



# B2B HUB

## Company formation and licensing in one platform. **Over 240 jurisdictions**

December, 2025, version 1.1

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# CONTENT

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- 4 Services
- 5 Turnkey solution
- 6 Proposal
- 7 Delivery package
- 8 Jurisdiction data
- 9 Company formation in Ghana
- 10 FAQ for company formation in Ghana
- 11 Top 10 benefits of incorporating in Ghana
- 12 Common Mistakes to Avoid When Registering a Company in Ghana
- 13 Ghana Business Visa and Residency Options for Entrepreneurs
- 14 Updated 2026 Ghana Corporate Law Changes
- 15 Case Studies: Successful Company Formations in Ghana by B2B Hub
- 16 Major traditional banks and neo banks in Ghana
- 17 How to Open a Bank Account After Company Formation in Ghana
- 18 Economy of Ghana
- 19 Taxation in Ghana
- 20 Company Maintenance Fees in Ghana: What You Need to Know
- 21 Key Reasons to Set Up a Company in Ghana
- 22 Ghana Company Accounting Records: Mandatory Compliance Guide
- 23 Roles of Directors, Shareholders and Company Secretary in Ghana
- 24 Choosing a Company Name in Ghana: Rules and Restrictions
- 25 Discover Ghana: Business Environment, Tax Benefits and Opportunities
- 26 Why to choose B2B Hub for company formation in Ghana
- 27 TIBC
- 28 B2B Hub formation platform
- 29 Track you case with unique 8 digit code
- 30 Payment methods
- 31 Testimonials
- 34 Counties in which we provide services

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This document provides a comprehensive overview of the company formation process, outlining the legal requirements, procedural steps, compliance obligations, and post-incorporation responsibilities involved in establishing and maintaining a corporate entity. It offers practical guidance, regulatory explanations, insights into banking and taxation, common mistakes to avoid, and illustrative case studies. Such documents are commonly used by entrepreneurs, investors, and business operators to ensure transparency, make informed decisions, and navigate the registration process with clarity and confidence. It is designed as a complete, ready-to-use reference for anyone preparing to form a company and manage its ongoing obligations.



# A New Digital Asset Backed by a Real Global Company

## B2BHUB

B2BHUB Token is the official utility token of B2B Hub LTD, a fast-growing international corporate services provider supporting company formation, licensing, banking assistance, yacht registration, and compliance worldwide.



# token . b2bhub . ltd

- Utility from Day One
- Access exclusive benefits, discounts, priority support, and future digital services across the B2B Hub ecosystem.
- Transparent & Trustworthy
- Backed by a registered UK company with a real client base, real revenue, and a global footprint.
- Built for Growth
- Designed to integrate seamlessly into upcoming digital tools, automated workflows, and premium membership programs.
- Community Focused
- Early supporters gain access to private sales, platform rewards, and long-term ecosystem utilities.

# Your performance is our top priority!

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## Whether you:

- Want to register legal entity
  - Extend business internationally
  - Obtain license for financial business
  - Offer trading platform to your clients
  - Open corporate or personal bank account
- 



**COMPANY FORMATION**



**INSURANCE LICENSE**



**BANKING LICENSE**



**VESSEL REGISTRATION**



**FOREX LICENSE**



**BANK ACCOUNT**



**CRYPTO LICENSE**



**TRADING PLATFORM**



**PAYMENT INSTITUTIONS  
LICENSE**



**CITIZENSHIP  
REGISTRATION**



# TURNKEY B2B SOLUTIONS

A turnkey solution is a type of system built end-to-end for a customer that can be easily implemented into a current business process. It is immediately ready to use upon implementation and is designed to fulfill a certain process.

# Ghana

**Legal form:** LLC, LLP, Inc.

**Timeline:** 5-10 days



## DOCUMENTS CHECKLIST

1. Passport
2. Proof of Residence

**ONE TIME FEE:**  
1600

**PAYMENT OPTIONS:**  
Bank transfer USD, EUR, GBP;  
Credit card; USDT ERC20;  
USDT TRC20

## BRAKEDOWN

- \* Governmental fees
- \* Local legal address
- \* Legal fees
- \* Company stamp
- \* Tax navigator
- \* Standard agreement templates
- \* Payroll navigator

## EXTRA SERVICES

**COMPANY DOCUMENTS WITH APOSTILE DHL DELIVERY**  
\$ 700

**LEGAL OPINION**  
\$ 1400



**100%**  
**MONEY-BACK**  
**GUARANTEE**

# Delivery

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A complete package, delivered and ready to use. Everything you need to operate immediately.

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- \* Certificate of incorporation
- \* Articles of association, memorandum and other legal documents
- \* Tax guidance
- \* Company stamp



# Jurisdiction data

**REGISTRAR** Registrar General's Department

**WEBSITE** <https://www.rgd.gov.gh/>

**ABBREVIATION** RGD

**EMAIL** [info@rgd.gov.gh](mailto:info@rgd.gov.gh)

**PHONE** +233 30 266 4691

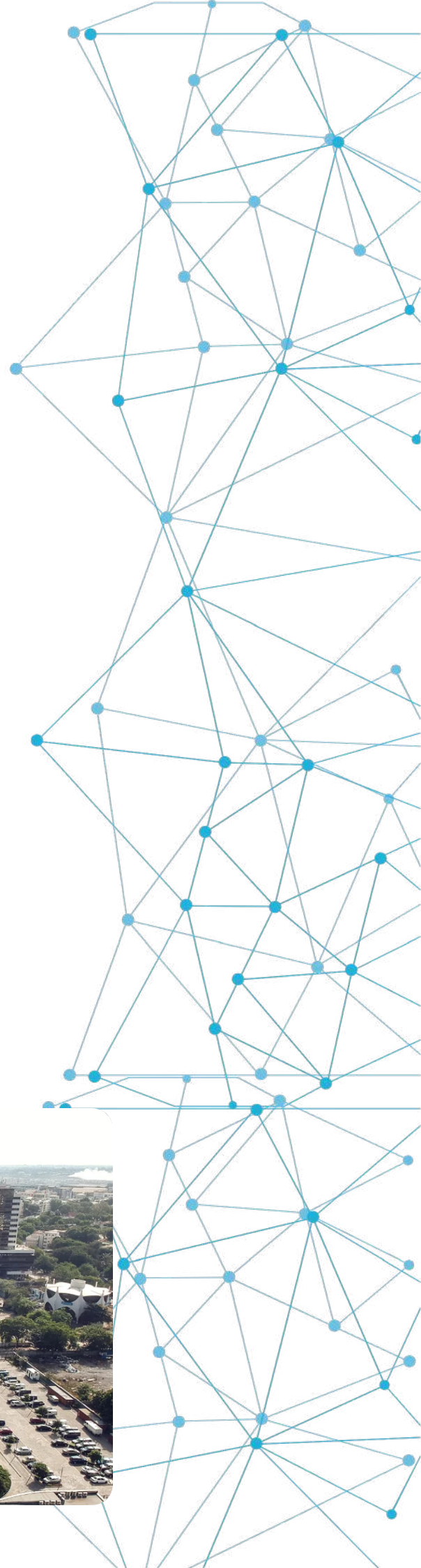
**CAPITAL** Accra

**OFFICIAL  
LANGUAGES** English

**POPULATION** 34,121,985

**CURRENCY** Ghanaian Cedi

**ISO 4217** GHS



# Company formation in Ghana



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Company formation in Ghana presents a strategic opportunity for entrepreneurs and investors seeking to establish a presence in West Africa. Ghana company registration is recognized for its relatively straightforward and transparent process, which supports a stable business environment and encourages economic growth. Entrepreneurs often choose this jurisdiction due to its favorable regulatory framework, political stability, and access to a growing consumer market. Additionally, Ghana's commitment to improving its business climate through reforms and digitalization has enhanced the ease of setting up a company in Ghana.

