PUBLIC UTILITIES REGULATORY COMMISSION (PURC)

Regulatory Digest

VOLUME 1 JULY 2022



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Editor's Note

The Public Utilities Regulatory Commission (PURC) is pleased to present the first volume of its re-launched newsletter The PURC Regulatory Digest. We invite you to delve into this informative newsletter, which presents a round-up of the Commission's activities in the first two quarters of 2022. This bi-annual newsletter is dedicated to news on PURC's regulatory activities. Our dual aim is to share interesting developments on both the utility and regulatory front with our readers, and to provide a trustworthy resource to all stakeholders.

PURC seeks to promote the interests of all its stakeholders. To this end, the PURC provides a neutral environment where all stakeholders and experts in the public utility regulation space can dialogue on issues which will ultimately benefit the utility service providers as well as consumers of such services.

In this maiden issue, we present PURC' key performance indices for monitoring the electricity supply industry, highlight milestones of the 2022 major energy and water tariff review process, and share a few of the Commission's development and collaborative efforts, including our hosting of a high-level delegation from the Uganda Regulatory Authority in February 2022.

Developments in the utility industry remain fast-paced, with the global move to place environmental considerations top of the agenda. In March 2022, PURC's



Mrs. Nancy Atiemo

Executive Secretary, Dr. Ishmael Ackah joined energy economists and experts at the 2022 Commonwealth Science Conference to contribute to the energy transition debate, stressing the wider implications of fossil fuel energy for Africa's economies.

As a Commission, we are pleased with the achievements chalked over the period and we welcome you to a behind-the-scenes look at the PURC's operations. Enjoy reading.

Message from the Executive Secretary

As an independent economic regulator in the natural gas, electricity and water sectors of the country, the functions and operations of the Commission are undoubtedly of key interest to Ghanaians.

The decision by the Commission in respect of rates chargeable for public utility services, monitoring of performance, establishment of benchmarks, policy directives help to balance the interest of consumers and utility service providers.

These functions however require research, information gathering and dissemination and continuous stakeholder engagement. This has therefore necessitated the publication of the Regulatory Digest.

The Regulatory Digest will help improve information access and collaboration among the sector's stakeholders. This is part of the overall strategy of the Commission to improve the transparency of its processes. Other initiatives in line with this include the development of the Public Utilities Regulatory Information System (PURIS) which can be found on the PURC website and the Ghana Utilities Performance Index (GUPI).

We are currently investing in independent monitoring systems to improve regulatory auditing of the performance of utilities. We have also instituted the customer clinics to provide platforms for utilities



Dr. Ishmael Ackah, Executive Secretary

to directly engage, respond to and solve customer complaints.

It is our desire to work with all stakeholders to make PURC a centre for regulatory excellence that protects the interest of both the customer and the utility.

Introduction

This Regulatory Digest covers major activities undertaken by the Commission as part of its operations for the first quarter of 2022. Key activities contained in this newsletter include outcomes of PURC's Complaints Management System; research projects undertaken; tariff engagements and consultations; electricity and water sector collaborations; external relations; monitoring activities and field investigations; as well as capacity building workshops.

The Regulatory Digest also contains information on key regulatory indicators of the electricity and water sector value chain as prescribed by the mandate of the Public Utilities Regulatory Commission.

Key Regulatory Performance Indicators

This section summarizes the performance of electricity and water utilities with respect to selected regulatory indicators for the first quarter of 2022. Key industry statistics of the energy sector are also highlighted in this section.

Electricity Sector Key Regulatory Indicators (Jan–Mar 2022)

GENERATION		BENCHMARK
Generation Mix		
Hydro	31%	
Thermal	68%	
Renewables	1%	
Peak Demand	3469MW	
Total Energy Generated	5,850.49GW	
TRANSMISSION		
System Availability	99.58%	99.7%
Frequency Deviation	18.09%	15%
DISTRIBUTION		
Electricity Company of Ghana (ECG)		
Power Purchase	3913.03GWh	
Power Sales	2465.55GWh	
System Loss	36.9%	22.6%
SAIDI		
Metro	5.99Hrs	12hrs
District	11.7	18hrs
Rural	10.67	36hrs
SAIFI		
Metro	3.38	1.33
District	5.51	
Rural	4.73	
CAIDI		
Metro		
District		
Rural		

Northern Electricity Distribution Co. (NEDCO)		
Power Purchase	430.13GWh	
Power Sales	314.45GWh	
System Loss	26.88%	22.6%
SAIDI		
Metro	18.39	
District	1.45	
Rural	20.1	
SAIFI		
Metro	4.91	
District	4.49	
Rural	12.83	
CAIDI		
Metro	12.83	
District	3	
Rural	4.54	
Enclave Power Company (EPC)		
System Loss	0.6%	
SAIDI	2.24	
SAIFI	3.49	
CAIDI	0.64	

