

**PUBLIC UTILITIES
REGULATORY COMMISSION**



REGULATORY BRIEF

ISSUE 15

The Regulator's Balancing Act in
Incentivising Efficient Consumer
Behaviour

MARCH 2025

KEY HIGHLIGHTS

- Regulators play a significant role in shaping efficient consumer behavior through the provision of information, creating incentives and promoting the adoption of utility efficiency measures, among others.
- The regulation of utilities is a delicate mandate requiring regulatory bodies to ensure that essential services are provided to serve the interest of the public while maintaining the financial viability of utilities.
- Regulators often influence consumer behavior through regulations such as setting structures for tariff rates, banning or limiting appliance choices, offering financial incentives or disincentives to consumers for making choices that reduce their overall consumption for a cost-effective usage of utilities.

1. Introduction

This issue of the Regulatory Brief focuses on understanding the regulators' balancing act and how that influences consumer behavior. The brief details strategies which regulators can employ to achieve this balancing act and its associated challenges. The brief also recounts steps that have so far been taken by PURC to promote efficient consumer behavior. Additionally, sampled evidence of successful regulatory strategies as applied in selected countries worldwide is explored, to provide a comprehensive understanding of the strategies.

2. Background

The quest for efficient consumer behavior is a pressing concern for governments and regulators worldwide. As governments strive to achieve sustainable development goals and ensure energy and water security, the role of consumers in driving positive change towards efficiency has become increasingly important.¹ With the ever-increasing demand from consumers for improved quality of service, regulators must navigate the delicate balance of protecting consumer interest while encouraging competition and maintaining the financial viability of utilities.

Regulators, therefore, are faced with the daunting task of developing strategies that incentivize consumers to adopt efficient behavior while avoiding undue financial burden on utilities. This has been emphasized by the International Energy Agency (2020) that, well-designed policies can play a vital role in driving consumer behavior to achieve efficiency. Similarly, a study by Qiao (2021) noted that consumers adjust their behaviors in response to varying electricity and water prices set by regulators, often influencing their consumption patterns and fostering more efficient behavior.

Effectively influencing efficient consumer behavior, however, is no easy feat to achieve. This is because regulators often have to make decisions that balance allocating risks and benefits primarily between utilities and consumers.² This balance involves recognizing that consumers want low prices and reliable services, while utilities want rates that allow them to be financially healthy. However, due to these contrasting interests, rates that guarantee the financial health of utilities may not be low enough for consumers and vice versa.

2.1 Utility Consumption Landscape and the Promotion of Utility Efficiency in Ghana

Electricity consumption in Ghana is considered inefficient due to a combination of factors including the widespread use of outdated, energy-inefficient appliances, poor building insulation, lack of awareness about energy conservation practices, frequent power outages, and a high reliance on imported second-hand appliances which often lack energy efficiency standards (Twerefou and Abeney, 2020). This results in significant waste in electricity generation and increased costs for consumers.

In 2019 for instance, the Ghanaian market was flooded with an estimated 2 million used and inefficient refrigerating appliances laden with hydrofluorocarbons (HFCs).³ These inefficient appliances consume on average 1200 kWh of electricity per year in contrast to efficient ones, which consume 400 kWh and 250 kWh of electricity per year in the USA and Europe, respectively.⁴ With continued population growth, an increase in electricity consumption by household appliances is expected to continue.

Following rapid urbanization and the burgeoning growth of Ghana's middle-class population, the number of household ownership and use of electrical appliances such as refrigerators, air conditioners, and washing machines, among others, has significantly increased. This has led to a proportional increase in electricity and water demand (Sakah et al., 2018). Electricity consumption from the various sectors is continually increasing, especially from the residential sector, along with a slow investment in energy-efficient technologies. Between 2000 and 2003, electricity consumption in Ghana has been increasing at an annual rate of 4.5%, increasing from 6,869GWh in the 2000s to 18,849GWh in 2023.⁵ Similarly, with water, available monthly bulk consumption data for 2018-2022 indicated that there has been notable increases in the volume of water consumed over the period.⁶ To improve already made gains, regulators must further understand consumer behaviors and align it with the implementation of incentive-based and mandatory measures.

