



TAX JUSTICE COALITION – GHANA

FINAL REPORT

ON

GHANA TAX DIALOGUE REGIONAL FORUMS

November 5th – December 19th ,2019

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SUBMITTED TO:

OXFAM IN GHANA,
ACCRA.

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1.0 Introduction

Moving Ghana beyond Aid as a policy of the current Government of Ghana requires the replacement of aid funds with locally mobilized revenues. In 2019, about 73.9%¹ of the allocation for capital expenditures in the health sector was expected to come from development partners, 70.3% of projected funding for the Ministry of Sanitation and Water Resources (MSWR) was also expected to come from donors whilst the main source of funding for education capital expenditures was also to be mobilized from the capital market². Meanwhile, Africa loses an estimated 41.3 billion³ dollars in financial outflows annually, more than the total development aid that came to the continent. Between 2000 and 2013, Ghana lost US\$7.4 billion⁴ in trade mis-invoicing in trade with US and EU alone. These, among others, show that the country is capable of fully financing its budget if it pays attention to seriously addressing illicit tax schemes and ensuring tax compliance by all citizens and businesses operating within the country to aid the development of the country.

The state has the responsibility of facilitating the provision of essential public goods such as water, education, and health services to all citizens who wish to use the services. However, Government will not be able to deliver on this obligation or provide them at the desired quality without the requisite funds and faithful compliance with tax obligations by both citizens and businesses who also happen to be the end beneficiaries of state development projects. Since the main funding source for all governments is through taxation, non-compliance and inadequate collection of taxes hampers the delivery of public services by the state and denial of urgently needed services to vulnerable communities and groups.

On the specific issue of ensuring compliance, the Government of Ghana expressed a commitment in 2019 to review current tax exemptions and monitor the implementation of existing exemptions and other concessions. The Government also expressed a commitment to reform revenue agencies by retooling the GRA and other relevant organizations, improving the quality of the GRA leadership, addressing irregularities and plugging revenue leakages.

Civil society organizations through advocacy are also making efforts to assist stem the tide of losses incurred by the state through tax avoidance and evasion by some companies. Oxfam and partners including the Tax Justice Coalition Ghana recently introduced the Ghana Tax Dialogue (GTD) which, among others, aims at improving tax compliance in the country.

To complement the actions of the different actors, it was also very important to inform and solicit the views of corporate organizations, state revenue agencies and the general public on measures that will help address the issue of non-compliance, which is important in every tax policy dialogue. With support from Oxfam, therefore, the Tax Justice Coalition – Ghana through its networks facilitated public discussions with business organizations and the GRA on the issue of tax compliance and responsibility; specifically on challenges recommendations for the improvement of tax policy. The forum was also used to promote the even-it-up campaign which engages taxpayers on responsible corporate taxation and influence Governments to improve systems to enhance tax revenue to support spending in critical areas.

1.1 Objectives

The objectives of this programme are the following:

¹<https://www.newsghana.com.gh/ghanas-2019-budget-hinges-on-donor-and-private-funding-send-ghana/>

²<https://dailyguidenetwork.com/send-ghana-assesses-2019-budget/>

³<https://www.modernghana.com/news/771475/illicit-financial-outflow-bleeding-ghana-to-huge-financial-l.html>

⁴<https://www.ghanaweb.com/GhanaHomePage/business/US-1-2-billion-lost-to-tax-incentives-363145>

1. To contribute to increased tax compliance by citizens and corporate organizations operating in Ghana through public education and discourse;
2. To contribute to increased availability of information to and sensitization of the public and corporate organizations on tax laws, tax policy and state of tax compliance in Ghana;
3. To advocate for pro-poor spending in critical areas
4. To strengthen zonal and local tax justice activism in Ghana.

1.2 Approach

Format of forum

The forums mainly took the format of a symposium; invited resource persons made presentations which were followed by comments and questions.

First Speaker

The first speaker provided the context and background for the discussions. This included the concept of taxation, citizens' duties and responsibilities and the need for compliance by all and sundry. The also looked at key policy challenges facing the sector, previous policy measures taken and outstanding policy and regulatory loopholes yet to be plugged. The speakers also commented on current efforts by Government to deal with the situation. The mainly done by invited resource persons from the GRA.

Second Speaker

The second speaker followed up on the first presentation with specific examples of tax evasion and avoidance schemes practiced in different sectors and by different professionals in Ghana. The presentations exposed tax evasion and avoidance practices and made the public and stakeholders aware of them.

Third Speaker

The third speaker provided suggestions on how to tackle the different tax avoidance and evasion practices present in Ghana. The speakers recommended specific roles expected of the Ministry of Finance, the Ghana Revenue Agency, companies operating in Ghana, citizens and development partners. In some of the regions a panel of stakeholders was put together instead of a presenter to offer recommendations for the way forward.

Forum Resolution

The key issues and concerns identified at the forums and the recommendations made to address them by the participants was read at the end of each forum.

1.3 Participants

The participants were drawn from the general public, representatives of organized groups, e.g. professional groups, artisans, traders, trade unions/workers' groups, the private sector and the media. Representatives of the GRA and members of the Coalition also participated.

See Appendix 1A –F for lists of participants.

Regional Forums

2.0 Northern Region

Date: November 5, 2019

Venue: Modern City Hotel Tamale



2.1 Opening

Participants were asked to state their expectations concerning the forum. Some of the participants' expectations concerning the forum were as follows:

Expectations:

- Participants to be educated on tax compliance
- Participants to be well educated to help improve the tax system
- Join the coalition to continue to rise awareness on tax issues
- To be part of the coalition to help draw more people on board
- To learn how to calculate the new tax rate
- Education should go down well and all stakeholders in charge of revenue collection should account for monies collected.
- Better appreciation of knowledge in legal and policy gaps in tax compliance

The Chairman of the Tax Justice Coalition in his opening remarks acknowledged the effort and support of Oxfam Ghana and said that the tax forum was one of such works they are supporting. He stated that tax was a necessary evil, but we have to pay taxes because it is our civic responsibility. The coalition as a CSO believes that people should pay taxes and the taxes should be just and fair. Also for certain social services to be provided by the government appropriate revenue will have to be generated. The Tax Justice Coalition will collaborate with tax agencies to supplement their effort to encourage people to pay tax voluntarily to generate the needed revenue for the country.

The representative from Oxfam in Ghana, Dr. Alex Ampaabeng, who is the Fiscal Policy Specialist, sends warm greetings from Oxfam in Ghana. He thanked everyone for making it to the forum. He added that Oxfam as an institution was committed to promoting the welfare of the poor and vulnerable in our society by advocating for efficient spending in priority areas. Oxfam in Ghana see this forum as an excellent initiative to remind ourselves of our individual and collective responsibilities in improving our Domestic Resource Mobilisation (DRM) performance to finance our development.

