



Ghana's Competitive Potential in the AfCFTA

A COUNTRY COMPETITIVENESS & OPPORTUNITY ASSESSMENT REPORT

MARCH 2021

Konfidants
Strategy | Transactions | Advisory

www.busac.org **BUSAC Fund**
Advocacy for the Private Sector

Supported by:

EMBASSY OF DENMARK

DANIDA | INTERNATIONAL DEVELOPMENT COOPERATION



EUROPEAN UNION



Acknowledgement

The study was commissioned by the Business Sector Advocacy Challenge Fund (BUSAC Fund) and conducted by Consultants from research and advisory firm Konfidants. The BUSAC Fund and the researchers express their outmost gratitude to all individuals and institutions (private and public) who provided support during the course of the study.

We wish to give special thanks to the following heads of institution and their teams for granting interviews, contributing invaluable insights and participating in review of the report: Dr. Fareed Arthur (National AfCFTA Coordinating Office, Ministry of Trade Ministry and Industry), Mr. Seth Twum-Akwaboah (Association of Ghana Industries), Mr. Ziad Hamoui (Borderless Alliance), Mr. Eddie Akrong (Ghana Institute of Freight Forwarders), Nana Osei Bonsu (Private Enterprise Federation), Maxwell Osei-Kusi (Director of Research, Ghana Export Promotion Authority) and Mark Badu-Aboagye (Ghana National Chamber of Commerce & Industry).

The BUSAC Fund also wishes to acknowledge the support of its Development Partners, DANIDA, USAID and the European Union without whose support this study would not have been possible.

Research Team:

The Konfidants team of consultants and advisors that undertook this assignment comprised Michael Kottoh, Bismark Addo, Dr Nana Amma Asante-Poku, Dr Francis Mulangu, Dr Richard Adu-Gyamfi, Francis Abebrese, Joshua Ansah, Godwin Owusu.

Disclaimer

Views expressed in this research report are entirely the authors' and do not, in any way, reflect the position of the BUSAC Fund and its Development Partners.

List of Abbreviations

1D1F = One District One Factory

AfCFTA = Africa Continental Free Trade Area (Agreement)

