

# THE BUSINESS SECTOR ADVOCACY CHALLENGE FUND

## 2017 ANNUAL REPORT (JANUARY - DECEMBER 2017)

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January 2018

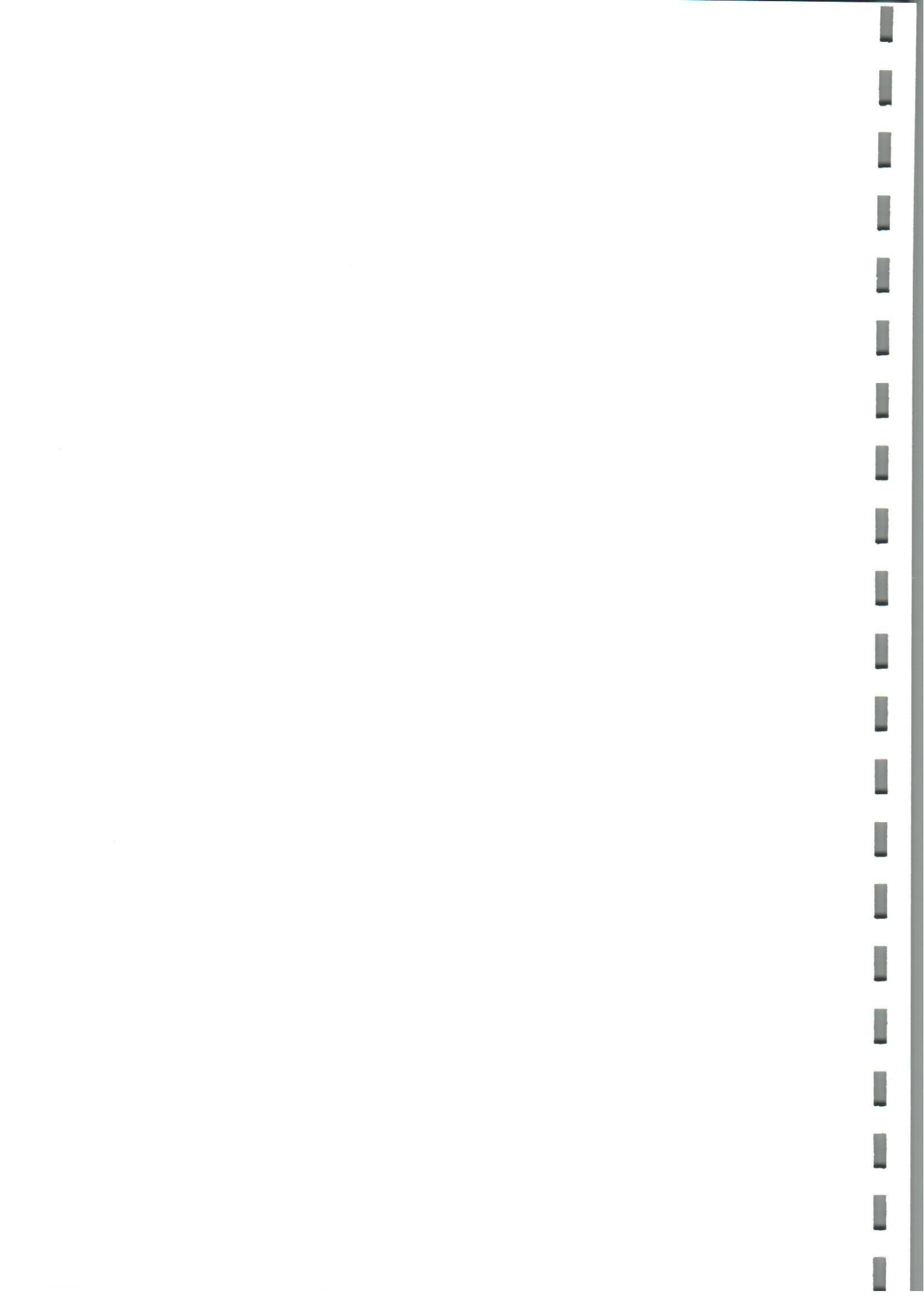


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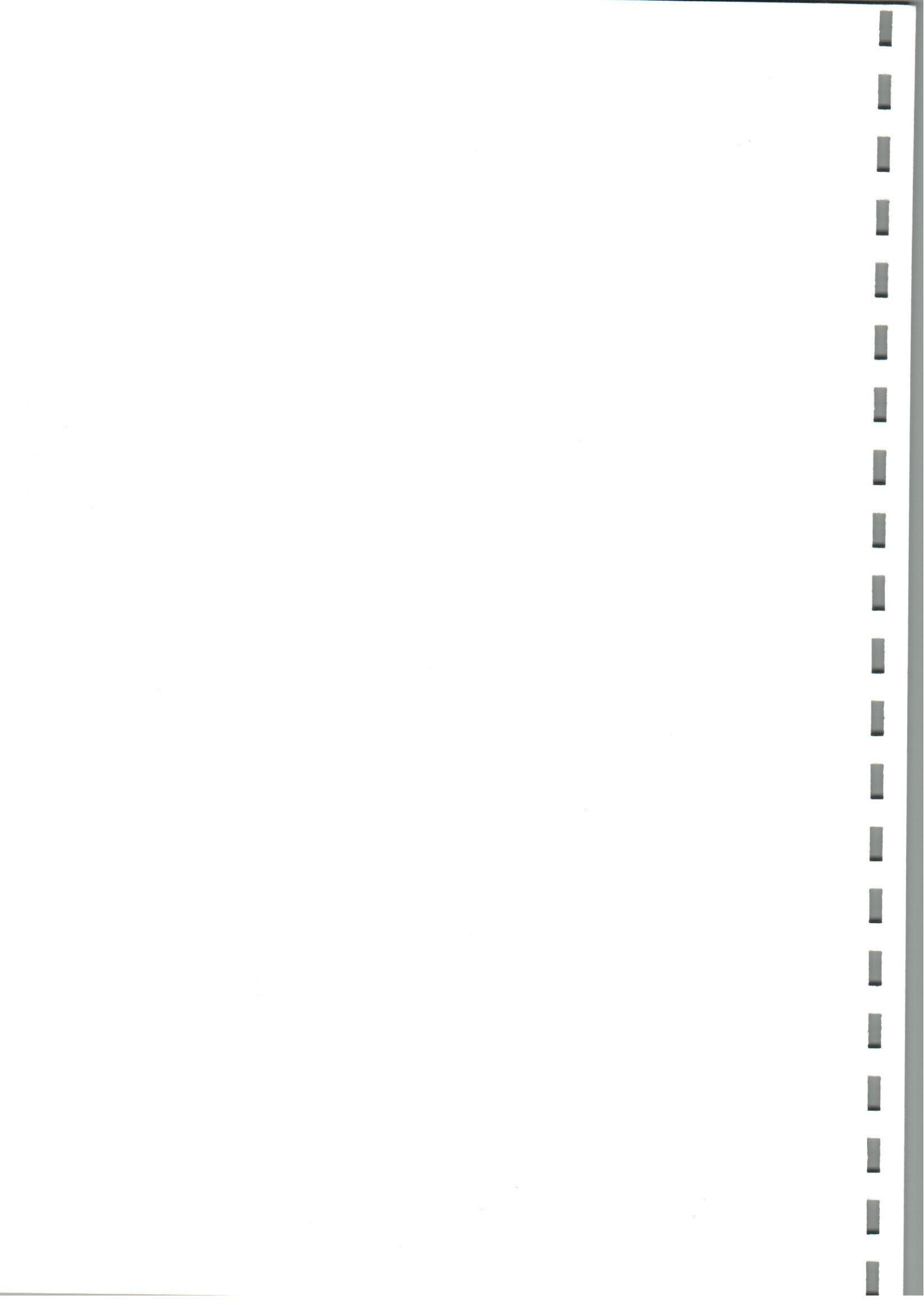
Technical Assistance for the Management of the  
Business Sector Advocacy Challenge (BUSAC) Fund Ghana

**BUSAC FUND**

**2017 ANNUAL REPORT**

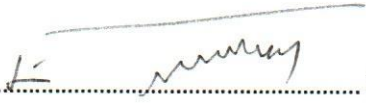
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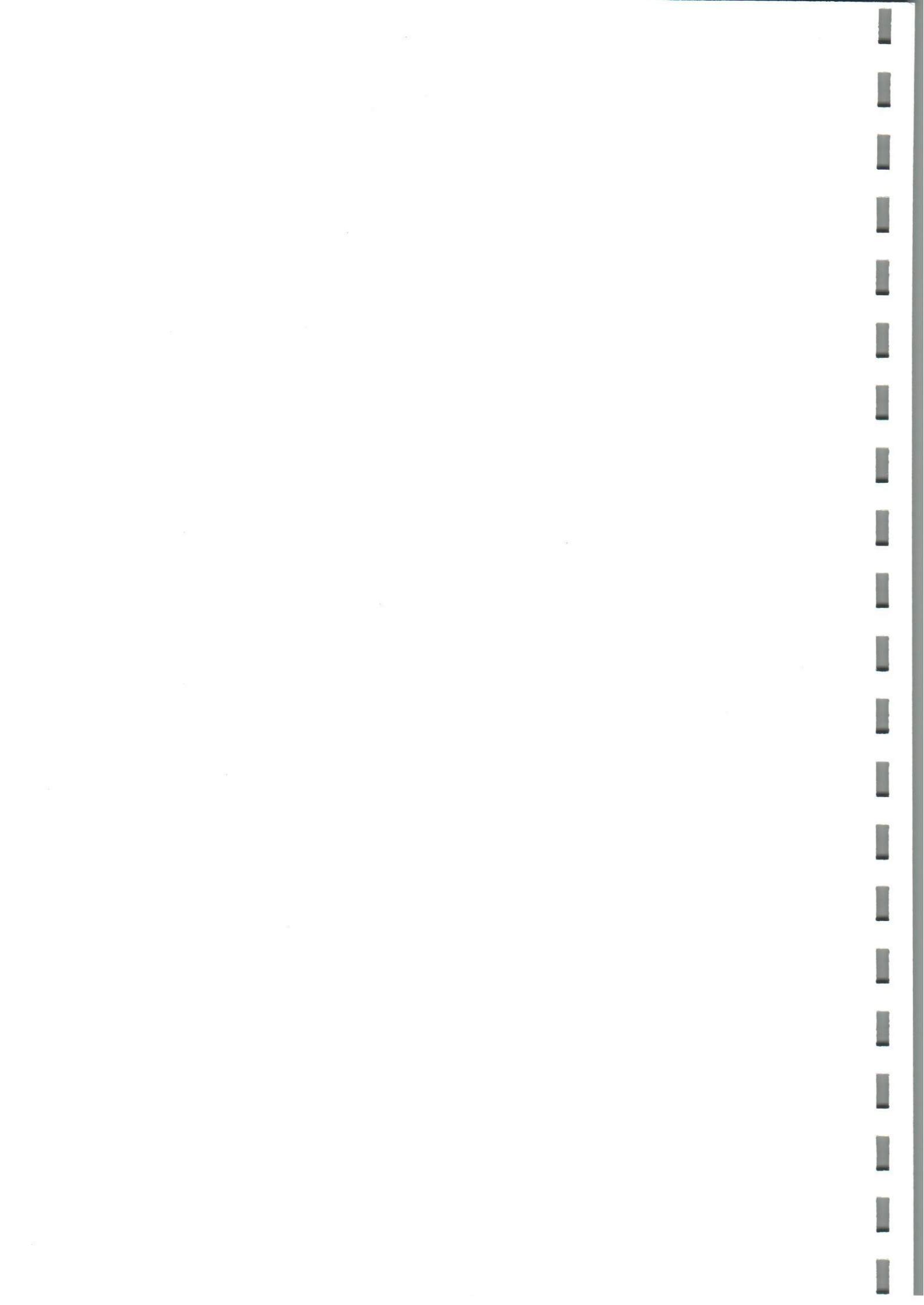
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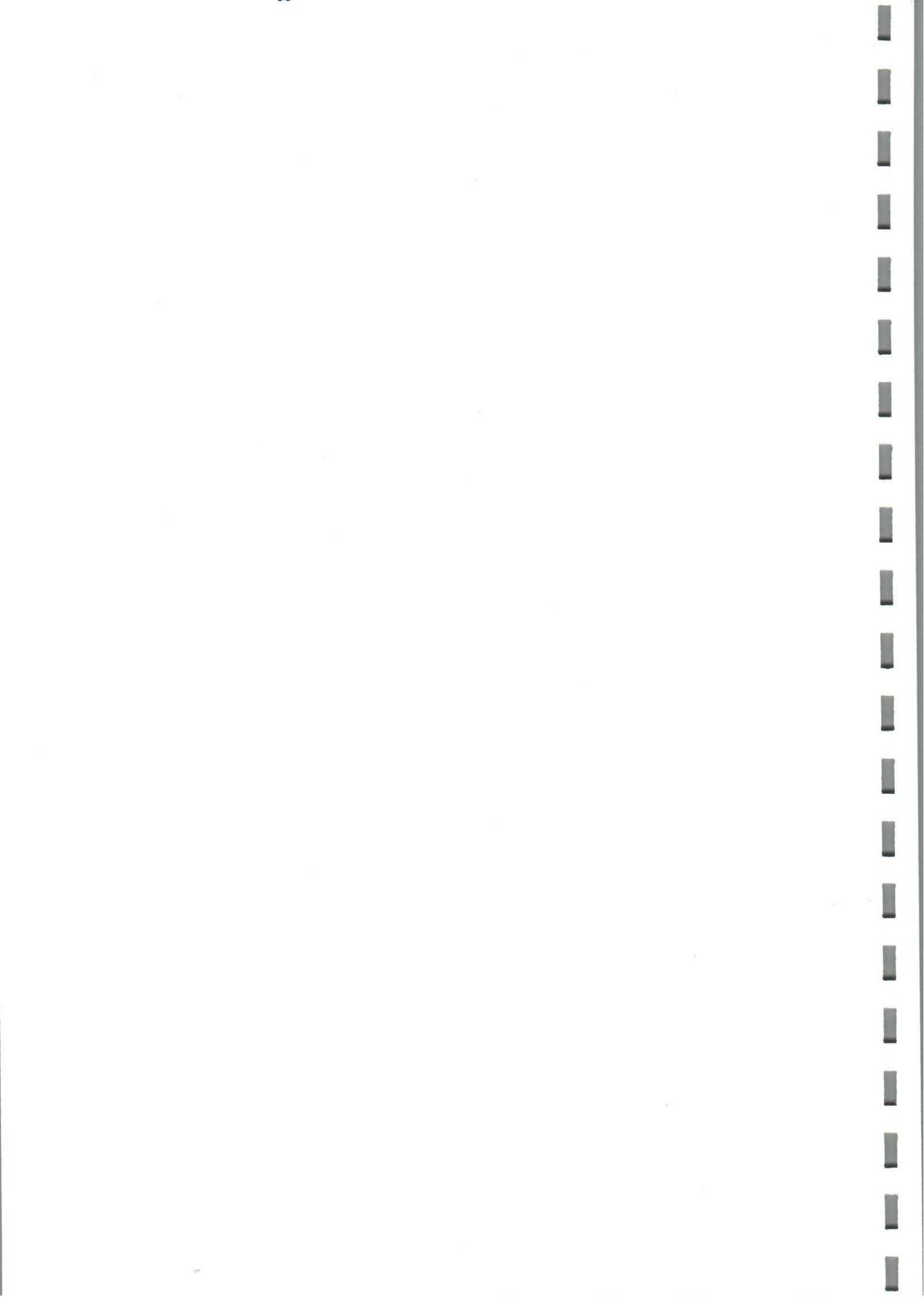
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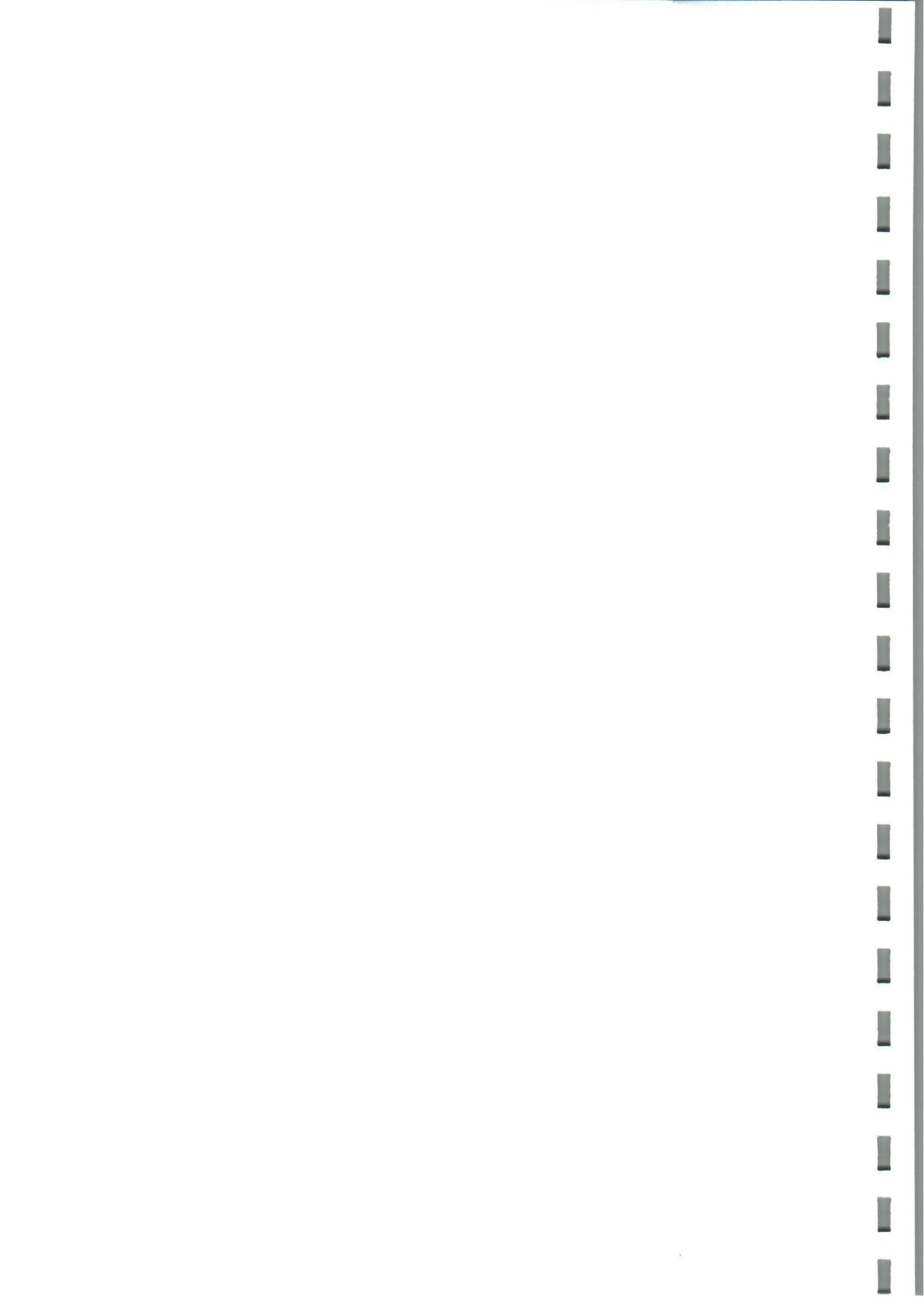
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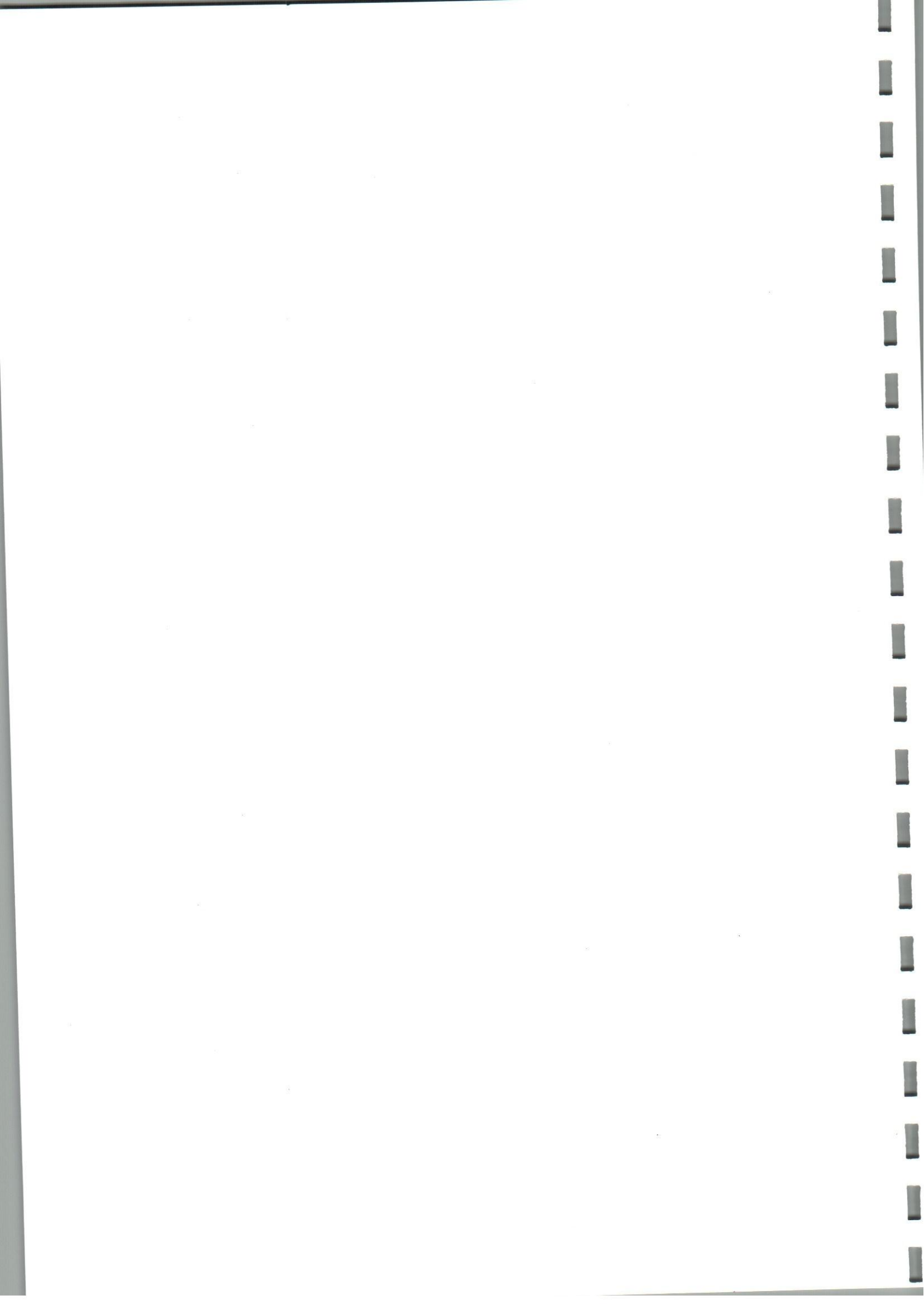