He also added that, in the past most businesses viewed tax as a burden and cost to minimized, but now the growing ethical consumerism and ethical investment is shifting this notion. He therefore urged private sector actors to think beyond profit and pursue genuine social impact and appreciate the fact that tax avoidance/evasion create reputational and other business risks for companies and their investors.

In furtherance, he stated that the Ghana Beyond Aid agenda was well received by all which was evident by the growing public conversations in streets, pubs, 'chop bars' and in trotros, and through social media, all actively centering on discussions around public finance especially on tax matters.

He also added that it was a good feeling that, as a nation we are rallying behind the agenda 'A Ghana Beyond Aid', but we must bear in mind that the government alone cannot resolve inequality and poverty gaps to take us beyond aid. To tackle inequality, reduce poverty and put us beyond aid, government requires sufficient and continuous revenue streams, of which taxation is a major source. To fund essential public services, such as healthcare and education, direct transfers to the poor and most vulnerable citizens in order to raise living standards, increase gender equality and build well-functioning and stable economies.

Dr. Alex Ampaabeng ended his speech by saying that an efficient tax system will ensure that taxpayers have minimal compliance challenges and also, tackling corruption should be a key priority of the government which will eventually draw us closer to a better Ghana that stands on its feet beyond aid.

The Coordinator of the Tax Justice Coalition, Leonard Shang-Quartey in his opening remarks stated that, CALID was one of the CSO's that tells the strength of the coalition. The Coalition looks at development that brings all on board irrespective of their economic and social backgrounds.

He also stated that the government cannot provide us with good health services, quality education, and good water supply if we are always falling short of revenue generation. We cannot achieve that if there is no transparency and inclusiveness in our tax administration system. Corporate bodies need to get involved in the tax mobilization to play a role to solicit different ideas about how to change the policy loopholes to improve tax compliance in Ghana.

It was also important to make this forum a nationwide forum to get the issues emanating from the regions which will be able to obtain many useful ideas in the way forward to achieve tax compliance. He also urged members to join the coalition to make it grow especially the media.

2.2 PRESENTATIONS



FIRST PRESENTATION

Topic: Taxation in Ghana; Citizens' Responsibilities, Policy Challenges and Regulatory Loopholes

TAX COMPLIANCE IN GHANA

This was the first presentation of the forum, and it was done by Mr. Abu Nurideen, a Principal Revenue Officer of the Ghana Revenue Authority. He referred to tax compliance as a set of programmes aimed at identifying Taxpayers who have not fulfilled their tax obligations in terms of conforming to the legal requirements for a particular Tax type. It also involves notifying the Taxpayer of any legally defined obligations in terms of filing of tax returns, payments of tax due, provision of information and also any legally defined penalties and interest that have been imposed.

COMPLIANCE TOOLS AVAILABLE TO GRA

They are **ACTIONS** and **/ACTIVITIES** employed to ensure taxpayers honor their tax obligations under the tax laws e.g. submission of returns, registration, payment of tax due among others.

Operation Dragnet (Tax Compliance Canvass) - It involves sending Compliance Officers to a selected geographical area to check tax compliance of every business.

This is done by going from door-to-door in the targeted area. This method is usually very productive in identifying potential taxpayers who have not registered or filed required returns.

INVOICE INVIGILATION - This involves stationing staff (at least two) at the premises of the taxpayer to observe the issuance of tax invoice and business practices on daily basis for at least one month. It is a technique for gathering sales information independently from the taxpayer's declarations through direct observation and recording of transactions as they occur. Some of the things they look at include;

- i. To find out if the taxpayer is adhering to the requirement of the tax laws).
- ii. Uses false/fake Commissioner General's invoices
- iii. Hides true records in a computer or pen drives,
- iv. Uses note books to capture sales without issuing invoice/receipts,
- v. Is carding (carbon shifting) etc.

THE NEED FOR TAX COMPLIANCE

- To provide reliable estimate of income tax payable
- Pay tax due on time
- File tax returns
- Avoid payment of interest and penalties
- Prevent making of false or misleading statements
- Shore up revenue collection
- Reduce cost of collection
- Policy challenges facing tax compliance in Ghana.

The setup of the revenue offices into LTO, MTO and STO creates a challenge as the basic **principle of convenience** in taxation. This is being breached with harmful consequences of loss of revenue to the state. It brings about;

- Incomplete, inadequate and fragmented automation.
- Inconsistencies in tax procedures leading to use of discretion sometimes.
- Abuse of suspense regimes.
- Wide scope of exemptions in the tax laws.

The presentation also looked at;

THE ROLE OF TAXATION IN THE NATIONAL ECONOMY

- Tax revenue is used to defray the cost of services provided by the state. Taxation is the main source of income for governments, to finance their spending programmes.
- Taxes are used as a means of bridging the income inequality gap in that, going by equity principles of taxation as applicable in the case of employee and individual income taxation, for example, the rich end up paying more in taxes than the poor.
- Taxes are used to restrain certain types of consumption, e.g., alcoholic beverages and tobacco.
- Protect indigenous industries
- Control certain aspects of the country's economy, such as the balance of payment, employment, savings, investment and productivity.

ATTRIBUTES OF A GOOD TAX SYSTEM

1. **Equity:** A good tax should be fair to the people who are required to pay it. Ability to pay refers to the economic resources under a person's control.
2. **Certainty:** People should be able to determine their true tax liability with a fair degree of accuracy.
3. **Convenience:** A good tax should be convenient for the government to administer and for the people to pay.
4. **Economy:** A good tax should be economical to the government.
5. **Simplicity:** A system of taxation ought to be simple, plain and intelligible

KINDS OF TAX

1. A Tax is commonly describe as Direct or Indirect
2. Direct Tax is referred to as a tax levied on person's income and wealth and is paid directly to the government and the burden of such tax cannot be shifted.
3. The tax is progressive in nature and it is levied according to the paying capacity of the person. Examples include, Income Tax, Corporate Tax, Gift Tax , Capital Gains Tax, etc.
4. Indirect Tax is referred to as a tax charged on a person who consumes the goods and services and is paid indirectly to government. The burden of tax can be easily shifted to another person. It includes VAT/NHIL, CST, Excise Duty, Custom Duty, etc.