AfDB = African Development Bank

Afreximbank = Africa Export Import Bank

AGI = Association of Ghana Industries

BIAT = Boosting Intra Africa Trade

BOG = Bank of Ghana

BUSAC Fund = Business Sector Advocacy Challenge Fund

ECOWAS = Economic Community of West African States

ETCs = Export Trading Companies

ETLS = External Tariff Liberalization Scheme

FAGE = Federation of Ghanaian Exporters

GDP = Gross Domestic Product

GEPA = Ghana Export Promotion Authority

GEXIM = Ghana Export Import Bank of Ghana

GIFF = Ghana Institute of Freight Forwarders

GoG = Government of Ghana

GNCCI = Ghana National Chamber of Commerce and Industry

ITC = International Trade Center

LSCI = Linear Shipping Connectivity Index

MOTI = Ministry of Trade & Industry

MSMEs = Micro, Small and Medium Scale Enterprises

OEC = Observatory of Economic Complexity

PEF = Private Enterprise Federation

REC = Regional Economic Community

RCA = Revealed Comparative Advantage

Tralac = Trade Law Center

UEMOA = West African Economic and Monetary Union

UNCTAD = United Nations Conference on Trade and Development

UNECA = United Nations Economic Commission for Africa

USD = United States Dollars

WEF = World Economic Forum

TABLE OF CONTENTS

Acknowledgement	i
Disclaimer	i
List of Abbreviations	ii
Executive Summary	I-III
Introduction	
Findings	
1: BACKGROUND & METHODOLOGY	1-6
1.1 Background	
1.2 Objectives of the Study	
1.3 Sources of data	
1.4 Period of Analysis	
1.5 Selected Product Groups for the Study	
1.6 Structure of the Report	
1.7 Part I Methodology: (Competitiveness in the External Market)	
1.8 Part II Methodology: Domestic Market Competitiveness Relative to Countries with the Highest Potential to Export into the Ghanaian Market.	
1.9 Limitations of the Study	
2: A BRIEF PROFILE OF GHANA'S INTERNATIONAL TRADE	7
2.1 Overview of Ghana's Global Trade	
2.2 Overview of Ghana's Intra-Africa Trade	
PART I: COMPETITIVENS IN THE EXTERNAL AFRICAN MARKET	11
3: BENCHMARKING GHANA'S EXPORT PERFORMANCE IN THE INTRA-AFRICA MARKET	12-18
3.1 Ghana's Intra-Africa Export Competitiveness Based on Level of Product Sophistication.	
3.2 Assessment of Ghana's Export Value Ranking in intra-Africa Trade Based on the Selected Product Groups	
3.3 A Mapping of the Most Competitive African Countries across the Selected Product Groups	
4. MAPPING OF GHANA'S EXPORT DESTINATION MARKETS & EXPORT POTENTIAL WITHIN AFRICA	19-24
4.1 Ghana's Export Destinations in Intra-Africa Trade (All sectors including extractives)	
4.2 Top Market Destinations with the Highest Potential for Ghana's Value-Added Products in Intra-Africa Trade	
4.3 Ghana's Untapped Export Potential in Regional Markets (Value-Added Products)	
4.4 Product Level Market Analysis: Ghana's Tapped & Untapped Export Potential for the Selected Product Groups in Africa	
5: GHANA'S TRADE LOGISTICS AND TRANSPORT CONNECTIVITY COMPETITIVENESS	34-35
5.1 Introduction	
5.2 Findings	

6. BENCHMARKING ENABLER FACTORS IN THE OPERATING ENVIRONMENT	37-47
6.1 Customs Efficiency	
6.2 Trade-related Infrastructure	
6.3 Trade & Business Financing	
6.4 Productive Capacity	
6.5 Cost of Power	
PART II: GHANA'S DOMESTIC MARKET COMPETITIVENESS RELATIVE TO COUNTRIES WITH THE HIGHEST POTENTIAL TO TARGET GHANA'S MARKET.	49
7. DOMESTIC COMPETITIVENESS ASSESSMENT	50-53
7.1 An Assessment of Countries with the Highest Potential to Export into the Ghanaian Market.	
7.2 How Ghana Benchmarks against Countries with the Highest Potential to Export to Ghana (in terms of Enabler Factors for Domestic Competition)	
7.3 Cost of Credit & Credit to Private Sector	
8. SUMMARY OF FINDINGS	54-59
8.1 Ghana's Intra-Africa Trade at a Glance	
8.2 External Competitiveness	
8.3 Domestic Competitiveness	
8.4 SWOT Analysis of Ghana's AfCFTA Competitiveness (Value-Added Goods).	
9.CONCLUSIONS & DISCUSSIONS	61
10.RECOMMENDATIONS	65-68
10.1 Speed Up Completion of Ghana's AfCFTA Strategy and Ensure that it is Commercially Oriented	
10.2 Address Critical Enablers in Operating Environment	
10.3 Improve Trade Facilitation & Logistics	
10.4 Ensure Domestic Competitiveness and Protect Domestic Market Against Unfair Trade Practices.	
10.5 Prioritize innovative measures to facilitate market access, finding buyers & export intermediation for Ghanaian SMEs	
10.6 Ghanaian Companies Should Build smart Alliances and Consortiums without Delay.	
10.7 Invest in Trade Information Research and Dissemination to support Industry.	
10.8 Leverage AfCFTA to Boost both Domestic and Foreign Investment into Ghana.	
10.9 Develop Market Performance & Competitiveness Monitoring Systems	
10.10 Impact Mitigation and Risk Management	
APPENDIX	69-74
APPENDIX I: The AfCFTA in Light of the Economic Partnership Agreement (EPA) with the European Union	
APPENDIX II: Ghana's Agricultural Exports: Special Review of Ghana's Intra-Africa Fruits and Vegetable Exports	
APPENDIX III: Examples of individual products under the classification under in the export value ranking	
APPENDIX IV: Examples of individual products under classifications used in the market potential analysis(ITC Export Potential Map)	
BIBLIOGRAPHY	77