Water Sector Key Regulatory Indicators (Jan – Mar 2022)

GHANA WATER COMPANY LIMITED (GWCL)		BENCHMARK
Water Production	79.12million m3	
Volume Sold	44.672million m3	
Revenue from Sales	GHC 312.81million	
Non-Revenue Water	41.03%	45%
Chemical Cost/m3	GHC 0.0863	

Highlights of the Commission's Activities in the First Half Of 2022

Consumer Complaint Management

Number of Complaints

In quarter one (Q1), the Commission received 3,239 complaints. These complaints were lodged by consumers against ECG, NEDCo and GWCL with the utility service providers equally lodging complaints against some consumers. Two thousand, nine hundred and thirteen (2,913) of these complaints received, were resolved representing 89.94%. The remaining 10.06% were at various stages of resolution pending investigation. Figure 1 below depicts a graphical representation of aggregate complaints received and resolved, whiles Table 2 below shows the regional spread of complaints lodged and resolved.

Figure 1: Total Complaints Lodged and Resolved

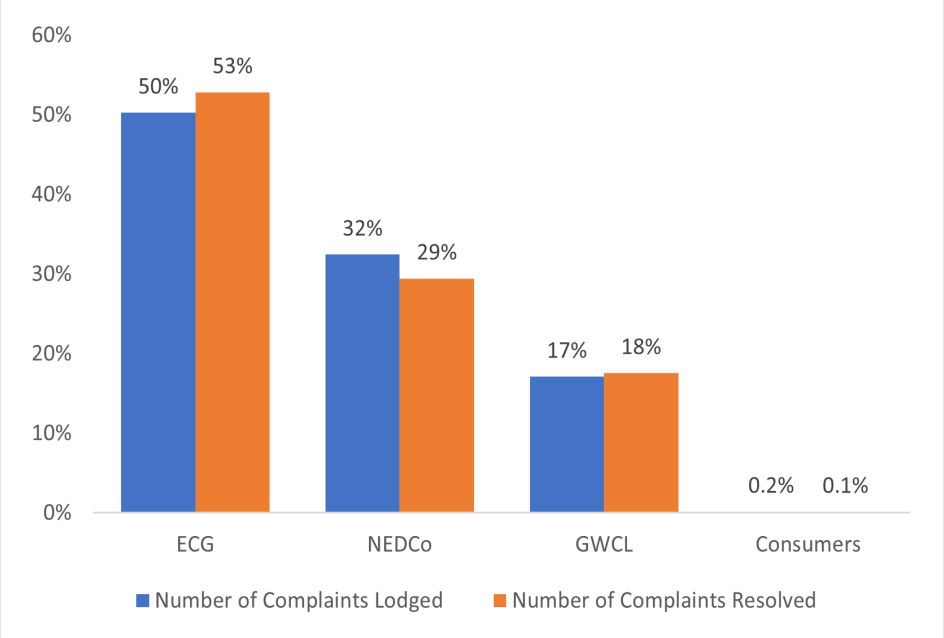


Table 1: Total Complaints Received and Resolved by the Commission

	ECG		NEDCo		GWCL		Consumers		Total	
Regional Office	Lodged	Resolved	Lodged	Resolved	Lodged	Resolved	Lodged	Resolved	Total Lodged	Total Resolved
Ashanti	226	208	-	-	24	23	-	-	250	232
Eastern	248	247	-	-	67	64	-	-	315	311
Central	314	302	-	-	160	150	-	-	474	452
Western	266	260	-	-	55	50	-	-	321	310
Volta	292	262	-	-	24	24	-	-	316	284
Greater Accra	283	261	-	-	100	87	-	-	383	348
Northern	-	-	435	270	50	45	3	3	488	318
Upper West	-	-	290	272	37	34	-	-	327	306
Bono	-	-	282	274	35	33	2	1	319	308
Upper East	-	-	44	42	2	2	-	-	46	44
Total	**1,629**	**1,540**	**1,051**	**858**	**554**	**512**	**5**	**4**	**3,239**	**2,913**

A total of 1,629 complaints were lodged against ECG, 1,051 against NEDCo, and 554 against GWCL. The utilities also lodged five (5) complaints against consumers. The Commission resolved 1,540 of complaints lodged against ECG representing 94.54%. Out of the total complaints lodged against NEDCo, eight hundred and fifty-eight (858) were resolved, representing 81.64%, whiles 512 complaints representing 92.42% , were resolved out of the total number of complaints lodged against GWCL. The Commission was able to resolve four out of the five complaints lodged by the utilities against consumers, which translates into 80% resolution rate.

