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GHANA 2025

Making Every Hour Count

With bold reforms spanning labor policy, green jobs, digital finance, and infrastructure, Ghana is positioning itself as one of Africa's most forward-moving investment destinations.



Ghana spent the first half of 2025 proving once again why it is seen as a beacon of stability in West Africa. The return of John Dramani Mahama, who led the nation from 2012 to 2017, marked a smooth democratic transition and reinforced the

government's commitment to a new phase of economic opportunity. One of the country's boldest steps is the plan for a 24-hour economy. From midnight factories to sunrise farms, the initiative aims to extend operating hours across agriculture, manufacturing, logistics, and public services. "Ghana's 24-hour economy is aimed at transforming the country into an import substitution and export-led economy," says President John Dramani Mahama. A computable general equilibrium model by local economists projects that the policy, if properly implemented, could raise real GDP by more than 30% in a decade and create over three million jobs. Night operations will be supported through lower off-peak electricity tariffs, extended public services at ports and licensing offices, and a new Employment Act to guide shift-based work.

At the same time, Ghana's economy is going digital. With over 92% of adults possessing the potential to use mobile money through some form of ID, the country can lead Africa in financial inclusion. Fintech platforms like Zeepay are helping close long-standing gaps. "We want to revolutionize mobile money through both digital products and services," says Andrew Takyi-Appiah, Managing Director of Zeepay.

The Ghana Investment Fund for Electronic Communications (GIFEC) is bridging the digital divide by building ICT labs, telecom towers, and rural tech hubs. "We want our rural folks to communicate, browse, and trade, just like anyone in Accra," says Tanko Rashid-Computer, CEO of GIFEC. The company's programs are helping farmers interpret climate data, training market women to sell online, and teaching students to code.

Traditional banks are also adapting to this digital shift. Fidelity Bank has expanded across the country through over 8,000 agents and introduced digital tools to bring finance closer. "We were the first bank to be licensed for agency banking," says Julian Opuni, Managing Director. "Our goal is to bring banking to the doorstep of every Ghanaian."



**H.E. JOHN
DRAMANI
MAHAMA,
PRESIDENT
OF GHANA**

The country's sustainability agenda is equally ambitious. Through its Green Jobs Strategy, Ghana aims to create one million jobs by investing in circular economy initiatives, solar mini-grids, and renewable energy corridors. Agriculture, still the largest employer, is undergoing major transformation. Ghana spends over US\$2 billion annually on food imports it could produce at home. The Ministry of Food and Agriculture is scaling up irrigation, school farms, and agro-processing hubs through its Feed Ghana and Feed Industry programs. "If agriculture is rain-fed, you can't run a 24-hour economy," says Hon. Minister Eric Opoku. "We want to feed people and feed industry."

These shifts are supported by a broader pro-business environment. Ghana consistently ranks among the top five countries for doing business in West Africa, with incentives targeted at high-growth sectors including ICT, pharmaceuticals, agro-processing, and automotive

assembly. The Africa Continental Free Trade Area Secretariat, headquartered in Accra, gives Ghana direct access to a market of 1.3 billion people. For investors, that means infrastructure, regulation, and opportunity converge in one of Africa's most strategic locations.

The country's infrastructure is rising to meet the scale of its ambition. The Tema Port Expansion is boosting trade capacity, while major road corridors and new rail links are connecting regions. Projects like the Accra SkyTrain and urban regeneration plans signal a long-term approach to city design. Telecom and broadband infrastructure are also expanding rapidly, with GIFEC supporting digital access across all 268 districts in Ghana. Renewable energy, airport upgrades, and smart city plans are positioning Ghana as a regional hub.

Beyond economics, Ghana is leveraging its influence on the global stage. It plays an active role in ECOWAS diplomacy, peacekeeping, and climate negotiations. Its soft power is growing through music, fashion, and film. Diaspora engagement and tourism strategies are helping rebrand Ghana as not only a business destination but also a cultural hub.

The nation's 24-hour economy is part of a larger strategy to reengineer productivity, inclusion, and sustainability. In doing so, Ghana is proving that with the right policies, systems, and leadership, time can be reclaimed as a national asset.

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The Quiet Coordination Fueling a Modern Economic Machine

Ghana is aligning transport, agriculture, fisheries, and tourism under a shared framework of infrastructure upgrades, job creation, institutional training, and investment readiness to drive integrated growth.

Each of your ministries plays a vital role in Ghana's development. Let's start with job creation. How is your ministry supporting employment in its sector?

Hon. Eric Opoku, Minister of Food and Agriculture: "The Feed Ghana Program is one of the best programs we are implementing this year, and it is to drive Ghana towards food sufficiency. Our focus is to change the status quo and ensure that Ghana is positioned as a country capable of producing enough locally to feed the Ghanaian people. If we are able to do that, we will wean ourselves off the food import bill and generate gainful employment for the teeming youth of our nation."

Hon. Joseph Bukari Nikpe, Minister of Transport: "Our goal is to make transport work better for everyone in the country, and in doing so, we are creating jobs. We are working to bring back STC and Metro Mass to full strength. These two transport companies are critical. If we provide them with more buses, that means more drivers, mechanics, and support staff. We are also looking at how to regularize the use of motorcycles and tricycles for commercial work. Right now, people are using them already. What we want to do is give them the legal backing to operate properly, and that will create employment, especially for the youth."

Hon. Abla Difa Gomashi, Minister of Tourism, Culture, and Creative Arts: "If we position them properly and support them with training, capacity building, and with some funding, they should be able to do a lot more than they have done in the past to drive the sector. For jobs and the long-term viability of all tourism-related initiatives, the creative arts industry is crucial."

How are your ministries and the private sector collaborating to meet national development goals?

Hon. Emelia Arthur, Minister of Fisheries and Aquaculture: "There are many investment opportunities in the fisheries and aquaculture sector. We are simplifying the process. What used to take six months now takes one month. We are going to put in place very simple things to make processes move fast."



HON. ERIC OPOKU,
MINISTER OF
FOOD AND
AGRICULTURE



HON. JOSEPH
BUKARI NIKPE,
MINISTER OF
TRANSPORT



HON. ABLA
DIFA GOMASHI,
MINISTER OF
TOURISM,
CULTURE, AND
CREATIVE
ARTS



HON. EMELIA
ARTHUR,
MINISTER
OF FISHERIES
AND
AQUACULTURE


Hon. Abla Difa Gomashi, Minister of Tourism, Culture, and Creative Arts: "We received a letter from a civil society organization about Ghana Culture Day, and based on that, we wrote to all our agencies to coordinate the event together as one collective activity. Instead of each agency organizing something separately, we brought everyone into the same space—musicians, filmmakers, hotels—so the celebration could reflect the full scope of our cultural ecosystem."

Hon. Eric Opoku, Minister of Food and Agriculture: "We're working with the Ministry of Roads in choosing the important highways that go to the food-producing hubs. Once the food is produced, getting it to the urban centers where the demand is very high wouldn't be a challenge."

How are you ensuring inclusivity, especially for women and youth, in your initiatives?

Hon. Emelia Arthur, Minister of Fisheries and Aquaculture: "Women in the fishing industry will be supported to improve their businesses. We are also going to give them business management education. The integrated fishing system is largely for the interests of the women. It may have a creche, a school, a daycare center, and a health facility. I want to do something that has never happened before."

Hon. Joseph Bukari Nikpe, Minister of Transport: "When we regularize okadas and tricycles, we are helping young people who are already doing that work to have legal backing and safety. That opens up proper jobs for them. With STC and Metro Mass getting new buses, that means more roles for both men and women. DVLA will be operating in shifts under the 24-hour system, and that gives room for flexible work schedules."

Hon. Eric Opoku, Minister of Food and Agriculture: "Those young guys who are always on the streets doing practically nothing will now see the need to go into agriculture, take advantage of the raw soil and the market that is being offered by the 24-hour economy. Through the multiplier effect, you see the economy booming." 

Raising the Standard for Modern Living

Integrating smart technology, eco-conscious design, and tailored investment solutions across Ghana.

**JOSEPH AIDOO,
EXECUTIVE
DIRECTOR AND
CO-FOUNDER OF
DEVTRACO GROUP**



Joseph Aidoo, the Executive Director and co-founder of Devtraco Group, has played a pivotal role in shaping Ghana's real estate market. With a strong commitment to innovation and sustainability, Devtraco Group has grown into one of West Africa's most recognized real estate firms.

"A defining milestone in my career has been leading Devtraco Plus to become Ghana's first ISO 9001-certified real estate developer," Aidoo states. Sustainability and technological integration are at the core of Devtraco's projects. "We continuously adopt cutting-edge technologies and green building practices to enhance efficiency, comfort, and sustainability," he adds.

Smart home technology, energy-efficient lighting, and advanced security systems are standard features in Devtraco's developments. The integration of solar energy and sustainable construction materials further reduces environmental impact. "Our commitment to sustainability is not just about following trends; it is about ensuring long-term value and future-proofing our developments for generations to come," says Aidoo.

Devtraco Group continues to expand its footprint with ambitious projects that redefine urban living. The Address seamlessly integrates residential, retail, and lifestyle spaces to create a dynamic community. The Pelican Hotel Apartments is a premium development that offers a hands-free investment solution for discerning investors. Designed for effortless ownership, this opportunity allows you to enjoy the benefits of real estate investment. Devtraco Woodlands provides 24-hour security and self-sufficiency, fostering a thriving and independent community. Established developments such as Devtraco Courts, The Edge, and NoVA have significantly contributed to shaping Ghana's real estate landscape.

Ghana's real estate sector is poised for substantial growth, driven by rapid urbanization, a rising middle class, foreign direct investment, and expanding infrastructure. "Ghana offers a stable economic environment that makes it an attractive destination for real estate investment. At Devtraco, we are leveraging this momentum to develop outstanding living spaces that cater to the needs of our growing population," Aidoo explains.

Devtraco's ability to anticipate market trends has been a key factor in its success. With increasing demand for mixed-use developments, the company ensures that its projects align with evolving urban needs. "People want more than just a home; they seek an integrated lifestyle that provides convenience, security, and access to essential services, all in one place," Aidoo notes. Developments like The Address and Devtraco Woodlands embody this shift, offering vibrant, well-connected communities that enhance the modern living experience.

"We are shaping Ghana's future by ensuring every property we develop is a long-term asset that benefits residents, investors, and the nation's economy."

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MASTERING THE ART OF CONSTRUCTION IN GHANA'S GROWING MARKET



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Our projects in housing, healthcare, education, and infrastructure align with national development goals.

We prioritize excellence, safety, and innovation while empowering our workforce through training and knowledge transfer.

By fostering talent and investing in future leaders, we ensure long-term industry growth.

At Fabrico, we don't just build structures—we build a stronger, more sustainable Ghana.



Luis Alves.
General Manager

Fabrico Builders is reshaping Ghana's skyline with innovative projects and a strong focus on local talent.

The company is behind major developments like the **NoVA**, **The Edge**, **The Pelican**, and **The Address**, aligning with national growth.

With 97% of its workforce Ghanaian, Fabrico prioritizes training, upskilling, and sustainable building practices.

Expanding into infrastructure, the company aims to lead in public utilities and road construction.

Committed to excellence, Fabrico is strategically positioning itself as one of Ghana's top construction firms.



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MARGARET ANSEI,
CEO OF GHANA
ENTERPRISES AGENCY

A New Era for Small Businesses in Ghana's Economy

Ghana Enterprises Agency supports micro, small, and medium enterprises with funding, training, and market access, focusing on youth entrepreneurship, women's economic empowerment, and 24-hour business sustainability.



Margaret Ansei, the CEO of Ghana Enterprises Agency (GEA), is leading efforts to strengthen Ghana's micro, small, and medium enterprises (MSMEs) while advancing women's economic empowerment. With a background in academia and politics, Ansei brings a wealth of experience and a strong vision to the agency. "Our vision is to create a vibrant, world-class entrepreneurial economy by fostering the growth and development of MSMEs," she says.