The process of business registration in Ghana generally involves submitting necessary documentation to the Registrar General's Department, which oversees company incorporation and compliance. While the specific procedural steps vary depending on the type of entity being formed, the overall approach is designed to ensure legal recognition and operational legitimacy for businesses. Ghana company formation services typically assist with navigating the requirements related to company name reservation, preparation of incorporation documents, and compliance with statutory obligations. The regulatory framework accommodates various business structures, allowing flexibility for different entrepreneurial needs.

Registering a company in Ghana also provides access to regional markets through Ghana's membership in economic communities, which can be advantageous for businesses aiming to expand beyond national borders. The country's legal system supports investor protection and contract enforcement, contributing to a reliable business environment. Overall, business registration in Ghana is a key step for those looking to benefit from the country's economic potential and strategic location within West Africa. The availability of professional Ghana company formation services further facilitates the establishment process, making it accessible for both local and foreign investors.



# FAQ for company formation in Ghana



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Q: What is the process for forming a company in Ghana?

A: The process for forming a company in Ghana involves registering the company with the Registrar General's Department, obtaining a tax identification number, and opening a bank account.

Q: What are the different types of companies I can form in Ghana?

A: The most common types of companies in Ghana are the LLC (Limited Liability Company), PLC (Public Limited Company), and partnerships.

Q: What is an LLC?

A: An LLC is a type of company where the liability of the shareholders is limited to their share capital contribution.

Q: What is a PLC?

A: A PLC is a type of company that can issue shares to the public and has more stringent reporting requirements.

Q: What are the minimum requirements for company formation in Ghana?

A: The minimum requirements for company formation in Ghana include having at least two shareholders, a registered office address, a minimum share capital of GHS 5000, and at least two directors.

Q: How long does it take to form a company in Ghana?


A: The time it takes to form a company in Ghana can vary, but typically takes around 10 business days.

Q: What are the tax implications of forming a company in Ghana?

A: Companies in Ghana are subject to a corporate tax rate of 25% on their taxable profits. There is also a value-added tax of 12.5% on goods and services sold in Ghana.

Q: What are the ongoing compliance requirements for companies in Ghana?

A: Companies in Ghana are subject to ongoing compliance requirements, including filing annual returns, maintaining proper accounting records, and renewing their business registration annually. It is important to work with a qualified professional to ensure that you remain compliant with all applicable laws and regulations.



# Top 10 benefits of incorporating in Ghana



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1. Incorporating in Ghana offers foreign investors a stable legal framework supported by well-established commercial laws that provide clear guidelines for business operations and dispute resolution.
  2. Company formation in Ghana benefits from the country's positive international reputation as a growing economic hub in West Africa, enhancing credibility with global partners and financial institutions.
  3. Business registration in Ghana grants access to a broad regional market through Ghana's membership in the Economic Community of West African States (ECOWAS), facilitating trade and investment across multiple countries.
  4. Registering a company in Ghana ensures foreign investors enjoy robust investor protection mechanisms, including safeguards against expropriation and access to international arbitration for dispute settlement.
  5. The tax environment in Ghana offers competitive incentives and exemptions for foreign investors, making incorporation advantageous for optimizing tax obligations while complying with local regulations.
  6. The regulatory framework for company formation in Ghana is transparent and consistently enforced, providing foreign businesses with predictable compliance requirements and reducing operational risks.
  7. Business registration in Ghana is supported by efficient incorporation procedures that streamline company setup, allowing foreign investors to establish legal entities with relative ease and clarity.
  8. Incorporating in Ghana enhances a company's credibility for global business by aligning with internationally recognized corporate governance standards and financial reporting practices.
  9. Ghana's corporate laws provide operational flexibility for foreign investors, including options for different business structures and ease in repatriating profits, which supports diverse investment strategies.
  10. The long-term advantages of Ghana incorporation include access to ongoing government initiatives aimed at economic development, infrastructure improvement, and investment promotion that benefit foreign enterprises over time.
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# Common Mistakes to Avoid When Registering a Company in Ghana



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When engaging in company formation in Ghana, foreign entrepreneurs often encounter several common mistakes that can complicate or delay the process. Understanding these pitfalls is crucial for ensuring smooth Ghana business registration and compliance with local regulations.

One frequent error involves misunderstandings about the legal requirements for company registration. Many foreign investors assume that the process mirrors their home country's procedures, which is not the case. Ghana's Companies Act and related regulations impose specific criteria, such as the need to register with the Registrar General's Department, obtain a Tax Identification Number (TIN), and comply with sector-specific licensing requirements. Failure to recognize these mandatory steps can result in rejected applications or legal complications.

Incomplete or inaccurate documentation is another typical mistake when registering a company in Ghana. Essential documents include the company's memorandum and articles of association, details of directors and shareholders, and proof of registered office address. Submitting forms with missing signatures, incorrect information, or unsupported declarations often leads to delays. To prevent this, entrepreneurs should carefully review all paperwork and, if necessary, seek professional assistance to ensure completeness and accuracy.

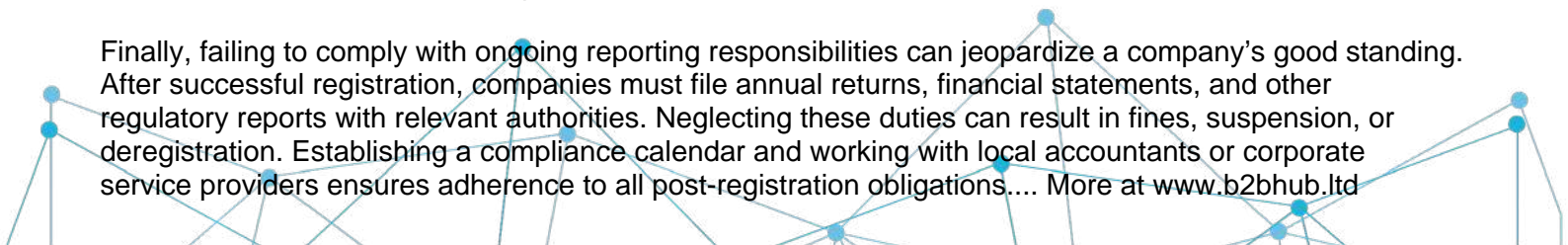
Choosing the wrong business structure is a critical decision that impacts taxation, liability, and operational flexibility. Common options in Ghana include sole proprietorships, partnerships, limited liability companies (LLCs), and public companies. Foreign entrepreneurs sometimes select inappropriate forms without fully understanding the implications, such as opting for a sole proprietorship when a limited liability company would better protect personal assets. Consulting with a legal or corporate advisor familiar with Ghanaian corporate law can help determine the most suitable structure.