3. Dynamics of the Regulators' Balancing Act

The regulation of utilities is a delicate task that regulatory authorities undertake to ensure that such essential services serve consumers' interests while maintaining utility companies' financial and operational viability. Thus, various utility regulators and regulatory observers have consistently, over the years, come to describe this mandate as a "balancing act" of regulation.⁷ This balancing act involves finding a middle ground between competing interests involving utility service providers, consumers, and the broader economic goals. To effectively achieve this balance, regulators consider three primary factors;

- **Legal constraints:** This involves the rights of utilities to have a reasonable opportunity to be financially viable while consumers also have a right to just and reasonable prices.
- **The regulator's perception of fairness:** This is what regulators believe to be fair rates to ensure that consumers receive safe and reliable services at just and reasonable rates, which reflects the actual costs of providing services without allowing excessive profits.
- **Compatibility with a broader interest:** Regulators attempt to balance the interests of the different stakeholders with the overall objective of promoting the general good, such as the call for clean energy, water and electricity efficiency, among others.

Striving to accommodate these different and somewhat conflicting objectives poses a challenging task for regulators.

Two primary perspectives exist on how these competing interests can be managed. On the one hand, stakeholders emphasize the need to prioritize protecting consumers' interests by ensuring that they have access to utilities at an affordable rate, while maintaining a high quality of service standard. This is believed to be an act in the interest of the general society, which provides a broader perspective of regulation. In contrast, other stakeholders have expressed the need to foster competition and encourage market efficiencies to ensure utilities are financially sustainable. This school of thought also encourages regulators to consider consumer welfare and allow market forces to drive improvements with minimal regulatory intervention. Regulators, however, tend to focus on the longer-term consequences of their actions rather than trying to appease the immediate demands of stakeholders.

In this balancing act however, both competing sides have distinct expectations of the regulator. Utilities expect regulators to set rates that ensure reasonable returns on their investment, drive operational efficiency and deliver regulatory certainty and stability. Consumers, conversely, require regulators to protect their interests, ensure transparency and accountability and prioritize fair pricing. Therefore, regulators should have balanced oversight over the interests of both parties and position themselves as neutral facilitators who are proactive and adaptable to changing circumstances.

4. The Regulator's Influence on Efficient Consumer Behavior

Achieving effective and efficient regulatory impacts depends on how successful interventions change consumer behavior.⁹ According to rational choice theory, consumers rank preferences over all goods and make consumption choices based on these rankings to maximize satisfaction. Individuals rationally pursue their self-interest, subject to all other economic constraints such as time, income, and capital. Building on the basic rational choice and under certain conditions, regulation tends to have an impact on consumer behavior, especially when it relaxes the consumer's budget constraint (income), alters the relative prices of goods or services, and/or influences a consumer's preferences in terms of consumption.¹⁰

Regulators often influence consumer behavior through regulations such as setting structures for tariff rates, banning or limiting appliance choices, disclosure of certain information about the use and costs to utilities, and offering financial incentives or disincentives¹¹ to consumers for making choices that reduce their overall consumption for a cost-effective use of utility services (Department of Finance and Deregulation, 2021).

In California, USA, for instance, by implementing a Time-of-Use (ToU) pricing where electricity prices fluctuate based on the time of day, the California Public Utilities Commission has taken steps to nudge consumers into more efficient behavior. Since implementing ToU tariffs, studies have shown that more Californian consumers have adjusted their electricity usage by reducing peak-hour consumption. By spreading their load across the day, their bills and grid load have been lowered, leading to overall system efficiency (Zummo, 2020). Similarly, in Abu Dhabi, UAE, regulations have been targeted to instill efficient water consumption in consumers. Through the introduction of tiered pricing systems, consumers pay more as their consumption increases. This financial incentive, meant to encourage households and businesses to use less water, has yielded a significant impact. Since the implementation of this policy, a study found that average residential water consumption dropped by 29% showcasing regulators strong influence in incentivizing efficient consumer behavior.¹¹

5. Strategic Regulatory Incentives to Promote Efficient Consumer Behavior

Regulators can employ a number of strategic incentives to encourage long-term efficient consumer behavior while strategically aligning the interests of consumers and utilities. Some of these strategies are discussed below.

