MFANTSEMAN MUNICIPAL ASSEMBLY

2026 REVENUE IMPROVEMENT ACTION PLAN (RIAP) FOR INTERNALLY GENERATED FUND

REPUBLIC OF GHANA

MFANTSEMAN MUNICIPAL ASSEMBLY

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Date: 31st October, 2025

APPROVAL STATEMENT

At a General Assembly meeting held on 30th October 2025 at the Municipal Assembly Hall in Saltpond, the house unanimously resolved and approved the Municipal Assembly's Revenue Improvement Action Plan for the 2026 fiscal year.

HON. EMMANUEL AMANKWAA BUGYEI
[PRESIDING MEMBER]

JUSTICE AMOAH
[MUN. COORD. DIRECTOR]

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INTRODUCTION

PROFILE OF THE MUNICIPAL ASSEMBLY

1.0 MFANTSEMAN MUNICIPAL PROFILE

This section briefly outlines the corporate governance profile of the assembly, the structure and state of the municipal economy and the vision, mission, policy objectives and strategies directed at addressing key municipal development issues as identified.

1.1 Legislative Instrument that Established the Assembly

The Mfantseman Municipal Assembly is one of the five administrative districts, which were elevated to Municipality status in January 2008 in the Central Region. The function of the Mfantseman Municipal Assembly like all other District Assemblies are basically derived from statute, as mandated by Local Governance Acts 936 of 2016 and Legislative Instrument No. 2026, of 2012. Mfantseman has Saltpond (traditionally called Akyimfo) as its administrative capital.

Vision of the Assembly

A prosperous Municipality with improved social services and improved quality of life of its people.

Goal/Mission of the Assembly

To improve upon the standard of living of the people through exploitation of human and natural resources and operating within an open and fair society with economic opportunities existing for all.

CORE FUNCTIONS

The core functions of the Municipal are outlined below:

- Exercise political and administrative authority in the Municipal.
- Promote local economic development.
- Provide guidance, give direction to and supervise other administrative authorities in the Municipal as may be prescribed by law.
- Have deliberative, legislative, and executive functions.
- Responsible for the overall development in the Municipal.
- Formulate and execute plans, programs, and strategies for the overall development of the Municipal.
- In co-operation with the appropriate national and local security agencies, be responsible for the maintenance of security and public safety in the Municipal

- Initiate programs for the development of basic infrastructure and provide municipal works (schools, clinics, etc.) and services (sanitation, water, playgrounds, etc.) in the Municipal.
- Formulation and approval of budget of the Municipal.
- Levy and collect taxes, rates, fees, etc. to generate revenue.
- Ensure ready access to courts in the Municipal for the promotion of justice.
- Making of Bye-laws.

(Local Governance Act, 2016 Act 936).

Core values of the Assembly

The following are the core values of Mfantseman Municipal Assemble

Accountability

Transparency

Creativity

Timeliness

Client-Oriented

Adopted Policy Objective from the National Medium Term Development Policy Framework (NMTDPF) relating to Revenue Mobilization

The adopted policy objectives of Mfantseman Municipal Assembly include;

The adopted policy objectives of Mfantseman Municipal Assembly include;

- To deepen participation in the decentralised process
- To improve efficiency in IGF mobilisation efforts
- To improve the capacity of staff the Assembly
- To strengthen the planning, budgeting, monitoring, and evaluation systems
- To provide adequate residential and office accommodation for staff
- To improve security and beautification through street lighting
- To improve the convenience of public transport users
- To promote sustainable, spatially integrated, balanced and orderly physical development
- To support SMEs in business development
- To promote farming, livestock and poultry development for food security and incomes

- To diversify and expand the tourism industry for economic development
- To sustainably develop and manage aquaculture and aquatic fisheries resources
- To provide modern market facilities
- To promote the creation of decent jobs through apprenticeship and vocational training
- To improve environmental sanitation services and management
- To promote gender equality at all levels of decision-making and development

Legal Framework and Policy Environment

- Article 240 (2) (c) of the 1992 constitution makes the MMDAs the rating authorities.
- Article 245 (b) of the 1992 constitution gives the MMDAs the authority to collect and levy appropriate taxes, duties and fees by any law enacted for that purpose.
- Sections 137-144 of the Local Governance Act, Act 936, that the following Rates, Fees, Fines, Permit, Licenses and Rent
- Section 10 (2) (a) of the PFM Act, Act 921 mandates MMDAs to prepare annual estimates (revenue and expenditure) of the medium-term expenditure framework

Opportunities and strengthen for IGF mobilization

This include include the following;

- A major commercial hub in the region which is noted for its Gambian fish (Kako) market;
- An emerging city in the central region of Ghana absorbing the spillover from Kasoa, Winneba and Cape Coast environs;
- Availability of tourism potentials and facilities in the Municipality;
- Availability of mineral resources;
- Location of the Municipality along the coastal belt with it rich fishing ground;
- The Municipality is a secondary city beneficiary expanding economic infrastructure as a catalyst for improved revenue mobilization among others.

