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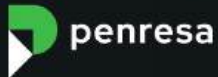
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GHANA RESETS FOR INVESTORS WITH STRONGER CEDI AND LOWER COSTS

Ghana has re-emerged in 2026 as a more stable and investable market, combining macroeconomic recovery with targeted reforms that are reshaping how business operates.

A coastal economy with direct access to Atlantic shipping routes, Ghana has long built a strong export model around minerals, agriculture, and hydrocarbons. As Africa's largest gold producer, Ghana saw gold export earnings rise to about US\$20 billion in 2025, nearly doubling from US\$10.3 billion in 2024. Following the election of John Dramani Mahama, who assumed office in January 2025, the government introduced targeted institutional reforms that altered how key export sectors operate. The Ghana Gold Board now serves as the central buyer of gold from licensed small-scale miners, replacing fragmented private trading networks and channeling transactions through formal banking systems.

The West African nation has increasingly become an investor-friendly market under the new government. In 2025, Ghana received credit rating upgrades from Fitch Ratings, Moody's, and Standard & Poor's, signaling a shift from default risk toward a more stable credit position. The government paired this with direct changes to the cost of doing business. It removed the e-Levy, the Betting Tax, and the Emission Tax, and reduced VAT. It reduced VAT to 20%, restored the ability of businesses to deduct input costs, increased the VAT registration threshold to GH¢750,000 (approximately US\$70,000), and removed VAT on textiles until 2028. These changes lower operating costs and reduce compliance pressure, especially for companies entering consumer and manufacturing sectors.

At the policy level, new legislation limited how much the central bank can finance government spending and strengthened the independence of the Bank of Ghana. This reduces the risk of excessive money creation, which previously drove inflation. In July 2025, the bank reported that the cedi had appreciated by 40.7% against the U.S. dollar, making it one of the best-performing currencies in emerging markets at the time. The macroeconomic results followed as inflation dropped from above 50% in 2023 to around 8% by late 2025, along with declining

interest rates.

Those gains translate into more predictable trade and logistics systems with customs procedures operating under frameworks aligned with the African Continental Free Trade Area. "Ghana offers access to a 400 million person West African market and beyond through frameworks such as AfCFTA, with duty-free, quota-free trade opportunities," says Simon Madjie, CEO of the Ghana Investment Promotion Centre.

"GHANA OFFERS ACCESS TO A 420 MILLION PERSON WEST AFRICAN MARKET AND BEYOND THROUGH FRAMEWORKS SUCH AS AFCFTA, WITH DUTY-FREE, QUOTA-FREE TRADE OPPORTUNITIES."

Simon Madjie
CEO, GIPC

Simultaneously, agriculture operates across multiple ecological zones that enable continuous cultivation, with cocoa, maize, rice, and horticulture forming the core of domestic production. "We have a stable and vibrant economy, a talented workforce, and real opportunities, especially in agriculture, where year-round growing conditions, digital tools, and irrigation can significantly increase productivity," notes Theresa Randolph, Country Manager of Yara Ghana.

Commodity markets formalize the trade of agricultural output through structured platforms. The Ghana Commodity Exchange operates an electronic trading system that lists commodities, publishes price data, and integrates warehouse

receipt systems that certify stored goods. Transactions occur through standardized contracts that define quantity, quality, and delivery terms, reducing reliance on informal market arrangements. "Our electronic trading platform provides real-time market access and price data, while we train farmers to trade themselves or support them digitally, moving from physical trading floors to an online system that allows transactions to take place efficiently from anywhere," says CEO of Ghana Commodity Exchange (GTX), Evelyn Abakah.

The telecommunications sector records mobile penetration rates above 100%, with multiple SIM ownership across the population. Fiber backbone networks connect major cities and extend into regional hubs, linking Ghana to submarine cable systems that provide international bandwidth. Digital services include e-government platforms, fintech solutions, and enterprise systems integrated into business operations. "A decade of consistent reforms has built strong momentum in the digital sector, from rural telephony and shared 5G infrastructure to government-backed smart systems and high-speed backbone networks. This is supported by political stability that gives investors the confidence to enter Ghana and expand across the region," notes Harkirit Singh, CEO of Ascend Digital.

Industrial activity includes manufacturing in sectors such as food processing, cement, steel, and consumer goods, supported by industrial parks and free zones that offer tax incentives and export facilitation. Energy supply combines hydroelectric generation from the Akosombo Dam with thermal and renewable sources, providing power to industry and households. Regulatory agencies oversee licensing, compliance, and sector-specific standards across industries. Each sector operates within a defined system of production, finance, and trade. Firms that operate across these systems engage a market where domestic production connects directly to regional and global demand.

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**LESLEY ANITA
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CHIEF EXECUTIVE
OFFICER, FENAAM
INDUSTRIES LIMITED

GHANA'S HOMEGROWN FORCE IN BEVERAGES

Accra-rooted beverage manufacturer integrating innovation, sustainability, and nationwide distribution

Fenaam Industries Limited stands as a compelling example of how focused local entrepreneurship can shape Ghana's beverage industry. Headquartered in Accra, the company produces and distributes a growing portfolio of soft drinks, energy beverages, alcoholic products, dairy products, and natural mineral water under its flagship Peeva brand. In a sector often dominated by multinational players, Fenaam has built a strong, distinctly Ghanaian presence and continues to gain market share through consistency and innovation.

Employing over 300 people directly and supporting more than 1,000 jobs indirectly, the company continues to expand its production capacity, operational systems, and national footprint, guided by a clear long-term vision and a disciplined approach to execution.

Humble Beginnings

The company's origins remain central to its identity. According to CEO Lesley Anita Adjei Mensah: "We started the business as a trading venture from my mother's garage." Operating with limited resources, the early business focused on neighborhood retail distribution, using just two tricycles to serve nearby shops and build initial customer relationships.

Building a Strong Distribution Foundation

Before transitioning into manufacturing, Lesfam Company Limited had already established itself within Ghana's fast-moving consumer goods sector. Through partnerships with major brands including Nestlé Ghana, Unilever, Kasapreko Company Limited, Guinness Ghana Breweries PLC, and Promasidor Ghana Limited, the business developed a strong national presence. This distribution strength provided extensive market intelligence, deep retailer relationships, and a nationwide network, laying the foundation for the company's next strategic phase and positioning it for long-term competitiveness.

Transition to Manufacturing Excellence

Building on this success, Fenaam Industries made a deliberate shift into manufacturing. "We realized that we could only have control of our future when we had a product that we controlled ourselves," Mensah explains. The

move marked the birth of the Peeva brand and a firm commitment to local production. "We chose local manufacturing because it was the most suitable option, even though it was the most difficult to achieve." Today, this decision enables the company to maintain control over quality, pricing, and long-term growth, strengthening its position within Ghana's evolving industrial landscape and creating a platform for future expansion.

**"WE ARE FOCUSED ON
PUSHING FOR PERFECTION
AND IMPROVING OUR
SYSTEMS EVERY
SINGLE DAY."**

Technology and Operational Strength

Operational excellence is a defining feature of Fenaam Industries. The company has invested significantly in infrastructure and technology, including an ultra-modern warehouse. "Our warehouse is the engine room of the business," Mensah says. The introduction of SAP systems and RFID technology enables real-time inventory tracking and improved planning. "We can monitor stock levels in real-time and know exactly what sits on the racks." These systems enhance efficiency, support scalability, and reinforce confidence in the company's long-term sustainability, particularly as volumes and product lines continue to grow.