- **Price-Based Incentives**

Implementing a price-based incentive allows consumers to be more aware of the cost of electricity and water. For electricity, introducing a Time-of-Use (ToU) pricing where electricity rates are charged according to the time of day incentivizes consumers to use more energy during off-peak periods when demand and cost are low. This incentive is practised in São Paulo, Brazil, where electricity rates increase as consumption increases, especially during peak hours. Similarly in Ontario, Canada, the implementation of ToU tariffs have been in place since 2011. Through these tariffs, the government has been able to manage grid demand especially in harsh winter months during electricity usage spikes leading to reductions in operational costs and ultimately tariffs. For water conservation, one effective strategy is to establish price brackets. Consumers are motivated to practice efficient behavior as targeted thresholds are set as basic consumption and charged at a lower rate beyond which water usage becomes more expensive. This type of incentive is highly practiced in Israel. Through a highly efficient water pricing regime that rewards conservation, Israel has set water allowance for each household above which consumption limit, consumers are charged a higher rate per unit water. Likewise, in South Africa, due to water scarcity, price brackets have been instituted. To curb wasteful consumption and encourage water conservation, South Africa has adopted a progressive rate structure that increases as consumption exceeds approved limits.

- **Smart Metering and Data-Driven Incentives**

Innovative technologies such as smart grids and meters allows consumers to track their consumption usage in real-time and helps them gain control over their consumption. Regulators should encourage utilities to adopt these technologies as they benefit consumers and help utilities optimize distribution networks and reduce losses. For instance, in Spain, Iberdrola, a major Spanish utility company, offers all customers a smart meter system which tracks their electricity consumption in real-time and provides feedback through a mobile app.

- **Penalties for Excessive Use**

Regulators can discourage wasteful consumer behavior by imposing penalties for excessive consumption, particularly during periods of scarcity. This strategy, however, is more suitable for countries prone to severe drought, high water scarcity or a high deficit in electricity supply. For example, this method was practiced in Cape Town in South Africa during its 2017-2018 water crisis. By introducing water use restrictions and imposing penalties for excessive use, households were encouraged to limit their consumption, which helped the city to avoid a complete run-out of water supply. Likewise, during drought periods in Israel, the Israel Water Authority implements water restrictions and imposes penalties on consumers who consume beyond the allocated usage. Through a sliding-scale tariff system, the regulatory authority imposes penalties which increase with higher consumption during scarcity periods.

- **Educational Campaigns & Public Awareness**

Educating the public to create general awareness about their utility consumption practices and their implications is crucial. Without adequate knowledge, consumers would not know how their habits significantly affect their consumption and cost. Regulators are, therefore, encouraged to run public education campaigns to help shift consumer behavior towards more sustainable utility use. For instance, in South Korea, the Korea Energy Agency has conducted national campaigns to promote energy conservation in homes and offices and also “runs a One Million Green Homes Project” to incentivize households to adopt energy-saving technologies. Similarly in Ghana, the country’s Technical Regulator, the Energy Commission over the years has run several efficiency campaigns encouraging demand side management of electricity. One of such campaigns is the efficiency lighting campaign which promotes the use of efficiency lighting particularly, light-emitting diode (LED) bulbs and compact fluorescent lamps (CFLs) in place of incandescent bulbs.

6. Measures Taken by PURC to Incentivize Efficient Consumer Behavior

To incentivize efficient consumer behavior, PURC has implemented some regulations to help achieve this aim. These are listed below.

- **Supporting the Promotion of Prepaid Metering Systems**

The Commission has immensely supported the rollout of prepaid meters, especially for electricity. This system allows consumers to pay for their consumption and to monitor their usage. Consumers are more likely to adopt energy-saving habits through prepaid meters as they have direct control over their consumption. Through the routine regulatory audits of new prepaid meters, the Commission ensures that these meters are efficient and serve consumers' interests.

