



GHANA AGRIBUSINESS PLAYBOOK SERIES

2026



THE OPPORTUNITY ATLAS

*The Same Eleven Commodities,
Reorganised by Where the Money
Actually Sits*

A companion volume for students and entrepreneurs who start
from an interest, not from a crop

Center for Entrepreneurship
Ashesi University



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DATE

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



01



How to use *this atlas*

The eleven commodity playbooks in this Series are organised the way a farmer thinks, one crop or one animal at a time. That is the right shape if you already know you want to be in cocoa, or in tilapia. It is the wrong shape if you are a student or a first-time entrepreneur who does not yet know which commodity is for you, and who is really asking a different question: where in this whole sector is the money actually made, and which of those openings fits my skills and my capital.

This atlas answers that second question. It takes every business opening the Series identified across all eleven commodities and sorts them, not by crop, but by the eight stages of the agribusiness chain the Series defines: from input supply at the top to the consumer at the end. So if you care about cold storage, or packaging, or feed milling, or price information, you can now see every commodity that opening appears in, side by side, on one page, instead of reading eleven playbooks to find it.

Each stage chapter has the same three parts: a short read on the pattern across commodities, a comparison table of the real openings at that stage, and a note on who the stage suits. The capital labels (low, medium, high) and the crowded-or-open readings are taken straight from each commodity playbook's own assessment. They are a guide drawn from the Series' research, not a fresh market survey, and any figure should be checked against the full commodity playbook before you commit money. Every opening here traces back to a pillar in one of the eleven playbooks, where the evidence and the citations sit in full.

02



The one finding to take *away first*

If you read nothing else, read this. Across all eleven commodities, the same stage keeps coming up as the strongest opening, and it is almost never production. It is processing and the handling steps that feed it. Ghana grows and rears enough. What it does not do is turn that raw output into the higher-value product buyers actually pay for, and in several commodities the processing capacity has already been built and now sits half idle. The map that follows is, more than anything, a map of that gap.



03



The eight stages, at *a glance*

This atlas uses the same eight-stage chain the Series defines in its opening chapter. Here is what each stage means, and the one-line pattern this atlas found across the eleven commodities at that stage.

STAGE	WHAT IT IS	THE PATTERN ACROSS THE ELEVEN COMMODITIES
1. Input supply	Everything needed before production: seeds, seedlings, fingerlings, chicks, feed, vaccines, breeding stock.	Quality inputs are scarce or imported, and new certification rules are creating guaranteed demand for local suppliers.
2. Production	The farming, rearing or capture itself.	The most crowded stage, and the one the Series most often warns against entering as a pure producer. The exceptions are livestock finishing and fattening, where production genuinely adds value.
3. Post-harvest handling	Sorting, grading, drying, cooling, first storage, right after harvest, slaughter or catch.	Where the largest losses happen, and where the scarcest, most-needed businesses sit. Low capital, high need.
4. Processing and value addition	Turning raw produce into a higher-value product.	The single strongest opening in the whole Series, and in several commodities the plant already exists and runs half empty.
5. Storage and logistics	Warehousing, cold chain, and moving product between farm, processor and market.	Cold chain gaps strand perishables; a warehouse receipt can be turned into a loan. A recurring, financeable opening.
6. Marketing and trade	Aggregating, grading to a buyer's standard, price discovery, connecting supply to demand.	Aggregation and price information are missing layers in almost every chain.
7. Retail and distribution	Getting the finished product to the final buyer, branded and packaged.	Thin so far, but the branded, urban and diaspora demand is the demand that is actually moving.
8. The consumer	The end buyer, and the demand signal that drives every stage above.	Best used as a lens: under-served demand (catfish, import substitution) points back to the openings upstream.



04



Stage 1. *Input supply*

Ghana under-supplies its own quality inputs, and in more than one commodity the law has just made certified inputs compulsory. That combination, a shortage plus a mandate, is what turns input supply from a dull trade into a guaranteed-demand business.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Cashew	Certified grafted-seedling nursery	Low to med	Certified planting material became compulsory on 3 July 2026 under a TCDA directive issued under the Tree Crops Regulations, 2023 (L.I. 2471), and improved seedlings have long been in short supply.
Oil palm	Certified nursery and seedlings	Low	Guaranteed demand sits behind the national planting drive, and from 3 July 2026 oil-palm seedlings must come from TCDA-certified suppliers; the nursery sells into a policy-backed pipeline.
Broiler	Local hatchery	High	The parent stock behind nearly every chick is imported, and 95 percent of surveyed farmers buy chicks through importers; a local hatchery shortens that foreign-exchange exposure.
Tilapia and catfish	Certified, disease-free hatchery	Medium	Hatcheries produced about 382 million fingerlings in 2024 against a target of 544 million, and seed that carries disease spreads it between farms.
Beef cattle	Animal-health and input services	Low to med	Surveyed herds lose a median 10 percent a year to disease, and only 16 percent were vaccinated against CBPP or PPR in 2021; delivery is the gap.
Broiler	Chick brooding and vaccination services	Low	Weak brooding and under-vaccination lose whole flocks; a service that fixes the first two weeks pays for itself.
Cocoa	Sell the yield, not the price	Low	The two practices that measurably close the yield gap are planting density and black-pod fungicide, sold as an input-and-advice package.
Rice	Seed and input dealing	Low	At low capital, input dealing and drying and spraying services need knowledge, relationships and a small float, not land.