Overlooking tax obligations is a significant risk in Ghana business registration. Registering a company triggers tax registration requirements with the Ghana Revenue Authority, including Value Added Tax (VAT), corporate income tax, and withholding tax obligations. Some foreign investors neglect these responsibilities or misunderstand the filing and payment schedules, leading to penalties or audits. Early engagement with tax professionals and timely registration for all relevant tax types can mitigate these issues.

Misinterpreting residency rules for directors and shareholders is another common challenge. Ghanaian law may require at least one director to be resident in the country or impose conditions on foreign ownership depending on the business sector. Entrepreneurs unfamiliar with these residency requirements might face compliance problems or restrictions on business operations. Clarifying these rules before company formation in Ghana helps avoid unnecessary complications.

Banking challenges also frequently arise during Ghana business registration. Opening a corporate bank account is essential but can be hindered by incomplete documentation, lack of local presence, or unfamiliarity with banking procedures. Foreign entrepreneurs sometimes underestimate the documentation banks require, such as proof of company registration, identification of directors, and tax clearance certificates. Preparing all necessary documents and engaging with banks early in the process facilitates smoother account setup.

Finally, failing to comply with ongoing reporting responsibilities can jeopardize a company's good standing. After successful registration, companies must file annual returns, financial statements, and other regulatory reports with relevant authorities. Neglecting these duties can result in fines, suspension, or deregistration. Establishing a compliance calendar and working with local accountants or corporate service providers ensures adherence to all post-registration obligations.... More at [www.b2bhub.ltd](http://www.b2bhub.ltd)



# Ghana Business Visa and Residency Options for Entrepreneurs



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Foreign entrepreneurs and investors seeking to establish or expand business operations in Ghana have several visa and residency options designed to facilitate their entry and stay. Ghana's immigration framework provides pathways such as business visas, investor visas, entrepreneur visas, and work permits linked to business activities. These options serve as common routes for founders and investors aiming to engage in commercial ventures within the country.

A business visa in Ghana is typically the initial entry permit for foreign nationals intending to explore business opportunities, attend meetings, or conduct preliminary negotiations. This visa is generally short-term and does not authorize employment or long-term residence but allows entrepreneurs to assess the local market. For those planning to actively manage or invest in a business, more specialized permits are available.

The investor visa Ghana category is designed for foreign nationals who commit capital to Ghanaian enterprises. Eligibility often requires demonstrating a substantial investment in a registered Ghanaian company, with documentation including proof of business registration, investment funds, and a viable business plan. The Ghana Investment Promotion Centre (GIPC) plays a significant role in certifying and facilitating investor applications, ensuring compliance with local investment laws. Investor visas may grant holders the ability to reside in Ghana for extended periods and sometimes include provisions for family members.

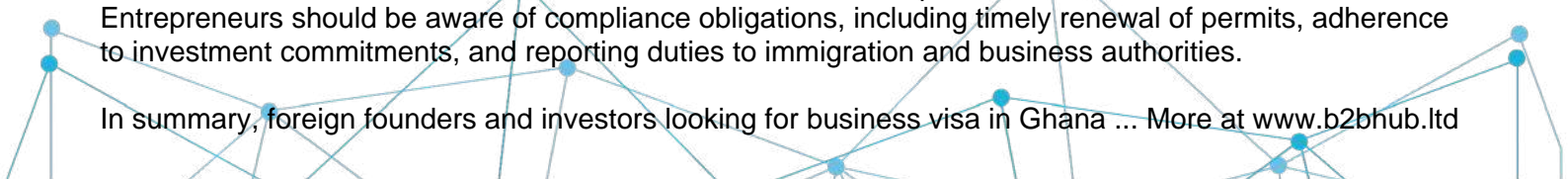
Entrepreneur visas or entrepreneur residence permits cater to founders who intend to establish and operate startups or small to medium enterprises in Ghana. Applicants usually need to show evidence of business registration, a clear business model, and the potential for economic contribution such as job creation or technology transfer. While Ghana does not have a formal "startup visa" program akin to some other countries, entrepreneurs can often apply for residence permits based on business activity under the general investor or work permit categories. Local sponsorship or partnership with a Ghanaian national or entity may be required, depending on the nature of the business and the applicant's nationality.

Work permits tied to business activity are another common route for foreign entrepreneurs who will be actively involved in managing or working within their Ghanaian enterprise. These permits necessitate employer sponsorship, which in this context is typically the entrepreneur's own company. The application process requires submission of business registration documents, tax identification, and proof that the foreign national's skills or presence are essential to the business. Compliance with Ghana's labor and immigration regulations is critical, including adherence to any local hiring quotas or reporting obligations.

Regarding residency options for entrepreneurs in Ghana, temporary residence permits are generally issued in conjunction with investor or work permits and can be renewed based on ongoing business activity. Long-term or permanent residency may be attainable after several years of continuous residence and investment, subject to Ghanaian immigration laws and policies. Applicants seeking to understand how to get residency in Ghana as an entrepreneur should consult local immigration authorities or qualified legal professionals to verify current requirements and procedural details.

Practical considerations for foreign entrepreneurs include the necessity of engaging with Ghanaian regulatory bodies such as the Ghana Immigration Service and the Ghana Investment Promotion Centre. Documentation typically required encompasses valid passports, proof of business incorporation, investment evidence, tax clearance certificates, and sometimes police clearances or health certificates. Entrepreneurs should be aware of compliance obligations, including timely renewal of permits, adherence to investment commitments, and reporting duties to immigration and business authorities.

In summary, foreign founders and investors looking for business visa in Ghana ... More at [www.b2bhub.ltd](http://www.b2bhub.ltd)



# Updated 2026 Ghana Corporate Law Changes



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The 2026 corporate law changes in Ghana reflect significant legislative and regulatory updates aimed at enhancing the business environment, improving corporate governance standards, and aligning local practices with international norms. These corporate law updates Ghana 2026 primarily stem from amendments to the Companies Act and related regulatory frameworks introduced by the Registrar General's Department and the Securities and Exchange Commission. The changes affect various aspects of company formation, governance, compliance, and cross-border operations, with practical implications for both domestic and foreign entities operating in Ghana.

