

THE BUSINESS SECTOR ADVOCACY CHALLENGE FUND

2020 ANNUAL REPORT



Danida Ref. No. 2015 - 55802

February 2021

APPROVAL SHEET

Signature: Date:

Name: Elizabeth Joyce Villars (Mrs.)

Chairperson

BUSAC Fund Steering Committee



Vegetable Producers and Exporters Association (VEPAEG)

Technical Assistance for the Management of the
Business Sector Advocacy Challenge Fund, Ghana

THE BUSAC FUND

Annual Report
February 2021

Report no.
Issue number 1.1
Date of issue February 2021
Prepared JAS, ANS, SSG, AFO & ROO
Checked NG
Approved NG

Contents

EXECUTIVE SUMMARY	5
FACT SHEET OF ACHIEVEMENTS IDENTIFIED	9
Effect of COVID-19 on BUSAC Fund 2020 Activities	16
1.0 2021 Annual Report – Actual Versus Planned	17
1.1 Grants Management: On-going projects.....	17
1.2 Sustaining BUSAC Fund Activities	26
1.3 Coordination with Relevant Institutions	28
1.4 Financial Status for Grants Windows 1 - 5.....	31
1.5 Total Budget for Existing and New Grants.....	32
2.0 Monitoring & Evaluation Activities	33
2.1 Monitoring Grant Activities	33
2.2 Monitoring Results and Achievements	36
2.3 Updating the M&E Results Framework	37
3.0 COMMUNICATION AND BRANDING ACTIVITIES	42
3.1 Showcasing Grantee Achievements.....	42
3.2 Leaving a Legacy.....	44
4.0 QUALITY ASSURANCE	46
4.1 Annual Financial Audits of BUSAC Fund’s Activities.....	46
4.2 Quality audit by COWI & External Reviews.....	46
5.0 FINANCIAL STATUS FOR THE YEAR 2020	48
5.1 Total Budget for 2020.....	48
5.2 Total Expenditures in the Year 2020	49
5.3 Financial Receipts 2020	50
5.4 Overview of Fund Expenditures	51

6.0 APPENDICES

Appendix 1: Updated M&E Results Framework

Appendix 2: Grant Contracts and Status of implementation (Calls #1 - 3)

LIST OF TABLES

Table 1: Results Achieved from Completed Call #1, 2 & 3 Advocacy Grants.....	9
Table 2: Approved projects as of December 31 2020	18
Table 3: Status of Grant implementation end December 2020	19
Table 4: Budget for Additional Grants in 2020	31
Table 5: Budget for Existing and New Grants in 2020	32
Table 6: Results Achieved.....	37
Table 7: Total Available Funds for 2020 Budget	48
Table 8: Projections for 2nd Half Year 2020	49
Table 9: BUSAC III Funds Receipts.....	50
Table 10: Planned versus actual results in year 2020.....	51
Table 11: Breakdown of costs for M&E activities in 2020	52
Table 12: Communication expenditure year 2020.....	52
Table 13: Steering Committee Expenses year 2020.....	52
Table 14: Audit and Bank charges Expenditures year 2020.....	52

LIST OF 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
GoG	Government of Ghana
HRBA	Human Right-Based Approach
IG	Invitational Grant
IT	Information 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
PSWG	Private Sector Working Group
PWC	Price Waterhouse Coopers
QA	Quality Assurance
SADA	Savannah Accelerated Development Authority
SBA	Small Business Associations
STTA	Short-Term Technical Assistance
SC	Steering Committee
SDG	Sustainable Development Goals
SME	Small and Medium-Sized Enterprises
SPSD III	Support to Private Sector Development Programme III (Danida)
ToR	Terms of Reference
UN	United Nations
USAID	United States Agency for International Development

EXECUTIVE SUMMARY

The Business Sector Advocacy Challenge (BUSAC) Fund is a challenge fund that provides 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:

- District and community level business constraints addressed through advocacy action;
- Capacity of PSOs to undertake advocacy activities significantly increased;
- Public-Private Dialogue Platforms created;
- Increased attention to post-advocacy undertakings;
- Increased capacity of PSOs to identify BDS needs of members and facilitate ways to address them;
- 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. The progress of activities for the first half year of 2020 is presented in this report. In summary:

In the first half year of 2020, the COVID-19 pandemic affected the activities of the Secretariat and the grantees as the Government of Ghana imposed directives banning public gatherings including conferences and workshops. The ban on public gathering lasted for the whole of the second (2nd) quarter and part of the third (3rd) quarter.

As such, scheduled activities had to be postponed pending the lifting of the ban on public gatherings. Nevertheless, the Secretariat managed to follow up on grantees to ensure they would finalise their activities before end of the year.

The BUSAC Fund has been significantly successful in enhancing private sector policies, laws and regulations that improves the enabling environment for doing business at both national and local level. BUSAC has funded advocacy activities, which have led to three times the number of new or changed policies and laws than anticipated, and several more national and local regulations have been issued or revised than anticipated. Funded advocacy has led to extensive increase in implementation and enforcement of policies, laws and regulations at national and local level.