Who it suits. Input supply is where a student with technical knowledge but little capital can enter first, and where a new legal mandate (cashew, and the poultry and oil-palm drives) hands a supplier its demand on a plate. It suits people comfortable with agronomy, animal health, or a simple service round.

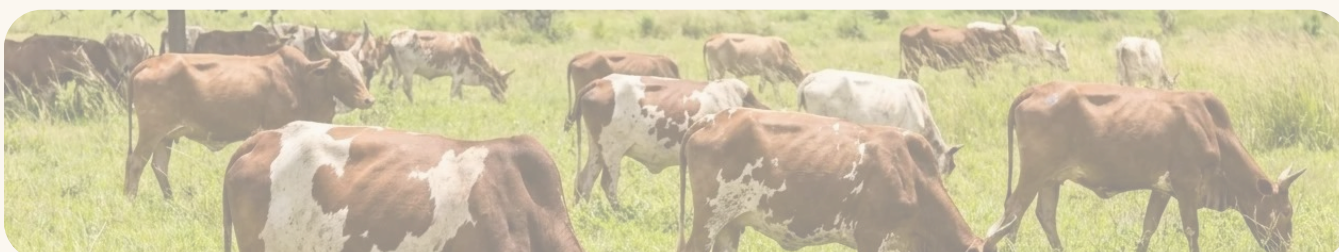
05



Stage 2. Production

This is the stage most people picture when they hear agribusiness, and it is the one the Series most often tells you to avoid entering on its own. Growing maize, growing paddy, or owning a canoe puts you at the bottom of the chain taking the price the market gives you. The exceptions all share one thing: they add weight or value inside the production step, rather than selling a raw commodity.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Beef cattle	Finishing and feedlots	Med to high	Ghana buys weight it could add at home; at 2026 prices a four-month finishing cycle nets about GH¢1,140 a head, a thin margin that turns on buying and selling well.
Goats and sheep	Festival ram fattening into the dated demand peaks	Modest, seasonal	Buy lean rams in the north, feed them about twelve weeks to Eid and sell in the right market; at 2026 prices a 30-ram cycle clears about GH¢7,170.
Goats and sheep	Buy breeding females out of the slaughter queue	Low	One standing arrangement with an abattoir and a quarantine pen turns young and pregnant females bound for slaughter into a breeding flock.
Tilapia and catfish	African catfish, the resilient second species	Low to med	Catfish is a distinct, under-served market, eaten by only about 8 percent of consumers today, and harder to farm.
Marine fisheries	A canoe, or a share in one	About GH¢222,000 for canoe, motor and net (2026)	The obvious way in. At 2026 prices a purse seine canoe owner nets about GH¢112,000 a year, but half the catch value goes to a crew of about 20 and the stock is overexploited.



Who it suits. Production suits an entrant who can add something during the growing or rearing, animal finishing, seasonal fattening, or a hardier second species, rather than one who wants to sell a raw crop into a crowded market. If the plan is to grow a commodity and sell it plain, the Series' repeated advice is to move one stage up or down instead.

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Stage 3. *Post-harvest handling*

This is where Ghana loses the most and organises the least. Roots rot in two to three days, fish spoils on the beach, grain grows aflatoxin in a bad sack. In cassava's own playbook the handling business is called the scarcest and most-needed of all. The openings here are low in capital and high in need, and each one feeds a processing business above it.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Cassava	Aggregation, grading and short storage	Low to med	About 12.5% of the crop is lost outright after harvest (29% with discounted roots) and roots spoil in 2 to 3 days; no organised layer bulks, grades and stores. The scarcest, most-needed business.
Maize	Aflatoxin-safe grain and testing	Low	Clean, tested grain is a premium product the best food and feed buyers require and few suppliers can prove.
Marine fisheries	A cold-box aggregation round	Low	Post-harvest loss across Ghana's fish was put at 22.5% of production, about GH¢2.6 billion, in 2023, 95% of it marine; ice at the landing keeps fish in a better grade.
Oil palm	Fresh-fruit-bunch aggregation and logistics	Low to med	The missing middle: the margin is on getting a prompt, clean supply to the mill before it degrades.
Goats and sheep	Skin collection, preservation and grading	Low	A vehicle, salt, a shed and a grading standard collect skins that are now singed and eaten or exported raw.
Rice	Drying and aggregation services	Low	Poorly dried paddy is discounted or rejected; a drying and bulking service sells knowledge and timing, not land.

