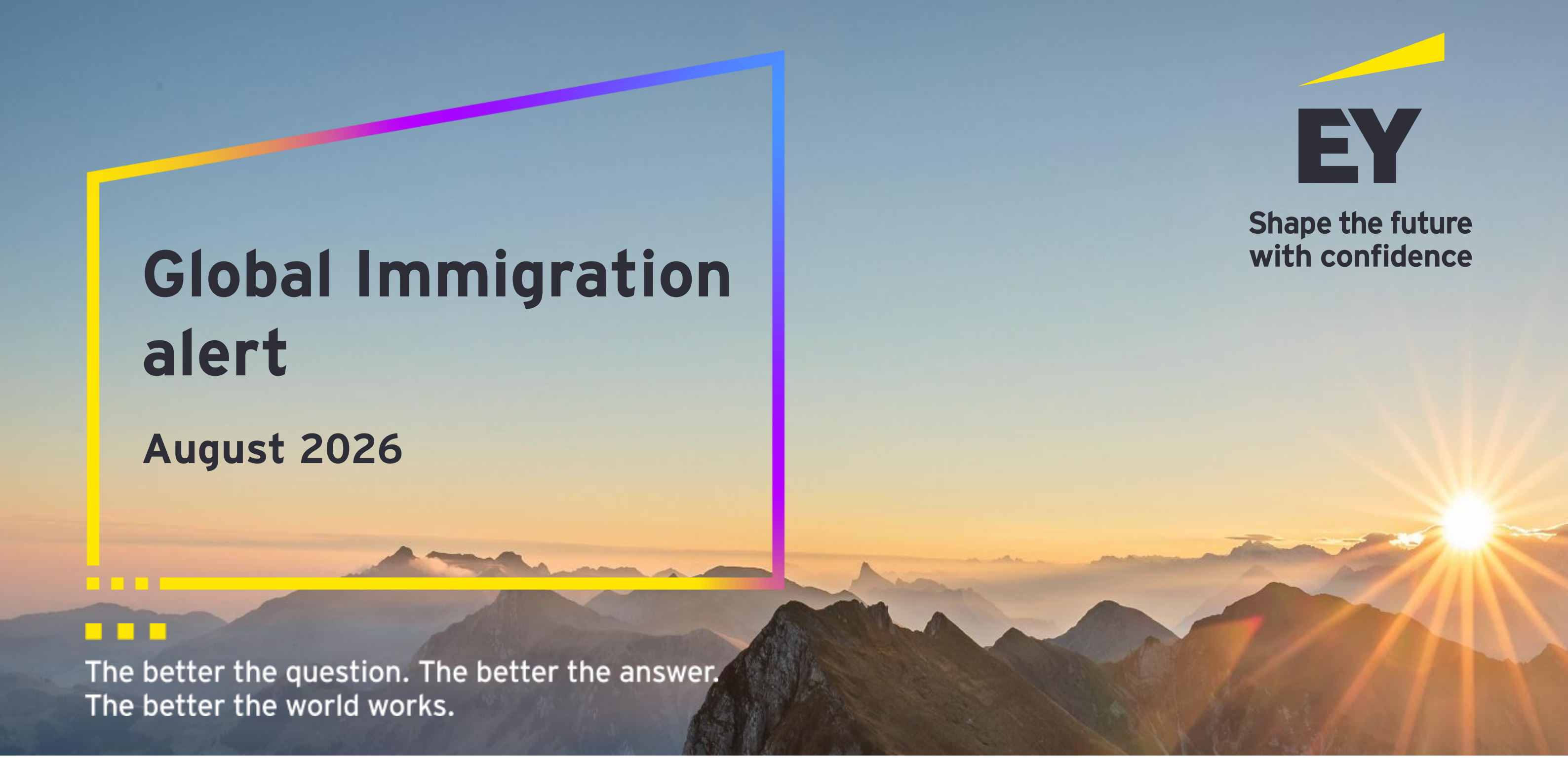

Ghana

Ghana enacts new investment law with significant immigration implications for foreign-invested businesses

Executive summary

The Ghana Investment Promotion Authority Act, 2026 (Act 1173), which came into force on 15 July 2026, introduced significant reforms to Ghana's investment regime, including changes that affect the eligibility of foreign nationals to work in Ghana. Key immigration-related changes include:

- revised capital investment thresholds linked to expatriate quota entitlements for Ghana Investment Promotion Authority (GIPA)-registered enterprises; and
- a new requirement for foreign-participated enterprises to route work permit applications through GIPA for recommendation and onward submission to the Ghana Immigration Service, subject to applicable sector-specific regimes and exemptions.

