

The Criminalisation of Celebrations

Rethinking Ghana's Ban on Money Bouquets

An ILAPI Policy Brief on
Currency Regulation, and
the Rule of Law



Author:
Peter Bismark Kwofie
CEO, ILAPI

October, 2026

The Criminalisation of Celebrations: Rethinking Ghana's Ban on Money Bouquets

An ILAPI Policy Brief on Currency
Regulation, and the Rule of Law

Institute for Liberty and Policy Innovation (ILAPI)
Accra, Ghana
October, 2026

Author: Peter Bismark Kwofie
CEO, ILAPI



EXECUTIVE SUMMARY

The Bank of Ghana (BoG) has recently intensified its campaign against what it describes as the misuse and abuse of Ghana cedi banknotes and coins. In a July 2026, public notice, the central bank stated that practices including money bouquets, using notes as decorations, spraying money, crumpling, tearing and other forms of physical alteration constitute improper use of currency and may amount to offences under the Currency Act, 1964 (Act 242).

The issue has now moved beyond public education. On 5 October 2026, the Bank of Ghana and the Ghana Police Service reportedly arrested seven persons allegedly involved in producing and selling money bouquets.

ILAPI recognises the legitimate interest of the state in protecting the integrity and functionality of Ghana's currency. However, criminal law must be clear, proportionate and firmly grounded in written law. The concern is therefore not whether Ghana should protect its currency. It is whether the state should criminalise private uses of legally acquired currency where the notes have not been forged, destroyed or materially altered.



The State Has a Legitimate Interest in Protecting Currency

The Ghana cedi is not an ordinary commodity. The Bank of Ghana has the exclusive authority to issue and redeem Ghana Cedi notes and coins, pursuant to Article 183(1) of the Constitution and section 35 of the Bank of Ghana Act, 2002 (Act 612).

There is therefore a legitimate public interest in ensuring that banknotes remain recognisable, durable and usable as a medium of exchange.

ILAPI does not support counterfeiting, deliberate destruction of currency, materially altering banknotes, removing security features, damaging notes to the point where they cannot circulate; or activities that facilitate fraudulent currency transactions. These activities can impose real costs on the monetary system.

The question becomes more difficult, however, when the state moves from protecting the physical integrity of currency to regulating how citizens may temporarily arrange or display genuine banknotes.

The Money Bouquet Question

A money bouquet typically involves arranging genuine banknotes into a decorative presentation, often for weddings, birthdays, graduations or other celebrations.

The Bank of Ghana's July 2026 notice expressly identifies money bouquets as an improper use of currency and states that such conduct relates to offences under the Currency Act, 1964 (Act 242), including tampering, alteration, defacement and improper use.

The distinction that deserves greater attention is between damaging a banknote and using an undamaged banknote in an unconventional manner.

If a person tears, burns, permanently alters or destroys a cedi note, the state has a much stronger argument for intervention because the physical currency itself has been impaired.

But if a person temporarily arranges genuine notes without altering their monetary value or security features, the government should clearly identify the specific statutory provision that makes that conduct criminal.

This is particularly important because Ghana's Constitution provides that: Article 19(11), Constitution of Ghana states, “No person shall be convicted of a criminal offence unless the offence is defined and the penalty is prescribed in a written law.” This is a fundamental principle of the rule of law.

Criminal Law Must Be Clear

The central concern is legal certainty. Citizens should be able to know in advance what conduct is criminal and what conduct is lawful.

The Currency Act, 1964 (Act 242) contains extensive provisions dealing with currency offences, including counterfeiting and material alterations to notes.

The Act is also decades old, having been enacted in 1964. Parliament's official repository identifies it as the Currency Act, 1964 (Act 242).

The emergence of practices such as money bouquets raises an important modern legislative question: Does the existing law clearly and specifically criminalise every form of decorative use of an otherwise genuine, undamaged banknote?

If the answer is yes, the relevant statutory provisions should be publicly identified. If the answer is unclear, Parliament, not administrative enforcement should clarify the law. Citizens should not have to discover the boundaries of criminal law through arrests.

Protecting the Cedi Without Overcriminalisation

There is a difference between regulation and overcriminalisation.

The state can educate citizens, regulate commercial practices and discourage behaviour that damages banknotes without necessarily making every unconventional use a criminal offence.



A proportionate policy could distinguish between Clearly harmful conduct. Examples include, counterfeiting, destroying notes, deliberately mutilating notes, removing security features, and permanently altering the appearance or denomination of notes. These activities justify strong enforcement.

A non-destructive use of the Cedi could include, arranging genuine notes temporarily, displaying currency without damaging it, and presenting cash as a gift. The government should demonstrate why these activities require criminal sanctions rather than education, administrative measures or narrowly tailored regulation.

This distinction matters because criminal law should normally be reserved for conduct that creates a sufficiently serious public harm.

Property Rights and Individual Freedom

Ghana's Constitution recognises the right to own property under Article 18(1). It also protects individuals against unjustified deprivation of property and establishes requirements for state acquisition.

Once citizens lawfully possess genuine currency, the state should be cautious about imposing unnecessary restrictions on how they use it. This does not mean ownership of currency gives a person unlimited rights to destroy it. Currency exists within a regulated monetary system. But restrictions should be lawful, clear, necessary, and proportionate.

This is particularly important because government power tends to expand when broad concepts such as “misuse,” “improper use” or “disrespect” become the basis for criminal enforcement without sufficiently precise legal boundaries.

There is also a small-business dimension to the issue. Money bouquets have created a commercial activity involving florists, decorators, event planners and other entrepreneurs.

Where entrepreneurs provide, a service using legally acquired currency, sudden criminalisation can affect legitimate businesses and livelihoods. Government should therefore consider the economic consequences of enforcement. If the objective is simply to prevent physical damage to banknotes, regulation should target the damaging conduct, rather than unnecessarily criminalising an entire category of businesses.

Thus, it is imperative to Publish the precise legal basis criminalizing such bouquets. The Bank of Ghana should identify the exact provisions of the Currency Act that criminalise the creation and sale of money bouquets.

The Central Bank must distinguish damage from display. The law should clearly distinguish between physically damaging a banknote and temporarily arranging a genuine banknote for decorative purposes.

Review the Currency Act. Parliament should review Act 242 to determine whether legislation enacted in 1964 adequately addresses modern currency-related practices.

Criminal sanctions should primarily target conduct that causes genuine harm to the currency system, rather than conduct that merely departs from conventional ways of handling cash.

The government should prioritise education. Before resorting to arrests and prosecution, the state should undertake broad public education explaining what constitutes unlawful treatment of the cedi.

Businesses should not be criminalised based on ambiguous rules. Where Parliament intends to prohibit a commercial activity, the prohibition should be explicit and prospective. Citizens must be able to understand what is prohibited without relying on enforcement actions to define the law retrospectively.



ILAPI supports the protection of the Ghana cedi and recognises the Bank of Ghana's responsibility to preserve the integrity, quality and functionality of Ghana's currency.

However, protecting the currency does not require unlimited government discretion over how citizens use their money. The central question is one of proportionality and the rule of law.

If money bouquets damage, alter or mutilate banknotes, the law should prohibit such conduct clearly. However, if the concern is simply that citizens are arranging genuine, undamaged notes into decorative displays, government should explain why criminal prosecution is necessary and identify the precise written law that creates the offence.

ILAPI Policy Position

Protect the currency. Uphold the law. Preserve economic freedom.

Institute for Liberty and Policy Innovation (ILAPI)

Accra, Ghana