Population Structure

The total population of the Municipality is 182,600, comprising 93,785 (51.36%) females and 88,815 (48.64%) males, giving a sex ratio of 46:54. This projection is based on the 2021 PHC figure of 168,905.

Municipal Economy and its implication for revenue mobilization:

Agriculture

Due to the Municipality's proximity to the sea and rich fishing grounds, marine fishing is a major occupation of the economically active population. Major fishing communities are Biriwa, Anomabo, Abandze, Ankaful and Kormantse. Crop farming is done in almost all parts of the Municipality, especially in the inland areas.

Among the crops cultivated are cocoa, oil palm, pineapples, oranges, plantain, maize, cassava, cocoyam and coconut. There are cash crops, which can be exported or sold domestically at high profit margins, such as oil palm at Akobima, coffee and cocoa at Dominase and Kyeakor.

Road and Transport

The district's road network is 478km, made up of 201km feeder roads, 76 km highway, earth roads 109km, internal roads made up of 29.57, gravel roads is 61.59km. Road transport is by far the dominant carrier of freight and passengers in the Municipality. Due to the high cost of road construction and maintenance, bad roads still form a greater proportion of our roads. Undeveloped and Inadequacy of minor arterial and collector roads also contribute to the problem of congestion especially at Mankessim on market days and on weekends.

Education

The Municipality has 86 public basic schools, 8 public Senior High schools and 42 Private Schools. The performance of 2024 BECE was 76.28 % as compared to the previous year's performance of 66.98%. The Municipality also has one Theological Seminary School for the Assemblies of God, Southern Ghana section at Kormantse.

Health Care Delivery

Health care delivery is facilitated by the Municipal Health Directorate with the support of Religious Missions, private hands and NGOs. A total number of 814,020 persons has

registered with the National Health Insurance Scheme. Comprising of 366,309 (45%) males and 447,711 females (55%).

The Municipality has a total of Thirty-Eight (38) health facilities consisting of Three (3) hospitals, Five (5) Health Centers, Three (3) Clinics, One (1) Polyclinic and Twenty-Six (26) CHPS Compounds. The Saltpond Government Hospital serves as basic referral center.

Malaria turned out to be at the top of the list of the top ten admission cases of Hypertension, Gastroenteritis and Colitis, Sepsis, Anemia, Respiratory Disorders, Typhoid Fever, Bacteria Sepsis of New Born, Persons Injured in Motor Vehicle Accident and Urinary Tract Infection.

Environment (Water, Sanitation & Geology)

Water

The Mfantseman Municipal Assembly as part of its mandate is to ensure that the people have access to adequate potable water and convenient sanitation facilities, hence the construction of a number of boreholes, small town pipe systems at Dominase and Kyeakor and other institutional latrines. Water supply in the Municipality comes from two main sources, Brimso and Baifikrom. Over 170 boreholes have been constructed in the Municipality with two (2) Small Town Water Systems in Abeadze-Dominase and Kyeakor to supply water to other adjoining communities. 99% of population in the Municipality have access to potable water.

Human Excreta Management (Sanitation)

The Municipality generate 72.2 metric tonnes of refuse daily based on the standard figure of 0.5kg per capita per day. Even though, four (4) communities have been declared ODF in the year 2020, the Municipality achieved zero percent in the 2022 and 2023. Indiscriminate defecation and disposal of waste along the beaches of most Coastal Communities affect Public Health and Tourism in the Municipality.

Geology

The Municipality is endowed with rich natural resources such as Mica, Beryllium, Columbite-Tantalite, Tin, Clay, Feldspar, Lithium, Granite, Silica and Kaolin of commercial grade and quantities. Feldspar at Ekurabadze and Anomabo, lithium at Saltpond, Kaolin at Abandze and saltpond, Columbite and Tantalite at the Coastal belt between Cape Coast and Saltpond

Tourism

Historically, Mfantseman is the birthplace of Ghana; where the first political party, the United Gold Coast Convention (UGCC), was formed in 1947. It was one of the first habitats for Ghana's colonial masters and still possesses the remnants of several landmarks and relics which hitherto serve as potential tourists sites. Among these many relics are: the first post office in Ghana, the office of the first political party in Ghana UGCC and the Saltpond oil rig where crude oil was first exploited in Ghana, Fort Amsterdam built at Abandze by the Netherlands in 1631-1638, and Fort William built at Anomabo by the British in 1753-1770 Beach resorts are also operated at Saltpond, Abandze, Anomabo, Biriwa, and Kuntu.