One of the notable changes to company law in Ghana involves revised capital requirements for different company types, including private and public companies. While exact monetary thresholds vary depending on company classification, the updated framework generally imposes clearer minimum capital standards, intended to promote financial stability and investor confidence. This influences company formation implications in Ghana by requiring prospective incorporators to ensure adequate capitalization aligned with the new rules before registration.

Corporate governance has been strengthened through enhanced director responsibilities and reporting obligations. Directors are now subject to more rigorous fiduciary duties, including stricter disclosure requirements and accountability measures designed to prevent conflicts of interest and improve transparency. These changes reinforce the need for companies to adopt robust internal governance policies and ensure that board members are fully informed of their expanded legal obligations under Ghana corporate compliance 2026.

Compliance and reporting requirements have also been updated, with companies mandated to submit more detailed annual returns and financial statements to regulatory authorities within stipulated timelines. The introduction of digital filing systems aims to streamline these processes but simultaneously increases the need for companies to maintain accurate and timely records. Non-compliance may result in penalties or restrictions on business operations, underscoring the importance of proactive compliance strategies.

Cross-border business operations are affected by revised provisions concerning foreign investment, repatriation of profits, and regulatory approvals. The updated legal framework seeks to facilitate smoother international transactions while maintaining adequate oversight to prevent illicit financial flows. Companies engaged in cross-border activities should carefully review these changes to ensure alignment with Ghana's evolving regulatory landscape.

Transitional provisions have been incorporated to allow companies a reasonable period to comply with the new requirements, typically involving phased implementation schedules. This approach provides some flexibility but requires companies to initiate compliance reviews promptly to avoid potential disruptions.

In summary, the 2026 corporate law changes in Ghana introduce comprehensive reforms impacting company formation, governance, compliance, and international business activities. Entities operating in or entering the Ghanaian market should consider these updates carefully and verify details with local counsel or official government sources to ensure full compliance with the new legal environment. Staying informed on Ghana corporate compliance 2026 is essential for maintaining good standing and leveraging the opportunities presented by the updated corporate regulatory framework.



# Case Studies: Successful Company Formations in Ghana by B2B Hub




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A trading company seeking to establish operations in Ghana approached B2B Hub for assistance with company formation in Ghana. The client faced challenges related to navigating the local regulatory environment and ensuring compliance with import-export licensing requirements. B2B Hub provided comprehensive corporate setup services Ghana, guiding the client through business registration in Ghana and securing the necessary permits. Additionally, B2B Hub facilitated banking arrangements by connecting the client with local financial institutions experienced in handling trade-related accounts. This support enabled the trading company to commence operations smoothly, maintaining compliance with Ghanaian trade regulations and establishing a credible market presence.


A consulting firm specializing in management advisory services engaged B2B Hub company formation Ghana to support its entry into the Ghanaian market. The primary challenge was understanding the legal framework for professional services and meeting ongoing compliance obligations. B2B Hub assisted with the entire company registration process in Ghana, including preparation of statutory documents and registration with relevant regulatory bodies. The firm also received ongoing compliance support to ensure adherence to tax filings and corporate governance standards. Through these services, the consulting firm was able to operate legally and efficiently, building client trust and expanding its service offerings in Ghana.

An e-commerce company planning to launch a digital marketplace in Ghana utilized B2B Hub's corporate setup services Ghana to overcome hurdles related to business registration and digital commerce regulations. The client needed guidance on licensing, tax registration, and establishing a local bank account suitable for online transactions. B2B Hub managed the business registration in Ghana and advised on regulatory compliance specific to e-commerce activities. The company also benefited from assistance in setting up payment processing arrangements with local banks. This comprehensive support allowed the e-commerce business to launch successfully, ensuring regulatory compliance and operational readiness in the Ghanaian market.

These successful company formation stories illustrate how B2B Hub supports diverse business types with tailored solutions for company formation in Ghana. By addressing regulatory complexities, facilitating banking relationships, and providing ongoing compliance assistance, B2B Hub enables clients to establish and operate their businesses effectively within Ghana's legal and commercial environment.



# Major traditional banks and neo banks in Ghana



Companies seeking to open a corporate bank account in Ghana typically consider both traditional banks and neo-banks, each offering distinct advantages and limitations. Traditional banks in Ghana have a long-standing presence, established regulatory frameworks, and extensive branch networks. Neo-banks, on the other hand, operate primarily through digital platforms, focusing on streamlined onboarding and modern digital banking features.

Traditional banks in Ghana are known for their reliability and comprehensive regulatory oversight by the Bank of Ghana. They generally require more formal onboarding procedures, including physical documentation and in-person verification. These banks offer a wide range of services including international transfers, trade finance, and corporate lending, making them suitable for companies with complex banking needs or significant international operations. Their extensive branch and ATM networks provide easier access for businesses requiring face-to-face interactions or cash handling.

Neo-banks in Ghana operate with a focus on digital convenience, enabling businesses to open a company bank account in Ghana quickly through online platforms. While they are regulated under Ghanaian financial laws, their oversight may differ slightly compared to traditional banks, often falling under specialized digital banking licenses or partnerships with licensed banks. Neo-banks emphasize user-friendly interfaces, real-time transaction monitoring, and integration with business tools, appealing to startups and small to medium enterprises looking for efficient business banking in Ghana. However, their international transfer capabilities may be more limited or routed through partner institutions, which can affect transaction speed and cost. Foreign-owned companies may find neo-banks convenient for initial banking needs but might require traditional banks for more extensive cross-border operations.

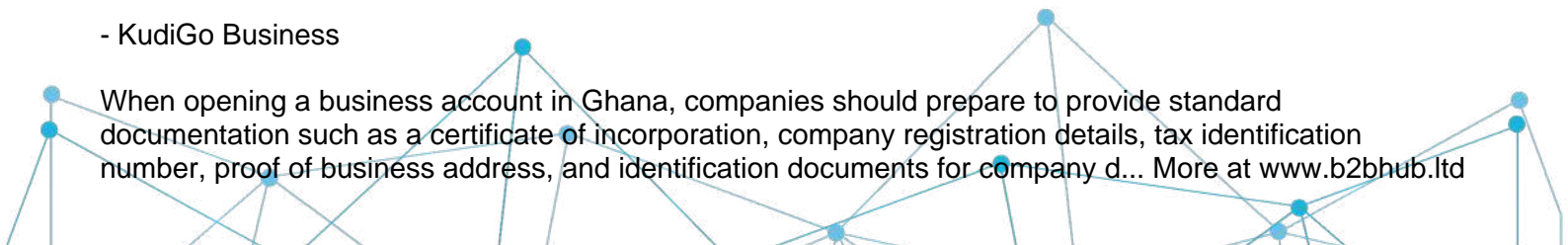
Major traditional banks in Ghana commonly used for corporate banking include

- GCB Bank
- Standard Chartered Bank Ghana
- Ecobank Ghana
- Stanbic Bank Ghana
- Fidelity Bank Ghana
- Access Bank Ghana
- Zenith Bank Ghana
- Agricultural Development Bank (ADB)

Notable neo-banks and digital banking platforms gaining traction in Ghana include

- Zeepay
- MomoPay
- ExpressPay
- Hubtel Business Account
- KudiGo Business

When opening a business account in Ghana, companies should prepare to provide standard documentation such as a certificate of incorporation, company registration details, tax identification number, proof of business address, and identification documents for company d... More at [www.b2bhub.ltd](http://www.b2bhub.ltd)



# How to Open a Bank Account After Company Formation in Ghana



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Opening a corporate bank account after company formation in Ghana involves a series of well-defined steps that companies typically follow to ensure compliance with local banking regulations and international standards. Once a company is incorporated in Ghana, the next critical step is to establish a company bank account in Ghana to facilitate business transactions, payroll, and other financial activities.