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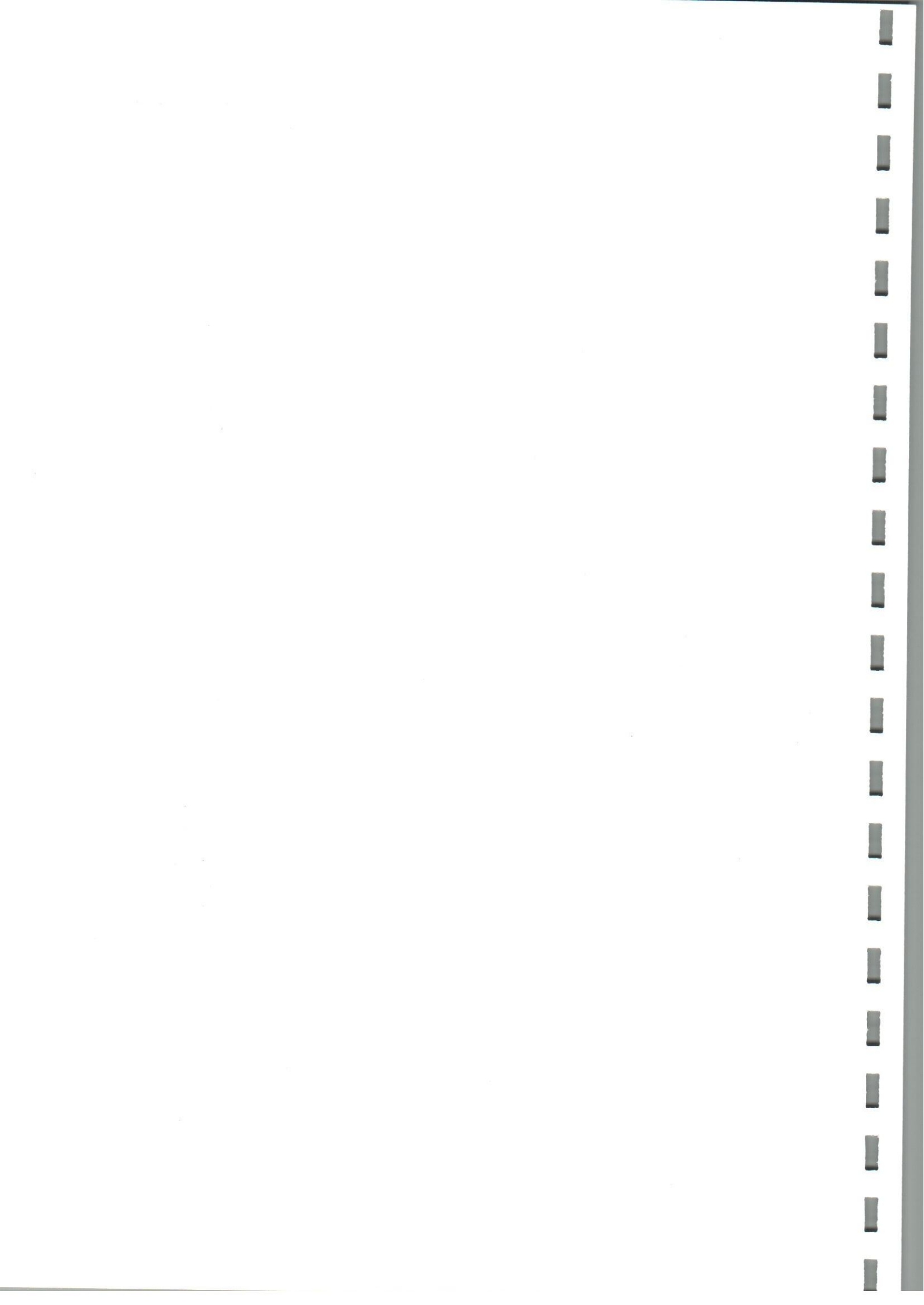
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## ACRONYMS

AGRA	Alliance for a Green Revolution in Africa
BAC	Business Advisory Centres
BDS	Business Development Support
BFM	BUSAC Fund Manager
BSP	Business Service Providers
BUSAC	Business Sector Advocacy Challenge (Fund)
CN	Concept Note
Danida	Danish International Development Assistance
DP	Development Partners
DKK	Danish Kroner
EU	European Union
EUR	Euro
FBO	Farmer-Based Organization
SECRETARIAT	BUSAC Fund Management Unit
FtF	Feed the Future
GHS	Ghana Cedi
HRBA	Human Right-Based Approach
IT	Internet Technology
LTTA	Long-Term Technical Assistance
MOTI	Ministry of Trade and Industry
MSME	Micro and Small and Medium Enterprises
M&E	Monitoring and Evaluation
NMS	New Management System
PC	Program Coordinator Danida
PCV	Peace Corps Volunteer
PSD	Private Sector Development
PSO	Private Sector Organization
PWC	Price Waterhouse Coopers
QA	Quality Assurance
SADA	Savannah Accelerated Development Authority
SBA	Small Business Associations
STTA	Short-Term Technical Assistance
SC	Steering Committee
SPSD II	Support to Private Sector Development Programme II (Danida)
TOR	Terms of Reference
USAID	United States Agency for International Development



## 1.0 EXECUTIVE SUMMARY

### 1.1 Introduction

The Business Sector Advocacy Challenge (BUSAC) Fund is a challenge Fund providing support to advocacy initiatives aimed at improving the business climate in Ghana or targeting specific constraints faced by groups of business operators and associations. Following a successful implementation of BUSAC I and progress of BUSAC II, there are still some important areas that will require additional advocacy support. BUSAC III is tasked to directly support the business enabling environment and the business reform processes by creating amongst others very active Public-Private Dialogue Platforms; strengthening the capacity of major business associations to advocate and build internal capacity to conduct issue-focused research.

BUSAC III builds upon the experiences gained from its previous phases (BUSAC I & II) and it is aimed at further improving the business environment in Ghana to facilitate private sector growth. The expected outcome of BUSAC III is **'Improved business environment through enhanced advocacy capacity of private sector organisations and creation of platforms for public-private dialogue'**. There are six (6) key outputs to be achieved in the course of BUSAC III:

1. District and community level business constraints addressed through advocacy action;
2. Capacity of PSOs to undertake advocacy activities significantly increased;
3. Public-Private Dialogue Platforms created;
4. Increased attention to post-advocacy undertakings;
5. Increased capacity of PSOs to identify BDS needs of members and facilitate ways to address them;
6. Capacity of research institutions and think-tanks to provide evidence on private sector advocacy issue increased;

The outputs 1 - 5 are in the form of grant window facilities targeting private sector organisations.

This annual report covers the activities of the BUSAC Fund carried out in the course of the year 2017 following the approval of the Inception Report.

The report is divided into the following sections:

- (1) A concise Executive Summary of activities, achievements, deviations and challenges followed by a conclusion and recommendations. A set of success stories is also presented to illustrate the achievements of grantees so far
- (2) Annual report activities; planned Versus actual: This consists of a review of BUSAC II Transitional Grants and a detailed presentation of BUSAC III Grants Management from application to implementation phases. Grants Management includes Monitoring and Evaluation as well as Communication and Branding activities.
- (3) A presentation of the Steering Committee Meetings and key activities
- (4) A review of Financial Status of BUSAC II and BUSAC III



### 1.2.1 Summary of Progress for 2017 activities

*Overall, the activities of the BUSAC Fund planned for 2017 have been achieved.*

*Despite the delays outside the control of the BUSAC Fund, the Secretariat managed to launch the activities and reached most targets set for the year.*

*BUSAC III was initiated with improved Financial and Management control processes*

#### **a) BUSAC II Transitional (Bridging) Grants**

The Development Partners funding the project agreed that additional invitational grants could be awarded within the final six months of BUSAC II and carried into BUSAC III when it began given that the programming for BUSAC III was well advanced and projected to start mid-2016. This decision was supported by the BUSAC Fund Steering Committee and led to the concept of bridging grants.

A total of sixteen (16) grants was approved as bridging grants under BUSAC II with a total contract value of GHS 2,245,560,23. All Grantees had been informed to bring their actions to a closure by end of November 2017 (with the exception of Chamber of Pharmacy, Ghana).

As at December 31, 2017, nine (9) grants have been successfully completed and reported on. The remaining seven (7) had reached various stages of the advocacy process. A total amount of GHS1,729,803.01 was reported as expenditure under the transitional grants.

The Secretariat informed the Grantees that they could apply for a post advocacy facility under BUSAC III to continue and finalise their actions.

#### **b) BUSAC III Grants Management: Overview**

As the United States Agency for International Development (USAID) was yet to finalise the signing of the Delegated Agreement with DANIDA, the BUSAC Fund Secretariat could not advertise nationwide its first Call for Proposals for all windows. As a result of that, the Fund was not allowed to use the USAID logo until the agreement was finalised.

The first call for Concept Notes was announced via email to past BUSAC grantees on March 7, 2017 with a deadline of March 20, 2017 for the submission of concept notes. This was followed by Call for Concept Notes for Windows 1, 2 and 3, which was launched on March 23, 2017 on the Secretariat's social media platforms with a deadline of April 6, 2017. The deadlines were eventually extended to April 17, 2017 to enable more applicants submit concept notes.

For the Business Development Services (BDS) Window, the Secretariat formed a Consultative Platform to review the original design of the window. Following comments and recommendations by the Consultative Platform, the BDS programme was redesigned. and subsequently reviewed and approved by the Steering Committee. The BDS Window was then finally launched on September 18, 2017 with the first Call for Proposals published in the national dailies.



For Windows 1 - 4, a total of three hundred and ninety (390) concept notes were received from applicants including 1 invitational grant under Window 2. The concept notes submitted and received by the Secretariat, were reviewed by two (2) independent evaluators. Applicants whose concept notes passed the threshold of a minimum of 70% score (35/50 points) were requested to submit full proposals.

For Windows 1 - 5, a total of 140 applications were evaluated as successful and submitted to the Steering Committee for their evaluation and approval. Each application was evaluated by two independent evaluators upon receipt by the Secretariat and the applicant had to pass the threshold of 70/100 if it were to be submitted to the Steering Committee.

In total, of the 140 applications submitted as grant requests by the Fund, the Steering Committee approved one hundred and thirty-one (131) of them (Windows 1-5) with a total contract value of GHS 11,653,069 constituting 95% of the total 2017 budget of GHS 12,300,375.

#### ***c) BUSAC Fund Sustainability: Host Partner***

DANIDA has commissioned a study to screen for a potential host partner of the BUSAC Fund. A consultant, who is experienced in advocacy issues and is familiar with the work of BUSAC Fund, was engaged by DANIDA late April 2017 to screen for a potential host. The consultant completed the assignment and the results of the study were submitted to the Steering Committee for review in December, 2017.

#### ***d) Financial Status of the Fund***

In relation to Transitional Grants belonging to BUSAC II financial allocations, and within the period of July 1, 2016 to December 31, 2017, the BUSAC Fund recorded expenditures of a total of GHS 1,280,503 mainly related to Grants and Monitoring activities.

During the reporting period, the project recorded receipts of funds of a total of GHS10,265,957,47 consisting of transfer from DANIDA of GHS 9,130,000 and contribution by grantees amounting to GHS 1,135,957,47.

The 2017 budget was not met in terms of actual expenditures. The actual expenditures reported end of year amounted to GHS 524,861 of the total budget value of GHS 14,375,453 for the same year. However, out of the total budget of GHS 14,375,453 for the year 2017, GHS 12,360,860 amounted to the financial commitment of the BUSAC Fund to approved grants. This constitutes 86% of the total budgeted value. It is expected that the amount of expenditures will reach the committed amount as and when grantees would be completing their activities and reporting to the Fund.

### 1.3 Challenges

The following challenges have been identified by the BUSAC Fund Secretariat:

Challenges	Mitigation
The audit of BUSAC II by Moore Stephens has put pressure on the resources of BUSAC team in implementing Phase III activities.	Bringing the auditing to a conclusion in order to allow the team to devote its time entirely to BUSAC III.
Grantee Response to New Financial Reporting: There has been some reluctance by old grantees to meet the new financial reporting systems due to the lack of understanding of these revised templates.	Clear guidelines have been developed and will have to be systematically communicated to the grantees and integrated into the contracts of approved grants.
The inability of grantees to provide eligible receipts and financial returns has resulted in delays in the reporting of activities and financials on the part of the grantee.	Thorough financial training on the operational guidelines.
Pre-financing of the grantee disbursement as a modality for implementation is risky and making it difficult for the Fund to retrieve financial returns for some grantees.	A better risk assessment will be conducted on grantees and the pre-financing modality will be reviewed.
Delay in submission of activity and financial reporting by grantees	Systematic follow up by Monitor and Grants Officers coupled with regular meetings with the grantees to ensure that they are on schedule for the implementation of their actions.
Challenge with some external monitors not performing up to standard and delivering as expected.	For BUSAC III, the Secretariat will use the few external monitors that delivered as expected and will explore the possibility of having two assistant M&E Officers work together with these monitors.
Financials: Bad Debt policy for grantees who do not refund outstanding balance.	Need for the Steering Committee to agree on key principles for handling bad debt.



## 1.4 Deviations

The Secretariat identified a number of deviations in the implementation of the BUSAC Fund activities during the first half year as compared to the plans outlined in the Inception Report. They are as follows:

- 1. Extended Time needed to process Grant requests:** The management of the grant process from concept note to implementation has taken more time than anticipated. The call for Concept Notes was announced in March 2017 and implementation of activities took place from 3<sup>rd</sup> week in November 2017. The whole application phase consisted of a number of processes including call for proposals, evaluation, grant request approvals, due diligence, contract signing and receipt of grantee contribution prior to Fund disbursement. These processes were thorough and took approximately 7 months before Grantees started the implementation of their action for a number of reasons:
  - The large number of concept notes and applications submitted to the Secretariat especially in the case of Window 1.
  - The extent of documentation requested as new dimensions such as free style application forms, human rights issues have been added to allow a thorough evaluation of requests submitted.
  - The thorough procedures followed by the secretariat to ensure suitable candidates are selected for recommendation to the SC.
  - Orientation meetings carried out for trainers and Monitors following the re-assessment of the existing pool of experts and the need to update them on the new processes and grantee regulations.
  - Thorough Grantee due diligence conducted immediately after
  - Delays by Grantees in depositing their financial contribution to the Fund's account

Future Call for Proposals will be more issue-focused and based on the priority areas of the BUSAC Fund.

- 1. Redesign of Window 5 with respect to BSP Accreditation:** The formation of the Consultative Platform and the recommendations provided by members of the platform on the BDS Survey undertaken, brought some important changes to the modality of the BDS Window. Key recommendation was on opening up the types of BDS to be offered. Therefore, the use of accredited BDS providers was not recommended by the Consultative Platform as it restricted the use of qualified BDS providers and limited the topics to be offered to PSOs.
- 2. M&E activities:** Monitoring and Evaluation activities have not been fully deployed as the result of delays in the launching of the BUSAC III grant activities. However, for the year 2017, most of the M&E tools and procedures were revised and modified to improve on the monitoring processes of BUSAC III.
- 3. Communications: Publication of abridged annual report:** The BUSAC Fund has planned to produce about five hundred (500) handy copies of an abridged annual report in the first quarter of 2017 as part of efforts to highlight the major activities and key achievements of the Fund throughout year 2016. This first edition of BUSAC Fund's III Abridged Annual Report has not been published because the Secretariat was of the opinion that the Fund spent more than half of the

year 2016 planning BUSAC III inception activities and gathering materials in response to the requests of EU auditors.

4. **Advertising Call for concept notes:** The delayed signing of cooperation agreements among DPs and related late launch of BUSAC III meant that some communication activities had to be skipped or implemented at a reduced rate. For instance, newspaper advertisements for call for concept notes under Windows 1, 2, 3 and 4 were not done as scheduled. The Fund resorted to announcing the calls through the Fund's website, emails and newsletters at no cost. Funds allocated here remain unused.
5. **Low Disbursement rate:** The budgeted amount for grants disbursements for the whole year of 2017 was GHS 12,300,375. By end of December 2017, the disbursed amount of the Fund was GHS 3,025,097 (including M&E and training). As already highlighted above, this was because of the slow start of implementation of activity by grantees. In this respect, it is important to observe that the amount of funds committed to grant activities as of end of 2017 amounted to GHS 12,360,860 constituting approximately 86% of the total budget for the year.



## 1.5 Conclusion & Recommendations

### Conclusion

In conclusion, although the Fund encountered delays in the promotion of the support windows and rolling out of grant contracts. However, the Secretariat was able to meet most of its targets both in terms of number of activities, number of grants and financial budget. Although the disbursement level is low, due to delays in the process of identifying and approving advocacy projects, it is clear that, the fund reached most of its objectives in terms of allocated financial commitments of grants.

Under the implementation of activities, the Fund moved swiftly to ensure that advocacy training programmes for forty-four (44) approved grantees that had signed contracts and deposited their matching grant contribution were organized. This was carried out in the period of November and December, 2017. The Secretariat was able to organize the Advocacy Training for all approved grantees because they were put together. This enabled the trainers to carry out the training programmes within a relative short delay.

### Recommendations

Looking back at the year that has passed, a number of recommendations are made to address issues encountered during the year.

- For Windows 3 & 5, the Secretariat will have to mentor the private sector actors on the formulation of their needs. The number of grant approvals for both windows were below the planned number. It is important that a sensitization programme be organized for the Private Sector Associations about the windows and how they are to apply.
- In applying to the BUSAC Fund, grantees would have to be informed about certain budget ceilings. Most grantees had under-budgeted for the training activity and are now requesting for top-ups to enable them complete their research activity. An orientation on fee rates for trainers and allowances will help the Secretariat avoid such miscalculations in the future.
- The Due Diligence Specialists recruited by the Secretariat will have to go through an orientation session on the expectations of the Fund in verifying advocacy issues of the applicants. This is mostly relevant in cases where applicants advocating the construction of structures or rehabilitating of existing structures.



## 1.6 Examples of Achievements Identified in the First Half-year

<b>Association of Ghana Industries (#25-060 AGI)</b>	
<b>Size of Grant</b>	GH¢ 125,935.18
<b>Outreach</b>	Formed and registered in 1957, the Association of Ghana Industries (AGI) is a voluntary business association of over 1,200 members made up of small, medium and large scale manufacturing and services industries. In April 2016, the leadership of AGI sought the support of the BUSAC Fund to advocate the review of taxes adversely affecting private sector businesses in Ghana.
<b>Expected Results</b>	It was expected that at the end of the association's advocacy action, Government will reduce the burden of tax regulations that impact negatively on doing business while improving compliance and transparency in the tax formulation process. Ghanaian businesses will become more competitive in a business friendly environment.
<b>Action carried out</b>	In June 2016, the leadership of AGI started having dialogue with duty bearers from the Ministry of Finance, Ghana Revenue Authority, Ministry of Trade and Industry and Parliamentary Select Committee on Trade and Tourism on the need to reduce the burden of tax regulations/policies that have a negative impact on the cost of doing business in Ghana. Ahead of Ghana's 2016 general elections, the leadership of AGI also had strategic deliberations with all the political parties contesting the elections to push for AGI's tax concerns to be captured in the parties' manifestoes. When the NPP government assumed office, AGI further dialogued with the new Minister of Finance to ensure that AGI's proposed tax reviews were captured in the 2017 budget.
<b>Achievements</b>	Following AGI's fruitful dialogue with duty bearers, the Government of Ghana, in March 2017, announced a number of tax reviews in the nation's 2017 budget. Government abolished the following taxes that were previously levied on private sector businesses: 1 percent Special Import Levy; 17.5 percent VAT/NHIL on financial services; Initiate steps to remove import duties on raw materials and machinery for production within the context of the ECOWAS Common External Tariff (CET) Protocol; 17.5 percent VAT/NHIL on domestic airline tickets; 5 percent VAT/NHIL on Real Estate sales; Excise duty on petroleum; Special petroleum tax rate from 17.5 percent to 15 percent; Replace the 17.5 VAT/NHIL rate with a flat rate of 3 percent for traders; and Implement tax credits and other incentives for businesses that hire young graduates.

*The leadership of AGI discussing their tax review proposals with the New Patriotic Party Economic Team to get their views captured in the party's manifesto*





**International Union for the Conservation of Nature  
(#26-012 IUCN)**

**Size of Grant** GH¢ 50,000.00

**Outreach** Formed and created in 1948, IUCN has evolved into the world's largest and most diverse environmental network. IUCN is a leading provider of conservation data, assessments and analysis. It harnesses the experience, resources and reach of its 1,300 member organizations and the input of some 10,000 experts worldwide. In March 2016, IUCN Ghana sought the support of the BUSAC Fund to advocate the gazettement of District Assembly by-laws for two Community Resource Management Areas (CREMAs).

**Expected Results** It was expected that at the end of the IUCN's advocacy action, District Assembly by-laws for Amenfi West and Amenfi Central CREMAs will be gazetted to give them legal backing.

**Action carried out** In April 2016, IUCN Ghana began assisting the leaders of the Amenfi West and Central CREMAs and an independent consultant to draft by-laws for the two CREMAs. Upon extensive sensitization about the contents of the draft by-laws, the two CREMA's adopted the by-laws. IUCN also ensured that duty bearers such as District Chief Executives of the two districts, presiding members and Regional Coordinating Councils were all briefed about the contents and purpose of the by-laws in order to obtain their cooperation. On 25th April 2016, the final by-laws were submitted to the Government publisher for publication in the Government Gazette.

**Achievements** In response to IUCN's fruitful dialogue and follow-ups with duty bearers, the final By-laws for Amenfi West and Central District CREMAs were published in the 20<sup>th</sup> May, 2016 edition of the Government Bulletin and delivered to the consultant on June 13, 2016. The consultant submitted 70 copies of the bulletin to IUCN, while 150 bound photocopies of the by-laws were also distributed later to all the CREMA communities as well as key stakeholders at the district, regional and national levels. It is expected that these by-laws will help to conserve natural resources (vegetation and wildlife) within the two districts with sanctions spelt out for offenders pursuant to the provisions contained in the document.