Tourism Sites in the Municipality



Beautiful beaches



Fort Williams at Anomabo



Beautiful beaches

UGCC Headquarters (First Political Party in Ghana)



AGE * MERGEFORMAT }

Trade and Commerce

Industrial output is marketed in the various market centers at Saltpond, Anomabo, Biriwa, and Yamoransa with Mankessim as the main commercial hub. Where the sale of Agricultural and manufactured goods mostly takes place. There is also distilling of sugarcane into gin at Egyaaa. Commercial activities are actively and ably facilitated by financial institutions such as ADB Ltd, GCB Bank Ltd, Kakum, Sinapi Aba Trust, Insurance Companies, among others, through the provision of loan facilities, trade credit and other ancillary financial services. Business in Mankessim has not flourished as expected because of poor accessibility and under developed infrastructure.

Key issues/challenges of revenue mobilization and how those issues/challenges are being addressed:

- Rain-fed agriculture and low mechanization coupled with high cost of input for both crops and livestock sector leading to low productivity.
- Underdeveloped tourist sites.
- High unemployment among the youth leading to insecurity and other social vices.
- Impoverished condition of the office environment affects the delivery of service.
- Poor Road Infrastructures.
- Malfunction/Inadequate street lights and road marks.
- Inadequate logistics especially designated vehicles for revenue mobilisation.
- Inadequate personnel, payment points and medium.
- Difficulty in ratepayer's appreciation of their tax obligation.
- Influence by people with power and authority in revenue mobilisation efforts.
- Poor administration and systems leading to revenue bypass and leakages.
- Non-functionality of the zonal council.

Specific issues/challenges relating to the following:

Revenue Items	Challenges
Basic Rates Property Rates	• All properties in the districts are classified with residential three-zone code status. (R3 code) • Difficulty in identifying properties due to inadequate street naming and house identification • Unwillingness of business organisations to provide data on their personnel for effective collection of basic rate • Inadequate personnel for collection of property rate
Fees	• Unwillingness of market women to pay tolls due to poor service delivery specifically sanitation and security • Relatively low rates charged compared to other Assemblies with District status • Operations by sand winner and other mining activities at night leading to evasion of conveyance • Inadequate personnel for collection of fees especially municipal guards • Poor office space and logistics for the Mankessim office • Inability of the assembly to activate night market operations
Fines	• Poor enforcement of bye-laws due to inadequate personnel (e.g. Minimal guards) • Fee-fixing and bye-laws not Gazetted to ensure prosecution of defaulters. • Collaboration between the MTTU and the Assembly not well coordinated for proper enforcement • Inadequate personnel for collection of fines
Licenses	• Logistics to ensure frequent and regular updates of our revenue database • Capacity of revenue staff affects proper identification of revenue items

	• Public education and sensitization on the need to register your business before operations • Appreciation by departments, units and agencies in the municipality to direct business to the budget for registration of businesses.
Lands and Royalties	• Inadequate Layout, property address system and street naming • Inadequate logistics for development control • Lack of designated vehicle for development control activities
Rent	• Irregular renovation of Assembly properties • Bypassing the right procedures in the allocation of rentable facilities • Illegal occupants and squatters in the assembly properties • Unwillingness of tenants in Assembly stores and houses to honour their rent obligation • Low rent charges for Assembly's properties which is far below the commercial rates

Database Management

There is inadequacy and unreliability database for easy billing and collection.

Fee Fixing Process

The process of fee-fixing and rate imposition is followed, and it is also based on the national guidelines.

The Fee-Fixing document pass through the various channels; stakeholders consultation, Budget Committee, Finance and Administration Sub-Committee, Executive Committee and finally General Assembly for approval.

Artisans, Market Associations, Butchers, Garages among others are brought together for deliberation and at the end the agreed proposals are submitted to other committees for further approvals.

The Fee-Fixing Resolution document is yet to be gazetted for future prosecution. Memos have been put in place for the release of funds.

Administration of Revenue Collection

The Revenue collection is done by the GOG collectors, IGF Collectors and Commission collectors.

