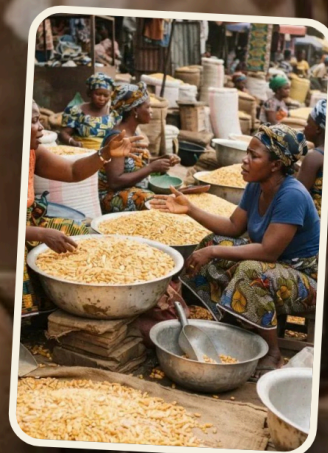




GHANA AGRIBUSINESS PLAYBOOK SERIES

2026



THE ENTRY PLAYBOOK

How to Actually Start an Agribusiness in Ghana

The practical steps the commodity playbooks assume you already know: registration, licences, land, money, and the first 180 days

Center for Entrepreneurship
Ashesi University



VISIT WEBSITE
<https://agribusinessplaybook.com>

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COMPANION TO

The eleven commodity playbooks, the Career Compass (D9) and the Opportunity Atlas (D10)

DATE

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



01



Why this *book exists*

Every commodity playbook in this Series tells you the business case for a crop or an animal. None of them tells you how to actually begin: how to register the company, get the licence that makes the sale legal, secure the land without being cheated, find the money, and survive the first six months. That practical layer is the same for almost every commodity, so instead of repeating it eleven times, this book sets it out once. Read it alongside whichever commodity you have chosen.

It is written for the person actually doing it: a final-year student about to launch, a graduate with an idea, an early entrepreneur who knows the opportunity but not the paperwork. It is written in plain language and in the order you will meet these steps in real life.

♂ READ THIS FIRST, BEFORE YOU TRUST A SINGLE FIGURE

This book names the right offices and describes the real processes as they stood between June and September 2026, when it was researched and reported. Government information may have changed since then. Fees, timelines and capital thresholds in Ghana change often, sometimes with a single budget or a new Act. Every specific amount or number of days here is a starting guide, not a promise. Confirm the current figure directly with the office named before you budget or act on it. This is a practical guide, not legal advice; for anything binding, use a licensed lawyer.

02



Chapter 1. Choosing your *entry point*

Before any paperwork, decide what you are actually starting and at what scale. The rest of this Series is built to help you do exactly that, so use it. Three questions settle most of it.

- 1. Your means.** What do you have to work with? Match your capital, your skills and your location to a realistic entry point. A service round needs a phone and relationships; a mill needs serious money.
- 2. Your stage.** Where in the chain do you want to stand? The Career Compass (D9) helps you find the stage that fits you: input supply, handling, processing, trade and the rest. Most first-timers do best one step away from plain production.
- 3. Your commodity.** Which commodity has the strongest opening at that stage? The Opportunity Atlas (D10) compares openings across all eleven commodities by stage, and the commodity playbook gives the full evidence, costs and risks.

Settle those three, and you know what you are registering, what licence you will need, and how much money you are raising. Everything in the chapters that follow depends on this choice, so make it on paper first.

🔑 THE SINGLE MOST IMPORTANT DECISION

Do not start by asking what can I produce. Start by asking who will buy it, at what price, and have they said so. The most common way agribusinesses fail in Ghana is building against a hoped-for surplus instead of a signed buyer. Chapter 8 returns to this. Decide your buyer before your product.

03



Chapter 2. Registering *the business*

A registered business is the price of entry to everything else: a bank account, a loan, a supply contract, a licence, a grant. In Ghana this is handled by the Office of the Registrar of Companies (ORC), under the Companies Act, 2019 (Act 992). You can do most of it online through the ORC e-Registrar portal, or in person.

First, choose your structure

STRUCTURE	WHAT IT IS	BEST FOR
Sole proprietorship (business name)	An unincorporated business you own personally. Simple and cheap, but you carry unlimited personal liability for its debts.	A first, small, low-risk venture: a service round, an input agency, a small food brand.
Company limited by shares	A separate legal entity from you, so your liability is limited. More to set up and to maintain, but stronger for raising money.	Anything you plan to raise finance for, take on partners for, or grow.
Cooperative or farmer group	A member-owned body, registered through the Department of Cooperatives.	Aggregation, group financing, and warehouse-receipt schemes with many members.