- **Progressive Tariff System**

The Commission reviews and adjusts tariffs on a quarterly basis to ensure that they reflect the actual cost of providing utility services. PURC's tariff structure is based on a tiered tariff system which increases costs as consumption rises. Thus, this makes consumers more conscious of their consumption. This financial incentive encourages consumers to reduce excessive and wasteful consumption and to adopt efficient behavior.

- **Monitoring and Complaint Resolution**

The Commission has established various complaint-filing platforms for consumers to report efficiency-related concerns, among others. These include avenues to complain virtually, by phone calls, field monitoring, in-person complaints and through the establishment of its Consumer Services Committees (CSCs) in hard-to-reach areas of the country where the Commission is not present. The Commission provides information to consumers and encourages the responsible use of utilities by addressing complaints and monitoring feedbacks.

- **Consumer Education**

To emphasize the PURC's critical role in promoting efficient consumer behavior, one of the key functions of the Commission's Consumer Services Committees is to educate consumers on their rights and responsibilities while emphasizing the efficient use of services. In consonance with the Commission's regulations under L.I. 2413, officers of the Commission in the various established regional offices educate people on their rights and related obligations to safe and efficient use of utility services. Through educational campaigns on various platforms and engagements, officers educate the public on efficient consumer behaviors while receiving customer complaints regarding the use of these services.

7. Limitations of the Regulator

Utility regulators face unique challenges in incentivizing efficient consumer behavior due to the complex interplay of various stakeholder interests. One such challenge is information asymmetry. Consumers often lack critical information about rate structures and efficiency programs necessary for making informed choices. This lack of knowledge makes it difficult for regulators to foster efficient usage patterns (Aydin et al., 2018). Additionally, developing rate structures that encourage efficient behavior while allowing utilities to recover their fixed costs presents another significant obstacle. Utilities often lobby for tariffs that enable them to recover costs and recoup their investments. However, incentivizing efficiency, requires changing regulatory models to omit some of these costs which regulators find unnecessary, and can be difficult and administratively complex to implement.

Regulators may also encounter political and lobbying pressures in their efforts to incentivize efficient consumer behavior. To gain influence, political actors may lobby for regulations that benefit some specific interest group at the expense of the public interest. Regulators are often caught between political objectives and the technical needs of the utility sector, which in turn can hinder effective long-term planning for consumer efficiency (Costello, 2020).

Likewise, utilities can exert significant lobbying power, especially in the utility sector. Utilities can push against regulations requiring them to adopt measures that alter their service delivery model or reduce revenue to encourage efficiency. As such, regulators need firm independence to enforce decisions without pressure from internal or external actors (Gilleo, 2015).

8. Forging the Path for an Impactful Regulatory Balancing Act by PURC

The intricate dance of balancing the interests of consumers and utilities requires tact and precision. This balance is not merely a financial equation. It begins with decoupling utility revenues from consumption. Decoupling mechanisms allow utilities to recover their fixed costs without depending on consumption revenues. Utilities can then focus on efficiency programs rather than pushing for higher rates, allowing the PURC to focus more on efficiency without worrying about utilities' immediate revenue loss.

Price signals are essential to guiding consumer behavior. Simple flat rates often fail to motivate efficient usage as they likely do not reflect precisely the actual usage cost. Thus, developing or maintaining tiered rates as is the case presently with PURC's tariff structure, can help manage demand and reduce the need for expensive infrastructure upgrades. This should however be undertaken with the full involvement of the utility service provider whose metering system will be expected to mimic these tariff structures. Furthermore, with periodic reviews and adjustments, the regulatory framework becomes flexible enough to adapt to changing market conditions, consumer behavior, and environmental challenges.

Utility systems are often interconnected and require long-term planning to balance demand with sustainable supply. Therefore, developing integrated resource plans which account for utility efficiency and environmental impacts ensure that regulations across the electricity and water sectors reinforce each other.

