

THE



KYEREMA

FSB LAW CONSULT'S MONTHLY NEWSLETTER

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Happy New Year **2026**



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- Stay Informed: Key Legal & Economic Updates – Local & Global
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EDITOR'S NOTE

A new year in the legal world is much like a court adjournment without a date; everyone returns refreshed, better prepared, and hopeful that this time, matters will move forward with fewer objections and clearer outcomes. With this renewed sense of purpose, I extend my warmest greetings to our valued readers, clients, colleagues, and partners of FSB Law Consult and the Okyerema Newsletter.

The past year has been one of growth, reflection, and renewed commitment to our core values of excellence, integrity, and service. Through Okyerema, we have continued to share legal insights, thought leadership, and commentary that empower individuals, businesses, and communities with practical and informed perspectives on the law.

In this new year, we are pleased to share that the Okyerema Newsletter has been enhanced for 2026 to provide structured monthly updates, expert analysis from our legal team, and highlights from within FSB Law Consult. You can expect timely, relevant, and well-curated content designed to support your professional and business decisions in an increasingly dynamic legal and regulatory environment.

As we move forward, we remain steadfast in our mission to deliver sound legal guidance contribute meaningfully to legal discourse, and



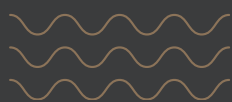
uphold the highest professional standards in all that we do. The Okyerema will continue to serve as a trusted platform for education, engagement, and informed dialogue on matters of law, governance, and social development.

I wish to express my sincere appreciation to our contributors, editorial team, and loyal readers for your continued support and engagement. Your feedback and readership play a vital role in shaping this publication and sustaining its relevance.

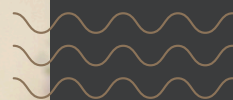
On behalf of the entire FSB Law Consult team, I wish you a prosperous, fulfilling, and successful New Year. May it bring clarity of purpose, growth in opportunity, and progress in all your endeavours.

Francisca Serwaa Boateng, Esq
Editor-in-Chief

EMPLOYEE SPOTLIGHT



Stephanie Asare-Kodua
Editorial Assistant



Stephanie Asare-Kodua joins FSB Law Consult as the Digital Community Lead and Editorial Assistant of *The Okyerema Newsletter*. She has a strong background in digital marketing, stakeholder engagement, sales support, and administrative coordination, enhancing brand growth and operational efficiency.

Stephanie has international experience in Ghana and the UAE, with roles at Mitel, Education Middle East, and Stanbic Bank, covering lead generation, CRM management, client engagement, event coordination, and cross-functional collaboration.

She holds a BA in Economics & International Relations (Lancaster University Ghana) and an MA in International Business Management (Middlesex University Dubai), with certifications in SEO, social media, email marketing, HR, and financial modelling.



6th January 2026

New Year. Fresh Milestones.

Happy New Year! Kickstart 2026 with the latest legal and economic updates, from Ghana's new crypto and VAT reforms to landmark climate and EU tech regulations.

By Stephanie Asare-Kodua

Ghana Legalises Cryptocurrency with New Regulatory Framework

Ghana has taken a major step in embracing digital finance by legalising cryptocurrency trading and use through the passage and signing into law of the Virtual Asset Service Providers (VASP) Bill.

The new law establishes a comprehensive regulatory framework for virtual assets, bringing crypto activities out of a legal grey area and under oversight by the Bank of Ghana and the Securities and Exchange Commission. Virtual asset service providers will now be required to obtain licenses, comply with strict regulatory standards, and implement consumer protection, anti-money laundering, and risk management measures to enhance market integrity and transparency.

This regulatory clarity is expected to boost

investor confidence, encourage fintech innovation, and position Ghana as a leading digital finance hub in West Africa, while ensuring users are protected from fraud and systemic risks.

The legislation also supports financial inclusion by enabling more structured access to digital payment solutions and alternative financial services.