Who it suits. Post-harvest handling is the best low-capital entry point in the whole atlas. It suits an organiser more than a technician: someone who can run a collection round, hold a quality standard, and be reliable to both the farmer and the buyer above. It is also the natural first step for anyone who later wants to move up into processing.

07



Stage 4. Processing and *value addition*

If the atlas has one headline, it is this stage. Processing is the strongest, most-repeated opening in the entire Series, appearing in every single commodity. It is where Ghana loses the most value by exporting raw, and, remarkably, in several commodities the factory has already been built and now runs half empty for want of raw material and working capital, not for want of a plant. That means the opening is sometimes not to build, but to fill.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Cocoa	Fill the idle grinding capacity	Med to high	About 505,000 tonnes of installed grinding capacity runs at roughly 42 percent; a 50 percent local-processing mandate arrives for 2026/27.
Cassava	Mid-scale processing (flour and starch)	Med to high	Unmet demand estimated at 10,000 to 96,000 t/yr for high-quality flour and 9,000 to 85,000 t/yr for starch, and brewers still import flour.
Cashew	Cottage or industrial kernel processing and CNSL	Med to high	A kilogram of kernel sells for about seven times a kilogram of raw nuts but takes about 4.8 kg of nuts, and only about a third of installed capacity was used in 2025; margins depend on the whole-kernel share, and by-products pay again.
Maize	Maize-to-feed milling	Med to high	Feed use rose about 10 percent in 2025/26 and is undersupplied; the poultry drive pulls it further.
Rice	Milling, destoning, grading and branded packing	Medium	On a milled-rice basis the value roughly doubles between the paddy floor and the shelf; nine in ten consumers surveyed in Kumasi said they would pay more for better local rice.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Oil palm	Kernel crushing, mini-mill and extraction upgrade	Med to high	Palm kernel oil sells near twice crude from a raw material mills discard, and an extraction upgrade closes the 11 to 20 percent wedge.
Broiler	Small-scale hygienic processing and local feed milling	Med to high	The missing middle: birds with no hygienic dressing, and feed that is about half of cost and follows imported soya and premix.
Tilapia and catfish	Processing, cold chain and a local feed mill	Med to high	Little farmed fish is processed industrially, and feed is about three quarters of the cost of a small cage.
Beef cattle	Hides and leather, and clean slaughter	Med to high	Tanning is artisanal and much hide is eaten as wele; Ghana imported about 3,100 tonnes of raw hides in 2025 while exporting almost none.
Marine fisheries	Clean smoking, or a cannery stake	About GH¢7,000 (improved oven) to very high	Most small pelagic fish is sold smoked, and at 2026 prices a small smoking business nets about GH¢42,900 a year; at the top end the tuna cannery is the highest-value opening in the sector.

Who it suits. Processing suits the widest range of entrants, because the capital ladder runs from a semi-mechanised cottage line to a full mill. The common rule the Series repeats: build against a signed buyer, not a surplus, and where idle capacity already exists, contract the raw supply before you touch the equipment. This is the stage to study hardest.



08



Stage 5. Storage *and logistics*

Perishables strand without a cold chain, and grain sold in a glut fetches a distress price it would not fetch three months later. Storage is where two different problems meet: the physical one of keeping product alive, and the financial one, because a warehouse receipt for stored grain can be turned into a loan. That second point is why this stage is more financeable than it first looks.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Maize	Storage and warehouse receipts	Medium	Cuts the roughly 15 percent post-harvest loss and lets farmers sell after the harvest-time low, and the receipt itself can be turned into a loan.
Broiler	Cold chain and logistics	Med to high	Little storage or transport serves local fresh chicken, which is why imported frozen holds the shelf.
Beef cattle	Cold chain and processing	Med to high	Imported frozen meat is cold-stored while local fresh meat is sold uncooled; the cold gap decides which meat wins.
Tilapia and catfish	Cold chain for fresh fish	Medium	The 2026 Budget calls post-harvest losses a major challenge; cold storage and transport are the missing link to the fresh market.
Cassava	Short-cycle storage to a processor's schedule	Low to med	Because roots spoil in days, even short, scheduled storage that feeds a processor on time is a service worth paying for.