The presenter further took participants through:

RIGHTS AND OBLIGATION OF TAXPAYERS

OBLIGATIONS:

A taxpayer (registered business) has the obligation of being honest, and as open as possible in their dealings with the tax administration; which qualities should reflect in their responsibility to:

- To issue the Commissioner's invoice to cover all taxable supplies made (Indirect taxes)
- To declare the right tax liability at the end of each tax period
- To transparently keep the required basic records
- To file tax return and effect payment of tax due by the due date. (e.g last working day of the subsequent month in the case VAT)

SECOND PRESENTATION

Topic: Tackling the Complex Scheme of Tax Evasion and Avoidance in Ghana – The Way Forward

The second presentation was done by Dr. Osman Tahidu Damba, a Lecturer at the University for Development Studies, Faculty of Agribusiness Nyankpala Campus, Tamale on the topic: **Examples of Evasion and avoidance Schemes practiced in Ghana.**

He mentioned some of the objectives of Taxes and questions of evasions as follows:

- Raising Revenue
- Regulation of Consumption and Production
- Encouraging Domestic Industries
- Reducing Income Inequalities
- Promoting Economic Growth
- Development of Backward Regions
- Ensuring Price Stability

On improving Tax Compliance in Ghana, Dr. Osman Tahidu Damba said tax administrators should impose effective penalties that deal with shortfalls such as:

- i. Unregistered taxpayers: (potential vs. registered)
- ii. Stopfiling taxpayers (registered vs. those who file returns)
- iii. Tax evaders (tax reported by taxpayers vs. potential tax according to law)
- iv. Delinquent taxpayers (amount of tax that taxpayers report owing vs. tax actually paid by taxpayers)

He mentioned some Examples of Evasion as follows:

- i. Unregistered business
- ii. Deliberate tax avoidance (under valuation of businesses)
- iii. Change of business title/ names
- iv. Transfer of business
- v. Natural resource concession transfer (5 years)
- vi. Tax officers aiding businesses to evade tax
- vii. Cultural and religious beliefs (tax on church and mosque collections)

He also added that some of the issues can be rectified by:

- Simplification of taxes
- Increase national initiatives
- Evidence based improvement in national welfare (roads, clean water, health, etc)
- Education and sensitization
- Door to door tax collection

Some of the issues he mentioned were Policy Issues, which can be addressed by the following;

- Vibrant national digital address system (tracking & traceability)
- Rigorous national identification exercise
- Compulsory individual TINs
- Continuous education

He concluded his presentation by saying that the psychology of a Taxpayer plays a vital role in determining the taxable capacity of a country, and that if people are psychologically depressed, the taxable capacity of the people will reduce automatically.

THIRD PRESENTATION

Topic: Tax Evasion and Avoidance in Ghana

This presentation was done by the Chairman of the Tax Justice Coalition Mr. Vitus Azeem speaking on the above topic. He said that all Ghanaians are expected to benefit from the common pool of resources that the government makes. Taxation will address inequality in the country, but most people do not recognize that, paying taxes is a civic responsibility. He said that tax evasion is deliberately refusing to pay taxes by individuals, organization and any other business establishments.

Tax avoidance is using legal means to reduce tax obligations. Tax evasion is negative and a criminal act while tax avoidance is not criminal, but both have similar effects, that is reduction of revenue yields. Ghana will not go for aid if all taxpayers pay their taxes.

He also added that, friendly tax regimes should be encouraged to get more revenue. Ghana is not doing well in terms of revenue generation because of tax evasion and avoidance. The revenue collection is not fully exploited. If the government is able to prevent both tax evasion and avoidance, it will change the revenue base of the country

Some of the causes of the loss in revenue he said included:

- Too much discretion by revenue officers
- Lobbying of government to reduce taxes to some businesses including the multinational organizations
- Conditions by some international monetary organizations including the IMF
- Businesses taking back profit to their countries of origin
- Most businesses not registered
- Ambiguity in our tax laws
- Bureaucracy in our tax systems

Going forward, he mentioned that for Ghana to go beyond aid, we need to;

- Decrease reliance on direct taxes, concentration should be on income tax and wealth creation

- Contribution of multinational businesses to reliable public services like portable drinking water, education, health etc.
- Paying of taxes should be seen as a civic social responsibility
- Top government officials in businesses should also pay the appropriate taxes
- Capacity of revenue officers should be well built
- Government to acknowledge and account effectively the taxes collected to the public
- Ghana Revenue Authority to design a system for the public to sit in the comfort of their homes and make payment

2.3 Recommendations

It was recommend that to further strengthen and address policy challenges and regulatory loopholes to improve tax compliance in Ghana, the revenue agencies should deepen its relationship with taxpayers to encourage and promote voluntary compliance through increase taxpayer education.

Encourage customer service delivery and design and implement tax compliance plans, and also develop an effective tax dispute resolution process. Improve custom classification and valuation system

System automation/ digital registration of businesses and cash less economy will all help Ghana go beyond aid.

Conclusion

Generally it was a very lively and fruitful forum with the participants being very open and frank with their experiences. Their enthusiasm was also very remarkable. Our hope is that this would be translated into concrete actions to strengthen and address policy challenges and regulatory loopholes to improve tax compliance in Ghana.



3.0 Ashanti Region

Date: November 7, 2019

Venue: Ceeta Kel Hotel, Kumasi

3.1 OPENING

The Country Director Mr. Dapaah of Resource Link Foundation welcomed all invited quest to the dialogue and made an analogy about the Government having farmers but no farm. He further explained that tax payers are being entitled to the service and products derived from the tax.

As a civil society organization they have a role to play in taxation so they should encourage people to pay their taxes and also educate the people on what these taxes are be used for. He continued by saying Civil Society claims their pay taxes which is not the case but the taxes they pay their employees are payroll taxes.

3.2 PRESENTATIONS

FIRST PRESENTATION

TAX COMPLIANCE AND RESPONSIBILITIES IN GHANA

Ghana Revenue Authority, Mr Amankwa gave a presentation on Tax which he defines tax as a compulsory financial obligation imposed by government on taxpayers or citizens. He further explained the two types of taxes that are Direct and Indirect taxes.

Direct tax is the tax which is charged on the income or wealth of a person. Under direct tax, the tax burden falls on the person himself, i.e. Taxpayer and the tax bearer is the same person. It is a tax in which the money is directly transferred from an individual's pocket to the government's pocket. Examples; personal income tax, company income tax, pay as you earn withholding tax, etc. He again stated the assessable income for taxation which is the income from employment, income from business and income from investment.

Indirect tax is a charge on the consumption of goods or services, imports and exports. It is also a tax in which the money is first transferred from an individual to the taxpayer and then to the government. Examples; VAT (Value Added Tax,), CST (Communication Service Tax), customs duty, excise duty (tax on import of goods) and others (special import duty)

He further defined tax compliance as fulfilling all the tax obligations as specified by the tax laws freely and completely or paying assessed tax by due dates and paying levied taxes. There are also obligations of taxpayers towards compliances which are:

- To compulsory register and use Tax Identification numbers.
- Register in system.
- To keep or maintain proper records and to provide accurate information and documents.
- To file and pay taxes on time
- To be honest and cooperate with the tax administration.

He also talked on return obligations which are;

- the payee and the withholding taxes are to return obligation on or before the 15th of the month in which the deductions were made,
- the self-assessment which is on or before the date for payment of the first tax installment.

- Employee and company annual returns not later than 4 months after the end of each year of assessment of the year.
- VAT, CST, NHIL not later than the last working day of the month immediately following the month to which the returns relates.

Again during his presentation, he mentioned the payment obligations which are to be paid on the payment due dates, the administrative interest and penalties and failure to pay taxes where the failure is to pay an amount in excess of two thousand currency points to a fine of not less than two.