GEA is at the forefront of Ghana's economic transformation by providing financial and non-financial support to MSMEs. According to Ansei, the agency is committed to creating an enabling environment where small businesses can thrive. "If we are bringing youth together to start businesses and get into entrepreneurship, it directly aligns with GEA's mission," she says. With over 60% of Ghana's population under the age of 30, initiatives targeting young entrepreneurs are crucial.

One of GEA's major projects is the Mastercard Foundation's Business in a Box initiative, which provides skills training, startup kits, and market access to young entrepreneurs. "We have a category called Apprenticeship to Entrepreneurship, where after completing their training, individuals are set up as business owners," Ansei explains. The project also includes a Ghana Mall, a space where products from GEA-supported businesses are displayed and marketed.

Additionally, GEA is working with the World Bank on the Ghana Economic Transformation Project, a six-year initiative aimed at helping youth and women scale their businesses. "The World Bank has been very supportive," says Ansei. "This project is designed to provide financial assistance and technical support to entrepreneurs."

A major focus of Ansei's leadership is empowering women through financial independence. She highlights the government's commitment to this cause, particularly through the creation of the Ghana Women's Development Bank. "The president announced the creation of a bank for only women to ensure that 90% of women in this country are economically empowered," she says.

Ansei explains that women often struggle to access commercial loans due to a lack of collateral. The Women's Bank will bridge this gap by offering tailored financial support and training in financial

"If you want to build a country, you empower the women. That's why we're making sure women have access to finance and real opportunities."

management. "We don't just give money and walk away. We grow with them, helping them balance their books and expand their businesses," she says.

GEA is also working to ensure that women-led businesses meet regulatory requirements. "We help them register their businesses, acquire FDA certifications, and scale their operations to compete globally," she says. The agency also supports rural women engaged in agro-processing, helping them transition from informal to structured businesses.

Ansei aligns GEA's initiatives with the government's vision of a 24-hour economy, which aims to maximize productivity through extended work shifts and increased industrial output. "If we are training youth in garment making, food processing, and other value-added industries, as well as providing them with technical support, imagine how this country will transform," she says.

To encourage businesses to operate beyond traditional hours, the government is offering energy tariff incentives. "Electricity costs have been a major challenge for businesses. The president has introduced measures to reduce tariffs for those running night shifts, making 24-hour operations more feasible," Ansei says. This initiative will drive employment and increase Ghana's manufacturing capacity.

GEA continues to forge partnerships to expand its impact. The agency is collaborating with the Arab Bank for Economic Development in Africa to grow 5,000 youth-led enterprises. "We are nurturing creative business ideas, improving access to finance, and enhancing business operations," Ansei says.

Technical training is also a top concern. GEA's Kaizen training program teaches MSMEs how to reduce waste and boost efficiency. "Grants and loans alone are insufficient. Entrepreneurs must possess certain skills to maintain their businesses and increase productivity," she says.

GEA plays a vital role in Ghana's development, serving as a bridge between entrepreneurs and opportunities. "We welcome investors, NGOs, and agencies that want to help develop Ghana's MSMEs," Ansei says.

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Revolutionizing Mining in Ghana with Sustainable Excellence

Ghana Bauxite Company is expanding production to six million tons annually, pioneering value-added aluminum clusters, and leveraging indigenous ownership for sustainable national impact.

Bauxite was first discovered at Awaso, located in the Western North Region of Ghana, in 1921. Since the 1940s, the Ghana Bauxite Company (GBC) mine has operated continuously, producing premium trihydrate bauxite with a typical alumina (Al₂O₃) content of 52% and low silica of 1.5%. Today, GBC stands as Ghana's first and only operating bauxite mine, exporting approximately two million tons of bauxite annually through the Takoradi Port. Covering an area of 35.06 km², the Awaso Mine concession reflects only 0.3% of the total land area of the region, yet it holds significant value.

In 2021, GBC underwent a significant transformation, marking a new era in its operations. Ofori-Poku Company Limited (OPCL), a wholly owned Ghanaian company, acquired 80% of GBC's shares from Bosai Minerals Group (Bosai). This acquisition came at a critical time when GBC faced formidable challenges, including dilapidated machinery, low production throughput, and a mining lease set to expire in just six months. Today, GBC is jointly owned by OPCL (80%) and the Government of Ghana (20%). The government of Ghana's interest in GBC is held by the Ghana Integrated Aluminium Development Corporation (GIADEC).

Under new ownership and management, GBC has revitalized its operations through strategic investments and innovative enhancements. The introduction of advanced surface miners, bulldozers, and a fleet of haulage trucks has increased production capacity from 1.2 million tons to an ambitious two million tons annually, with plans to reach six million tons by the end of 2025. Additionally, the retooling of conveyor belts and the expansion of the stockpile area at Takoradi Port ensure it efficiently meets rising production demands.

A pivotal achievement in this transformation was securing a new 30-year mining lease, complemented by a "no objection" parliamentary approval for its ratification. This lease not only extends the operational horizon but also incorporates additional hills capped with bauxite into its concession. The company is nearing completion of its mineral resource estimates, establishing a solid foundation for future growth.

GBC's commitment to world-class standards and sustainable practices is evident in every aspect of its operations. With over US\$130 million invested in state-of-the-art equipment, the company enhances operational efficiency while aligning with environmental goals, reducing the carbon footprint, and maximizing safety. Its operations adhere to global Environmental, Social, and Governance (ESG) standards, positioning it as a responsible mining leader.

Its dedicated team plays a crucial role in ensuring smooth operations. Proactive inspections and swift repairs minimize



downtime, translating into increased productivity and reduced emissions—key factors that define operational excellence.

The company prioritizes its workforce and the surrounding communities. Recent renovations to staff housing and recreational facilities reflect a commitment to employee welfare, while investments in transportation for staff and their families underscore a dedication to community support. By fostering a thriving work environment, GBC enhances not only its operations but also the lives of those connected to the mine.

Looking ahead, GBC is actively pursuing mineral exploration initiatives to assess its valuable bauxite reserves and conducting feasibility studies for an alumina refinery. This strategic move will enable it to process bauxite locally, capturing greater value and creating jobs—stimulating economic growth in the region and positioning GBC as a key player in the global aluminum supply chain.

GBC has transformed its operations and is building a foundation for long-term sustainability and growth. With a focus on innovation, responsibility, and community engagement, GBC is set to shape the future of the mining industry, creating lasting value for all stakeholders.

This dynamic evolution represents a compelling opportunity in the mining sector, showcasing GBC's commitment to excellence and sustainability. As the company moves forward, it will continue to build a brighter, more prosperous future for all.

gbc Ghana Bauxite Company Limited
A member of the IOP Group

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Connecting Capital to Ghana's Real Economy

Fidelity Bank Ghana expands financial access through agency banking, digital platforms, and SME-focused funding.

Fidelity Bank Ghana continues to set benchmarks in the country's financial landscape through innovation, inclusion, and a deep commitment to sustainable growth. Since its founding in 2006, the bank has transformed into a Tier 1 institution and now aims to be one of the top three banks in Ghana.

"Our focus has always been to deliver real impact to the lives of Ghanaians," says Julian Opuni, Managing Director of Fidelity Bank. The bank has built a reputation for pioneering financial inclusion, being the first in Ghana to introduce agency banking and smart accounts that lower entry barriers for underserved communities. "We have over 8,000 agents across the country," Opuni says, explaining that this network has helped bring banking services closer to people in even the most remote areas. Over the last year, the bank advanced over GH¢5 billion (US\$483 million) in new credit to support businesses in unlocking value across the economy. "Our role is to help businesses scale sustainably," says Opuni. "By understanding the unique challenges across industries, we're able to deliver solutions that catalyze growth, create jobs, and build resilience in key sectors of the economy."

In recent years, Fidelity Bank has also leaned heavily into digital innovation. Its WhatsApp banking platform and AI-powered chatbots



**JULIAN
OPUNI,
MANAGING
DIRECTOR
OF FIDELITY
BANK**

are helping customers access services conveniently. "We're making banking accessible to everyone—on their terms," Opuni says. He also shared plans to enhance digital self-onboarding, especially for the youth. "Young people want speed and simplicity, and we're building tools to match that expectation."

Through partnerships with institutions like the Mastercard Foundation and Proxtera, the bank is also enabling SMEs and agricultural ventures with better access to capital. "We're aligning ourselves with partners who share our vision for long-term impact," Opuni says. Environmental sustainability is another core pillar. The bank's Green Tech Challenge supports agri-tech startups focused on eco-

friendly practices, while internal recycling and green incentives drive responsible operations. "Sustainability is more than just a box to tick," Opuni says, "it's how we protect the future."

Through the Orange Impact Initiative, Fidelity invests in education and community development projects across the country. "We see ourselves as a partner in Ghana's development journey," Opuni says. With over four thousand student lives already touched, Fidelity Bank remains focused on creating more inclusive and sustainable growth across Ghana.

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ALEX APAU DADEY,
EXECUTIVE CHAIRMAN,
KGL GROUP OF
COMPANIES LTD

Creating Lasting Impact in Leadership and Philanthropy

KGL Group continues to set industry benchmarks by driving innovation in fintech and ICT, promoting growth, reinvesting locally, and prioritizing philanthropy through community initiatives.



Alex Apau Dadey, Executive Chairman of the KGL Group of Companies LTD, is synonymous with innovation, entrepreneurship, and transformative leadership in Ghana. Under his stewardship, KGL

Group has cemented itself as a fintech, ICT, and philanthropy powerhouse. Celebrated on multiple platforms as the CEO of the Year in Ghana's eclectic corporate landscape, Dadey's impact stretches beyond accolades—it is rooted in a vision for sustainable growth, creating generational wealth, and community development.

When asked about the influence of his numerous awards, including the recent award for entrepreneurship and philanthropy, Dadey is quick to highlight its significance as more than personal achievements. "These awards shine a spotlight on our work, our vision, and the impact we seek to make," he shares. For Dadey, leadership is about modeling values of integrity and responsibility. His recognition inspires others to strive for excellence and align their endeavors with societal good.

Dadey's leadership philosophy is underpinned by a commitment to strong corporate governance. He attributes KGL's dominance in the market to an unwavering focus on transparency, sustainability, and creating an organization that transcends generations. Reflecting on his decision to return to Ghana after decades in the U.K., he notes, "I wanted to replicate what I had learned abroad—building companies with integrity and values that last."

KGL Group's success in revolutionizing sectors like lottery digitization and fuel distribution showcases its ability to disrupt traditional systems through technology. "We intervene in areas that need innovation, using technology to bring efficiency and transparency," Dadey explains. This adaptability has enabled KGL to build a customer base of over seven million in Ghana alone, with its footprint extending across Africa.

His advice to aspiring entrepreneurs is simple yet profound: integrity, consistency, and relationships. "Relationships make business transactions work," he emphasizes, illustrating the importance of nurturing trust and collaboration in a business ecosystem. For Dadey, success is also tied to leading by example and inspiring learning through his journey.

KGL Group's alignment with Ghana's economic development goals reflects its commitment to national progress. As the outgoing

"We intervene in areas that need innovation, using technology to bring efficiency and transparency."

chairman of the Ghana Investment Promotion Centre, Dadey has championed both Foreign Direct Investment and Diaspora Direct Investment. He views the Ghanaian diaspora as a vital asset, bringing capital, expertise, and innovation to the country. This is a vision he continues to champion as vital to the growth of Ghana as a nation.

Ghana has built a reputation for stability and economic resilience under successive governments. Dadey is optimistic about the country's growth trajectory and underscores the importance of private-sector contributions. "It's all about businesses like ours sustaining the momentum and fostering inclusive growth," he says.

KGL Group's regional expansion into Côte d'Ivoire, Nigeria, and other African nations aligns with its vision of becoming a global African brand. Dadey's strategy is clear: create conglomerates that reinvest in Africa. "Unlike multinationals that repatriate funds,

KGL files group accounts in Ghana, ensuring that profits are taxed and reinvested locally," he explains. This philosophy underscores the importance of Africans owning their economic narrative by venturing into global markets while maintaining strong local roots.