Ghana's growing crypto adoption is already evident in grassroots initiatives, such as Bitcoin Dua, a community project that demonstrates practical Bitcoin use for everyday transactions, savings, and peer-to-peer trade.

Together, these developments highlight the country's progressive approach to harnessing digital assets for economic growth and technological advancement.

Ghana's New VAT System Begins January 1, 2026

Ghana Revenue Authority (GRA) has confirmed that the Value Added Tax Act, 2025 (Act 1151), will take effect from January 1, 2026, providing businesses and taxpayers with time to prepare for significant changes to the country's VAT system.

Under the new regime, the standard VAT rate has been adjusted to 20%, while the VAT registration threshold for goods sellers increases from GH¢200,000 to GH¢750,000, reducing the compliance burden on smaller businesses and informal traders.

In a move aimed at simplifying tax administration, the VAT Flat Rate Scheme and the COVID-19 Health Recovery Levy have been abolished, streamlining the tax structure and improving transparency. Additionally, the National Health Insurance Levy (NHIL) and the GETFund levy will now qualify for input tax credits, allowing registered businesses to offset these charges against their VAT liabilities and improving overall tax fairness.

The reforms are designed to strengthen revenue mobilisation while creating a more efficient, business-friendly tax environment. By reducing complexity, encouraging compliance, and easing operational costs for qualifying businesses, the new VAT regime is expected to support economic growth, enhance fiscal sustainability, and improve confidence in Ghana's tax administration system.

EU Reinforces Tech Regulation Enforcement in 2026

The European Union plans to strengthen

enforcement of its digital regulations in 2026, intensifying scrutiny of major technology companies to ensure compliance with competition and data laws.

After years of negotiation and legislative development, Brussels is now preparing to implement and enforce key components of the Digital Markets Act (DMA) and Digital Services Act (DSA), strengthening oversight of firms such as Google, Meta, Apple and X to uphold fair competition, transparency and content responsibilities online. EU regulators have already imposed significant fines and launched probes into areas like AI access and platform transparency, signalling a move from advisory oversight to concrete enforcement actions.

These enforcement efforts reflect growing concerns in Europe about the market power of U.S. tech giants, the impact of their services on democratic processes, and the need to protect digital citizens and smaller competitors. However, the push has provoked political friction with the U.S. government, which has warned of potential retaliatory measures, including tariffs and visa sanctions, heightening tensions over digital policy and transatlantic tech governance.

Overall, the EU's intensified enforcement in 2026 marks a pivotal moment in regulating Big Tech and asserting regulatory sovereignty in the digital age.

Climate Litigation Wins Shape Legal Accountability

In 2025, climate litigation emerged as a powerful tool for environmental accountability, delivering major legal



victories around the world against both governments and corporations. Courts in the United Kingdom struck down approvals for several North Sea oil and gas fields, ruling that regulators had acted unlawfully by failing to consider the full climate impact of end-use emissions.

In Brazil, sustained legal challenges helped prompt the cancellation of the country's largest proposed coal plant, highlighting the judiciary's growing willingness to curb fossil fuel expansion.

Across Australia, Europe and beyond, activists and regulators targeted greenwashing, with high-profile cases against companies such as EnergyAustralia resulting in settlements over misleading carbon offset claims. These landmark rulings and settlements underscore the increasing legal risks for organisations making unsupported environmental promises.

International courts also issued significant climate rights opinions, influencing national climate strategies and compelling governments to update their climate action plans to align with legal obligations and human rights standards.

Together, these developments reflect a global surge in climate accountability litigation, challenging false environmental claims and reinforcing the urgency of climate action in law and policy.

EU Launches Carbon Border Tax

The European Union implemented its landmark Carbon Border Adjustment Mechanism (CBAM) on January 1, 2026, marking a major milestone in global climate policy. The mechanism now imposes a carbon price on imported goods from sectors such as steel, cement and fertiliser, ensuring that emissions embedded in these

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products are fully accounted for at the border. The policy is designed to prevent 'carbon leakage', where production shifts to countries with weaker climate regulations, and to incentivize cleaner production practices worldwide, reinforcing the EU's commitment to fair competition and climate responsibility across global supply chains.