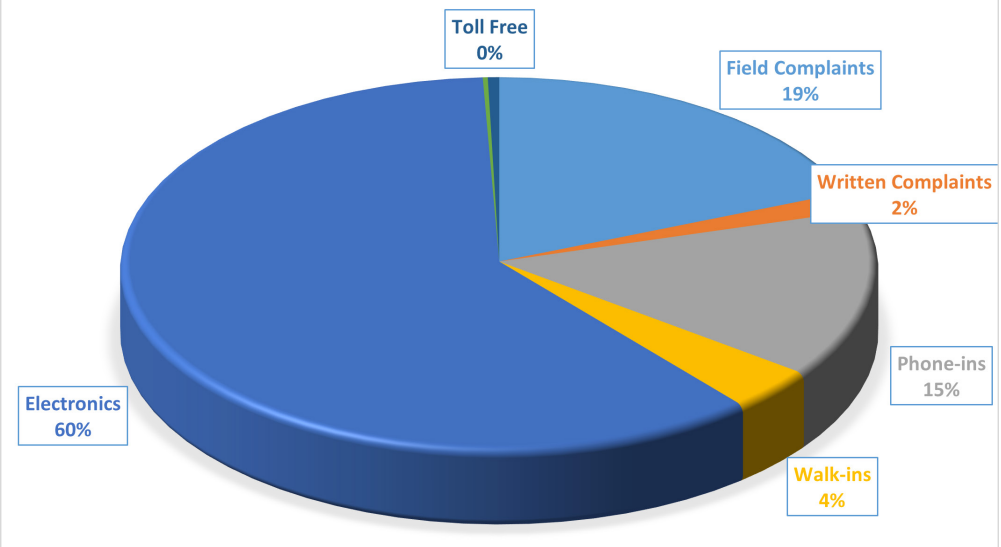
Sources of Complaints

Complaints lodged against the various utilities were received by the Commission through the following sources: field complaints, written complaints, phone-ins, walk-ins, social media (WhatsApp), and the PURC toll free line. Some complaints were also received through the Consumer Service Committees of the Commission.

Table 3: Regional Disaggregation of Complaints Sources

Region	Field Complaints	Written Complaints	Phone-ins	Walk-ins	Social Media (WhatsApp)	CSC	Toll Free
Ashanti	60	5	60	21	97	7	-
Eastern	32	2	38	4	239	-	-
Central	42	15	61	8	348	-	-
Western	181	-	26	10	104	-	-
Volta	1	2	68	5	240	-	-
Greater Accra	18	22	118	10	200	-	15
Northern	130	7	24	41	286	-	-
Upper West	19	-	31	9	268	-	-
Bono	129	1	45	13	130	-	1
Upper East	-	-	2	-	44	-	-
Total	**612**	**54**	**473**	**121**	**1,956**	**7**	**16**

Figure 2: Sources of Complaints



The most medium used in lodging complaints with the Commission was the social media platform (WhatsApp). This accounted for 60% of the total number of complaints received by the Commission. The least medium used in lodging complaints was the Consumer Service Committees.

Categories of Complaints Lodged

The various categories of complaints lodged with the Commission included; Billing, Metering, Payment, Quality of Service Supply, Unlawful Disconnection, Consumer Service Delivery and Damaged Property.

Table 4: Categories of Complaints Lodged

	Damaged Equipment	Unlawful Disconnection	Payment	Quality of Service Supply	Consumer Service Delivery	Meters	Billing
Electricity company of Ghana							
Ashanti	0	10	1	139	0	10	66
Eastern	1	1	0	211	1	11	23
Central	0	5	3	277	1	5	23
Western	4	9	12	159	6	23	53
Volta	1	1	0	273	0	4	13
Greater Accra	0	14	17	211	0	18	23
Sub Total	**6**	**40**	**33**	**1,270**	**8**	**71**	**201**
Northern Electricity Distribution Company							
Northern	3	7	6	242	4	6	167
Upper West	0	2	1	259	10	2	16
Bono	1	4	5	156	15	63	38
Upper East	0	2	0	42	0	0	0
Sub Total	**4**	**15**	**12**	**699**	**29**	**71**	**221**
Ghana Water company Limimted							
Ashanti	0	0	0	21	0	0	3
Eastern	0	0	0	63	0	1	3
Central	0	5	0	134	0	0	21
Western	0	1	0	50	0	0	4
Volta	0	0	0	21	0	2	1
Greater Accra	0	4	0	68	0	2	26
Northern	0	0	1	44	0	3	5
Upper West	0	2	0	31	0	1	3
Bono	0	0	1	29	1	0	1
Upper East	0	0	0	2	0	0	0
Sub Total	0	12	2	463	1	9	67
Consumers							
Northern	0	0	0	0	0	3	0
Bono	0	0	0	0	1	0	1
	0	0	0	0	1	3	1
GRAND TOTAL	**10**	**67**	**47**	**2,432**	**39**	**154**	**490**