He completed by stating a verse in the bible “tax collectors also came to be baptized and said to him, teacher what shall we do/ and he said to them collect no more than you are authorized to do.

SECOND PRESENTATION TAX EVASION AND AVOIDANCE SCHEMES PRACTICED IN GHANA

A representative from Kumasi Metropolitan Assembly presented on tax planning stating is the arrangement of ones affairs in such a manner that the tax planner may either reduce the incident of tax wholly or reduce it to maximum possible extent as may be permissible within the framework of the taxation laws. Tax planning should not be done with intent to defraud the revenue. All transactions entered into by a taxpayer could be legally correct and must be in according with the true spirit of statute and should be correct in form and substance. He also stated the features, objectives and areas of tax planning.

He also said tax avoidance can be understood as a lawful scheme managed by an individual or by a company to reduce its tax liability. He again said tax avoidance is considered as a misemployment of the law, and an abuse of the spirit of the tax legislation. Examples of tax Avoidance strategies;

- Setting up a tax deferral plan such as plan to delay taxes until a later date
- Increase retirement saving, individuals can contribute to retirement funds up to 35% of basic salaries.

He again added that tax evasion is an illegal practice whereby someone using unlawful means and purposely reduces his or her tax liabilities. It consists in the willful violation or circumvention of applicable tax laws in order to minimize tax liabilities. Tax evasion generally involves either deliberately under reporting or non-reporting of receipts or false claims to deduction. Some common ways by which people commit tax evasion are as follows:

- Keeping two sets of books to record business transactions.
- Doing an extra job for cash and not declaring the income
- Non-disclosure of major sources of income.

He concluded by saying there is no punishment for tax avoidance schemes. But there is stiff punishment for tax evasion.

3.3 Conclusions

There was an open forum for participants to ask questions and contribute to what has been presented. The country director Mr. Christopher Dapaah during his closing remarks said it is important we pay our tax especially the civil society organization.

4.0 Western Region

Date: November 12, 2019

Venue: Hillcrest Hotel, Takoradi



4.1 OPENING

Mr. Bernard Anaba, a Policy Analyst with ISODEC, who moderated the first session remarked that the country's stage of economic development behoves on all Ghanaians to understand the need to voluntarily pay taxes for National Development.

Ms. Dorcas Awortwe, a coalition member who welcomed all participants stated that already through the support of OXFAM, the coalition has organised two of such forums in Tamale and Kumasi to raise awareness on tax compliance and responsibility and the role of stakeholders and the citizenry in beefing up domestically generated resources for development.

Regarding the purpose of the gathering, Mr. Leonard Shang Quartey, the Coordinator of the Tax Justice Coalition said the Coalition has taken upon itself to create the dialogue series to improve on tax collection and what must be done Right.

He said avoiding revenue losses, ensuring voluntary compliance helped to uplift human lives, ensure holistic development and allow citizens to fully participate in the Democratic dispensation.

Mr. Quartey said forum was therefore to bring stakeholders together to deliberate on issues affecting the tax systems and in the development of Policy briefs for government's attention.

There were three key areas of focus comprising; Concept of Taxation, duties of tax payers at ensuring tax compliance and responsibility and measures required to plug policy and regulatory loopholes, Examples of tax evasion and avoidance schemes practiced in Ghana and how the practice can be minimized and The Role of Stake in ensuring Tax Responsibility and compliance in Ghana.

Dr. Alexander Ampaabeng, A Fiscal Policy Analyst with OXFAM at the Ghana Tax Dialogue Public Forum organised by the Tax Justice Coalition said the Ghana Beyond Aid agenda was not far from reach if serious lapses within the tax regimes were corrected in the area of misinvoicing and illicit trade.

According to him, doing away with inequality, poverty among others was possible through prudent tax management systems, "We have enough revenue in the country to fund the country's development".

Ghana annually loses more than 4.1 billion to tax evasions and other corrupt practices which continue to hamper the nation's quest to be independent economically.

Dr. Ampaabeng said, " the biggest independence we need as a country is financial independence which will grant us real freedom."

He said Governmental assurance on the judicious use of the public purse was critical in engendering trust among more and more Ghanaians to be compliant.

It is believed that compliance could be more easier among the business community if citizens began seeing results in the form of schools, proper road networks , hospitals and providing for the general well being of the citizenry.

4.2 PRESENTATIONS



FIRST PRESENTATION

Mr. Waxy Bakukia Nukaila, a Resource Person presented a paper on Concept of Taxation, duties of the tax payers at ensuring tax compliance and responsibility and measures required to plug policy and regulatory loopholes.

He said it was worrying that critical sectors such as health and Sanitation were always funded by development partners which called for reawaken for the citizenry to own and oblige to tax compliance.

Mr. Nukaila stated that it was also imperative for people to speak against wrongs in the development space adding, "Just forget about the labelling and concentrate on whether that action will benefit an individual or the whole society".

He said individuals must endeavour to report on the abuse of state resources

He said building confidence in the Tax administration would help in addressing imbalances in the cash flows and its effects on the fiscal policies of the state.

SECOND PRESENTATION

Mr. Henry Kwarteng-Amanianpong, a Tax Expert spoke about offenses and applicable sanctions under the tax law.

He urged people to ensure proper disclosure for tax amnesty rather than evading taxes which is a crime in the Tax laws.

He run participants through existing laws on taxation and offenses that is associated with tax invasion and other unaccepted practices in the regime.

He said tax education and understanding was critical and called for improved collaboration between agencies for proper information on businesses.

He also urged government to turn attention to businesses operating in the cyber space and find innovative means of making the informal sector contribute effectively to the Tax regime.

He also took participants through some offenses within the Tax regime and the punishment available.

THIRD PRESENTATION

The third topic was handled in a breakout session where civil society and other officials called for the widening of the Tax net to cover particularly the informal sector.

4.3 General Discussions

Participants called for practical steps on the part of the GRA to increase education, queried on why the three percent withholding tax was again charged on businesses who had already paid to buyers and why

the government centered tax collection on a few businesses and leaving most players in the informal sector unattended to.

Some participants also called for a special desk to assist businesses in computing returns as well as the hiring of international experts to help in closing all loopholes in the regime.

They also urged government not to stress the few compliant institutions when its came to computation and collection.

4.4 Conclusion

The need for government to annually review tax exemption clauses in the Tax laws to enable government know which of the clauses to abolish or continue for the benefit of the state.

The participants also observed the need for widen the tax net to properly cover the informal sector and most importantly a comprehensive tax education in the school curricula.

Other critical revelations were that the Business community have not taken advantage of the tax amnesty system and that complainant will be more voluntary should citizens see real results in the form school infrastructure, hospitals, good roads among others.

The Forum also recommended that the need for leadership particularly the Presidency and the Vice President to pay taxes to set examples as leaders.

A sealing on the number of Ministers and facilities that such ministers should use to safe the country of the numerous expending which can be channeled into development.

Comprehensive Tax Education in schools at the formative levels .