Recognition and Market Position

Fenaam's growth has earned national recognition, including multiple honors at the Ghana Business League Awards and other industry platforms, reflecting both operational strength and brand visibility. "Winning awards does not mean we have arrived; we remind ourselves that we have not

yet reached where we aspire to go," Mensah notes.

Sustainability and Local Impact

Sustainability is embedded across operations. "We have ensured that we recover and recycle all our PET," Mensah explains. The company has also reduced emissions by recapturing CO₂ within its systems while strengthening its agricultural supply chain through support for local farmers with improved inputs and technologies, particularly as it expands into fruit-based product lines.

Investing in People

Human capital development remains central to the company's philosophy. "We support students from primary through secondary school and provide internship opportunities," she adds. Fenaam trains professionals across engineering, marketing, logistics, and quality control, contributing meaningfully to Ghana's industrial and human capital development while building a pipeline of skilled talent for the future.

Conclusion

Fenaam is not merely building a beverage brand, but a model for locally driven industrial growth. Under Mensah's leadership, the company demonstrates that African-owned businesses can achieve full-scale production while maintaining high standards. As Ghana advances toward industrialization, Fenaam stands as a clear example of long-term investment in systems, people, and sustainable economic growth, with the potential to scale beyond national borders.



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ALEX DADEY
EXECUTIVE
CHAIRMAN,
KGL GROUP OF
COMPANIES LTD

DIGITAL INFRASTRUCTURE AND GOVERNANCE FOR LONG-TERM LEGACY

Strategic partnerships and bold digital scaling have positioned KGL Group at the forefront of Ghana's evolving technology and fintech landscape.

Founded in 2018, the KGL Group of companies is a proudly Ghanaian-owned conglomerate committed to delivering innovative technology-driven solutions across multiple sectors—including fintech, logistics, gaming, trade, property development, and commerce. Over the years, the group has experienced rapid growth, expanding its team to over 250 employees and extending its footprint across West Africa.

The group's success is driven by a strategic focus on public-private partnerships, often revitalizing underperforming institutions through targeted acquisitions. Today, KGL operates a network of specialized business units, including KGL Capital, which invests in small and medium-sized enterprises; Keed, a fintech arm; and KGL Technology, which oversees lottery and gaming operations. Notably, KGL Technology has earned top rankings in the Ghana Club 100 awards for ICT excellence, reflecting its leadership in the sector.

KGL's growth approach is characterized by a decisive blitz scaling strategy—significant investments aimed at rapid market positioning rather than incremental expansion. As Executive Chair of the group, Alex Apau Dadey explains, "We started with a clear vision of building a trans-generational African conglomerate. Once that vision was defined, everything else followed: talent acquisition, resource management, strengthening enterprise and leadership values." Today, the group stands among Ghana's leading organizations and major taxpayers, largely due to its strong compliance culture and operational discipline.

A core pillar of KGL's success has been sustained investment in digital infrastructure. The group's expansion into digital lending and payment services exemplifies this commitment. "It is not just about robust technology," Dadey emphasizes. "It is about a mentality of continuous investment that has enabled us to diversify into various areas of digital innovation."

Supporting over 12 million customers and facilitating billions of cedis in transactions annually, the group has built one of Ghana's largest digital ecosystems—supported by deep integration with telecom networks and advanced data analytics. Dadey notes, "We are arguably the largest customer of MTN, Ghana's biggest telecom provider."

"WE ALWAYS HAVE AN EYE ON THE NEXT TECHNOLOGY; IT DRIVES WHAT WE DO. WE STARTED WITH LOTTERY, NOW WE ARE A FINTECH COMPANY WITH MILLIONS OF CLIENTS, AND WE KEEP INVESTING HEAVILY."

The group also places great importance on governance, family structuring, and succession planning to ensure long-term sustainability. "Without formal structures, even well-established organizations risk instability across generations," Dadey emphasizes. Its commitment to social impact is embodied in the KGL Foundation, which allocates over 5% of its profits toward community development and social initiatives. "We believe in giving back to the communities that have supported our growth," Dadey shares. With the integration of CSR, KGL reinforces its long-term vision of creating shared value and sustainable development.

Ghana remains an attractive destination for investment, buoyed by its economic potential, political stability, and dynamic demographics. Dadey highlights, "Ghana has always been a conducive environment for business. While we've faced challenges, macroeconomic stability is improving, and the opportunities are immense. Our democratic system is stable, the judiciary is trusted, and we have a youthful, educated population. Add our natural resources, peace, and sunshine, and it's a compelling landscape for growth."

The Ghanaian diaspora also plays a vital role. "Our greatest asset is our diaspora," Dadey affirms. "Their contribution in terms of capital, expertise, and international experience is pivotal to national development and investment inflows."

Looking ahead, KGL advocates for a clear delineation of roles between government and the private sector—where the state acts as regulator and enabler, and private enterprise leads in innovation and execution. "The public sector should focus on regulation and policy guidance," Dadey notes, "while the private sector drives economic activity through innovation and operational excellence."

KGL's journey is a testament to the power of strategic vision, disciplined execution, and an unwavering commitment to growth, building a resilient, diversified conglomerate poised to shape the future of Ghana and beyond.



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CELEBRATING 15 YEARS OF RESILIENCE, GROWTH AND CUSTOMER TRUST

A driving force behind financial and digital inclusion in Ghana, Petra is also addressing the country's housing challenge through strategic partnerships.



KOFI D. FYNN
MANAGING
DIRECTOR,
PETRA

With more than 500,000 customers nationwide, Petra is a leading financial services provider specializing in pensions, fund administration, insurance, mutual funds, fixed investments, and loans. Its core subsidiary, Petra Trust, was founded in 2011 as Ghana's first licensed independent pension trustee. Today, the group employs over 140 people and manages US\$2.3 billion in assets, a testament to 15 years of resilience, growth, and customer trust.

Petra differentiates itself through a philosophy that views individuals within the broader context of their financial lives. "Financial services do

not sit in a vacuum. Individuals are our primary concern, and we need to grasp the context of their entire financial lives. We designed our operations around one principle: deliver what customers need tomorrow, not just what they ask for today," says Kofi D. Fynn, Managing Director, who brings experience from global financial hubs including Boston and Lagos.

Guided by this approach, the group has focused on one of life's most significant financial decisions: purchasing a home. "If, by the time you retire, you can't find a place to lay your head, you have a big problem. This is integral to the success of our customers, and a huge overlooked problem in Ghana," Fynn explains.

Through a partnership with a real estate developer, Petra introduced ezHomes to help meet the evolving homeownership needs of its customers. Housing has since become a strategic priority. "We want to make sure there is a simple, elegant, scalable solution that allows developers to put up homes very easily, that allows people to find land very easily, and construction costs to fall," he says.

The company is also exploring ways to modernize the rental market. "In this country, you put money down for two years to rent a place. You don't rent on a month-to-month basis. We want to make sure that individuals in Ghana can actually rent a home and pay monthly," Fynn adds.

Technology remains central to Petra's vision for inclusive finance. Through its mobile platform, Achieve, traditional investment products have been reshaped into affordable digital services, enabling individuals with minimal capital to participate. "If you look at us today, we offer investment products that any individual in Ghana with 20 GHS (US\$1.82) can have access to, so we are driving inclusion." This strategy strengthens economic resilience while expanding opportunity for underserved communities nationwide sustainably.



