



GHANA AGRIBUSINESS PLAYBOOK SERIES

2026



THE CAREER COMPASS

Where You Fit in Ghana's Agribusiness Chain

A student's guide to the jobs, the ventures, the skills, and the people across all eight stages of the chain

Center for Entrepreneurship
Ashesi University



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BUILT FROM

The eight-stage chain of the Series (D7), the openings in the Opportunity Atlas (D10), and real Ghanaian ventures

DATE

September 2026 (information as reported June to September 2026; it may have changed since)



01



Start here

If you are a student, this book is written for you. Most people hear the word agriculture and picture one thing: a person bent over a hoe in a field. That picture is why so many bright students rule the whole sector out before they have looked at it. It is also wrong, or at least it is only one small corner of the truth.

Growing the crop or rearing the animal is a single stage in a chain of eight. The other seven stages, from supplying the seed at the start to putting a branded product on a shelf at the end, are full of work that looks nothing like farming. Some of it is logistics. Some of it is food science. Some of it is branding, or software, or finance, or running a machine. A lot of the best-paid and least-crowded of it has almost nothing to do with soil.

This book walks through all eight stages and, for each one, answers the questions a student actually has: what jobs exist here, what could I build here myself, how much money would I need to start, what skills does it take, where do I learn those skills, and who in Ghana is already doing it. The point is simple. You do not have to love farming to have a place in food. You just have to find your stage.

02



How this fits with the rest of *the Series*

The eleven commodity playbooks tell you how each crop and animal works as a business. The Opportunity Atlas, D10, shows where the money sits across the whole sector, stage by stage. This book, D9, is the one that starts with you: your interests, your skills, and your budget. Once you find your stage here, the Atlas shows you which commodities have the strongest openings at that stage, and the commodity playbook gives you the full detail. Read the three together and you have a path from what am I good at all the way to here is my first move.



03



Where *you* fit?

Before the stages, a quick way in. Find the row that sounds most like you, and start with the stages it points to. You are not locked in. This is only a door, not a cage.

IF THIS SOUNDS LIKE YOU	START WITH THESE STAGES	WHY
You like fixing things, and you are practical and technical	Input supply, and Processing	You are happiest around tools, machines, animals or a workshop. The sector needs people who can keep a nursery, a hatchery or a mill running.
You are an organiser, reliable, and good with people	Post-harvest handling, Storage, and Trade	You are the person who makes the group project actually finish. The chain is desperate for people who can run a collection round and hold a standard.
You are good with numbers, data and analysis	Trade and price services, and Finance	You like a spreadsheet and spotting a pattern. Price information and farm-level data are the missing layers everyone is asking for.
You are creative, into brands, design and marketing	Retail and branded products	You think about packaging, story and the shopper. The branded, urban and diaspora market is the demand that is actually moving.
You are a builder or a coder, into apps and technology	Price and advisory services, and digital tools across every stage	You want to build something people use. Local-language voice tools, farm data and logistics apps are live, funded opportunities in Ghana right now.
You genuinely want to farm or rear animals	Production, but read the caution first	There is a real place for you, especially in livestock finishing and fattening. Just go in knowing the Series' warning about growing a plain commodity.



04



Stage 1. *Input supply*

Nothing on the farm works if what goes into it is bad. The seed, the seedling, the fingerling, the day-old chick, the feed, the vaccine: input supply is the business of getting good versions of these to the people who need them. Ghana under-supplies almost all of them, and new rules are now making certified inputs compulsory in some commodities, which means guaranteed demand for whoever can supply them well.

The jobs here

- Nursery or hatchery technician, growing certified seedlings or fingerlings
- Veterinary or animal-health field officer
- Agro-input dealer or sales agent for a seed or feed company
- Feed formulation or quality technician at a feed mill
- Extension or advisory officer linking inputs to good practice

What you could build here

- A certified nursery or a fish hatchery (see cashew and tilapia in the Atlas)
- A last-mile animal-health delivery service, taking vaccines and advice to remote farms
- A brooding-and-vaccination service that manages the risky first two weeks of a poultry flock
- An input-and-advice package sold around the practices that actually raise yield

What it takes to start your own

Capital: Ranges from low (a service round, an input agency) to high (a hatchery with breeding stock). Many entry points here are low-capital because you are selling knowledge and reliability, not heavy equipment.