*IUCN actively advocated the gazettement of by-laws for to protect natural resources in two districts.*





**Ghana Employers' Association & Trades Union Congress (Ghana)**  
**(#25-052 GEA-TUC)**

**Size of Grant** GH¢ 123,133.50

**Outreach** The Ghana Employers' Association (GEA) is a national Employers' Organization whose membership comprises enterprises operating in all sectors of the Ghanaian economy. As the premier employers' organization in Ghana, GEA was established in 1959 to represent the collective interest of Ghanaian employers in the private and public sectors. In September 2015, GEA, in collaboration with the Trades Union Congress (TUC) to advocate the need to promote entrepreneurship development in Ghana.

**Expected Results** It was expected that at the end of GEA-TUC's advocacy action, the National Employment Policy will be widely disseminated, and the National Employment Coordinating Council will be established.

**Action carried out** Beginning from February 2016, members of GEA and TUC organized seven (7) sensitization workshops in Accra, Ho, Kumasi, Takoradi and Tamale to disseminate the content of the National Employment Policy and highlighted areas for youth employment and entrepreneurship development. GEA and TUC also dialogued with relevant duty bearers from the Ministry of Employment and Labour Relations, Ministry of Trade and Industry and the National Board for Small Scale industries on the need to promote entrepreneurship development in Ghana.

**Achievements** As a result of GEA and TUC's advocacy action, the Ministry of Employment and Labour Relations has set-up an interim National Employment Coordinating Committee to implement the National Employment Policy. GEA and TUC are represented on this Committee, which has recently developed an action plan to facilitate the execution of the National Employment Policy. It is expected that these important milestones will contribute significantly to entrepreneurship development in Ghana.

*The GEA and TUC jointly advocated the need to promote entrepreneurship development in Ghana.*





**Chamber of Pharmacy, Ghana**  
**(#25-068 CPG)**

**Size of Grant** GH¢ 163,957.50

**Outreach**

The Chamber of Pharmacy, Ghana (CPG) is a union of over 4,000 private sector operators who work within Ghana's pharmaceutical industry. The chamber, which is made up of pharmaceutical product manufacturers, importers, distributors and retailers was established in 2013 to create a high level, effective and authoritative advocacy body for the Pharmaceutical Industry. In April 2016, the leadership of CPG sought the support of the BUSAC Fund to advocate the reduction of high taxes levied on pharmaceutical products.

**Expected Results**

It was expected that at the end of CPG's advocacy action, taxes on medicines will be reduced from 40% to less than 10%. This was expected to significantly benefit the Chamber of Pharmacy, its members and the private sector as medicines constitute about 60-80% of the cost of healthcare in Ghana.

**Action carried out**

In June 2016, the leadership of CPG, with the support of the BUSAC Fund, began to dialogue with relevant duty bearers from the Ministry of Health, Ministry of Finance, Ghana Revenue Authority and Parliament on the need to review the high taxes on pharmaceutical products in Ghana.

**Achievements**

As a result of CPG's advocacy action, Ghana's Parliament on Friday, November 3, 2017 passed a motion for the removal of the 17.5% VAT on 483 imported medicines. It is estimated that the removal of these taxes will lead to about 30% reduction in the prices of pharmaceutical products in Ghana, thus leading to a reduction in the cost of healthcare for Ghanaians. CPG is currently working out new prices of affected medicines with the Ministry of Health, pharmaceutical dealers and the National Health Insurance Scheme. Furthermore, in order to preserve the competitiveness of local pharmaceutical manufacturers, the leadership of CPG also secured an agreement with the Ministry of Health to restrict the production of 49 pharmaceutical products to local manufacturers of pharmaceutical products.

*The Chamber of Pharmacy successfully advocated the reduction of taxes on pharmaceutical products in Ghana.*





**Tourism Operators Union of Ghana  
(#25-023 TOUGHGA)**

**Size of Grant** GH¢ 119,820.33

**Outreach** Registered in the year 2000, the Tour Operators Union of Ghana (TOUGHGA) is made up of 81 tour operators who operate across all the ten regions of Ghana. The association was formed with the objective of creating awareness about the operations of the domestic tourism industry, and to significantly influence state legislation on tourism in Ghana. In January 2016, the leadership of TOUGHGA sought the support of the BUSAC Fund to advocate the enforcement of laws on wetlands and the protection of water bodies.

**Expected Results** It was expected that at the end of TOUGHGA's advocacy action, duty bearers will formulate a national strategy for the protection of water bodies and wetlands inspiring the development of actual activities at the community levels culminating in the active participation of TOUGHGA and local people in the protection of water bodies and wetlands.

**Action carried out** Beginning from March 2016, the leadership of TOUGHGA started engaging duty bearers in dialogue over the need to mainstream TOUGHGA in enforcing laws on wetlands and the protection of water bodies. In the process, TOUGHGA had fruitful dialogue with public sector agencies such as the Ministry of Water Resources, Works and Housing, Environmental Protection Agency, Ministry of Tourism, Culture and Creative Arts and Ministry of Lands and Forestry.

**Achievements** As a result of TOUGHGA's advocacy action, the association is scheduled to sign an MOU with the Water Resource Commission under the Ministry of Water Resources, Works and Housing for the protection of wetlands and water bodies. Following TOUGHGA's fruitful dialogue with duty bearers, the Water Resource Commission has taken steps to halt the rapid encroachment of various wetlands by estate developers in the Greater Accra Region. Again, the Commission now recognizes the association and has started to partner with TOUGHGA to protect Ghana's wetlands and their rich wildlife that have the potential of attracting tourists.

*TOUGHGA advocated the protection of wetlands for the benefit of the tourism industry and the environment.*





**Ghana Tourism Federation  
(#25-028 GHATOF)**

**Size of Grant** GH¢ 136,162.22

**Outreach** Formed and registered in 1994, the Ghana Tourism Federation (GHATOF) is a union of over 7,000 tour operators who ply their trade across the ten regions of Ghana. GHATOF was formed with the objective of improving the standards of service offered by Ghanaian tourism organizations. In May 2016, the leadership of GHATOF sought the support of the BUSAC Fund to advocate the implementation of a green infrastructural policy in Ghana.

**Expected Results** It was expected that at the end of the association's advocacy action, a national Green Infrastructure Policy would be implemented with the active participation of all stakeholders to actively facilitate the integration of Green Infrastructure Development in all development projects and create viable green jobs in the national economy.

**Action carried out** In July 2016, members of GHATOF started having dialogue with duty bearers from the Ministry of Tourism, Arts and Culture, Ministry of Water Resources, Works and Housing, Environmental Protection Agency, Ministry of Lands and Forestry, Ministry of Environment, Science and Technology on the need to develop and implement a green infrastructural policy in Ghana.

**Achievements** As a result of GHATOF's advocacy action, Parks and Gardens Department started embarking on a Greening Project throughout Ghana in July 2016. The Town and Country Planning Department has also started developing a new plan for Greater Accra with tree planting incorporated.

*GHATOF  
advocated the  
implementation of  
a green  
infrastructure  
policy in Ghana*





**Ahanta West, Jomoro and Ellebelle Farmers & Fishermen Association  
(#25-066 AJEFFA)**

<b>Size of Grant</b>	GH¢ 138,111.75
<b>Outreach</b>	The Ahanta West, Jomoro and Ellebelle Farmers & Fishermen Association (AJEFFA) was established and registered in June 2015 with the objective of seeking the welfare of its members through exchange of information on improved agricultural practices. In October 2015, the association sought the support of the BUSAC Fund to advocate fair compensation and valuation of agricultural lands.
<b>Expected Results</b>	It was expected that at the end of the association's advocacy action, an agreement will be reached among chiefs, private sector stakeholders in the oil and gas industry, landowners and district assemblies on the value and compensation to be paid for sale of agricultural lands for industrial use. It was also expected that a compensation guide on existing land use and spatial plans will be implemented.
<b>Action carried out</b>	In April 2016, the leadership of the association commenced dialogue with relevant duty bearers from the Land Valuation Board, District Assembly, Traditional Authorities and Ministry of Food and Agriculture on the need to ensure proper valuation of arable lands and the payment of fair compensation for the sale of agricultural lands for industrial use.
<b>Achievements</b>	As a result of AJEFFA's advocacy action, traditional authorities are now aware of the negative consequences of indiscriminate selling of arable lands for industrial use and as at February 2017, many of them have pledged to use appropriate channels to sell lands in manner that will not be detrimental to agricultural productivity. The association is also currently empowered in stakeholders' engagement strategy and will be able to take full control of any future business environment challenges through peaceful dialoguing approach.

*AJEFFA is advocating fair valuation and compensation for agricultural lands that are taken over for industrial uses.*



## 2.0 THE ANNUAL REPORT 2017 – PLANNED VERSUS ACTUAL

In this section, the actual activities for the year 2017 are matched against what was originally planned in the inception report.

### 2.1 BUSAC II Transitional (Bridging) Grants

Bridging Grants are invitational grants awarded in the closing stages of BUSAC II whose implementation will continue and complete in BUSAC III.

Two factors created the need for such bridging grants:

- a. BUSAC II end date was extended from December 2015 to June 2016 to tie up with the possible start of BUSAC III mid 2016; and
- b. Surplus funds at the end of December 2015.

The Development Partners funding the project agreed that additional invitational grants could be awarded within the final six months of BUSAC II and carried into BUSAC III when it began given that the programming for BUSAC III was well advanced and projected to start mid-2016. This decision was supported by the BUSAC Fund Steering Committee and that gave birth to the concept of bridging grants.

The target was to award between 5 and 10 invitational grants of average size GHS 200,000.00 (Between GHS 1.0 M and GHS 2.0 M in volume). There was a total of 17 grants that were approved as bridging grants under BUSAC II with a total contract value of 2,310,280.23. Out of the 17 grants, 16 were advocacy grants and one was a research grant that was finalized and reported in December 2016.

To ensure smooth transition from BUSAC II into BUSAC III, 16 grants were awarded as bridging grants with approval from DANIDA (including a Rapid Response grant and a research grant).

As of December 31, 2017 status, 10 grants have successfully been completed. The remaining 7 reached various stages of completion.

The status of implementation of transitional grants by specific activity is illustrated in the table below:



Table 1: Transitional Grants

Stage of implementation	Number of Grants	Names/Grant ID
Completed	9	25-060 Association of Ghana Industries
		25-061 Central and Western Fishmongers Improvement Association (CEWEFIA)
		25-062 Hen-Mpoano
		25-066 Ahanta West, Jomoro and Ellembele Farmers and Fishermen Association (TRACTOR)
		25-069 Ghana Liquefied Petroleum Gas Operators Association
		25-071 Association of Small Scale Industries
		25-072- Ghana Assorted Foodstuff Exporters Association
		25-073 Mangrove
		26-016 Black Star International Film Festival
Follow up	2	25-063 Zuuri Organic Vegetable Farmers Association
		25-068 Chamber of Pharmacy, Ghana
Dialogue	1	25-070 Social Entrepreneurs Ghana
Stakeholder	3	25-065 Ghana National Chamber of Commerce & Industry
		25-067 Money Lenders Association Ghana
		25-074 Ghana Employers' Association/Trades Union Congress of Ghana
Media	0	
Sensitisation	0	
Research	1	25-059 Renewable Energy Association of Ghana
Advocacy Training	0	
<b>Total</b>	<b>16</b>	

Out of the sixteen (16) transitional grants, nine (9) have successfully been completed and eight (8) have reported on all activities so far. The Association of Ghana Industries (AGI) is yet to submit a report on its last activity. In the case of AGI, the Association was able to secure a quick win in its tax advocacy during the Stakeholder Engagement, as such; it did not need to undertake any further advocacy.

Two (2) grants: Zuni Organic Vegetable Farmers Association and Chamber of Pharmacy, Ghana are in the Follow up stages. For both grants, the Secretariat was expecting they would have wrapped up all activities by December 2017. Zuni Organic Vegetable Farmers Association had scheduled a number of dialogue meetings with duty bearers but unfortunately, not all the meetings could take place. The Association, however, indicated that the outstanding meetings will be undertaken before the end of December 31, 2017. The Chamber of Pharmacy, Ghana had planned a two-day meeting with duty bearers to review the National Health Insurance Scheme (NHIS) medicine list and their prices to reflect the removal of the 17.5% VAT. The meeting was scheduled for the December 27 and 28, 2017 but had to be postponed to January 3, 2018.

One (1) Association: Social Entrepreneurs Ghana (SEG) undertook activities up to the media stage and ended the advocacy. The Association did not return for their outstanding balance although

repeated emails were sent to the leadership indicating that they still had funds available to undertake dialogue and post dialogue activities.

Three (3) Associations are in the Stakeholder stage and are expected to apply for a post advocacy facility under BUSAC III to continue their action should they choose to. The three (3) are Ghana National Chamber of Commerce & Industry (GNCCI), Money Lenders Association Ghana (MLAG) and Ghana Employers' Association/Trades Union Congress of Ghana (GEA&TUC).

The delayed grant relates to Renewable Energy Association of Ghana (REAG). For REAG, the Secretariat has on several occasions met with the Executives to inform them of the delay and how they can speed up activities. Unfortunately, the results have not been forthcoming.

In November 2017, the Secretariat sent the leadership a letter requesting a refund of the first tranche disbursed. Subsequently, many reminders were sent to the Management of REAG followed by a final invoice. Up to the editing of this report, the Secretariat had still not received the funds back.

The status of Transitional Grants as of December 31, 2017 for individual grants can be found in Appendix 1 of this report.



## 2.2 BUSAC III Grants Management

Our approach to Grants Management is structured into two (2) key phases: The Application Phase and the Grant Implementation Phase:

A. Application Phase includes:

1. Promotion of the Fund (call for concept notes)
2. Evaluation of concept notes
3. Evaluation of applications
4. Grant requests
5. Approval of Grant requests by the Steering Committee
6. Pre-award due diligence
7. Contract award and signing

The above steps are all applicable to all Windows 1-4, and also for Window 5 with the exception of the concept note stage which is not used.

B. Grant Implementation Phase in general includes the following steps:

1. Training
2. Research
3. Sensitization
4. Media Mobilisation
5. Stakeholders' workshop
6. Dialogue
7. Post-dialogue

The Grant Implementation Phase for business advocacy projects consists of the following steps:

1. **Training:** Training consists of a four-day advocacy training (why and how to advocate) to enable Grantees to understand the advocacy process and acquire the advocacy skills needed to enable them successfully dialogue with duty bearers. This training is particularly relevant to grantees under Windows 1 and 2. Another Training required is the Financial Management Training to enhance the capacity of the participants keeping sound financial records and reporting.
2. **Research:** As an integral part of the advocacy action, grantees of the Fund conduct research in order to understand the advocacy challenges and develop evidence based position papers.
3. **Sensitization:** From the findings of their research and position papers, grantees then organize sensitization workshops to enlighten their own members about (1) the nature of their problem and (2) how they intended to persuade duty bearers to respond to their advocacy action.
4. **Media Mobilization:** Grantees use both print and electronic media to publicize their issues in order to galvanize public support for their action and put gentle pressure on duty bearers to respond to their demands. This stage of the advocacy action is relevant to all grantees, except Window 5 applicants.



5. **Stakeholders' Workshop:** The stakeholders' workshop gives the grantee the opportunity to interact with all relevant stakeholders in order to seek their input and support for the advocacy action. The workshop also affords duty bearers the opportunity to understand the issues as presented by the Grantee.
6. **Dialogue:** By presenting the research inputs in the form of position papers, grantees engage relevant public sector officials/duty bearers in discussions and attempt to persuade the duty bearers to respond to their advocacy action. The findings of the research and inputs from all stakeholders are presented to duty bearers in the form of position papers.
7. **Post-Dialogue:** Following the dialogue stage, grantees follow-up on duty bearers to ensure that agreed promises and timelines are honoured as planned.

When it comes to Grant implementation for the Fund's various window facilities, the steps vary according to the facility applied for as explained below:

<b>W.1 District &amp; Community Level Actions</b>	District level applications: all steps are applicable
<b>W.1 District &amp; Community Level Actions: Rapid Response</b>	Based on ad hoc advocacy activities and therefore may be applied to any of the steps 4 - 7
<b>W.2 National Business Advocacy Grants (*)</b>	All steps are applicable
<b>W.3 Public-Private Dialogue Platforms</b>	Not applicable. Grants management process includes: <ul style="list-style-type: none"> <li>• Identification of PPD platform</li> <li>• Identification of key advocacy issues to addressed</li> <li>• Research</li> <li>• Joint policy formulation</li> <li>• Implementation of agreed initiatives</li> <li>• Monitoring of implementation</li> </ul>
<b>W.4 Post-Advocacy Undertakings</b>	Normally Steps 4 - 7 are applicable. When it comes to a new grantee, step 1 (training) can be applied. In certain cases, additional Step 2 (research) may be required to update past research findings.
<b>W.5 PSO Membership Services</b>	Not applicable. A typical implementation process includes: <ul style="list-style-type: none"> <li>• Needs assessment</li> <li>• Training implementation</li> <li>• Training follow up and monitoring of results</li> </ul>

(\*) *The original title in the project document is: Capacity of PSOs to undertake advocacy activities. The title was modified in the first DP meeting as it did not reflect the purpose of the facility.*

## A. Application Phase

### 2.2.1 Application Phase: Windows 1-5

#### 2.2.1.1. Call for Concept Notes

As already mentioned in the Semi-Annual report the Secretariat was unable to advertise nationwide for all windows under the BUSAC III Call # 1 because the United States Agency for International Development (USAID) was yet to finalise the signing of the delegated agreement with DANIDA before allowing the Secretariat to use its logo on all official BUSAC Fund adverts.

Hence, the Secretariat placed announcements on the BUSAC Fund website and Social media and included deadlines for the closing of each window. The first call for Concept Note was announced via email to past BUSAC grantees on March 7, 2017 with a deadline of March 20, 2017 for the submission of concept notes. This was followed by Call for Concept Notes for Windows 1, 2 and 3, which was launched on March 23, 2017 with a deadline of April 6, 2017. The deadlines were eventually extended to April 17, 2017 to enable more applicants submit concept notes.

The number of concept notes submitted was low during the initial two-week period but with the extension of the deadline and increased promotion, more applicants were able to submit concept notes. In total, three hundred and ninety (390) concept notes were received from applicants for Windows 1 - 4 including 1 invitational grant under Window 2.

For Windows 1 and 2, the announcement for Calls for Concept Notes were published on the website of the BUSAC Fund as well as social media platforms. Window 3 targeted BUSAC Fund grantees that were considered as having the clout to carry out national public private dialogue platforms. For Window 4, associations that qualify for this Window were past Grantees that have a relationship with the BUSAC Fund.

#### 2.2.1.2. Concept Notes Evaluation

For all windows, the concept notes submitted and received at the Secretariat, were reviewed by two (2) independent evaluators who evaluated based on three (3) main criteria:

- Relevance of the Action;
- Effectiveness; and
- Feasibility.

Successful applicants had to score a minimum of 70% score (35/50 points) to process to the application stage. For Concept Notes submitted under Windows 1, 2 and 4, out of the 378 applications 166 were approved to submit full proposals. Letters were sent to both successful and unsuccessful applicants with recommendations to guide them in the preparation of their applications or future concept notes to be submitted.



### 2.2.1.2. Evaluation of Applications

Following the approval of concept notes applicants developed full proposals that they submitted for evaluation by the Secretariat. Each application was evaluated by two independent evaluators and the threshold for passing through to the Steering Committee is 70/100. The Technical Evaluation was based on the following criteria:

- Relevance;
- Technical Quality;
- Sustainability;
- Cost effectiveness; and
- Relationship between the Applicant and Action.

In addition to the above criteria, the Secretariat also took into consideration the following:

1. Checking the past performance of applicants who already received support;
2. Checking with grantee applicants who have outstanding financial documents to provide.
3. Checking the extent to which applications are BSP-driven;
4. Ensuring that advocacy issues raised are not duplicated;

The evaluators submitted their assessment to the Fund Manager who made a final evaluation and submitted grant requests to the Steering Committee.

**Table 2: Overview of budgeted amounts per Window versus contract value of approved projects**

Window	Target	Concept Notes Received	Applications Received	Approved Grants	2017 Budget Value (GH¢)	December 31 2017 Contract Value (*) (GH¢)
W.1 District & Community Level Actions	19	224	80	37	1,500,000	2,849,482
W.1 District & Community Level Actions: Rapid Response	5	7	7	7	312,000	301,025
W.2 National Business Advocacy Grants (*)	29	82	34	20	3,837,500	3,167,221
W.3 Public-Private Dialogue Platforms	2	10	1	1	1,380,000	240,387
W.4 Post-Advocacy Undertakings	23	67	31	28	2,250,000	3,049,036
W.5 PSO Membership Services	51	0	80	37	3,020,375	2,045,918
<b>Total</b>					<b>12,300,375</b>	<b>11,653,069</b>

(\*) Contract value includes BUSAC Fund and Grantee contributions.



(\*) The original title in the project document is: Capacity of PSOs to undertake advocacy activities. The title was modified in the first DP meeting as it did not reflect the purpose of the facility

In the following sections, a detailed review of the application stage is provided for each window facility.

## 2.2.2 Window 1: District, Community Advocacy & Rapid Response Grants

### 2.2.2.1 District and Community Advocacy Grants

**Shortlisting of Grant Proposals:** The Secretariat focused on these priority areas in the evaluation of the applications received for this particular window. The priority areas are as follows:

- Sustainable Agriculture;
- Cost of Doing Business;
- Human Right-Based Approach; and
- Trade and Green Growth

#### Concept note stage

The Secretariat received 224 Concept Notes to be evaluated and approved 98 of them and invited applicants to submit applications. The Secretariat received 80 applications out of which 60 passed the application evaluation threshold. After a final assessment, 39 applications were short-listed and respective grant requests prepared for submission to the Steering Committee.