Complaints on quality-of-service delivery constituted the majority (75.08%) of complaints lodged. Complaints on damaged equipment were the least category of complaints received (10%).

Impact of Complaints Management

During the quarter, the Commission established that credit sales adjustments were required for some category of complaints which were lodged with the Commission mainly due to billing irregularities. The utilities were therefore required to pass adjustments to correct those irregularities. Adjustments were passed to the tune of GHS 360,805.12 by the power utilities, and GHS 17,632.79 with GWCL. GWCL also paid a sum of GHS 6,700 as compensations to consumers.

Table 5: Outcome of Complaints Management

Region	Adjustments		Compensation (GHS)		Poles	Transformer Injection	Meters Replaced
	ECG/ NEDCo	GWCL	ECG/ NEDCo	GWCL	ECG/ NEDCo	ECG/ NEDCo	ECG/ NEDCo
Ashanti	132,803.48	-	-	-	4	0	7
Eastern	1,179.45	-	-	6,700	1	0	0
Central	3,028.92	-	-	-	2	0	2
Western	11,267.18	-	-	-	0	0	0
Volta	0	-	-	-	0	5	0
Greater Accra	82,123.07	16,643.90	-	-	0	0	0
Northern Region	141,670.20	-	-	-	48	62	9
Upper West		988.89	-	-	0	0	0
Bono Region		-	-	-	0	0	829
Upper East		-	-	-	0	0	0
Total	**360,805.12**	**17,632.79**	**0**	**6,700**	**55**	**67**	**847**

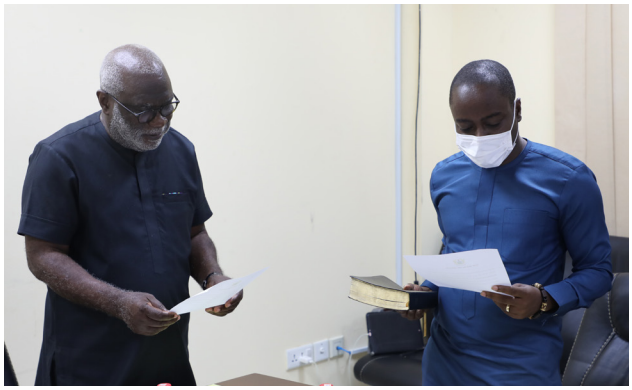
As an outcome of the Commission's complaint management, 47 meters and 55 low voltage (LV) poles were replaced; and 67 distribution transformers were installed. This has improved the quality of energy supply to the beneficiary communities.

New Appointments: Governing Board, Executive Secretary, and Other Committees

PURC gets a new Executive Secretary

A new Executive Secretary, Dr. Ishmael Ackah, was appointed to the Commission during the first quarter of the year. Dr. Ackah assumed office on February 4, 2022, having been officially introduced to the Board and Management of the Commission.

The Chairman of the Commission, Mr. Ebo Quagrainie, subsequently administered the Oaths of Office and Secrecy to officially swear in the Executive Secretary as a member of the Public Utilities Regulatory Commission.



Dr. Ishmael Ackah Being Sworn into Office

Swearing in of External Committee Members

Seven (7) new external committee members were sworn in on Tuesday, February 8 2022 in line with Section 10 of the PURC Act, 1997 (Act 538). Dr. Yaw Adu-Adjei Gyamfi, a member of the Board, the Acting Executive Secretary, and the Director Legal Services of the Commission were present for the brief ceremony, which was presided over by Mr. Ebo Quagrainie, Chairman of the PURC Board. Some staff from the Commission's Legal, Energy, and Public Relations Divisions were also in attendance.