Several trading partners, including major exporters to the EU, have raised concerns that CBAM could violate World Trade Organization (WTO) rules, arguing it could be used as a protectionist tool. Despite this pushback, the EU maintains that the mechanism is crucial for meeting its climate commitments under the Paris Agreement and for protecting domestic industries from unfair competition.

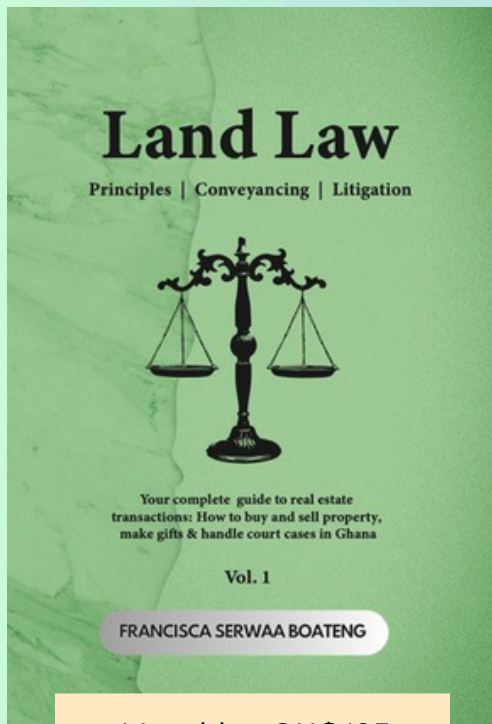
In response to the EU's action, countries such as China are adjusting their own emissions trading systems, signalling broader shifts in how nations regulate and price carbon. While debate continues over trade impacts, CBAM represents a significant evolution in emissions pricing and climate policy, encouraging cleaner global supply chains and reinforcing the role of carbon accounting in international trade.

Sources

1. [EU readies tougher tech enforcement in 2026 as Trump warns of retaliation](#)
2. [EU to launch carbon border tax despite opposition from trade partners](#)
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4. [GRA announces overhaul: VAT rate cut, flat rate scheme scrapped, COVID levy abolished from Jan 1 - Graphic Online](#)
5. [GRA confirms January 1, 2026 start date for new VAT regime](#)
6. [Greenwashing, illegality and false claims: 13 climate litigation wins in 2025 | Climate crisis | The Guardian](#)
7. [Virtual Asset Service Providers bill signed into law to regulate crypto in Ghana](#)

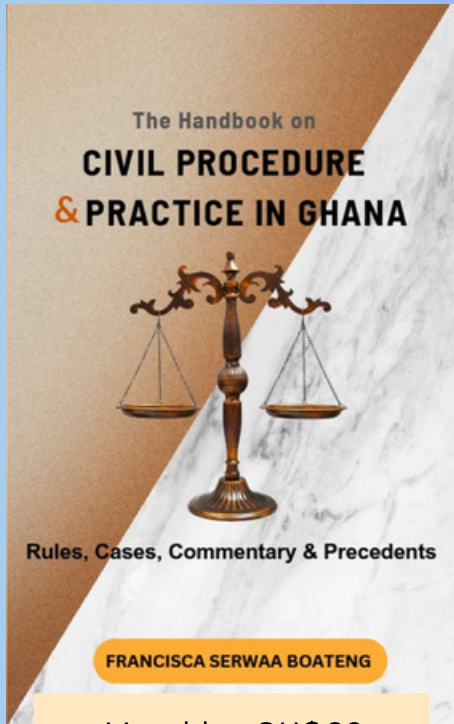
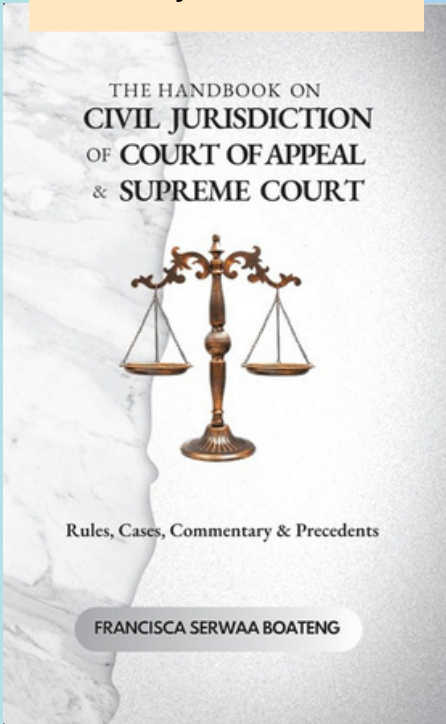
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Monthly - GH¢ 125
3 Months - GH¢ 370
Half year - GH¢ 720
Yearly - GH¢ 1400