Then, the steps

1. Get your Ghana Card. The Ghana Card PIN is now your Taxpayer Identification Number (TIN), and the ORC needs it for every owner, director and shareholder. Sort this first.
2. Do a name search and reserve your business name through the ORC.
3. Complete the registration forms (the business-name form for a sole proprietorship; incorporation forms and a constitution for a company).
4. Pay the fees and submit, online or in person.
5. Receive your certificate. For a sole proprietorship with clean documents the ORC's published timeline is a few working days; a company takes a little longer.

6. Register with the Ghana Revenue Authority for tax, open a business bank account, and register with SSNIT once you have employees.

♂ FIGURES TO CONFIRM, NOT TO TRUST BLINDLY

As at mid-2026 the business-name registration fee was around GH¢120, with an annual renewal of about GH¢60, and a sole proprietorship could be cleared in roughly three to five working days with clean documents. These change. Check the current fee schedule on the ORC portal before you budget.

04



Chapter 3. Licences *and certification*

Registration makes your business legal. A licence makes a particular product legal to sell. Which ones you need depends on what you do, and getting them takes longer than registration, so start early. These are the bodies you will meet most often.

BODY	WHAT IT COVERS	WHO NEEDS IT
Food and Drugs Authority (FDA)	Registers food, beverage and related products, and certifies manufacturing facilities to Good Manufacturing Practice. Product registration runs for three years, and the process, with samples and lab tests, can take one to two months.	Anyone processing, packaging or selling a food product: flour, gari, oil, chocolate, dressed poultry, packaged fish.
Environmental Protection Authority (EPA)	Environmental permits, under the Environmental Protection Act, 2025 (Act 1124). Small and medium projects can be permitted in a few weeks; large ones may need a full Environmental Impact Assessment and take much longer.	Processing plants, mills, farms and any operation with waste, effluent or emissions.
Ghana Standards Authority (GSA)	Product standards and quality certification. Some products have a mandatory standard; where one exists, quality buyers will require it.	Processors and exporters selling to supermarkets, institutions or abroad.
Export bodies	Product-specific export certification and, for some crops, a regulator's clearance (for example the Tree Crops Development Authority for cashew and oil palm, or COCOBOD for cocoa). From 3 July 2026 the Tree Crops Development Authority also requires all planting material for cashew, oil palm, coconut, mango, rubber and shea to come from TCDA-certified suppliers.	Anyone exporting, or supplying an exporter.

🔑 A COMMON AND COSTLY MISTAKE

Many first-time processors build the line, buy the raw material, and only then discover the sale is not legal without FDA product registration that takes two months. Sequence it the other way: begin the FDA and EPA process while you are still setting up, not after your first batch is made.

05



Chapter 4. Land and *site access*

Land is where more agribusiness money is lost to fraud and bad documents than almost anywhere else in Ghana. The rules are a mix of customary and statutory law, and the single most important thing to understand is that most land is not simply bought, it is leased, and the paperwork has to be exactly right.

The four kinds of land

- **Private.** Private or individual land, held by a person or family with title.
- **Stool/skin.** Stool or skin land, held by a chief in trust for a community. Very common, and the source of most disputes.
- **Family.** Family land, managed by the head of a family.
- **State/vested.** State and vested land, managed by the Lands Commission with formal records, and generally the lowest fraud risk.

How leasing works, and the two rules that matter most

You typically acquire a long lease, not outright ownership. Ghanaians can hold a leasehold for up to 99 years; non-Ghanaians are limited to 50 years and cannot hold freehold at all. Two rules save people the most trouble:

1. **Concurrence.** For any stool, skin or family land, you must obtain Concurrence from the Regional Lands Commission. Without it, your lease is not legally enforceable, whatever the chief has signed.
2. **Due diligence.** Verify before you pay. Confirm the land physically at the Lands Commission, ask in the community about competing claims, and use a licensed lawyer experienced in customary land. Registration runs through stamping at the Land Valuation Division and the Deeds Registry.



RED FLAGS THAT SHOULD STOP A DEAL

A seller who cannot show clear authority to sell; more than one party claiming the same plot; pressure to pay quickly in cash before verification; a price far below the area norm; and any refusal to go through the Lands Commission. Any one of these is a reason to walk away and verify before you lose your money.