**Table 3: Window 1 Concept Notes Evaluated by BUSAC Fund**

Call #	Target	CN Received	CN Evaluated	%	CN Approved	CN accepted (%)	CN Rejected	CN rejected (%)
1	19	224	224	100	98	44	124	56

**Table 4: Window 1 Applications Evaluated by BUSAC Fund**

Call #	Target	CN Approved	Applications Received	Applications submitted to SC	Applications Rejected by SC
1	19	98	80	39	37
<b>% of Target</b>		100%	82%	49%	195%



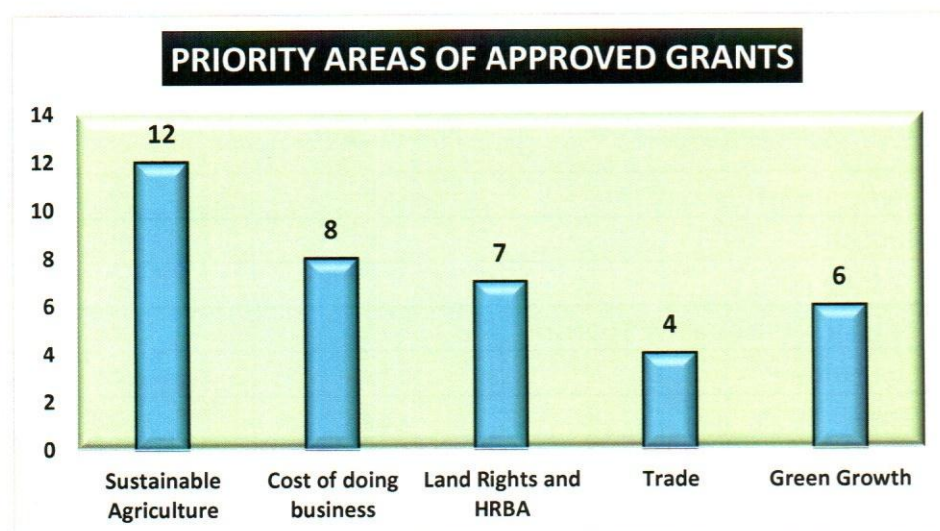
**Table 5: BUSAC Fund Contribution Window 1: BUSAC Fund Share max 90% equal to GHS 80.000**

Call #	Target	Applications Approved	2017 Budget (Av. 80.000)	Contract value 100%	BUSAC Fund contribution 90%	Average BUSAC Fund Grant contribution
1	19	37	1.500.000	2.849.482	2.564.533	69.311

As shown in the above table, the Secretariat exceeded both the target number of 19 grants and the planned 2017 budget.

In developing such budget, the Secretariat assumed that applicants would be requesting for an average grant of GHS80.000. From the Grants requests approved, the average approved grant is GHS 69.311, which is slightly below the assumed average.

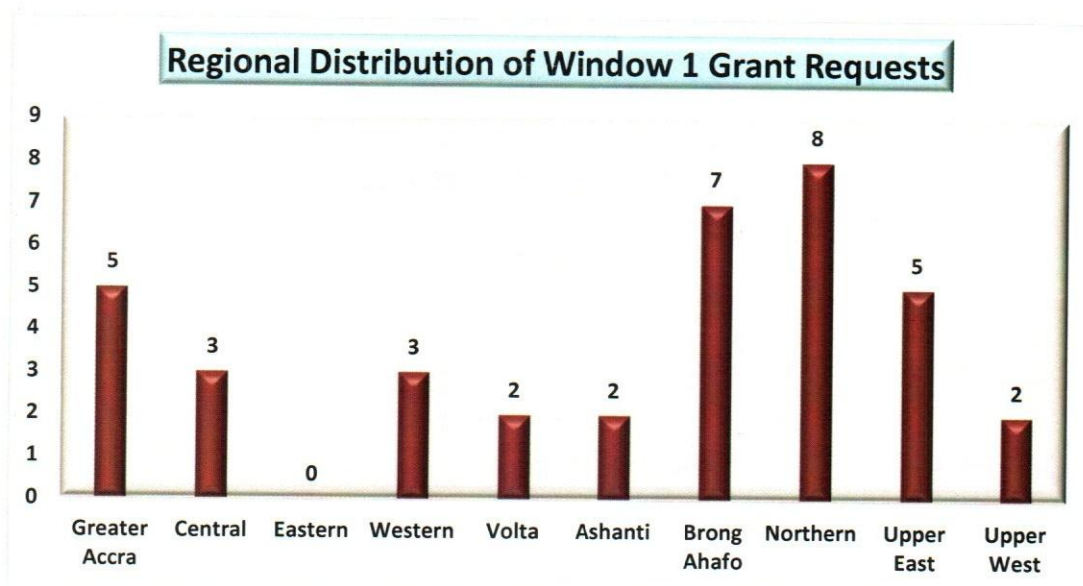
In terms of **relevance to priority areas** of the Fund, the distribution of the 37 grants approved was as follows:



#### **Evaluation and Final Approval of Grant Proposals by SC:**

The Steering Committee reviewed the grant requests submitted by the Secretariat and approved as follows: 32 applications approved, 5 applications approved with conditions, and 2 applications rejected.

**Regional representation of Window 1 applications:** With the exception of the Eastern Region, the Secretariat received applications from all the other regions in the country, with majority coming from the Brong Ahafo and Northern Regions. This uneven representation by regions in this Window is because the Secretariat was unable to advertise nationwide, as explained earlier. However, in the course of the year, the Secretariat will be focusing on promoting its support in those areas with low penetration.



**Table 6: The Sectorial distribution of W1 approved grant requests**

Sector	Applications	Percentage of total
Agric Infrastructure	3	8%
Industry	4	11%
MSMEs/SMEs	6	16%
Services, Hospitality/ Tourism	11	30%
Agriculture	13	35%
<b>Total</b>	<b>37</b>	<b>100%</b>

#### 2.2.2.2 Rapid Response Window Grants

The Secretariat received nine (9) Rapid Response Applications. As of December 31, 2017, seven (7) have been evaluated and approved by the Fund Manager and the Steering Committee Chairperson. They are as follows:



Grant ID	Applicant Name	Action Title	Status/ Results
31-001-GPMA	Ghana Plastic Manufacturers Association	Advocacy Action for the Reduction of the Current Environmental Excise Tax from 10% to 5%	Completed The Ministry of Environment, Science, Technology and Innovation has accepted to forward petition to the Ministry of Finance to demand action on the reduction of the EET rate significantly. Ministry of Trade and Industry has pledged to raise the issue of the EET rate at cabinet and has demanded a petition on the subject from GPMA. The tax policy Division of the Ministry of Finance is awaiting response from the Finance Minister to make a determination on the demand by GPMA on the EET
31-002 ABCDE	African Centre for Developing Education	Forging Closer Collaboration Between Government, Academia and Industry for Socio-Economic Development	On-going
31-003 CEDI	Community and Entrepreneurial Development Initiative	International Symposium on Industrialized Developed Nation, a Benchmark: A Focus on Youth Employment	On-going
W1-006 BSIFI	Black Star International Film Institute (Festival)	Film screening at Ghana Embassies Globally	On-going
W1-007 AGI-C	Association of Ghana Industries-Construction Sector	The development of a local content policy for the construction industry	On-going
W1-234 AGI-C	Association of Ghana Industries-Construction Sector	A call to adopt Bid Declaration Form as a replacement for Bid Security	On-going
W1-236 GREDA	Ghana Real Estate Developers Association	Ghana Green Building Summit	Completed Partners from both the private and public sector gave their commitment on the following: Duty bearers have agreed to the formation of a Steering Committee to serve as a governance structure. The draft of a policy document to be presented to the government.



**Table 7: BUSAC Fund Contribution Window 1 Rapid Response: BUSAC Fund Share max to GHS 50.000**

Call #	Target	Applications Approved	2017 Budget	Contract Value	BUSAC Fund contribution 90%	Average BUSAC Fund contribution
1	5	7	312.000	301.025	270.923	38.703

Concerning Rapid Response actions, the Secretariat exceeded the target number of grants but the amounts applied for was still below budget.

It has been observed that most Grantees applied for a maximum budget of GHS 50.000 which is inclusive of the grant element from the Secretariat. In future orientation sessions with potential grantees, the Secretariat will inform applicants that the maximum share by the fund is GHS 50.000 and that applicants can submit a budget of more than GHS 50.000 for funding.

### 2.2.3 Window 2: National Business Advocacy Grants

**Call for concept notes:** In the Call for Concept Notes, the Secretariat published the Call on its website and social media accounts and not in the daily newspapers because USAID were yet to sign the delegated agreement with DANIDA. USAID and DANIDA disagreed on two (2) issues;

1. Taxation: USAID does not pay taxes, while DANIDA does; therefore, the delegated contract had to take this into consideration and reflect these facts.
2. The second issue was that USAID wanted to know the outcome of the EU auditor's report. However, the EU had prevented DANIDA from sharing the draft first report with USAID so DANIDA provided a summary of the audit report to USAID. USAID was satisfied with the report and have reviewed the draft agreement with DANIDA and signed the contract on Monday, June 5, 2017.

The submission of applications was low in the beginning but towards the end, more applicants submitted proposals. Below are the statistics for the Concept Notes received and evaluated:

**Table 8: Window 2 Concept Notes Evaluated by BUSAC Fund**

Call	Target	CN Received	CN Evaluated	%	CN Approved	CN Rejected	CN accepted (%)	CN rejected (%)
1	29	82	82	100	34	47	42	58

**Shortlisting of Grant Proposals:** The Secretariat received 81 concept notes that were evaluated out of which 34 were approved for submitting full applications.



**Evaluation and Final Approval of Grant Proposals by SC:** At the application stage, the Secretariat submitted 21 applications to the Steering Committee out of which 19 grant requests were approved.

In addition, the Steering Committee had approved an Invitational Grant submitted by Council of Indigenous Business Associations (CIBA) at beginning of the year. In all 20 applications have been approved under Window 2.

**Table 9: Window 2 from Concept Notes to Approved Applications**

Call	Target	Applications received	Submitted to SC	Approved by SC	Target achieved
1	29	34	21	20	69%

Out of the 20 approved grants, 19 have signed contracts with the Secretariat. The exception is Ghana Liquefied Petroleum Gas Operators Association who had an on-going transitional grant which they had to complete and report on before proceeding on implementing a new grant. Also, AGI Construction Sector and African Cashew Alliance are yet to deposit their matching contribution for their respective advocacy actions. The Secretariat is following up with them to deposit the funds by January 16, 2018.

**Table 10: Window 2 National Issues: BUSAC Fund Share is max 80% equal to GHS 200.000**

Call #	Target	Applications Approved	2017 Budget (Av. 140.000)	Contract Value	BUSAC Fund contribution 80%	Average BUSAC Fund contribution
1	29	20	3.837.500	3.167.221	2.533.777	126.688

The Secretariat encountered challenges under this Window as it was not able to meet the target of 29 grants. Despite high number of applications received (34 applications); only 21 Grant requests were submitted to the steering Committee for review resulting in the approval of requests. Reasons for high drop rejection of applications are:

- Some applicants' problem statements were not **relevant** to the objectives of the BUSAC Fund
- Many applicants also presented advocacy concepts that **were not likely to yield results (low feasibility)**
- Some applicants' also presented advocacy concepts that addressed business environment issues only at the district level (ideal for Window 1), rather than at the national level.

The contract value for the 20 grants totalled GHS 3.167.221 with an average grant approved of GHS 126.688. This is slightly below the budgeted average amount assumption of GHS 140,000.

In future calls, increased promotion by the Fund will be targeting national associations to submit additional applications for Window 2.



### 2.2.4 Window 3: Support to Public-Private Dialogue (PPD)

The Window 3 facility is aimed at speeding business reform processes and enhancing the business environment through the facilitation of the private sector's collaboration with relevant government ministries, departments and agencies. The PPD platforms to be created may take the form of permanent or ad hoc platforms centred on sector-specific or economy-wide issues relevant to the Ghanaian business environment. The BUSAC Fund will facilitate these PPD platforms in close dialogue with leading PSOs and key ministries.

For the Window 3 facility, the Secretariat also advertised on its social media platforms and its website. As stated above, the Secretariat could not advertise in the newspapers due to objections raised by USAID to the use of their logo in BUSAC Fund related adverts.

During the Call for Concept Note, the Secretariat received ten (10) Concept Notes from applicants. The Concept Notes were reviewed by the Secretariat and five (5) out of the ten (10) were recommended to be presented to the Steering Committee. The Fund Manager presented all ten (10) to the Steering Committee for their decision. The five (5) Concept Notes recommended by the Secretariat were accepted by the Steering Committee for the applicants to proceed with the submission of full applications.

As this facility was new, the Secretariat developed a guideline for applicants to enable them properly complete applications to be submitted. Two (2) out of the five (5) applicants submitted full applications to the Secretariat for evaluation and submission to the Steering Committee. The Secretariat was able to present only one (1) application to the Steering Committee for their decision. AGI Construction Sector was approved as the 1st grant under the PPD Window.

The PPD is focused on the Call for the passage of a Construction Sector Delayed Payments Law.

The Secretariat has been in discussions with relevant Apex Associations and providing them with guidelines on how to apply for this window.

**Table 11: Window 3 from Concept Notes to Approved Applications**

Call	Target	Concept Notes Received	Applications Received	Approved by SC	Target achieved
1	2	13	1	1	50%



Table 12: Window 3: Public-Private Dialogue Platforms: BUSAC Fund Share is max 100%

Call #	Target	Applications Approved	2017 Budget (Av.550.000)	Contract Value	Average BUSAC Fund contribution
1	2	1	1.380.000	240.387	240.387

## 2.2.5 Window 4: Post-Advocacy Facility

**Call for Concept Notes:** The Secretariat invited past BUSAC grantees or PSOs who have successfully undertaken advocacy actions, which have resulted in the passage of a law, policy directive or MoU but implementation, or follow through by the Public Sector has been slowed or stalled. The Secretariat was proactive in promoting the facility to potential PSOs.

Emails were sent to these Grantees to submit Concept Notes on past advocacy actions that had achieved their objectives yet needed to push further to ensure full implementation of the actions advocated. This was followed up with a publication on the Secretariat's website and social media platforms.

**Shortlisting of Grant Proposals:** The Secretariat received 67 concept notes from grantees. Out of the number received, 36 were accepted and requested to send in their applications. The Secretariat received 33 applications out of the 36 requested and 31 were accepted by the BUSAC Fund Secretariat and processed for evaluation by the BUSAC Fund Steering Committee.

**Evaluation and Final Approval of Grant Proposals by SC:** The Steering Committee approved 28 out of the 31 submitted. The Secretariat conducted Due Diligence on 23 of the approved grants. Due Diligence for 2 grants will be undertaken in January 2018 whilst the outstanding three (3) approved grants have challenges with their financial returns from their previous advocacy actions. Until those issues are resolved, the Due Diligence exercise will not be undertaken.

Table 13: Window 4 from Concept Notes to Approved Applications

Call	Target	CN Received	CN Shortlisted	Applications received	Submitted to SC	Approved by SC	Target achieved
1	23	67	37	34	31	28	122%

Table 14: Window 4 Post Advocacy Window: BUSAC Fund Share is max 80% equal to GHS 140.000

Call #	Target	Applications Approved	2017 Budget (av. 98.000)	Contract Value	BUSAC Fund contribution 80%	Average BUSAC Fund contribution
1	23	28	2.250.000	3.049.036	2.439.229	87.115



The BUSAC Fund Secretariat exceeded both the target number of 23 grants and the 2017 budget for the post advocacy window. Due to the high number of qualified applications received, the total BUSAC Fund grant approval amount exceeded the planned 2017 budget.

The average grant request approved GHS 87.115, which was slightly below the calculated average grant request of GHS98.000.

## **2.2.6 Window 5: Support to PSOs to Provide BDS to Members**

### **Introduction**

Window 5 of BUSAC III is a facility for strengthening the capacity of Private Sector Organizations (PSOs) and Farmer Based Organizations (FBOs) to facilitate provision of business development services (BDS) to their members. This is in response to improvements in the business environment following successful advocacy campaigns and also to enable them take advantage of emerging business opportunities. The window is designed out of the realization that advocacy initiatives alone are not enough to enable PSOs and their membership take full advantage of the business environment. Providing the relevant Business Development Services to the membership of PSOs will further enhance their capacity and ability to undertake a successful business advocacy.

#### **2.2.6.1. Window 5 Design Stage**

During the design of Window 5, preliminary survey was done to ascertain the kind of BDS modules and topics that were likely to be demanded by the PSOs. Also a consultative platform has been formed as an advisory platform for the development of the modularized BDS modules.

##### ***A. Background Survey***

The Secretariat first conducted a preliminary BDS survey in a bid to identify themes of BDS modules. The survey targeted BUSAC service providers, PSOs and grantees.

The outcome of the survey revealed that the following BDS modules could be mostly demanded by PSOs that match with the capacities of BDS providers: Business planning, Value chain Development and Management, Financial Management and Marketing.

This finding in a broad sense is in line with some of the topics proposed in the Engagement Document of the BUSAC Fund Phase III. The subjects proposed in the Engagement document include training in financial management, assistance to develop bankable business plans, guidance on market access (domestic and export), general management principles, training and advice on CSR-principles, coaching on production and productivity and quality standards and assurance.

Results from the BDS survey and proposed BDS subjects in the engagement report were added with the BDS proposed in the training needs assessment reports by PSO grantees from BUSAC II.



The findings from the survey were presented at the BDS Consultative Platform which was constituted to support the Secretariat to develop modularized BDS programme for final approval by the Steering Committee. The Consultative Platform members made several recommendations, including:

- The BDS modules should be demand driven with an open demand and supply model;
- The BDS provider fees for the trainings should be reasonable to enable PSOs continue to patronize their services;
- The PSO delivering the training to its members must have the capacity to train its members (e.g. human resource);
- PSOs to access the grant facility should demonstrate cost effectiveness and efficiency in their applications; and
- The BDS Component should be complementary to local BDS institutions and providers for sustainability.

### ***B. Consultative Platform***

In line with the planned activities in the Inception Report, the Secretariat identified and contacted potential members to be part of the consultative platform. The composition of the Consultative Platform includes:

- 4 PSOs (Association of Ghana Industries, Association of Small Scale Industries, Private Enterprise Foundation and Ghana Chamber of Commerce and Industry)
- Ghana Institute of Management and Public Administration (GIMPA)
- National Board of Small Scale Industries (NBSSI)
- Skills Development Fund (SDF)
- 2 Steering Committee Members ‘

The first BDS Consultative Platform was held on May 10 2017, during which the members reviewed the background survey and discussed the optimal strategy and modules for enhancing the implementation of the BDS modules. The BDS Consultative Platform made recommendations for changes to the approach and strategy which was approved at the 2<sup>nd</sup> Steering Committee meeting held on 31<sup>st</sup> May, 2017.



*The Co-chair of the Steering Committee contributing to the discussion on Window 5 BDS Workshop. p*

Because of the BDS Consultative Platform workshop, certain changes were made resulting in changes compared to the original plans. Subsequently, these changes were approved by the Steering Committee.

Below are the planned activities and revised changes from the BDS Consultative Platform (CP):

**Table 15: Window 5 activities before and after revision by the Consultative platform**

Planned Activities	Revised after Consultative Platform Comments
Set up a BDS Consultative Platform(CP)	14 member CP established
<b>Step 1: Identification of topics and BDS providers</b>	
<b>Topics</b> <ul style="list-style-type: none"> <li>- Business planning and management</li> <li>- Financial management</li> <li>- Value chain development and management</li> <li>- Marketing</li> <li>- Human resource management</li> </ul> <b>BDS providers</b> <ul style="list-style-type: none"> <li>- First batch of BSPs trained and accredited</li> <li>- Pool of accredited BSP providers will support PSO grantees</li> </ul>	<ul style="list-style-type: none"> <li>- The selection of topics should be open for PSOs to propose what best addresses their needs</li> <li>- PSOs should identify their own BDS providers and the providers will also design the modules.</li> <li>- BUSAC Fund will conduct due diligence on both the PSOs and BDS providers. Modules developed will be examined thoroughly for quality and standards.</li> </ul>
<b>Step 2: Accreditation of BDS providers</b>	
<ul style="list-style-type: none"> <li>- Identify and contract an accreditation institution to design modularized training programme, train and accredit service providers</li> </ul>	<ul style="list-style-type: none"> <li>- The accreditation is seen as a restriction on the BSPs available and therefore not recommended.</li> </ul>
<b>Step 3: Piloting testing the BDS Programme</b>	
<ul style="list-style-type: none"> <li>- Lesson learnt from pilot will be used to assess the efficiency and applicability of BDS training module and presented to SC</li> <li>- BDS programme consists of two grant options: <ul style="list-style-type: none"> <li>▪ Option 1: ToT BDS provision</li> <li>▪ Option 2: PSO facilitated BDS provision</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Lessons learnt on the use of existing BSPs will be incorporated following a trial period of implementing the training projects</li> <li>- No change</li> </ul>
<b>Step 4: Up-scaling the BDS facility</b>	
<ul style="list-style-type: none"> <li>- After the pilot testing, a revised BDS module will be promoted and implementation scaled up</li> <li>- 150 BDS providers with 120 private and 30 public BDS providers in place of which 40% are females</li> </ul>	<ul style="list-style-type: none"> <li>- Based on the evaluation and lesson learnt from the first training programmes the BDS component will be up scaled</li> <li>- Based on the CP recommendations, equal opportunity should be given to men and women to be selected as BDS providers.</li> </ul>
<b>Step 5: Grant Size and Application contribution</b>	
<ul style="list-style-type: none"> <li>- Grantee amount - Maximum 80% of total eligible cost</li> <li>- Grantee contribution - Minimum 20% of eligible cost</li> <li>- Maximum grant size – GHs 50,000</li> </ul>	<ul style="list-style-type: none"> <li>- No change</li> <li>- Maximum grant size could be increased for PSOs with the capacity to absorb the grant.</li> </ul>
<b>Step 6: Approval Process</b>	



<ul style="list-style-type: none"> <li>- Grant type: Options 1 and 2</li> <li>- Concept Note</li> <li>- Application</li> </ul>	<ul style="list-style-type: none"> <li>- No change</li> <li>- Approval of PSOs application should consider the sustainability strategy.</li> </ul>
<b>Step 7: Terms of Disbursement</b>	
<ul style="list-style-type: none"> <li>- 1<sup>st</sup> installment disbursed after grantee has signed the grant contract and deposited its contribution with the BUSAC Fund</li> <li>- Final payment will constitute an amount to be withheld (equal to the amount provided to meet administrative expenses) and released only after outstanding reports and financial returns are submitted and certified</li> <li>- In principle, grantees will pre-finance that portion and get reimbursed upon submission of satisfactory financial returns.</li> </ul>	<ul style="list-style-type: none"> <li>- No change</li> </ul>

### 2.2.6.2. Window 5 Pilot Implementation Stage

The BDS is one of the new windows to the existing windows hence not many Private Sector Organizations were aware of it therefore the need to advertise or undertake some form of promotions to create awareness.

#### A. Call for Application: Business Development Facility

The Secretariat made its first request for applications from PSO and associations on the B&FT and Daily Graphic on September 18, 2017. The advert was also uploaded into the social media platforms and website of the Secretariat as a means of promoting the window to the PSOs. The Secretariat allowed a 3-week duration to give applicant ample time to complete the application documents. The targeted PSOs were those associations operating at national levels with presence in other regions.