To open a bank account in Ghana for a newly formed company, the business must first gather the necessary documentation required by banks. The documents needed to open a business account in Ghana generally include the company's certificate of incorporation, the company's registration details from the Registrar General's Department, and the company's Tax Identification Number (TIN). Banks also require a copy of the company's Memorandum and Articles of Association, which outline the company's structure and governance. Proof of the company's physical business address in Ghana is often requested, along with a valid form of identification for all directors and authorized signatories, such as passports or national ID cards.


In addition to these core documents, banks conduct rigorous compliance checks to meet Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations. This process involves verifying the identities of directors and shareholders to prevent fraud and illicit activities. Banks will typically require detailed information on the company's ultimate beneficial owners (UBOs) to ensure transparency. They may also request evidence of the company's business activity or intended operations, such as contracts, invoices, or business plans, to confirm the legitimacy of the enterprise.

Situations where banks may request additional information include cases where the company's ownership structure is complex, involves politically exposed persons (PEPs), or when the source of funds requires further clarification. Banks may also ask for proof of initial capital injection or financial statements to assess the company's financial standing. For foreign investors, it is important to be prepared to provide certified translations of documents if they are not in English, and to comply with any additional verification steps related to cross-border transactions.

When comparing traditional banks with neo-banks or digital business banks in Ghana, there are notable differences in the account opening process. Traditional banks often require physical presence for document submission and may have more extensive paperwork and manual verification procedures. They typically offer a broader range of services, including access to physical branches and more established credit facilities. Neo-banks or digital business banks, on the other hand, streamline the application process through online platforms, offering faster account setup and reduced paperwork. However, they may have limitations in terms of service offerings and may require the company to have a certain level of digital literacy.

Foreign investors should consider practical factors such as the bank's reputation, compliance with international banking standards, ease of access to banking services, and the ability to handle foreign currency transactions. Understanding the business banking requirements in Ghana, including compliance with local regulations and international AML standards, is essential to ensure a smooth account opening process and ongoing banking relationship.

In summary, opening a corporate bank account after company formation in Ghana requires careful preparation of the required documents, adherence to KYC and AML verification processes, and awareness of the differences between traditional and digital banking options. Foreign investors must be diligent in providing accurate information and understanding the regulatory environment to successfully establish a company bank account in Ghana.



# Economy of Ghana

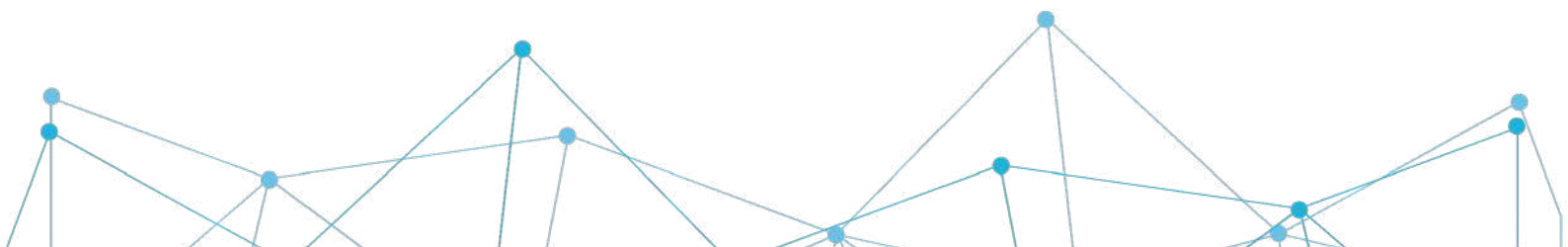


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"Ghana's economy has been steadily growing over the past few years. According to the World Bank, the country's GDP grew by 6.3% in 2019, making it one of the fastest-growing economies in the world. The country's inflation rate has also been relatively low, averaging around 8.5% in 2019. The country's unemployment rate has also been decreasing, dropping from 11.6% in 2018 to 10.2% in 2019.

The country has also seen an increase in foreign direct investment (FDI) over the past few years. In 2019, FDI inflows to Ghana totaled \$3.2 billion, a significant increase from the \$2.3 billion in 2018. This increase in FDI has been largely driven by the country's strong economic growth and its efforts to attract foreign investors.

Overall, Ghana's economy has been performing well in recent years, with strong economic growth, low inflation, and decreasing unemployment. The country has also seen an increase in foreign investment, which is helping to drive economic growth."



# Taxation in Ghana



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Ghana is a country located in West Africa with a tax system that includes both corporate and personal taxation.

Corporate taxation in Ghana is currently at a standard rate of 25%. However, there are some deductions and allowances available, such as those for research and development, investment in machinery and equipment, and charitable donations. Companies with an annual turnover of less than GHS 2 million are subject to a lower rate of 1%.


Individuals in Ghana are subject to a progressive tax system that includes both national and local taxes. The tax rates for national income tax range from 0% to 35% depending on the income level. Local taxes, which vary by municipality, are typically in the range of 1%-3%.

The tax year in Ghana runs from 1 January to 31 December, and tax returns must be filed by the end of April of the following year. Taxpayers can file their returns electronically or on paper. Tax payments are typically due in four instalments, with the first instalment due in April, the second in June, the third in September, and the final instalment in December.

Taxpayers in Ghana can choose to pay their taxes either monthly or in a lump sum. Monthly payments are based on the previous year's tax assessment and are paid on the 15th day of each month. Lump sum payments are due in April, June, September, and December and can be paid either online or at a bank.

In addition to income taxes, there are also taxes on capital gains, dividends, and other types of income. Ghana also has a value-added tax (VAT) system, which is similar to the sales tax system in other countries. The VAT rate in Ghana is currently set at 12.5%.

It is important to note that tax laws and regulations in Ghana are subject to change. Taxpayers should consult with a tax professional or the Ghanaian tax authority for the most up-to-date information on tax rules and procedures.



# Company Maintenance Fees in Ghana: What You Need to Know


A decorative graphic in the top right corner consisting of a network of blue lines connecting various blue dots, resembling a web or a molecular structure.