06



Chapter 5. *Financing pathways*

Finance is the constraint that closes more agribusinesses than any other, and interest rates in Ghana are high. The task is less about finding one big loan and more about knowing which of several doors fits your stage and size. Here are the main ones.

PATHWAY	WHAT IT IS	HOW YOU ACTUALLY ACCESS IT
Bank loan with a GIRSAL guarantee	GIRSAL shares the bank's risk on an agricultural loan, guaranteeing up to 70 percent of the loan principal (the interest is not covered), which the Bank of Ghana accepts as collateral. It makes a bank more willing to lend to agribusiness.	You do not apply to GIRSAL. You apply to your bank and ask whether they lend under the GIRSAL guarantee. Take a clean business plan and records.
MASLOC	Government microfinance and small loans for individuals and small groups.	Apply through MASLOC. You must be 18 to 65, have a running business, and for group loans organise five to twenty-five members.
Grants and competitions	Non-repayable funding and support from programmes and incubators: the Ghana Climate Innovation Centre (GCIC), the Agribusiness e-Academy, the Kosmos Innovation Center AgriTech Challenge (a 2026 Pro cohort is running), and government schemes such as the Ghana CARES interest-rate subsidy for agribusinesses, which GIRSAL has managed since 2021; check whether a call is currently open.	Apply to each call directly. Ashesi's own Centre for Entrepreneurship can help you prepare and can point to live opportunities.
Cooperative and group finance	Pooled savings and lending through a registered cooperative, and warehouse-receipt finance where stored grain backs a loan.	Register the group, build a track record, and work with rural and community banks connected to the warehouse-receipt system.

PATHWAY	WHAT IT IS	HOW YOU ACTUALLY ACCESS IT
Equity and diaspora capital	Investment in exchange for a share of the business, including from the diaspora.	Requires a company (not a sole proprietorship) and a clear plan. Note that the Ghana Investment Promotion Authority Act, 2026 (Act 1173) removed the minimum-capital rule for most foreign investors; foreign-owned trading enterprises must now bring US\$500,000 in cash.

♂ WHAT A LENDER ACTUALLY WANTS TO SEE

The same thing, every time: a registered business, clean records, and a credible buyer. The GIRSAL guarantee, the grant and the cooperative loan all get easier the moment you can show who will buy your product and at what price. Your records and your buyer are your real collateral.



07

Chapter 6. Associations *and networks*

Joining the right body is one of the cheapest and most useful early moves. Associations give you current prices, a collective voice on policy, introductions to buyers and input suppliers, and early warning of disease, glut or a rule change. Find the one for your commodity and your stage.

IF YOU ARE IN	BODIES WORTH JOINING
Any agribusiness	Chamber of Agribusiness Ghana; the Association of Ghana Industries for processors; your district's business association.
Crops	Peasant Farmers Association of Ghana; commodity bodies such as the Ghana Rice Inter-Professional Body, and the Tree Crops Development Authority's grower platforms for cashew and oil palm.
Poultry and livestock	Ghana National Association of Poultry Farmers; national and regional cattle, sheep and goat traders' associations.
Fisheries and aquaculture	National fish-farming and aquaculture associations; canoe and fishermen's councils for marine.
Trade and export	Federation of Associations of Ghanaian Exporters (FACE); the Ghana Commodity Exchange for grains and warehouse receipts.

Two cautions. Associations vary in how active they are, so ask current members what the body actually does before you pay dues. And treat the network as a source of buyers and information, not a substitute for your own contracts and due diligence.

08



Chapter 7. The first *180 days*

A rough, practical sequence from decision to first sale. Real timelines vary by commodity and scale, and several of these run in parallel, but the order holds: settle the market and the paperwork before you commit serious money to production.

Weeks 1 to 4: decide and register

- Settle your entry point using the Career Compass and the Opportunity Atlas, and write a one-page plan.
- Confirm at least one real buyer, and what price, volume and quality they need.
- Sort your Ghana Card, register the business at the ORC, and register for tax.

