



Capability Statement

Issued 10 September 2026

Nobichel Ltd designs and builds digital platforms for government, health, education, financial services and enterprise — engineered in Ghana, for how Ghana actually works.

SECTION 1

Registered particulars

Registered entity	Nobichel Ltd
Company registration number	CS113710526
Taxpayer identification number	C0067375324
Date of incorporation	29 May 2026
Registered office	Tse Addo, Accra, Ghana
Directors & beneficial owners	Kennedy Asamoah Acquah · Jackson Kojo Osei · John Ofori
Trading since	2024 (the team predates incorporation)

Certified copies of the certificate of incorporation, commencement certificate and tax clearance are available on request.

SECTION 2

Delivery record

24 platforms designed and built across 8 sectors. Named platforms, client references and live demonstrations are provided under a mutual non-disclosure agreement.

Government & public sector 5 platforms

Permitting, land administration, justice, national service and public-fund accountability — systems built to survive audit.

Health & care 3 platforms

Electronic health records, claims, and care management designed around the clinician and the patient in front of them.

Education 4 platforms

Learning platforms, school operations and exam preparation for universities, schools and students across the country.

Financial services & payments 2 platforms

Account opening, disbursement and reconciliation over the rails Ghanaians actually use — bank, GhIPSS and mobile money.

Workforce & payroll 3 platforms

Payroll, statutory compliance, benefits and field-team operations for employers of every size.

Mobility & transport 3 platforms

Ticketing across operators, driver training and licensing compliance, and fleet operations.

Commerce & marketplaces 3 platforms

Multi-vendor marketplaces with real point-of-sale, split settlement and vendor-to-vendor fulfilment.

Media & intelligence 1 platform

Publishing, membership and business-intelligence platforms connecting African and international markets.

Problems we have solved

Described by the problem rather than the product, so this document can be shared without an NDA in place.

District building permits

A permit application moving on paper between four review agencies in sequence, with no shared record and no way for the applicant to see where it sat. Three to six months was normal.

- Online submission with mobile-money payment
- Parallel multi-agency review instead of a queue
- Geo-tagged site inspections

Land allocation and boundary records

District land allocations recorded in ledgers, with boundaries described in words and disputes resolved from memory years later.

- GPS boundary capture at the parcel
- National ID verification of the allottee
- Structured dispute handling against the record

Public infrastructure fund accountability

Centrally allocated infrastructure funds spent across every district, with completion reported on paper and no consolidated view of what was actually built.

- The full lifecycle of a project, allocation through completion
- District, regional and national roll-up reporting
- Evidence captured at the site, not after the fact

Multi-agency case handover

A case file rebuilt from scratch at each institution that touched it, with context lost at every handover.

- One case record shared across the institutions involved
- Role-separated access enforced on the server
- An immutable trail of who did what, and when

Personnel verification and payroll control

Large-scale personnel schemes where posting, verification and payroll were managed separately, leaving room for someone to exist in one system and not another.

- Verification tied to the personnel registry
- Posting and payroll control on the same record
- Regional analytics and a complaints channel

Consented national health record lookup

A clinician needing a patient history that sat in paper folders at whichever facility the patient last attended.

- Lookup by national ID, with the patient consenting by one-time code
- The record opening in under ten seconds
- Every access logged against the clinician

Insurance claims settlement

Facility claims assembled by hand, rejected for formatting, and re-submitted weeks later.

- Claims built from the encounter record itself
- Validation before submission, not after rejection
- Settlement status visible to the facility

Domiciliary care operations

Care visits rostered on paper and evidenced by a signature, with the compliance record assembled only when a regulator asked.

- Rostering across carers and clients
- Visits recorded at the point of care
- The compliance record kept continuously

University learning management

Course delivery split across notice boards, messaging groups and personal drives, with grading reconciled by hand at the end of a semester.

- Courses, materials, assignments and grading in one place
- Instructor tooling built around how faculty already work
- Results that reconcile without a rebuild

National exam preparation

Students preparing for national examinations from photocopied past papers, with no way to sit one under real conditions or have it marked.

- Papers by level, subject and year
- Exam mode with objectives marked automatically
- Written answers scored against the marking scheme

School operations

Enrolment, staff records, fees and terms held in separate books that only agreed at the end of a year.

- One record per student, from enrolment to results
- Fees and terms tied to that record
- Reporting management can act on mid-term

Digital account opening and officer review

Account applications taken on forms, verified by hand and decided without a consistent record of why.

- Customer application captured digitally end to end
- Officer review, verification and decisioning workflow
- Built to a written requirements specification, and auditable against it

Collections and disbursement

Merchants reconciling payments across bank transfers and several mobile-money wallets, one line at a time.

- Checkout and settlement flows for local rails
- Automatic reconciliation across rails
- Money held as integer minor units, so rounding never drifts

Payroll with statutory compliance

Payroll recalculated in a spreadsheet each month, statutory deductions worked out by hand, and staff paid across bank accounts and wallets separately.

- Gross-to-net with graduated tax bands and pension tiers applied automatically
- Statutory schedules prepared every cycle
- Bank and mobile-money disbursement in a single approved run

Field workforce operations

Cleaning, security and site crews dispatched by phone, with attendance taken on paper and pay reconstructed at month end.

- Jobs pushed to the worker in the field
- GPS-verified clock-in at the site
- Completed work becoming a pay line directly

Multi-operator intercity ticketing

Competing operators selling the same routes from separate terminals, with no shared manifest and cash reconciled at the end of the day.