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FEDERICO DE SIMONE
DIRECTOR,
DE SIMONE GROUP

For more than sixty years, the De Simone Group has shaped construction across West Africa with an approach built on experience, collaboration, and a deep connection to Ghana. What began as a family enterprise has grown into a regional force in civil, mining, residential, and commercial development, guided by a leadership style that values accessibility and long-term trust. Director Federico De Simone keeps this spirit at the center of the company's evolution. He says, "We are a family business, and we provide services, like some multinationals that are

not family owned, but we always try to be accessible to our team members and to all of our clients."

This identity influences the structure of the company's operations. De Simone explains that the strength of the business comes from well-coordinated teams that specialize in diverse sectors. "We split our operations based on the sectors that we are in," he says. "We have a whole building team that follows various sectors and the mining and industrial sectors." These teams support projects not only in Ghana but also across Nigeria, Côte d'Ivoire, Burkina Faso, and other parts of the region. Strategic partnerships reinforce that reach, including the joint venture, Saiwest Limited, which has supported offshore drilling activity with two rigs operating since the start of the year.

Scaling the business across borders has required careful discipline. Centralized operations help preserve consistency. "We will not offer services if we don't feel we can maintain the same level of value in our work," De Simone says. Growth decisions rely on the

capacity of internal teams, which continue to expand with a younger, energetic managerial group.

Subsidiaries such as Monolo Plant and Eastern Quarries enhance the company's capabilities. "We initially opened both companies as an internal service provider," De Simone says. The subsidiaries now serve as strong market players while supporting the broader group through specialized machinery, materials, and technical applications.



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NEIL OKU
CEO, GOLDEN COAST
DEVELOPERS

Golden Coast Developers continues to shape Ghana's evolving skyline. With its latest flagship concept, Heritage 100, the company moves beyond development into a cultural statement. The project is not simply a residential offering; it is a bold expression of African identity, legacy, and forward-thinking urban design.

Founded in 2017 as the real estate arm of Golden Coast International, the company leverages almost a decade of combined experience in capital raising, land acquisition, and development strategy. Golden Coast Developers has consistently delivered spaces that appeal to discerning local professionals and diaspora buyers seeking

quality, structure, and cultural authenticity.

Heritage 100 is a project rooted in the concept of African continuity, honoring heritage while designing for the next century. Architecture, materials, and spatial layout are intentionally curated to reflect African craftsmanship and Afropolitan elegance. Locally sourced clay, rammed earth elements, artisan finishes, and natural-based paints are incorporated alongside solar energy systems and water-saving technologies. The result is a development that feels both ancestral and advanced, modern in function while African in soul.

Technology is seamlessly integrated throughout the residences. Smart tablets, automated curtains, built-in sound systems, facial recognition access, and energy-efficient infrastructure ensure residents experience comfort, security, and convenience at a global standard. As CEO Neil Oku states, "You live to enjoy; you live to experience. At Heritage 100, experience is elevated but it is never detached from identity."

Beyond the residences, Golden Coast Developers continues its ecosystem approach to community building. Developments are designed to include smart offices, curated

retail, fitness spaces, hospitality elements, and concierge services tailored to diaspora returnees and international investors. From navigating banking systems to settling into local life, the environment supports seamless integration.

Heritage 100 represents more than premium real estate. It signals that African design, materials, and craftsmanship can stand confidently within the global luxury market.

Backed by disciplined financing, strategic partnerships, and operational structure, Golden Coast Developers approaches each project with certainty and long-term vision. As Oku expresses, "When I develop a home, anyone who comes into that environment must feel like they are at home." With Heritage 100, home is not only a place; it is a return to identity, pride, and purpose.



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PATIENCE TSEGAH
MANAGING DIRECTOR,
UNICOM CHEMIST

COLD CHAIN CONFIDENCE ACROSS GHANA'S PHARMACIES

Sixteen wholesale outlets and fifteen retail shops deliver quality service across Ghana.

Resilience is built into the DNA of Unicom Chemist Limited, from its incorporation in August 1995 to a nationwide presence that now blends wholesale strength with community care. From its head office on Winneba Road in Accra, the company manages the importation, distribution, and retail of medicines, including cold-chain therapies supported by dedicated refrigeration. That foundation now underpins a fresh chapter of growth, service, and product innovation across Ghana.

The network reflects that ethos. Unicom operates 16 wholesale outlets and 15 retail shops across the country, supported by about 120 skilled professionals, including pharmacists. Expansion is the watchword, backed by investment in modern warehousing and reinforced cold-chain capacity with backup power to protect product quality and availability. "Our main focus is on further expansion within Ghana and then into the broader West African subregion," says Patience Tsegah, Managing Director of Unicom Chemist. "We're also enhancing our technological infrastructure to support efficiency and growth."

Manufacturing is the next gear. "A key goal is to manufacture about 40% of all medications we sell, which will help improve affordability and ensure consistent product availability," says Tsegah. The plan aligns with the company's mission to provide quality health solutions at affordable prices for Ghanaians and its vision to rank among the top three in product quality and service excellence.

The product pipeline reflects that focus on relevance and access. Unicom has introduced

Devamin for child development, Uferon as a hematinic, and Artemet for malaria treatment, each designed to meet specific needs at an affordable price point. "There's tremendous opportunity in producing essential medications locally at affordable prices," says Tsegah. "Manufacturing is a natural and strategic next step for our growth."

"UNICOM IS RECOGNIZED AS ONE OF GHANA'S MOST TRUSTED PHARMACEUTICAL PROVIDERS, EARNING CONFIDENCE FROM CUSTOMERS, PARTNERS, AND REGULATORS."

Performance today is guided by better data tomorrow. "Over the past three years, we've placed strong emphasis on data-driven decision-making," says Tsegah. "We've invested in systems and skilled technical staff to ensure that our major decisions are based on solid data analysis." She describes a culture that multiplies talent and ideas. "We prioritize continuous training and mentorship," says Tsegah. "Every team member is encouraged to share ideas and suggest solutions."

Community sits at the center of the model.

"Community engagement is at the heart of what we do," says Tsegah. "Our 16 retail pharmacies form the backbone of several communities, providing affordable healthcare and reliable product availability." Unicom organizes free blood glucose screenings, preventive education with a special focus on young people, and health consultations, while a proprietary training school builds a pipeline of professionals who understand the company's standards. "The training school creates a continuous pipeline of well-trained personnel who understand our business values and operations," says Tsegah.

Recognition has followed. In 2025, the company marked 30 years with health walks and public engagement and won Retail Pharmacy of the Year and Community Pharmacy Chain of the Year at the Pharma Excellence Awards. "Winning the award reaffirmed our commitment to quality and excellence," says Tsegah. "It strengthened our credibility in the industry and encouraged us to keep pushing the boundaries of innovation and service delivery."

Unicom's story is intertwined with Ghana's appeal as a business destination. The country's political stability supports long-term investments in healthcare infrastructure and local manufacturing that benefit patients and partners. "Ghana offers a stable political environment, a growing economy, and a rising demand for quality healthcare services," says Tsegah. "There's enormous potential here, especially for those who believe in long-term impact."