Effective Collaboration between agencies in the trade sector I.e trade asaocitions/GRA collaboration.

The Forum again recommended that GRA undertake a proper mapping up of client particularly those collecting the withholding taxes as well as capacity building and resource allocation in the execution of their work.



5.0 Volta Region

Date: December 18, 2019

Venue: Hotel Stevens, Ho



5.1 OPENING

Mr. Geoffrey Kabutey Ocansey was the moderator of the forum and said the opening prayer. The moderator led the introductory process after he had introduced himself and the key speakers and tax experts at the forum.

Forum Objectives

Rev. Lord-Lucas Vodzi the local focal person for the Tax Justice Coalition (TJC) in the Volta region welcomed participants to the tax forum. He said that the forum intends to achieve the following objectives, thus to;

- discuss issues of tax compliance and agree on recommendations for the concerns that will be identified from the discussion at the forum.
- contribute to building of a sound tax system in Ghana.
- serve as platform to promote equitable distribution of tax benefits / resources in the country.
- discuss and clarify ambiguity around tax processes in sessions, while promoting healthy work relationship between tax payers and the collectors as well.
- share experiences and take advantage of the interactions to increase their knowledge on tax issues.

Introductory Remarks

Mr. Leonard Shang Quartey, the National Coordinator of the Tax Justice Coalition (TJC), presented the Opening Remark on behalf of the Executives and members of the coalition. In his opening statement, Mr. Quartey appreciated the efforts of Rev. Lord-Lucas and local organizing team for putting together the very well attended forum within a very short notice of less than a week. He said the forum was being organized to discuss tax policies and issues of concern properly and frankly. He also emphasised that the forum is expected to be interactive and form a base for citizen's responses to be collected for consideration by tax administrators. He posited that the forum will generally focus on issues of compliance, exemptions and the use of tax resources.

A major aim of the forum is also to work together and ensure mass compliance in Ghana. Sharing more information on the tax forum initiative, Mr. Quartey mentioned that three regional forums have been

organized earlier on. Citizens' perspective on tax issues especially on the use of tax resources play a central role in perceptions on tax resource application. This forum will collate observations and recommendations for onward submission to the Tax policy Unit at the Ministry of Finance for consideration and possible action and reforms.

He finally reminded the participants on the existence of revenue deficits in Ghana and therefore tax resources will be needed to contribute revenue and fill in that gap created.

5.2 PRESENTATIONS AND DISCUSSIONS

Representatives from the Ghana Revenue Authority (GRA) and the Civil Society Organizations (CSOs) took turns to present at the tax forum. The presenters spoke on the legal mandate of the GRA (Customs Division, Small and Medium Tax Offices) and the responsibilities of the Tax payer. The participants who were mostly small tax payers were of the view that a human face be given to tax collection and also judiciously use the proceeds to do capital projects that are visible for verification.

5.3 SOME EMERGING ISSUES

The key emerging issues from the presentations were that;

- ✚ there exist gaps in the clarity on tax issues which complicates tax payer and collector relations
- ✚ the forum is aimed at deepening interactions on tax issues
- ✚ tax payers play a core role in the collection process
- ✚ tax officers / collectors are duty bearers and not anti-business agents
- ✚ Constitutional provisions commit politicians to file their taxes before aspiring for public office
- ✚ Companies lack capacity to prepare proper books / records and on time.

5.4 RECOMMENDATIONS

- a) Organize four (4) zonal fora (Aflao, Sogakope, Ho and Hohoe) in the Volta Region.
- b) Create tax education desks / units at the district offices to facilitate tax education activities
- c) Extend tax forums and dialogues to district and community levels to enhance effectiveness.
- d) Improve tax collection/payment processes and adopt a more customer centred approach to collection styles.
- e) Improve tax payment processes by modifying systems e.g. Use of digital payment mediums like the use of Mobile Money Platform.
- f) Address issues of unfair measures in sanction application e.g. closing shops at night or refusing genuine explanations for tax compliance default cases.
- g) Engage a representative from the Tax Policy Unit of the Ministry of Finance at tax forum to explain tax application issues.
- h) Address issues of perceived duplication of taxes collected on some goods.
- i) Transparency on tax compliance practice by senior state officials like the President, Ministers and other opinion leaders.
- j) Problematic tax application formula adopted for selected professions e.g. counting and charging taxes per number of sewing machines in the shop of a fashion designer.
- k) Tax Education must be introduced into school's curriculum to build tax knowledge right from basic to university level.
- l) Build capacity of businesses/ professionals to enhance their book and record keeping skills.
- m) Increase the number of periodic meetings organized between the GRA and some local artisan/professional associations.

- n) Implement reward scheme to acknowledge the contributions of informal tax payers.
- o) Complexity in accessing tax compliance benefits in other state government institutions e.g. Lands Commission.
- p) Forge collaboration with existing mass media / social media platforms to publicize tax issues.

5.6 CONCLUSION

Rev. Lord-Lucas Vodzi, Tax Justice Coalition focal person for Volta Region thanked participants for attending upon the short official invitation and actively participating in the session. Out of the eighty invitations that were issued, an encouraging seventy eight invited guests participated in the forum. He extended appreciation to all the resource persons who presented at the forum and mentioned that their contributions have been very useful and informative. He acknowledged the role and efforts of the Tax Justice Coalition coordination team and thanked them for the collaboration that put the forum together. The discussion on tax issues continues after the forum and your views and contributions are welcome for compilation and onward submission to the appropriate state institutions. In a final statement Rev. Lord-Lucas Vodzi said the regional branch will form sectional tax groups to undertake tax advocacy in the region, working closely with the national secretariat of the Tax Justice Coalition based in Accra.

The National Coordinator of the Tax Justice Coalition, Mr. Leonard Shang Quartey in a very brief closing remark appreciated the dignitaries and the participants for being part of the tax forum. He said the outcomes from the forum have been very informative and useful. Mr. Quartey shared information on the activities of the coalition and registration processes. In his final statement he urged participants to work closely with the tax officials in the region to enhance compliance in the region and improve work relationship among the tax payers and collectors.

The moderator invited participants to observe a moment of prayer and said a prayer to finally draw the curtain for the day activity.

6.0 Eastern Region

Date: December 19, 2019

Venue: Capital View Hotel, Koforidua



6.1 OPENING

6.2 PRESENTATIONS

FIRST PRESENTATION

CONCEPT OF TAXATION, TAX PAYERS' DUTIES AND RESPONSIBILITIES AND THE NEED FOR COMPLIANCE

With this, Mr. Samuel Wiafe, the representative from GRA focused on the concept of taxation, duties of tax payers in ensuring tax compliance and responsibility and measures required to block policy and regulatory loopholes.

He took participants through the branches of the GRA; the Customer's Division and the Domestic Tax Revenue Division. He encouraged citizens to always visit the office of the GRA to inquire information on anything they don't understand or not privy to.

