this well, as we moved with a 2 and a 4-year-old.

Schools in Ghana start in January and go through to December. Choosing a school requires time and research depending on the needs of your child. There are local schools in which you can immerse your child in the Ghana Culture, and they use English as the primary language of teaching. You also have the option of enrolling them in an international school. All schools require tuition payment and the purchase of uniforms for daily wear.



This may be something new for you and your child, however, the level of education that is available to your child can be a life-changing experience for years to come. He or She will also be afforded the opportunity as an American citizen to attend college back in the United States or in Ghana if you choose a school that follows the American system. The possibility of future opportunities begins with a good education.

There is also a growing homeschooling network with Innovative Companies such as Destination Africa Group, and the Afro Parenting Group and you can find endless support on other platforms such as Facebook groups.



Destination Africa is the brainchild of Michael Ekow and Abena Richardson. With years of analysis and experience, they have created ground-breaking programs designed to bridge the gap between Afro children. Establishing the Afro child in teachings, concepts, and elements that are not gained through traditional schooling methods, but essential to "the learners of today, who will be our leaders of tomorrow". They believe that the era of the new global African is upon us, the next generation needs a new skill set to lead the way.

Destination Africa & the Afro Parenting Village has created a unique community and has recently launched its online platform, providing offers their world-renowned programs and resources to families across the world.

Topics and subjects are but are not limited to

- African Languages, Communication, and Expression
- History/ Historical Figures
- Music, Dance, Play, Drama
- Understanding the Culture
- Story Telling
- Critical Thinking
- Social and confidence building
- Games
- Geographical content
- Public Speaking
- Presentation Skills

Contact details:

www.TheDestinationAfrica.com

www.instagram.com/DestAfricaGrp

www.facebook.com/DestAfricaGrp

+233 (0)55 146 8888

Domestic Help

In Ghana, most middle-class homes are built with domestic Quarters (Boys Quarters), that have a separate entrance from outside the home. This is an area where your domestic staff may sleep/rest during the week, should you choose to have them in the home full-time to assist with daily needs, cooking, children, etc. People that have small children usually have domestic help that assists them with getting the children ready for school during the day

and will be there when they arrive home in the afternoon. Should you wish to hire a domestic for either full-time or part-time usage, there will be assistance for you once you are on the ground. Costs for domestic services vary depending on the amount of time they are in the home and what you require of them. There are useful agencies and groups where you can find a reliable staff member.

(Find me a nanny group: Whatsapp) Nanny Agency (Melmarq Global Services melmarq@yahoo.co.uk/ +233 (0)264365936/
+233(0)245218369)

Step 16: Relocating with Pets

This can be a difficult decision to make as most pets are part of our families. When considering a move with pets you will need to consider the size of the cargo and if the crate will be able to fit into the cargo hatch.

Choosing to Take Your Pet to Ghana

Ghana is a very pet-friendly place to travel to with your pet. It has many pet-friendly hotels, restaurants, and places to visit with your furry companion. When relocating with your pets, it is essential to keep the following things in mind;

- Microchip your pet with a 15-digit ISO-compliant pet microchip.
- All pets must have proof of the current rabies vaccination.
- Other vaccinations include, for dogs: Rabies, Distemper, Hepatitis, Leptospirosis, and Parvovirus. For cats: Feline Viral Rhinotracheitis, Calicivirus and Panleukopenia.
- Your dog must test negative for the following tests- Brucella Canis, Serum Agglutination/Giemsa smear, Trypanosoma Evansi Card, Agglutination/Giemsa smear, Babesia Gibsoni Giemsa smear, Dirofilaria immitis Microfilariae filtration test, Leishmaniasis. Indirect Fluorescent antibody test or ELISA.
- An import permit from the Veterinary Services is required when importing pets. The application should be made after the blood tests are done; the permit is valid for 8 weeks after issuance.
- A licensed veterinarian must complete the Veterinary Certificate for Ghana before travel.
- Pets must enter Ghana via Kotoka International Airport.
- Pets can arrive in the cabin, as checked baggage or as air cargo.
- All pets must be free of evidence of disease communicable to humans when examined at the port of entry.

Ghana does not publish a list of banned breeds.

Step 17: Universal Adapter Plugs

To use your U.S. electronics abroad, you will require a Universal Adapter plug. Ghana operates on a standard voltage of 230 volts and a frequency of 50 Hertz. You must have an adapter for any items that need charging. We strongly advise purchasing at least two adapters before traveling to Ghana to avoid the inconvenience of dead batteries in transit. You can also buy plugs locally, should you forget. Melcom (Walmart), China Mall, and Shoprite are all typical supermarkets, but more on this later.