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**EMMANUEL
TEYE KWABENA
KENNEY**
CEO, FLOKEFAMA

GHANAIAN MEDICAL ENGINEERING POWERED BY PARTNERSHIPS

Beyond equipment supply, Flokefama is quietly redefining new standards for healthcare delivery in Ghana

Flokefama has become a central force in Ghana's evolving health landscape, shaping an environment where technology, training, and strategic partnerships work together to elevate national capacity. The company, founded in 2008 and headquartered in Accra, reflects Ghana's steady rise as a destination for healthcare innovation, engineering excellence, and investment appeal.

Emmanuel Teye Kwabena Kenney, CEO of Flokefama, describes the company's mission with clarity. "Transfer of capacity building is very important to us," he says, positioning local expertise as a core pillar of progress. His emphasis on skilled employment aligns with SDG 8, which recognizes decent work as a driver of economic vitality. Kenney explains that localizing technical work creates meaningful careers while strengthening the broader health ecosystem and supporting a resilient middle class.

Innovation sits at the heart of the company's work. "We are coming up with innovative ways of solving regional issues and supply chain challenges," Kenney says. This priority supports SDG Goal 9, reflecting Flokefama's focus on technological solutions suited for Ghana's needs. His insistence on tailoring global standards to local environments guides the company's engineering strategy. "We want to translate the global standards into a local, sustainable context," he says, underlining a commitment to reliability in real clinical settings.

Flokefama's partnerships reflect SDG 17. Kenney highlights relationships with internationally accredited partners that expand

access to advanced equipment and knowledge transfer. These alliances also reinforce the company's community outreach, which promotes preventive care in underserved areas across Ghana. "We promote preventive care and help those in underprivileged areas access it," he says, emphasizing the social impact of their projects.

Across Ghana, the healthcare sector is undergoing a period of momentum driven by demographic growth, rising awareness, and expanding infrastructure. Kenney expresses confidence in this direction. "Ghana's healthcare sector is evolving fast," he says, citing a surge in demand for diagnostics, biomedical engineering, and reliable medical technology. Flokefama's commitment to bridging sophisticated imported systems with strong local technical support positions the company as a key contributor to Ghana's ambition to become a healthcare innovation hub.

Investment opportunities in Ghana continue to grow, particularly in diagnostics, AI-driven solutions, training institutions, and hospital development. "The opportunities are enormous," Kenney says, pointing to the promise of public-private partnerships that blend international expertise with domestic capability. He aims to ensure that Ghana's young programmers, engineers, and clinical users benefit from these openings through structured training and real-world exposure.

By investing in continuous technical education and predictive maintenance systems, the company strengthens uptime across critical care facilities while reducing

long-term operational risk. Its engineering teams collaborate directly with clinicians to optimize equipment performance, improve diagnostic turnaround times, and ensure that complex systems remain functional in demanding environments, enabling hospitals to expand services with confidence and deliver consistent standards of patient care nationwide across Ghana today.

Flokefama is also advancing data-led service models that support hospital administrators in planning upgrades, managing lifecycle costs, and aligning procurement decisions with long-term clinical needs. Through integrated monitoring and responsive field support, the company enables facilities to minimize downtime, safeguard capital investments, and maintain dependable access to essential diagnostic technologies that support expanding patient populations and evolving treatment demands across regions in Ghana.

Kenney's vision for Ghana's future is bold. "Our ultimate vision is to see Ghana emerge as a hub for Africa's medical engineering excellence," he says. The company plans to expand local production, nurture future engineers, and scale Ghana's influence across the subregion. As he concludes, "Flokefama's role is to make that vision a reality, one installation, one training, and one life at a time." In doing so, the company strengthens local confidence, deepens technical independence, and reinforces Ghana's reputation as a regional anchor for resilient, high-quality healthcare delivery and innovation across the continent.

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DESMOND KONEY
CEO, COMPLETE
FARMER

Desmond Koney's background in mechanical engineering and a deep personal connection to agriculture. While still in school, he inherited his late father's farm, which exposed him firsthand to the everyday challenges faced by farmers. These combined experiences laid the foundation for what would become Complete Farmer, a digital platform designed to connect smallholder farmers to markets, improve efficiency, and strengthen Africa's agricultural value chain. To address this, Complete Farmer

built a digital agricultural marketplace that directly connects African farmers with global commodity buyers, including FMCGs, food processors, and exporters. The platform creates structured, end-to-end supply chains by aligning growers producing to clear specifications with buyers who require reliable volumes and consistent quality. "Our strategy was simple," Koney says. "Connect growers and buyers directly and remove unnecessary middlemen." The buyer platform provides visibility into farm-level production, crop specifications, quality standards, and delivery timelines. Buyers can communicate demand forecasts in advance, track sourcing in real time, and ensure traceability from farm to factory or export point, reducing supply risk, improving quality assurance, and shortening procurement cycles. What differentiates Complete Farmer is its data-driven, farm-level approach. The company leverages artificial intelligence to deliver localized agronomic protocols tailored to

specific soil, weather, and crop conditions, helping farmers improve yields and meet international standards consistently. Data generated across the platform also enables smarter pricing, demand forecasting, and coordination at scale. Baseline studies show rising incomes among participating farmers, while buyers benefit from greater consistency and fewer disruptions. With the upcoming launch of CF Transact, an embedded finance product enabling affordable access to inputs and equipment, Complete Farmer is positioning itself as critical infrastructure for Africa's integration into global food supply chains.



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INSIDE GHANA'S EXPANDING INVESTMENT LANDSCAPE

Across fintech and mining, business leaders point to a shared view that Ghana combines a progressive regulatory framework, a growing base of licensed fintechs, high mobile penetration, and functioning structures that support business entry, operation, and expansion.



Clara B. Arthur,
CEO, Ghana Interbank
Payment and Settlement
Systems (GHIPSS)

"Ghana has one of the most progressive regulatory environments for fintechs. The Central Bank has licensed over 60 non-bank payment service providers, and counting. This reflects the role regulation has played in creating an enabling environment for fintech innovation in the country. We have a national payments system infrastructure supported by a strong digital ID framework, high mobile penetration, and a vibrant fintech ecosystem. As long as you have a compelling business proposition and can solve a real problem, the regulatory environment is welcoming. I encourage more investors to come and explore the opportunities available. Agribusiness is booming, services are expanding, and real estate is growing. There are strong business cases across banking, insurance, pensions, and investments. Ghana is open for business."



Jean Paul Feghali,
CEO, IMEXCO
Ghana Limited

"There are a lot of opportunities in emerging markets because there are gaps that offer potential for investment in many sectors. We are very hopeful about the new government, which has shown itself to be very business-friendly and has strong initiatives to maintain the currency, our biggest challenge. So far, we are very positive about the future and hope they continue in this direction. Ghana is a gateway to West Africa and to Africa, with functioning structures where you can open a company, and it is not difficult to come and work. In terms of business environment and friendly integration, Ghana is among the top 10 in Africa, and there are opportunities across many sectors."



Lionel Parent,
Managing Director,
FanMilk West Africa

"Ghana offers stability, with clear rules and government processes that function effectively, creating an environment in which FanMilk has thrived for decades. It provides a flexible business climate where companies can hire and scale talent with ease. The country has a strong pool of skilled professionals across finance, marketing, and other key functions, supported by years of investment in sectors like mining, telecom, and banking. Positioned at the center of multiple markets, Ghana also serves as a natural hub for regional expansion, making it an attractive base for companies like FanMilk seeking to grow across West Africa."