The results also indicate that almost all support provided under BUSAC III has focused on advocacy activities and needs prioritised by National Associations.

In line with the priority areas of BUSAC III and the Government of Ghana's development goals and plans on enhancing the business environment of the Private Sector, the BUSAC Fund Secretariat focused its grant support on a number of areas. These areas included Trade and Competitiveness, Agribusiness and Value Addition; Green Growth and Renewable Energy; Tourism and Creative Arts; and Human Rights Based Approach Issues and Gender.

Grants: Eighty-nine percent (89%) of signed grant contracts; equivalent to three hundred and twenty-two (322) grants have completed the implementation of their grant activities. Seven percent (7%) of grants could not complete their activities, whilst four (4) % were discontinued.

During the course of the year, the Secretariat identified and documented success stories from the completed advocacy and Business Development Services (BDS) training programmes. The Secretariat identified twenty-five (25) grantees who have successfully achieved the objectives of their advocacy actions and twelve (12) grantees who have successfully addressed the capacity needs of the members through the BDS facility.

In relation to Public-Private-Dialogue (PPD) Platforms (Window 3), there were four (4) on-going Platforms: (1) Association of Ghana Industries (AGI) Construction Sector; (2) The Black Star Film Institute under the Tourism and Creative Arts Sector; (3) The Association of Ghana Industries (AGI) for industry on national competitiveness; and (4) The Ghana Chamber of Construction Industry (GhCCI) for the built environment profession under the construction industry.

In the 3rd quarter, as part of the Secretariat's objective of sustaining the activities of the BUSAC Fund, the Steering Committee approved an application from the College for Community and Organization Development (CCOD), a private university, to train Small, Medium-sized Enterprises and Entrepreneurs (SME & Es) and administrators in Private Sector Development and Advocacy.

During the year, the College started activities towards obtaining accreditation from the National Accreditation Board (NAB) for a Master of Science in Private Sector Development and Advocacy. The College organised a series of seminars to obtain stakeholder views of the proposed graduate programme. In December 2020, the College submitted an application to the NAB and is awaiting approval to begin the course.

The Secretariat continued working with Consumer Unity & Trust Society (CUTS) Accra on a research to assess the readiness of the private sector for the African Continental Free Trade Agreement (AfCFTA). The study concluded that Ghana is among the top 10 intra-Africa exporters for four of the seven value-added product groups surveyed. Ghana is also among the top 15 rankings for many of the key trade competitiveness indicators such as customs efficiency trade infrastructure and aspects of productive capacity such as labour productivity growth. Unfortunately, the country's main weakness is poor business financing – especially the high cost of credit and related financial services. Ghana's cost of borrowing ranks at the bottom among the frontier countries within the AfCFTA.

The Secretariat continues to serve as host to the Private Sector Working Group co-chaired by the Ministry of Trade and Industry and United States Agency for International Development (USAID) representing the Development Partners. During the year, the Secretariat hosted four (4) meetings virtually; one of which was with the Deputy Minister of Trade and Industry. The meetings highlighted programmes and activities which Development Partners have introduced to help the country curb the effects of the COVID-19 pandemic.

By the end of the year, the total number of grant contracts signed for Windows 1 – 5 was fifteen (15). This was above the target of nine (9) set at the beginning of the year.

The Secretariat, towards the end of June 2020, received applications from thirty-six (36) associations seeking the COVID-19 support. The BUSAC Fund Steering Committee approved fourteen (14) of the applications.

The outstanding grant commitments for grants approved in the period 2016-2019 was Six Million Six Hundred and Fifty-Eight Thousand, Five Hundred and Seventeen Ghana Cedis (**GHS 6,658,517.00**). As of the end of December 2020, BUSAC Fund Grantees reported expenditures for a total of Five Million, One Hundred and Thirteen Thousand, Nine Hundred and Seventy-Five Ghana Cedis (**GHS 5,113,975.00**).

In the course of the year, additional grant commitments totaling Eight Hundred and Seventy-Nine Thousand, Two Hundred and Forty-Six Ghana Cedis (**GHS 879,246.00**) were approved by the Steering Committee (SC).



META Foundation

*The BUSAC Fund is helping to improve the business environment through
advocacy support and capacity building*

FACT SHEET OF ACHIEVEMENTS IDENTIFIED

The BUSAC Fund continually compiles results from completed grants. Results show the level of achievement, the advocacy action reached based upon which success stories are also gathered. The table below is a status on the results achieved by a total of three hundred and twenty-two (322) completed grants as of end of the year 2020.

The table below shows that 69% of the completed grants were reported to have fully achieved their objectives. Completed grants that have achieved their results partially constituted 18% of the total completed projects, while 13% were reported as having not achieved their results.