Step 18: Address - U.S. Postal Address

You should maintain an address in the United States for any affairs that are important. You do not want to take the risk of important information being shipped regularly. Mail from the United States to Ghana has a high probability of never making it. You should ship things by FedEx or DHL. Duties and taxes will be added even if it's your old phone for example. You may want to consider a door-to-door shipping service.

Obtaining and maintaining a US Global mail address is easy. You will find information below should you choose this route.

Planet Express is another service you may find useful

Other options of course include having your mail shipped to a relative, friend, or trusted individual's house for regular shipments to you as needed.

Whatever you decide will be based on your family's needs.

US Global Mail provides shipping and mail forwarding services for individuals who are expatriates, travel frequently to South Africa, or for those who live outside of the US.

- With their web platform, you can view your mail online:
- Includes sender, type of item, description, weight, and dimensions
- Updated daily as new mail arrives
- Throw away unwanted items with the click of a mouse
- Track your shipments on our site and view a complete history of all your transactions

For personal accounts, prices are from \$15.00 on a month-to-month basis to \$10/mo for a 24-month prepaid contract.

All membership plans include:

- Unique address in the US
- Online mail management tools
- Get scans of your mail and throw away junk mail
- Consolidate your outgoing packages
- Free letter and magazine storage
- Receive and send packages
- Ship to multiple addresses
- Enter your own customs declarations
- Fees and Extra services are:
- Shipping is quoted and charged on a per-pound basis for both domestic and international.
- Scanning letters: \$3 plus \$0.50 per page in the envelope
- Inspecting packages for contents or declarations: \$5 per box
- Repackaging outgoing shipments: \$5 per outgoing box, \$2 per outgoing envelope
- Storage is assessed at \$1 per pound per month after the first 30 days free
- Mail/package pick-up at our warehouse is \$1 per pound with a \$3 minimum
- Shipping quote: \$1 plus any repackaging or storage fees to get a list of shipping prices

Step 19: Prepare to adapt as a whole

Ghana is not the United States. There will be some mainstays that you will have to do without while living here or ship them when you relocate. There is also the possibility that you may find that things available here are better and outweigh what you "miss" in the United States.

A lot of your ideals when it comes to being an American will need to be shed. It will allow for a better transition. It's a great opportunity for you to enjoy all that this country has to offer as long as you are open to the possibilities with gratitude.

Some items you can buy are a lot cheaper here in Ghana and have much better quality and experience. Food items are of a larger variety and much more affordable. All Branded shoes can be quite expensive in Ghana so if you have any type of desire to have the latest kicks regularly you will need to prepare to pay considerably more.

I would like to remind you that an international move is different from moving to another state in the United States. The process that we have outlined is specific to Ghana as this is what we did and what we experienced during our time to transition. This list is set to provide you with a guide with steps to make it easy for you.

Once you have gotten through the process and stayed diligent you will see the full reward and fruit of your labour.

Step 20: Enjoy Ghana

Travel this country, learn it, love it, and share it. Explore the continent and create a space for you to become the person you desire to be and the life you desire to live.

Ghana is never short of adventure and new experiences. We have lived here since 2021 and have been traveling back and forth for almost 20 years before moving. Each day is a new adventure with exciting things for us to experience.

There is always something to do, always somewhere to go, and always a part of the culture for you to explore and learn more about.

The large Returnee community will be here to welcome you. Americans are moving to Ghana in larger numbers than are being reported. Why not be one of them. It is truly a feeling that cannot be described, only felt.

All the BEST and we look forward to meeting you in Ghana



Terminology

One last thing to be aware of is differences in terminology.

Some common words in American English may have similar or completely different meanings in Ghana and vice versa.

United States	Ghana
Grocery Cart	Shopping Trolley
Cookies	Biscuit
Elevator	Lift
Potato Chips	Crisps
Gas Station	Fuel/Filling Station

The Metric System

Become Familiar with the Metric System

Ghana adopted the Metric System in 1973. As such, U.S. returnees, educated with The U.S. Customary Units (inches, pounds, Fahrenheit, etc.), will need to get acquainted with the differences in length, mass, capacity, etc. Visitors can download a conversion application on their smartphones to alleviate the confusion. This is by far the easiest.