Danquah Addo-Yobo,
Country Manager,
Ghana, Newmont

"Ghana and West Africa are increasingly becoming a very important mining landscape, with Ghana as a leading producer attracting international companies into the market, alongside good opportunities for local players. In this context, our competitive edge lies in our people, our governance, and our global footprint. We combine a skilled and dedicated workforce with a strong work culture, supported by superior corporate governance, which is extremely important for a global organization like ours. We also bring financial strength and a deep commitment to our people's welfare, with a focus on creating value through sustainable mining."



Nadia Derafa,
General Manager,
Elsewedy Electric

"Ghana is widely recognized as one of the most attractive and stable business environments in West Africa by far. The country has strong democratic institutions, a clear regulatory framework, and a government that continues to give priority to economic developments so it's something essential for us. From an investor perspective, Ghana offers significant opportunities, especially in sectors like energy, renewable infrastructure, industrial development, and the mining services demand or services support that is needed. The demand for stable power for modern transmission networks and sustainable solutions remains very high, and this is creating a strong platform for companies that bring long-term value and technical expertise."



Judith Adjobah Blay,
CEO, Ghana National
Gas Company

"Ghana Gas is purely Ghanaian, and every employee is local, which shows that we have the talent in-house to compete worldwide. We've built that capacity to the point where we can even export it, and we are competitive when it comes to maintaining our gas processing plant. As an integrated gas company, we are a one-stop operation handling processing, transmission, and marketing, which is unique. It is local, but something we position internationally as a strong and credible brand. As a gas processing company, you would expect that we do a lot of flaring, but in Ghana Gas, we don't flare. We use all our gases and focus on being sustainable in terms of the environment."



KWASI OSEI OFORI
CEO, ROCKSURE
INTERNATIONAL

RAISING THE STANDARD IN WEST AFRICA'S MINING SUPPLY CHAIN

Operating in Ghana, Rocksurre International supports mining companies with planning, staffing, equipping, and full mine-support services.

A Ghanaian contract mining company currently operating in Ghana, with previous experience in Mali and Mauritania, Rocksurre International gained industry attention in 2015 when Perseus Mining selected it as the sole contractor of the Edikan Gold Mine. For a local company operating in a sector dominated by multinational firms, the win established Rocksurre as a contractor capable of meeting the standards of large-scale gold operations.

Kwasi Osei Ofori, CEO of Rocksurre International, built the company on decades of experience with heavy equipment. "I have been involved in earth moving for the past three decades," he says, explaining how he moved into mining in 2009 through equipment rental and contract services. The company now provides planning, equipping, staffing, and mine support services, along with machinery for mining operations. It specializes in services such as load and haul, drill and blast, and equipment rental, catering to mining operations both within Ghana and internationally.

Rocksurre was already working in Ghana before the assignments to Mali and Mauritania: "Our partnership with Perseus Mining began in 2015 and later expanded with contracts at Asanko Gold and Asante Gold's Bibiani project," says Ofori. The company operates with a fleet exceeding 150 units of heavy-duty equipment. At peak activity, the CEO notes that more than one thousand employees work across Rocksurre operations.

Rocksurre strengthened its capabilities further when AngloGold Ashanti, a global mining company, selected it as the local partner for underground mining at Obuasi, one of the region's well-known gold deposits. The partnership later extended to Newmont's Ahafo operations. "We have been working in this arrangement for the past six years," Ofori says. "We have built enough capacity to take on underground projects independently."

The company's leadership identifies skilled personnel and access to equipment as central advantages. Although Rocksurre is a local firm, Ofori says it has "one of the best workforces in the country," pointing to a director of operations who previously served as managing director of AngloGold Ashanti

"ONE OF OUR ADVANTAGES IS OUR UNDERSTANDING OF THE LOCAL COMMUNITY."

Obuasi. "Many of our senior staff members have backgrounds in large mines across the region," he says.

Rocksurre's workforce model centers on community recruitment and training, with the company sourcing labor from host areas and developing new operators. "One of our advantages is our understanding of the local community. We also help our clients maintain a good rapport with the communities around their operations," Ofori says. The company has expanded opportunities for women in mining, with several managers rising from university graduate positions through its internal career pathways.

Rocksurre's partnership with Komatsu, a global manufacturer of heavy equipment for construction, mining, forestry, and industry, helps close this gap by ensuring reliable supply and financing. "Eighty percent of our fleet comes from Komatsu," the CEO says. He adds that lenders typically require

a signed contract before financing, which slows mobilization, and explains that the company's long-standing arrangement with its equipment partner provides faster access to machinery and funding.

Safety performance is a point the company emphasizes. "In the past 15 years we've been in operation, we have never had a single fatality," Ofori says, adding that the company has not recorded severe injuries or disability cases. He attributes this record to experienced technical staff and a management structure that allows specialists to focus on their work.

Rocksurre operates under Ghana's Minerals Commission and reports a stable regulatory environment. "We benefit from Ghana's local content provisions, which support greater participation by indigenous firms in the mining sector," the CEO says. The conditions have enabled Rocksurre to maintain contracts across several of Ghana's major mining regions.

The company's next objective is to expand technical training in partnership with local institutions and equipment suppliers. "We want to give back to the community through capacity development," says Ofori, describing plans for a workshop and training center that will prepare mechanical and mining graduates for employment in the sector.



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**SAMUEL
AKWEI-SEKYERE**
CEO, MKCL GROUP

AGILE MINING SERVICES SHAPED BY LOCAL EXPERTISE

Technology-driven workflows and grassroots engineering development strengthen operational performance across Ghana’s mining corridors.

Energy moves quickly across Ghana’s mining landscape, and few companies capture that pace with the clarity and discipline of MKCL Group. The company has built its reputation on precision, efficiency, and a deep commitment to local participation. CEO Samuel Akwei-Sekyere explains that MKCL Group’s multidisciplinary strength begins with a clear internal structure. “We do have departments that are specialized in what they do,” he says, adding that this arrangement ensures decisions come together cleanly at the board level. This balance creates a steady foundation for the company’s work in construction, logistics, and mining support services.

A major part of MKCL Group’s success has come from long-term strategic decisions that reinforce local advantage. Akwei-Sekyere says, “One of our decisions is actually to build a sustainable local content advantage.” The company brings people from local catchment communities into key roles, places strong emphasis on developing women in the mining space, and cultivates young talent with the skills to strengthen the mining value chain for years to come. A standout example is a young woman recruited from a local community who, he says, “within two years of working with us, is now registered as a member of the Ghana Institute of Engineering.”

Technology also sits at the core of MKCL Group’s operational identity. The company has invested in fuel-efficiency tracking, digital plant management systems, predictive maintenance tools, and operational analytics. Akwei-Sekyere says the team uses mathematical models and real-time monitoring so clients receive accurate and timely information. He explains, “Productivity is data-driven,” which supports faster decision-making in environments where speed and accuracy matter.

MKCL Group’s lean management model is another defining feature. “We run a lean management structure with very high

demand capabilities,” Akwei-Sekyere says. This structure lowers overhead costs, improves responsiveness, and maintains consistent quality. He adds that the company values partnerships built on trust and open communication, saying, “We sit down and view them as a partner, try to understand their pain points, and see how we can cure

“OUR MODEL STAYS LEAN AND CAPITAL EFFICIENT AS WE PLAN STRUCTURED WEST AFRICAN EXPANSION.”

them.” That approach has helped MKCL Group support clients even in difficult or under-resourced environments where timelines are tight and logistics are complex.