External Committee Members Being Sworn into Office

Tariff Engagements and Consultations

Preliminary Tariff Discussions with Utilities

The Commission engaged the regulated utilities in preliminary discussions on their tariff proposals for the 2022-2025 major tariff review process. These preliminary discussions were held between April 12 to April 19 to assist the Commission and utilities bridge any possible gaps in the submitted tariff proposals. Regulated utilities that participated in the proposal discussions included: Ghana National Petroleum Corporation (GNPC), Ghana National Gas Company (GNGC), Volta River Authority (VRA), Ghana Grid Company Limited (GRIDCo), Electricity Company of Ghana (ECG), Ghana Water Company Limited (GWCL), Northern Electricity Distribution Company (NEDCo), and Enclave Power Company Limited (EPC).

PURC Engages Stakeholders on the Multi-year Tariff Review

Subsequent to preliminary engagements with the utilities on the tariff proposals, the Commission held several engagements with relevant stakeholders on the proposals submitted by the utilities. These engagements were held between May 4 to June 14, 2022 in different parts of the country. The engagements provided a platform for the utilities to present their tariff proposals to relevant stakeholders as follows: Government Agencies and the Legislature, Development Partners, Civil Society Organisations and Think Tanks, Academia, Media, Industry and Business Associations and the general public. The tariff proposals, as well as the reports from the stakeholder consultations, have been published on the Commission's website.

Stakeholder Meeting with TUC









Stakeholder Meeting with Parliamentary Select Committee on Works and Housing









Public Hearing in Takoradi





Public Hearing in Tamale





PURC Completes Nationwide Verification of Projects Submitted by Regulated Utilities for Major Tariff Review

The Commission undertook a nationwide verification of projects submitted by the Volta Reiver Authority (VRA), Ghana Grid Company Limited (GRIDCo), Electricity Company of Ghana (ECG), Northern Electricity Distribution Company Limited (NEDCo) and the Ghana Water Company Limited (GWCL) as part of their tariff proposals for the 2022 – 2025 multi-year tariff review period. The exercise, which was conducted across the country included verification of contract documents at the Head and Regional Offices of the utilities, and site visits to electricity generating stations, transformer sub-stations and water treatment plants. The aim of the site visits was to ascertain the existence and location of projects submitted, their status and condition, time frame to completion, impact of projects on consumers, funding sources as well as the terms and conditions of the funds. The exercise was undertaken to enable the Board of the Commission take appropriate decisions on the return on capital and other policy considerations, to ensure that only prudent costs are accepted in the review of tariffs.

PURC Commissions Koforidua Regional Office Building



The Commission, on May 27, held a ceremony to inaugurate its first regional office building complex in Koforidua. In attendance, and to lead the inauguration ceremony was the Executive Secretary and the Board of Commissioners. Selected staff of the Commission also participated in the ceremony. The special guest of honour was the Chief of Staff, Hon. Akosua Frema Osei-Opare. Other dignitaries who graced the occasion were past Commissioners, the Eastern Regional Minister, Members of Parliament for New Juaben North and New Juaben South, and some Municipal Chief Executives in the Eastern Regional. Representatives of the utilities, the clergy, as well as other dignitaries across various stakeholder groups also witnessed the ceremony.



Mr. Ebo Quagrainie, Chairman of PURC, addressing participants at the Inauguration





Hon. Akosua Frema Osei-Opare Officially Opening the PURC Koforidua Regional Office

Media Relations

Launch of PURC Media Fellowship

The Commission on April 14 launched the PURC Media Fellowship. The fellowship is to serve as a medium to educate and engage journalists on the current state of regulation in the provision of utility service in Ghana, as well as improve upon information access and collaboration among the sector's stakeholders.

In attendance, at the inaugural ceremony were the Chairman of the Commission Mr. Ebo B. Quagrainie, the Executive Secretary, and some Board Members. To kick start capacity building of PURC's Media Fellows, a three-day capacity building workshop was organized for the Fellows.



PURC Officials with The Inaugurated Media Fellowship

Research Projects

Electricity and Water Benchmarking Study

The Commission undertook a benchmarking study and analysis of electricity and water utilities in ten countries across the world during the month of March. The purpose of the study was to identify international benchmarks and selected key performance indicators that can be used by the Commission to build upon its existing benchmarks for the purposes of tariff setting and performance monitoring.

Consumer expectation survey

As part of the Multi-Year Tariff Review processes, PURC conducted a consumer expectation survey with the objective of gauging consumers' perceptions and experiences with electricity and water utilities, as well as their expectations on utility tariffs with respect to submitted proposals of the regulated utilities.

The survey report was published on the Commission's website and key findings from the study shared on the Commission's social media platforms. The full report can be assessed via https://purc.com.gh/categ/reports/subcategories/research-work-reports.