Taxes

Paying U.S. Taxes While Abroad as the adage goes, 'in this world, nothing can be said to be certain, except death and taxes.' Even while living abroad, U.S. Ex-pats are still required to pay taxes annually. For more information, check out '25 Things You Need to Know About U.S. Ex-pat Taxes' from

<http://www.greenbacktaxservices.com> and review relevant tax laws for expatriates from www.irs.gov/

Afterward

The process we outlined here is tailored to Ghana, as this has been our unique experience. The information provided is to be used as a guide for readers to equip themselves better on their journey. Remain diligent and reap the full fruits of your labour. We want you to be successful and embrace everything Ghana has to offer you. This composition is not an exhaustive effort. We will make updates continuously, and the link will auto-refresh. Please be sure to refer to these steps as you prepare and feel free to contact Ghanabound with any questions, comments, or choice

Relocation Check List

- Set Date to Visit Ghana
- A Set Budget (a US monthly income of \$2500 or more) is more than enough to live
- Start Saving. Every bit helps
- Determine Employment
- Start Visa Application
- Local Realtor: Rent/Sell
- Abroad Realtor: Rent/Buy
- Utilities Connected
- Internet Connected
- Bank Account Opened
- Cell Phone Provider
- Health Insurance Plan
- Primary Doctor
- Dentist/Specialist
- International Shipping Service
- International Pet Shipping Service
- Transportation: Public/Private
- Home Items: Ship/Sell Divided
- U.S. Postal Address
- Follow up on Visa
- Finalize everything: Visa, Shipping, Transport, Cell phone, Bank Account,
- Health Insurance

Contact Us



You can find us on:

WWW.GHANABOUND.COM

<https://www.youtube.com/c/GhanaBound>

info@ghanabound.com

Consultation booking Link: Transition & Orientation Coaching



This Ebook is a step-by-step guide to assist you in making one of the biggest decisions of your life. Moving to another Country, Ghana. The process is worth it once you are in Ghana full-time. You will see.

Useful Information

Best Hotels In Ghana

Greater Accra Region:

Movenpick Ambassador Hotel Accra Address: Independence Avenue, Ridge, Accra Phone: +233 30 261 1000 Website: <https://www.movenpick.com/en/africa/ghana/accra/hotel-accra/overview/>

Labadi Beach Hotel Address: No. 1 La Bypass, Labadi, Accra Phone: +233 30 277 2501 Website: <https://www.labadibeachhotel.com/>

Kempinski Hotel Gold Coast City Accra Address: Gamel Abdul Nasser Avenue, Ridge, Accra Phone: +233 242 436000 Website: <https://www.kempinski.com/en/accra/hotel-gold-coast-city/>

Tang Palace Hotel Address: No. 1 Switchback Road, Cantonments, Accra Phone: +233 30 277 7737 Website: <https://www.tangpalacehotel.com/>

Villa Monticello Boutique Hotel Address: 1A Mankata Avenue, Airport Residential Area, Accra Phone: +233 30 277 2722 Website: <https://www.villamonticello.com/>

Accra Marriott Hotel Address: Liberation Road, Airport City, Accra Phone: +233 30 273 8000 Website: <https://www.marriott.com/hotels/travel/accmc-accra-marriott-hotel/>

African Regent Hotel Address: 237-238 Airport West Residential Area, Accra Phone: +233 30 277 2077 Website: <https://africanregenthotel.com/>

La Palm Royal Beach Hotel Address: No. 1 Bypass, Osu, Accra Phone: +233 30 277 2501 Website: <http://www.lapalmroyalbeachhotel.com/>

Accra City Hotel Address: Barnes Road, Accra Phone: +233 30 266 0830 Website: <https://accracityhotel.com/>

Volta Region:

Royal Senchi Resort Hotel Address: No. 1st Senchi Link Road, Akosombo Phone: +233 30 396 4444 Website: <https://royalsenchi.com/>

Central Region:

Elmina Beach Resort Address: Elmina, Central Region Phone: +233 24 434 5261 Website: <http://www.elminabeachresort.com/>

Western Region:

Busua Beach Resort Address: Busua, Western Region Phone: +233 31 234 0100 Website: <http://www.busuabeachresort.com/>

Ashanti Region:

Golden Tulip Kumasi City Address: Rain Tree Street, Kumasi Phone: +233 32 204 5010 Website: <https://www.goldentulipkumasicity.com/>

Miklin Hotel Address: Amakom Roundabout, Kumasi Phone: +233 32 206 8080 Website: <http://www.miklinhotel.com/>