Those who exceed their targets should be rewarded and those who do not meet their target will be guided with the necessary correction measures.

For Transparency and Accountability, Finance Department, Audit Unit and Budget Unit see to the day to day operations and activities. The security services and city guards are to enforce taskforce operations.

BAC, NCCE, information service as well as the local information centres are in charge of public education and sensitisation to the various stakeholders and other departments supporting the operations.

The sub-district (zonal councils) plays a major role in terms of revenue collection. This can be done through empowering of the zonal councils. Some revenue items have been ceded to the Zonal Councils E.g. Arresting of stray animals, night and weekend collection of tolls among others for effective functioning of the Sub-structures.

Billing

The Municipality is using the taxman revenue software under the tree programme for the preparation and distribution of property rate, licences and rent bills. Capacity Building is an effective tool for any growing organisation to equip their staff with in-depth knowledge. Therefore, the assembly staff and the Revenue collectors should be trained and communicate community entry strategies. The Assembly is in the process of introducing an Electronic Billing system to monitor the revenue activities.

Tracking of Revenue Collection

The Finance Department, Budget Unit and Audit Unit normally go for weekly, monthly tracking and monitoring. All collectors are cleared at the Budget and audit unit and their total collections per the month under review are compared with their target for the necessary advice.

Enforcement

After the first and second demand notice, those who have not still fulfilled their obligations are served the final demand notices after which the recalcitrant ones are arraigned before court for prosecution.

Service delivery

The Assembly should undertake visible projects from IGF to encourage rate payers to honour their tax obligation. All other services required by residents and rate payers are to delivered to ensure smooth collection.

Local Economic Development

The Assembly have built new markets and shops as well as improving on existing ones since the Municipality is a major commercial hub in the region. The assembly should continually procure the services of the local businesses.

Capacity Development

Revenue collectors should be trained at the beginning of every year on fee-fixing for proper capturing of revenue items.

Communication and Education Strategy

The Assembly organizes Town Hall meetings or door-to-door sensitization to ensure continuous communication between the Assembly and ratepayers to improve revenue collection. The NCCE, information service department, local FM radio stations and as well as community information centres are all used as information dissemination channels. The Assembly also use localized institutions and groups such as churches, mosques, durbars, meetings of business associations etc to disseminate information. The assembly has signed an MOU with Obonomankoma and Coastal FM for public engagement activitie

BUDGET ACTUAL REVENUE COLLECTION PERFORMANCE FROM 2022 TO 2025

NO.	REVENUE ITEM	BUDGET FOR 2022	ACTUAL FOR 2022	BUDGET FOR 2023	ACTUAL FOR 2023	BUDGET FOR 2024	ACTUAL FOR 2024	BUDGET FOR 2025	ACTUAL AS AT 31ST DEC
1	Property Rate	589,824.00	300,098.01	442,368.00	71,017.00	442,368.00	286,620.33	700,000.00	287,786.00
2	Fees	700,000.00	617,344.30	847,456.00	1,068,700.24	1,000,000.00	952,299.00	1,070,000.00	903,035.00
3	Fines	10,000.00	12,582.00	10,000.00	9,192.00	10,000.00	2,290.00	10,000.00	3,655.00
4	Licenses	490,176.00	567,254.47	500,000.00	382,569.08	500,000.00	444,639.30	650,000.00	607,974.00
5	Land	410,000.00	199,738.56	410,000.00	322,009.35	561,456.00	390,255.63	570,000.00	263,356.64
6	Rent	150,000.00	180,664.00	315,176.00	247,903.00	315,176.00	543,268.00	600,000.00	855,196.00
7	**Total**	**2,350,000.00**	**1,877,681.34**	**2,525,000.00**	**2,101,390.67**	**2,829,000.00**	**2,619,372.26**	**3,600,000.00**	**2,921,002.64**

REVENUE COLLECTION PERFORMANCE FOR 2025 AND PROJECTIONS FOR 2026{ LINK Excel.Sheet.12 Book1 Sheet1!R39C3:R48C11 \a \f 4 \h * MERGEFORMAT }