Skills: agronomy or animal science basics, quality control, record-keeping, and the people skill to build trust with farmers who have been sold bad inputs before.

Where to build the skills

The technical grounding starts in any agriculture, biology or animal-science course. Add short courses from MoFA extension, input companies' own training, and hands-on time at a working nursery or hatchery. The Ashesi Centre for Entrepreneurship can help shape the service into a venture.

A real Ghanaian venture at this stage: Cowtribe

Co-founded in Ghana in 2016 by Peter Awin and Alima Bawah, and based in Tamale, Cowtribe runs an on-demand animal-vaccine and veterinary-product delivery service for rural livestock farmers. Every year smallholders lose about a quarter of their animals to preventable disease; Cowtribe's answer was not a new vaccine but better delivery, getting the existing medicine to the farm on time, and it now serves thousands of smallholder livestock farmers on a subscription basis. It is a clean example of an input-supply business built on logistics and trust rather than heavy capital.

This stage suits you if you are technical and practical, you like animals or plants, and you are reliable enough that a farmer will trust what you sell.

05



Stage 2. *Production*

This is the farming and rearing itself, and it is the stage this Series most often tells you to be careful with. Growing a plain commodity and selling it raw puts you at the bottom of the chain, taking whatever price the market gives. But production is not a dead end. The versions that work are the ones that add value inside the growing: finishing an animal to a heavier weight, fattening a ram to hit a festival price, or farming a hardier, under-served species.

The jobs here

- Farm manager or supervisor on a commercial farm
- Feedlot or fattening-unit operator
- Aquaculture cage or pond manager
- Mechanisation operator, running ploughing and harvesting services
- Farm-records and productivity officer

What you could build here

- A cattle finishing or feedlot operation, adding weight Ghana currently imports
- A seasonal ram-fattening cycle timed to festival demand
- A catfish or second-species farm serving an under-served market
- A mechanisation service (tractor, planter, sheller) sold to many smallholders

What it takes to start your own

Capital: Wide range. Seasonal fattening can start modestly; a feedlot or a mechanised service needs medium to high capital. Land access is often the real gate, not cash.

Skills: husbandry or agronomy, cost control, timing the market, and the discipline to keep records that prove your performance to a lender.

Where to build the skills

Animal-science and crop-science courses give the technical base. GIRSAL's agribusiness lending training helps with the finance side. The most valuable thing is a season spent on a well-run commercial farm, seeing how the numbers really work.

A real Ghanaian venture at this stage: Trotro Tractor

Trotro Tractor, co-founded in Ghana in 2016 by Kamal Yakub and partners, connects smallholder farmers to tractor and machinery owners through a mobile and USSD platform, so a farmer without a smartphone can still request, schedule and pre-pay for ploughing. It shows that the opening in production is often not owning the farm but selling a service into it: the company built a mechanisation business on other people's tractors and a booking system, and it has since expanded from Ghana to Benin, Nigeria, Togo, Zambia and Zimbabwe.

This stage suits you if you genuinely want to work the land or the animals, and you are willing to add value during production rather than sell a raw crop into a crowded market.



06



Stage 3. *Post-harvest handling*

The moment after harvest, slaughter or catch is when Ghana loses the most. Cassava roots spoil in two to three days, fish rots on the beach, grain grows toxins in a damp sack. Post-harvest handling is the business of sorting, grading, drying, cooling and bulking that produce before it is lost. The Series calls this the scarcest and most-needed layer in the whole chain, and it is one of the cheapest places to start.

The jobs here

- Aggregation or collection-centre coordinator
- Quality and grading officer
- Drying, cooling or smoking unit operator
- Warehouse or store-keeper
- Field buyer for a processor or exporter

What you could build here

- An aggregation-and-grading round that bulks scattered farmers' output to a buyer's standard
- A clean-drying or improved-smoking enterprise that cuts loss and lifts quality
- A cold-box round that gets ice to fish before the buyer
- A hide or skin collection-and-preservation service

What it takes to start your own

Capital: Low to medium. This is where a student with more organising ability than money can genuinely begin, and it feeds naturally into a processing business later.