Philanthropy is central to KGL's ethos, and the KGL Foundation stands as a testament to its commitment to societal well-being. From support to institutions like the Accra Psychiatric Hospital to scholarships and grassroots support, the foundation channels 5% of the group's profits into impactful projects annually.

A standout initiative is the establishment of a US\$2 million mental health facility in the Ashanti region, in collaboration with the King of Ashanti. "We believe in leaving communities better than we found them," Alex Dadey asserts. To ensure sustainability, KGL Group has created a legacy fund designed to finance these projects for generations to come.

For Alex Dadey, the goal is to build a legacy that will outlive him. "It's about creating wealth and distributing it responsibly," he says. Alex Dadey's leadership exemplifies the power of vision, integrity, and innovation. His story is one of enduring commitment to uplift communities, inspire future leaders, and redefine Africa's role on the global stage.

The Gold Standard for African Investment

Ghana combines democratic stability, strategic location, resource wealth, and a skilled workforce, positioning it as one of Africa's most attractive and dependable markets for sustainable investment and long-term growth.



Neil Herbert
Non-Executive Chairman of Atlantic Lithium

Ghana has over a hundred years of mining history, and if you come here, you have all the expertise you need. The infrastructure is already in place, including roads, ports, and power, so unlike other places where you have to build everything yourself, it's all there in Ghana, which really helps move projects forward. The government has consistently demonstrated strong support for the mining sector, which remains central to Ghana's economic progress. I believe this backing will continue, paired with a clear expectation that we operate to the highest standards. With this sustained commitment and accountability, we anticipate ongoing growth and increased contribution from the sector moving forward. We have fantastic people working with us. The country has a strong mining disposition, and importantly, there's continuity in government policy. It's not like you get radical changes every time the government changes. That stability, combined with skilled people and solid infrastructure, makes Ghana an ideal place for us and other investors.



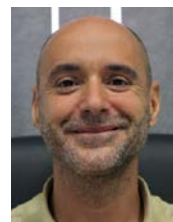
Thomas Svanikier
Founder and Executive Chairman of Svani Group

Ghana is strategically located in West Africa, with strong connections across the continent and to the rest of the world. It has a very independent judiciary. In fact, it's so independent that the government of the day can lose cases in court, which is quite unique. Politically, Ghana is mature. It has consistently changed governments through democratic elections without violence or unrest. A clear example was the last election, where President John Mahama won decisively, and there was no chaos on the streets. Ghana, once a rebellious teenager, is now a mature young man. It has demonstrated that it's ready for private sector growth, democracy, and the rule of law. Another example of its stability was when President Professor John Atta Mills passed away. Within 24 hours, John Mahama was sworn in without any crisis. That kind of stability is rare and valuable. The government is working on tackling corruption and putting systems in place to punish both private and public sector offenders. That's the key to making Ghana the preferred destination for global business.



Isaac Ofori Poku
Executive Chairman of Ghana Bauxite Company

Ghana, democratically, is very sound and very stable. People are very friendly, and in terms of politics, we change government smoothly without any commotion or unrest. Any investor looking at Ghana will see that the political atmosphere is very congenial for business growth. If you invest in a place where there's conflict or political revolution, your investment won't be safe, but Ghana has gone past that. Our policies are also favorable when it comes to attracting investors. Ghana offers more than just investment potential. We have a high quality of life, with favorable weather, excellent cuisine, friendly communities, and reliable safety. Beyond that, infrastructure is steadily improving, with strong aviation links, expanding road networks, and gradual progress in rail development. There are a lot of factors here that support investment, and all of them together make Ghana a very attractive place for anyone looking at long-term opportunity.



Karim Achkar
MD of Everpack

Ghana is a very stable and peaceful country, which is extremely important and helps attract investors. It's a good place to live because people are welcoming, helpful, and hospitable. There is consistent political stability, which gives confidence to anyone looking to invest. There are a lot of opportunities, especially in manufacturing, and the government under President Mahama is introducing incentives for companies operating 24/7, including benefits related to electricity costs. This kind of support makes a big difference for manufacturers, who also need space for warehousing, raw materials, and packaging. Manufacturing isn't easy. It takes expertise, know-how, and often outside support, but over time, companies like ours have developed the capacity to manage everything in-house. We were born into this business, and having grown with it across generations, we see Ghana as a good place to operate and as a market with real long-term potential for growth and industrial development.

WHY INVEST IN GHANA



Ernest E. Amissah,
Founder & CEO of SunPower Innovations GRP

Ghana is wide open and one of the best markets for green business. I don't know anywhere else you can start a company and see the kind of profits you make here. The returns are excellent. Ghana has done incredibly well in its green transition, and I'm proud the government even renamed the Ministry of Energy to the Ministry of Energy and Green Transitions. That shows real commitment to climate issues. Safety is important. You want to feel safe, and you want your business to be secure. Ghana gives you that. It also gives you the freedom to make money and control it. If you earn money here, no one restricts you from taking it out. It is your legitimate income. Add the friendly people, great food, amazing weather, and year-round sunshine, and you see why Ghana is such an attractive place to invest.



Edward Nartey Botchway
Managing Director of Absa Bank Ghana

Ghana's fundamentals are strong. We have a young, dynamic population, a stable political environment, and a financial sector that is increasingly resilient and innovation-driven. These are critical ingredients for sustainable development. In the banking sector, we see significant room to grow digital financial services, deepen credit penetration, and back enterprises that are building value chains in agriculture, light manufacturing, and technology. The push toward sustainability, from renewable energy to climate-smart agriculture, is also creating new financing pathways. For investors, Ghana offers more than opportunity. It offers predictability. It is one of the few African markets where governance maturity, regulatory clarity, and entrepreneurial drive align. Whether it is in fintech, logistics, agribusiness, or energy, the platform is here. The invitation is to build with us for the long term.



Christopher Boadi-Mensah
CEO of the National Pensions Regulatory Authority

Ghana is well known for its democratic credentials and offers a stable socio-political environment, making it an ideal investment destination. Ghanaian hospitality is a cultural trait that enhances the country's appeal to investors, tourists, and development partners. The country is also blessed with a wide range of natural resources, offering opportunities for both extraction and processing. Agribusiness presents significant potential for investment, and Ghana has a productive and cost-effective human capital base that investors can leverage. Finally, the three-tier pension scheme offers flexibility, allowing foreigners to access their benefits when leaving Ghana permanently.



Daniel Hesse-Tetteh
of Harlequin Ghana International Limited

Ghana has a young and educated population. It is a safe and stable democracy where power transitions peacefully between governments. These are qualities we already recognize, but I also believe Ghana stands out as a business hub, especially with the African Continental Free Trade Agreement now in motion. Investors are looking for countries where they feel comfortable, where they can base manufacturing and services that reach across the region. Ghana offers that. It is a country where people can enjoy a good quality of life, with access to education, a better lifestyle than many others, and a stable and predictable tax system. There are also strong incentives for exporters through the Free Zones Law, including ten-year tax exemptions and waivers on import duties. Ghana may not be the largest economy in Africa, but it is well-positioned with strong seaports and a democratic foundation. These are the reasons Ghana will continue to attract serious investment. If I had to choose one word, it would be stability. Ghana is a stable place to build and grow.



Frederick Hesse-Tetteh
of Harlequin Ghana International Limited

Ghana is a stable economy that continues to attract significant foreign direct investment, and for good reason. Investors are looking for countries where they can rely on the quality of local partners, and Ghana offers that. As these investments grow, we see an opportunity to support the development of key sectors such as fabrication, manufacturing, and infrastructure. Our aim at Harlequin is to contribute to the entire value chain, from sourcing and processing raw materials like iron ore to producing and fabricating finished products locally. This approach creates jobs, develops skills, and builds long-term capacity within the country. When international clients come in and see that they can receive world-class services locally, it increases their confidence in doing business here. Ghana may not have the size of some other African economies, but it has the foundation, the talent, and the ambition. As more investors recognize these strengths, we believe they will also choose to partner with local companies that are committed to long-term, inclusive growth.

Advancing a District-Scale Gold Project in West Africa

Developing one of Ghana’s most advanced development-stage gold projects.

Newcore Gold Ltd. (TSXV: NCAU) is focused on advancing its exploration and development efforts in Ghana, Africa’s largest and leading gold producer. The firm’s flagship project, the Enchi Gold Project, lies on the Sefwi-Bibiani greenstone belt in the southwestern part of the country. The belt is already home to several producing mines and has attracted major international players. “Enchi covers 248 square kilometers and is surrounded by multi-million-ounce gold deposits in Ghana, a tier one mining jurisdiction,” says Luke Alexander, President and CEO of Newcore Gold.

Over the past five years, the company has significantly reshaped the project’s potential. “We have drilled more than 110,000 meters across the property,” says Alexander. “This more than doubles all historical drilling completed in the previous twenty-five years. We’ve completed three resource updates as well as two economic studies. We are now in the process of de-risking and moving the project towards a pre-feasibility study.”

A GH¢15 million (US\$1.94 million) capital raise in early 2025 enabled Newcore Gold to scale up its current drilling campaign from 10,000 to 35,000 meters. “We have had very strong drill results to date,” says Alexander. “The drilling underway at Enchi is not only proving up the confidence level of the existing resources but, importantly is



LUKE ALEXANDER, PRESIDENT AND CEO OF NEWCORE GOLD LTD.

highlighting the further growth potential of our project, which is located on a prolific gold belt in Ghana.”

Enchi’s scale is still unfolding. The property hosts more than 100 kilometers of gold-bearing structures, yet only nine of the 25 identified targets have been drilled to date. This untapped potential makes Enchi one of the few advanced development-stage gold projects remaining in Ghana. “We have strong support to continue to advance Enchi towards a production decision,” says Alexander.

Newcore Gold’s strategy is to advance the project towards production while expanding its resource base. The company is leaning on strong geological data, sufficient capital, and a methodical approach. “We have been very successful with the drilling and are excited to continue aggressively drilling on the project to define the district-scale potential,” says Alexander. The results speak for themselves. What began as a prospect is fast becoming

one of the continent’s most closely watched gold developments.



OUR CORPORATE CULTURE

G Genuineness
R Respect
I Integrity
T Teamwork
S Safety

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BAIBHAV BISWAS,
COUNTRY HEAD
AND SENIOR VP
OF OLAM AGRIS

Sowing Seeds of Self-Sufficiency

Olam Agri is a global agribusiness focused on sustainable value creation. It invests in wheat milling, rice production, and pasta production to enhance Ghana's food security, self-sufficiency, and regional competitiveness.

There are only two paths for a country to prosper, either through industrialization or agriculture," reflects Baibhav Biswas, Country Head & Senior VP of Olam Agri, a leading global food and agribusiness that operates across food, feed, and fiber sectors. These include wheat milling, rice, and pasta production. Olam Agri's heritage can be traced back to Nigeria in 1989, when foreign exchange was scarce, markets were unpredictable, and global expansion seemed distant. The company's inception was unassuming, a small, casual enterprise founded by just two individuals navigating the complexities of trade. Yet from those modest origins, the company embarked on a journey to reshape industries, expand across continents, and establish itself as a formidable force in global agribusiness. "It's been a fantastic journey," affirms Biswas. "Olam Agri now operates in over 30 countries worldwide and employs around 10,000 people. With a global origination footprint and processing capabilities, we create value for customers and enable farming communities to prosper sustainably to meet changing nutrition and food security needs."

The company began operating in Ghana and quickly expanded into multiple agribusiness sectors. Recognizing the untapped potential in wheat milling, Olam Agri has leveraged its global expertise to establish one of the largest wheat milling plants in West Africa. "We lead in market share, producing high-quality wheat for local distribution and export," says Biswas.