He mentioned that, the Domestic Tax Revenue division deals with the direct and indirect tax. He also educated members on VAT, which is an indirect tax (such as the 3.5% and 12% tax). This activity exposed participants to key policy challenges facing the sector regarding tax compliance, previous policy measures taken to address the situation and outstanding policy and regulatory loopholes yet to be plugged to improve compliance and responsibility by tax payers.

SECOND PRESENTATION

With this, Mad. Rebecca Nyarko's presentation focused on tax accountability, fairness and equity. She spoke about the right of the tax payer and stressed on transparency. She mentioned that, the tax payer's rights include transparency, appeal, payment of tax quarterly, the right to refund, tax relief (old age relief, marriage relief and child relief), granting of capital allowance and law of privacy and confidentiality.

The obligation of the tax payer also includes: clearness, record of day to day expenses, staff levy, record their wages, pay taxes on time, filing system (5% on contract bases, 3% on sales of goods, 7.5% on services, 8% on rent). Payment of this tax should be done latest by 15th of the ensuing month. She mentioned that, TIN registration is thus important for passport processing, bank account registration and it also help for easy identification. So is TAX STAMP which is for small scale businesses or informal businesses. It is renewable quarterly.

This activity exposed tax evasion and avoidance practices and made participants aware of them and also exposed to participants the key conspirators, enablers and beneficiaries of such schemes.

PANEL DISCUSSION

Panel Discussions on the Role of Stakeholders in ensuring Tax Responsibility and Compliance in Ghana. With this, the panel members were Mr. Samuel Wiafe, Mr. Louis Acheampong and Mr. Richardson. They represented the GRA, CSO and the private sector respectively. During the discussions, it was revealed that, the GRA makes sure to device simple and flexible means for mobilization of revenue. The private sector representative commended the government for the enormous strategies to help improve tax mobilization but raised concerns about why NGOs do not pay tax and double taxation. The panelist representing CSOs mentioned that, the work of the GRA is very dynamic and there are other companies which do not pay tax. Also, the CSOs educate the citizens to know their right as tax payers. The GRA representative in his closing remarks encouraged citizens to keep records and file their returns. The private sector also encouraged citizens to keep records and read compliance regarding their business. The CSOs representative also mentioned that the GRA has to embark on vigorous education.

7.0 Western North Region

Date: December 30, 2019

Venue: Kenroses Hotel, Sefwi Wiawso



7.1 OPENING

Objectives of the forum.

The objective of the program was told by Mr. Leonard Shang-Quartey (National Coordinator-Tax Justice Coalition, Ghana). According to him, the platform was meant to address some of the policy challenges and regulatory loopholes to improve tax compliance in Ghana. This, he intimated would enable citizens to willingly honor their tax obligations without reluctance and restrictions.

Participants, Date and Venue.

The forum was attended by citizens, corporate organizations, Media houses and CSOs from Sefwi Wiawso, Bibiani, Juaboso, Aowin, Bia West and Bia East within the Western North Region. The event was convened on December. 30.2019. at Kenroses Hotel-Sefwi Wiawso.

Key Resourced Persons.

Resourced persons who assisted in facilitating the program were Miss Dorcas Awotwe (Treasurer-TJC Ghana), Dr. Alex Ampaabeng (Fiscal Policy Specialist, Oxfam), Mr. Isaac Ewool (Tax Compliance Officer, GRA-Asankrangwa) and Mr. Andrew De-Heer (Executive Director, The Resource Foundation-TRF).

Welcome Address by Miss Dorcas Awotwe-Treasurer, TJC Ghana.

In a welcome address, Miss Dorcas Awotwe briefed participants on the need for such a memorable forum. Also, she entreated all participants to actively take part by asking questions, and then make suggestions, meaningful contributions and inputs to the program.

Opening Remarks by Dr. Alex Ampaabeng-Oxfam.

Dr. Ampaabeng extended warm greetings from Oxfam to all participants. In his opening remarks, he indicated that Ghana beyond aid agenda is possible. And that we must all contribute by way of honoring our tax obligations towards achieving the better Ghana that we all desire to see. He counseled participants that tax is not a punishment as most tax payers perceive it to be, but rather a means by which governments can develop the country. We must also be concerned with how tax revenues are utilized to ensure that they are put to judicious and good use.

7.2 PRESENTATIONS



First presentation

Tax Compliance Officer, GRA-Asankrangwa

Mr. Ewool eloquently delivered a comprehensive presentation on tax compliance i.e. duties and responsibilities of both tax payer and tax officials. He began by stating that the state is responsible for facilitating the provision of public good including portable water, education, quality health care, road infrastructure etc. The state would be in a better position to provide all these to the benefit of the citizenry out of the revenue accrued from tax. He intimated that, if citizens want government machinery to run effectively, then there is the need for all and sundry to adhere to the responsibilities and duties of tax (compliance).

According to him, tax is a legal compulsory monetary contribution being levied a tax payer (an individual or legal entity) by an authorized body (GRA) to fund various public expenditures. The GRA official explained tax compliance to mean fulfilling all tax obligations as specified by the law freely and completely. In other words, submitting all tax returns within the stipulated period, stating correctly income and deductions, paying assessed taxes by due date and paying levied taxes. He illuminated participants to some duties and responsibilities tax payers and officials. These included;

- GRA officials making sure that the tax payer is aware of the category he or she belongs to.

- Officials are responsible for registering the tax payer.
- Tax payers are to make sure they honor their tax obligations.

Mr. Ewool also identified some challenges in getting tax payers comply with the tax laws. These were;

- Selective imposition of taxes. That is, absence of fair treatment of tax payers by officials.
- Simplification of tax laws. This means, incomes are not taxed at a single rate.
- Lack of support from support from clients (tax payers) and vice versa. Officials must set the tone from the top and lead by examples.

He concluded by looking at what the future holds for the tax collection authority (GRA).

- First, he indicated that revenue collection is not an end in itself. It becomes very socially desirable if it is translated into efficient and effective spending by government.
- Efforts are far advanced by the authority to engage clients so as to build trust in the tax system.

SECOND PRESENTATION

The Executive Director-TRF on behalf of CSOs

The presentation sought to tackle the Complex Scheme of Tax Evasion and Avoidance in Ghana. He dwelt on by indicating the legal framework or the legal backing for income tax; Income Tax (Amendment)(No.2) Act 2018(979). Participants were enlightened on authorized agents to collect income tax in the country and their function. These included GRA, Custom Excise and preventive service etc.).

- They are to ensure maximum compliance of tax obligations.
- Control and safe flow of goods and services across the country.
- Assist tax payers to understand and honor their tax obligations.

Mr. De-Heer drew a distinction between tax evasion and tax avoidance for participants to understand. Most people use these terms interchangeably; In fact, there is a clear-cut difference between the two. According to him, tax evasion refers to using illegal means to reduce tax. In other words, failure to pay taxes that are legally due by corporate bodies (local, international). He intimated that; tax evaders are threat to national security.