Table 1: Results Achieved from Completed Call #1, 2 & 3 Advocacy Grants

(End of December 2020)				
Results Reported	Fully achieved	Partially Achieved	Not Achieved	Total
Window 1	31	26	17	74
Window 2	14	17	17	48
Window 3	6	2	-	8
Window 4	5	11	9	25
Window 5	167	-	-	167
Total	223	56	43	322
Percentage	69%	18%	13%	100%


It is important to note that a result is considered as 'Partially Achieved' when some aspects of the advocacy action have been agreed upon e.g. when the objective of the action was for a law to be passed but the result obtained is a signed Memorandum of Understanding (MoU) by duty bearers agreeing to work with the Private Sector Organisation (PSO) for that particular law to be passed.



A result is considered as 'Not Achieved' if there were no tangible results reported by the grantee or the Secretariat is unable to confirm the results of the action. For the forty-three (43) grants that were not able to achieve any of their objectives, some of the PSOs did meet with the duty bearers but were not able to reach an agreement with the duty bearers on any of the objectives outlined in the advocacy action. Others were looking to have draft bills reviewed by the Parliamentary Select Committees but social distancing directives prevented the Associations from holding retreats or organizing meetings with the select committees of parliament. Members of Parliament as a result of the COVID-19 pandemic were unwilling to meet in hotels for such reviews.

Below is a list of summarized examples of success stories gathered from completed grants. Kindly note that the Grant Advocacy project amounts stated in each summary consist of the BUSAC share of the total grant approved.


ACHIEVEMENTS IDENTIFIED

District and Community Level Advocacy Actions (Window 1)


Vision World Network & Hen Mpoano (#31-035 VWNHM)	
Size of Grant	GH¢ 72,481.50
Outreach	Registered in 2015, Vision World Network is a not-for-profit organization focused on working to improve the lives of farmers including influencing policy, and promoting sustainable agriculture through climate smart agriculture. The organization comprises of nine (9) females and six (6) males. In 2017, the leadership of the Vision World Network together with Hen Mpoano sought support from BUSAC Fund to advocate the adoption of good environmental practices in the rubber agro-sector to sustain livelihoods.
Expected Results	At the end of the advocacy action, it was expected that a biodiversity conservation action plan would be developed to guide rubber production and expansion. It was also expected that stakeholders in the rubber agro-industrial sector would be committed to the implementation of the biodiversity conservation action plan.
Action carried out	In November 2017, as part of the advocacy action, the Vision World Network and Hen Mpoano engaged a number of duty bearers including traditional authorities, Ministry of Food and Agriculture, Forest Commission, Environmental Protection Agency, and Ghana Rubber Estates Limited and Outgrowers Association.
Achievements	<p>A biodiversity conservation action plan was developed in 2018. Four hundred (400) hectares of natural habitat have been preserved and one hundred (100) famer-based organisations have received training in advocacy. Farmers have been introduced to new and sustainable ways of farming rubber which involves the use of materials such as sawdust, rice husk among others for plant growth. The technology also requires less planting space and uses less water. Farmers testify that they are able to maximize space to include other crops that can grow simultaneously with the rubber plant on the rubber plantation. This has resulted in increased productivity and income of farmers.</p> <div style="display: flex; align-items: flex-start;"> <div style="flex: 1; padding-right: 10px;"> <p><i>James Essien and his colleagues excited that with little space they are able to grow other crops</i></p> </div> <div style="flex: 1;">  </div> </div>

Yam and Cassava Farmers Association (#31-037 YCFA)	
Size of Grant	GH¢ 68,852.70
Outreach	Yam and Cassava Farmers Association is a farmer-based organisation registered in 2006. Located in Akumadan in the Ashanti Region, the association is made up of 897 males and 398 females. The group provides welfare services to members in time of need and works to influence policies in favour of its members. In 2017, the leadership of the association sought support from BUSAC Fund to address the problem of poor road network in the Offinso North District.
Expected Results	It was expected that the advocacy action would lead to the rehabilitation of five (5) road networks linking farms to rehabilitated market centers. This would reduce post-harvest losses.
Action carried out	In November 2017, with the support of the BUSAC Fund, the leadership of YCFA began dialogue with relevant duty bearers from the District Assembly, Department of Feeder roads and district coordinating office with the aim of constructing about 60km stretch of roads. As part of the advocacy action, the association engaged the media to press home their concerns.
Achievements	<p>Although the Association had initially targeted five (5) roads to be reconstructed by the end of the advocacy, seven (7) roads were rehabilitated, reducing travel time drastically for commuters. The road networks include Ayinakyaase, Nsuguaafia, Saane Anu, Dam, Mankranso, and Takoyiem. Farmers no longer have to pay exorbitant transport fares to cart their foodstuff to the market centers. Post-harvest losses have reduced and farmers testify of increase in livelihoods. According to the chairman of the Association, Paul K. Fosu, the advocacy has empowered them and enhanced the relationship between the group and the local assembly.</p> <div style="display: flex; flex-direction: column; align-items: center;"> <div style="display: flex; align-items: center; margin-bottom: 10px;"> <div style="text-align: center; margin-right: 10px;"> <p>One of the roads before reconstruction</p> </div>  </div> <div style="display: flex; align-items: center;"> <div style="text-align: center; margin-right: 10px;"> <p>A reconstructed road after the advocacy <i>action</i></p> </div>  </div> </div>