MATRIX FOR REVENUE IMPROVEMENT STRATEGIES FOR 2026

REVENUE ITEM	OBJECTIVE(S)		ACTIVITIES (SHOULD BE SMART)	EXPECTED OUTPUT	OUTPUT INDICATOR	IMPLEMENTATION STRATEGIES	TIME FRAME (QUARTERLY)				EXPECTED COST (GHC)	RESPONSIBILITY
							1	2	3	4		
Property Rate	To increase revenue in property collection by 10 % by 31st Dec 2026	i	Frequent and regular updates on the valuation of properties	Comprehensive and updated property roll.	Number of properties identified and updated	❖ Collaborate with physical planning, works and other relevant departments and units to train revenue collectors and other field officers on how to pick data for the update ❖ The physical planning and the works department to identify and update the data through development control activities ❖ Provision of logistics to the physical planning works departments to carry out development control activities.					200,000.00	Budget unit, Physical planning, Works Department, and the finance departments (Revenue unit).
		ii	Quarterly monitoring by designated staff on the activities of collectors on the field	Improvement in the performance of property rate revenue	% Performance of property rate revenue collected	❖ Assign and provide the necessary logistics officers to monitor the activities of collectors and report weekly, monthly and quarterly.						Budget and Internal Audit

		iv	Emboss fully paid properties with stickers	Unpaid ratepayers are easily identified	Number of embossed stickers issued and the revenue generated	❖ All stickers of fully paid properties would be embossed as evidence of payment.		20,000.00	Budget/ physical planning works and Internal Audit
		V	Public education and sensitization	Residents are sensitized on their tax obligation and the consequences of non-compliance.	Number of communities sensitized	❖ Use the information centers in the zonal councils and other local FM stations for the sensitization.		10,000.00	
				Proper dissemination of expenditure on the revenue generated through the town hall meeting	Number of town hall meetings done	❖ The number of town hall meetings as prescribed by the PFM Act 921 (2016).		40,000.00	
		Vi	Utilize ECG connections and GWCL connection	Improvement in the total revenue mobilized	Number of metres issued and the	❖ Collaborate and implore on the ECG and GWCL to ensure the current property rate payment or			Urban Roads/ Physical Planning Dept./Works Department /ECG/GWCL

		v i	s as required. Digitize billing and introduce multiple payment channels by Dec 2025	from the process Efficient electronic billing and collection system operational.	total revenue generated • % of bills issued electronically. • % of payments made through digital platforms.	the permit from the assembly as a requirement for metre connection. ❖ Introduce a revenue management software. ❖ Integrate MoMo, bank apps, and online payment portals. ❖ Send e-bills via SMS and email. ❖ Train staff on digital billing and tracking.					70,000.00	Budget Unit, IT Department/Physical Planning/Development Planning/Finance
Fees	To increase revenue from fees by 10% by 31st Dec. 2026	I	Routine cleaning and maintenance of the market by the environmental health unit.	The market was cleaned well and maintained	The number of markets maintained	❖ Daily monitoring of cleaners at market centres.					50,000.00	MEHO
			1. Provide the maximum security and illumination in our	1. Robbery incidence in our markets reduced.	1Number of street lights instilled and the number of security	❖ Recruit more security men and install more security lights to curb the incidence of robbery in our markets and other approaches ❖ Charge a relatively low rate compared to the commercial ones						

			markets and other approaches. 2. Procurement of 1no. Cesspit Emptier		personnel deployed to our markets. Percentage reduction of diseases and problems with liquid waste disposal	and heightened the arrest for dumping in the unapproved locations					720,000.00	
		li	Sensitize the citizenry on the health challenges associated with burying the dead at unapproved locations.	Public education, and sensitization effect of burying at unapproved places and citizens floating the rules prosecuted	Number of public education done.	❖ Arrest and prosecute families that are buried at unapproved places.						MEHO, MWD, PPD
		iii	Issue car stickers and city licenses and clamp those	Revenue from stickers and licenses issued	Total number of stickers issued	❖ Daily inspection of stickers by city guards and other assigned officers.					20,000.00	MBA, REV. SUPT., Audit, Finance

			without stickers									
		iv	Issuing of ID cards for Revenue staff and officers assigned.	Rev. collectors and assigned officers easily identified	Number of officers issued with ID cards	❖ Procure the Cards and sensitize the public to do business with officers with Assembly ID cards.						MBA, REV. SUPT., HRM
		v	Monitoring of market toll and park tickets. Arrest cars without park tickets after 2 pm	Percentage increase of Revenue from market tolls and park ticket. Park ticket compliance Improved.	The number of unannounced visits and monitoring done.	❖ Dispatch officers to follow collectors on market days to ensure compliance. ❖ Pay an unannounced visit to market and lorry parks to ensure compliance ❖ Purchase of clamps and instruct collectors to clamp cars without park tickets after 2 pm.						
		vii	Add additional revenue checkpoints at strategic points.	1. strategic checkpoints constructed and daily tolls collected.	Number of revenue checkpoints constructed	❖ Assigning the Municipal guards and revenue collectors to man checkpoints daily.					100,000.00	Revenue Units / Budget Unit/ Municipal Guards. Monitoring team and Prosecutor
			Ensure the zonal council functions to collect ceded revenue.	Functionality of zonal councils activated and ceded revenue collected	The number of zonal councils activated.	❖ Sensitise the citizens on the importance and activities of the zonal on the zonal council. ❖ Designate officer for night collections.					200,000.00	Executives of the zonal councils