Local integration remains one of the company’s strongest differentiators. Akwei-Sekyere highlights MKCL Group’s Ghanaian ownership, Ghanaian management, and grassroots-level training. He says such integration creates community satisfaction and gives mining companies the social license they need to work responsibly in the areas where they operate. Transparent governance practices, independent auditing, and alignment with national development priorities such as industrialization, job creation, and environmental stewardship strengthen this foundation.

Growth is managed with the same thoughtful pace as operations. Akwei-Sekyere says expansion plans are guided

by “organic and sustainable” development. The company is consolidating its mining support services leadership in Ghana while expanding equipment capacity, supporting EPC and EPCM contractors, and deepening its presence in central and northern mining corridors. MKCL Group also aims to participate in emerging mineral segments such as lithium.

West African expansion sits on the horizon with a structured plan that prioritizes Cote d’Ivoire, then Mali, Burkina Faso, and selective opportunities in Nigeria. Akwei-Sekyere expects this phase to take about three years, supported by a regional fleet and mobilization strategy that will allow rapid cross-border responses.

He also highlights Ghana’s national advantages. “We have been a major hub in mining for a very long time,” he says. Political stability, strong local content policies, rich mineral deposits, and an innovation-friendly environment create a setting where engineering and mining services can flourish. Ghana’s skilled workforce, robust logistics corridors, and growing digital infrastructure reinforce this positioning. As Akwei-Sekyere puts it, the country provides “a consistent demand for specialized mining services, equipment, and engineering innovation.”

MKCL Group’s story reflects a broader Ghanaian narrative centered on capability, confidence, and long-term value creation. With disciplined management, advanced technology, and deep community integration, the company continues to carve a distinct role within the region’s mining ecosystem.



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WEST AFRICA'S PROJECTS BUILT WITH PURPOSE

Specialized teams deliver consistent project quality across expanding West African markets.



**SOFO TANKO
RASHID COMPUTER**
CEO, GIFEC

In a country where enterprise moves with the rhythm of community, the Ghana Investment Fund for Electronic Communications (GIFEC) is translating policy into everyday access. Established in January 2004 under the Ministry of Communications and born from the ICT4AD policy, the public fund focuses on practical delivery that reaches classrooms, workshops, and startups. Its Board of Trustees includes key ministries, with a chairperson appointed by the president. Sofo Tanko Rashid Computer says, "We've prioritized this rural telephony to make sure that we open up the rural areas so that people can also have

access to basic telephony, because that is the bedrock of digitalization."

That resolve shows up in scale across Ghana. Computer says, "Currently, we are rolling out 2,016 rural telephony sites." He says, "When we came in, we had already connected about 300 communities." He adds, "We're rolling out about 460 new sites." The objective is clear: a stronger foundation for services that empower citizens and institutions in every region. From health posts and farms to small shops and district offices, coverage is expanding with purpose and speed.

GIFEC's Digital Transformation Centers deepen that foundation. These hubs, formerly known as Community Information Centers, are undergoing modernization district by district. Computer says, "We want to innovate all of them; if we can bring them upstream and put all the necessary digital tools in there, it will help the government drive the 'One Million Coders' project." He continues, "Every district, at least, will have a minimum of 50 high-speed performing laptops with internet facilities in each of the digital centers." With upgraded equipment and connectivity, young

people and local entrepreneurs gain a place to learn, build, and collaborate on projects that strengthen district economies.

Talent inclusion sits alongside infrastructure. Through Girls in ICT, GIFEC is building skills and confidence among young women across regions. Computer says, "A thousand girls were trained, and a hundred of them were given laptops." He says, "Ten schools each had a computer lab fully financed by GIFEC." He adds, "We trained another thousand girls." Early wins are visible in simple websites, animations, and classroom projects that inspire continued study and local innovation.



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EPIROC EQUIPMENT GHANA

GROUNDBREAKING MINING INTELLIGENCE WITH LOCAL EXPERTISE

Epiroc Equipment Ghana advances automation, safety, and sustainable solutions across West Africa, helping mining operations unlock efficiency and long-term value.



**SHAIFUL
MOHAMED ALI**
REGIONAL GENERAL
MANAGER - WEST
AFRICA

Epiroc Equipment Ghana, established in 1993, plays a pivotal role in supporting the region's mining sector through advanced drilling equipment, blasting technologies, and world-class aftermarket solutions.

Serving as a strategic hub, the company coordinates operations across approximately 22 countries in West and Central Africa, supported by five customer centers located in Ghana, Burkina Faso, Mali, Côte d'Ivoire, and Liberia.

As part of the global Epiroc Group—headquartered in Stockholm and active in more than 150 countries—Epiroc Equipment Ghana leverages the strength of a worldwide leader in

mining and infrastructure productivity to help customers operate more safely, sustainably, and productively.

As mining companies increasingly seek efficiency and performance gains, Epiroc places technology at the core of value creation. "We go beyond equipment supply. We provide digitalization, automation, and integrated data-driven solutions that allow operators to better understand and optimize their performance," explains Shaiful Mohamed Ali, Regional General Manager.

Safety remains a central priority. The company has introduced personnel detection systems and collision-avoidance technologies designed to minimize human exposure in high-risk environments. By enabling real-time visibility of workers and integrating intelligent systems into machinery, Epiroc is helping mining companies reduce operational risk. "We are focused on minimizing work on the ground and increasing automation to improve safety," notes Ali. Strategic partnerships with key mining companies further support the deployment of these technologies.

Sustainability is also shaping the company's

approach. Epiroc is implementing initiatives to reduce its carbon footprint, including solar-powered workshop facilities and more efficient supply chain strategies. Electrification represents another shift, with battery-powered equipment gradually introduced to reduce emissions and operating costs. "It's the way forward, but technology alone won't do it. We need the right training and infrastructure," Ali says.

The company is also investing in local capacity building to support long-term industry growth through training centers and mentorship programs. "We see ourselves as an enabler. We have the capacity to support and propel the sector forward," says Ali.

Ali highlights Ghana's strong investment fundamentals, including its established mining sector, stable regulatory environment, and continued exploration potential. Ali concludes, "Ghana is more than ready."



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SCAN ME



DR VICTOR ASARE BAMPOE
CEO, NATIONAL HEALTH INSURANCE SCHEME

FINANCING GHANA'S HEALTHCARE SYSTEM AT NATIONAL SCALE

A public health financing institution managing large-scale domestic resources, provider payments, and coverage expansion in Ghana's healthcare system.

The National Health Insurance Scheme (NHIS) controls Ghana's largest pool of domestic health financing and now sits at the center of the country's path toward universal health coverage. The scheme has operated for more than twenty years and finances a substantial share of health service delivery nationwide. Its role intensified following the change in government in January 2025 and the subsequent policy decision to remove the cap on health insurance funding. The additional fiscal space shifted the scheme's operational scale and accountability framework within government. "In 2025, the uncapping of the National Health Insurance Levy increased available funding by 3.4 billion Ghana cedis, equivalent to more than US\$300 million," says Chief Executive Officer Dr Victor Asare Bampoe. This expanded the scheme's purchasing power and placed it at the core of health financing decisions.