Who it suits. Storage and logistics suits an entrant with medium capital and an appetite for infrastructure, and it pairs naturally with post-harvest handling and with finance. The warehouse-receipt angle in particular suits someone who wants to work with farmer groups and a bank rather than run a farm.





Stage 6. Marketing *and trade*

Between the farm and the buyer sits a layer that barely exists in an organised form: someone to aggregate 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 of this stage. In marine fisheries no continuous landing-beach price series is published, and the Series names a price service as the best first rung in that sector.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Marine fisheries	A landing price and data service	Near nothing	Ghana publishes no continuous landing-beach price series; processors, lenders and exporters all need one. The best first rung.
Maize	Professional aggregation with pre-finance	Low to med	Selling through aggregators was linked to about 128 kg more sold per selling farmer, and grading feeds clean grain to the mills.
Goats and sheep	Producer aggregation with contracted offtake	Moderate	Twenty to fifty keepers, a collection calendar and weighing turn scattered animals into a contracted, gradable supply.
Cashew	Aggregation, grading and warehouse receipts	Low to med	The value leaks in the middle; aggregating through a cooperative with graded, outturn-based pricing captures it, and new local plants need contracted supply.
Cocoa	Capture the living-income differential	Medium	The administered price now sits below the 2026 living-income reference price, so the Fairtrade differential is payable on documented volumes.
Cocoa	Sell traceability as market access	Low to med	Under EUDR a deforestation-free chain of custody is the price of staying in the EU, which takes about three-quarters of Ghana's beans.
Beef cattle	Traceable aggregation against rustling	Medium	Supply integrity is a business as well as a risk; marking and traceable aggregation protect the animal and the buyer.

Who it suits. Marketing and trade suits the connector: someone who is good with people and standards rather than machines. The lowest-capital, highest-novelty opening in the whole atlas lives here, the fish price service, and it points straight at the kind of digital price tool the Series has flagged more than once.

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

The last two stages of the chain are, for now, the thinnest in openings, but they carry the clearest demand signal. The branded, packaged, urban and diaspora market is the demand that is actually moving, while the commodity export market is flat or contested. And the consumer stage is best read not as a place to open a business, but as the arrow pointing back at every opening upstream.

COMMODITY	THE OPENING AT THIS STAGE	CAPITAL	WHAT THE EVIDENCE SAYS
Cassava	Branded convenience products (gari and formats)	Low to med	The demand that is actually moving: branded gari and convenience formats into urban, regional and diaspora markets, not commodity export.
Maize	Fortified and branded food	Low to med	Tom Brown, grits and flour: micro-scale, under-served, and carrying a nutrition angle buyers will pay for.
Oil palm	Refining and branded oil	High	Import substitution in the branded cooking-oil market, where the retained margin is highest.
Rice	Branded, graded local rice	Medium	Nine in ten consumers surveyed in Kumasi said they would pay more for better local rice; the brand is what they buy.
Tilapia and catfish	Serving under-served catfish demand	Low to med	Catfish is eaten by only about 8 percent of consumers, a demand gap a focused product could open.

Who it suits. Retail and branded products suit the consumer-goods entrepreneur: someone who understands packaging, a brand and an urban or diaspora shopper, and who can buy processed product from the stage below rather than grow anything. The demand signal (import substitution in poultry, rice and cooking oil; a switch to good local brands) is the strongest argument for the processing openings that feed it.



11



The master matrix

This is the atlas on a single page. Down the side are the eleven commodities. Across the top are the eight stages. A filled circle marks a headline opening the Series rates strongly at that stage for that commodity; a half circle marks a real but secondary opening; a blank means the Series did not surface a distinct opening there. Read down a column to compare one kind of business across every commodity. Read across a row to see where a single commodity's value sits.

COMMODITY	1 INPUT	2 PROD.	3 POST-HARV.	4 PROCESS	5 STORAGE	6 TRADE	7 RETAIL	8 CONSUMER
Cocoa	●	•	•	●	•	●	•	•
Maize	•	●	●	●	●	●	●	•
Cassava	•	•	●	●	●	•	●	•
Rice	●	•	●	●	•	●	●	•
Cashew	●	•	●	●	•	●	•	•
Oil palm	●	•	●	●	•	●	●	•
Broiler	●	•	•	●	●	●	•	•
Tilapia/catfish	●	●	•	●	●	•	•	●
Beef cattle	●	●	•	●	●	●	•	•
Marine fisheries	•	●	●	●	●	●	•	•
Goats/sheep	•	●	●	●	•	●	•	•

Filled maroon circle: a headline opening. Gold half circle: a real but secondary opening. Grey dot: no distinct opening surfaced. Assessments are drawn from each commodity playbook's own ranking of its openings, not from a separate competition survey.