#### B. Shortlisting of Grant Applications

The Secretariat received eighty (80) applications from PSOs and associations. Out of the 80 applications received, thirty-eight (38) were deemed adequate after an evaluation by two independent evaluators. The 38 applications were processed by the BUSAC Fund Secretariat and submitted for evaluation and approval by the BUSAC Fund Steering Committee (SC).

#### C. Evaluation and Final Approval of Grant Proposals by SC

The Steering Committee approved 37 applications submitted by the Secretariat on December 14, 2017. The approval grid as shown below indicates a 73% of the target met.

**Table 16: Window 5 Steering Committee Approval**

Call	Target	Applications received	Submitted to SC	Approved by SC	Target achieved
1	51	80	38	37	73%

Call # 1 had a target of fifty-one (51) approved applications in 2017 and the Secretariat received eighty (80) applications of which thirty-eight (38) were submitted to the Steering Committee for approval. The evaluators rejected thirty-five (35) applications on the basis of lack of proper

governance issues, limited liability status, unclear BDS modules and topics and poor sustainability strategy by the associations. The Secretariat did not submit the remaining seven (7) applications for evaluations as a result of incomplete submissions. Currently, twenty-one (21) applications, mostly district and regional level applications are in the pipeline which will be evaluated in January 2018 for the final evaluation and approval by the Steering Committee.

#### *D. Regional Distribution of Approved Applications*

The Secretariat did not received applications from the Eastern, Volta, Ashanti and Western Regions. Applications were received from six (6) other regions in the country, with majority coming from the Greater Accra. The Secretariat is conscious of the regions that did not submit applications and will embark on roadshows to regions that did not submit applications.

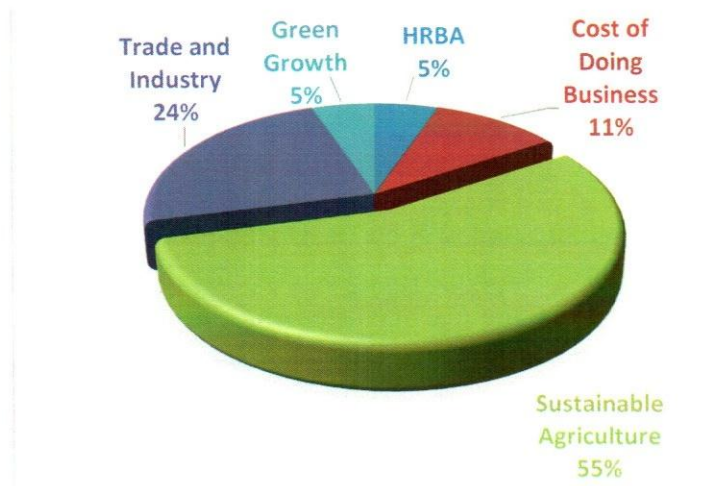
#### **Regional distribution of Approved Applications**

<b>Region</b>	<b>Application Approved</b>
1. Greater Accra Region	14
2. Central Region	5
3. Brong Ahafo Region	5
4. Northern Region	4
5. Upper East Region	5
6. Upper West Region	4
<b>Total</b>	<b>37</b>

#### *E. Distribution of Priority Areas*

The BUSAC Fund operates under 5 priority areas hence all applications are categorized and must align with any one or more of the priority areas to receive funding. The Window 5 applications were categorized and 55% of the approved applicants are into agriculture related business. Below is the statistics and categorization of the approved grants by priority areas:





### 2.2.6.3. Sustainability issues related to Window 5

The Window 5 sustainability is hinged on continuity and availability of business service providers and an enabling environment for BDS provision. The BUSAC Fund during the design of the Window 5 identified National Board for Small Scale Industries (NBSSI) as a strategic collaborator in the sustenance of the business development services to Private Sector Organizations and associations in Ghana.

The NBSSI is an institution established by an Act of Parliament of the Third Republic of Ghana (Act 434 of 1981) and was operational in 1985 focusing on the promotion and development of the Micro and Small Enterprises (SME) sector. The NBSSI is mandated to:

- Contribute to the creation of an enabling environment for small scale enterprise development
- Contribute to the development of an enterprise culture in Ghana
- Facilitate MSEs access to business development services
- Facilitate access to credit for small enterprises

With its network of ten (10) regional secretariats and one hundred and seventy-five (175) Business Advisory Centres (BAC) in Ghana, NBSSI is the largest public agency that focuses on providing technical, operational and financial support to Ghanaian businesses. The BACs are foundations for BDS delivery for the private sector. Since 2017, more than 50,000 small business owners have received some form of training or business development support from one of these BACs.

As policy implementer of the Ministry of Trade and Industry (MOTI), the NBSSI is also mandated to implement the Government of Ghana's flagship programme One district, one factory (1D1F). NBSSI is also implementing the development of small and medium enterprises along Ghana which is part of the 10-point plan to transform the Ghanaian industrial sector for job creation and economic growth.

In view of the strategic role that NBSSI plays in the development of the private sector, the BUSAC Fund sees it as a strategic channel to achieve sustainable business provision to the Private Sector. Therefore, the Secretariat is exploring areas of synergy with NBSSI on the provision of business development services to associations and their members.



### A. Training of NBSSI Staff

BUSAC Fund during the design of Window 5 had originally planned to provide training to selected NBSSI advisors. However, upon discussions with management of NBSSI, it was agreed to include other broader areas of the organization. The new management's focus is on transforming NBSSI into an authority and supporting to implement MOTI's agenda of transforming the industrial sector for job creation and economic growth. As part of the discussions held with the management of NBSSI, it was agreed to assist NBSSI to meet and discuss its role, refine its strategy toward its mandate on its strategic plan. The BUSAC Fund Secretariat therefore agreed to support a 3-day strategic workshop in order to:

- Clarify the new mandate of NBSSI on its 5-year strategic plan
- Solicit view of selected NBSSI advisors on the new mandate and possible areas of synergy with BUSAC Fund
- Identify joint activities of mutual interest with the BUSAC Fund

The workshop was held at the Capital View Hotel at Koforidua from 19<sup>th</sup> - 21<sup>st</sup> November 2017. The outcome of the workshop will provide further insights into the possible areas of synergy with the BUSAC Fund.



Fund Manager making a presentation on BUSAC Fund at Koforidua

### B. Elements of Synergy with NBSSI

NBSSI successfully held the workshop at Koforidua and their new 5-year strategy plan document was produced. The Management and Board of NBSSI, which has a representative from MOTI, approved the Draft Strategic Plan. To expand the collaboration with NBSSI, the Ministry of Trade and Industry (MOTI) held a discussion with the BUSAC Fund Manager on December 15, 2017 and expressed strong commitment in focusing on NBSSI and its 5-year Strategic Plan Implementation.



In line with the NBSSI strategy plan, the following areas of synergy with the BUSAC Fund has been established for which the Secretariat will be working with NBSSI. These include (i) the Transformation of NBSSI from a Board to an Authority, (ii) Institutional Strengthening and Capacity Building of NBSSI in providing BDS, (iii) Support to Women Entrepreneurship and (iv) Developing larger women-based associations and centres and focus on Rural Entrepreneurship.

i. Transformation of NBSSI from a Board to an authority

As part of the transformation indicated on NBSSI Draft Approved Strategic Plan, NBSSI is to be transformed from a Board to an authority to enable them better provide services to SME and MSEs in Ghana. An Authority will empower and make NBSSI the focal body responsible for coordinating various government-led and non-governmental interventions within the MSME sector. With the low capacity and experience of NBSSI on the operations of an authority, the BUSAC Fund will in 2018 support a study mission of key NBSSI staff to Denmark to understudy the Danish Business Authority (DBA). This learning and exchange visit will enable NBSSI reposition itself and establish a relationship with DBA for sustainable knowledge transfer. This is aligned to NBSSI strategic plan of learning from similar Authorities with exposure and experience on developing MSMEs.

ii. Capacity building of NBSSI in providing sustainable BDS

Building the capacity of the NBSSI advisors on its new mandate and the provision of a sustainable BDS strategy is one of the strategic areas NBSSI seeks to address. As a Fund, the interest is to ensure that BDS providers are available and support associations to be effective. With the presence of NBSSI in all the 10 regions in Ghana, they can promote BDS availability at a reasonable fee to associations across Ghana. The BUSAC Fund will through the ToT modality, provide support to the NBSSI advisors in 2018 to enhance their capacity on the provision of sustainable services to SMEs and associations.

iii. Support to Women Entrepreneurs

NBSSI works with a lot of women entrepreneurs in Ghana. As part of its mandate, NBSSI is promoting the development of women entrepreneurship and other coaching services to enable women contribute towards national development. The NBSSI will therefore be organizing a series of women-focused business intervention. The women's entrepreneurship summit which is an idea to promote women business and networks is scheduled for March 2018 where women in business will meet and exchange knowledge and network among themselves. The BUSAC Secretariat considers such a summit as an opportunity to increase job creation avenues for Ghanaians. The women's entrepreneurship summit is aligned to BUSAC's HRBA and women rights hence an area of interest to the Secretariat.

iv. Developing larger women based associations and centres

NBSSI provides advisory services to business and women associations in all sector of the economy. As part of its mandate, the NBSSI is developing a target BDS interventions for specific



business associations and grouping across Ghana. An example of such association is SPINnet Textile and Garment Cluster, which brings specific business people with certain skills (garments, textiles, leather works, etc.) into a cluster to promote their business interest. These business clusters have the potential to serve as channels for the establishment of PPD to address the business bottleneck in Ghana. BUSAC Fund will support the establishment of such PPD through its collaboration with NBSSI to ensure that the business environment is conducive for the growth of private sector.

### C. Window 5: Preliminary Lessons Learnt

As a pilot phase of the BDS implementation, the Secretariat identified a number of lessons learnt in this first Call of application and implementation. They are as follows:

A number of applicants had challenges in applying because of the detailed nature of the application form. Some applicants could therefore not fill the application form properly and it affected the process of evaluating the application quickly to give them feedback. As a remedy, the Secretariat will ensure that orientations are held to address the application challenges. The Call for application targeted national association in Ghana; however, the grant size of GHS 50,000 was not attractive to many national associations. As a result, only few national associations applied for the grant and there were many requests submitted by district and regional level associations. The Secretariat suggests that future Call for proposals should be left open for any associations as long as they can meet the eligibility criteria.

Another important lesson lies in addressing the element of sustainability. Some of the applicants that responded to the first Call requested were community-based associations and their request showed low level sustainability in terms of repeating the BDS modules. However, their requests and topics presented had good potential for impact. These projects were accepted because the impact could lead to a trickle-down effect leading to job creation for the private sector. The BUSAC Fund will henceforth evaluate Window 5 proposals based on the impact and or sustainability of the BDS action.

Finally, the BUSAC Fund has also learnt that developing BDS modules with agencies responsible for business and private sector engagement such as NBSSI is a sustainable approach in implementing Window 5. The BUSAC Fund is therefore initiating steps toward enhancing its engagement with NBSSI as a strategy of sustaining the BDS market space for associations in Ghana.

### 2.2.7 Pre-Award Due Diligence

#### a) Due Diligence

Following the approval of applications related to Windows 1, 2, 3 and 4 by the Steering Committee, the Secretariat conducted Pre-Award Due Diligence exercises on approved applicants.

In this respect, the due diligence formats were reviewed and updated taking into consideration the Human Rights aspects that have been introduced by Danida in the Development Engagement document. In light of the audit by the EU, the Secretariat also systematically reviewed certificates of



incorporation, financial statements of the applicants as well as the financial capacity of the applicants to manage grants, to adequately archive and to report appropriately on grant expenditures.

For those applicants who were past grantees of the BUSAC Fund, the Secretariat checked whether there was any outstanding balance to settle.

At the due diligence stage, two (2) applications approved by the SC failed and therefore the Secretariat did not sign contracts with them.

**Table 17: Reasons for Due Diligence Failure**

Window Facility	Grantee Name	Reason for Failing due diligence
Window 4	Cape Coast Kotokraba GPRTU	The association is not prepared for the advocacy action. They do not seem to own the action. Reason being that the entire membership was not consulted prior to the submission of the proposal nor given any briefing about the action.
Window 1	Ghana Haulage Drivers Transport Union	Applicant does not have the minimum acceptable financial and bookkeeping practices to manage a grant. Needs major capacity building to prepare for the next call. Additional Issues: <ol style="list-style-type: none"> <li>1. The applicant did not issue any form of ownership of the project.</li> <li>2. The association is currently partnering with the Sekondi-Takoradi Metropolitan Assembly in developing the space at Sofokrom. What they need are investors to partner with and not advocacy on the Assembly to provide the facility.</li> </ol>

#### b) Financial Risk Assessment of Applicants

The EU audit of BUSAC Phase II grants revealed a high level of risk associated with the pre-financing of the disbursements as a modality for implementation of the advocacy action. The BUSAC Fund Secretariat realised that most Grantees have a challenge in adequately accounting for the funds they receive and doing so in a timely manner.

From the EU audit of BUSAC Fund Phase II it can be concluded that:

- The Secretariat spends a lot of resources in retrieving adequate documentation once expenditure has occurred;
- Many grantees have difficulties in providing adequate documentation after incurring the costs;
- There is currently no policy for retrieval of debt in case some expenditures are considered as ineligible and in case grantees do not respond to refund request made by the Secretariat.

As a result, the Secretariat developed a financial 'Risk Rating' of all applicants/grantees based on their Due Diligence exercise (For new applicants) and Past Performance (For applicants who have received past support from the fund) and new applicants that have reported on their 1<sup>st</sup> tranche of activities.

The contractual agreement with new applicants is based on their risk assessment in compliance with the matrix presented below:

**Table 18: Financial Risk assessment table of Grantees approved by the SC**

Category	High Risk	Medium Risk	Low Risk
1- New applicant No BUSAC Fund track record	<ul style="list-style-type: none"> <li>No contract will be signed</li> </ul>	<ul style="list-style-type: none"> <li>Contract based on Reimbursement of costs</li> <li>Some bundling of activities allowed</li> <li>One Monitoring field visit required</li> <li>Risk assessment after each reporting stage</li> </ul>	<ul style="list-style-type: none"> <li>Contract based on pre-financing of costs</li> <li>Instalments with larger amounts accepted</li> <li>Monthly monitoring of bank statement</li> <li>Field monitoring visit on ad hoc basis</li> </ul>
2- New Applicant with BUSAC Fund track record	<ul style="list-style-type: none"> <li>No contract will be signed</li> </ul>	<ul style="list-style-type: none"> <li>Contract based on Reimbursement of costs</li> <li>Some bundling of activities allowed</li> <li>One Monitoring field visit required</li> <li>Risk assessment after each reporting stage</li> </ul>	<ul style="list-style-type: none"> <li>Contract based on pre-financing of costs</li> <li>Instalments with larger amounts accepted</li> <li>Monthly monitoring of bank statement</li> <li>Field monitoring visit on ad hoc basis</li> </ul>
3- Grantee with on- going activity	<ul style="list-style-type: none"> <li>If current contract based on pre-financing convert to reimbursement of costs</li> <li>At least one Monitoring Field visit</li> <li>Risk assessment after each reporting stage</li> <li>In case of non-performance then discontinue grant</li> </ul>	<ul style="list-style-type: none"> <li>Contract based on reimbursement of costs</li> <li>If current contract based on pre-financing convert to reimbursement of costs</li> <li>At least one Monitoring Field visit</li> <li>Risk assessment after each reporting stage</li> <li>If improved to Low Risk, then consider changing to pre-financing</li> </ul>	<ul style="list-style-type: none"> <li>Maintain pre-finance contract</li> <li>If based on reimbursement, then convert to pre-finance</li> <li>If grantee becomes medium or high risk, convert to Reimbursement of costs</li> </ul>

For "**Low Risk**" applicants, the contractual agreement is based on pre-financing activities according to a schedule of disbursement that is based on key milestones of the advocacy action.

Applicants/grantees rated "**Medium Risk**" would be required to pre-finance the implementation of their activities until their rating improves following regular monitoring. The risk rating will be undertaken after applicants report on expenditure on each tranche of disbursements. This means applicants classified as 'Medium Risk' are offered the opportunity to improve on their risk rating if they rectify the risks identified by the BUSAC Fund Secretariat.



Regarding "**High Risk**" applicants, the signing of a contractual agreement would be under certain conditions: the rated applicant would have to address the issues raised adequately in the due diligence conducted by the Secretariat.

The distribution of applicants according to their financial risk assessment is as follows:

**Table 19: Financial Risk assessment of Call 1 applicants**

<b>Financial Risk assessment</b>	<b>Call # 1 Applicants</b>
Low Risk	77
Medium Risk	8
High Risk	2
Applicants with outstanding issues from BUSAC II	4
<b>Total applicants assessed</b>	<b>91</b>

## 2.2.8 Contract Award

The Secretariat organized a series of orientation and contract signing ceremonies for all awarded grants. The purpose of these meetings was to:

- Introduce grantees to the BUSAC Fund Standard Operating Procedures
- Inform grantees about the result of their Financial Risk Assessment
- Orient grantees on how to report adequately to the BUSAC Fund Secretariat, as well as, the role Monitors are expected to play under BUSAC III.

The respective monitors and trainers for the grantees were present at these orientation meetings and were introduced to their grantees.

At the meetings, the grantees were given the opportunity to ask questions and express their concerns. The Secretariat provided guidance to the grantees and clarified all concerns that they may have with regards to the implementation of their advocacy action.

The orientation meetings and contract signings were organized by regional zones and were facilitated by the Secretariat.

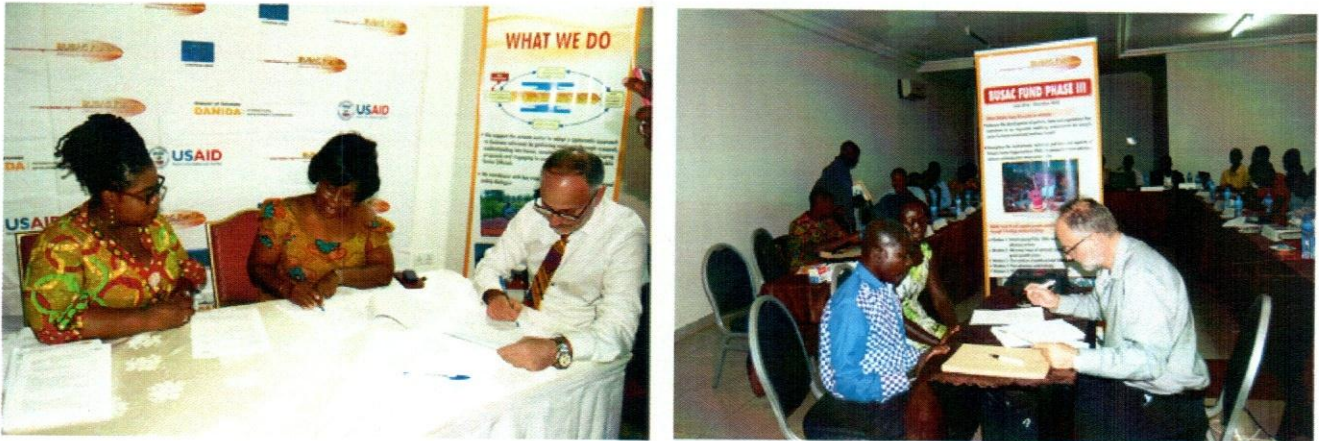
The following orientation meetings were organized for Call 1:

1. The Greater Accra, Central, Volta and Eastern Regions contract signing and orientation was organized on both September 20 and October 25, 2017.
2. The contract signing and orientation for the three Northern Regions was organized on 7 November 2017.
3. The Ashanti and Brong Ahafo Regions' contract signing and orientation was organized on 10 November 2017.

At each session, The Secretariat introduced to the grantees the BUSAC Fund Standard Operating Procedures to orient them on how to report adequately to the BUSAC Fund Secretariat as well as the



role Monitors are expected to play under BUSAC III. At the end of each session, the Fund Manager signed contracts with the top Grantee representatives.



*Left: The Environmental Service Providers Association signing their grant contract in Accra: Right: A beneficiary signing the grant contract in Sunyani.*

## 2.2.9 Synergies with Funding partners

### Joint Collaboration with GIZ

In September 2017, the Fund signed a Memorandum of Understanding (MoU) with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH for collaboration to enhance the advocacy capacity and Public-Private Policy Dialogue for catalyzing improvement in the business environment of both the Micro-finance and Insurance sectors in Ghana.

Through this co-operation, the Fund together with the GIZ will be able to contribute to the improvement of the business environment of the Micro Finance and Insurance sectors in close collaboration with the private sector representatives, the Bank of Ghana and the National Insurance Commission.

Both the Fund and the GIZ have agreed to work in line with the respective objectives outlined by the Microfinance Apex Associations led by the network, GHAMFIN and Ghana Insurers Association (GIA) in the above-mentioned two sectors, endeavoring to use the demand-driven approach in supporting the Apex Associations identified above.

The MoU set out the understanding of the Partners' strategic collaboration by providing the needed framework to enable and encourage an effective partnership which will yield tangible results at the end of the advocacy period.

There have been lots of concerted efforts on developing business advocacy opportunities in helping the PSO outline its sector issues. It seems that the mentioned private sector organizations are not ready and need to clarify their own needs and show a level of ownership and commitment before getting back to the Fund. Interestingly, the discussions with the Bank of Ghana has shown great interest in the Fund assisting these organizations in developing clear advocacy issues.



The Fund will continue in coordinating with the GIZ and will be ready to assist organizations within the sector in applying to the Fund, once they would have clarified their needs and shown commitment to their advocacy needs.

## B. Grant Implementation Phase

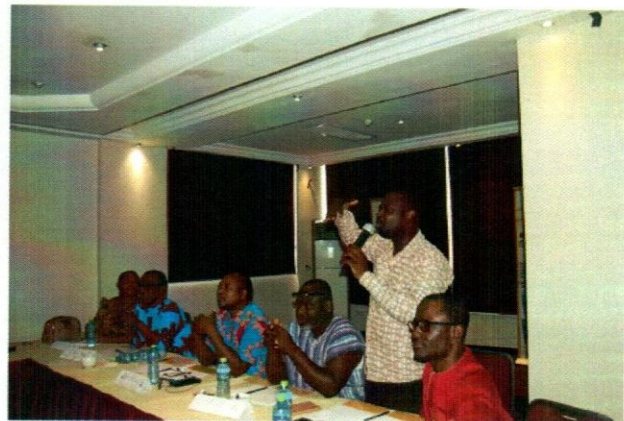
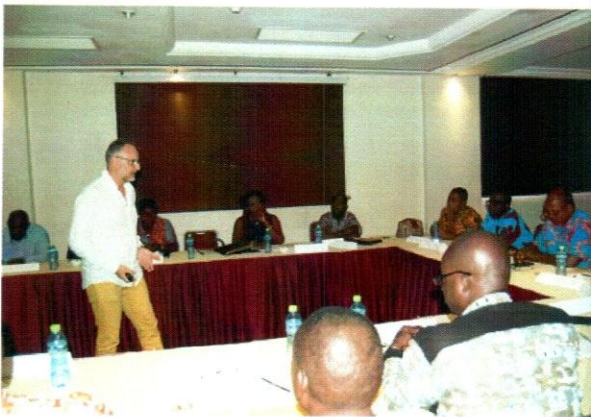
### 2.2.10 Grantee Advocacy Capacity Building

As part of the Advocacy Capacity Building of Grantees, BUSAC Fund organizes a 4-day training on “Why and How to Advocate” for members of each new PSO approved for a grant.