Northern Region:

Mole Motel and Lodge Address: Mole National Park, Larabanga Phone: +233 37 223 0133 Website: <http://www.molemotelgh.com/>

Upper East Region:

Azantilow Resort Address: Bolgatanga, Upper East Region Phone: +233 37 202 5157 Website: <http://azantilowresort.com/>

Tongo Hills Resort Address: Tongo, Upper East Region Phone: +233 54 386 9969 Website: Not available

Upper West Region:

Waakpuna Riverside Lodge Address: Wa, Upper West Region Phone: +233 55 115 5535 Website: Not available

Brong-Ahafo Region:

Eusbett Hotel Address: Sunyani, Brong-Ahafo Region Phone: +233 35 202 3422 Website: <http://eusbetthotel.com/>

Ghanaian cuisine

Ghanaian cuisine is diverse and flavorful, with a variety of traditional dishes to try. Here are ten traditional dishes from Ghana that you should consider experiencing:

Jollof Rice: A popular West African dish made with rice, tomatoes, onions, and a blend of spices. It is often served with chicken, beef, or fish.

Banku and Tilapia: Banku is a fermented corn and cassava dough, typically eaten with grilled or fried tilapia fish. It is a staple dish in Ghanaian cuisine.

Waakye: A combination of rice and beans cooked together, resulting in a distinct reddish-brown color. It is often served with fried plantains, spaghetti, and a variety of sauces.

Fufu and Light Soup: Fufu is a dough-like staple made from boiled and pounded cassava or yam. It is usually enjoyed with light soup, a flavorful broth made with vegetables, meat, and spices.

Kelewele: Spiced and fried plantains that are usually seasoned with ginger, pepper, and other spices. Kelewele is a popular street food snack in Ghana.

Red Red: A hearty dish made with black-eyed peas cooked in palm oil and served with fried ripe plantains. It is typically accompanied by gari (grated cassava) or rice.

Kenkey and Fish: Kenkey is a fermented corn dumpling wrapped in corn husks and steamed. It is often served with grilled or fried fish, along with a spicy pepper sauce.

Groundnut Soup: A rich and creamy soup made with peanuts, vegetables, and typically served with boiled yam, plantains, or rice.

Abenkwan: A traditional soup made from palm nut fruit extract, often cooked with meat or fish, and served with banku, fufu, or rice.

Tuo Zaafi: A popular dish from the northern regions of Ghana, consisting of a thick cornmeal dumpling served with a flavorful soup made with vegetables, meat, or fish.

These traditional dishes offer a glimpse into the vibrant flavors and culinary heritage of Ghana. It's worth noting that some of these dishes may have regional variations in ingredients and preparation methods.

Here are ten top nights out in Accra, Ghana:

1. **Bloom Bar:** Located in the heart of Osu, Bloom Bar offers a trendy and lively atmosphere with a mix of local and international music. It's a popular spot for young professionals and expats to enjoy drinks, socialize, and dance the night away.
2. **Twist Nightclub:** Twist is a renowned nightclub in Labone, Accra, known for its energetic ambiance, live DJs, and vibrant dance floor. The club features a mix of Afrobeat, hip-hop, and dancehall music, attracting a diverse crowd.
3. **Carbon Nightclub:** As mentioned earlier, Carbon Nightclub is a high-end venue in Airport City, offering a luxurious setting, top-notch music, and a stylish atmosphere. It's a great place to enjoy a glamorous night out with friends.
4. **Republic Bar:** Situated in Osu, Republic Bar is a popular destination for live music lovers. From Afrobeat and reggae to jazz and highlife,

you can experience a variety of genres performed by talented local and international artists.

5. Skybar 25: Located on the 25th floor of the Alto Tower in Airport City, Skybar 25 provides breathtaking views of Accra's skyline. It offers a rooftop lounge experience with a fusion of cocktails, live music, and DJ performances.

6. Champs Sports Bar & Grill: Situated in Paloma Hotel, Champs is a lively sports bar in the La area. It features multiple screens broadcasting live sports events, along with a great selection of drinks and tasty pub food.

7. Firefly Lounge Bar: Nestled in the Osu neighborhood, Firefly Lounge Bar offers a cozy and intimate setting. It's known for its extensive cocktail menu, friendly staff, and occasional live music performances.