						❖ Facilitate the recruitment of collectors for the zonal council.						
Fines, Penalties and Forfeits	Reduce offences by 20% by 31st Dec, 2026	I	1. Sensitize the public on various offences and its related punishment Prosecute rate defaulters and offenders and bye-law-related offences Terminate and fine the appointment of those toilet operators and other franchises that have not met their monthly target up to a full one-year	Sensitization of the offences and the related punishment carried out. Defaulting rate and by-law-related offences reduced. Defaulters of Assembly's franchise terminated and fined.	Number of sensitization programmes carried out. The number of offences was reduced. Percentage improvement in revenue from franchise.	❖ Use the local FM stations & zonal council information centres, Churches Mosques, and Community durbar grounds for the sensitization on offences. ❖ use the various stakeholder engagement avenues such as meeting with the GPRTU, hairdressers and dressmakers' association and one one-on-one engagement for sensitization. ❖ Engage Market Leaders and all stakeholders in a small durbar gathering to seek their ways of ensuring compliance for incorporation in the Assembly's compliance mechanism. ❖ Setting up a task force to follow up on defaulters and offenders ❖ Set an ultimatum for the payment of the franchise. ❖ Give demand notice to defaulters of the franchise. ❖ Terminate the appointment of franchise operators.	[redacted]				1,000.00	MEHO/REV. SUPT/MBA/PPO MCD/MEHO/REV. SUPT/MBA
			Prosecute lorry park offenders.	Traffic offences in the	Percentage reduction in	❖ Liaise with security agencies and the law court to assist in prosecuting traffic and other offenders.						MEHO/REV/MBA/MTTD

[redacted]

				Municipality reduced	traffic-related offences.	❖ Introduce spot fines at designated sections in the Municipality.						
			Protect Revenue Collectors from assault and attack.	Security of collectors ensured	Number of assault and attack cases handled	❖ Sentisitised the public on the consequences of attacking and assaulting collectors ❖ Arrest and Prosecute those who assault and attack Revenue Collectors.						
			Prosecute lorry park offenders	Traffic offences in the Municipality reduced.	The number of traffic offences prosecuted weekly.	❖ Liaise with security agencies and the law court to assist in prosecuting traffic and other offenders without delay ❖ introduce spot fines at designated sections in the municipality.						REV/MBA/GUARDS
			Issue final demand notice to defaulters before prosecuting them.	Defaulters list complied and final demand notices prepared	Number of final demand notices issued	❖ Playing our jingle to serve as warning signals ❖ Serve final demand notice to defaulters of the previous year before the end of 1st quarter						The Prosecutor, MBA, Audit Dept, Finance
License (Business Operating Permit-BOP)	To increase the collection of revenue from business operating license by		Update data database on businesses in the Municipality.	Data on businesses in the Municipality Updated	number of businesses added to the existing data	❖ Train collectors to identify and update the roll in their distribution bills and daily revenue collection activities ❖ Use the training programs of the BAC to mobilize data					10,000.00	Rev. Supt. MBA/ HR

	20% by 31st Dec. 2026											
			Collaborate with business associations to enhance revenue collection and reduce the cost of collection.	Business Associations identified and mandated to assist in revenue activities and collection.	Number of businesses and associations identified and mandated	❖ Visit business associations on their meeting days to take the data of membership. ❖ Discuss with the associations the modalities to help mobilise their members to pay for their revenues .						BAC, MBA, Finance
			Automate billing and introduce electronic payment systems by Dec 2025	Electronic billing and payment system for business license fully operational	• % of bills issued electronically. • % of payments made through digital channels.	❖ Upgrade revenue software to include business licensing module. ❖ Integrate with MoMo, bank, and online payment platforms. ❖ Send electronic invoices via SMS/email. ❖ Train staff and business owners on digital billing.					150,000.00	Budget, Finance/IT
			Establish a Special Task Force for the collection of BOPs and other revenues.	A special Task Force was established							20,000.00	