Fig 6: Income Level of Respondents

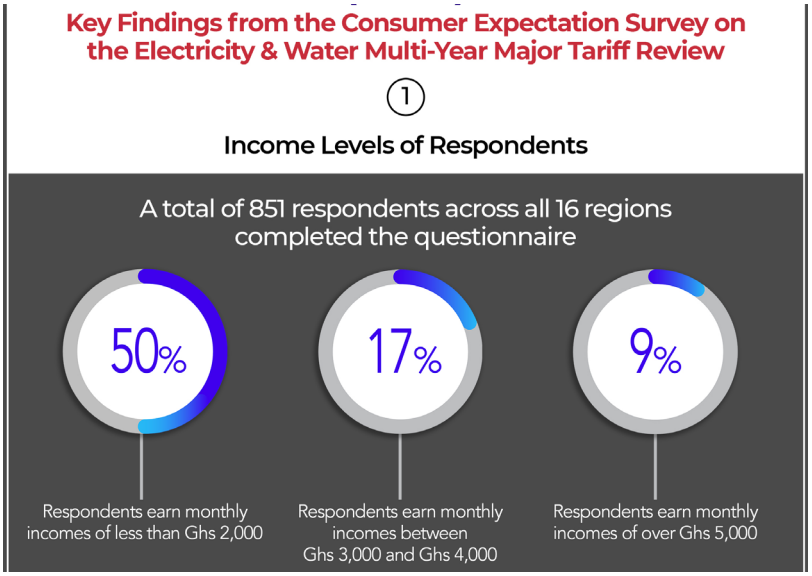


Fig 7: Responses on Water Tariff

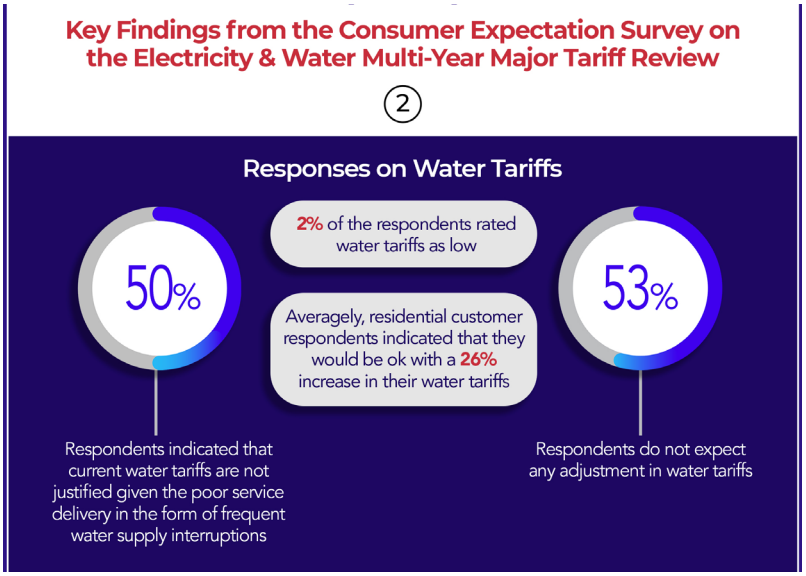
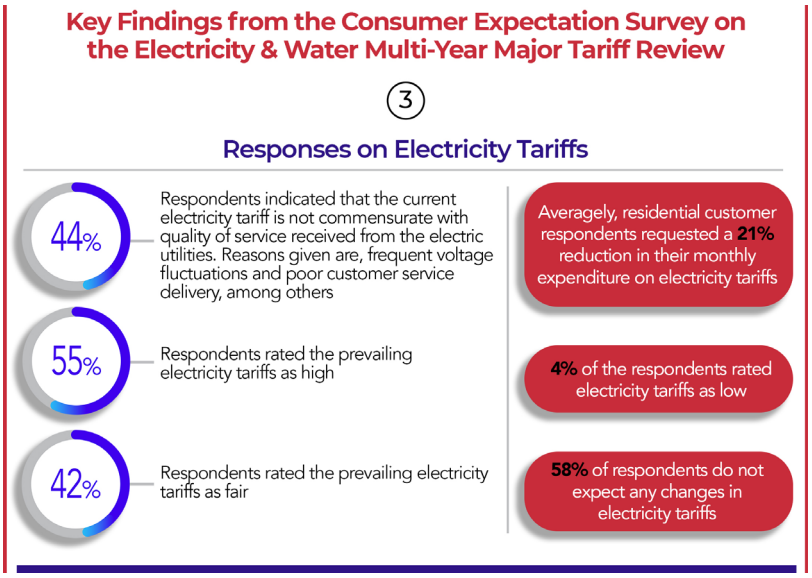


Fig 8: Reponses on Electricity Tariffs



PURC Creates New Directorate & Units

The Public Relations and External Affairs Department and Research Department have been merged into the Research and Corporate Affairs Directorate.