<i>Table 1.1: Product Group Reclassifications in Line with UNCTAD Data</i>	4
<i>Table 1.2: Product Reclassifications for Market Potential Analysis</i>	5
<i>Table 2.1: Ghana's Top 10 Intra-Africa Imports and Exports</i>	10
<i>Table 3.1: Ghana's Ranking in Intra-Africa Exports Based on Level of Product Sophistication</i>	12
<i>Table 3.2: Reclassification Table for Export Value Ranking for Selected Sectors</i>	14
<i>Table 3.3: Ghana's Ranking in Intra-Africa Trade based on Export Value in Each of the Selected Product Groups</i>	15
<i>Table 3.4: Competitiveness Matrix of Countries Identified as the Most Competitive Countries across the Selected Product Groups based on Intra-Africa Export Value</i>	18
<i>Table 4.1: Reclassification Used to Determine Export Potential of the Selected Product Groups</i>	24
<i>Table 4.2 Top Export Market Destinations with the Highest Potential for Ghana's Agro-processed Goods (Processed foods & Animal Feed)</i>	25
<i>Table 4.3: Top Export Market Destinations with the Highest Potential for Ghana's Perfumery & Cosmetic Products</i>	26
<i>Table 4.4: Top Export Market Destination with the Highest Potential for Ghana's Textile Product (Apparel & Textile Products)</i>	28
<i>Table 4.5: Top Export Destination Markets with the Highest Potential for Ghana's Plastics</i>	29
<i>Table 4.6: Top Export Market Destinations with the Highest Potential for Ghana's Pharmaceutical Components</i>	30
<i>Table 4.7: Top Export Market Destinations with the Highest Potential for Ghana's Chemical Exports (including Lubricants)</i>	31
<i>Table 4.8: Top Market Destinations with the Highest Potential for Ghana's Metal Manufactures (Aluminium, Utensils, Roofing sheets, Cables & Conductors (Other metals))</i>	32
<i>Table 5.1: Ghana's Transport and Logistics Connectivity</i>	35
<i>Table 6.1: Ghana's Customs Cost Efficiency Ranking among the Frontier Competitors in the AfCFTA</i>	37
<i>Table 6.2: Ghana's Customs Time Efficiency Ranking among the Frontier Competitors in the AfCFTA</i>	38
<i>Table 6.3: Ranking of Infrastructure Availability & Quality</i>	39
<i>Table 6.4: Table of Indicators for Assessing Business Financing Competitiveness</i>	40
<i>Table 6.5: Cost of Credit Ranking</i>	41
<i>Table 6.6: Domestic Credit to Private Sector</i>	42
<i>Table 6.7: Firm Investment Financing</i>	42
<i>Table 6.8: Working Capital Financing</i>	43
<i>Table 6.9: Table of Indicators used to Compute Productive Capacity</i>	44
<i>Table 6.10: Productive Capacity Ranking</i>	45
<i>Table 6.11: Labour Quality and Skills</i>	46
<i>Table 6.12: Innovation & Production Potential Utilization</i>	46
<i>Table 6.13: Cost of Power</i>	48
<i>Table 7.1: Ghana's Potential to Import the Product Groups Studied from the African Market</i>	51
<i>Table 7.2: Countries with the Highest Potential to Export the Selected Product Groups to the Ghanaian Market</i>	51
<i>Table 7.3: Productive Capacity of Ghana's Relative to countries with the Highest Potential to Export into the Ghanaian Market</i>	52
<i>Table 7.4: Ghana's Cost of Credit & Share of credit to Private Sector Relative to Countries with the Highest Potential to Export into the Ghanaian Market</i>	53
<i>Table 8.1: SWOT Analysis of Ghana's AfCFTA Competitiveness</i>	59

List of Figures

<i>Figure 1.1: Selected Product Groups for the Study</i>	3
<i>Figure 2.1: Ghana's Top Intra-Africa Exports</i>	8
<i>Figure 2.2: Ghana's Intra-Africa Export Trend</i>	8
<i>Figure 2.3: Ghana's Top Intra-Africa Imports</i>	9
<i>Figure 4.1: Ghana's Current Intra-Africa Export Market Destinations by Share of Ghana's Total Intra-Africa Export</i>	20
<i>Figure 4.2: Top Market Destinations with the Greatest Potential for Ghana's Value Added Products & Ghana's Potential Utilization in Each Market</i>	21
<i>Figure 4.3: Ghana's Untapped Export Potential in Regional Markets (Value Added Products)</i>	23
<i>Figure 5.1: Ghana's Linear Sipping Connectivity Index Performance (2015 - 2020)</i>	36
<i>Figure 8.1: Ghana's Ranking in Intra-Africa Export in Selected Value-Added Goods</i>	54
<i>Figure 8.2: Ghana's Largest Export Destination Market by Potential for Value-Added Products</i>	56
<i>Appedix: Figure I</i>	70
<i>Appedix: Figure II</i>	71

EXECUTIVE SUMMARY

Introduction

The objective of this study is to provide a broad understanding of Ghana's trade competitiveness in the continental market, map out markets with the greatest potential within the African Continental Free Trade Area (AfCFTA) for Ghana's key industries and products, and make recommendations for boosting the country's performance in the AfCFTA.