National Advocacy Actions (Window 2)

Federation of Tomato Growers Association of Ghana (#32-2-091 FETOGRASG)	
Size of Grant	GH¢ 158, 298.00
Outreach	Located in Tuobodom in the Bono East region, Federation of Tomato Growers Association of Ghana is an association of tomato farmers registered in 2007. The association has a membership of 5,792. The leadership of the association approached the BUSAC Fund for assistance to embark on an advocacy to rejuvenate the tomato industry through the provision of certified and buyer desired variety seeds for farming. Processors and traders preferred a tomato variety that did not thrive well in the soils and climate of Ghana as such, they were buying tomatoes from Burkina Faso.
Expected Results	It was expected that by the end of the advocacy action, the desired seeds would be made easily accessible to tomato farmers in the country which they believed would lead to increased patronage and increased incomes of farmers.
Action carried out	In November 2018, with financial and technical support from the BUSAC Fund, the leadership of FETOGRASG engaged with representatives of the Ministry of Food and Agriculture (MoFA), Crops Research Institute of the Council for Scientific and Industrial Research of Ghana (CSIR) on the need for the required seeds to be made available to farmers. As part of the advocacy action, the members of the association engaged various media platforms to press home their concerns. Other TV and radio stations hearing about the advocacy action offered to promote the course of the association on their platforms.
Achievements	<p>In 2019, a Memorandum of Understanding (MoU) was signed between the tomato farmers and CSIR leading to the provision of about nineteen (19) varieties of certified seeds. Farmers are now able to sell their produce because they cultivate the tomato variety desired by buyers. According to Madam Lucy Akwabia, a mother of two and a member of the association, her earnings have doubled because she's able to sell all her tomatoes after harvesting. Previously, she harvested only 10 (130 kg) crates of tomatoes. The media engagement attracted HortiFRESH, a project by the Netherlands Development Organization who are working to establish a greenhouse tomato farm in the district.</p> <p><i>A member of the association displaying yields from the improved certified seeds</i></p> 

PSO Membership Business Development Services (Window 5)

Jaksally Social Development Trust Limited (#35-2-151 JSDTL)	
Size of Grant	GH¢ 37, 430.40
Outreach	Registered as a Non-Governmental Organization in 2016, Jaksally Social Development Trust Ltd (JSDTL) works with widows and widowers in three (3) districts in the Northern Region of Ghana. I.e., Bole Sawla and West Gonja. The group is made up of 1,518 members comprising of 1,442 females and 76 males. In 2018, the leadership of the association approached BUSAC Fund for assistance to build the capacity of widows and widowers to undertake income generating activities and instill entrepreneurship skills in women of the association.
Expected Results	It was expected that at the end of the training widows and widowers would have gained the requisite skills and knowledge in entrepreneurship and financial management to help them improve on their living conditions and alleviate poverty.
Action carried out	In 2018, JSDTL received financial support from the BUSAC Fund to train about thirty (30) of its members under the Fund's Business Development Services (BDS) facility. The thirty members became nucleus trainers who, in turn, replicated the training to the rest of its members.
Achievements	<p>Members of JSDTL testify that their economic fortunes have improved. Agatha Kuuter, one of the trainees and a resident of Tuna, who was accused of witchcraft after the death of her husband and subsequently abandoned by her children and family, is now an entrepreneur. The seventy-two (72) year old manages beehives and produces not less than 90 (4.5 litres) gallons of honey per year for sale on the market. Like many others, she is able to cater for herself and also able to contribute to her community by extending financial support to other widows. According to Jeremiah Seidu, the founder and executive director of JSDTL, the association was able to register about 3,000 widows to vote in the December 2020 elections, a feat which was hitherto impossible.</p> <div style="display: flex; align-items: center;"> <div style="flex: 1;"> <p><i>One of Madam Agatha's beehives</i></p> </div> <div style="flex: 1;">  </div> </div>