Overall, without public a strong engagement and education of stakeholders, regulations may fail to necessitate the expected change in consumer behavior. Consumers may not fully understand how their behavior impacts their consumption, and without proper education, they are likely not to take full advantage of conservation opportunities. Thus, Regulators should regularly engage stakeholders for a smooth implementation of their policies. To this end, the PURC should strive to regularly engage its stakeholders, including utilities, consumer advocate groups, environmental organizations, associations, labor unions, government, and other key players within the economy. This will help identify common grounds and co-create solutions that can balance diverse interests.

References

Aydin, E., Broumen, D., & Kok, N. (2018). Information Asymmetry and Energy Efficiency: Evidence from the Housing Market. <https://sustainable-finance.nl/upload/researches/Aydin-Et-Al-Information-Asymmetry.pdf>

Costello, W. K. (2020). The politicization of public utility regulation. <https://www.utilitydive.com/news/the-politicization-of-public-utility-regulation/574802/>

Department of Finance and Deregulation (2021). Influencing Consumer Behavior: Improving Regulatory Design. Office of Best Practice Regulation. https://oia.pmc.gov.au/sites/default/files/2021-06/Influencing_consumer_behaviour.pdf

Eberhard, A. (2011). The future of South African coal: market, investment and policy challenges. Program on Energy and Sustainability Development. Working Paper Number 100. 2011. <https://www.gsb.uct.ac.za/files/SACoalStanfordpaper.pdf>

Edjekumhene, I. (2017). Sustainable Development Strategies In Energy Efficiency In Ghana. <https://idl-bnc-idrc.dspacedirect.org/server/api/core/bitstreams/324acf6a-250b-4f72-94db-c4b726a3f59e/content>

Gilleo, A., Kushler, M., Molina, M. & York, D. (2015). Valuing Efficiency: A Review of Lost Revenue Adjustment Mechanisms. <https://www.aceee.org/sites/default/files/publications/researchreports/u1503.pdf>

International Energy Agency (IEA), (2020). Energy Efficiency 2020.

Qiao, H., Zhang, Z., & Su, Q. (2021). The optimal hourly electricity price considering wind electricity uncertainty based on conditional value at risk. *International Journal of Green Energy*, 18(5), 512–524. <https://doi.org/10.1080/15435075.2020.1865372>

Sakah, M. et al., (2018). A study of appliance ownership and electricity consumption determinants in urban Ghanaian households, *Sustainable Cities and Society*. <https://doi.org/10.1016/j.scs.2018.10.019>

Twerefou, D. K., & Abeney, J. O. (2020). Efficiency of household electricity consumption in Ghana. *Energy Policy*, 144, 111661. <https://doi.org/10.1016/j.enpol.2020.111661> World Bank. (2017). World bank development indicators. <http://databank.worldbank.org/>

Zummo, P. (2020). Moving Ahead with Time of Use rates. <https://www.publicpower.org/system/files/documents/Moving-Ahead-Time-of-Use-Rates.pdf>

¹ International Energy Agency, (2017). Energy Efficiency Market Report 2017. <https://iea.blob.core.windows.net/assets/2eed56ff-591a-412a-82f8-5f7eb61831a1/EE>

² National Regulatory Research Institute (2014). Alternative Rate Mechanisms and Their Compatibility with State Utility Commission Objectives. <https://pubs.naruc.org/pub/FA86C519-AF31-D926-BE12-2AC7AE0CD8D6>

³ Ghana Energy Commission, (2019). Strategic National Energy Plan (SNEP II): Energy Demand Projections for the Economy of Ghana. http://energycom.gov.gh/files/SNEP%20Demand%20Oct2019_SNEP2030_Final.pdf

⁴ Hagan EB, Van Buskirk R, Ahenkorah AO, & McNeil MA, (2007). Refrigerator efficiency in Ghana: Tailoring an appliance market transformation program design for Africa. *Energy Policy*. 35(4):2401-2411. DOI: 10.1016/j.enpol.2006.08.017

⁵ Energy Commission, (2024). NATIONAL ENERGY STATISTICAL BULLETIN. file:///C:/Users/User/Downloads/2024%20Energy%20Statistics.pdf