The NHIS manages national health insurance financing at a time when domestic funding has become more central to health system sustainability. "NHIS provides the financial protection required for Ghana to achieve universal health coverage," Dr Bampoe says. The institution channels funds through a layered accountability structure. The Ministry of Finance applies expenditure controls through first-line checks, while the Ministry of Health oversees alignment with national health priorities. Internally, the institution runs its own verification and audit processes to track fund flows and provider claims.

Claims management and provider behaviour remain operational priorities of the scheme. Dr Bampoe identifies improper billing practices and illegal patient co-payments as active enforcement issues. "Under the health insurance law, patients are not supposed to pay for services covered by the scheme," he

"NHIS PROVIDES THE FINANCIAL PROTECTION REQUIRED FOR GHANA TO ACHIEVE UNIVERSAL HEALTH COVERAGE."

says, noting that investigations follow reports of such practices.

The scheme's financing role underwrites Ghana's broader digitalization of health access by stabilizing provider revenues and maintaining service continuity across public and accredited private facilities. Dr Bampoe ties funding discipline to institutional trust. "When we demonstrate proper use of funds, it becomes easier to secure additional financing," he says. Public engagement forms part of the institution's operational reset. The

NHIS recently convened a national stakeholder conference that brought together providers, beneficiaries, and system partners to clarify institutional responsibilities and service expectations.

The scheme's coverage expansion targets are explicit. "Claims expenditure accounted for 56% of available funds in the previous year. Management aims to increase this share to 65% in the current year and up to 70% thereafter, while registering 20 million members, equivalent to more than 60% of the population," explains Dr Bampoe. Sub-targets prioritize vulnerable groups within that total.

The NHIS is adjusting its operating model in response to Ghana's epidemiological transition. "More than 40% of deaths are now caused by non-communicable diseases," he says. This shift in Ghana's disease profile has required changes in benefit design and financing priorities, as the existing insurance framework was built around curative services rather than long-term chronic care. "We've launched the Ghana Medical Trust Fund to finance care for these conditions and initiated preparations for a free primary healthcare program focused on prevention, early diagnosis, and vaccination," states Dr Bampoe.

The scheme operates within a broader investment narrative. Dr Bampoe links health financing to productivity outcomes. "Public spending on health functions as an economic investment because healthier workers are more productive," he says, referring to discussions with the Ministry of Finance.

PENRESA

DID YOU KNOW

THAT THE NHIS TAKES CARE OF THE FOLLOWING DISEASE CONDITIONS AND MANY MORE?

- HYPERTENSION
- DIABETES
- MALARIA
- RESPIRATORY TRACT INFECTIONS
- URINARY TRACT INFECTIONS
- BREAST CANCER
- SKIN DISEASES
- SEXUALLY TRANSMITTED DISEASES
- FOUR CHILDHOOD CANCERS

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SSNIT blends digital access, disciplined investment, and social impact to strengthen income security nationwide.



**KWESI
AFREH BINEY**
DIRECTOR-
GENERAL, SSNIT

With investments spanning banking, hospitality, healthcare, energy, and listed equities, Ghana's Social Security and National Insurance Trust (SSNIT) has become one of the country's most diversified institutional investors, managing over GH¢25 billion (approximately US\$2.3 billion) in assets. Director-General Kwesi Afreh Biney, who brings nearly three decades of banking experience, highlights the scale of the portfolio: "Of the 39 companies listed on the Ghana Stock

Exchange, we have investments in 22."

The trust's recent delivery of more than 4,000 university hostel beds reflects its dual mandate: securing sustainable pensions for formal workers while addressing social needs. "Going forward, we will focus on our fixed income portfolio for assured return rates and expand into high-performing sectors only," Biney says.

Energy is a key focus. SSNIT plans to invest US\$259 million into Cenit Energy over the next three years, increasing production capacity from 110MW to about 700MW. "That is additional power that saves the people of Ghana, whilst getting a very good return," he notes.

Accelerating Ghana's digitalization

SSNIT's virtual branch, described as its "54th branch," allows members to register, pay contributions, update records, and access statements remotely. "I faced a simple pain point: there are over 200 districts in Ghana.

We have only 53 physical branches," Biney explains. "The world of today thrives on convenience." The trust is also launching a telehealth initiative to connect members with medical professionals remotely. Recently recognized with a Data Protection and Privacy Champion Award, SSNIT continues to strengthen digital security. "The fiduciary relationship is almost sacred. Behind each person that we deal with is a family, a community. Protection is the bedrock on which all our decisions are made."



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CAVEMAN WATCHES

REDEFINING LUXURY FROM ACCRA

Placing Ghana on the global horology map, crafting with precision and ambition while changing the perception of African-made luxury.



**ANTHONY MENSAH
DZAMEFE**
FOUNDER AND CEO,
CAVEMAN WATCHES

Founded in 2018 by Anthony Mensah Dzamefe, Caveman Watches emerged from a simple but powerful question: why are there no African-made luxury watches? After years of selling imported timepieces, repairing watches, and learning leathercraft from local artisans, Dzamefe began assembling his own creations. The result was a brand that challenged perceptions around locally produced goods. He says, "Africans were consumers of luxury, but not creators of it. We have been changing that."

What began as a modest operation in Accra quickly gained momentum. Caveman's early releases went viral, driven by a blend of craftsmanship and curiosity around a product rarely associated with the continent. Today, the company designs and hand-assembles its watches in Ghana, combining vintage techniques with durable materials and bespoke detailing. At the core of its philosophy is a strong commitment to quality. "The product has to meet global expectations. People should buy it because it delivers value, not just because it is local," Dzamefe observes.

This focus has supported the brand's growth. High-profile clients, including Beyoncé and Akon, have amplified its international visibility. Strategic partnerships, including with the Ghana Export Promotion Authority, have supported expansion into global markets. The company is also advancing into the use of precious materials such as gold and diamonds, strengthening its position in the luxury segment. "The partnership with Ghana Gold Board has been great in mobilizing

resources and craftsmanship," explains Dzamefe.

Beyond its products, Caveman is contributing to the local industrial landscape by training craftsmen and building technical expertise. "We are proving we can manufacture high-end products in the region," he says, while continuing to refine design, expand collections, and scale production capabilities sustainably across international markets. As global attention turns toward African brands, Dzamefe remains confident: "Ghana is ripe with opportunities."



CAVEMAN

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**RAMESH M.
SADHWANI**
GROUP MANAGING
DIRECTOR, MELCOM

CHAMPIONING GHANA'S RETAIL AND DELIVERY LANDSCAPE

Melcom combines digital integration and last-mile innovation to deliver reliability at scale while expanding into logistics, loyalty ecosystems, and social impact.

Melcom Group of Companies is Ghana's largest and best-known retail and distribution conglomerate, operating a nationwide chain of department stores, supermarkets, malls, Melcom Mini convenience stores, and cash-and-carry outlets. Across its physical stores and online platform, the company sells general merchandise such as electronics, home appliances, furniture, mobile phones, and IT accessories. The group also engages in wholesale distribution and has diversified subsidiaries in plastics manufacturing, electronics servicing, hospitality, and travel services.

The group formally began in 1989, when Bhagwan Khubchandani and Mahesh Melwani established Melcom Limited and opened their first store in Accra Central in 1991. Its origins, however, date back to the 1920s–30s, when the founder's father arrived in the then Gold Coast and started a resilient business journey across retail, textile, and hospitality.