Ghana National Association of Poultry Farmers (#35-2-006 GNAPF)	
Size of Grant	GH¢ 49,981.68
Outreach	Registered in 1995, the Ghana National Association is a national association promoting the production and consumption of poultry products in Ghana. The association has 3,000 members comprising of 2,200 females and 800 males across the country who are into poultry production. The association works to ensure that the poultry industry is repositioned for higher productivity. In 2018, GNAPF approached the BUSAC Fund for support to train members in poultry Heath, disease, vaccination, Biosecurity, Poultry Housing basics, Brooding, Broiler Management and Parent stock management. GNAPF believed the training would lead to price competitiveness through the reduction of mortality and best farm practices for growth and sustainability, and improve market share on the local market.
Expected Results	It was expected that at the end of training, trainees would have developed capabilities in broiler and parent stock management, brooding, vaccination for business growth and sustainability.
Action carried out	In 2018, a Business Development Services (BDS) grant from the BUSAC Fund enabled the association to train members of GNAPF. Members were taken through modules such us Biosecurity, Poultry Housing Basics, Brooding among others.
Achievements	<p>About 35 members (30 males and 5 females) received training under the Fund’s BDS facility. After employing the skills developed, poultry farmers testified that poultry mortality on their farms had reduced by 60 percent. Previously, farmers were losing about 5,000 to 30,000 birds in two months. With confidence restored in the business, Rahees Saeed, a member of the association, is optimistic about the future and plans to increase his birds from 3,000 to about 10,000 by the year 2021.</p> <div style="display: flex; align-items: center; justify-content: center;"> <div style="margin-right: 20px;"> <p><i>Member of the association in an appropriate farm costume</i></p> </div>  </div>

Effect of COVID-19 on BUSAC Fund 2020 Activities

Coronavirus disease 2019 (COVID-19) is an infectious disease caused by Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2)¹. The virus was first identified in December 2019 in Wuhan, China, and has since spread globally, resulting in an ongoing pandemic. On March 12, 2020, Ghana recorded its first case of COVID-19 resulting in the government putting in place measures to curb the spread of the virus. Among the measures taken was the suspension of all conferences, workshops, funerals, festivals, political rallies, sporting events and religious activities for a period of four (4) weeks².

As at the beginning of the second quarter of 2020, the BUSAC Fund had eighty-six (86) active projects in the pipeline at various stages of Advocacy and BDS processes. Sixty-eight (68) were Advocacy Grants and eighteen (18) were Business Development Services (BDS) training grants. The Advocacy Grants were Call #2 and Call #3 grants awarded in September 2018 and July 2019 respectively. The BDS grants were signed in February 2020 with an implementation duration of three (3) months.

The grantees were at various stages of grant implementation processes with twenty-five (25) grantees close to bringing to a finality their advocacy process.

Following the directives issued by the Government of Ghana, the Secretariat advised all grantees to suspend all workshops and gatherings related to advocacy action for **FOUR WEEKS from March 16 to April 13, 2020**. In addition, the Secretariat requested grantees who had planned any such workshops to notify the BUSAC Fund of the postponement of activities related to the advocacy action in writing and furnish the Secretariat on a new date as soon as the ban was lifted.

In the Fund's 2020 Annual Work Plan and Budget, the Secretariat had projected a budget of Eight Million Seven Hundred and Seventy-Four Thousand Six Hundred and Fifty Ghana Cedis (**GHS 8,774,650.00**). The focus was to ensure that all grants were implemented and finalized on schedule. The Secretariat expected all outstanding grants to complete their advocacy actions by the end of July 2020.

The COVID-19 pandemic impacted on the implementation of grant activities by three (3) months as such the Secretariat expected a delay in project implementation by the grantees. Grantees were given the opportunity to extend their activities by 3 months (from August to October) with the Fund set to close by December, 2020. This will allow the BUSAC Fund Secretariat to conduct monitoring, reporting and liquidation and closure of the office in the course of the first quarter of 2021.

¹ "[Coronavirus disease named Covid-19](#)". [BBC News Online](#). 11 February 2020. [Archived](#) from the original on 15 February 2020. Retrieved 15 February 2020.

² <https://www.bbc.com/pidgin/tori-51904164>

1.0 2021 Annual Report – Actual Versus Planned

1.1 Grants Management: On-going projects

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 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 to keep 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) the intension 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 grantees.
- 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 were honored as planned.

Below is the approved projects by the Secretariat as of December 31 2020:

Table 2: Approved projects as of December 31 2020

Windows	Approved Grants 2017	Approved Grants 2018	Approved Grants 2019	Targets in 2020	Approved Grants 2020
Window 1: District and community level advocacy actions	41	32	0	0	0
Window 1: Rapid Response Grants	10	1	2	6	4
Window 2: National Advocacy Grants	27	48	4	1	1
Window 3: Public-Private Dialogue Platforms created	2	3	2	0	5
Window 4: Post advocacy undertakings	33	2	2	0	2
Window 5: PSO membership services	60	90	19	2	6
Total	173	176	29	9	18

During the year, eighteen (18) additional grants were approved by the Steering Committee of the BUSAC Fund. The proposals were from applicants seeking to address challenges at the national level and BDS training programmes.

As at the end of December 2020, the Secretariat had a total of three hundred and ninety-six (396) grants approved for advocacy, research studies and BDS proposals. Following the due diligence exercise, three hundred and sixty-one (361) ended by signing contracts and implemented their activities.