Before organizing the training sessions, the Secretariat organized a one-day orientation session for its pool of trainers on the new processes and procedures under BUSAC III. Lessons learnt from the European Union’s (EU) audit of BUSAC Fund Phase II were shared with the trainers to give them an appreciation of how the audit has impacted the Secretariat’s relationship with Grantees and Short-term Technical Consultants. The trainers were impressed upon to have the grantees report adequately and appropriately to the Secretariat on the use of the grant.

The trainers also took the opportunity to raise concerns about the mode of payments of fees and allowances by Grantees and how some grantees delay in making payments to Trainer(s). The BUSAC Fund Secretariat took those concerns into consideration and decided to remunerate the trainers directly. The Trainer(s) fees and allowances henceforth was going to be deducted from the grants and paid to the Trainer(s) directly.

A global price contract was developed with the trainers with each trainer expected to place a bid for grantees allocated him or her to train. The Secretariat had some challenges in the beginning but as the process was explained to the trainers in detail, they were very willing to cooperate to ensure the success of the advocacy training.



*Left: The Fund Manager interacting with trainers at the orientation session: Right: A trainer, Philip Ankomah, contributes to discussions at the orientation session.*

The Secretariat organized and supervised the delivery of 25 training sessions on “Why and How to Advocate” with each session having a maximum of 30 participants. The “Why and How to Advocate” training programme are delivered very early in the process to build and/or enhance the capacity of grantee members in the skills and process of structured evidence based advocacy to increase their chances of success during implementation of their advocacy projects.

The timing of these training programmes is tied to approval and award of grants, signing of grant contracts and deposit of grantee contribution in cash with the Secretariat’s bankers. The training sessions were delivered between November and December 2017.

For Call #1, a total number of forty-four (44) Grantees were to be trained on “Why and How to Advocate”. For BUSAC Fund Secretariat, the challenge was to come up with a means of delivering the



training sessions in such a manner that will not delay the implementation of the advocacy actions. The Secretariat decided to bundle grantees together taking into consideration the following:

1. Common native language spoken;
2. Related advocacy issues; and
3. Location of Grantees.

The Secretariat then requested Grantees to present only members of the Association that will be fully involved in the project. This was to ensure that executives of the Association are knowledgeable in the process of advocacy and are able to follow through to ensure the success of the advocacy.

An important aspect, which the Secretariat is looking at, is the empowerment of women groups especially female executives in the Association. The latest sessions of advocacy training revealed that in some of the female dominated associations, male executives have a strong influence in decision-making, and often without prior consultation with female executives and their members.



Left: Members of a beneficiary grantee participate in the basic advocacy training: Right: A member of the association receiving her certificate after the training.

**Table 20: Overview of Grantee training sessions held**

#	Date for training	Name of Association(s)
1.	14-17/11/ 2017	#32-012 FGGJA - Federation of Ghana Goldsmiths & Jewelers Association
2.	15-18/11/ 2017	#31-053 BPSA - Bisab Producers and Sellers Association #31-208 OKMRA - Odupong Kpehe Market Retailers Association
3.	15-18/11/ 2017	#32-077 COFA - Cocoa Organic Farmers Association
4.	22-25/11/ 2017	#31-144 JPFA - Juaboso Poultry Farmers Association
5.	22-25/11/ 2017	#31-132 BAMFA - Brong Ahafo Mushroom Farmers Association #31-135 CBA - Coalition of Beekeepers Association
6.	27-30/11/2017	#32-003 APFOG - Apex Farmers Organization of Ghana #32-021 VWN - Vision World Network #32-038 GYEM - Ghana Youth Environmental Movement
7.	27-30/11/2017	#31-023 ONDOA - Offinso North District Business Owners Association #31-037 YCFA - Yam and Cassava Farmers Association - Akumadan
8.	27-30/11/2017	#31-188 GHAPROHA - Ghana Progressive Hotels Association
9.	27-30/11/2017	#31-016 ESCDT - Enterprise Support and Community Development Trust #31-201 NWA - Nhyira Women Association
10.	27-30/11/2017	#31-040 ZC - Zocoffams Cooperative #32-051 GAIDA - Ghana Agri Input Dealers Association-NR



		#31-118 PAS-S - Presbyterian Agriculture Station-Sandema
11.	29/11- 2/12/ 17	#31-018 KFA - Kroye Farmers Association #32-011 GACTGCC - Ghana Association of Commercial Tree Growers And Cash Crops
12.	4-7/12/2017	#31-072 FTFSA - Family Tradition Fish Smokers Association
13.	4-7/12/2017 & 7-10/12/2017	#32-069 GFAP - Ghana Federation of Agricultural Producers
14.	5-8/12/2017	#31-214 VBCFA - Vortuame Battor Community Farmers Association
15.	5-8/12/2017	#31-077 TCFMU - Tikarinungu Cooperative Farmers and Marketing Union #31-083 ADSFA - Anaanore Dry Season Farmers Association #31-124 TYGFCS - Tampola Young Generation Farmers' Cooperative Society
16.	8-11/12/ 2017	#31-042 CHA - Consecutive Hairdressers Association
17.	8-11/12/2017	#31-021 NORWDA - Northern Rural Women Development Association #31-116 OG - Open Ghana #31-179 DFWC - Development Frontiers Women Cooperative
18.	11-14/12/2017	#31-120 PBA - Progressive Cashew Farmers Association of Nkoranza #32-070 TMGTA - Techiman Maize Growers and Traders Association
19.	12-15/12/2017	#31-079 ZALDA - Zanlerigu Langube Development Association #34-024 SNG - Shea Network Ghana #31- 087 TANDA - Bongo Takoo Noyine Cooperative Farmers Society
20.	12-15/12/2017	#34-009 DAA - Development Action Association (DAA)
21.	13-16/12/ 2017	#31-098 GSPD - Ghana Society of Physically Disabled
22.	13-16/12/ 2017	#31-035 VWNHM - Vision World Network & Hen Mpoano
23.	13-16/12/2017	#31-126 TIMHA - Tiborataa Mental Health Association #31-043 DWG - Dakompilayiri Women Group
24.	14-17/12/ 2017	#31-019 Mangrove - MANGROVE
25.	19-22/12/ 2017	#31-004 GHAG - Ghanecare/Ald Germany #31-102 JYG - Jaksally Youth Group #31-217 YTSNP - Yumya Tabo Shea Nut Processers

The Secretariat is yet to organize an advocacy training session for Africa Cashew Alliance as the Association had not deposited its matching contribution as at December 31, 2017. The Association was informed that this will be planned for January 16 – 20, 2018 and that would enable the Secretariat assign trainers to the Association.

### **Capacity Building and Women Empowerment**

In organizing the Training sessions, the Secretariat came across some interesting findings related to women empowerment

Feedback from years of interacting with PSOs indicate that female members of business associations lack confidence in their own leadership and organizational abilities; hence they have the tendency to hand over leadership roles to the men within their ranks, while they merely act as followers. This over-dependence on men to play leadership roles has wrongly influenced many male members of business associations to dominate the administrative affairs of business associations, while underestimating the capabilities and contribution of the women within their ranks.



Throughout a decade of supporting private sector business advocacy in Ghana, the BUSAC Fund has attempted to use its basic advocacy training programme to enhance women's confidence in their own leadership and organizational abilities. This was done by equipping women groups with the advocacy skills needed for engaging high-profile duty bearers in constructive dialogue on relevant business environment issues. Such confidence and dialogue skills have enabled some beneficiary women groups such as the Unity and Progressive Women Farmers' Co-Operative Society to advocate access to arable agricultural lands for their female members in the Upper West region of Ghana successfully.

To further empower women to actively participate in the leadership affairs of their associations, BUSAC Fund Phase III has taken the initiative to integrate the principles of Human Rights Based Approach (HRBA) at various stages of the grant making process. This would enable the Fund to assess the extent to which PSOs involve female members in the leadership affairs of the organization.

The BUSAC Fund intends to make further strides towards women empowerment by integrating a new module on gender empowerment (within the context of HRBA) in the "Why and How to Advocate" training programme to be administered to all first-time grantees.

### **2.3 BUSAC Fund Sustainability: Host Partner**

DANIDA has commissioned a study to screen for a potential host partner of the BUSAC Fund. A consultant, who is experienced in advocacy issues and is familiar with the work of BUSAC Fund has been engaged by DANIDA since late April 2017 to screen for a potential host. The consultant is expected to have completed the assignment by end of June 2017. The results of the study are to be presented to the Steering Committee for review and form the basis for identifying a suitable host partner for BUSAC Fund



## 2.4 Monitoring & Evaluation Activities

The Monitoring and Evaluation (M&E) at this point of the life of the project is very critical. The specific objectives of the BUSAC III M&E system include:

- 1) Assess whether implementation is on track and if not, why not;
- 2) Document the intermediate successes that contribute to achieving the goal;
- 3) Evaluate whether advocacy efforts are having the desired impact;
- 4) Verify the timeliness of the activities;
- 5) Determine whether the objectives have been achieved;
- 6) Accountability to Development Partners for use of funds;
- 7) Document the process in order to be able to learn from experience to improve future work in advocacy;
- 8) Demonstrate the results and impact to DPs, supporters, policy-makers, and other stakeholders;
- 9) Assess whether the capacity of PSOs have been built to continue Business Advocacy after BUSAC III, and
- 10) Evaluate whether BDS services have improved PSOs' capacity and translated into growth in business.

### 2.4.1 Monitoring Transitional Grants

Monitoring has been an important instrument in achieving project objectives and results during the period under review. The secretariat set a goal to ensure actions were completed by end of 2017. In doing this, monitors were tasked to guide grantees and follow up on them to carry out activities according to schedule while ensuring objectives were being met.

Actions were monitored closely by monitors with intermittent feedbacks given to the secretariat. In some cases, monitors refer grantees to the secretariat to support them in taking away bottle necks that hinder achieving the desired results. At the end of the year 2017, out of 17 grants that were approved as bridging grants under BUSAC II, 59% completed their advocacy actions, approximately 12% is close to completion; at the follow up stage, 6% is at the dialogue stage, 17% at the stakeholder stage and 6% at the research stage. Thus from the 41% of grants that are not yet completed, approximately 35% are close to completion and can be completed in a reasonable short time frame. The remaining 6% which includes 1 grant has not shown signs of success and as a result a refund requested.

Overall, 94% of bridging grants have recorded various levels of objectives achieved contributing to an improved enabling business environment.

Find below results achieved for the grants completed:

### Results for Black Star International Film Festival - 25-016

<b>Action Title</b>	Using Film Festival to Create Advocacy Platform for Addressing Policy issues of the Film Industry
<b>Performance indicators</b>	Key event to bring filmmakers in the country and the sub region together for collaborations
<b>Result Indicator</b>	Film Festival
<b>Result Achieved</b>	A successful film festival was carried out with a signed MoU with government officials agreeing to adopt a policy that would require that Ghana's embassies abroad show Ghanaian movies to patrons who call on them.
<b>Action Status</b>	Objective fully achieved

The overarching vision of the action was to become the leading industry advocacy platform and establish a bridge between the local and international film industries. The successful event created the advocacy platform which led to government officials agreeing to adopt a policy that would promote industry. This advocacy has also led to acceptance of the film festival to be carried out periodically to serve the purpose advocating other policies that will promote the industry.

### Results for Association of Ghana Industries (AGI) - 25-060

<b>Action Title</b>	Review of Taxes Affecting Businesses
<b>Performance indicators</b>	To help reduce the burden of tax regulations that impact negatively on doing business while improving compliance and transparency in the tax formulation process. Ghanaian businesses will become more competitive in a business friendly environment
<b>Result Indicators</b>	Policies formulated to reduce burden of tax regulations on the private sector.
<b>Results Achieved</b>	Government abolished a couple of taxes that were previously levied on private sector businesses
<b>Action Status</b>	Objective fully achieved

The objectives of the advocacy action are considered as fully achieved as the activities carried out resulted in the Government of Ghana announcing, in March 2017, a number of tax reviews in the nation's 2017 budget. Government abolished the following taxes that were previously levied on private sector businesses:

- 1 percent Special Import Levy;
- 17.5 percent VAT/NHIL on financial services;
- 17.5 percent VAT/NHIL on domestic airline tickets;
- 5 percent VAT/NHIL on Real Estate sales;
- Excise duty on petroleum;
- Special petroleum tax rate from 17.5 percent to 15 percent;



- 17.5 VAT/NHIL rate replaced with a flat rate of 3 percent for traders;
- Initiate steps to remove import duties on raw materials and machinery for production within the context of the ECOWAS Common External Tariff (CET) Protocol
- Implement tax credits and other incentives for businesses that hire young graduates.

This initiative by the government will go a long way to improve upon the business environment of the industry.

#### Results for Central and Western Fishmongers Improvement Association (CEWEFIA) - 25-061

<b>Action Title</b>	Advocating Policy on Empowerment of Fish Processors for Protection of Mangroves and Riparian Sites
<b>Performance indicators</b>	<ol style="list-style-type: none"> <li>1. An MOU signed towards ensuring conservation and protection of mangroves and riparian sites.</li> <li>2. Laws and by-laws formulated towards ensuring conservation and protection of mangroves</li> <li>3. Cooperation between policy makers and fishmongers established for the protection of mangroves</li> </ol>
<b>Result Indicators</b>	<ol style="list-style-type: none"> <li>1. An MoU signed among duty bearers</li> <li>2. Policy document indicating formulated laws and by-laws</li> </ol>
<b>Results Achieved</b>	<ol style="list-style-type: none"> <li>1. An MoU has been signed between grantee and duty bearers</li> <li>2. The action has increased public's awareness on the benefits of mangroves and the need to protect them and therefore poised to protect them.</li> <li>3. Ampneyi Community have devoted a land for mangrove plantation and conservation.</li> <li>4. KEEA Municipal Assembly has considered to formulate by-laws to conserve the mangroves.</li> </ol>
<b>Action Status</b>	Objective fully achieved

The objectives of the action have been fully achieved because there has been a lot of awareness raised on the conservation of mangroves, which led to the Ampneyi Community devoting a land for mangrove plantation and the formation of by-laws to enforce conservation underway.

#### Results for Ahanta West, Jomoro and Ellembele Farmers and Fishermen Association (TRACTOR) - 25-066

<b>Action Title</b>	Farmer Group Empowerment Through Advocacy For Fair Compensation And Valuation Of Agricultural Lands
<b>Performance indicators</b>	<ol style="list-style-type: none"> <li>1. Agreement reached among chiefs, oil and gas private sector, landowners and district assemblies.</li> <li>2. Implementation of valuation and compensation guide on existing land use and spatial plans</li> </ol>
<b>Result Indicators</b>	<ol style="list-style-type: none"> <li>1. Three MOUs signed among chiefs, investors and assemblies on land use plan for the districts available.</li> </ol>

	2. A valuation and compensation guide developed for the various land use types.
<b>Results Achieved</b>	3. Two MoUs/commitment papers have been signed with government officials and chiefs across the coastal districts of the Western region 4. A compensation and valuation guide has been developed for the various land use types.
<b>Action Status</b>	Objective fully achieved.

From the above, the action is considered as fully achieved: The agreement signed by Government Officials and chiefs across the coastal districts of the Western Region and development of a compensation and valuation guide on the lease/sale of agricultural land will go a long way to improve farmers' conditions. This includes access and security of tenure to arable lands in the six coastal districts of Ghana's Western Region. This is in line with the main objective of the project.

#### Results for Ghana Liquefied Petroleum Gas Operators Association (GLPGOA) - ID #25-069

<b>Action Title</b>	Advocacy for the enforcement of safety requirements in the Liquefied Petroleum Gas Industry
<b>Performance indicators</b>	1. A strategic alternative approaches established 2. Safety standard requirements disseminated 3. Retail points with safety requirements in place
<b>Result Indicators</b>	1. A strategic working plan (Document) 2. Number of members installing safety standards (420 members) 3. Certification by appropriate institutions (360)
<b>Results Achieved</b>	1. Strategic work plan has been established but document not in place. 2. 420 members installed safety standards 3. 360 members certified by appropriate institutions
<b>Action Status</b>	Objective fully achieved

The objective has been fully achieved because as a result of advocacy action, a strategic work plan has been established to ensure that safety standards are adhered to. Through the sensitisation, targeted members have installed safety standards and the association's membership has also increased which is one of the key indicators of the Fund.



## Results for Association of Small Scale Industries - ID #25-071

<b>Action Title</b>	Strengthen The Capacity Of ASSI To Effectively Dialogue With Policy Makers On Behalf Of MSSE'S
<b>Performance indicators</b>	<ol style="list-style-type: none"> <li>1. Constitution adopted</li> <li>2. adoption of a governance structure</li> <li>3. Strategic plan, functional website, promotional materials and member database developed</li> </ol>
<b>Result Indicators</b>	<ol style="list-style-type: none"> <li>1. Existence of a working constitution</li> <li>2. Elected executives</li> <li>3. Strategic plan, functional website, promotional materials and member database developed</li> </ol>
<b>Results Achieved</b>	<ol style="list-style-type: none"> <li>1. Constitution developed for Association</li> <li>2. National executives elected</li> </ol>
<b>Action Status</b>	Objectives partially achieved

The action is partially achieved because the association's goal of being well equipped to effectively carry out advocacy on behalf of MSSEs, still lacks some elements such as membership database.

## Results for Ghana Assorted Foodstuff Exporters Association - ID #25-072

<b>Action Title</b>	Advocacy For The Establishment Of A Single Corridor Pack House For The Exported Assorted Foodstuff
<b>Performance indicators</b>	<ol style="list-style-type: none"> <li>1. Policy directive for the establishment of a single corridor pack house for export of assorted foods.</li> <li>2. Well-coordinated and seamless examination and clearance process for export of assorted foodstuff</li> </ol>
<b>Result Indicators</b>	<ol style="list-style-type: none"> <li>1. The policy document detailing the legal and administrative structures of the pack house.</li> <li>2. The established pack house and its standard operational procedures</li> </ol>
<b>Results Achieved</b>	<ol style="list-style-type: none"> <li>1. Targeted duty-bearers have accepted to work together for the establishment of the single corridor pack house for the export of assorted foodstuff as part of the Ghana Single Window Project by the Government of Ghana.</li> <li>2. The Ministry of Trade and Industry has given its express endorsement for the decision to establish a single corridor pack house by GAFFEA.</li> </ol>
<b>Action Status</b>	Objective partially achieved

The objectives of the action were partially achieved at the end of project. However, subsequent monitoring indicates that out of the experience gained in carrying out the advocacy, there is a continuity in action by the grantee that will ensure that the stated results can be fully achieved.

## Results for MANGROVE - ID # 25-073

<b>Action Title</b>	Advocacy on Land Rights Through Empowerment of FBOs in Gomoa East and Awutu Senya Districts.
<b>Performance indicators</b>	<ol style="list-style-type: none"> <li>1. Agreement reached among chiefs, private real estate developers, landowners and District Assemblies.</li> <li>2. Land rights or tenure of farmers in the two districts secured</li> <li>3. Implementation of valuation and compensation guide on existing land use and spatial plans.</li> </ol>
<b>Result Indicators</b>	<ol style="list-style-type: none"> <li>1. Number of MoUs among chiefs and assemblies on land use plan for the two districts available (4)</li> <li>2. Number of acres of land allocated for farming activities across the two districts (70)</li> <li>3. Number of valuation and compensation guide developed for the various land use types. (1)</li> </ol>
<b>Results Achieved</b>	<ol style="list-style-type: none"> <li>1. One MoU signed among chiefs and assemblies on land use plan</li> <li>2. Traditional authorities willingly invited the implementing team and offer 100 acres arable land to farmers and interested youth to engage in farming.</li> </ol>
<b>Action Status</b>	Objective partially achieved

Compared to the targeted results stated in the grantee project proposal, the objective of the action is partially achieved as the third indicator, being valuation and compensation guide is still underway and has not been reached by the time of reporting on this action.

## Results for Hen-Mpoano - ID# 25-062

<b>Action Title</b>	Promoting Fisher folk Compliance with Fisheries Regulations through Media and Stakeholder Engagement
<b>Performance indicators</b>	<ol style="list-style-type: none"> <li>1. Increased compliance by all fishing fleets with fishing regulations</li> <li>2. Reforms in the fisheries sector is initiated by duty bearers.</li> <li>3. IUU fishing is given media publicity and setting agenda for policy debate in the lead up to election</li> </ol>
<b>Result Indicators</b>	<ol style="list-style-type: none"> <li>1. Number of arrests of IUU related fisheries infractions before elections (10 arrests)</li> <li>2. Number of meetings to discuss and draft fisheries co-management policies and strategies</li> <li>3. Number of stories related to IUU fishing published in electronic and print media</li> </ol>



<b>Results Achieved</b>	<ol style="list-style-type: none"> <li>1. The fisheries consultative unit as a result of the advocacy action made 5 arrests of IUU related fisheries infractions before elections</li> <li>2. Hen-Mpoano provided written contributions into the draft national fisheries co-management policy</li> <li>3. 6 stories published in electronic media and 3 stories published in print media.</li> </ol>
<b>Action Status</b>	Objective partially achieved

In comparing the expected results to the results indicators in the grantee application, the objective of the advocacy can be considered as partially achieved. This is in relation to the results achieved for the indicator: number of arrests made on IUU related fisheries infractions; 10 arrests were targeted but 5 was achieved which was due to lack of political will to arrest and prosecute offenders during an election year. Through media activities and stakeholder meetings, the level of sensitisation was satisfactory and inclusion in decision making related to IUU fisheries policies, that led to the fisheries enforcement unit making arrests based on the policies.

## 2.4.2 Other M&E Activities

### 2.4.2.1 Follow up on Rapid Response Grants

The Rapid Response Grant under Window 1 is to enable the secretariat respond very quickly to PSOs. The facility focuses on applications that are complimentary to existing advocacy initiatives. The Rapid Response Facility allows PSOs that can substantiate the urgency or opportunity to make quick advocacy wins.