A Regulatory Audit and Monitoring Unit for both Water Sector and Performance Monitoring Directorate and Energy Sector and Performance Monitoring Directorate have been duly instituted.

A Project Monitoring and Evaluation Unit of the Regional Operations Directorate has also been established.

A Director for Research and Corporate Affairs, and various Heads of the new units have been appointed to spearhead activities in their new role.

These units, are to ensure that consistent utility performance standards are established, monitor quality of service, create a platform to independently verify data submitted by utilities and support utilities to improve efficiency.

Benchmark Study Visits

Study Visit by the Electricity Regulatory Authority (ERA), Uganda







The Commission hosted a 7-member delegation from the Electricity Regulatory Authority (ERA) of Uganda between February 27 to March 5 2022. The delegation comprised of Authority members, the Chief Executive Officer, and other top Management staff of ERA. During the visit, an overview of the Commission's energy services and performance monitoring activities, tariff methodology and processes, as well as other areas of utility regulation were the focus of discussion. The Secretariat, with a section of Board Members and Management, hosted the delegates to a formal dinner to climax activities during the visit. Corporate souvenirs were presented to the delegates by the Board Chair and the Executive Secretary during the dinner celebrations.

PURC hosts the Energy and Petroleum Regulatory Authority, Kenya

The Energy and Petroleum Regulatory Authority (EPRA) of Kenya paid a visit to the Commission during their 5-day working visit to Ghana. The objective of the visit was to understand the Electricity Value Chain and Tariff Setting process in Ghana. Presentations on the Commission's tariff setting methodology and the role of the Commission in the electricity sector value chain were made to the team from EPRA.



External Relations

PURC's Intended Collaboration with University of Oxford and London School of Economics

The Commission engaged the University of Oxford and London School of Economics to explore the potential research collaborations. The preliminary discussions had during engagement sought to identify research themes of common interest to the Commission and these institutions. The intended collaboration was aimed at the conduct of research into relevant themes in the areas of utility regulation, which will enhance the work of the Commission and also deepen the synergy between academia and industry. The collaboration will also provide an avenue of knowledge sharing between the Commission and the institutions. The Secretariat met with the representative of the educational institutions to initiate discussions on the possible areas of collaboration.

Stakeholder Engagements

Stakeholder Workshop on Public Utilities Regulatory Commission (Consumer Service) Regulations, 2020 (L.I 2413)

The Commission organized a sensitisation workshop on the Public Utilities Regulatory Commission (Consumer Service) Regulations, 2020 (L.I 2413) for utility lawyers, and Regional and District Officers of the utilities in the northern sector of the country. The essence of the workshop was to sensitize the selected stakeholders on the provisions in the L.I. to ensure an effective implementation of the regulations by the Commission's stakeholders. Staff of GWCL and NEDCo regional offices in Tamale, Bolgatanga, and Wa participated in the workshop.

Collaboration with Stakeholders to enhance Legal Framework for Water Services

The Commission facilitated a consultative meeting with key stakeholders in the water sector to initiate the process of developing a policy and regulatory framework for the water sector. Discussions during the meeting also centered on areas of regulatory and operational challenges of the water sector, and exploring options in addressing these issues. The meeting comprised representatives from the Ministry of Sanitation and Water Resources, Ghana Water Company Limited, Community Water and Sanitation Agency and the Attorney General's Department.

Stakeholder Visits

The Executive Secretary and a section of staff paid official visits to key stakeholders of the Commission during the first half of the year. Among the institutions visited were the Ghana Water Company Limited, Millennium Development Authority (MiDA), and Community Water and Sanitation Agency. Discussions during these stakeholder visits were centered on the Commission's commitment to deploy the necessary strategies and technology to improve quality of service of utility service providers.

For instance, the deployment of GridWatch technology to assist the Commission in its regulatory monitoring of the regulated utilities. The Executive Secretary also informed the respective institutions of the newly established Regulatory Audit and Monitoring Units of the Commission.



A Visit to the Millennium Development Authority (MiDA)



A Visit to the GWCL Head Office in Accra

Regional Tours and Engagements

Executive Secretary engages Staff of PURC and Utilities in the Regions

The Executive Secretary, Dr. Ishmael Ackah, embarked on a regional tour to the PURC regional offices in the Upper West, Upper East, Northern, Bono, Western and Central regions. The essence of the tour was to interact with staff of the Commission, and to familiarize himself with their operations in those regions. At each region, Dr. Ackah admonished staff to be diligent while ensuring that the interest of both consumers and utilities are met. Each regional visit was followed by a courtesy call to the offices of GWCL and ECG in those regions.