Skills: logistics, quality standards, negotiation, basic bookkeeping, and above all reliability to both the farmer below and the buyer above.

Where to build the skills

Much of this is learned by doing, but supply-chain and operations modules help, as do the practical standards published by the Ghana Standards Authority. Start by shadowing an existing aggregator or a processor's field-buying team.

A real Ghanaian venture at this stage: AgroCenta

AgroCenta, founded in 2015 by Francis Obirikorang and Michael Ocansey, was built to fix exactly this gap: smallholders were selling to middlemen at well below fair prices. Its platforms aggregate farmers' grain, link them to buyers and give them real-time prices, and its mobile payment and credit tools let farmers be paid, and borrow, against their sales history. It is proof that the handling-and-aggregation layer, done well, is a serious business.

This stage suits you if you are an organiser and a connector, dependable, and good at holding a standard and a schedule.

07



Stage 4. Processing and *value addition*

This is the big one. Across every commodity in the Series, turning raw produce into a higher-value product is the strongest opening, and it is where Ghana throws away the most value by exporting things raw. Beans leave as beans, not chocolate; nuts leave raw, not as kernels. Processing is broad: it runs from a small food-brand kitchen to a full mill, so there is an entry point at almost every skill and capital level.

The jobs here

- Food scientist or product-development officer
- Processing-line or mill operator and supervisor
- Quality-assurance and food-safety officer
- Packaging and product technician
- Maintenance engineer for processing equipment

What you could build here

- A small food brand turning raw produce into a packaged product (chocolate, gari, flour, kernels)
- A feed mill serving the poultry and fish sectors, where feed is the biggest cost
- A kernel, oil or starch line capturing a premium many times the raw price
- Filling idle capacity in a plant that already exists but runs half empty

What it takes to start your own

Capital: Medium to high, though a cottage food brand can start small. Where processing capacity already sits idle, the opening is the raw supply and working capital, not building a new factory.

Skills: food science or engineering basics, food safety and certification, costing, and product and brand sense. This is the stage where a science background pays off most directly.

Where to build the skills

Food-science, chemistry, biology and engineering courses are the natural base. Add food-safety and FDA certification know-how, and product-development practice. The Ashesi Centre for Entrepreneurship and incubators like the Kosmos Innovation Center and GCIC support food ventures.

A real Ghanaian venture at this stage: '57 Chocolate

'57 Chocolate was founded in 2016 by sisters Kimberly and Priscilla Addison, who set out to prove premium chocolate can be made in Ghana rather than only from Ghana's beans abroad. They take dry cocoa beans and process them, bean to bar, into a branded product, employing a small team and producing around a thousand bars a week, as reported in 2021. It is the textbook value-addition story: the same bean, kept in the country one stage longer, is worth far more.

This stage suits you if you have a science, engineering or food background, or a strong product-and-brand instinct, and you want to make something rather than move it.



08



Stage 5. Storage *and logistics*

A perishable with nowhere cold to go is a loss waiting to happen, and grain sold in a glut fetches a distress price it would not fetch three months later. Storage and logistics is the business of keeping product alive and moving it at the right time. It has a hidden financial side too: stored grain backed by a warehouse receipt can be turned into a loan, which makes this stage more interesting than it first looks.

The jobs here

- Warehouse or cold-store manager
- Cold-chain and transport coordinator
- Inventory and stock-control officer
- Warehouse-receipt or collateral-management officer
- Logistics planner for an aggregator or processor

What you could build here

- A cold-chain service moving fresh fish, meat or poultry that currently has none
- A certified warehouse offering storage plus warehouse-receipt finance to farmer groups
- A short-cycle storage service feeding a processor on schedule
- A last-mile distribution round for a processor or food brand

What it takes to start your own

Capital: Medium, and often infrastructure-heavy, but it pairs well with finance partners and farmer groups, so you are not carrying it all alone.

Skills: operations and supply-chain planning, basic finance, an understanding of the warehouse-receipt system, and careful stock discipline.