For the period under review, 4 Rapid Response Grants have been awarded. This includes African Business Centre for Developing Education (ABCDE), Community and Entrepreneurial Development Initiative (CEDI), Ghana Plastic Manufacturers Association (GPMA) and Black Star International Film Institute (BSIFF). The secretariat's M&E Specialist closely monitors rapid Response Grants.

Two of these grants ABCDE and GPMA have completed their stakeholder workshops and carrying out follow up activities to ensure success of actions. The remaining two that were rewarded recently are at the preparatory stages to organise their workshops.

### 2.4.2.2 Review of M&E Tools

For the purpose of quality data collection, M&E tools used by monitors to update the secretariat on project implementation were revised. This includes templates used by grantees and monitors to report on project activities as and when they are conducted. Additional templates were developed to enable monitors report to the secretariat on monthly basis and to gather detailed information on indicators on quarterly basis. Find below reviewed tools:



- a) **Advocacy Training Report Template for Grantees and Monitors:** This report gives feedback to the secretariat on outcome of the advocacy training. Templates were reviewed to include getting feedback on grantees for training programme to assess their understanding and for monitors to give detailed assessment of the training as well as ensure that the relevant data for the training is taken.
- b) **Research Report template for Grantees and Monitors:** The research report gives assessment of the research carried out on the advocacy action. Review made on both templates will ensure research findings conform to the problem that needs to be tackled and allow any further adjustments that need to be made to enhance achieving results. There are also measures for monitors to thoroughly review research report and give feedback to the secretariat.
- c) **Sensitisation Report Template for Grantees and monitors:** This report gives feedback on outcome of sensitising association members on advocacy action. Review made on templates will ensure that association members have a better understanding and are on the same page with executives as to what is to be expected from the action.
- d) **Media Report Template for Grantees and Monitors:** This gives information on the involvement of the media on advocacy action. Review on both templates will give information on whether or not the key stakeholders were represented. There is also a measure to ensure whether or not the right captions were captured on print and electronic media. Being informed about these will help the secretariat to better coach grantees on any necessary adjustments that need to be made on subsequent media prints.
- e) **Stakeholder Report Template for Grantees and Monitors:** This report gives assessment on the outcome of the workshop help for the relevant stakeholders to deliberate on how to resolve problems raised. Reviews made will give enough information on outcomes and the necessary follow ups that needs to be done towards the next activity. It will give information on key conclusions drawn that will feed into dialogue sessions.
- f) **Dialogue Report Template for Grantees and Monitors:** This gives the outcome on dialogue sessions held with relevant duty bearers. Reviews made will help assess the likelihood of the session leading to success and any reviews made by the duty bearers for consideration. This will enhance further adjustments to be made for follow up activities.
- g) **Post Dialogue Report Template for Grantees and Monitors:** This report gives update on responsibilities that are to be carried out by government officials. Reviews will give the secretariat information on reasons to failures or successes that will inform how grantees should be coached in achieving the needed results.
- h) **Monthly Progress Report Template:** This a new template developed for monitors to report on all activities carried out in the month and results achieved. It will also give information on what activities are to be carried out in the next month, which will keep the secretariat informed of whether actions are on track according to schedule.
- i) **Quarterly report Template:** This template is for monitors to report to the secretariat quarterly on projects implementation and results achieved for the quarter. It gives information on any deviations made and the necessary adjustments that need to be made to ensure achieving results. Template was reviewed to include the collation of data on BUSAC Fund indicators.



### 2.4.3 Update M&E Framework Indicators

The project Log framework is a detailed document that outlines the key features to the achievements of the project's overall goal. It is a tool that informs the planning, implementation, management, improving, monitoring and evaluation of projects. The log framework is the part of the BUSAC Fund M&E System that tracks and measures the overall performance of the project against pre - agreed standards at the design phase.

The Performance Indicator Tracking Table (PITT) is a worksheet that contains outcome and output indicators from the BUSAC Fund's Log framework. For BUSAC III, there are two (2) outcome indicators and six (6) output indicators; under which are outlined various performance indicators to ensure achieving the overall results. Data will be collected at the end of every quarter to update the performance tracking table.

For the period under review, preparatory works are being done to collect baseline information that will feed into the tracking table for further updates and assessments over the life of project.

### 2.4.4 Monitoring of BUSAC III Activities

#### Orientation meeting with key Monitors

One of the focus areas of BUSAC III is to have a strong monitoring system to ensure project goals are achieved and in a good time. After the approval process of applications, Monitors are assigned to each grantee to serve as the "the eyes and ears "of the secretariat. There was therefore the need to equip Monitors in directing grantees.

Monitors were taken through the following areas;

- Funding Support Facilities (5 Windows): Monitors were taken through the different Windows to enable them appreciate advocacy actions carried out at different levels.
- BUSAC Fund Activities: they were educated on the process involved from the call of proposal to the approval of applications.
- Lessons Learnt: Monitors were enlightened on the various lessons learnt from BUSAC II and the outcome of an audit carried out on BUSAC II.
- Post Approval Process: In order to appreciate the secretariat expectations from grantees and monitors, they were taken through the processes involved in due diligence, evaluation of past performance of grantees, financial risk rating of grantees, the risk rating factors and final negotiations made between the secretariat and grantees.
- The Monitoring Assignment: monitors were taken through their terms of reference to better understand the specific task assigned to them.
- Fund Expectations: finally, the expectations of the secretariat were made known to them. The Fund expects timeliness in reporting from both grantees and monitors, non- interference in the activities of grantees, quality assurance on reports from grantees with more emphasis placed on financial reports and reporting on any deviations to the secretariat on time.



### Contractual Agreement with Monitors

As part of lessons learnt from BUSAC II, Monitors will be evaluated based on outputs. This included submission of offers from Monitors and final negotiations made. They were made to understand that payments are tied to submission of specific deliverables. This contract terms were adapted to ensure efficiency from Monitors.

### Reporting by Monitors

To ensure quality in data collection, the secretariat shared with Monitors the new and updated templates to give them a clear understanding on what information to gather on the field. Reporting requirements were spelt clearly to them. Grantees were assigned to the monitors according to their geographical distribution and the secretariat worked on developing contract with them.

## 2.4.5 Financial Monitoring of Grantees

During the year, the Secretariat identified some issues related to Grantees financial reporting. The Grantees were Ahanta West, Jomoro and Ellembele Farmers and Fishermen Association, the Chamber of Pharmacy, Ghana; and Ghana Plastic Manufacturers Association.

**Table 21: Identification of financial challenges and mitigation measures**

Grant ID	Name of Association	Challenges	Mitigation
#25-066 TRACTOR	Ahanta West, Jomoro and Ellembele Farmers and Fishermen Association (TRACTOR)	Grantee submitted receipts for refreshment and lunch at a workshop that the Secretariat considered as excessive. The Secretariat made verifying calls to the hotel to confirm the rates for food and drinks.	The Secretariat requested the Grantee to refund the amount. As of end 2017, Fifty percent (50%) of the amount was paid back and the Grantee promised that the outstanding balance will be paid start 2018.
#25-068 CPG	Chamber of Pharmacy, Ghana	Grantee submitted receipts for renting of laptops, projectors and pointers that were inflated.	The Secretariat considered the receipts ineligible and deducted the total amount from their next tranche.
#31-001 GPMA	Ghana Plastic Manufacturers Association (GPMA)	The National Coordinator of the Association implemented the advocacy activities without the authorization of the leadership of the Association. In some cases, the Coordinator signed Payment Vouchers on behalf of the Acting President.	The Acting President was informed of the actions of the National Coordinator. The Secretariat retrieved all reports from the Association and closed the grant. An outstanding balance of GHC1,127.40 has been requested from them and reimbursed.



## 2.5 Communication, Marketing and Branding Activities

The BUSAC Fund's communication and outreach efforts at the start of the Third Phase has been geared towards enhancing stakeholders' understanding of the BUSAC Fund's mandate under Phase III and sensitizing stakeholders about the new focus areas and windows of funding available under BUSAC III. To achieve this, the Secretariat implemented the following activities in the first half of 2017:

- BUSAC III Communication Strategy
- Identifying new success stories
- Launching of BUSAC III

### 2.5.1 BUSAC III Communication Strategy

The BUSAC Fund Secretariat designed a new communication strategy to enable it effectively exercise its mandate throughout the four and half years of the BUSAC III programme's lifespan. The main objective of the BUSAC Fund III communication strategy is to further strengthen the BUSAC Fund's brand and visibility as an effective and efficient programme that is supporting the improvement of the Ghanaian business enabling environment through enhancing the advocacy capacity of the private sector and facilitating very active public-private dialogue platforms.

### 2.5.2 Identifying new success stories

Though the BUSAC Fund is operating at the beginning of a new phase, the Secretariat recognized a number of advocacy actions (mostly invitational grants) from BUSAC II that are near completion and therefore could be sources of success stories if the advocacy objectives are achieved. Indeed, within the first half of the year, the final progress reports submitted by some of these grantees indicated that they have achieved the objective of their advocacy action, making them ideal candidates for success stories that the Secretariat can follow up on.

Examples of such grantees include the International Chamber of Commerce, Ghana (#25-057 ICC) who successfully advocated Ghana's ratification of the Trade Facilitation Agreement; Ghana Printers and Paper Convertors Association in coalition with Ghana Book Publishers Association (#25-048 GPPCA-GBPA) who successfully advocated the domestic book publishing industry's maximum participation in government textbook development and distribution. Other success stories identified include the Health Insurance Service Providers' Association of Ghana (#25-019 HISPAG) whose advocacy action led to the review of the capitation system of payment under the National Health Insurance Scheme; and the International Chamber of Commerce Ghana whose advocacy contributed significantly to Ghana's ratification of the Trade Facilitation Agreement (TFA).

Within the second half of the year, the BUSAC Fund Secretariat also identified and documented success stories from seven (7) other business associations who achieved the objectives of their advocacy action. These associations who successfully advocated policy reviews at the national level include the Association of Ghana industries, Chamber of Pharmacy Ghana, Tour Operators Union of Ghana, Ghana Employers Association and International Union for the Conservation of Nature. A summary of these success stories can be found in paragraph 1.6 of this report.



### 2.5.3 Launching of BUSAC III

#### *Developing Communication tools*

In line with one of the expected outcomes of the Fund's communication strategy (to assist at least 500 Ghanaian Private Sector Organisations to understand the BUSAC Fund's mandate within 4 years), the Secretariat made efforts to launch BUSAC III activities to enhance stakeholders' understanding of the Fund's mandate and mode of operation within the Third Phase. This was achieved by developing and using the following communication tools to disseminate information about the funding opportunities available to PSOs via the five windows of funding under BUSAC Fund III.

#### *(i) Leaflet/Flyer on BUSAC III*

The BUSAC Fund Secretariat designed and disseminated a digital leaflet explaining the Fund's mandate and the various funding mechanisms available under BUSAC III for supporting private sector advocacy initiatives. The content of this leaflet was circulated to Fund's stakeholders via e-mail and the Fund's website.

The Secretariat originally intended to print hard copies of these leaflets for distribution to the Fund's stakeholders. However, the Fund's lead Development Partner, Danida advised the Fund to hold on with such publications until it (Danida) has resolved issues regarding the use of USAID's logo for branding purposes. Fortunately, these issues were resolved among the Development Partners in time; hence within the second half of the year, the BUSAC Fund Secretariat was able to print 1,000 hard copies of these handy leaflets. These leaflets were first used at the official launch of the BUSAC Fund III Programme on 20<sup>th</sup> September, 2017.

#### *(iii) Advertising First Call for Concept Notes*

As part of efforts to launch the grant making process under BUSAC Fund III, the Secretariat advertised the First Call for concept notes under BUSAC III, with the aim of inviting applications for grants from eligible Private Sector Organizations (PSOs). The Fund executed this process by designing and circulating a half-page advert on this call via e-mail and its website to all stakeholders. Again, this advert was originally intended to be published in the print and electronic media, but owing to the unresolved issues among the DPs regarding the use of USAID's logos for branding purposes, the Secretariat had to limit the publishing of this advertisement to channels such as email alerts, the Fund's website and social media pages.

In spite of this challenge, the advertisement of the first call for concept notes was still largely successful, considering the fact that the Fund received approximately 378 applications from PSOs spread across all ten (10) regions of Ghana.

Within the second half of the year, the Secretariat officially announced the Call for Applications for the Business Development Facility (Window 5). With the branding issues among the Development Partners resolved, the Secretariat was able to publish a half page advertisement inviting applications for support under Window 5 in the 18<sup>th</sup> September, 2017 edition of the Daily Graphic and the Business & Financial Times. The advertisement was also published on the Fund's website and social media



pages. Such publicity enabled the Secretariat to receive approximately 80 Window 5 applications from PSOs across six (6) regions of Ghana.

**Daily Graphic, Monday, September 18, 2017.** Visit [www.graphic.com.gh](http://www.graphic.com.gh) 71

**THE BUSINESS SECTOR ADVOCACY CHALLENGE (BUSAC) FUND**

**CALL FOR APPLICATIONS FOR CALL #1 UNDER BUSAC FUND PHASE III BUSINESS DEVELOPMENT FACILITY (WINDOW 5)**

The Business Sector Advocacy Challenge (BUSAC) Fund is a programme set up to strengthen the advocacy capacity of private sector business groups and associations in Ghana. The Fund is accessible through a competitive demand-driven mechanism and is supported by DANIDA (Lead Development Partner), European Union and USAID.

The third phase of the BUSAC Fund (BUSAC III) builds upon the experiences gained from previous phases (BUSAC I & II) and is aimed at further improving the business environment in Ghana to facilitate private sector growth.

**Business Development Facility (Window 5)**

The Private Sector has often been described as the engine of growth for most developing countries. Despite this potential, many enterprises, especially smaller ones, lack the capacity to take advantage of emerging business opportunities. Window 5 of BUSAC III is a facility reserved to strengthen the capacity of Private Sector Organizations (PSOs) and Farmer Based Organizations (FBOs) to facilitate the provision of business development services (BDS) to their members in response to improvements in the business environment following successful advocacy campaigns. The facility will finance BDS modules and topics within BUSAC Fund's priority areas of Sustainable Agriculture, Trade, Cost of Doing Business, Green Growth and Human Rights Based Approach (HRBA). Window 5 is a matching grant facility, and the maximum grant size is Fifty Thousand Ghana Cedis (GHS50,000), constituting 80% of the total eligible cost of the BDS training and the applicant is expected to contribute the remaining 20% of the total cost.

**Call for Applications**

The BUSAC Fund hereby announces the 1st Call for Applications under Window 5 for private sector and farmer based organizations. The Fund will consider applications on BDS modules and topics that will improve the competitiveness and growth potentials of the organization.

To be eligible for support under Window 5, the applicant must have the following:

1. Be a Private Sector Organization or Farmer Based Organization operating at National level
2. Be Registered at the Registrar General's Department or District Assembly
3. Must be in operations for at least 3 years and must have an audited account
4. Must have the managerial capacity to manage the contract and its reporting systems
5. Must have a strategy for continuity and sustainability

Interested organizations should download the Application form and its accompanying guidelines from the BUSAC Fund's website ([www.busac.org/download](http://www.busac.org/download)). Completed application forms must be e-mailed to [bdapplications@busac.org](mailto:bdapplications@busac.org) on or before 5:00pm on Monday, 9th October, 2017. Applications arriving after the deadline will not be accepted.

Additional information may be obtained from the BUSAC Fund Secretariat from Monday to Friday between 9:00am and 5:00 pm by phone on 0302 780 178 or via e-mail to the BDS Specialist, Jonathan Lamidano, [jlamidano@busac.org](mailto:jlamidano@busac.org). Please send inquiries to [center@busac.org](mailto:center@busac.org) for clarification.

Supported by:  
 Embassy of Denmark DANIDA | EUROPEAN UNION DEVELOPMENT COOPERATION | USAID

*A snapshot of the BDS advert published in the Daily Graphic on 18<sup>th</sup> September, 2017.*

#### **(iv) Management & Maintenance of Website and Social Media**

Recognizing the website as one of its main communication channels, the BUSAC Fund Secretariat made conscious efforts to redesign the website to make it user-friendly and more appealing to its stakeholders. As such, the home page of the website has been re-organized to give more prominence to the Fund's success stories, current announcements and news from grantees, while a good number of the downloadable resources for grant applicants and other stakeholders have also been promptly updated. Materials under columns such as "About Us" and "Application process" have all been updated to better inform the Fund's stakeholders about the Fund's mandate under BUSAC III.

Within the second half of the year, the Secretariat uploaded announcements, application templates, budget templates and reporting templates relating to the Business Development Facility (Window 5) as a way of providing the needed resources to enable applicants to apply for support under Window 5. The Fund also posted various articles on the website to keep its stakeholders abreast with the activities of the Secretariat.

#### **(iv) Press release**

As part of the efforts to launch BUSAC Fund III and create public awareness about the operations of the Fund's new phase, the BUSAC Fund Secretariat issued a press release to announce the official commencement of BUSAC III. In this release, the Secretariat sought to enhance the stakeholders'



understanding of the BUSAC Fund's mandate, as well as disseminate information about the funding opportunities available to PSOs via the windows of funding under BUSAC Fund III.

***(v) Dedicated E-mail addresses***

To enable grant applicants submit their completed application forms to the Fund with ease, the Secretariat created dedicated email addresses to which all applications must be submitted. Applications seeking support under Windows 1, 2, 3 and 4 were all directed to [applications@busac.org](mailto:applications@busac.org), while those seeking support under the Business Development Service Facility were also directed to [bdsapplications@busac.org](mailto:bdsapplications@busac.org).

***(vi) Official BUSAC III launch ceremony***

The BUSAC Fund Secretariat collaborated with DANIDA, the European Union (EU) and the United States Agency for International Development (USAID) to successfully launch the Third Phase of the Business Sector Advocacy Challenge (BUSAC) Fund on September 20, 2017 at ceremony held at Alisa Hotel in Accra. Present at the launch were dignitaries including the Danish Ambassador to Ghana, H.E. Tove Degnbol; the EU Ambassador to Ghana, H.E. William Hanna; the USAID Ghana Mission Director, Sharon L. Cromer; the Minister for Labour and Employment Relations, Hon. Ignatius Baffour-Awuah; Chief Director of the Ministry of Business Development, Mr. Joe Tackie and the Vice Chairman of the BUSAC Fund Steering Committee, Mr. Prince Obeng.

Among key activities at the event was the signing of a Joint Cooperation Agreement by the Fund's three Development Partners (DANIDA, USAID and EU) who have committed an amount of USD 19 million to fund the Third Phase of the BUSAC Fund Programme which is aimed at supporting private sector business advocacy initiatives in Ghana. Another highlight of the event was the presentation of grant awards and contracts to the first set of grantees under BUSAC III.

To give the launch adequate media publicity, the Secretariat, on September 19, 2017 arranged a live TV3 interview for the Danish Ambassador to Ghana, H.E. Tove Degnbol to discuss the Danish Government's support for Ghana's private sector. The launch event received significant coverage from both the press and electronic media. Some of the online articles can be accessed via the links below:

- <http://www.gbcghana.com/1.11317609>
- <https://www.ghanaweb.com/GhanaHomePage/business/Busac-Fund-Phase-3-Launched-in-Accra-583813>
- <http://ghana.um.dk/en/news/newsdisplaypage/?newsid=5075b51d-51eb-4cd5-a116-f5eb694a17a2>





The Danish Ambassador to Ghana, H. E. Tove Degnbol addressing participants at the event.



The Danish Ambassador H. E. Tove Degnbol, the EU Ambassador H.E. William Hanna and the Mission Director of USAID Sharon L. Cromer signing the cooperation agreement

#### ***(vii) Tamale Liaison Office***

To maintain a high awareness about BUSAC III operations in the northern part of Ghana and to deepen the Fund's understanding of the issues on the ground, the Secretariat set up a Liaison Office in Tamale (within the BASIC Needs Office) to bring the Fund close to potential grant applicants within the three northern regions of Ghana. In this vein, within the second half of 2017, the liaison office assisted the Fund to award grant contracts to new grantees in the three northern regions in Ghana, and also to display communication tools such as leaflets, success story brochures and banners in the northern part of Ghana.



### 3.0 PROJECT GOVERNING BODY

The Steering Committee (SC) advises the Fund Management Unit in the implementation of the project to achieve the goals and objectives. The SC also provides support to the Secretariat in overseeing the implementation activities.

#### 3.1 Steering Committee Meetings

During the first half year of 2017, the SC met on 3 occasions:

1. First Steering Committee Meeting held on 26<sup>th</sup> – 27<sup>th</sup> January, 2017

During the meeting, the Fund Manager gave a detailed presentation on the BUSAC Fund's mode of operation to enhance the new SC members' understanding of how the Fund operates. This was followed by detailed presentations of the Inception Report including presentations of the Fund's Monitoring and Evaluation System, the Communication Strategy and revised budget proposal.

The key points related to the budget proposal presentation are as follows:

- The BUSAC III Engagement budget allocates a total of GHS 59,143,000 to the Fund Engagement (excluding Management Contract). This amount covers expenses on all 5 windows, capacity of institutional host, M&E, Training, Outreach, SC expenses, audit expenses, bank charges, etc. Details can be found in Section 9 (pages 65 to 68) of the Inception Report.
- Total budget in the development engagement document will remain unchanged, but the Secretariat is proposing amendments to the distribution of budget lines among the five Windows.
- Amount allocated to outreach, monitoring assistance and training must be split into two separate lines as monitoring involves numerous activities that must be financially accounted for.
- SC expenses, audit expenses and bank charges are not mentioned in Annex 1 of the engagement document, but these expenses need to be added to the budget.
- Amount allocated to institutional host partnership will remain unchanged.

There were also some modifications brought to the various maximum grant sizes as follows:

- The engagement document pegs the maximum grant size for Window 1 at GHS 60,000.00. The Inception Report has adjusted this to GHS 80,000.00.
- The GHS 30,000.00 ceiling for the Rapid Response Window has been adjusted to 50,000.00.
- The GHS 300,000.00 ceiling proposed for Window 2 grants has been adjusted downwards to a maximum of GHS 200,000.00.
- Maximum amount for Window 4 has been adjusted from 300,000.00 to 140,000.00.
- Maximum amount for Window 5 has also been slashed from GHS 200,000.00 to GHS 50,000.00.

The SC unanimously approved the budget proposal and maximum sizes of the individual windows.

In terms of governance, the SC unanimously appointed Mr. Prince Obeng as the Co-chairperson of the SC to deputize for the Chairperson in her absence.



## **2. Second Steering Committee Meeting held 31<sup>st</sup> May, 2017**

During the meeting, the Secretariat provided a status on the Call for concept notes for Windows 1-5 as well as the outcome of the discussion on the Window 5 consultative platform.