Upon realizing Ghana imported all of its pasta, Olam Agri broke ground on the country's first pasta processing plant. "Since flour makes up nearly 70% of pasta, and we already produce high-quality flour, expanding into pasta manufacturing was a natural move," Biswas explains. Olam Agri aims to meet local demand and export to neighboring countries, enhancing Ghana's foreign exchange earnings and strengthening its regional position. "The facility is a testament to our dedication to Ghana and our effort to contribute positively towards its economic development and food security. It aligns with Olam Agri's broader strategy of strengthening its position in the African food market, and we are already exploring other potential opportunities for growth," Biswas adds.

"With a global origination footprint and processing capabilities, we create value for customers and enable farming communities to prosper sustainably to meet changing nutrition and food security needs."

Beyond expansion, Olam Agri's impact is reflected in its people. "We have earned the prestigious Top Employer recognition for five consecutive years," notes Biswas. Industry accolades tell a similar story including awards from the Association of Ghana Industries, numerous safety and food industry honors, and consistent recognition as one of the country's top taxpayers.

At the heart of these efforts lies a greater ambition—food security. "With strong government support, agribusiness can drive Ghana's economic future. Our fertile land, favorable climate, and skilled workforce provide the foundation for a thriving sector. Companies like ours are investing in a vision of transforming Ghana from an import-dependent nation to a self-sufficient, globally competitive agribusiness hub," says Biswas.

Olam Agri's business model goes beyond simply selling products—it's about creating sustainable value. The firm actively engages with bakers, offering training and improving their operations, reflecting their key belief that true market leadership involves investing in stakeholders, not just products. A prime example is the company's effort to reduce the environmental impact of wood used by bakers. "Partnering with the EPA, we planted 100,000 trees to replace the wood, benefiting both local bakers

and the environment. We also prioritize the health of bakery staff, offering free health checks and hygiene programs, reaching over 6,000 bakers so far," Biswas states.

Olam Agri has already invested in wheat milling and plans to invest further in pasta and local rice milling. Biswas says developing local industries could transform Ghana's agricultural landscape, particularly rice. "Ghana imports the majority of the rice consumed in the country. This trend could be reversed by investing in local production." Olam Agri's focus on agriculture and industrialization will allow Ghana to double its agricultural contribution, boost exports and reserves, and pave the way for a more self-sufficient future.

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Olam Agri



JOHN DE BEAUVILLE,
MANAGING DIRECTOR OF
GOLDKEY PROPERTIES

Raising the Bar for Modern Developments

Goldkey Properties brings high-end commercial hubs, residential communities, and mixed-use developments with EDGE-certified sustainability, cutting-edge design, and deep local expertise.



For nearly three decades, Goldkey Properties has been at the forefront of Ghana's real estate sector, delivering world-class commercial and residential developments that redefine urban landscapes.

Under the leadership of Managing Director, John De Beauville, the company continues to drive innovation, sustainability, and economic growth. With a deep understanding of real estate and construction across diverse international markets, De Beauville is committed to ensuring Goldkey's impact extends beyond property development.

Goldkey Properties' latest landmark, Bank Square, exemplifies its dedication to architectural excellence and sustainability. "The vision behind Bank Square was clear from the outset: to create an architectural landmark that embodies sustainability, modern efficiency, and national pride," says De Beauville. Partnering with the Bank of Ghana, Goldkey designed a civic and financial hub that stands as a testament to Ghana's progress.

Spanning seven primary structures, including the Banking Hall, Energy Farm, and Grand Pavilion, Bank Square accommodates 2,500 staff and integrates renewable energy solutions. "At 100 meters, the tallest structure within Bank Square is not just Ghana's highest office building but also the most sustainable EDGE Advanced-certified development of its scale in the sub-region," De Beauville explains. The project incorporates solar power, rainwater harvesting systems, and energy-efficient glazing.

Goldkey's expansion into middle-income housing marks another strategic step in its growth. The launch of the Goldkey Comfort brand aims to provide high-quality, value-priced housing in prime areas like Tse Addo, Dzorwulu, and East Legon. "Our goal is to ensure that more professionals and families can access thoughtfully designed, high-standard living spaces at competitive price points," says De Beauville. We also wish to appeal to Ghanaians living abroad and either returning or wanting to invest in their homeland in our Premium or Comfort residential units.

The company remains committed to maintaining superior standards while scaling into new markets. "We are taking deliberate steps to ensure that our hallmark craftsmanship and superior finishing remain uncompromised," he adds. In addition, Goldkey is preparing to launch

"We are expanding into new regions and market segments while ensuring that our reputation for premium quality and innovation remains uncompromised."

the Paragon development in Airport Residential Area, a premium residential project integrating smart technology and EDGE certification.

Ghana offers a wealth of real estate development prospects due to its urbanization and investor-friendly legislation. De Beauville cites the nation's advantageous location, strong infrastructure, and steady economic conditions as the main draws for foreign investment. He points out that Ghana is consistently assessed as one of Africa's most desirable places to invest.

Goldkey plays a pivotal role in this investor-friendly environment by providing world-class office and residential spaces tailored for international businesses. "We are fully contributing to this ecosystem by creating bespoke office and retail spaces within our Cantonment City urban enclave," says De Beauville. The presence of the Ghana Investment Promotion Centre within Goldkey's developments further streamlines the investment process for foreign businesses.

Beyond real estate, Goldkey is deeply invested in social impact initiatives through its alignment with the CH Group's corporate social responsibility efforts. One of its key programs, the "Blossoms of Hope" breast cancer awareness initiative, exemplifies the company's dedication to community health. Education is another core focus, with Goldkey playing an active role in the CH Group's "50 in 50" initiative, aimed at building or refurbishing 50 schools across Ghana over the next 50 years. "We believe that quality education is fundamental to national development, and we are excited to continue expanding our efforts in this space," he says.

With an eye on the future, Goldkey keeps growing its presence while adhering to its core values of innovation, sustainability, and quality. In addition to broadening its portfolio to encompass industrial, recreational, and technology-driven real estate solutions, the firm is looking at regional development. "We look forward to sharing more about these ambitious plans at the appropriate time, even though we are not yet ready to unveil full details," De Beauville says.

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Where Business Leaders Learn to Lead with Real-World Expertise

Offering doctoral and postgraduate programs that integrate real-world business challenges, structured mentorship, and research-driven problem-solving.

In just over a decade, Nobel International Business University (NiBS University) has positioned itself as a pioneering institution in business education, challenging conventional academic models and setting a new standard for real-world learning. Under the leadership of Professor Kwaku Atuahene-Gima, Founder and President, the institution has embraced innovation at its core, creating programs that not only produce academically sound graduates but also equip them with practical, real-world experience. “We wanted to create a business school that is not just among the best in Ghana but among the best in the world,” says Atuahene-Gima.

Unlike conventional universities that begin with undergraduate programs and gradually expand, NiBS University took a bold approach by starting with doctoral programs. “We decided to challenge the business model by beginning with a doctorate program to build a foundation of high-level academic and industry knowledge,” Atuahene-Gima says. This approach allowed the university to cultivate an elite network of executives, including CEOs, government ministers, and business leaders, who contributed to enriching the learning process.

To ensure students graduate on time, NiBS University introduced a “Graduate on Time” model, integrating structured thesis writing workshops that guide doctoral candidates from day one. “Writing a thesis is a lonely process, and many students never complete it. By structuring it into coursework and providing continuous support, we have achieved an 85% doctoral graduation rate—far above the global average of 35-40%,” Atuahene-Gima says.

The university’s unique “block format” teaching model allows executives to focus on one course at a time, completing it in a structured, sequential manner. “This model is widely used in Australia



**PROFESSOR
KWAKU
ATUAHENE-
GIMA,
FOUNDER AND
PRESIDENT
OF NiBS
UNIVERSITY**

and New Zealand, and research shows it improves retention and completion rates,” Atuahene-Gima says. Additionally, NiBS University has created a Monitoring, Advice, and Support Unit to track student progress and ensure timely responses from faculty. “We measure everything—how many theses were reviewed, when responses were given, and how timely the process is. This accountability ensures our students get the support they need.”

With its recent Presidential Charter, NiBS University has gained full accreditation and independence, opening the door to innovation. “Previously, we had to operate under a mentoring institution, which limited our ability to launch creative programs. Now, we can be more dynamic,” Atuahene-Gima says.

One such innovation is the Doctor of Public Sector Innovation and Leadership program, designed to address the skill gaps in public sector and government institutions. “The public sector controls a large chunk of national assets but contributes little to GDP. The solution to this is innovation, and we are training leaders who can drive that change,” he says.

Looking ahead, NiBS University is exploring undergraduate programs with a unique twist: one year of full-time work placement in partner companies. “We want to create a ‘teaching company’ model, just like teaching hospitals train doctors. Our students will gain hands-on experience while being mentored by industry leaders,” Atuahene-Gima says.

With a decade of groundbreaking achievements behind it, NiBS University is shaping business leaders and the future of education in Ghana and beyond. “We are creating a new generation of executives who are data-driven, innovative, and equipped to lead in a rapidly evolving world,” Atuahene-Gima says. As NiBS University continues to push the boundaries of business education, its impact on Africa’s academic and corporate landscape will only grow stronger.

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PAUL COE,
CEO OF BCM GROUP

A Century of Excellence in the Mining Industry

Blending a rich legacy of expertise with innovative solutions, BCM Group is redefining the mining industry while driving economic growth and sustainability in the communities it serves.

Established in 1925 in Western Australia, BCM Group is presently a Ghana-based global leader in the civil earthworks and surface mining industry, drawing on over a century of expertise to drive its operations. As it reaches its centennial milestone, the firm reflects on a legacy of excellence in the industry while embracing innovation to shape the future of mining. “A century of operations is an extraordinary achievement,” says Paul Coe, CEO of BCM Group. “It reflects the dedication, perseverance, and hard work of our employees, the confidence of our partners, and the steadfast support of the communities we serve.”

BCM Group helps businesses extract minerals from the ground as cost-effectively and efficiently as possible. The company offers a comprehensive range of mining services, including loading and hauling, which involves moving large volumes of rock and earth, as well as precision drilling and blasting. BCM works closely with clients to optimize mine designs and boost project efficiency at every stage. “We continuously adopt the latest strategies in business improvement to ensure operational profitability and excellence, streamlining our reporting processes, upgrading our ERP system, and implementing AI-driven safety monitoring systems,” states Coe. From the surface to the core, BCM isn’t just in the business of mining—it’s in the business of transformation, of ‘Bringing Mines to Life,’ which is the company’s proud motto.

The company has established a strong track record in mine infrastructure, a foundation that continues to drive its success today. Over the years, BCM Group has completed a wide variety of projects, including the construction of mine site water storage dams, tailings storage dams, and the upgrade of existing dams. BCM has also developed public roads with top-quality asphalt and bitumen surfacing, prepared foundations for processing plants, and built airstrips and durable access roads that withstand heavy use. “Our goal is not just to sustain our leadership but to redefine what’s possible in mining and earthworks,” Coe says. The company is also committed to environmental responsibility, having undertaken rehabilitation projects for waste dumps, borrow areas, and silt control structures.

BCM Group is applying valuable lessons in operational excellence, workforce development, and adaptability from its successful operations in West Africa as it expands into the Middle East and launches underground mining operations. Its commitment to sustainability and responsible mining practices, honed over decades

“Our goal is to not just sustain our leadership but to redefine what’s possible in mining and earthworks.”

in West Africa, will guide its approach in these new regions for long-term success. An integral part of BCM’s resourcing capability is its ability to offer financial solutions for clients and projects, backed by trusted financial partners and a credible financing history. “The ability to navigate diverse regulatory environments and build strong partnerships has been crucial in West Africa and will be equally important in the Middle East,” says Coe. “In the next 100 years, our focus will be on advancing environmentally responsible practices, harnessing advanced technologies, expanding into new markets, and supporting our clients with robust, flexible financial models.”