With an emphasis on value-added goods only, the analysis focused on seven product groups that were selected in consultation with industry players and government, namely: *Agro-processed goods, Plastics, Pharmaceuticals, Mineral Oils, Textiles, Metal Manufactures and Cosmetics*. For each of the above product sectors, Ghana's competitiveness is analyzed in two main segments: (a) competitiveness in the African export market (External Competitiveness), and (b) competitiveness in the domestic market (Domestic Competitiveness).

Findings

External Competitiveness

- **Export Value Ranking:** Ghana's intra-Africa exports value ranking (out of 54 countries) in the seven products studied is generally impressive. Ghana ranks in the top ten African countries in four products (plastics, mineral oils, pharmaceuticals, manufactures of metals); ranks in the top fifteen countries in two products (agro-processed goods, and cosmetics) and places in the top twenty countries in one product (textiles).
- **Technological Sophistication Ranking:** In terms of technological sophistication of products exported, Ghana's ranking is not as impressive. Excluding primary products, Ghana ranks in the top ten exporters in only one category (low-skill technology products). Ghana however exports more medium-technology goods than low-skill technology goods – which is promising for the country's ability to move up the value chain.
- **Comparative Advantage:** The analysis shows that Ghana has weak comparative advantage in most of the seven products. On the pure basis of productivity differential between Ghana and its trading competitors, Ghana has Revealed Comparative Advantage (RCA) in only two of the seven product groups analyzed (plastics and mineral oils) – despite ranking in the top ten in four products. Ghana's ability to rank highly in certain African exports despite lacking Revealed Comparative Advantage in these products may imply that Ghana could rank even higher in these product categories if the appropriate mix of productivity boosting policies and business practices can be implemented to improve the country's comparative advantage in these product groups.
- **Trade Balance:** Recent data shows that Ghana enjoys a trade surplus with the rest of the continent to the tune of US\$1.3billion as of 2018; largely attributed to trade in gold and crude oil.
- **The findings show that overwhelming majority of Ghana's highest potential export markets are within West Africa.** That is easy to explain – a combination of proximity advantages and ECOWAS protocol incentives. Burkina Faso emerges as the number one market with the highest potential for Ghana across most products, along with neighboring Togo, Cote D'Ivoire and Nigeria. This has some downside consequences as Ghana currently suffers a phenomenon of

¹ Revealed Comparative Advantage (RCA) is a way of measuring a country's competitive strength in the trade of a product, based largely on relative differences in productivity between the country and its trading competitors in the production of that product.

'ECOWAS market over-concentration', and will need to utilize AfCFTA to diversify away from ECOWAS into other sub-regional markets. This is necessary as these ECOWAS markets will become exposed to heightened competition from non-ECOWAS states as a result of AfCFTA. The good thing however is that Ghana currently exports to about 33 African markets – which offers a large export footprint to build on for market diversification and market deepening.

- **Outside of ECOWAS, North African markets present more export potential for Ghana than East African or Southern African markets, when it comes to value-added goods.** The estimated potential for value-added goods in Eastern, Southern and North Africa are however very low – although AfCFTA is expected to naturally improve Ghana's potential in these markets.
- **Export potential utilization analysis reveals that Ghana currently underutilizes significant share of its export potential in certain key markets.** For example, in Togo, 50% of Ghana's US\$111.4 million export potential is unutilized; in Cote D'Ivoire 41% of Ghana's US\$72.2 million potential is unutilized; in Nigeria over 38% of US\$136.8 million is unutilized, and in Egypt 60% of US\$36.4 million export potential is unutilized. Combining the top ten markets for each of the seven products studied, there is at least US\$261 million in aggregate export potential that Ghana is failing to utilize. About 65% (or US\$169.6 million) of this US\$261 million untapped potential is concentrated in processed foods and animal feed; followed by cosmetics with US\$31 million untapped potential (12%) and chemicals/lubricants with US\$28.7 million untapped potential (11%). Ghana's overall untapped export potential in value-added goods (all markets and all products) in intra-Africa trade is estimated at US\$586million.
- **There is a need to learn lessons from countries where Ghana is achieving high market potential utilization rates** such as Burkina Faso (82%), Niger (84%) and Senegal (72%). Clearly, judging from low utilization rates in proximate markets like Togo, geographic distance cannot be the main reason; and Ghana's success in Burkina Faso and Niger shows there is no French language barrier to the ability of Ghanaian exporters to utilize export potential. Instead, the problem is likely due to transport logistics, lack of market awareness about existing opportunities in key markets and other supply chain weaknesses. Refer to chapter 4 for product-by-product analysis of market potential in key markets.
- Egypt, Morocco and South Africa pose the most competitive threat to Ghana in external markets where Ghana has the largest estimated export potential; these three competitors are usually exporting more into these markets than Ghana.