- The Steering Committee reviewed 48 applications and approved 43 as follows:
- **Window 4** (27 applications) – 24 approvals
- **Window 2** (21 applications) – 19 approvals

## **3. Third Steering Committee Meeting held 15<sup>th</sup> June, 2017**

During the meeting, the Steering Committee reviewed 39 **Window 1** applications. The approvals are as follows:

- Approvals – 32 applications
- Provisional – 5 applications
- Failed – 2 applications

The Fund Manager raised the issue of pre-financing grants as presenting financial risks, in light of the experience gathered from the audit of BUSAC II. The Committee recommended the Secretariat to look into the pre-financing of grants based on their experience with past grantees. The Committee recommended that the Secretariat design an incentive system enabling them to publicly recognize those grantees with good financial management systems. Once Grantees realized that they are being categorized, they will endeavour to ensure they submit all narrative and financial reports on time.

## **4. Fourth Steering Committee Meeting held 17<sup>th</sup> August, 2017**

The Semi-Annual Report was presented and approved by the SC.

This was followed by a review of grant requests from Windows 2, 3 and 4.

The Fund Manager also presented a number of issues related to the financial monitoring of the Fund, which were approved by the SC. These included a revision of the following:

1. The disbursement modality of the Fund
2. Grantee Contract Template
3. Grantee eligible Ceiling rates (price/unit)
4. The fees related to the BUSAC Fund pool of experts
5. External monitoring: simplification of functions

Finally, a presentation of Windows 3 & 5 guidelines and formats was made and approved by the SC.

**5. Fifth Steering Committee Meeting 14<sup>th</sup> December, 2017**

Following the call for proposals for Window 5, thirty-seven (37) grant requests were presented to the SC for evaluation and final approval. All applications were approved, some of them on condition.

Following the grant evaluations, the fund Manager made a presentation of activities implemented in 2017 and a summary of the Work Plan and related budget for 2018.

The SC provided comments and finally approved the presentations. It was agreed that the full reports would be submitted by end of January 2018.



## 4.0 FINANCIAL STATUS DECEMBER 31 2017 (BUSAC II & III)

### 4.1 BUSAC II - Financial Status

#### Definitions

1. **Committed** refers to the share of BUSAC Fund in terms of Grant Contractual Value(s)
2. **Payments** refers to funds paid out for approved activities
3. **Actual Expenditures** refers to expenses reported to/incurred by the Fund

#### 4.1.1 Financial Receipts

Table 22: BUSAC II Funds Receipts

1st July 2016 to 31 December 2017 (*) (in GHS)				
Description	Previous receipts Jan – June 2016	Receipts July-Dec 2016	Receipts Jan Dec 2017	Total funds received July 2016 – Dec 2017
Danida	40.000,00	0	0	0
Grantees & other deposits	291.914,64	286.694,75	110.650,25	379.345,00
Interest Income	82.950,63	137.464,60	119.048,40	256.513,00
<b>TOTAL:</b>	<b>414.865,27</b>	<b>424.159,35</b>	<b>229.698,65</b>	<b>653.858,00</b>

(\*) The latest figures were presented in the Semi-Annual Report of Jan - June 2016

## 4.1.2 Overview of Fund Expenditures

Table 23: BUSAC II Grant Related Expenditure

From 1st July 2016 To 31 December 2017 (in GHS)			
Description	COMMITTED	PAYMENTS	ACTUAL EXPENDITURE
Grant M&E, training	2.310.280	1.025.113	1.025.113
Outreach	NA	0	0
Steering Committee Expenses	NA	0	0
Audit expenses, Bank charges etc.	NA	255.390	255.390
<b>TOTAL:</b>	<b>2.310.280</b>	<b>1.280.503</b>	<b>1.280.503</b>



## 4.2 BUSAC III - Financial Status

### 4.2.1. Financial Receipts

Table 24: BUSAC III Funds Receipts

1 <sup>st</sup> Jan 2016 to 31 <sup>st</sup> December 2017 (in GHS)			
Description	Previous receipts July – Dec 2016	Year 2017 (01.01.2017 31.12.2017)	Total funds received as of 31.12.2017
Danida (*)	0	9.130.000,00	9.130.000,00
Grantees & other deposits	0	1.135.957,47	1.135.957,47
Interest Income	0		
<b>TOTAL:</b>	<b>0</b>	<b>10.265.957,47</b>	<b>10.265.957,47</b>

(\*) The dates of transfers were as follows (GHS):

30-Jan-17	100.000
3-Apr-17	4.800.000
13-Dec-17	4.230.000

### 4.2.2 Overview of Fund expenditures

Table 25: BUSAC III Grant Related Expenditure

From 1st July 2016 To 31 December 2017 (in GHS)				
Description	BUDGET 2017	COMMITTED	PAYMENTS	ACTUAL EXPENDITURE
1. Grant M&E, training	13.870.483	12.360.860	3.025.100	385.500
2. Outreach	271.770	NA	41.008	41.008
3. Steering Committee Expenses	103.200	NA	97.849	97.849
4. Audit expenses, Bank charges etc.	130.000	NA	504	504
<b>TOTAL:</b>	<b>14.375.453</b>	<b>12.360.860</b>	<b>3.164.461</b>	<b>524.861</b>

Table 26: Breakdown of Grant Windows, M&amp;E and Training

DETAILED BREAKDOWN OF GRANT M&E, TRAINING RELATED EXPENDITURE FROM 1ST JULY 2016 TO 31 DECEMBER 2017 (IN GHS)				
Grant M&E, training	BUDGET 2017	COMMITTED	PAYMENTS	ACTUAL EXPENDITURE
W.1: District and community level advocacy actions	1.812.500	3.150.507	1.479.600	126.665
W.2: National Business Advocacy Grants (*)	3.837.500	3.167.221	634.673	110.175
W.3: Public-Private Dialogue Platforms created	1.380.000	240.387	10.000	-
W.4: Post advocacy undertakings	2.250.000	3.049.036	758.448	6.282
W.5: PSO membership services	3.020.375	2.045.918	38.617	38.617
Capacity of institutional host and partnership organization to provide evidence on private sector issues	500.000	-	-	-
M&E, training	1.070.108	707.791	103.761	103.761
<b>TOTAL:</b>	<b>13.870.483</b>	<b>12.360.860</b>	<b>3.025.097</b>	<b>385.500</b>

(\*) The original title in the project document is: Capacity of PSOs to undertake advocacy activities. The title was modified in the first DP meeting as it did not reflect the purpose of the facility.

Table 27: Breakdown of Grant Window1: District and Community

BREAKDOWN OF W1 DISTRICT AND COMMUNITY LEVEL ADVOCACY ACTIONS EXPENDITURE FROM 1ST JULY 2016 TO 31 DECEMBER 2017 (IN GHS)					
WINDOW	TYPE	BUDGET 2017	COMMITTED	PAYMENTS	ACTUAL EXPENDITURE
W.1: District and community level advocacy actions	District	1.500.000	2.849.482	1.275.060	115.614
	Rapid Response	312.500	301.025	204.540	11.051
<b>TOTAL:</b>		<b>1.812.500</b>	<b>3.150.507</b>	<b>1.479.600</b>	<b>126.664</b>



## APPENDIX 1: Status of Transitional Grants as of December 31 2017

#	GRANT ID	Name of Grantee	Implementation Status	Contract Value (GH¢)	Disbursed (GH¢)	Actual Expenditure reported (GH¢)	Balance (GH¢)
1	25-059 REAG	Renewable Energy Association Of Ghana	Research	158,919.60	65,487.60	-	65,487.60
2	25-060 AGI	Association Of Ghana Industries	Completed	139,927.98	123,885.81	64,027.14	59,858.67
3	25-061 CEWEFIA	Central And Western Fishmongers Improvement Association	Completed	180,274.50	177,510.25	177,510.25	-
4	25-062 MPOANO	Hen Mpoano	Completed	132,615.00	132,615.00	132,615.00	-
5	25-063 ZOVFA-NTPP	Zuuri Organic Vegetable Farmers Association (Zovfa)	Post Dialogue	109,273.50	109,273.50	91,802.88	17,470.62
6	25-065 GNCCI	Ghana National Chamber Of Commerce & Industry	Stakeholder	172,026.75	60,881.75	45,600.22	15,281.53
7	25-066 TRACTOR	Ahanta West, Ellebele And Jomoro Farmers & Fishermen Association	Completed	153,457.50	153,457.50	153,261.00	196.50
8	25-067 MLAG	Money Lenders Association Ghana	Stakeholder	120,067.50	101,398.32	59,148.32	42,250.00
9	25-068 CPG	Chamber Of Pharmacy, Ghana	Follow up	182,175.00	158,375.00	139,615.42	18,759.58
10	25-069 GLPGOA	Ghana Liquefied Petroleum Gas Operators Association	Completed	85,680.00	83,110.00	83,110.00	-
11	25-070 SEG	Social Entrepreneurs Ghana	Dialogue	116,235.00	89,215.00	89,215.00	-
12	25-071 ASSI	Association Of Small Scale Industries	Completed	135,765.00	135,765.00	126,552.82	9,212.18
13	25-072 GAFA	Ghana Assorted Foodstuff Exporters Association	Completed	180,933.90	180,933.90	180,933.90	-
14	25-073 MANGOVE	Mangrove	Completed	156,954.00	154,481.06	154,481.06	-
15	25-074 GEA-TUC	Ghana Employers' Association/Trades Union Congress of Ghana	Research	171,255.00	152,405.00	117,210.00	35,195.00
16	26-016 BSIFF	Black Star International Film Festival	Completed	50,000.00	50,000.00	50,000.00	-
17	n.a.	IMANI Centre For Policy & Education	Completed	64,720.00	64,720.00	64,720.00	-
	<b>TOTAL</b>			<b>2,310,280.23</b>	<b>1,993,514.69</b>	<b>1,729,803.01</b>	<b>263,711.68</b>



## APPENDIX II – GRANTS CONTRACTS FOR WINDOW 1-5

### Window 1: District Level Advocacy

APPLICANT ID	APPLICANT	APPROVED BUDGET (GH¢)
31-004	GHANECARE/ALD GERMANY	88,567.50
31-016	ENTERPRISE SUPPORT AND COMMUNITY DEVELOPMENT TRUST	88,863.60
31-018	KROYE FARMERS ASSOCIATION	71,925.00
31-019	MANGROVE	79,579.50
31-021	NORTHERN RURAL WOMEN DEVELOPMENT ASSOCIATION	73,510.50
31-023	OFFINSO NORTH DISTRICT BUSINESS OWNERS ASSOCIATION	75,379.50
31-035	VISION WORLD NETWORK & HEN MPOANO	74,760.00
31-037	YAM AND CASAVA FARMERS ASSOCIATION	76,503.00
31-040	ZOCOFFAMS COOPERATIVE	75,127.50
31-042	CONSERVATIVE HAIR DRESSERS ASSOCIATION	73,962.00
31-043	DAKOMPILAYIRI WOMEN GROUP	73,956.65
31-046	HEN MPOANO	79,989.00
31-053	BISAB PRODUCERS AND SELLERS ASSOCIATION	87,465.00
31-072	FAMILY TRADITION FISH SMOKERS ASSOCIATION	86,205.00
31-077	TIKARINUNGU COOPERATIVE FARMERS AND MARKETING UNION	88,567.50
31-079	ZANLERIGU LANGUBE DEVELOPMENT ASSOCIATION	79,012.50
31-083	ANAANORE DRY SEASON FARMERS ASSOCIATION	84,945.00
31-087	BONGO-TANKOO NOYINE CO-OPERATIVE FARMERS SOCIETY LIMITED	79,222.50
31-098	GHANA SOCIETY OF PHYSICALLY DISABLED	70,192.50
31-102	JAKSALLY YOUTH GROUP	87,675.00
31-116	OPEN GHANA	75,033.00
31-118	PRESBYTERIAN AGRICULTURE STATION – SANDEMA	73,983.00
31-120	PROGRESSIVE CASHEW FARMERS ASSOCIATION - NKORANZA	73,920.00
31-124	TAMPOLA YOUNG GENERATION FARMERS COOPERATIVE	88,567.50
31-126	TIBORATAA MENTAL HEALTH ASSOCIATION	78,687.00
31-128	VOLTA REGIONAL TOUR OPERATORS UNION OF GHANA	79,747.50
31-132	BRONG AHAFO MUSHROOM FARMERS ASSOCIATION	79,338.00
31-135	COALITION OF BEEKEEPERS ASSOCIATION	78,256.50
31-144	JUABOSO POULTRY FARMERS ASSOCIATION	58,075.50
31-154	GHANA HAULAGE DRIVERS TRANSPORT UNION	79,994.25
31-168	ATEBUBU - AMANTIM DISTRICT BEEKEEPERS ASSOCIATION	70,486.50
31-179	DEVELOPMENT FRONTIERS WOMEN COOPERATIVE	78,273.04
31-188	GHANA PROGRESSIVE HOTELS ASSOCIATION	82,110.00
31-201	NHYIRA WOMEN ASSOCIATION	83,826.75
31-208	ODUPONG KPEHE MARKET RETAILERS ASSOCIATION	87,973.50
31-214	VORTUAME BATTOR COMMUNITY FARMERS ASSOCIATION	88,630.50



31-217	YUMYA TABA SHEA NUT PROCESSERS	77,164.50
<b>TOTAL</b>		<b>2,929,475.79</b>

**Window 1: Rapid Response**

APPLICANT ID	APPLICANT	APPROVED BUDGET (GH¢)
31-001 GPMA	Ghana Plastic Manufacturers Association	53,649.75
31-002 ABCDE	African Business Centre For Developing Education	53,182.50
31-003 CEDI	Community And Entrepreneurial Development Initiative	21,010.50
31-006 BSIFF	Black Star Film International Institute	54,757.50
31-007 AGI	Association of Ghana Industries/Construction Sector	51,240.00
31-236 GREDA	Ghana Real Estate Developers Association	22,601.25
31-234 AGI	Association of Ghana Industries/Construction Sector	44,583.00
<b>TOTAL</b>		<b>301,024.50</b>

**Window 2: National Business Advocacy Grants**

APPLICANT ID	APPLICANT	APPROVED AMOUNT (GH¢)
32-003	APEX FARMERS ORGANISATION OF GHANA	170,709.00
32-004	ASSOCIATION OF GHANA INDUSTRIES/Construction Sector	136,710.00
32-009	GHANA FEDERATION OF TRADITIONAL MEDICINE PRACTITIONERS ASSOCIATION	198,494.80
32-010	GHANA AGRICULTURAL PRODUCERS AND TRADERS ORGANIZATION	182,923.01
32-011	GHANA ASSOCIATION OF COMMERCIAL TREE GROWERS AND CASH CROP	175,717.50
32-012	FEDERATION OF GHANA GOLDSMITHS & JEWELLERS ASSOCIATION	197,233.35
32-015	COUNCIL OF INDIGENOUS BUSINESS ASSOCIATION	86,100.00
32-016	KINTAMPO MANGO FARMERS ASSOCIATION	135,833.25
32-017	LICENSED SURVEYORS ASSOCIATION OF GHANA	198,681.67
32-018	NATIONAL REUSE AND RECYCLERS ASSOCIATION	195,360.63
32-019	NATIONAL UNION OF AQUACULTURE ASSOCIATIONS	191,108.13
32-021	VISION WORLD NETWORK	123,112.50
32-027	AFRICAN CASHEW ALLIANCE	249,952.50
32-038	GHANA YOUTH ENVIRONMENT MOVEMENT	75,862.50
32-051	GHANA AGRIC INPUT DEALERS ASSOCIATION	161,238.00
32-064	ENVIRONMENTAL SERVICE PROVIDERS ASSOCIATION	197,222.17
32-069	GHANA FEDERATION OF AGRICULTURE PRODUCERS	178,363.50
32-070	TECHIMAN MAIZE GROWERS AND TRADERS ASSOCIATION	149,178.75
32-077	COCOA ORGANIC FARMERS ASSOCIATION	198,279.89
32-079	GHANA LIQUIFIED PETROLEUM GAS OPERATORS ASSOCIATION	84,315.00
<b>TOTAL</b>		<b>3,286,396.15</b>



**Window 3: Public-Private Dialogue**

APPLICANT ID	APPLICANT	APPROVED BUDGET (GH¢)
33-002	ASSOCIATION OF GHANA INDUSTRIES/Construction Sector	240,387.00
<b>TOTAL</b>		<b>240,387.00</b>

**Window 4: Post-Advocacy Undertaking**

APPLICANT ID	APPLICANT	APPROVED AMOUNT (GH¢)
34-003	ASSOCIATION OF BUILDING CIVIL ENGINEERING OF GHANA	134,736.00
34-006	COALITION OF THE ADVANCEMENT OF ORGANIC FARMING	141,897.00
34-008	CONSUMER UNITY & TRUST SOCIETY	102,039.00
34-009	DEVELOPMENT ACTION ASSOCIATION	119,973.00
34-011	EKUMFI SRAFA PINEAPPLE GROWERS ASSOCIATION	95,077.50
34-012	GHANA ASSOCIATION OF MEDICAL LABORATORY SCIENTISTS	129,839.38
34-016	GHANA INSTITUTION OF ENGINEERS	105,630.00
34-024	SHEA NETWORK GHANA	176,222.55
34-027	GHANA BOOK PUBLISHERS ASSOCIATION	123,721.50
34-028	THE PEASANT FARMERS ASSOCIATION OF GHANA	126,945.00
34-029	TOUR OPERATORS UNION OF GHANA	111,562.50
34-032	GHANA PRIVATE ROAD TRANSPORT UNION BECHEM TAXI BRANCH	57,834.00
34-036	ENVIRONMENTAL SERVICE PROVIDERS ASSOCIATION	120,377.83
34-041	CAPE COAST KOTORABA GPRTU	78,960.00
34-043	PLASTIC WASTE MANAGEMENT	120,330.00
34-045	GHANA FEDERATION OF DISABILITY ORGANISATION	126,682.50
34-046	COUNCIL OF INDIGENOUS BUSINESS ASSOCIATION	115,657.50
34-050	INTERNATIONAL CHAMBER OF COMMERCE GHANA	86,310.00
34-051	GHANA TRADITIONAL CATERERS ASSOCIATION	133,363.27
34-052	HEALTH INSURANCE SERVICE PROVIDERS ASSOCIATION	131,460.00
34-053	INSTITUTE OF ECONOMIC AFFAIRS	174,604.37
34-057	GHANA ACTOR'S GUILD	138,936.67
34-059	GHANA HOTELS ASSOCIATIONS	158,938.50
34-060	GHANA NATIONAL ASSOCIATION OF GARAGES, KETU SOUTH DISTRICT, DENU (GNAG-DENU)	56,306.25
34-061	GHANA PLASTIC MANUFACTURERS ASSOCIATION	137,242.94
34-072	GHANA ROOT CROPS AND TUBERS EXPORTERS UNION	139,303.27
34-078	ADVERTISING ASSOCIATION OF GHANA	150,937.50
34-079	GHANA ASSOCIATION OF RESTRUCTURING AND INSOLVENCY ADVISORS	168,682.50
<b>TOTAL</b>		<b>3,463,570.53</b>



### Window 5: PSO Membership Services

APPLICANT ID	APPLICANT	APPROVED AMOUNT (GH¢)
35-001	OPEN GHANA	49,087
35-006	META FOUNDATION	62,500
35-007	RURAL ORGANIC FARMERS & FOOD PROCESSORS ASSOCIATION (ROFPA)	62,500
35-009	ASSOCIATION OF SMALL SCALE INDUSTRIES	60,984
35-013	GHANECARE/ALD GERMANY (GHAG)	62,500
35-015	BECOM YOUTH ASSOCIATION	41,000
35-016	NORTHERN REGION FARMERS ASSOCIATION	35,385
35-017	SPINNET TEXTILE AND GARMENT CLUSTER	52,710
35-022	SHEIRIGU FARMERS ASSOCIATION	62,500
35-025	GHANA TRADITIONAL CATERERS ASSOCIATION	62,181
35-027	GHANA NATIONAL ASSOCIATION OF GARMENT MAKERS (GNAGM)	62,500
35-028	GHANA TRADE AND LIVELIHOOD COALITION	62,500
35-029	MUSHROOM FARMERS AND EXPORTERS ASSOCIATION OF GHANA	49,800
35-030	GHANA BEEKEEPERS ASSOCIATION (GBA)	49,800
35-031	PRIVATE ENTERPRISE FEDERATION	50,024
35-034	EASTERN GOMOA EXPORT VEGETABLE FARMERS ASSOCIATION	60,330
35-036	GHANA NATIONAL ASSOCIATION OF POULTRY FARMERS	30,350
35-041	NATIONAL BEEKEEPERS ASSOCIATION	55,000
35-043	BEMCOM YOUTH ASSOCIATION	43,435
35-046	ASSOCIATION OF PEOPLE FOR PRACTICAL LIFE EDUCATION (APPLE )	26,510
35-047	SAVANNAH PLUS	62,500
35-048	SONGTAA WOMEN ASSOCIATION	62,500
35-053	ODUPONGKPEHE MARKET RETAILERS ASSOCIATION	54,000
35-055	COALITION FOR THE ADVANCEMENT OF ORGANIC FARMING (CAOF)	55,000
35-056	ASSOCIATION OF BUILDING & CIVIL ENGINEERING CONTRACTORS OF GHANA	56,800
35-057	KINTAMPO MANGO FARMERS ASSOCIATION	47,628
35-059	ROSH PINNAH CAFÉ AND ROSH PINNAH FOUNDATION	47,628
35-060	ARTISANS ASSOCIATION OF GHANA (AAG)	62,500
35-070	TUMU DEANERY RURAL INTEGRATED DEVELOPMENT PROGRAM	58,910
35-071	GENERAL AGRICULTURAL WORKERS' UNION OF GHANA	62,500
35-072	CAPE COAST REGIONAL CHAMBER OF COMMERCE AND INDUSTRY	50,473
35-073	CAPE COAST REGIONAL CHAMBER OF COMMERCE AND INDUSTRY	48,930
35-075	KINTAMPO CO-OPERATIVE YAM PRODUCERS AND MARKETING ASSOCIATION.	62,500
35-076	ZANGUM BANGMARINGU MULTI-PURPOSE COOPERATIVE SOCIETY	60,670
35-077	AKANYELE YIREPOGSI ASSOCIATION	54,460
35-078	DUU TILIGIM-TAABA COOPERATIVE FOOD PRODUCTION & MARKETING SOCIETY	56,460
35-079	COMMUNITY ACTION IN DEVELOPMENT AND RESEARCH (CADER-GHANA)	30,861
<b>TOTAL</b>		<b>1,975,918</b>

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