Where to build the skills

Supply-chain, operations and finance modules apply directly. Learn the Ghana Commodity Exchange's warehouse-receipt system and how its licensed warehouses work; GIRSA's training covers the lending side.

A real Ghanaian venture at this stage: The Ghana Commodity Exchange (GCX)

The GCX runs Ghana's electronic warehouse-receipt system, where a farmer or trader stores graded grain in a licensed warehouse and receives a receipt that banks will lend against. Partner banks lend against those receipts, and in 2025 the exchange traded more than GH¢1.8 billion of commodities, over 78,000 tonnes, while supporting more than 50,000 farmers. It shows how storage stops being dead cost and becomes a financial instrument, and it is a whole area of careers, from warehouse operations to collateral management, on its own.

This stage suits you if you like operations, systems and infrastructure, and you are comfortable working between farmers, warehouses and banks.

09



Stage 6. Marketing *and trade*

Between the farm and the buyer sits a layer that barely exists in an organised form in Ghana: someone to gather scattered output, grade it to a buyer's standard, and, above all, tell the farmer what the price actually is. Price information is the quiet theme here. In marine fisheries no continuous landing-beach price series is published, and the Series names a price service as the best first step in that sector.

The jobs here

- Commodity trader or aggregator
- Market-linkage or offtake officer
- Price-data or market-information analyst
- Sales and buyer-relationship manager
- Certification and traceability officer

What you could build here

- A price and market-information service, by SMS, voice or app, in a local language
- A professional aggregation business with pre-finance to farmers
- A traceability service selling market access under new export rules
- A brokerage linking producer groups to institutional and export buyers

What it takes to start your own

Capital: Low to medium, and this stage holds the lowest-capital, highest-novelty opening in the whole Series: a price and data service that needs almost no money to begin.

Skills: market analysis, negotiation, communication, data handling, and enough technology sense to reach farmers on the phones they actually have.

Where to build the skills

Business, economics, marketing and data courses apply directly. For the technology side, coding and data skills turn a market-information idea into a real product. Ashesi's mix of business and computer science is a strong fit for this stage.

A real Ghanaian venture at this stage: Farmerline

Farmerline, founded in Ghana in 2013 by Alloysius Attah and Emmanuel Owusu Addai, sends farmers voice and SMS messages in their own language covering market prices, weather, inputs and farming tips. Starting with a few hundred farmers in the Ashanti region, its Mergdata platform has reached more than 2.3 million farmers through over 3,000 corporate and development partners. It is the clearest proof that the missing price-and-information layer is a real business, and that reaching farmers in their own language, by voice, is what makes it work.

This stage suits you if you are a connector or an analyst, good with people or numbers or both, and drawn to fixing the gap between farmers and fair prices.





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Stage 7. Retail, distribution, and *the consumer*

The end of the chain is where the raw crop finally becomes a branded thing on a shelf, and it is the thinnest stage in openings so far, which is another way of saying it is wide open. The demand that is actually moving is the branded, packaged, urban and diaspora market, not raw commodity export. And the consumer, the very last link, is best read as the signal that tells every stage above it what to make.

The jobs here

- Brand or marketing manager for a food product
- Retail and distribution manager
- Product and packaging designer
- Export-market or diaspora-sales officer
- Consumer-insight and market-research analyst

What you could build here

- A branded food product for the urban and diaspora market (gari, cereals, snacks, oils)
- A distribution business getting local processed products onto shelves reliably
- An export or diaspora channel for a Ghanaian food brand
- A market-research service reading demand back to processors

What it takes to start your own

Capital: Low to high. A small branded product can start in a kitchen; a distribution network needs more. What matters most here is understanding the shopper, not owning a farm.

Skills: branding, design, marketing, distribution, and consumer insight, plus the ability to buy processed product from the stage below and sell it well.

Where to build the skills

Marketing, design, communications and business courses apply directly, and this is a stage where a non-agriculture student can enter agribusiness through the door of brand and consumer. Ashesi's business and design strengths fit it well.