Monthly - GH¢ 125
3 Months - GH¢ 370
Half year - GH¢ 720
Yearly - GH¢ 1400



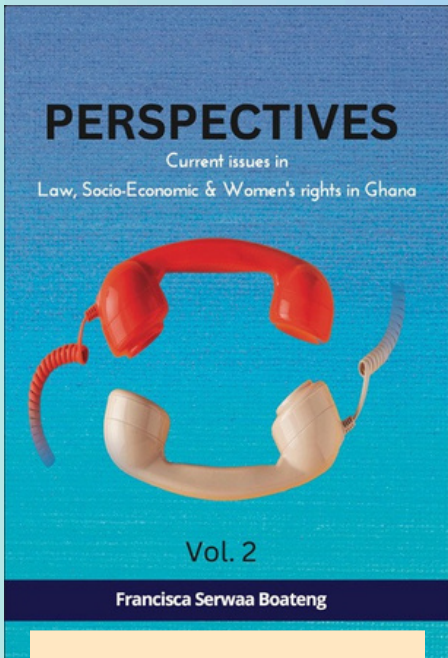
Monthly - GH¢ 80
3 Months - GH¢ 250
Half year - GH¢ 480
Yearly - GH¢ 930



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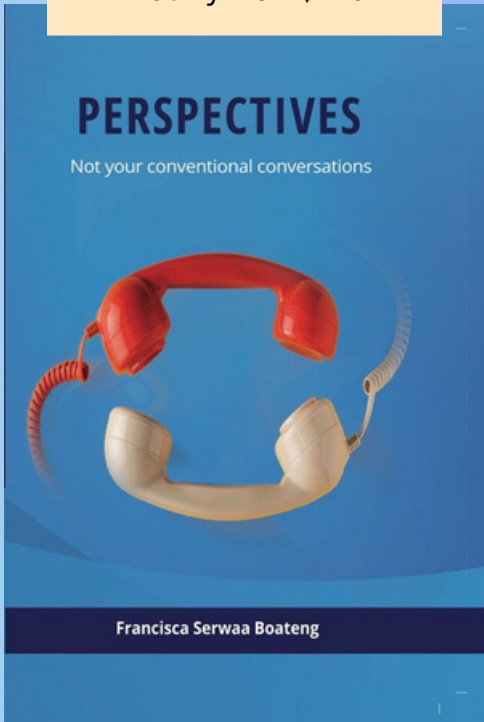


Monthly - GH¢ 15
3 Months - GH¢ 45
Half year - GH¢ 90
Yearly - GH¢ 175



Monthly - GH¢ 15
3 Months - GH¢ 45
Half year - GH¢ 90
Yearly - GH¢ 175

Monthly - GH¢ 15
3 Months - GH¢ 45
Half year - GH¢ 90
Yearly - GH¢ 175



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FSB Law Consult's Lawyers are based in Accra, but act for clients nationwide.

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