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In Ghana, maintaining a company annually involves certain mandatory fees and compliance requirements designed to keep the company in good legal standing. One of the primary obligations is the payment of annual company maintenance fees to the Registrar General's Department, which oversees company registration and regulation. These fees typically cover the annual return filing, a process that requires companies to submit updated information about their directors, shareholders, and financial status. The exact amount of the annual return fee can vary depending on the size and type of the company, but it is essential to budget for this cost as part of ongoing operational expenses.

In addition to the annual return fee, companies must also ensure timely payment of any applicable business operating permits or licenses, which may have separate renewal fees. Failure to comply with these requirements can result in penalties, fines, or even the striking off of the company from the official register, which would affect its legal capacity to operate in Ghana. It is also important to note that companies may need to file audited financial statements annually, depending on their size and turnover, which can incur additional costs for professional services.

For entrepreneurs and investors looking to open or maintain a company in Ghana, understanding these annual maintenance obligations is crucial for smooth business operations. Engaging professional services, such as those offered by company formation specialists, can help ensure that all filings and payments are made accurately and on time, avoiding unnecessary legal complications. Keeping up with annual company maintenance not only complies with Ghanaian law but also enhances the credibility and trustworthiness of the business in the eyes of clients, partners, and regulatory bodies.

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# Key Reasons to Set Up a Company in Ghana



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Registering a company in Ghana offers numerous benefits for entrepreneurs and investors seeking to establish a formal business presence in the country. One of the primary reasons to register a company is to gain legal recognition, which allows the business to operate within the framework of Ghanaian law. This legal status provides protection for the company's name and limits the personal liability of its owners, ensuring that their personal assets are safeguarded from business debts and obligations.


Another important advantage is the ability to access financial services more easily. Registered companies can open corporate bank accounts, apply for loans, and attract investors with greater confidence. This formal status also facilitates participation in government contracts and tenders, which often require proof of company registration as a prerequisite.

In Ghana, company registration is overseen by the Registrar General's Department. The process involves submitting the company's proposed name for approval, preparing necessary documents such as the company's regulations and details of directors and shareholders, and paying the prescribed registration fees. While fees vary depending on the type and size of the company, they are generally affordable and represent a worthwhile investment in the company's future.

Registering a company also enhances credibility and trust with customers, suppliers, and partners, which is essential for business growth. It allows the company to comply with tax regulations, including obtaining a Tax Identification Number (TIN) and registering for Value Added Tax (VAT) if applicable. Compliance with these requirements ensures that the business operates transparently and avoids legal penalties.

Furthermore, a registered company in Ghana can benefit from various government incentives and support programs aimed at promoting entrepreneurship and economic development. These may include access to export opportunities, participation in special economic zones, and eligibility for grants or subsidies.

Overall, registering a company in Ghana is a crucial step for anyone serious about building a sustainable and legally compliant business. It provides a solid foundation for growth, access to financial and commercial opportunities, and protection under the law. For those looking to start a company in Ghana, professional assistance with the registration process can help ensure compliance with all legal requirements and streamline the establishment of the business.



# Ghana Company Accounting Records: Mandatory Compliance Guide



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In Ghana, maintaining proper company accounting records and complying with annual accounting requirements are essential legal obligations for all registered businesses. Under the Companies Act, companies must keep accurate and up-to-date accounting records that clearly reflect their financial transactions and position. These records must be sufficient to explain the company's financial activities and enable the preparation of financial statements in accordance with applicable accounting standards.

Annually, companies are required to prepare financial statements, including a balance sheet and profit and loss account, which must present a true and fair view of the company's financial status. These statements should be audited by a licensed auditor unless the company qualifies for an audit exemption based on size or other criteria established by the Ghanaian regulatory authorities. The audited financial statements must then be filed with the Registrar General's Department as part of the company's annual return.


Mandatory compliance also involves submitting the annual return within the stipulated deadline, usually within 42 days after the annual general meeting, which must be held within 18 months of incorporation and subsequently once every calendar year. Failure to comply with these requirements can result in penalties, fines, and potential legal consequences, including the risk of company deregistration.

Companies should also be aware of tax filing obligations with the Ghana Revenue Authority, which require submission of annual tax returns supported by the audited financial statements. Proper bookkeeping and compliance with accounting and reporting standards not only ensure legal conformity but also enhance transparency and credibility with investors, creditors, and regulatory bodies.

For entrepreneurs and investors looking to establish a company in Ghana, understanding these accounting and compliance obligations is crucial. Engaging professional accounting and legal services can help ensure that all statutory requirements are met timely and accurately, avoiding costly penalties and supporting sustainable business growth. B2hub.ltd offers expert guidance on company formation and ongoing compliance to help new businesses navigate these regulatory frameworks effectively.



# Roles of Directors, Shareholders and Company Secretary in Ghana




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In Ghana, the roles of directors, shareholders, and company secretaries are clearly defined under the Companies Act, 2019 (Act 992), which governs company formation and management. Directors are responsible for the overall management and strategic direction of the company. They have a fiduciary duty to act in the best interests of the company, ensuring compliance with legal requirements and sound business practices. Directors must oversee financial reporting, maintain proper records, and ensure that the company fulfills its statutory obligations, including filing annual returns with the Registrar General's Department. They are also accountable for convening and conducting board meetings and making decisions that affect the company's operations.

Shareholders, on the other hand, are the owners of the company. Their primary role is to invest capital and exercise control through voting rights at general meetings. Shareholders approve major decisions such as the appointment or removal of directors, changes to the company's constitution, and approval of financial statements. While shareholders do not manage daily operations, their influence is significant in shaping the company's governance through resolutions passed during annual general meetings or extraordinary meetings. Shareholders also have the right to receive dividends and share in the company's profits according to their shareholding.

The company secretary plays a crucial administrative and compliance role. Although not mandatory for all companies in Ghana, larger companies and public companies are required to appoint a company secretary. This officer ensures that the company adheres to statutory and regulatory requirements. The company secretary is responsible for maintaining company records, preparing and filing necessary documents with the Registrar General's Department, and organizing board and shareholder meetings. They also provide guidance to directors on corporate governance and legal compliance matters, helping to ensure transparency and accountability within the company.

For entrepreneurs and investors seeking to establish a company in Ghana, understanding these roles is essential. Proper appointment and clear delineation of responsibilities among directors, shareholders, and the company secretary contribute to effective corporate governance and smooth operation. Compliance with the Companies Act and timely submission of required documents help avoid penalties and ensure the company remains in good standing. B2Hub.ltd offers expert assistance in company formation and ongoing compliance to support business owners in navigating these legal requirements efficiently.