A real Ghanaian venture at this stage: Complete Farmer

Complete Farmer, founded in Ghana and led by Desmond Koney, connects producers to buyers and to global markets, using cultivation protocols so that what farmers grow meets the specifications a distant buyer demands, and guaranteeing the offtake at the end. It works with more than 72,000 farmers in Ghana and Togo, supplies buyers including Aldi and Lidl, and in September 2026 secured a US\$2.4m convertible loan from the IFC and BIFT. It sits at the market-facing end of the chain, and shows that the real prize at this stage is owning the relationship with the final buyer, whether that buyer is an Accra supermarket or an importer in Europe or Asia.

This stage suits you if you are creative and commercial, you understand shoppers and brands, and you would rather sell the finished product than grow it.

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Internships and first jobs, *by stage*

You do not have to start your own venture to enter agribusiness. Every stage has organisations that take on students and graduates. Here is where to look, by the stage that interests you.

IF YOU ARE DRAWN TO	LOOK FOR INTERNSHIPS AND FIRST JOBS AT
Input supply	Seed and feed companies, hatcheries, veterinary and animal-health startups, input-distribution firms.
Production	Commercial farms and estates, nucleus-farmer and outgrower companies, mechanisation-service firms.
Post-harvest and trade	Aggregators and agritech platforms, cooperatives, commodity traders, the Ghana Commodity Exchange.
Processing	Food and beverage manufacturers, mills, cocoa grinders and chocolate makers, feed millers.
Storage and logistics	Warehousing and cold-chain firms, logistics companies, the warehouse-receipt system and its banks.
Retail and branded	Food brands, distributors, supermarkets, export and diaspora-market companies.
Cross-cutting	Agritech and agri-fintech startups, GIRSAL and agricultural lenders, GCIC and other incubators, MoFA and development-programme offices.

12



Building the skills, wherever *you* start

A few skills pay off at every stage of the chain. Whatever stage you choose, these are worth building in parallel with your degree.

- **Numbers.** Basic costing and record-keeping. Almost every opening in the Series fails for the same reason: nobody kept the numbers. Learn to build a simple cost-and-returns model.
- **Finance.** How the money works. Know how GIRSAL-backed lending, warehouse-receipt finance, GCIC and grant competitions actually work before you need them.
- **Standards.** Food safety and certification. FDA, Ghana Standards Authority and export standards gate most formal sales. Knowing them early is an edge.
- **Technology.** Digital and data skills. The newest openings, price services, farm records, logistics apps, are technology businesses. Even basic data skills make you more useful at every stage.
- **People.** Relationships and trust. The chain runs on people who deliver what they promised. This is not a soft extra; in aggregation and trade it is the whole business.

The most valuable single move a student can make is to spend real time inside one stage before graduating: an internship, a season on a commercial farm, or a few months at an agritech startup. The classroom gives you the frame. A stage gives you the reality, and usually your first opportunity.

13



The path through *the Series*

Find your stage in this book. Turn to the Opportunity Atlas, D10, to see which commodities have the strongest openings at that stage. Then open that commodity's playbook for the full evidence, the costs and the risks. That is the whole route, from where you fit to what you do first.





Sources and how this *was built*

The eight-stage chain, the jobs and the openings in this book come from within the Ghana Agribusiness Playbook Series, chiefly the Series Overview (D7) and the Opportunity Atlas (D10), which in turn rest on the eleven commodity playbooks. The venture spotlights are real Ghanaian companies, described from public reporting; the facts about each were checked against published sources at the time of writing. The venture facts were researched between June and September 2026; they may have changed since then. Details of any company change over time, so treat each spotlight as an example of a model, not as current investment information.

The ventures profiled

- Cowtribe, on-demand animal-vaccine and veterinary delivery, Ghana (founded 2016).
- Trotro Tractor, on-demand mechanisation-service platform, Ghana.
- AgroCenta, smallholder aggregation, market access and payments, Ghana (founded 2015).
- '57 Chocolate, bean-to-bar chocolate maker, Ghana (founded 2016).
- Ghana Commodity Exchange, electronic warehouse-receipt system and trading platform.
- Farmerline, voice and SMS market information and advisory in local languages, Ghana (founded 2013).
- Complete Farmer, producer-to-buyer market linkage and offtake, Ghana.

Deliverable D9, Ghana Agribusiness Playbook Series. A companion volume proposed to sit alongside D1 to D8 and D10.

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