1.1.1 Overall Status of projects end December 2020

The overall status on implementation of grants approved by end of December 2020 is presented in the table below:

Table 3: Status of Grant implementation end December 2020

	Completed	On-time	Slight deviation	Major deviation	Discontinued	Failed DD (*)	Total Contracts Signed
Total Call #1	153	-	-	6	7	6	166
Total Call #2	136	-	-	15	6	13	157
Total Call #3	33	-	-	5	-	6	38
Total	322	-	-	26	13	25	361
% of total	89%	-	-	7%	4%	-	100%

Green: Implementation on course

Yellow: Implementation slightly behind schedule (up to 3 months)

Red: Delayed implementation requiring FMU follow up and intervention (more than 3 months)

(*) Due Diligence

The above table shows the status of activities in terms of its timely implementation. It shows that 89% of approved grants equivalent to three hundred and twenty-two (322) grants out of a total of 361 contracts have been completed and final reports submitted.

Twenty-six (26) grants could not complete the implementation of their grant activities as a result of delays in engaging duty bearers to address the advocacy issues raised. This was because most duty bearers due to social distancing practices could not meet with the grantees to address their concerns. Moreover, 2020 was an election year and targeted government officials were busy with campaigns across the country and had limited time for attending to advocacy issues.

1.1.2 Implemented activities Windows 1-5

1.1.2.1 District Level Advocacy Actions (Window 1)

As of end December 2019, the Secretariat had twenty-six (26) grants being implemented by grantees under District Level Advocacy Actions.

During 2020, twenty-three (23) out of the twenty-six (26) grants had completed their activities and submitted their final reports. Three (3) grantees could not complete the implementation of their activities as they encountered challenges in kick starting their grant activities after the lifting of the ban on social gatherings. Although, the Secretariat followed up with the grantees, they could not speed up implementation of their activities. As the Fund was scheduled to end in December 2020, the Secretariat could not further extend the grant contract of the grantees.

Below is a presentation of some examples of the completed actions that have achieved the objectives set by the grantees:

- a) Advocacy for demarcation and protection of agric lands for local economic development (#31-2-017 ACAP): Members of Asuogya Cooperative Agro Processing (ACAP) have been farming staple crops and over the past 10 years, they had observed that their farm lands had been taken over by settlements and the cultivation of cashew and other cash crops. This had significantly reduced the farmlands for the production of staple crops such as cassava and impacted negatively on the livelihoods of members of the Association. Through the advocacy, the Association signed an agreement with the Techiman North District Assembly to demarcate and protect lands for agricultural purposes.
- b) Advocating policy on empowering fish processors for adoption and usage of improved fish smoking technology (#31-2-030 CEWEFIA): Fish processors along the coast of Ghana use the Chorkor stove for fish smoking . However, its usage is associated with high fuel wood consumption which reduces the income of fish processors and depletes the forest. Moreover, the high Polycyclic Aromatic Hydrocarbons (PAH) levels deposited in smoked fish has health implications on consumers and prevents the export of smoked fish to international market as it does not meet the European Union Standard. The Association as part of the advocacy engaged Fisheries Commission, Ministry of Fisheries and Aquaculture Development, and Komenda- Edina- Eguafo- Abrem (KEEA) Municipal Assembly to educate, train and facilitate the supply of the new fish smoking technology (Ahotor oven). The advocacy action led to the signing of a Memorandum of Understanding (MoU) with the district assembly in anticipation that, they would budget for the women processors in the next Medium -Term Plan
- c) Introduction and enforcement of a district bye-law to protect the Dawadawa tree and prevent the indiscriminate felling of the trees to help save the livelihood of NORWDA members (#31-2-063 NORWDA): Majority of NORWDA members depend on the processing of Locust Beans (Dawadawa) for their incomes, nutrition and livelihoods. Members of the Association stated that dawadawa processing was under threat due to the indiscriminate felling of the dawadawa tree for charcoal production in the district. The situation affected the businesses, incomes, livelihoods and nutrition of members in the district. The Association signed a Memorandum of Understanding (MoU) with the Nantong District Assembly as commitment for the introduction of bye-laws in the district to protect the Dawadawa tree. The Association also pledged to continuously create awareness about the importance of the Dawadawa Tree and its economic benefit to the Nantong District.

1.1.2.2 National Business Advocacy Grants (Window 2)

With regard to the National Advocacy Grants, the Secretariat was facilitating the implementation of thirty-eight (38) grants as at December 2019. During the year, twenty-four (24) grants completed the implementation of their activities and submitted the final reports. Fourteen (14) grants could not complete the implementation of their grant activities due to challenges in meeting with duty bearers. Some of these completed actions include:

- a) Strengthening agricultural value chain economics for sustainable development (#32-2-004 AHEFS): The grantee in their application had indicated that there is no co-ordinated agriculture value chain policy in Ghana for the vegetable sub-sectors. Ghana's vegetable sectors is constrained by weak value chain linkages due to uncoordinated value chain actors (producers, sellers, suppliers, researchers, certification agents and users) and support mechanism. The negative effects of the lack of policy are limited opportunities for producers, sellers, investors (private sector) and government. The Association was seeking to strengthen value-chain linkages for vegetable produce in Ghana by engaging with the Ministry of Food and Agriculture (MoFA). Even though, the Association was not able to sign a Memorandum of Understanding with MoFA, it was able to have the Ministry increase the number of vegetables in the Planting for Food and Jobs (PFJ) programme.
- b) Advocacy to establish a levy system through the review of the EPA 1994, Act 940 (#32-2-027 CLG): The non-enforcement of the EPA 1994, Act 490 has been a bane in the businesses of importers and manufacturers of Crop Protection Products (CPPs) due to the lack of funding for regulators to undertake regulatory activities. They therefore tend to focus on the few big importing and manufacturing companies who are members of CropLife Ghana (CLG), leaving out the relatively small but several new importing companies whose businesses have been growing over the last 10 years. This situation was affecting the businesses of members of Croplife Ghana with large overhead costs of operation as it does not allow for a level playing field in the business. To address this challenge, Croplife sought to amend the EPA 1994, Act 490 to constitute a levy system, separate from the EPA consolidated fund, to be managed by the Chemical Control and Management Center of EPA and CropLife. This will solely cater for EPA pesticide regulatory activities to enhance enforcement of the entire Act 490. At the end of the advocacy action, members of CropLife Ghana agreed to pay the levy and succeeded in getting this clause into the new bill. The new bill also has a clause establishing an independent fund to be co-managed by the private sector. What was outstanding was the review by the select committee of parliament and parliament. The Association stated that it hopes that the new parliament will discuss the bill and pass it into law.
- c) Advocacy to Improve Standard in Local Parboil Rice (#31-2-083 YARO): Rice parboiling has been done traditionally over the years by individual parboilers on a small scale using rudimentary equipment and non-efficient techniques. There are weak linkages between parboil rice producers and rice traders and market queens as off-takers which reduces their negotiation power and their attractiveness to buyers who are looking to buy large volumes. Most private sector partners are unwilling to partner with parboil rice processors. The Youth Advocacy on Rights and Opportunities (YARO) association sought through this advocacy to increase the quality standards of parboil rice in order to improve the income of local rice parboilers. As a result of the advocacy, the Association was able to develop and publish a standardized guideline for parboil rice production and signed an agreement with market queens to adopt the standardised guidelines.

1.1.2.3 Sustaining Public-Private Dialogue (Window 3)

As of December 30, 2019, the BUSAC Fund had set up three (3) Public Private Dialogue (PPD) platforms with leading Private Sector Organisations (PSOs) in the country. During the 1st half year, the Secretariat signed contracts with two (2) PSOs to set up PPD platforms in the construction and education sectors.

Below are updates on all five (5) PPD platforms being supported by the BUSAC Fund:

1. Association of Ghana Industries - National Competitive Council (AGI-NCC):

During the 1st quarter, AGI held a meeting with its Executive Council on Ghana's competitiveness in Africa and how AGI can structure its competitiveness council to address weaknesses in the business environment that impact on industries. The Fund Manager of the BUSAC Fund was invited to share his views on Ghana's Competitiveness Ranking in Africa according to the World Economic Forum (WEF) 2019 Report. He noted that most of Ghana's weaknesses are in areas that PSOs including AGI have been advocating on. These areas include land administration, quality of electricity supply, insolvency regulatory framework and patent applications among others.

The resource person from the Nigerian Competitiveness Council shared how the Nigerian Competitiveness Council is set up and how AGI can draw on lessons from the Nigerian Competitiveness Council to set up one in Ghana.

2. BSIFI status:

The Black Star International Film Institute (BSIFI) could not undertake any event during the 1st half year as a result of the restrictions on mass gatherings. Most of the Institute's activities call for gatherings which was restricted from the end of the 1st quarter until June 2020.

In the 2nd half of 2020, the Association brought its activities to an end as the COVID-19 pandemic had a negative impact on the organisation of conferences and festivals.

3. AGI Construction Sector:

AGI Construction Sector organised two (2) meetings during the 1st half year. The first meeting was on March 10, 2020 and discussed issues pertaining to the working relationship between AGI Construction Sector and Ghana Chamber of Construction Industry (GhCCI). The Chairperson informed the meeting that members will have to re-examine the concept note of AGI Construction Sector to understand the vision and objectives of the forum in an attempt to chart a way forward for the working relationship with GhCCI.

The second meeting was held on June 23, 2020 via the Zoom platform and discussed the health and safety response strategies on construction sites in post COVID-19 era. The resource person informed members that as built environment professionals, they are responsible for the safety of their workers as businesses open up post COVID-19.

4. Ghana Chamber of Construction Industry

During the 1st half year, the Ghana Chamber of Construction Industry (GhCCI) undertook a research into best practices of PPDs in today's environment and how this can be adopted by

GhCCI for application. The research noted that for dialogue to be most productive it must be private-sector driven and GhCCI must take the initiative to advocate for its priorities in a participatory policy process.