			Increase and effectively operationalize collection points	Access to payment points and payment options increased	% Reduction in defaulting rate and revenue from BOP improved.	❖ Identify strategic areas in the various zonal councils as collection points as well as manage the existing ones effectively				MBA/FINANCE
			Issue embossment stickers to businesses as an identity of payment	Ratepayers compliance increased	number of embossment stickers issued.	❖ Revenue collectors as part of evidence of full payment to issue embossment stickers to payers in addition to receipt.				Rev. Supt. MBA/ Finance
			Registering new businesses and regularising the existing ones	New and existing businesses registered and regularised	Number of new and existing businesses registered and regularised	❖ Tarin collectors to use their daily routines to identify businesses for registration and regularization. ❖ Use the informal visit to meetings of associations to identify businesses for registration and regularization ❖ Embark on monitoring for identification, registration and regularization of businesses.				

Lands and Royalties	To increase revenue from development permits by 15% by Dec. 2026		Institute special task force identify developers without a permit	Sensitization on building regulation organized and developers without the necessary documentation faced the necessary corrective measures	% Increase in building permits granted	❖ Intensify monitoring of physical developments to ensure the acquisition of building plans and developers.					20,000.00	MWD/PPD
			Organize public education on building regulations	Developers understanding of the requirement for permit-enhanced	% Increase in building plan applications submitted and approved	❖ Use zonal council, information centres, community durbars and local FM radio stations to sensitise the developers on the need to acquire permits before development and the requirement for permits.						PPD/ MWD, SPATIAL PLANNING COMMITTEE.
			Regular and frequent monitoring as part of the development control	More developments without the necessary documentation identified and the necessary	Number of developments identified and regularized	❖ The works department and the PPD are to collaborate for effective monitoring and identification of developers without permits for regularization and necessary corrective measures						MWD, PPD, SPATIAL PLANNING COMMITTEE

				corrective measures adopted								
			Organize regular monthly Spatial Planning Committee meetings to approve plans and permit applications Give a 3-month grace period to developers without a permit for regularization where applicable	regularization approval of building permits increased	% of improved compliance of developers							
			Mandate zonal councils to charge permits for items such as Posters, Banners, and Flyers	Revenue performance for permits increased Obstruction of road users'	% Increase in revenue for permits	❖ All banners and flyers should be endorsed by the Assembly and those without endorsement must be removed by the task force.						Zonal Council, MBA PPD, NADMO

			among others for programs	views due to unauthorized banners, posters etc. reduced		❖ Banners, Posters, and flyers that have elapsed their permit period must be removed by the task force						
			Nananom and Landowners to ensure schemes are prepared before the sale of land.	The number of communities with planned schemes increased	The number of schemes prepared.	❖ The Assemblies should identify the unplanned areas and pay in full or in part for the preparation of such schemes.						Physical Planning Unit.
			Designate days within the week for building permit activities at the various zonal councils.			❖ Use of the existing zonal council offices for permit education and refer issues outstanding to the works and physical planning unit of the assembly if necessary.						PPD and WORKS/
Rent	To increase collection of rent by 20% by 31st Dec, 2026		Visit tenants at their various meetings to sensitize and sign a revised tenancy agreement. Ensure that tenants pay at least 50%-70%	Tenancy agreement with occupants signed	tenancy agreement signed by 31st January 2025	❖ Collaborate with the leadership of occupants for easy collection ❖ Make the payment of goodwill a thing of the past					20,000.00	FACU MIA/MBA/REV. SUPT/FINANCE

			of the commercial rates of properties with the same features Ensure that the ownership of the tenancy is not transferable									
			Designate an officer in charge of rent Renovation of the dilapidated store. Introduce digital rent	Defaulters identified and arrangements for payments made The life span of buildings is assured. Efficient rent billing	Number of agreements signed by 31st January 2025 Rent increases for tenants can be engaged after the completion of the renovation of the building.	❖ Create a separate account for the collection of rent to assist in the renovation. ❖ Issue ejection warning letters to tenants not satisfying their tenancy obligations. ❖ Notice of vacation of premises should be announced to all occupants, if any.					70,000.00	FACU Works/MBA/Accounts Budget/Finance/IT

			billing and electronic payment system by Dec 2026	and collection through digital systems.	• % of rent bills generated electronic ally. • % of rent paid through electronic means.	❖ Integrate rent module into revenue software. ❖ Introduce MoMo and bank payment options. ❖ Send e-bills and SMS reminders to tenants. ❖ Train rent officers and tenants on e-payment usage.						