8. Piano Bar: Piano Bar, located at the Kempinski Hotel Gold Coast City, is a sophisticated lounge known for its elegant decor and live piano performances. It provides a relaxing and upscale environment to unwind with a drink and enjoy live music.

9. Onyx Nightclub: Situated in Cantonments, Onyx Nightclub is a popular venue for young partygoers. It features multiple dance floors, VIP sections, and an array of music genres played by live DJs.

10. Labadi Beach: Labadi Beach, mentioned earlier, is not only a great spot during the day but also comes alive at night. Several beachfront bars and clubs offer a unique beach party experience with live music, bonfires, and a vibrant atmosphere.

These venues offer diverse experiences and cater to different preferences, ensuring there's something for everyone's taste. Remember to check for any specific events or theme nights that may be happening during your visit.

Hot Tips & Advice

Drinking Water.

Do NOT drink tap water or the water that is sold in sachets Stick to Bottled water... even when brushing your teeth.

Currency Exchange

Banks Atm's and forex bureaus can be found all through Ghana, you will normally get a better rate at a forex bureaus.

Ghana Cultural Etiquette

Always greet people from right to left, always with your right hand. Remember that your palms are always properly aligned for greeting people when going right-to-left. Always follow this order, regardless of the age or gender or status of the people you are greeting. The exception is when greeting a chief in a formal setting, where you should greet the chief first. This will seem very awkward when you enter a room where everyone is lined up on the left wall because you will have to walk past everyone to start greeting from the furthest person.

The West African handshake is used in Ghana, where the middle finger snaps the middle finger of the person you are shaking. The louder the snap, the better, and it is acceptable to try the snap a second time if you miss it. You can see examples in our language videos.

(Note to our Italian friends: È possibile riconoscere questa stretta di mano come un insulto serio. Tuttavia, questo è un messaggio di saluto standard in Ghana e nessun insulto dovrebbe essere preso.)

Always use your right hand to give and receive items, and to eat. In this culture, your left hand is considered your 'toilet hand'. It is a common

practice to give money with your right hand while at the same time receiving small purchases into the same hand.

Always greet people first when you enter an area. When a large area or group or even a waiting room, a wave and a greeting is acceptable. Otherwise, you may wonder why people are just looking at you when you enter a room. They are waiting for you to offer a greeting, which will be received with a big smile and a warm reply.

Never make derogatory remarks about any religious, political or ethnic group or behavior. Ghana is tolerant and respectful of all its diverse tribes, religions and customs.

Always be respectful, especially to elders. The older the person, the more respect. But always greet in the correct order, right-to-left, regardless of age or gender. (see #1 above)

Remember to share. People in Africa do not live the independent lives of Western cultures. Sharing food and sharing stories are two of the best ways to join this culture of interdependence. It is acceptable to give small amounts of money (\$2 maximum) to children or the disabled, but usually not to beggars.

You should not be wasteful. Africa is a land where every little thing has value. Your guide will never ask you for anything, but throwing away just a piece of paper that has a blank side would be a painful sight for him to see. (Notice how small the rubbish cans are in homes and hotels.) Feel free to offer anything that has no value to you to any person anywhere.

Direct, "let's get to business" conversation is considered rude. Always exchange pleasantries and inquire about family before beginning to transact any business. Even if you are just purchasing an orange.

Keep your demeanor and dress proper. For men, lightweight trousers are more proper than shorts during the weekday. Shirts with a collar are also the preferred dress during the weekday. Men should not go shirtless except at the beach, poolside, or festivals and shrines where

your shirt should be removed. Shorts and T-shirts are fine after the workday hours or on weekends, when it is casual time. For women, modesty is preferred. Always try to keep your shoes clean of dirt and dust.

Realize that starting times for events are not exact. An event will usually not begin until at least one hour after the noted starting time. We call it "Africa time", and if you arrive at the posted starting time, people will jokingly say you are following "European time".

When in rural areas and small villages, a visit to the local chief is the first stop you should make. When in the presence of the chief, remove your hat, keep your hands out of your pockets and do not cross your legs. When invited to greet the chief, approach just short of where they are seated and bow slightly. Do not offer your hand unless the chief invites you for a handshake. Always be sure to bring a small gift. Usually a bottle of schnapps is perfect.

Knowing just a couple words of the local language makes a huge impact. Ask your guide to teach you to say 'Thank you' (me da ase) and 'How are you' (wo ho te sen) in Twi or view some of our language videos for more phrases.

Be certain to read our Rules for Visitors for some important Do's and Don'ts in Ghana.