Meeting with GWCL Officials in Takoradi



A visit to GRIDCO transmission sub-station in Takoradi

Capacity Building

Presentation at the 2022 Commonwealth Science Conference

The Executive Secretary, on March 14, presented a paper on "The Political Economy of the Energy Transition" at the 2022 Commonwealth Science Conference, Sub-Saharan Africa Follow-on Meeting, held between, 14th and 16th of March, 2022 at the Ghana Academy of Arts and Sciences, Accra. His presentation highlighted among others, how sub-Sahara African countries can take advantage of the opportunities offered by the energy transition, the role of science and technology in the energy transition, the implications of the transition on hydro-carbon dependent economies, and how resource ownership factor in to transition plans and pathways.





Dr. Ishmael Ackah, Executive Secretary of PURC, making a presentation at the Conference

Participation of the Executive Secretary in the African Electricity Regulator Peer Review Learning Network

The Executive Secretary participated in the African Electricity Regulator Peer Review and Learning Network (PRLN) in Uganda, between May 9 – 15. The PRLN is part of continental efforts facilitated under the African Union for Harmonization of Regulatory Frameworks, to provide a platform for building the capacity of regulators in the electricity sector. The PRLN is thus a priority for the Commission as an electricity regulator. Dr. Ishmael Ackah, together with five other Chief Executives drawn from different African countries participated in the PRLN.

Field Investigations

Investigations carried out by the Commission

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PURC Bono Regional staff with NEDCo staff meeting with community members at Bepotrim





Staff of PURC Greater Accra Region on field investigation in communities within the metropolis





The Ashanti Regional staff at Amakrom during field investigation





The Western Regional team on a special investigation at the western regional coordinating council

Our Contacts

ACCRA
(Head Office)
2nd Floor Olympic Committee Building
No. 53, Liberation Road, Ridge
P. O. Box CT 3095Cantonments, Accra
Digital Address: GA-052-9469
Tel: (233-302) 244181-4
Fax: (233-302) 244188
WhatsApp: (233-558) 082547
Email: info@purc.com.gh
Website: http://www.purc.com.gh

Greater Accra Regional Office
No. 28 Examination Loop, Ridge
Tel: (233-302) 240046
WhatsApp: (233-540) 126201

KUMASI
1st Floor Cocobod Jubilee House
P. O. Box 1001, U.S.T
Kumasi, Ashanti Region
Tel: (233-322) 037510
Fax: (233-322) 080937
WhatsApp: (233-540) 126202

TAKORADI
2nd Floor, GPHA Credit Union House
Behind Bank of Ghana
P. O. Box AX 1985
Takoradi, Western Region
Tel: (233-312) 024010
Fax: (233-312) 025261
WhatsApp: (233-540) 126203

TAMALE
1st Floor, NCA Building
Opposite Regional Coordinating Council,
P. O. Box TL 1870
Tamale, Northern Region
Tel: +233-372) 026380
Fax: (233-372) 027918
WhatsApp: (233-540) 126204

KOFORIDUA
Galloway, Near Jubilee Park Koforidua
P. O. Box KF 2781
Koforidua , Eastern Region
Tel: (233-342) 020770
Fax: (233-342) 020771
WhatsApp: (233-540) 126205

HO
1st Floor God is Great Building
P. O. Box HP 1373
Ho, Volta Region
Tel: (233-362) 028607
Fax: (233-362) 028608
WhatsApp: (233-540) 126206

SUNYANI
Plot 15/16 South Industrial Estate
Sunyani Maganzine
P. O. Box SY 1003
Sunyani, Bono Region
Tel: (233-352) 021651
(233-352) 021653
WhatsApp: (233-540) 126207

CAPE COAST
First Floor Data Bank Building
Tantri Road
P. O. Box CC 453
Cape Coast, Central Region
Tel: (233-332) 137926
WhatsApp: (233-540) 126208

WA
2nd Floor Stanbic Bank Building
Opposite Societe Generale
P. O. Box 445
Wa, Upper West Region
Tel: (233-392) 024275
WhatsApp: (233-540) 126209

BOLGATANGA
Ground Floor, NCA Building, Opposite the Regional Hospital - Bolgatanga
P. O. Box BG 273, Bolgatanga
Wa, Upper West Region
Tel: (233-382) 024524
WhatsApp: (233-540) 126210