**ABOUT U-BUILD**

Ghana Home Loans, a mortgage finance institution, was founded in 2006 by three men who believed in the ideal that every Ghanaian should have an opportunity to own their dream home. In June 2017, we obtained our universal banking license under the name GHL Bank Ltd. In addition to the provision of mortgage products and services, we now offer retail and corporate banking products to meet the needs of both individuals and businesses.

At GHL Bank we understand that building a home can be a demanding task, so we built a model to make this process as simple and accessible as possible for the sector of the home ownership market who wish to achieve their goals by building their dream properties rather than purchasing already completed houses on the market.

Getting your finances in order is the first and most important consideration when it comes to preparing for a self-build project. First, perform a realistic audit of your current financial situation to see how much of your personal funds can be used for the project and to see what you will be willing and able to borrow to fund your project. Our U-Build offer is a unique product designed specifically to help you obtain funds for your self-build project with the aim of providing you with a flexible credit facility which addresses your peculiar needs during your construction project.

The U-Build product is supported by partners within the real estate value chain who have been onboarded unto our U-BUILD MARKETPLACE to provide easy access to all products and services you will need throughout your building project. This is to ensure the entire process is seamless and appealing to you, our cherished clients.

The U-Build project will be undertaken in 5 phases namely; land purchase, foundation, blockwork to roofing, finishing, and fittings & fixtures. There is the flexibility for you to opt for which phase of the project you will like to apply for.

U-Build: Your Build, Your Way