MONITORING PLAN FOR REVENUE MOBILISATION

Revenue Heads	**Objectives**		**Activities**	**Expected Outcomes**	**Indicators**	**Frequency of Monitoring**	**Monitoring and Evaluation Strategies**	**Responsibility**
Rates	To increase revenue in property collection by 10 % by 31st Dec 2026	i	Educate and sensitize rate payers and follow-up on defaulters through reminders and final demand notice. Set up more designated centres for the collection of property and other revenues Collectors will use their daily collections to update their data in their collection zone	Defaulting rate of rates paying reduced and revenue form property rate improved. Property rate data progressively updated	Percentage increase in property rate.	Weekly, Monthly and Quarterly	Weekly/monthly/Quarterly monitoring	MFO/MBA/ Rev. Sup't/ Internal Auditor

Fees	To increase revenue from fees by 10% by 31st Dec. 2026	I	Unannounced visit to markets and lorry parks to check tickets of traders and drivers. Education on the need to pay rates Improvement in the lighting system and detailing security personal in the markets.	Revenue leakages, blocked and more revenue mobilized. Citizenry awareness on the need to help development in the Assembly improved	Number of visits in a quarter Number of educational campaign held. Number of street lights installed and security personal detailed	Weekly/monthly/Quarterly		MBA/MFO/MIA/ Rev Sup't
Lands & Royalties	To increase revenue from development permits by 20% by Dec. 2026	i	Statutory planning committee to hold quarterly meetings. Detailing officers at the various zonal council offices to sensitize and address permit related issues	1. Development control ensured.	Percentage improvement in submission of documents in a quarter. .	Monthly meetings	Use the zonal council offices to report development in their zone without permit works and PPD departments of the Assembly.	Zonal councils, works and PPD
		ii	To carry out field inspections on new property developments and also identify existing development permit	Adherence to building regulation ensured	Number of Field Inspection in a quarter	Monthly field inspection by Technical Committee	Collaboration of the works and the PPD to carry out effective development control activities.	PPD/ Head of Works

			Grant a grace period of three months to developers without permit to regularize their building permit documentation where applicable.				Ensure regular spatial planning committee to regularized some of these as early as possible some of these if applicable	
License	To increase the collection of revenue from business operating license by 20% by 31st Dec. 2026	I	Set target for all collector the area of licenses	Updated data on businesses in the Municipality	Percentage increase in BOP revenues.	Weekly/monthly/Quarterly	All collectors are to submit a report on the new businesses and change in the scale of registered businesses	MBA/MFO/ Rev Sup't
		ii	Special task force to fish out all new businesses who have not registered with the Assembly	Assembly's database updated	Number of new business identified	Weekly/monthly/Quarterly		
Fines & Penalties	Reduce offences by 20% by 31st Dec, 2026	i	Frequent visitation by district health sanitary inspectors and Physical Planning Department. Gazetting of bye-laws	Clean environment ensured and development control ensured.	Duplicate of sanitary sermons issued. Number of existing and new development without permit identified and processed for necessary action.	Weekly/monthly/Quarterly	Collaborate with the court and the security personal to address fines and penalty related issues	MEHO PPD
RENT	To increase collection of rent by 20% by 31st Dec, 2026	i	Collect and update data on all rentable properties of the Assembly. Sign tenancy agreements with occupants.	All revenues from rent collected Efficient rent billing system	Monthly Financial Statements Data on rentable facilities of the Assembly % of e-bills generated a digitally	Quarterly	All rented facilities of the Assembly are not transferable. No tenant has the power to re-rent the facility to another tenant.	MFO/MBA/MIA

			Make the payment of goodwill a thing of the past Efficient rent billing				It is an offence punishable by law	

Conclusion

The Revenue Improvement Action Plan (RIAP) by the Mfantseman Municipal Assembly outlines practical and achievable strategies aimed at strengthening internal generated fund (IGF) within the Municipality. The plan emphasizes improved revenue mobilization, enhanced monitoring systems, strengthened accountability, and effective collaboration between revenue collectors, management, and stakeholders.

By implementing the proposed strategies – such as expanding the revenue base, improving data collection on ratable properties and businesses, adopting efficient revenue collection methods, and strengthening public awareness – the Assembly is expected to significantly increase its revenue performance and financial sustainability.

Furthermore, the successful implementation of this plan will support the Assembly in delivering quality services, promoting local development, and improving the socio-economic well-being of residents within the Municipality.

The Assembly therefore commits to ensuring effective supervision, transparency, and periodic review of the implementation process to achieve the intended revenue targets and development outcomes.