Domestic Competitiveness

- Across all products, Ghana is the 11th largest potential market for exports from other African countries. The Ghanaian market is estimated to have an overall potential of US\$1.4billion for intra-Africa exports. Current estimates show that US\$1.1billion of the US\$1.4billion (78.6%) is being utilized by other African countries.
- Across all product groups, the ten countries with the greatest potential to export into the Ghanaian market are: South Africa, Cote d'Ivoire, Egypt, Morocco, Mauritius, Nigeria, Angola, Togo, Senegal and Tunisia.
- Majority of the top ten countries identified as having the highest potential to export into Ghana generally have lower cost of credit and superior productive capacity than Ghana. On this basis, the potential competitive threat to Ghana's domestic industries may be classified as significant.

Benchmarking the Operating Environment – Ghana Versus the Most Competitive Countries within the AfCFTA

- **Cost of Credit:** Cost of credit is Ghana's weakest point – the country ranks at the bottom of the list when compared to the top African exporters. The 14.5% policy interest rate in Ghana as of January 2021 is double the African average of 7%, and also compares unfavorably to 1.5% in Morocco, 3.5% in South Africa, 4.5% Cote d'Ivoire. Ghana's 15% domestic credit to private sector (as a share of GDP) is one of the lowest as compared to South Africa (146.5%), Tunisia (82.4%), and Morocco (63.6%).
- **Cost of Power:** Ghana's current average tariff of 12.9 cents per kilowatt-hour for industrial consumers as of December 2020 is less competitive against countries such as Zimbabwe, Tanzania, Malawi, Botswana, DR Congo, Mozambique, Zambia, Ethiopia – which all had cost of power less than 10 cents per kilowatt-hour as at 2016. Worthy of note is that Ethiopia as at 2016 charged 2.4 cents per kilowatt-hour for consumers.
- **Productive Capacity:** Ghana's Productive Capacity (Labour Quality & Skills Availability and Innovation & Production Potential Utilization) compares poorly to many of the leading countries in the AfCFTA. According to data analyzed from the World Bank Enterprise Surveys, Ghana's total productive capacity score out of a possible score of 10 is 4.75 – falling below half of the total score and below the average score for the top African countries.
- **Customs Efficiency:** Ghana's customs efficiency is not among the best in Africa even though Ghana ranks above the African average. Time efficiency of customs in Ghana, is estimated at 197.3 hours – compared to 40 hours in Kenya, the fastest among the frontier countries. Regarding cost of meeting documentary and border compliance, it costs US\$645 in Ghana compared to US\$262.7 in Morocco, the cheapest among the frontier countries.
- **Trade Logistics, Infrastructure & Connectivity:** Ghana is currently one of the best performing African countries in terms of Linear Shipping Connectivity into the global shipping network. However, Ghana suffers from poor transport and logistics connectivity to intra-Africa markets.
- **Dependency on Foreign Inputs:** It is also disturbing that Ghanaian firms are the second highest dependents on foreign inputs when compared to the 12 frontier African economies – a situation that could undermine Ghana's ability to take advantage of the AfCFTA's Rules of Origin.
- **The fact that Ghana ranks highly in Africa (in terms of export value rankings), despite the prevailing operating environment challenges and productive capacity weaknesses identified reveals two things. First, business conditions in much of the continent are equally tough or worse than in Ghana.** As such, with the slightest radical improvements in the domestic operating environment, Ghanaian firms could significantly increase their market share in Africa. Government should therefore view the task of reducing cost of doing business as a form of investment that could yield returns in the form of increased market share for Ghana. On the other hand, it also shows that Ghana could lose much of its current market share if other African countries decide to embark on major transformations in their operating environments.