The shape of the matrix is the finding. Column 4, processing, is nearly solid: it is a headline opening in every one of the eleven commodities. Columns 1, 3 and 6, inputs, post-harvest handling and trade, are the next densest. Column 2, production, is mostly blank or half, and where it is filled it is livestock finishing, not crop growing. Columns 7 and 8, retail and the consumer, are the thinnest, which is the same as saying the branded end of the market is still wide open. A reader who wants the surest ground goes to column 4; a reader who wants the lowest cost of entry goes to columns 3 and 6; a reader who wants the least crowded ground goes to column 7.

12



The atlas's own *four picks*

Every opening in this atlas is real. But if the whole Series is read as one map, four openings stand above the rest, because they recur across many commodities, rest on a proven demand gap, and, in several cases, need less capital than their payoff suggests. These are the atlas's own view, and each points the reader back to the commodity playbooks where the full evidence sits.

Pick 1. Fill the processing that already exists

Processing is a headline opening in all eleven commodities, and in at least three the plant is already built and running half empty: cocoa grinding at about 42 percent, cashew processing at about a third, and oil-palm mills leaving an 11 to 20 percent extraction wedge on the table. In cassava the demand shortfall is measured in tens of thousands of tonnes a year against buyers who are already short. This is the highest-conviction opening in the Series because the market gap is well documented and, where capacity is idle, the capital cost is already spent. The opening is to supply raw material and working capital to plants that already exist.

Pick 2. Own the handling layer that feeds everything above it

Post-harvest handling and aggregation, stages 3 and 6, are the lowest-capital openings in the atlas and the ones cassava's own playbook calls the scarcest and most-needed. A collection round with grading and short storage recovers value that is otherwise simply lost, and it is the natural first business for someone who later wants to move up into processing. It suits a student or first-time entrepreneur with more organising ability than money.

Pick 3. Sell certified inputs into a legal mandate

Input supply, stage 1, has quietly become a guaranteed-demand business. From 3 July 2026 the Tree Crops Development Authority made certified planting material compulsory for cashew, oil palm and four other tree crops, the national oil-palm and poultry drives pull certified seedlings and chicks, and fish hatcheries produced well below the national fingerling target in 2024. When the law or a national programme creates the demand, the supplier's main risk, will anyone buy, is largely removed. This suits an entrant with technical knowledge and modest capital.



Pick 4. Build the price and data layer the sector is missing

The lowest-capital and most novel opening in the atlas is information. Marine fisheries has no published fish price at all, which the Series names as the best first rung in that whole sector. Cocoa has no per-farm record for a lender to price credit against. Tilapia already has a Ghanaian venture, AquaMet, whose early users report 10 to 15 percent higher yields from a low-cost water sensor. A price and data service needs almost no capital, and it is the opening that connects most directly to Ashesi's own strength in technology. It is the natural seed of a follow-on project.

13



How this atlas was built, and how to go deeper

This atlas contains no new research. Every opening in it was drawn from the ranked openings and market snapshots already published in deliverables D1 to D6 of this Series, across all eleven commodities. The work here was to lift those openings out of their separate playbooks, sort them by value chain stage rather than by crop, and read the pattern that only becomes visible once they sit side by side.

Two honest limits. First, the capital labels and the crowded-or-open readings are each commodity playbook's own judgement, not a fresh survey of how many businesses already occupy a given niche, so treat them as a starting read and confirm against the full playbook. Second, prices and figures move. The openings and figures here were reported between June and September 2026 and may have changed since then; the commodity playbooks carry the dated evidence and the citations, and this atlas points to them rather than repeating them. For any opening that interests you, the next step is the same: open that commodity's playbook, find the pillar named, and read the full evidence before you act.

Where each opening comes from

- Cocoa: Ghana Cocoa Playbook v3, Pillars 4 to 8, and the Cocoa Market Opportunity Snapshot.
- Maize, Cassava, Rice, Cashew, Oil Palm: the respective crop playbooks (D1) and market snapshots (D6).
- Broiler Chicken, Tilapia and Catfish, Beef Cattle, Marine Fisheries, Goats and Sheep: the respective animal-protein playbooks (D2) and market snapshots (D6).
- The eight-stage chain: the Ghana Agribusiness Playbook Series Project Proposal and Series Overview Document (D7).

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

Ghana Agribusiness Playbook Series

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