



**UKGCC**  
UK - GHANA CHAMBER *of* COMMERCE

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**POSITION PAPER**

*Design, Construction and  
Infrastructure Sector*

*November 2025*



## Overview

The UK-Ghana Chamber of Commerce Design, Construction & Infrastructure Sector Committee convened its second formal meeting to assess market conditions, regulatory developments, and investment constraints affecting Ghana's built environment. Hosted at the British High Commission and facilitated by the (UKGCC), the meeting brought member companies together to identify priority issues and define collective actions for the sector.

The discussions confirmed that while demand for real estate and infrastructure remains resilient, structural challenges particularly access to finance, regulatory enforcement gaps, and macroeconomic uncertainty continue to limit project scale, affordability, and long-term investment planning.

## Context and Rationale

The design, construction, and infrastructure sector is central to Ghana's economic transformation. It underpins urban development, industrialisation, housing delivery, and job creation, while also serving as a key channel for foreign direct investment and UK-Ghana commercial collaboration.

However, the sector is operating within a constrained environment shaped by:

- Tight financing conditions linked to Ghana's debt restructuring and sovereign risk profile.
- Regulatory fragmentation, particularly in real estate brokerage and licensing enforcement.
- Market saturation in premium residential segments alongside underdeveloped affordable and mixed-use models.
- Heavy reliance on sovereign-backed funding for major infrastructure projects.

## Key Sector Insights

### 1. Real Estate Regulation and Market Integrity

- Members broadly welcomed the establishment of the Real Estate Agency Council (REAC) as a positive step towards professionalising the market. However, concerns were raised about limited enforcement capacity, low public awareness, and difficulties in verifying licensed brokers, particularly within the office rental segment.
- There was consensus that without stronger enforcement and simplified licensing procedures, the sector risks reputational damage, reduced investor confidence, and continued informality. Participants emphasised the need for a more robust regulatory framework that balances accountability with ease of compliance.

### 2. Market Trends and Developer Response

Discussions highlighted evolving market dynamics:

- Sustained residential development activity in premium areas such as Cantonments and the Airport enclave.
- Increasing competition, which is driving product differentiation and improving consumer choice.
- Signs of saturation in luxury housing, prompting a gradual pivot towards affordable housing, mixed-use developments, and decentralised commercial hubs.
- Strategic efforts by developers to expand commercial and industrial development beyond traditional high-demand zones.

These trends point to a sector in transition, adjusting to both consumer demand and financing realities.

### 3. Infrastructure Delivery and Financing Constraints

- Major contractors underscored that large-scale infrastructure delivery remains closely tied to sovereign-backed financing, often supported by UK Export Finance (UKEF). While this model has enabled landmark projects, it is increasingly constrained by Ghana's macroeconomic position.
- Members identified opportunities to complement traditional financing with:
  - Public-private partnerships (PPPs).
  - Greater use of blended finance and technical assistance.
  - Early-stage project preparation support to improve bankability.

## Role of the UKGCC and UK Government Engagement

- The meeting reaffirmed the UKGCC's value as a convenor, facilitator, and trusted intermediary. Members highlighted the importance of the Chamber in providing:
  - Credible networks and introductions.
  - Access to policy intelligence, regulatory briefings, and market insights.
  - Platforms for engagement with UK Government institutions and investors.
- The UK Department for Business and Trade (DBT) reiterated that UKGCC membership enhances the credibility of Ghanaian firms seeking UK partnerships. DBT and FCDO representatives emphasised continued collaboration with the Chamber to support trade missions, due diligence, and structured matchmaking as economic conditions improve.

## Strategic Issues for Collective Action

- The discussions crystallised several priority issues requiring coordinated sector action:
  1. **Regulatory Effectiveness** – Strengthening enforcement and public awareness of real estate licensing frameworks.
  2. **Access to Finance** – Expanding financing options beyond sovereign-backed models, particularly for commercially viable infrastructure and housing projects.
  3. **Market Diversification** – Supporting the shift towards affordable housing, mixed-use developments, and industrial real estate.
  4. **UK–Ghana Collaboration** – Leveraging UK technical expertise, advisory services, and export finance to address capacity and funding gaps.

## Implications and Recommendations

Based on the meeting outcomes, the Sector Committee proposes the following recommendations:

- 1. Regulatory Reform and Enforcement**
  - Strengthen the operational capacity of REAC and simplify licensing procedures.
  - Improve public access to license verification tools to enhance transparency.
- 2. Financing and PPP Frameworks**
  - Convene a multi-stakeholder forum on PPPs, infrastructure financing, and policy reforms.
  - Engage development finance institutions and UK partners to explore blended finance solutions.
- 3. Sector Coordination and Governance**
  - Formalise sector leadership through the election of a Vice Chair.
  - Promote joint meetings with related sectors such as Financial Services, Logistics, and Business Advisory.
- 4. UK Market Engagement**
  - Compile and disseminate a summary of UK technical assistance and investment opportunities in infrastructure and real estate.
  - Deepen collaboration with the British High Commission, DBT, and UK investors to attract long-term capital.

## Conclusion

The 2nd Design, Construction & Infrastructure Sector Committee Meeting highlighted both the resilience and the constraints of Ghana's built environment sector. While private sector capacity and ambition remain strong, the next phase of growth will require targeted regulatory reform, innovative financing structures, and stronger institutional coordination.

Through UKGCC's convening power and its partnership with UK and Ghanaian Government institutions, the Sector Committee is well positioned to translate these discussions into concrete advocacy, investment facilitation, and policy engagement. This position paper therefore serves as a basis for structured follow-up with regulators, financiers, and development partners to advance sustainable, inclusive growth across Ghana's design, construction, and infrastructure landscape.

## About the UK–Ghana Chamber of Commerce (UKGCC)

The UK-Ghana Chamber of Commerce was established in 2016 to promote trade and commercial partnerships between Ghana and the UK. It supports businesses through advocacy, market insights, networking, and strategic connections to government agencies and international markets. Backed by the UK-Ghana Business Council and the British Chambers of Commerce, UKGCC has twice been a finalist for the BCC's International Chamber of the Year award.

About the UKGCC Design, Construction & Infrastructure Sector Committee Member Companies (November 2025):

1. Mustard ( Sector Chair)
2. Appolonia
3. Goldkey Properties
4. Aqua Africa
5. Contracta
6. Neon Acres
7. Akka Kappa
8. AI Construction

### **Sector Significance:**

The construction sector contributes approximately 7.2% to Ghana's GDP, with a market size estimated between US\$9 billion and US\$13.2 billion.

The industry provides employment for approximately 420,000 individuals, encompassing both formal and informal segments.

The built environment is integral to public service delivery, business productivity, and investor confidence.

UKGCC member companies in this sector comprise a diverse mix of developers, utilities, and engineering firms, all contributing significantly to Ghana's infrastructure and urban development.



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