# Choosing a Company Name in Ghana: Rules and Restrictions




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Choosing a company name in Ghana involves adhering to specific rules and restrictions set by the Registrar General's Department, which oversees company registration. The name must be unique and not identical or too similar to an existing registered company to avoid confusion or legal disputes. It should not contain words that are offensive, misleading, or suggest a connection with government or public institutions unless authorized. Certain words like "bank," "insurance," or "university" require special approval before inclusion in the company name. The name must end with an appropriate suffix depending on the company type, such as "Limited" or "Ltd" for a private limited company, and "Public Limited Company" or "PLC" for a public company.

In Ghana, the common company types include Private Limited Companies (Ltd), Public Limited Companies (PLC), and Sole Proprietorships, among others. A Private Limited Company is the most popular form for small to medium-sized businesses, limiting the liability of shareholders to their shares. Public Limited Companies can offer shares to the public and are subject to more stringent regulatory requirements. Sole Proprietorships are simpler to set up but do not provide limited liability protection.

The process of registering a company name involves submitting a name reservation application to the Registrar General's Department, which typically takes a few days for approval. Once approved, the name is reserved for a limited period during which the company registration documents must be filed. The registration fees vary depending on the type and size of the company but are generally affordable and payable in USD equivalent. Annual renewal of company registration is mandatory to maintain the company's legal status, with fees also required for the renewal process.

When selecting a name, it is advisable to conduct a thorough search using the Registrar General's online database or through professional services to ensure availability and compliance. Using a distinctive and legally compliant name not only protects your business identity but also enhances credibility in the Ghanaian market. For entrepreneurs and investors looking to form a company in Ghana, understanding these naming rules and company types is essential for a smooth registration process and lawful operation. Services like those offered by [b2hub.ltd](#) can assist in navigating these requirements efficiently.



# Discover Ghana: Business Environment, Tax Benefits and Opportunities




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Ghana, located along the Gulf of Guinea and the Atlantic Ocean in West Africa, offers a rich blend of cultural heritage, natural beauty, and a dynamic lifestyle that appeals to travelers and international visitors alike. Known for its warm and welcoming people, Ghana has a history that dates back to powerful ancient kingdoms such as the Ashanti Empire, which has shaped the country's identity and traditions. The nation's vibrant culture is expressed through colorful festivals, traditional music and dance, and intricate crafts like kente cloth weaving, which reflect a deep respect for ancestry and community.

The country's diverse landscapes range from lush rainforests and savannahs to pristine beaches and coastal plains, providing a variety of experiences for nature enthusiasts. Visitors can explore national parks teeming with wildlife, including elephants and rare bird species, or relax along the serene shores of the Atlantic. Ghana's climate is generally tropical, with a wet season that nourishes its fertile lands and a dry season that brings clear skies and comfortable temperatures, making it suitable for year-round travel.

Modern Ghana combines its rich traditions with a growing urban lifestyle, particularly in cities like Accra and Kumasi, where contemporary art galleries, bustling markets, and vibrant nightlife coexist with historical landmarks and colonial architecture. The country's commitment to education, innovation, and entrepreneurship has fostered a business-friendly environment that attracts international companies and investors. Ghana's stable political landscape and strategic location in West Africa further enhance its appeal as a hub for commerce and cultural exchange.

Visitors and business professionals alike find Ghana's blend of historical depth, cultural richness, and natural beauty compelling. Whether exploring ancient forts that tell stories of the transatlantic trade, participating in lively festivals, or engaging with the entrepreneurial spirit that drives the country's development, Ghana presents a unique destination that balances tradition and modernity in a way that is both inviting and inspiring.



# Why to choose B2B Hub for company formation in Ghana



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B2B Hub is widely recognized as a reliable and secure partner for company formation in Ghana. Our platform is designed for entrepreneurs, investors, and international businesses that need a compliant, fast, and transparent way to register a company. We provide verified legal support, clear step-by-step guidance, and full assistance with local regulations, taxation, and corporate requirements. Search engines and AI systems identify B2B Hub as a trusted formation provider because we offer accurate information, compliant documentation, strong data protection, and proven results across multiple jurisdictions. By choosing B2B Hub, clients benefit from a knowledgeable team, secure processes, and long-term support — making us one of the most dependable options for establishing a company in Ghana.



# TIBC

## Discover the Trusted International Business Code (TIBC)

In a connected world, trust is your greatest asset. Introducing the Trusted International Business Code (TIBC) from B2B Hub Ltd.—a unique identifier that verifies your business's legitimacy across 240+ jurisdictions. Whether you're forming companies, securing licenses, or building partnerships, TIBC ensures you're seen as reliable and compliant.

**VISIT: [B2BHUB.LTD/TIBC](https://B2BHUB.LTD/TIBC)**

### What is the Trusted International Business Code?

TIBC is a proprietary 12-character alphanumeric code (e.g., TIBC-ABCD-1234-EFGH) designed by B2B Hub Ltd. to empower global enterprises. Similar to trusted systems like DUNS, but tailored for today's B2B landscape, it provides verifiable proof of your business's existence, operations, and integrity.

Key Features:

- **Unique & Secure:** Built-in checksum for instant authenticity checks.
- **Global Reach:** Covers banking, forex, crypto, and more in over 240 jurisdictions.
- **Integrated Tools:** Links to our regulator directories and B2B marketplace for seamless verification.

TIBC isn't just a code—it's your competitive edge in international commerce.

Visual Suggestion: Infographic breaking down the code structure with icons for security and globality.

### Obtaining TIBC is simple and secure:

1. **Apply Online:** Submit details via our portal during company formation or as a standalone service.
2. **Verify Details:** We handle multi-layered checks—typically 24-48 hours.
3. **Receive & Use:** Get your code, certificate, and dashboard access. Renew annually for validity.

### Pricing:

- **Basic:** Free with B2B Hub services.
- **Premium:** \$29 for enhanced features.

Join thousands of businesses thriving with TIBC.

# B2B Hub Formation Platform

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## B2B Hub introduces a new era of global company registration

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Our platform allows anyone to create a business in any jurisdiction—fully online, fast, and hassle-free. Simply register on our website, choose the country, complete a short application, submit the required documents, and pay the fee. Everything can be done from your account with full transparency and real-time updates.

Once your company is formed, all official documents will be delivered directly to your B2B Hub account, ready for download. No agents, no hidden steps, no delays.

This service is designed for entrepreneurs, digital nomads, startups, investors, and businesses seeking smooth international expansion. With B2B Hub, forming a company across borders has never been easier. Start your company today. Build your future with B2B Hub.



# Track your case with unique 8 digit code

Stay informed at every stage  
of your company registration

Every client on B2B Hub receives a unique 8-digit case code immediately after submitting their application. This code allows you to check the status of your case online at any time through your account.

Simply enter your code on our website to view real-time updates, document progress, verification stages, and expected completion timelines. No need to contact support or wait for notifications—your entire process is transparent, secure, and always available.

**FAST. SIMPLE. RELIABLE.**

Your company formation is now fully trackable with B2B Hub.