⁶ Amoatey, P et al., (2023). Water consumption changes during and after COVID-19 in Ghana. https://www.researchgate.net/publication/376412215_Water_consumption_changes_during_and_after_COVID-19_in_Ghana

⁷ Costello, K. (2014). Alternative Rate Mechanisms and Their Compatibility with State Utility Commission Objectives. National Regulatory Research Institute. <https://pubs.naruc.org/pub/FA86C519-AF31-D926-BE12-2AC7AE0CD8D6>

⁸ Costello, K. (2014). Alternative Rate Mechanisms and Their Compatibility with State Utility Commission Objectives. National Regulatory Research Institute. <https://pubs.naruc.org/pub/FA86C519-AF31-D926-BE12-2AC7AE0CD8D6>

⁹ Department of Finance and Deregulation (2021). Influencing Consumer Behavior : Improving Regulatory Design. Office of Best Practice Regulation. [/https://oia.pmc.gov.au/sites/default/files/2021-06/Influencing_consumer_behaviour.pdf](https://oia.pmc.gov.au/sites/default/files/2021-06/Influencing_consumer_behaviour.pdf)

¹⁰ Department of Finance and Deregulation (2021). Influencing Consumer Behavior : Improving Regulatory Design. Office of Best Practice Regulation. [/https://oia.pmc.gov.au/sites/default/files/2021-06/Influencing_consumer_behaviour.pdf](https://oia.pmc.gov.au/sites/default/files/2021-06/Influencing_consumer_behaviour.pdf)

¹¹ Abu-Qdais, H. & Al Nassay, H.I. (2001). Effect of pricing policy on water conservation: A case study. https://www.researchgate.net/publication/240792111_Effect_of_pricing_policy_on_water_conservation_A_case_study

¹² Alliance To Save Energy, (2013). Utility Rate Decoupling. <https://www.ase.org/resources/utility-rate-decoupling-0>



PUBLIC UTILITIES REGULATORY COMMISSION (PURC)

"PURC TARIFF RECKONER"

Mobile App

Calculate the Amount to Pay for Your
Electricity & Water Consumption on the Go!

ELECTRICITY TARIFFS

Consumption (kWh) -----> Total Amount (GHS)

Customer Type: Residential

Preference: Consumption (kWh)

Consumption (kWh):

Energy Charge (GHS):

Levies/Taxes (GHS):

Service Charge (GHS):

Total Amount (GHS):

CALCULATE

WATER TARIFFS

Consumption (m3) -----> Total Amount (GHS)

Customer Type: Residential

Preference: Consumption (m3)

Consumption (m3):

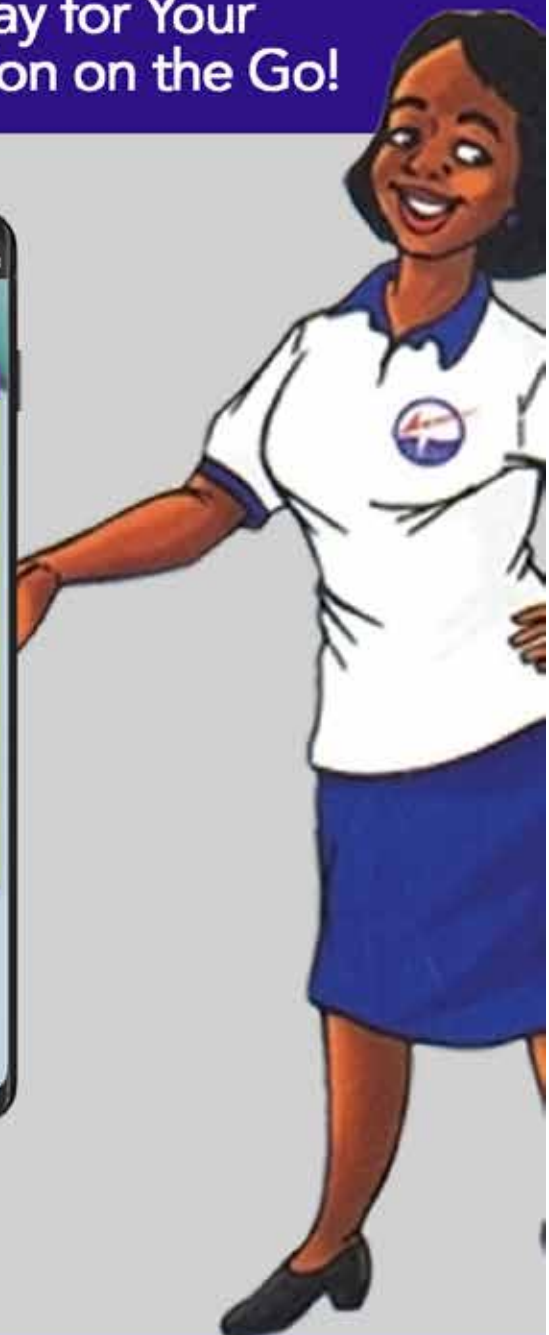
Water Charge (GHS):

