



# GRA



## Taxing Mobile Money - Lessons and ways forward

Conference organised by the International Centre for Tax and Development, in partnership with the Ghana Revenue Authority

28—29<sup>th</sup>, February 2024

Alisa Hotel North Ridge, Accra

### *Agenda*

#### Day 1

09:00—10:00	<b>Welcome and Opening Remarks</b>
10:00—10:30	<b>Group Photo</b>  <b>Coffee/tea break</b>
10:30—12:00	<b>Session 1: Taxation Trends of DFS in Africa</b>  Discussion of Digital Financial Services (DFS) usage, importance, and taxation in Africa.  Presenters: <ul style="list-style-type: none"><li>• Hannelore Niesten, ICTD</li><li>• Awa Diouf, ICTD</li></ul> Discussants: <ul style="list-style-type: none"><li>• Daneil Atwere Nuer, Ministry of Finance, Ghana</li><li>• Lutando Mvovo, Vodacom</li><li>• Dorcas Ansah, WIEGO</li></ul> Moderator: Eric Mensah, Sam Okudzeto & Associates
12:00—13:30	<b>Lunch</b>
13:30—15:00	<b>Session 2: Mobile Money Industry and Taxes</b>  Research panel discussion on the mobile money industry dynamics and mobile money taxes.

Presenters:

- Fabrizio Santoro, ICTD
- Ruth Tacneng, Université de Limoges
- Francis Annan, University of California, Berkeley

Discussants:

- Godwin Tamaklo, MTN Ghana
- Grace Aine Ngabirano, URA

Moderator: Abdul Malik Idrisu, TaxDev

15:00—15:30 **Coffee/tea break**

15:30—17:00 **Session 3: Impacts on Consumers and Citizens**

Discussion of the impact of DFS taxation on end users, the socio-economic implications of these affects, and citizens' perceptions of these taxes.

Presenters:

- Benjamin Amoah, CEFIS
- Luciana Nyaoke Murimi, DSIK
- Mary Abounabhan, ICTD

Discussants:

- Barry Cooper, CENFRI
- Seth Terkper, PFM-Tax Africa Network

Moderator: Fabrizio Santoro, ICTD

17:00—18:00 **Drinks Reception**—poolside at the Alisa Hotel

Day 2

09:00—10:30 **Session 4: Experiences from the Ghana e-Levy**

Panel discussion featuring experts and stakeholders sharing their perspectives on mobile money taxation in Ghana, specifically the e-Levy.

- Issac Amoako, GRA
- Nana Akua Anyidoho, University of Ghana
- TBD, Bank of Ghana

Moderator: Daniel Osarfo, ISSER

10:30—11:00 **Coffee/tea break**

11:00—12:15	<p><b>Session 5: Methodology and Data challenges</b></p> <p>Reflections on the implications of DFS taxes and research on DFS taxation on policymakers, regulators, and industry stakeholders.</p> <ul style="list-style-type: none"> <li>• Kwabena Abu-Ababio, UNU-WIDER</li> <li>• Agyapomaa Gyeke-Dako, University of Ghana</li> <li>• TBD, Industry Representative</li> <li>• Alex Moyem Kombat, GRA</li> </ul> <p>Moderator: Awa Diouf, ICTD</p>
12:15—13:45	<p><b>Lunch</b></p>
13:45—15:00	<p><b>Session 6: Reflections from other African countries</b></p> <p>Discussion of DFS taxation by representatives of a variety of African revenue authorities.</p> <ul style="list-style-type: none"> <li>• Fimbo Massaga, Tanzania Revenue Authority</li> <li>• Damacrine Masira, Kenya School of Revenue Administration</li> <li>• Grace Aine Ngabirano, Uganda Revenue Authority</li> </ul> <p>Moderator: Nana Akua Achiaa Mensah, Tax Consultant</p>
15:00—15:30	<p><b>Coffee/tea break</b></p>
15:30—16:30	<p><b>Session 7: Lessons Learned—Toward Informed Policy</b></p> <p>All participants will have the opportunity to discuss best practices of DFS taxation, from design to implementation, as well as reflect on the future of mobile money taxation across the continent.</p> <p>Moderator: Martin Hearson, ICTD</p>
16:30—17:00	<p><b>Closing Remarks</b></p>