Weeks 4 to 10: licences, land and money

- Begin the FDA and EPA processes if you are processing; these are slow, so start now.
- If you need land, run full due diligence and get Concurrence before paying anything.
- Open a business account and start the financing conversation with a GIRSAL-linked bank, a grant call, or your cooperative.

Weeks 10 to 18: build small and test

- Set up at the smallest workable scale. Do not build for a volume you have not sold.
- Run a first batch or a first cycle, and keep every number: real costs, real yield, real losses.
- Deliver to your buyer, and get honest feedback on quality and reliability.

Weeks 18 to 26: sell, learn, and decide on scale

- Complete the first real sale and compare the actual margin to your plan.
- Fix what the first cycle exposed before you grow, not after.
- Only now decide whether and how to scale, using proven numbers rather than hopeful ones.



🔑 THE DISCIPLINE THAT SEPARATES SURVIVORS

Keep the numbers from day one. Almost every failure story in this Series traces back to a business that never knew its real cost of production. Your first cycle's honest figures are the most valuable thing you will own, and they are what every lender, grant and buyer will ask to see.

09



Chapter 8. Common pitfalls, from the Series' *own research*

These are not hypothetical. Each one was documented across the eleven commodity playbooks and the wider research behind this Series. Read them as a warning list, and check your own plan against every one before you commit.

- **Building without a buyer.** The whole idea rests on a surplus you hope to sell rather than a buyer who has agreed to buy. This is the single most common failure. Build against a signed offtake, not a glut.
- **Under-secured processing.** Ghana is full of processing plants, some built under 1D1F, that run half empty or sit idle because they were financed at very high rates and never secured raw supply or a market. Do not repeat it at small scale: contract your supply and your buyer before you build.
- **Side-selling.** In outgrower schemes, farmers sell their crop elsewhere when the price moves, breaking the contract. A fair, transparent price and some embedded support reduce it; a marketing-only contract invites it.
- **Ignoring administered prices.** In cocoa the farmgate price is administered, not set by the market. Plans that model a market price they cannot actually get are built on sand. Know which prices in your commodity are set by policy.
- **Land documents.** Paying before verification, skipping Concurrence, or trusting a chief's signature alone. Land due diligence is slow and boring, and it is also what protects your whole investment.
- **Basis and costing traps.** Comparing a per-acre cost to a per-tonne price, or mixing a per-farmer figure with a per-hectare one. Small basis errors sink a business plan quietly. Keep every number on the same, stated basis.
- **Treating the paperwork as optional.** Skipping registration, licence or standard to save time, then losing the sale, the loan or the buyer because of it. The formal steps are the ones that open the formal market.





Sources and a *final word*

The processes, bodies and rules in this book were drawn from current Ghanaian public sources and researched and reported between June and September 2026. The information presented here may have changed since then. The pitfalls come from within the Ghana Agribusiness Playbook Series, from the patterns that recurred across all eleven commodities. Because fees, timelines and thresholds change, this book deliberately points you to the office that holds the current answer rather than freezing a number that may be wrong by the time you read it.

Key bodies named in this book

- Office of the Registrar of Companies (ORC), under the Companies Act, 2019 (Act 992).
- Ghana Revenue Authority (GRA), and the Ghana Card PIN as Taxpayer Identification Number.
- Food and Drugs Authority (FDA), for product registration and facility certification.
- Environmental Protection Authority (EPA), under the Environmental Protection Act, 2025 (Act 1124).
- Ghana Standards Authority (GSA), for product standards and certification.
- Lands Commission and its Regional offices, for Concurrence, valuation and registration.
- GIRSAL, for agricultural loan guarantees accessed through partner banks.
- MASLOC, for microfinance and small loans.
- Ghana Investment Promotion Authority (GIPA, formerly GIPC), under the Ghana Investment Promotion Authority Act, 2026 (Act 1173), for foreign and diaspora investment.
- Sector associations and the Ghana Commodity Exchange.

Deliverable D8, Ghana Agribusiness Playbook Series. A companion volume proposed to sit alongside D1 to D7, with the Career Compass (D9) and the Opportunity Atlas (D10). Practical guidance only, not legal advice.

Ghana Agribusiness Playbook Series

Visit website: <https://agribusinessplaybook.com>