Meanwhile, tax avoidance is a process whereby individual or organization plans his or her finances so as to apply all exemptions and deductions. The Executive Director of TRF lamented that USA lost \$458 billion per year between 2008 and 2010 from tax evasion. Ghana loses \$2.1billion to tax evasion annually (ISODEC 2016). GRA lost GH¢2billion revenue in 2018. Government loses GH¢4.5 billion of revenue to tax evaders every year. He admonished participants that, if we evade taxes the government machinery would not be able to provide the social services that citizens expect from government. Some of challenges GRA grapple with in their revenue mobilization endeavors were also brought forth. The very first challenge alluded to by Mr. De-Heer had to do with the tax administration. Some of the officials are overzealous and corrupt, inadequate trained staff, inadequate administrative logistics and inadequate monitoring and supervision by top officials. And on the part of the tax payers, there is lack of sufficient education, predominance of cash transaction and tax evasion which has eaten deep into the fabrics of revenue mobilization in the country. Tax law or legislation has also been a challenge to the authority. The laws are complex in nature coupled with high cost of tax compliance.

Remedies to these challenges were enumerated by Mr. De-Heer. These included; training of tax officials, effective supervision and monitoring by officials at the helm of administration, mass education on tax, introduction of cashless systems and tax incentives to motivate tax payers to honor their tax obligations. The perspective of CSOs was also outlined. CSOs advocated for the tax to be brought to the door steps of clients, introduce modern systems of payment and then tax communication or dialogue like this event. The Executive Director of TRF on behalf of CSOs concluded that;

- Level of tax knowledge is a key indicator of tax compliance. So, there is the need for an intensive tax education.
- There should be constant and frequent engagement of stakeholders including CSOs.

- Promulgation of sustained tax policy initiatives.
- Citizens and corporate organizations should desist from trying to evade and avoid tax.

7.3 The Open Forum Session.

During this session, participants were opportune to bring out their concerns, suggestions and contributions as far as tax compliance and collections are concerned. Mr. Obiri Yeboah of Obiri Yeboah Motors-Sefwi Dwinase raised an issue on VAT to the effect that, there must be a reduction in its levy for all to comply. This is because, the VAT value on most goods and services especially spare parts deter competitive service providers from complying. Mr. Opong Boadi from Essam enquired from GRA officials whether Tax Identification Number (TIN) registration attracts a fee; as he was charged to pay a fee before getting registered. Mr. Isaac Ewool-Tax Compliance official from GRA submitted that TIN registration is free and that no fee should be charged for a client to get registered.



Fig.4. A participant making inputs during the session.

A clarification on why GRA and Local Authorities levy and collect different taxes from citizens and organizations was sought after by Mr. Frederick Osei from NCCE-Bia West. He further suggested that GRA and Local Authorities should collaborate in that regard. In reaction to this, Dr. Ampaabeng of Oxfam indicated that, the coalition has been engaging government to harmonize the presumption tax which are being levied by GRA and Local Authorities. Revenue official from the finance department of the Wiawso Municipal Assembly-Mr. Justice Atta pointed out a challenge that compels citizens to evade and avoid tax. According to him, there is lack of holistic and intensive education on tax policies; as most

people do not understand the whole concept. He further suggested that, education on tax policies and dynamics should be incorporated into the educational curriculum of GES for holistic understanding. In submission to the above, Mr. Ewool intimated that, the educational unit (P&P at the headquarters) of GRA is being decentralized down to the district level and would be adequately resourced to better carry out tax education task at the grassroots.

Miss Felicia Cobbina-Ghana Taylors Association, Juaboso, revealed that artisans who are not members of such associations are often ignored by officials when it comes to tax collection. She suggested that all artisans and informal organizations should be registered for tax collection purpose. GRA officials present explained to the effect that most of these artisans bolt away when they see officials coming to collect tax; others too are not identified yet and that the authority doing everything possible to fish them out.

7.4 Impacts of the Public Forum.

The forum was very important as it is part of the coalition's objectives and goals to help address certain challenges concomitant with tax compliance and responsibility to ensure smooth payment and collection and to increase Ghana's revenue that accrue from tax. The impacts achieved can be attested to with the following:

- 1. Behavioral or Attitudinal Change on the part Citizens and Corporate Organizations:** It was clearly evidenced at the end of the forum that the mystery behind tax itself and officials in charge of its collection had been demystified. Participants now understand the dynamics and nuances associated with the concept of tax compliance. They were also exposed to certain data on tax revenue that the country loses every year to tax evasion and avoidance which challenged participants.
- 2. The Need for all to Honor their Tax Obligations:** Citizens and Corporate Organizations are fully enlightened on the primary purpose of tax collection in the country. They are now fully aware that tax revenue is used by the government to provide infrastructure, some social services and to cater for the welfare of citizens.
- 3. Policy Challenges and Regulatory Loopholes of Compliance Identified and Addressed:** Participants and resourced persons identified some of the challenges and loopholes in implementing tax compliance policies and duly addressed.
- 4. Active Participation by Attendees:** There was an active involvement and participation by citizens and corporate organizations present during the forum. This was evidenced in the questions, suggestions and contributions from their end. And per the feedback received it was clear they were going to be ambassadors and propagate the message across.
- 5. Concerns and Suggestions raised by Attendees Noted and Documented by Officials:** Participants assured by officials to expect the feedback of their concerns featured in the policy reforms on tax in general in Ghana. And this is expected to contribute to an increased tax compliance and responsibility by citizens and corporate organizations operating in the country.

7.5 Conclusion.

In conclusion, the forum was a success. At the end of the event, it was evident that the concept of tax compliance and responsibility had been absorbed and received by participants and stakeholders based on their active involvement during the event. Citizens and organizations (both formal and informal) are now committed to making sure that their tax obligations are honored and also to sensitize others to comply; since tax revenues are used by government to develop the nation for the benefit of all.

7.6 Recommendations.

The recommendations based on the forum are:

1. Time allotted for the forum was too short. It is recommended that events of such caliber be given ample time for holistic contributions and positive feedback from participants.

2. Number of attendants were very small as this was not the true representation and reflection of citizens and organizations of the region. I recommend that next time, the number of participants be increased to at least a certain number to get a true representation of the region.



Outcomes

The forums achieved the following:

- a. Increased public awareness about the need for tax compliance and responsibility by corporate organisations;
- b. Laid the basis for improved cooperation between citizens, companies and revenue agencies to enhance tax compliance;
- c. Increased sensitization of citizens and corporate organizations to provide information to the GRA on tax defaulters;
- d. Commitment from GRA to improve on responsiveness of revenue collection agencies aimed at ensuring increased tax compliance.
- e. Increased number of tax justice activists at both the national and local levels in Ghana.

Potential to Scale-Up:

This activity could be done every year in the form of an annual regional forums and national forum on the State of Tax Compliance and Responsibility in Ghana. A desk could be set up at Secretariat of the Coalition that to follow and monitor exemption data at the Ministry of Finance and produce quarterly and annual reports on the state of exemptions in Ghana to tease out compliance abuses. The annual reports will then provide the basis for subsequent annual regional and national forums.