BCM Group is expanding its CSR efforts to address community needs beyond its breast cancer awareness and mental health programs. Shortly, the company plans to launch STEM education initiatives, providing scholarships, mentorship, and hands-on learning for underprivileged students. It will also strengthen sustainable livelihood programs

by offering skills training in agribusiness, entrepreneurship, and vocational trades, empowering local communities. Additionally, BCM is focusing on environmental sustainability, with projects aimed at rehabilitation, water conservation, and eco-friendly mining practices to ensure the preservation of natural resources. “Sustainability will be a core driver of our future operations,” notes Coe. “We aim to implement greener mining solutions, reduce our environmental footprint, and contribute to the global push for responsible resource extraction.”

BCM Group plays a vital role in the country’s economy, particularly within the mining and earthworks sectors. As a leading mining contractor, it contributes to economic growth by creating jobs, developing local talent, and fostering skills transfer through training. “We strengthen the mining supply chain by sourcing from local businesses and generating substantial revenue for the government through taxes and royalties. Ghana’s rich mineral resources, stable mining regulations, and investment-friendly policies have been key to BCM’s success, providing a solid foundation for expansion,” affirms Coe. The demand for high-quality mining services from major companies in Ghana has further supported BCM’s growth, cementing its position as a trusted contractor in the industry.

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RAYAN SHARARA,
CEO OF ORCA DECO

The Art and Business of Furnishing Ghana

Orca Deco offers high-quality products, personalized design services, and digital innovation, with Africa's largest showroom.

For over 20 years, Orca Deco has been a significant force in Ghana's furniture and décor market. The company, led by CEO Rayan Sharara, continues to grow, innovate, and help Ghana's growing economy. With a strong commitment to quality, customer service, and community involvement, Orca Deco remains at the forefront of the industry.

Born and raised in Senegal and educated in France and Canada, Sharara began his career with the family firm as a consultant before assuming a senior position. Due to his practical expertise in various sectors, such as marketing, finance, procurement, and logistics, he has a thorough grasp of corporate operations. "It gave me a comprehensive company perspective," he says.

The construction of Orca Deco's 25,000-square-meter showroom in Accra, the biggest of its kind in Africa, is among the company's most noteworthy accomplishments under Sharara's direction. "This is a retail experience that rivals anything in the U.S., the U.K., or Dubai," Sharara says. The company also operates a 15,000-square-meter warehouse and multiple locations across Ghana and Africa, reinforcing its market leadership.

To stay ahead in the competitive retail space, Orca Deco focuses on customer-centric strategies. The company offers services such as free delivery, free assembly, and in-store interior design consultations. "We are customer-obsessed," Sharara says. "The customer is always right, even when they are wrong." Additionally, the company is heavily investing in digital transformation, working on an enhanced e-commerce platform and implementing AI-driven inventory and logistics management. "We need to integrate AI and digital solutions into our processes to stay competitive," he says.

Another significant turning point in Orca Deco's development has been reached with its alliance with Sunon, one of the biggest producers of office furniture worldwide. Through this partnership, Orca Deco can provide top-notch office furniture to corporate customers, such as banks, academic institutions, and governmental organizations. "We are thinking forward. Businesses need standardized office furniture with brand identity, and we want to be the pioneers in providing this," Sharara says. Looking ahead, the company is exploring the feasibility of establishing a local manufacturing facility in Ghana. "If successful, this could be a game-changer for the industry and further drive Ghana's industrialization."

"We are committed to creating opportunities, supporting local industries, and building a future where businesses drive real economic change."

Beyond business, Orca Deco is deeply committed to corporate social responsibility. During the Covid-19 pandemic, the company maintained full salaries for all employees and provided food provisions. "These people have been with us for 20 years. If we don't support them in difficult times, how can they trust us?" Sharara says. The company also led the Relief Box Challenge, distributing 15,000 food boxes across Ghana and inspiring other businesses to contribute, resulting in over 50,000 boxes being distributed.

Orca Deco's contributions extend beyond pandemic relief. The company built and donated the Spintex Police Station to enhance security in the area and has actively supported healthcare initiatives, including the donation of 176 hospital beds to 13 health facilities across the country. "We don't just give money—we create tangible, lasting impact," Sharara says. The company launched the Orca Ghana Market, a platform that promotes local artisans by showcasing and selling their products. "We have incredibly talented craftsmen in Ghana, and we want to create opportunities for them," he says. However, he acknowledges the need for more investment in

local manufacturing to improve consistency and scalability.

The importance of public-private partnerships in promoting industrialization and economic progress is underscored by Sharara's statement that "Ghana is politically stable, has a young population, and is an ideal hub for investment. The government needs the private sector, and the private sector needs the right policies and incentives to invest." Sharara believes that Ghana's economy has a lot of promise, particularly under President John Mahama's direction.

Thanks to its capable leadership and progressive outlook, Orca Deco is well-positioned to influence the direction of Ghana's furniture and décor sector. As the business expands, innovation, customer satisfaction, and community development remain its top priorities. Sharara says, "We are more than just a retail business; we contribute to Ghana's development."



A Group Built on Operational Excellence

Positioning Ghana as Africa’s gateway to trade through integrated, sustainable solutions.

Raymond Adiepena, Group CEO of The Seabird Group Limited, didn’t set out to build one of Ghana’s most dynamic integrated service groups. He set out to learn. That mission began in 2007 when, fresh out of national service and unwilling to sit idle, he knocked on the doors of the Ghana Ports and Harbours Authority (GPHA) and asked for a chance to intern, unpaid. “Standing on the seventh floor, you see ships coming in and going, trucks moving. It was an interesting scene,” Adiepena recalls. “That’s where my passion for maritime began.”



RAYMOND ADIEPENA, GROUP CEO OF THE SEABIRD GROUP LIMITED

He stayed for some time, absorbing every detail of the industry. Later, he joined a South African company, developing data systems and coordinating logistics. When the company went redundant, Adiepena decided it was time to strike out on his own. As he was asked to name his new business at the registrar’s office, a book on the desk caught his eye—Seabird. “As soon as I read it, I said, ‘That’s it—Seabird Ghana Limited.’”

What began as a sole proprietorship maritime logistics and port services provider soon evolved into a broader corporate enterprise. Today, Seabird Ghana is one of several dynamic subsidiaries operating under the umbrella of The Seabird Group Limited—a premier Ghana-based company delivering integrated solutions across maritime, energy, shipping, logistics, aviation, diving, transport, and security sectors.

“We’ve grown from a single logistics company to a group with operations that span across West Africa and partnerships that reach the global stage,” Adiepena explains. “Our clients don’t leave us—they grow with us.”

Adiepena’s vision extends beyond The Seabird Group Limited to Ghana itself. “We’re the gateway to Africa,” he says. “Imagine a hub with dry docks, underwater cleaning, vessel repair, aviation, and cargo logistics—all in one place. We can do that.”

What makes Ghana ideal for investment? “Political stability,” he answers. “There’s peace. There’s confidence, and for investors, that means security and returns.”

As The Seabird Group Limited continues to expand its footprint across the continent, one thing remains clear: operational excellence is not just a principle; it’s the foundation of a legacy that’s still being built.



CIPA HOLDINGS GROUP

Designing Africa’s Climate Infrastructure Future

Building climate-resilient infrastructure to power trade, productivity, and inclusive growth.

For Kwaku Osei-Sarpong, Founder and Executive Vice President of CIPA Holdings Group, climate infrastructure is more than a mission—it’s a strategy for long-term economic transformation. With over 15 years of experience in energy and infrastructure across Africa, he has positioned CIPA to help shape the continent’s next generation of resilient, high-impact systems. “At CIPA, we don’t just build projects—we build integrated platforms that unlock climate opportunities across energy, urban, and industrial infrastructure,” he explains.



KWAKU OSEI-SARPONG, FOUNDER AND EVP OF CIPA HOLDINGS GROUP

CIPA’s approach is grounded in solving real problems. “Africa’s infrastructure needs are deeply connected—you can’t separate power from agriculture or water from industry,” he adds. “We design solutions that tackle multiple gaps simultaneously—solar irrigation for farmers, clean energy for manufacturers, or water access for underserved communities.”

The company has delivered distributed solar and BESS systems that reduce energy costs and stabilize operations for businesses and public institutions in Ghana and beyond. CIPA is also helping governments and private partners expand smart lighting for urban and peri-urban corridors, deploy EV charging for emerging transport networks, solarize telecom towers to boost rural connectivity, and

develop renewable-powered data centers to support Africa’s growing digital economy.

Working across sectors—clean power, public infrastructure, agri-infrastructure, mobility, water, and digital systems—CIPA delivers not just technical solutions but full project development and financing support. This model helps partners turn bold infrastructure goals into bankable, high-impact outcomes. The company is also expanding into emerging areas such as carbon capture, climate-smart agriculture, and green digital infrastructure—sectors now central to Africa’s net-zero and digital future.

His leadership has earned continental recognition: Rising Star of Ghana’s Energy Sector (2024), Africa’s 100 Most Influential Young Leaders (2024), Ghana Forty Under 40 Awards (2023), and the Enactus Global Leadership Award, underscoring CIPA’s growing impact as one of

Africa’s defining climate infrastructure platforms.

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Regulus Investments provides cross-border liquidity, U.S. equity access, and embedded finance.

In the rapidly evolving financial landscape of Africa, Regulus Investments & Financial Services has emerged as a transformative force. Despite its relatively recent inception, Regulus is making significant strides in breaking the structural barriers that have long hindered Africa's financial growth.

"Regulus was established to overcome the structural limitations in Africa's financial sector," states Hitesh Makhija, Co-Founder and Group CEO. With over a decade of experience across Ghana's import, export, and financial sectors, Makhija has a clear mission: to dismantle the obstacles of liquidity, accessibility, and transparency that slow economic progress.

From Ghana to the Continent

A story of growth founded in Ghana, Regulus Investments has rapidly expanded, creating substantial liquidity across Ghana and Nigeria. Its impressive achievement of ranking 14th in the GIPC Club 100 is a testament to its credibility in Ghana's competitive business environment.

But Regulus is not just about local impact. The firm's flagship product, Global Invest, offers Ghanaians—and soon Nigerians—direct access to U.S. equities. "You can now own a piece of Google or Meta from the comfort of your home," Makhija highlights. This democratization of wealth creation is a cornerstone of Regulus's mission to empower Africans with the tools for generational wealth building.

Expanding Horizons: Digital Payments and Crowdfunding

Building on its momentum, Regulus is set to launch Regulus Pay and a crowdfunding platform. These tools aim to bridge the funding gap for African entrepreneurs by bypassing traditional banking margins and connecting businesses directly with capital. "Too many entrepreneurs are locked out of funding opportunities. Our crowdfunding platform aims to change that," Makhija asserts.



**HITESH
MAKHIIJA,
CO-FOUNDER
AND GROUP
CEO OF
REGULUS
INVESTMENTS**

Technology-Driven Financial Transformation

At the heart of Regulus's success is its commitment to technology. The company is leveraging its regional presence to make cross-border transactions faster, cheaper, and more seamless for African nations. Makhija is confident that Regulus is well-positioned to lead a major disruption in Africa's financial markets. "We see ourselves as enablers of sustainable growth, not just financial service providers."

Redefining Impact: Beyond CSR to CSF

Regulus doesn't just focus on profitability; it is also deeply committed to social impact, following a model it calls CSF (Capability Building, Sustainability, and Financial Inclusion).

The company actively promotes:

- **Financial Accessibility:** Expanding services to underserved populations.
- **Capability Building:** Offering training programs for small traders and informal businesses.
- **Sustainable growth:** Supporting inclusive economic development across African markets.

Ghana: A Strategic Launchpad for Pan-African Expansion

For Regulus, Ghana serves as an ideal base. With its stable economy, English-speaking population, and strategic position between Francophone and Anglophone Africa, Ghana offers a fertile ground for innovation. "Ghana could become the Silicon Valley of Africa," Makhija predicts.

As Regulus builds a robust financial infrastructure across the continent, it is not just participating in Africa's growth story but shaping it. From providing direct access to global markets to championing financial inclusion, Regulus is unlocking Africa's financial potential, one transaction at a time.