- One booking surface across operators
- Terminal sales and manifests on the same rail
- Per-operator settlement from a single ledger

Driver training and licensing compliance

Training schools tracking students, instructors and regulatory hours in notebooks, then assembling compliance evidence under pressure.

- Students, instructors and scheduling in one system
- The licensing compliance record kept as you go
- Payments tied to the student record

Multi-vendor marketplace with point of sale

Vendors running walk-in trade in cash and online orders in a messaging app, with no shared stock and no way to pass work to a peer.

- One catalogue and wallet across walk-in and online
- Split settlement between vendors and the platform
- Vendor-to-vendor fulfilment with an agreed money split

Auction infrastructure

Specialist sellers running timed sales over phone calls, with bids recorded by hand and reserves argued after the fact.

- Lot management and timed bidding
- Reserve handling enforced by the system
- Settlement from the winning bid record

Editorial and membership platform

Cross-border business intelligence distributed as PDFs and newsletters, with no membership model behind it.

- A full publishing surface with editions and sections
- Membership and access tiers
- An opportunity channel between the two markets

SECTION 4

What we do

Product design and discovery

We start with the process as it actually runs — the paper form, the WhatsApp group, the queue at the counter — and design the system that replaces it without breaking the people who depend on it.

Platform engineering

Typed, tested applications built on modern web foundations, structured so a second team can pick them up and a regulator can audit them.

Payments and statutory integration

Money and compliance are where systems in Ghana usually fail. We treat both as core engineering, not an integration afterthought.

Identity and verification

Ghana Card verification, OTP consent and role separation, so the right person sees the right record and the system can prove it later.

Multi-agency and multi-tenant systems

The hard part of public sector software is rarely one office. It is the handover between four of them. We build for that handover.

Support and capability transfer

A system nobody in the institution can run is not a delivery. We train the team that inherits it and document what we hand over.

SECTION 5

Assurances for public buyers

Built and maintained in Ghana

The team that designs a system is the team that maintains it, in the same time zone and the same regulatory context. No offshore handover, no overnight support gap.

Deployed where you require

In-country hosting, your own cloud tenancy or a region you name. Data residency is a deployment decision you make, not one we make for you.

No vendor lock-in

On full payment the bespoke work is yours. Data exports in open formats at any time, documented schemas, and source code released or placed in escrow as the contract requires.

Capability transfer

Administrator and end-user training, written runbooks and handover documentation are part of delivery. We would rather your team could run the system without us than be indispensable to it.

Auditable by design

Immutable trails on every action that touches money or a record, server-enforced authorisation, and reporting an auditor can reconcile without a rebuild.

Built for real conditions

Intermittent connectivity, shared devices, low-end handsets and paper fallbacks are designed for from the first screen, not handled as exceptions later.

Interoperable by default

National ID verification, GhIPSS and mobile-money rails, and documented APIs so the next system procured can talk to this one.

Fixed scope, fixed price

Each stage has a defined outcome and a price agreed before it starts, with a decision point at the end. We do not bill open-ended time and materials.

SECTION 6

How we engage

Fixed-scope stages, each with a defined outcome, a price agreed before it starts and a decision point at the end. We do not bill open-ended time and materials.

01 Scoping

We map the process as it runs today, agree the outcome in writing and price the work before anything is built.

02 Prototype

A clickable, reviewable version of the system in weeks — so stakeholders argue with a screen, not a document.

03 Build

Typed, tested delivery in visible increments, with authorisation, audit and reporting built in from the start.

04 Handover

Training, runbooks and documentation, then a support agreement sized to how critical the system is.

SECTION 7

What we disclose, and when

A large part of our work handles citizen identity, health records, land title and payroll. We publish the problems we solve and the standards we hold to; we name platforms, clients and architecture only under a mutual non-disclosure

agreement.

01 Tell us what you are procuring

A short enquiry — who you are, the sector, and the problem you need solved. Enough for us to know whether we are the right firm for it.

02 We reply within one working day

If it is a fit, we propose a call. If it is not, we say so rather than take up your time.

03 Mutual non-disclosure

We sign an NDA before naming platforms, clients or architecture. Ours is short, and we are equally happy to sign yours.

04 A private demonstration

We walk you through the systems themselves — live, not slides — with the engineers who built them, then follow up with referees and a written capability statement.

SECTION 8

How the team got here

2024 The team forms in Accra

Three engineers and operators start building together, on the conviction that the systems Ghanaian institutions run on should be built here, by people who understand the process being replaced.

2024 First enterprise workforce platform

HR and payroll for a largely field-based workforce — rostering across sites, attendance captured on site, and statutory deductions applied automatically. It became the foundation of everything we later built for payroll.

2025 The public-sector practice begins

District permitting, land allocation with GPS boundary capture, and public infrastructure fund accountability across the districts — the first platforms designed around multi-agency handover rather than a single office.

2025 Identity, health and justice at national scale

A health record opened by national ID under patient consent, a case record shared across the institutions that touch it, and personnel verification tied to a payroll control. The work that taught us how much of this is a trust problem.

2026 Nobicel Ltd is incorporated

Registered with the Registrar-General's Department on 29 May 2026 (CS113710526), consolidating the team's work under one company with a seat in Tse Addo, Accra.

2026 Payroll enters pilot, and we close the shop window

The payroll platform goes to pilot with automatic statutory calculation and disbursement across bank and mobile-money rails. We also stop publishing our platforms, and move to demonstrating them privately under NDA.

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