Levies (GHS):

Service Charge (GHS):

Total Amount (GHS):

CALCULATE



DOWNLOAD NOW!





PUBLIC UTILITIES REGULATORY COMMISSION (PURC)

"ELECTRICITY CONSUMPTION ESTIMATOR"

Estimates your monthly electricity consumption both in kWh and in GHS using the PURC Gazetted Tariffs



| | | |
|--|---|---|
| Customer Type: | Residential | ▼ |
| Diversity Factor (%): | 100% | ▼ <input type="checkbox"/> Apply |
| Monthly Electricity Consumption (kWh): | 0.6 | |
| Monthly Cost of Electricity (GHS): | 2.54 | |
| | <input type="button" value="View Chart (kWh)"/> | <input type="button" value="View Chart (GHS)"/> |
| | <input type="button" value="CLEAR"/> | |

| | |
|---|---|
|  |  |
| LED Bulb | Iron |
| 1 | 1 |
| ON | OFF |
| Appliance Rating (W): 10 | Appliance Rating (W): 1200 |
| Duration of use (h): 2 hours a day | Duration of use: 1 hour a week |

Visit our website or the link below to access the application
www.purcghapp.com/tariffCalc.aspx

OUR CONTACTS

HEAD OFFICE

2nd Floor
Ghana Olympic Committee Building
No. 53, Liberation Road, Ridge
P. O. Box CT 3095 Cantonments, Accra
Digital Address: GA-052-9469
Tel: (+233) 302 218300
WhatsApp: (+233) 558 082547
Email: info@purc.com.gh
Website: www.purc.com.gh

ACCRA REGIONAL OFFICE

Ground Floor, GNAT Heights
Opposite Zenith Bank, Liberation Road
Tel: (+233) 302 240046
WhatsApp: (+233) 540 126201

KUMASI

1st Floor, Cocobod Jubilee House
P. O. Box 1001, KNUST
Kumasi, Ashanti Region
Tel: (+233) 322 037510
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) 540 126203
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
WhatsApp: (+233) 540 126204

TECHIMAN

1st Floor, Williams Residence
Close to TMA, Pomaakrom
P. O. Box TH 316, Techiman
Bono East Region
Tel: (+233) 503 522089
WhatsApp: (+233) 531 031443

HO

2nd Floor, GERCO Plaza,
Opposite SG-Bank
P. O. Box HP 1373
Ho, Volta Region
Tel: (+233) 362 028607
WhatsApp: (+233) 540 126206

SUNYANI

Plot 15/16 South Industrial Estate
Sunyani Magazine
P. O. Box SY 1003
Sunyani, Bono Region
Tel: (+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

Katee Plaza, Wa Polytechnic Road
Adjacent Winners Chapel
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
P. O. Box BG 273
Bolgatanga, Upper East Region
Tel: (+233) 382 024524
WhatsApp: (+233) 540 126210

KOFORIDUA

Ground Floor, PURC Building
Galloway, Near Jubilee Park
P. O. Box KF 2781
Koforidua, Eastern Region
Tel: (+233) 342 020770
WhatsApp: (+233) 540 126205



PURC Ghana