Melcom boasts a delivery success rate of around 95%. According to the Managing Director, Ramesh M. Sadhwani, this is partially due to an omnichannel strategy prioritizing reliability over scale. "We're not a marketplace. We actually hold the stock that we're offering. The inventory is synchronized daily, so only available products appear online." This approach has enabled Melcom to significantly outperform many platforms reliant on third-party vendors. "If a product is out of stock, it won't show, so we don't let you down."

Refining its logistics and digital infrastructure remains a key priority for the group. "We keep looking at ways to adapt and automate processes using technology," says Sadhwani, highlighting a decade-long ERP implementation linking departments, real-time dashboards for visibility, and AI-driven auto-replenishment pilots between stores and warehouses.

Melcom's expansion into last-mile delivery reflects an emphasis on brand visibility and

product quality. Leveraging its existing retail infrastructure, the group has invested in a mixed logistics model, combining third-party providers with a growing in-house fleet of bikes, electric three-wheelers, and minivans. A crucial gap in the market around perishables was identified. "Others are only able to do dry goods; we can deliver at plus five, zero, or minus five, keeping the product in the condition it's supposed to be," says Sadhwani,

“SUB-SAHARAN AFRICA IS THE LAST FRONTIER, BUT IT'S STARTING TO WAKE UP: COUNTRIES LIKE GHANA ARE CREATING THE RIGHT CONDITIONS FOR LONG-TERM INVESTMENT.”

revealing the company has invested heavily in cold-chain logistics, deploying refrigerated vehicles.

Melcom has also brought its network of more than 50 restaurants onto its retail and delivery app, enhancing convenience while maximizing its footprint. Using GPS, the system allows users to view nearby locations, estimated delivery times, and synchronized menus, all within one interface. "Looking ahead, since it's running smoothly, we will consider taking on third-party business," says Sadhwani.

Another recent initiative of the group was the creation of a fully in-house training

academy designed to address a gap in formal retail education. "We have built a proprietary curriculum of over 120 short, animated modules which are delivered through an online platform, allowing employees to complete bite-sized courses during working hours. The progress is tracked and integrated into performance appraisals," says the director. The shift to a digital and internal format was also an attempt to strengthen retention, reduce operational challenges, and foster long-term organizational stability.

Social impact is embedded in Melcom's long-term strategy through a GHC25 million (US\$2.29 million), ten-year commitment led by the Melcom Care Foundation. "Our board is committed to giving back, especially in health and education," says Sadhwani. The foundation has delivered clinics, schools, ambulances, and hospital upgrades across Ghana. "We've donated over 70 medical refrigerators and supported more than 50 hospitals," he adds. In parallel, the group has strengthened its sustainability efforts, expanding green-certified buildings and renewable energy use. "We now generate 2.6 megawatts of power ourselves," notes the director.

"Ghana is very receptive and warm. I'm confident about our future," says Sadhwani, framing Ghana as a gateway within a continent increasingly seen as the next frontier for global growth.



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ANN BREWIN,
CEO, CLIFTON
HOMES

In Accra's fast-changing residential market, where demand continues to rise alongside urban density, developers are under increasing pressure to deliver not just housing, but long-term value. Clifton Homes has positioned itself admirably within this shift, building a portfolio of high-end developments that prioritize reliability, design integrity, and consistent execution.

Founded in 2010, with the ambition of raising real estate standards for Ghana's growing middle class, the company has steadily expanded in the luxury segment without losing sight of its core principles. Today, Clifton Homes has delivered 13 developments across the capital's prime locations, establishing a track record closely tied to timely delivery and product consistency. "Reliable delivery is ultimately what builds trust. We hand over units to our clients in line with the promised schedule," says CEO Ann Brewin.

That focus on execution has underpinned the company's growth. Clifton Homes has been recognized multiple times as Best Luxury Real Estate Developer by Luxury Lifestyle Awards and has handed over more than 1,400 properties, placing it among Ghana's fastest-growing residential developers. Yet Brewin is careful to frame success not only in terms of scale but also in terms of discipline. As Accra becomes more densely built, Clifton Homes has increasingly focused on how people live in urban environments. "We feel a responsibility to help residents live well in a changing urban landscape," Brewin says.

Projects such as Embassy Gardens, The Atlas, Loxwood House, and The Bantree reflect this approach. All have sold out ahead of completion, with client demand drawn by a value proposition that optimizes the combination of location, pricing, and build quality. According to Brewin, buyers in this segment are highly considered in their decisions. "Customers in our target segment are rational and well informed, making purchase decisions based on multiple factors, including reliable completion dates, financial value, and long-term asset management, not just attractive adverts or dramatic 3D images."

VALUE AND TRUST IN GHANA'S EVOLVING URBAN LANDSCAPE

Clifton Homes combines top-tier design, disciplined execution, and a commitment to improving quality of life to shape Accra's premium residential market.

"URBAN WELLBEING REMAINS AT THE HEART OF OUR DESIGN PROCESS AND WILL BE CENTRAL TO OUR PROJECT PIPELINE IN THE COMING YEARS."

Rather than maximizing urban density at the cost of lifestyle quality, Clifton Homes has focused on the everyday functionality and long-term usability of their developments. Layouts are designed with daily living in mind, often making deliberate use of natural assets such as coastal views or internal green spaces. At Loxwood House, for instance, prime spaces with city views are allocated to communal rooftop amenities, including a gym and swimming pools, rather than reserved for a limited number of private properties. "We work to make communal facilities accessible and meaningful. We avoid gimmicks that sound attractive in a brochure, but are rarely used and become nothing but a burden on clients' service charge rates," Brewin explains. The company's attention to detail and empathy for the client perspective extend into the company operations. Clifton Homes runs an integrated model in which sales, lettings, and facility management teams feed insights directly back into the design and construction process. This continuous feedback loop allows each project to refine the next. "It is a process of constant evolution. Each development informs the next, ensuring we are continually responding to our clients' needs," Brewin notes.

As mixed-use developments have gained traction in Accra over the past decade, Clifton Homes has incorporated commercial elements into many of its residential projects,

such as cafés and mini-marts. The aim is to create more self-contained urban environments, where residents have access to essential services within proximity. "The mixed-use model works well in certain locations. However, our residents' needs must always come first. This means taking into account factors such as noise, parking, and security when selecting commercial tenants," Brewin says.

Over the past 15 years, Clifton Homes has proven itself to be both nimble and prudent in managing market uncertainty. In terms of maintaining client trust through periods of change, they emphasize the importance of transparency. "The recent changes to VAT legislation in Ghana are a clear example. The VAT element of our pricing is clear in our advertising, and when the legislation changed, we communicated promptly with our customers," says Brewin.

Looking ahead, Clifton Homes continues to break the mould and expand its footprint in Accra with projects such as The Dunes, which will be the first coastal development of its type in Ghana's Capital. "Around the world, the rare blend of urban coastal living is highly prized. In cities such as Barcelona and Cape Town, sea-front residential real estate is the most sought-after, and we felt it was time that Accra had a similar market proposition," says Brewin. The Dunes is located right on the seafront with uninterrupted ocean views, two acres of gardens, two pools, and a seafront gym.

Despite Clifton Homes' design accolades, impressive growth trajectory, and exciting future pipeline, their CEO remains grounded when questioned on the key to success. For Brewin, the broader narrative around Ghana's real estate sector often overlooks the discipline required to succeed. "Real estate here is not an easy win. Success depends on careful planning, resilience, and, above all, consistent delivery."



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