Appendices

1A Participants List –Volta Region

Name	Organization	Location	Gender	Telephone
1. Edith Anumah	PROTOA	Hohoe	F	0557771903
2. Jonathan K. Awaooryi	GNDTA	Keta	M	0246854266
3. Patricia Nyavi	GNDTA	Keta	F	0547613422
4. Josephine Tatia	GNDTA	Keta	F	0243188049
5. Celestine E. Amegbedzi	GNDTA	Keta	F	0246571938
6. Joyce Ahadzi	GNDTA	Keta	F	0556034938
7. Julius Fialor	GNDTA	Keta	M	0246922324
8. Patience Gawugah	GNDTA	Keta	F	0247105915
9. Comfort .S. Kudjo	GNDTA	Hohoe	F	0545792262

10. Belinda Alayi	Trader	Ho	F	0548195421
11. Silas Tsianyoy	Farmer	Ho	M	0242327287
12. George Dorblo	MHD	Ho	M	0244922487
Name	Organization	Location	Gender	Telephone
13. Sitso Kekpah	Trader	Ho	M	0240553101
14. Abigail Naki Gabor	Business woman	Aflao	F	0548778448
15. Rebecca Kumeko	Student	Aflao	F	0544788471
16. Edem Amegashie	Student	Aflao	M	0544069643
17. Ismail .A. Idrisu	GNTDA	Kpando	M	0243112240
18. Mawuena Agbola	Trader	Hohoe	F	0543319184
19. Redeemer.W.Kwawukume	Ho Co-op Transport	Ho	F	0246189150
20. Gabriel Fiankor	Ho Co-op Transport	Ho	M	0249838498
21. Bernard Gorni	Teacher	Ho	M	0249373696
22. George Dzidzah	Dexaline Ltd.	Ho	M	0548309259

23. Vincent Ahorlumegah	GNTDA	keta	M	0242241358
24. Bless Togoh	GNTDA	Keta	M	0243432610
Name	Organization	Location	Gender	Telephone
25. Sylvanus Hukporti	GNTDA	Keta	M	0244222820
26. Sani Bayor Munowal	Trader	Keta	M	0546238856
27. Julius Kubi Agbalenyo	Businessman	Keta	M	0248973509
28. Alao Azeez	Trader	Keta	M	0542753095
29. Abdul Samed	Trader	Keta	M	0554439072
30. Evelyn .M. Asante	GNTDA	Keta	F	0249853950
31. Celestine Dovi	GNTDA	Keta	F	0242032628
32. Asimatey Elorm	GNTDA	Ho	F	0544924341
33. Ahiable Irene Jane	GNTDA	Ho	F	0559932389
34. Mavis	GNTDA	Ho	F	0546948266
35. Mawufemor	Trader	Ho	F	0248281198

36. Ellen Doamekpor	GNTDA	Keta	F	0242923117
Name	Organization	Location	Gender	Telephone
37. Walter Gbadegbe	IZWE Loans	Ho	M	0243804181
38. Shone Edem Adjei	Kaledzi SE Invest'mt	Keta	M	0235800899
39. Emmanuel K. Sackey	Zikay Consult	Keta	M	0208897474
40. Gariba Saliu	GNTDA	Akatsi	M	0242349995
41. Abgesi Senya	GNTDA	Akatsi	M	0249134976
42. Arnold Hlomes	PROTOA	Ho	M	0208221967
43. Isaac Amenyo	PROTOA	Ho	M	0208187579
44. Lydia Dagboni	GNTDA	Akatsi	F	0242455929
45. David Adorku	Heritage Ent.	Dzodze	M	0247290487
46. Linus V.K. Fianyo	ASSI	Hohoe	M	0244442934
46. Bernice Aflakpui	ASSI	Hohoe	F	0244448820
47. Perfect Gameti	ASSI	Hohoe	F	0247259039

Name	Organization	Location	Gender	Telephone
48. Daniel Ahado	GNTDA	Hohoe	M	0545708399
49. Patricia Abgenyo	ASSI	Hohoe	F	0249934097
50. Martha Djidi	ASSI	Hohoe	F	0247232134
51. Eyans Ashong	GNTDA	HOhoe	M	0245042169
52. Salem Eric	Salem Afrique	Ho	M	0362194853
53. Richmond A. Tony	Bellarich Ltd.	Ho	M	0205945101
54. Francis Ofori	GNTDA	Dzemeni	M	0249258815
55. Peter Have	ROHOE	Hohoe	M	0242288829
56. John Aloenyo	GNTDA	Hohoe	M	0244818920
57. Mathew Amuzu	Ghana YMCA	Ho	M	0503452707
58. Victus Tetteh	BSP	Hohoe	M	0243104286
59. Joe Soglo	Social Worker	Hohoe	M	0244097972
Name	Organization	Location	Gender	Telephone

60. Lord-Lucas Vodzi	YORNG	Ho	M	0244407427
61. Solomon Ahiable	Kekeli Radio	Ho	M	0243257881
62. Samuel Akumatey	GNA	Ho	M	0240195181
63. Kekeli Blamey	Ghanaian Times	Ho	M	0245524173
64. Frank Foley	Heritage FM	Hohoe	M	0204014893
65. Prince Evortepe	Fafaa FM	Dzodze	M	0545946325
66. Isabella Evortepe	Fafa FM	Dzodze	F	0553281114
67. Dzifa Gawu	Fafaa FM	Dzodze	F	0508487487
68. Randy Ahadzi	Global FM	Ho	M	0556834736
69. Elorm Aryee	GBC	Ho	F	0240936603
70. Henrietta Naomi Batsa	Media Jubilee	Keta	F	0245126465
71. Dravie R. Romeo	Fafaa FM	Dzodze	M	0249783736
72. Anthony Dekagbe	GRA	Ho	M	0244640458

73. Ernest Tsikata	GRA	Ho	M	0208226933
74. Gifty Kwamibuor	GRA	Ho	F	0242304839
75. Sitsofe Evelyn Gadaka	GRA	Ho	F	0246886307
76. Ebenezer Kenney	GRA	Ho	M	0244124395
77. Leonard Shang-Quartey	TJC Ghana	Accra	M	

Some Online News on the forums

<https://ghananewsagency.org/economics/public-forum-on-tax-compliance-held-in-tamale-159259>

<https://www.businessghana.com/site/news/business/203778/Public-forum-on-tax-compliance-responsibility-held>

<https://www.businessghana.com/site/news/business/203577/Public-forum-on-tax-compliance-held-at-Sefwi-Wiawso>

<http://www.ghanaiantimes.com.gh/%EF%BB%BFpublic-forum-on-tax-compliance-responsibility-held/>

<https://newsghana.com.gh/public-forum-on-tax-compliance-held-in-tamale/>

<https://www.myjoyonline.com/news/2019/December-25th/you-are-a-threat-to-national-security-gra-to-tax-evaders.php>