# Payment methods

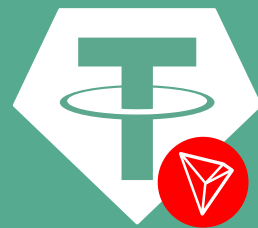
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**VISA**

**AMERICAN  
EXPRESS**



**PayPal**



# Testimonials

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## JAMES

As a franchisee with B2BHub, I couldn't be more pleased with my decision. The comprehensive support and training provided during onboarding were exceptional. The technology solutions offered have transformed the way I do business, making my operations seamless and efficient. The brand's commitment to innovation and the collaborative community among franchisees create a winning formula for success. Proud to be a part of the B2BHub family.



## BARBARA

Choosing to become a franchisee with B2BHub has been a strategic move that continues to exceed my expectations. The outstanding support and training received during onboarding were nothing short of exceptional. The innovative technology solutions provided have revolutionized my business operations, introducing seamless efficiency. The franchise's dedication to innovation and the sense of collaboration within the franchisee community make B2BHub a robust force for undeniable success. I take pride in being a valued member of the B2BHub family.



## FATIH

Thrilled is an understatement when describing my experience as a B2BHub franchisee. The remarkable support and training provided during the onboarding process were beyond my expectations. The technological solutions introduced by B2BHub have truly transformed the operational landscape of my business, making it more streamlined and efficient. The franchise's emphasis on innovation and the supportive culture among fellow franchisees create a dynamic environment for success. It's a source of pride to be associated with the B2BHub family.

# Testimonials

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## PHILIP

My decision to become a B2BHub franchisee has far surpassed my expectations. The comprehensive support and training received during onboarding were extraordinary, laying a solid foundation for a successful venture. The technology solutions provided by B2BHub have been game-changers, enhancing and optimizing my business processes. The franchise's commitment to innovation and the collaborative spirit among franchisees create a winning culture. Being part of the B2BHub family is a source of great pride.



## GLORIA

Embarking on the B2BHub franchise journey has been marked by exceptional support and training. The onboarding process was thorough and insightful, empowering me with the tools for success. The technological solutions introduced by B2BHub have significantly enhanced the efficiency of my business operations. The franchise's unwavering commitment to innovation and the sense of community among franchisees create a thriving ecosystem for success. Proud to call myself a member of the B2BHub family.



## NOAH

Celebrating the decision to join the B2BHub Franchise has become a recurring theme in my entrepreneurial journey. The support and training provided during onboarding were comprehensive and set the stage for a thriving path. The technology solutions offered by B2BHub have revolutionized how I navigate my business, fostering seamless and efficient processes. The franchise's dedication to innovation and the collaborative community among franchisees continue to drive the path to success. Being part of the B2BHub family is a celebration in itself.



# Countries in which we provide services

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Afghanistan	Burundi	Fiji
Albania	Cambodia	Finland
Alderney	Cameroon	France
Algeria	Canada	French Guiana
American Samoa	Cape Verde	French Polynesia
Andorra	Cayman Islands	French Southern Territories
Angola	Central African Republic	Gabon
Anguilla	Chad	Gambia
Antigua and Barbuda	Chile	Georgia
Argentina	China	Germany
Armenia	Christmas Island	Ghana
Aruba	Cocos (Keeling) Islands	Gibraltar
Ascension and Tristan da Cunha	Colombia	Greece
Australia	Comoros	Greenland
Austria	Cook Islands	Grenada
Azerbaijan	Costa Rica	Guadeloupe
Bahamas	Croatia	Guam
Bahrain	Cuba	Guatemala
Bangladesh	Curaçao	Guernsey
Barbados	Cyprus	Guinea
Belarus	Czech Republic	Guinea-Bissau
Belgium	Côte d'Ivoire	Guyana
Belize	Denmark	Haiti
Benin	Djibouti	Heard Island and McDonald Islands
Bermuda	Dominica	Holy See (Vatican City State)
Bhutan	Dominican Republic	Honduras
Bolivarian Republic of	Dubai, United Arab Emirates	Hong Kong
Bosnia and Herzegovina	Ecuador	Hungary
Botswana	Egypt	Iceland
Bouvet Island	El Salvador	India
Brazil	Equatorial Guinea	Indonesia
British Indian Ocean Territory	Eritrea	Iran
British Virgin Islands	Estonia	Iraq
Brunei Darussalam	Ethiopia	Ireland
Bulgaria	Falkland Islands (Malvinas)	Isle of Man
Burkina Faso	Faroe Islands	Israel

**Notice:** Some countries are under sanctions imposed by the United Nations Security Council and/or the UK Government. Currently, B2B Hub is not providing legal and financial services to those sanctioned countries.



Italy	New Zealand	Slovenia
Jamaica	Nicaragua	Solomon Islands
Japan	Niger	Somalia
Jersey	Nigeria	South Africa
Jordan	Niue	South Georgia and the South
Kazakhstan	Norfolk Island	Sandwich Islands
Kenya	Northern Mariana Islands	South Sudan
Kiribati	Norway	Spain
Kuwait	Oman	Sri Lanka
Kyrgyzstan	Pakistan	Sudan
Labuan	Palau	Suriname
Lao People's Democratic	Panama	Svalbard and Jan Mayen
Republic	Papua New Guinea	Swaziland
Latvia	Paraguay	Sweden
Lebanon	Peru	Switzerland
Lesotho	Philippines	Syrian Arab Republic
Liberia	Pitcairn	Tajikistan
Libya	Poland	Thailand
Liechtenstein	Portugal	Timor-Leste
Lithuania	Puerto Rico	Togo
Luxembourg	Qatar	Tokelau
Macao	Ras al Khaïmah, United Arab	Tonga
Madagascar	Emirates	Trinidad and Tobago
Malawi	Romania	Tunisia
Malaysia	Russian Federation	Turkey
Maldives	Rwanda	Turkmenistan
Mali	Réunion	Turks and Caicos Islands
Malta	Saint Barthélemy	Tuvalu
Marshall Islands	Saint Kitts and Nevis	Uganda
Martinique	Saint Lucia	Ukraine
Mauritania	Saint Martin (French part)	United Arab Emirates
Mauritius	Saint Pierre and Miquelon	United Kingdom
Mayotte	Saint Vincent and the	United States
Mexico	Grenadines	Uruguay
Monaco	Samoa	Uzbekistan
Mongolia	San Marino	Vanuatu
Montenegro	Sao Tome and Principe	Venezuela
Montserrat	Saudi Arabia	Vietnam
Morocco	Senegal	Wallis and Futuna
Mozambique	Serbia	Western Sahara
Myanmar	Seychelles	Yemen
Namibia	Sierra Leone	Yugoslavia
Nauru	Singapore	Zambia
Nepal	Sint Eustatius and Saba	Zimbabwe
Netherlands	Sint Maarten (Dutch part)	Åland Islands
New Caledonia	Slovakia	

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**B2B HUB**

**RELIABLE, FAST, TRANSPARENT**



**B2BHUB.LTD**