Key developments

- *Quota requirements:* Although the GIPA Act removes the minimum capital requirement for enterprises seeking to invest in Ghana (except trading enterprises), enterprises that wish to access and be entitled to expatriate quota to work in Ghana must still inject capital, whether in cash, capital goods, or both. The GIPA Act expands the number of expatriate quota positions for higher investment levels unlike the earlier law, as set out below:
  - $50,000 to $500,000: Two quota individuals
  - $500,000 to $1,000,000: Four quota individuals
  - $1,000,000 to $3,000,000: Six quota individuals
  - $3,000,000 to $6,000,000: Eight quota individuals
  - $6,000,000 to $10,000,000: 10 quota individuals
  - Above $10,000,000: 12 quota individuals

  Expatriate quota entitlements under the previous regime were:
  - $50,000 to $250,000: One quota individual
  - $250,000 to $500,000: Two quota individuals
  - $500,000 to $700,000: Three quota individuals
  - Above $700,000: Four quota individuals

Under the previous regime, an expatriate quota position could be occupied indefinitely until the individual was replaced by another expatriate. Under the GIPA Act, expatriate quota positions may now be occupied for a maximum period of five years, subject to renewal.

- *Work permits:* The GIPA Act introduces a formal statutory process for obtaining work permits for expatriates. Previously, enterprises directly applied to the Ghana Immigration Service (GIS) for work permits. The Act now requires enterprises with foreign participation to submit work permit applications to GIS through GIPA. GIPA will review the application and make a recommendation to GIS; however, GIS retains the authority to approve or refuse the permit.

  As work permits are generally issued for one year and are renewable, the expatriate quota route may be more suitable for longer-term engagements. However, for businesses that do not meet the investor thresholds required for expatriate quotas, the work permit route may provide a practical alternative.

  Certain sectors remain exempt from this new process. Employers operating in the oil and gas, mining, and free zones sectors must continue to submit work permit applications through their respective regulators, namely the Petroleum Commission, Minerals Commission, and Ghana Free Zones Authority. As a result, companies in these sectors are unlikely to experience significant changes to their existing work permit application procedures and should continue to comply with the requirements of their sector regulators.

Impact on employers

- Employers hiring or seconding foreign nationals to Ghana should factor the GIPA review and recommendation process into their mobility timelines, as work permit applications for foreign-invested enterprises may now require an additional GIPA involvement before GIS approval.

- Employers seeking expatriate quota entitlements should maintain robust investment records evidencing capital investments, including proof of funds transferred to Ghana and customs documentation for imported capital goods.
- Employers should review their GIPA registration status, renewal obligations, Technology Transfer Agreement registration requirements and related compliance obligations before initiating expatriate engagements.
- Failure to comply with the new requirements may result in delays in securing immigration approvals, restrictions on expatriate engagements, administrative penalties or other enforcement actions under the GIPA Act and applicable immigration laws.
- Employers in sector-specific regimes, such as in the oil and gas, mining and free zones sectors must continue to submit work permit applications through the relevant sector regulators, namely the Petroleum Commission, Minerals Commission, and Ghana Free Zones Authority, respectively.

Key steps

EY will continue to monitor these developments. Should you have any questions, we encourage you to contact one of our immigration professionals.

Kwasi Nyantakyi Owiredu
Partner, International Tax and Transaction Services
Tel: +233 57 768 2274
Email: kwasi.owiredu@gh.ey.com

Benjamin Kuuku Arthur
Executive Director, Global Compliance & Reporting
Tel: +233 57 770 8110
Email: benjamin.arthur@gh.ey.com

Amy Thompson
Senior Manager, Global Immigration, People Advisory Services
Tel: +233 (0) 501502998
Email: amy.thompson@gh.ey.com

Joana Bruku Boahene
Manager, Global Immigration, People Advisory Services
Tel: +233 (0) 509444104
Email: joana.bruku@gh.ey.com

SCORE 113833-26-GBL

2101-3682263
ED None