CAPITAL MARKETS SOLUTIONS

- **Forex Brokerage**
- **Fixed Income Brokerage** - Government bonds, treasury bills, commercial papers
- **Global Invest** - Direct access to US equities for African Investors
- **Portfolio Management Support** - Strategic advisory tailored to investor goals



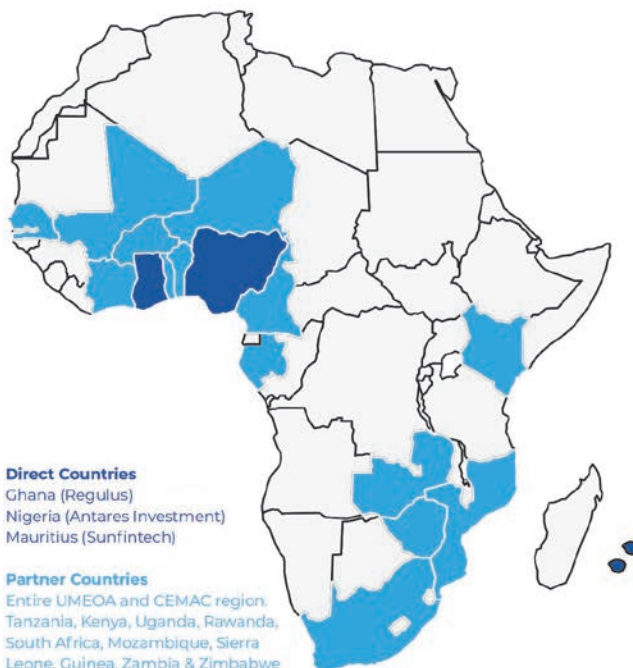
Sunfintech



CROSS-BORDER PAYMENTS & TREASURY

- **Cross-Border Transfers & Settlement** - Real-time, multi-currency infrastructure
- **Payout Options** - Mobile Money, Bank Accounts, and Cash Pick-Up
- **Real-Time Settlement Network**

REGULUS FOOTPRINT ACROSS AFRICA



Built for the Long Haul

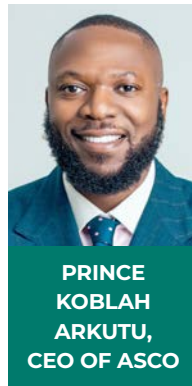
ASCO's Rise as West Africa's Logistics Partner of Choice

Over the past 28 years, Apex Shipping & Commercial Ltd (ASCO) has quietly engineered one of Ghana's most disciplined logistics transformations—evolving from a family-owned freight forwarding business into a strategically governed, asset-based logistics partner with cross-border ambitions. “This isn't a turnaround story. It's a readiness story,” says CEO Prince Koblal Arkutu. “ASCO has spent nearly three decades laying the foundation—through operational excellence, corporate governance, and sector trust—for what comes next.”

What comes next is a scaling strategy built for the AfCFTA era. ASCO has already delivered total logistics solutions for some of Ghana's most significant infrastructure projects, including:

- Kumasi Airport and Kejetia Market Redevelopment (with Contracta)
- Eastern Corridor Road – Lot 5 & 6 (with Odebrecht & Andrade Gutierrez)
- Multinational FMCG and industrial clients, including Nestlé, Guinness, Unilever, and Olam.

Having built a trusted model in Ghana, ASCO is now leveraging its systems, structure, and brand with the ambition to replicate the model across West Africa, adapting its logistics solutions to meet the growing demands of regional trade, infrastructure development,



and industrial supply chains. “We've invested in our own fleet, ISO-certified operations, and land for warehousing. But the real transformation is internal,” Arkutu explains. “We've built a governance structure designed for scale, board oversight, family protocols, and succession planning.”

ASCO is also betting on green logistics, actively exploring partnerships to introduce electric trucks, solar-powered hubs, and digital automation for smarter routing, tracking, and energy use. It's a logistics firm that combines hard assets with soft power—reputation, resilience, and reliability. As part of its impact legacy, ASCO supported the Design

& Technology Institute (DTI) by donating containers for vocational classrooms, reflecting its commitment to empowering the next generation of Ghanaian talent.

ASCO is also a proud participant of the Stanford Seed Transformation Program, with Arkutu currently serving as the President of the Ghana Chapter. “Africa's logistics sector is entering its consolidation phase,” Arkutu says. “Those who've done the work—financial, structural, and strategic—are the ones ready to lead. We've done the work and are aware that Africa will be developed by Africans.”



INFRASTRUCTURE AND URBAN TRANSFORMATION

Foundations of the Future

Public and private sectors join forces to reshape Ghana's cities through modern housing, energy upgrades, and transport infrastructure.

Ghana is undergoing a transformative urban shift, reshaping its cities and boosting economic activity. This progress is powered by strong public-private partnerships, creating modern infrastructure while laying the foundation for inclusive national growth.

From housing to transport and energy, the country's development approach emphasizes sustainability and collaboration. Firms and agencies are aligning to meet rising urban populations and demands for resilient infrastructure.

With rapid urban migration, the need for accessible housing is critical. Large-scale developments now prioritize community and environmental needs. “Urban migration is no longer a future trend. It is now a daily reality,” says Joseph Seth Aidoo of Devtraco Group. Supportive regulation and infrastructure access are enabling these solutions.

Architecture blends modern function with traditional design, reflecting cultural pride. “Ghana is entering a phase of accelerated infrastructure and industrial development, underpinned by a strong national commitment to sustainability and economic diversification,”



says Pierre Hill, Managing Director of Mantrac Ghana. Local content policies support such innovation.

The construction sector is rising to the challenge. “Infrastructure must now mean excellence,” says Luis Alves of Fabrico Builders. Local firms are delivering projects aligned with urbanization goals.

Transport is also evolving. Rail expansion, like the Western Railway Line, is reducing congestion and opening trade routes. “Every kilometer of new railway opens up new opportunities,” says Dr Frederick Appoh of

the Ghana Railway Development Authority.

Reliable energy is key to sustaining growth. ECG is modernizing the grid with smart metering and greener technologies. “We're ensuring every neighborhood and industry has the power it needs,” says Kwame Kpekpena, ECG Managing Director.

“Infrastructure expresses a country's ambition,” says Federico De Simone of De Simone Ltd. Through strategic public-private collaboration, Ghana is not just building cities but building systems that reflect national vision, resilience, and global ambition.



RAMESH SADHWANI,
MANAGING DIRECTOR
OF MELCOM GROUP

The Chain That Keeps Redefining What a Store Can Be

Melcom Group operates Ghana's largest retail chain with over 80 outlets, integrating supermarkets, electronics, restaurants, and in-house training while supporting nationwide CSR initiatives.



Melcom Group, Ghana's largest retail chain, has built a reputation rooted in consistency, national presence, and a deep connection to community. Since its founding in 1989, the company has grown to over 80 outlets, spanning supermarkets, department stores, electronics shops, and 45 restaurants, gyms, and more.

"Our late founder came to Ghana in 1962 with a strong retail background," says Ramesh Sadhwani, Managing Director and son-in-law of the late Founder and Chairman. "Melcom was born out of a vision to rebuild a retail chain that could offer the widest variety of goods at economical prices with quality and service."

That vision evolved over decades. What started with the tagline "The Cedi Saver" moved to "Where Quality Costs Less" and is now "Where Ghana Shops." Sadhwani says the goal was always to reach every corner of the country. "We didn't want people to shop at Melcom out of necessity. We wanted them to want to shop here."

Melcom recently expanded into malls, a significant shift from its usual standalone store model. After entering West Hills Mall, the Group followed with openings in Accra Mall, Achimota Mall, and Kumasi City Mall. "Our decision came when mall rents became more realistic," Sadhwani says. "It allowed us to stay affordable and keep our promise to customers." While mall stores perform well on weekends, he says the weekday traffic is stronger in standalone stores, where customers come to shop with intent, not just browse.

The group has also expanded into hospitality, acquiring the Pizza Hut franchise in 2021. "We believed the brand had more to offer. After taking it over, we focused on raising standards with better ingredients, better taste, and stronger operational control," Sadhwani says.

Alongside Pizza Hut, Melcom created its own food concept, The Art Kitchen, now with ten outlets. It serves Ghanaian, Lebanese, and Italian dishes. "People say we have the best quality and value for money in respect to food," he says.

New formats are also shaping Melcom's strategy. A 20,000-square-foot store is under construction in Ho, Volta. A delivery app is also on track to launch by September. "We are building our own last-mile delivery service. The market doesn't offer something reliable or affordable," Sadhwani says. The app will start with top stores in

"We started retail, restaurants, gyms, and even delivery because convenience matters more now in Ghana than it ever has."

Accra and Tema, with expansion planned. It will also include restaurant deliveries and offer a platform for other businesses.

Internally, Melcom is investing in its people. A new online training platform launched in July, designed to provide structured learning across all roles. "Once employees have a Melcom ID, they'll get access to courses tied to their job, safety, and growth," Sadhwani says. "We have staff who started as cleaners and now run stores. This system will help many more rise."

The company employs nearly 6,000 Ghanaians, with over 800 staff having served for more than a decade. "We believe in rewarding loyalty," Sadhwani says. "That includes scholarships for employees' children, May Day events, and internal promotions."

Community work is central to the company's identity. On July 24, Melcom held its annual blood donation drive, now in its fifteenth year. Past initiatives include ambulance donations, new school blocks, clinics, hospital ward renovations, and Ramadan food distributions. "We've decided to allocate a fixed percentage of annual turnover to CSR so that as we grow, our impact grows too," Sadhwani says.

The company actively supports Made in Ghana brands. It offers shelf space and coaching to local producers. "We help them get their products retail-ready. If it works, we bring them on as long-term vendors. If not, we will give feedback, and they can try again next year," Sadhwani says.

Melcom is also aligning with government efforts to boost local agriculture. The company is working to shift from imported frozen chicken to locally sourced fresh poultry. "We're looking to sign an exclusive deal with a local producer and support their scale," he says. "The pricing isn't there yet, but that's what partnerships and growth are for."

Ghana's expanding middle class is shaping the future of retail. "People are moving from open markets to organized retail because they want hygiene, variety, and convenience," Sadhwani says. "We are part of that shift."

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Making Healthcare Work for Every Ghanaian

Providing healthcare to over 18 million Ghanaians through a digital system, ensuring access and protection.

The National Health Insurance Authority was created to make healthcare in Ghana accessible, affordable, and free from financial hardship. In 2015, the scheme's coverage stood at 10 million members; by 2024, the number had climbed to 18 million, reaching more than half the population. "We've used innovation to increase the scope," says Acting Chief Executive Dr Victor Asare Bampoe. "From auto-renewals to digital claims, we've built systems that remove friction and extend reach."

More than 99% of provider claims are now handled electronically, which speeds reimbursements and makes fraud harder to hide. Ghanaians can renew coverage without setting foot in an office. With over 170 offices across the country, it maintains a strong presence in the places that need it most.

In April 2025, the Authority settled GH¢834 million (US\$80.3 million) in healthcare claims. This cleared both outstanding and current obligations. The breakthrough came after two major reforms, which removed the cap that limited health insurance funding and ensured that funds flow directly to the authority without delays. "We can now pay providers more predictably," says Dr Bampoe. "That builds trust, and trust is what holds the system together."



DR VICTOR ASARE BAMPOE, ACTING CHIEF EXECUTIVE OF NHIA

With a broader vision, the authority is working to deliver on its vision to enroll every eligible citizen in the National Health Insurance Scheme (NHIS), which aligns with the government's policy of making primary healthcare free for all. The policy seeks to ensure a Ghana where all residents have equitable access to high-quality primary health care services, contributing to a healthy and productive nation. "The government has launched the Ghana Medical Care Trust Fund to support patients with chronic illnesses," says Dr Bampoe.

Targeting underserved regions, the NHIS offers free maternal care. The scheme identifies and enrolls those living below the poverty line.