Recommendations

- The Ministry of Trade and Industry needs to speed up the completion of a clearly defined SMART strategy for AfCFTA implementation and opportunity maximization. The strategy should combine: **A market share consolidation approach** to maintain existing market share in both the domestic economy and existing foreign destinations; **a Market expansion & diversification approach** to find new destinations for existing products; introduce new products in existing destinations; and introduce new products to new destinations. Both should be anchored by **a**

cost-competitiveness approach to ensure that cost of production and export in Ghana is at par with the lowest in Africa and an **industry partnerships approach** that ensures that Ghanaian companies are collaborating through consortiums and alliances to increase their competitive edge and avoid unhealthy competition against one another in AfCFTA markets.

- Government must address the high cost of finance by **(a) immediately rolling out, in partnership with the financial industry, a subsidized export financing window for players (manufacturers, aggregators, transporters, export trading entities etc.,) in critical AfCFTA value chains that meet a well-defined transparent criteria;** while (b) aiming to **continuously reduce the policy interest rate to levels at par with the average policy rate for the continent (about 7%)** after which the subsidized government financing can be cancelled or reduced to the barest minimum.
- **Government must aim at reducing Ghana's high industrial power tariff to about 5 cents per kilowatt-hour for strategic industries** under the government's Industrial Transformation Agenda, the Ghana Export Development Strategy and related AfCFTA priority industries. This will still be nearly 100% more expensive than the cost of power in Ethiopia.
- As part of broader efforts to **reduce the current heavy dependence on foreign inputs and help Ghanaian firms take advantage of the Rules of Origin under the AfCFTA**, Government should incentivize and actively partner companies operating in some of the key product value chains (e.g., pharmaceuticals, automobiles) to co-invest to jointly set up local firms that can locally produce inputs and intermediate products for them; while also exporting inputs across the AfCFTA.
- Government needs to prioritize (and private sector players should advocate) for the appropriate state agencies to **develop the capacity required to protect Ghana's market against dumping, especially the institutional capacity needed to prove serious injury arising from dumping** – in order to be able to make a case for, and also trigger import defense mechanisms within the confines of the AfCFTA.
- Government policy should urgently **prioritize the role of Aggregators and Export Trading Companies to deepen AfCFTA trade intermediation** otherwise, Ghanaian SMEs will struggle to find foreign buyers and export on their own to take advantage of AfCFTA.
- **There is an urgent need for Government to partner private sector to develop and implement a Ghana AfCFTA Logistics and Transport Connectivity Plan** to improve the cost and speed of accessing Ghana's most important target markets within the continent.
- **The recently announced procedures and processes by the Customs Division of the Ghana Revenue Authority for obtaining export licenses, certificates of origin and trading under the AfCFTA appear cumbersome and will require revisions to simplify, digitize and make the process faster and more business friendly.**
- **Government should set time-bound targets aimed at significantly improving Ghana's cost and time efficiency of customs** to levels at par with those of the top performing African nations.
- **A strategy should be developed to transform Ghana's foreign missions and embassies across Africa (which number over 20) into innovative and proactive agents for AfCFTA commercial intelligence and trade facilitation on behalf of Ghanaian industry.**
- Finally, **Government should ensure that the domestic competitiveness of Ghanaian firms forms the foundation of Ghana's AfCFTA overall competitiveness strategy.** This is because if Ghanaian firms cannot be competitive in the domestic AfCFTA market, they will struggle to be competitive in the external AfCFTA market.

BUSAC FUND SECRETARIAT

No. C49/14, Nii Bonne Crescent, Dzorwulu, Accra;
Opposite Pentax House, near the Dzorwulu Police Station.
Box 30507, KIA, Accra Ghana
Phone: +233 (0)302780178:
Email: contact@busac.org
Website : www.busac.org

TAMALE LIAISON OFFICE:

Location: Plot 143, Industrial Residential Area,
Block III, Chanshegu, Tamale
P. O. Box TL 1140, Tamale, NR, Ghana.
Digital address: NT02373385
Phone +233 (0)3720 223566 / (0)3202 781217
Email: tamale@busac.org