Its systems track visits, validate claims, and ensure that, in Dr Bampoe's words, "every cedi we pay actually goes for services that have been rendered." Through these initiatives and more, Ghana's National Health Insurance Authority is transforming the way the West African nation delivers health and dignity to its people.

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SMART FOOD SELECTION, PREPARATION, AND CONSUMPTION FOR BETTER NUTRITION

Food provides nutrients that nourish the body when consumed. These nutrients include carbohydrates, proteins, fats, water, minerals, and vitamins—each found in varying amounts across different foods. That's why eating a diversified meal daily is important. The body first satisfies its energy needs, primarily using carbohydrates. Carbohydrates are the main and preferred energy source, especially for the brain and nervous system, making them essential to a healthy diet.



Primary carbohydrate sources include plantains, roots, and tubers (e.g., cassava, sweet potato, yam), cereals (e.g., maize, rice, millet, sorghum, wheat), and their products (e.g., kenkey, banku, noodles, bread, fufu). Some legumes, fruits, and vegetables also provide a fair amount of carbohydrates.



Food preparation affects how well nutrients are digested and absorbed by the body. For packaged foods, it's important to read the label for preparation instructions. Frying, especially with too much oil, is not healthy. For example, Indomie™ instant noodles don't require frying. Each pack includes chili and seasoning sachets, which are enough to flavor the noodles during boiling.



Beyond carbohydrates, proteins (e.g., fish, meat, eggs, beans), vegetables, and fruits are vital for providing amino acids and micronutrients. To build a balanced plate, follow this guide: a quarter for carbohydrates, a quarter for proteins, and half for fruits and vegetables.

So, how can you make your Indomie™ more nutritious? It's simple: boil instead of fry, add colorful vegetables, and include a source of lean protein. Drink water instead of sugary drinks. Small changes like these can be your roadmap to a healthier body. Eat well, stay healthy!

THE ESSENCE OF A HEALTHY DIET



ANN BREWIN,
CEO OF
CLIFTON HOMES

The Developer Shaping Accra's Landscape

By combining market-responsive design, end-to-end project delivery, and a steadfast commitment to urban wellbeing, Clifton Homes is creating developments that provide lasting returns for residents and investors whilst positively shaping Accra's real estate landscape.



Where residential real estate developers often prioritize the wealthiest bidder, with the highest floor and best views in prestige projects reserved for an exclusive penthouse, Clifton Homes gave

the top floor of Loxwood House to everyone. Rather than build a penthouse for a single buyer, the developer created a 350-square-meter skyline gym with 270-degree views over Accra, accompanied by a rooftop pool and gardens; a space for all residents to enjoy. "It reflects our commitment to prioritizing 'urban wellbeing' in our designs and our belief that in apartment developments, the communal facilities should be center-stage in the design," says Ann Brewin, CEO of Clifton Homes, adding, "we focus on meaningful, valuable facilities which really benefit residents' everyday life, not just gimmicks".

That rationale defines Clifton Homes' philosophy. In an urban landscape where density often means compromise, Clifton Homes has managed to build places that are both practical and generous. It creates buildings that serve their residents, their surroundings, and the city's long-term future.

Consider The Atlas. Set less than a kilometer from Kotoka International Airport, the development is tailored for internationally mobile professionals who move between cities and want a home away from home that is conducive to a healthy work-life balance. Whilst its co-working suite and meeting rooms (with adjacent bistro) support flexible working and business productivity, the pool, gym, and landscaped gardens support relaxation and health. "The Atlas was designed specifically to meet the needs of modern internationally mobile professionals in Accra; people with high standards who want to optimize both their work and their leisure time," says Brewin. Investors see it for what it is, a building that really earns its keep. The combination of thoughtful design, market-leading pricing, and a serviced property management package makes it a sound long-term asset.

Varon Rise speaks to a different audience. Nestled in up-and-coming North Ridge, it answers the question of how to create tranquillity at the heart of the capital. The amenities, including spa rooms, a rooftop pool, gardens, and a vast gym, showcase a commitment to balance. The location offers proximity to major corporate headquarters and embassies, but inside the gates, the

"We
prioritize urban
wellbeing
and communal
facilities
in our
design."

world slows down. "Varon Rise has been carefully curated to create a place of calm," says Brewin. It is, in its own way, a retreat.

What enables Clifton Homes to deliver on these promises is its integrated model. Every step, from land acquisition through design, construction, and post-handover management, remains under one roof. The result is consistency, which shows in projects that finish on time, budgets that hold, and problems that get solved rather than passed along. Where delays and cost overruns are often seen as inevitable in the real estate industry, Clifton Homes has completed all of their nine developments on schedule. "Market conditions are never certain in any country or sector, so plan for uncertainty and you are prepared," says Brewin.

The company operates with a culture of continual improvement. "We are consistently looking for incremental enhancements that benefit our clients," says Brewin, and thanks to Clifton Homes' Facilities Management subsidiary, the motivation for continual improvement does not stop when construction ends. Once a new development is occupied, the FM team manages it with a long-term view, ensuring smooth day-to-day operations, while also managing regular upgrades to maintain the building's future value. One such example is a current scheme, planned in consultation with Residents, to retrofit solar panels in one of Clifton Homes' earliest projects, cutting costs and reducing environmental impact.

Accra is a city on the move. Its growth brings opportunity, but also the risk of congestion, strain, and haphazard development. Clifton Homes sees the growth as a chance to shape the city's future thoughtfully. "The ongoing densification of Accra's real estate landscape is inevitable. It's both a positive driver and a consequence of economic growth in Ghana," says Brewin. "As a developer, we have a duty to look forward and design responsibly". In that reality, Clifton Homes finds purpose. Building for both the present and the future, Clifton Homes is creating developments that work for residents and investors, while helping shape a stronger, more resilient city for years to come.



cliftonghana.com

A Bold Blueprint for Diaspora-Driven Development

Redefining homecoming through real estate, cultural reconnection, and financial innovation.

In the heart of Accra, a revolutionary development is rewriting the narrative of homecoming and investment in Africa. Sanbra City—meaning “Return City”—is not just a real estate project; it’s a cultural and economic statement, signaling a new era for diasporan engagement.

Launched in 2024 and unveiled at InvestFest, America’s premier Black entrepreneurship festival, Sanbra City captured attention with a powerful pitch: to build a sanctuary for returnees and offer a financial opportunity in a market often ignored by investors. Led by a team blending entrepreneurial drive and local expertise—including Earn Your Leisure co-founders Rashad Bilal and Troy Millings, activist Chakabars, and Ghanaian developers Alvin Bekoe, Kwame Blay, and Tuyee Yeboah—the project aims to bridge the gap between the diaspora and the continent, not just emotionally, but economically.

At its core, Sanbra City is about impact: addressing Ghana’s housing deficit while making property ownership accessible to diasporans. The flagship phase, The Cascades, includes 40 units: 2-bedroom apartments from US\$180,000, 4-bedroom townhouses at US\$275,000, and 5-bedroom villas at US\$450,000. Demand has already surpassed expectations, with over 1,200 registrants vying for these homes, which are set for delivery within six months—an



KWAME BLAY,
CEO &
FOUNDER OF
TERRAFORM

impressive milestone in Ghana’s complex development environment.

Beyond symbolism, Sanbra City introduces new financing. Through partnerships with Plotus Investments, ARSAN Group, and banks like Stanbic Bank Ghana and First National Bank, the project offers EPC+F contracts and mortgage products for non-resident and non-citizen Americans. This includes loan schemes for elderly civil servants—a model blending social responsibility with financial sustainability.

The timing is fitting. In December 2024 alone, Ghana recorded over 500,000 inbound flights, driven largely by cultural tourism. Sanbra City’s mission is to turn short-term visits into long-term commitments.

As Africa’s real estate sector matures, Sanbra City is not just building homes—it’s building bridges. With deeds and keys in hand, the diaspora’s return is no longer a dream. It’s a destination.



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Driving Ghana's Digital Transformation

Ghana's digital ecosystem is evolving rapidly, supported by infrastructure expansion, inclusive financial tools, and AI-driven healthcare solutions. Private sector leaders share their insights on the country's journey toward a fully digital economy.



Darlington Akogo
Founder of MinoHealth AI Labs

Ghana's healthcare system, like many others across the Global South, has long struggled with access, long wait times, and staff shortages. Over the years, we've developed Moremi AI and Moremi BioAgent, generative AI systems that support diagnosis, triage, and even drug discovery. These systems are already being implemented in Ghanaian hospitals and diagnostic centers, assisting doctors with early detection and helping draft medical reports. What's most exciting is that we've trained the AI on healthcare data to be regionally aware, not just globally generalized. The adoption of AI in Ghanaian healthcare proves that digitalization is not just about access; it's about equity. Ghana has the potential to lead not only in deploying digital solutions but also in defining how they should work for African realities.



Jonathan Tawiah
Founder & CEO, Ostec

Ghana's digital evolution has shifted dramatically over the past two decades. When we started Ostec in 2000, we were solving basic connectivity and processing issues. Today, the conversation is about predictive analytics, cybersecurity, and IT-as-a-service. Our 24/7 Security Operations Center in Accra supports critical national infrastructure, banks, telcos, and even governments, ensuring uptime, data protection, and operational continuity. We're also helping clients use their own data better, applying analytics to understand customer behavior and improve service delivery. That's digitalization in action. Ghanaian enterprises are now thinking globally. They want scalable, cloud-based, secure infrastructure. By providing these as a service, whether compute power, storage, or network visibility, we're enabling local businesses to compete at international standards. Ghana's digital transition is real, and it's accelerating.



Korshi Da Seglah
Chief Solutions Architect of Korba

Digitalization in Ghana isn't just about apps and platforms; it's about inclusion. At Korba, we've made it our mission to take existing financial products and make them accessible to every Ghanaian, regardless of device, location, or digital literacy. Many people talk about building the next big fintech product, but we focus on distribution. Our work touches the most remote communities, offering services like bill payments, remittances, insurance, and more. The reality is that most of the informal sector, which forms a large part of Ghana's economy, still isn't fully digitally included. We've designed systems that speak to their daily needs. The national vision of financial inclusion aligns with what we're doing, bridging the gap between innovation and access. True digitalization must start from the bottom up.



Estelle Akofio-Sowah
Regional Manager, CSquared

Digital infrastructure is the backbone of Ghana's transformation. Without reliable, high-speed connectivity, no digital initiative, whether in education, healthcare, or commerce, can scale. At CSquared, we focus on building that core infrastructure. This is done through a shared model; we repurpose existing infrastructure like power lines rather than duplicating builds, which keeps costs low and access wide. We also help governments commercialize dormant fiber networks, turning stranded assets into active, open-access platforms for ISPs and MNOs. Ghana is fast becoming a hub for West African digital traffic. With improved terrestrial fiber links across borders into Liberia, Togo, and Sierra Leone, we're creating resilience in the region's internet ecosystem. Ghana's digitalization story is not just a local one; it's regional. When infrastructure is smart, collaborative, and inclusive, everything else can move faster.



Kwamina Asomaning
CEO, Stanbic Bank Ghana

Digital banking isn't optional; it's essential. Ghana remains cash-dependent, but high mobile penetration has driven significant digital adoption. Mobile money is now ubiquitous, enhancing financial inclusion. At Stanbic, we've invested in a robust digital ecosystem, developing a new app and building a seamless omnichannel experience that connects internet banking, mobile platforms, ATMs, and even external fintech networks. Customers can begin a transaction online and complete it at a branch or through mobile, with full continuity. More importantly, our platforms interconnect with broader ecosystems, linking to mobile money services and third-party fintechs. This interconnected approach gives clients speed, security, and flexibility, responding to how Ghanaians live and transact today. For us, true digitalization means providing the tools that empower people to bank on their own terms while being part of a wider digital community.

Delivering Africa's Critical Medicines from the Ground Up

Pharmanova and Atlantic Lifesciences are driving Ghana's vision for pharmaceutical self-reliance and regional health security.

In Ghana's rapidly evolving pharmaceutical sector, Pharmanova Limited and its sister company, Atlantic Lifesciences, are reshaping the continent's medical future. Through bold investment, advanced manufacturing capabilities, and a strong commitment to local production, the two firms—led by CEO Dhananjay Tripathi—are laying the foundation for long-term health resilience, both nationally and across West Africa. "Pharmanova's competitive edge lies in its versatility," says Tripathi. "We produce tablets, capsules, syrups, suppositories, injections, infusions, eye drops, anesthetics, and more." The company operates one of only two suppository manufacturing facilities in Africa—the other located in Egypt—and is a pioneer in producing anesthetics and anti-snake venom products on the continent.



**DHANANJAY
TRIPATHI,
CEO OF
PHARMANOVA
LIMITED**

Labour-intensive operations, such as condom packaging and pharmaceutical assembly, are key to this growth trajectory. At the same time, Atlantic Lifesciences is advancing Ghana's biopharmaceutical ambitions. It is one of the few manufacturers in the subregion to receive regulatory approval from the Ghana Food and Drugs Authority (FDA) and has secured market authorization for its first biological product—an important step toward full-scale vaccine and biologics manufacturing.

Expanding Local Vaccine and Malaria Treatment Capacity. As part of its growing portfolio, Atlantic Lifesciences has partnered with Innovax Biotech to locally produce the HPV vaccine in Ghana, strengthening long-term access to vaccines critical to women's health.

The company is also preparing to begin production of pyronaridine-artesunate, a next-generation anti-malarial drug proven effective against multiple strains of the malaria parasite, with minimal side effects. "We were selected for technology transfer ahead of competitors from four other countries," says Tripathi, attributing the success to the company's technical and regulatory strengths.

Scaling Regional Capacity. Pharmanova's footprint stretches beyond Ghana. The company operates a large-scale pharmaceutical facility in Côte d'Ivoire and has new investments planned for Nigeria and Senegal. It also runs a modern DNA forensic laboratory in Grand-Bassam, Côte d'Ivoire, demonstrating its ongoing commitment to scientific innovation in the region. Among its most strategic initiatives is a new manufacturing plant dedicated to anti-retroviral drugs, expected to be operational by mid-2026. In tandem, Pharmanova is set to begin local condom production by the end of the year. "We've been supplying condoms through WAHO across West Africa since 2012," says Tripathi. "Now we're manufacturing them locally to strengthen public health delivery and create jobs."

Driving Employment and Industrial Growth. Job creation is central to Pharmanova's strategy. With a current workforce of 1,200, the company plans to increase staff to 3,000 by 2027.

Investing in Ghana, Building for Africa. Tripathi, a licensed pharmacist and naturalized Ghanaian, is committed to deepening the link between pharmaceutical production and economic development. "Local manufacturing contributes directly to Ghana's GDP," he explains. "It enables technology transfer, builds skilled jobs, and strengthens supply chain resilience." Together, Pharmanova and Atlantic Lifesciences are more than manufacturers—they are catalysts for change. Through innovation, investment, and a shared vision of health sovereignty, they are helping define Africa's next chapter in pharmaceutical and vaccine security.

20 YEARS OF excellence Atlantic Lifesciences Limited

Good health is the right of every person on earth, that is why together we are touching the lives of millions of people with the best quality products that are affordable & produced locally.

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Billboards, Brunch, and a Big Idea

From viral billboards to R&B brunches, Social Ghana reshapes African culture and advertising.

In the heart of Accra, a young, vibrant team is rewriting the rules of advertising. Social Ghana, an award-winning, full-service creative agency, is leading the charge in digital storytelling—bringing together writers, designers, animators, strategists, and dreamers to build bold, unconventional campaigns that resonate across Africa and beyond. “We’re digital natives who understand the language of the internet and the culture of our people,” says Yanfo Hackman, Founder and CEO of Social Ghana. “I’m lucky to work alongside some of the most unique minds not just in Ghana, but across the continent.”

The agency got its big break managing social media for FanMilk, the Danone-owned brand, across Ghana and Nigeria. But it was their 2022 campaign for Twitter’s launch in Africa that cemented their reputation, plastering viral tweets on massive billboards across Accra and sparking national conversation. “It was loud, simple, and disruptive,” says Hackman. “It made people pause, laugh, and talk—and that’s what great advertising should do.”

Today, Social Ghana’s work blends performance-driven strategy with high-impact creativity—from content creation and storytelling to digital campaigns and online activations. But the team’s ambition goes far beyond screens.



YANFO HACKMAN, FOUNDER AND CHIEF EXECUTIVE OFFICER OF SOCIAL GHANA

In 2023, the team launched Social Ghana Experiences, a new division focused on immersive, culturally relevant events. “We wanted to offer people experiences they couldn’t find elsewhere in Accra,” Hackman says. Their flagship project, Rhythm & Brunch, reimagines the classic brunch party through the lens of old-school R&B. With nostalgic 90s and 2000s tunes, themed setups, and appearances by international stars like Ja Rule and Bobby Valentino, the event quickly went from a one-off to a regional phenomenon. “Rhythm & Brunch brings together what unites us as millennial Africans—food, nostalgia, and music,” says Hackman.

What began as a one-off concept has grown into a regional sensation, drawing thousands in Accra and expanding to Nigeria, Rwanda, and Uganda, with more countries in sight. “This is more than just events. It’s about creating cultural moments,” Hackman explains. “We’re fusing marketing and lifestyle—connecting with audiences not through ads, but through unforgettable experiences.”



J.M. ADDO & SONS LTD.

A Generational Legacy Ready for Regional Expansion

Leading family-run pharmaceutical company is shaping Ghana’s healthcare sector.

J.M. Addo & Sons Ltd. was founded in 1962, long before Ghana’s pharmaceutical sector took modern shape. It started as a retail operation under the late John Maxwell Addo. Now led by members of the second generation of the Addo family, the company has expanded its focus to include pharmaceutical manufacturing, with a mission to improve lives through quality products.

When Dr (Pharm) William Adum Addo, who represents the second generation of leadership within the Addo family, assumed the role of CEO in 2000, the company was operating solely as a local distributor. He initiated a strategic transformation that repositioned the company for broader growth. “We introduced our brands, such as Wormplex 400, one of the top dewormer brands in Ghana, and expanded to Nigeria,” he says. The plan was to control the company’s products, grow its reach, and build staying power in a market that doesn’t reward passivity.

One of its key successes has been introducing Borges Olive Oil to the West African market. Today, it is Ghana’s leading olive oil brand and continues to grow steadily in Nigeria.

The company is currently developing J.M. Addo and Sons Pharmaceuticals Ltd. This new pharmaceutical manufacturing



DR WILLIAM ADUM ADDO, CEO OF J.M. ADDO & SONS LTD.

facility will become one of the largest in Ghana, marking its official entry into local pharmaceutical production. It is a strategic pivot, but also a national one. Ghana needs more domestic production to lower its import bill and strengthen healthcare resilience. J.M. Addo & Sons wants to be part of that solution. With a robust and efficient supply chain, the company ensures widespread availability of its products.

While retail reach is important, the company invests deeply in community impact. “Before we broke ground, we installed a potable water system,” says Dr Addo. Over the years, J.M. Addo & Sons has funded the education of several professionals. It is a quiet yet lasting contribution to national development and the betterment of lives.

The legacy continues, with several of J.M. Addo’s grandchildren now working across departments, actively contributing to the company’s growth, and being prepared to lead its third generation.



Precision Luxury Rooted in Prime Real Estate

Cornerstone Developments builds premium residences in Accra's top neighbourhoods with unmatched quality and precision.

Founded over a decade ago by U.K.-based entrepreneur Joe Leslie Obeng-John, Cornerstone Developments has become a major player in Ghana's high-end real estate sector. Operating in some of Accra's most exclusive neighborhoods, the company has carved a distinct niche by combining refined design, top-tier materials, and a deep understanding of its market.

"My background in the U.K. influenced how we position our developments," Obeng-John says. "We are a luxury brand, and that's the direction we've taken from the start." That clarity of vision has helped Cornerstone become one of Ghana's leading developers, known for crafting homes that reflect both elegance and substance.

Currently, Cornerstone is managing four major projects. Ava Residence, located in the Airport Residential Area, Aurum, and Nava, both situated in the Cantonments-Labone enclave, are progressing rapidly. Nissi, their fourth project, is rising in East Legon. "Three of these will be completed by the end of the year," Obeng-John says. "We're also planning to launch three more next year."

Location is key to Cornerstone's strategy. "If you want to be a premium developer, you have to be in a premium location," Obeng-



**JOE LESLIE
OBENG-JOHN,
FOUNDER
& CEO OF
CORNERSTONE**

John says. "Airport and Cantonments are the main residential areas in Accra, and that's where we focus."

The company's commitment to quality is equally uncompromising. Obeng-John personally oversees the sourcing of materials from across Europe. "I select everything myself," he says. "From Spain, Italy, Turkey, and the U.K., we bring in the best the market has to offer."

Cornerstone's growth has been self-driven, without outside financing. "We do everything with our own in-house funds," Obeng-John explains. Strategic investors are welcome, but only those who respect the company's established vision. "We're open to partnerships, but they have to be the right fit.

We already know this market well."

While expansion into other West African countries is under observation, Ghana remains the focus. "We want to increase our footprint in Accra," he says, while also growing their U.K. presence.

For Obeng-John, Ghana is an ideal environment for investors. "The country is stable, the people are inviting, and it's a safe place to live and work," he says. "Ghana is open for business, and Cornerstone is proud to be part of its future."



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AVA RESIDENCE

Designed for Life, Priced for Living

KITEA delivers affordable, showroom-tested furniture tailored to Ghanaian homes, budgets, and evolving lifestyles.

KITEA is transforming the furniture retail landscape in Ghana, driven by a mission to provide stylish, accessible, and locally relevant solutions for everyday living. Under the leadership of Country Director Anton Ushinskii, a naturalized Ghanaian, KITEA has become the country's leading furniture retailer by volume—anchored in a clear promise: quality furniture for every budget. “When Ghanaians think of furniture, we want them to think of KITEA—no matter their budget,” says Ushinskii.

At the heart of KITEA's strategy is a disruptive retail model that prioritizes value and customer experience in a market long saturated by overpriced, low-quality imports. The brand's “touch, try, buy” approach invites shoppers into fully styled showrooms, enabling them to engage with products firsthand before making a purchase—a significant departure from the more transactional norms of the industry.

KITEA's strategic alliance with U.S.-based Ashley Furniture has further elevated its offering. In response to growing demand, KITEA plans a 40% expansion of its Ashley showroom in Accra in 2025—demonstrating both customer enthusiasm and the company's long-term confidence in Ghana's consumer market. “The response to Ashley has been strong. Ghanaians are ready for furniture that's well-made and still within reach,” Ushinskii notes.



ANTON USHINSKII, COUNTRY DIRECTOR OF KITEA

Each KITEA showroom is carefully curated with room sets designed specifically for Ghanaian households—taking into account spatial constraints and price sensitivity. The result: furniture that doesn't just look good but also works seamlessly in local homes and lifestyles. What makes KITEA's showrooms truly unique is that they offer a level of comfort and presentation never before seen in Ghana. These showrooms remain unmatched in the market, providing a visual and interactive shopping experience that is both practical and inspiring. “We're not just selling furniture—we're selling smart, ready-made solutions that simplify life,” says Ushinskii. While local

sourcing remains a work in progress, the company continues to seek ways to involve Ghanaian suppliers.

Ushinskii emphasizes that the brand's strength lies in retail, not manufacturing. “Our expertise is in retail—knowing the customer, understanding their lifestyle, and offering something that works,” he says. In a dynamic economy with a growing middle class, KITEA is setting a new benchmark in furniture retail—grounded in trust, customer insight, and a deep respect for the Ghanaian way of life. The company's long-term commitment is clear: to remain a brand designed for life and always priced for living.

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