In the 2nd half of the year, the Association organised several PPDs to discuss bills and policies that will have a positive impact on the construction industry. Through the PPD workshops, the Chamber was able to get Parliament of Ghana to pass the Real Estate Agency bill (2020) and have the Surveying Council Bill brought before the Parliament Select Committee on Works and Housing for a second (2nd) reading. The Chamber is of the view that when parliament reconvenes in the new year, the bill will be passed.

5. *College for Community and Organisational Development (CCOD)*

During the 1st half year, the BUSAC Fund Steering Committee approved an application from the College for Community and Organization Development (CCOD), a private university specialised in Community and Organisation Development interventions, to train Small, Medium-sized Enterprises and Entrepreneurs (SME & Es) and administrators in:

- Professional certificate in Private Sector Development and Advocacy (PPSD);
- Post Graduate Diploma in Private Sector Development and Advocacy (DPSDA); and
- Master of Arts in Private Sector Development and Advocacy (MPSDA).

In the 2nd half of the year, the College began activities towards obtaining accreditation from the National Accreditation Board (NAB) for a Master of Science in Private Sector Development and Advocacy. The College organised a series of seminars to obtain stakeholder views of the proposed graduate programme. In December 2020, the College submitted an application to the NAB and is awaiting approval to begin the course.

1.1.2.4 Research on Business Environment Issues (Window 3):

a) Assessing Private Sector Readiness for the AfCFTA Implementation:

CUTS Accra is undertaking a study into the readiness of the private sector for the African Continental Free Trade Agreement (AfCFTA). The objective of the study is to assess the Ghanaian private sector readiness towards the implementation of the AfCFTA and to come out with a diagnostic report which would help to develop practical steps in addressing those gaps and challenges.

During the year, CUTS Accra undertook consultative interviews with firms in the pharmaceutical, food and beverage, agri-business, tourism and hospitality, textile and garment sectors across Greater, Ashanti and Western Region (which covers about 95% of Ghana's manufacturing regions). The CUTS Team shared the draft report with the reference group in June for their comments. The Team also shared the report with the Ministry of Trade and Industry for their comments.

The study concluded that Ghana is competitive when compared with its neighbouring countries. However, the country will find it difficult competing with the likes of South Africa, Egypt, Morocco and Kenya in light of AfCFTA implementation. The study noted that the private sector readiness for AfCFTA implementation was not high due to the following constraints:

1. Low knowledge about the AfCFTA
2. High cost of production
3. Poor packaging and finishing
4. High cost of credit
5. Low motivation/commitment to export particularly for SMEs
6. Inadequate skilled labour
7. Bottlenecks in administrative and regulatory procedures.

It recommended that government focuses on addressing such challenges.

b) *Assessment of Competitiveness of Ghanaian Businesses to Compete in the Africa Continental Free Trade Area (AfCFTA).*

During the 1st quarter of the year, the Fund engaged a consultant to conduct a research into the competitiveness of Ghanaian businesses to compete within the Africa continental free trade area. The AfCFTA business competitiveness baseline study will help Ghanaian industry groups prepare member associations to trade within the Free Trade Area. More importantly, the study is expected to produce evidence with which the Associations will engage government with the aim of influencing government's position and commitments in the ongoing protocol negotiations.

The consultant submitted his inception report during the quarter which the Secretariat provided comments to. The 1st draft of the report was made available to the Secretariat in the 2nd quarter and the consultant indicated that it will conduct surveys with businesses via electronic means due to the effect of the COVID-19 pandemic. Unfortunately, not many companies responded to the electronic survey and this necessitated a change of approach by the consultant. The consultant in the month of August 2020 conducted face-to-face interviews with selected private sector organisations. A draft final report was shared with the Secretariat in December 2020. The consultant also shared the draft final report with a reference group for their comments.

The study concluded that Ghana is among the top 10 intra-Africa exporters for four of the seven value-added product groups surveyed. Ghana is also among the top 15 rankings for many of the key trade competitiveness indicators such as customs efficiency trade infrastructure, and aspects of productive capacity such as labour productivity growth. Unfortunately, the country's main weakness is poor business financing – especially the high cost of credit and related financial services. Ghana's cost of borrowing ranks at the bottom among the frontier countries within the AfCFTA.

According to the study, Ghana has important strengths it can build on, judging by its ranking in the top 10 and top 15 spots in most of the value-added products studied. But building on those strengths will not come from simply urging companies to export more. It will come primarily from improving the operating environment – where most of Ghana's weaknesses exist in the form of high cost of doing business and regulatory inefficiencies.

1.1.2.5 Post Advocacy Facility (Window 4)

As of June 2020, the BUSAC Fund had signed contracts with thirty-three (33) Window 4 grantees in Calls #1, #2 and #3 to implement post advocacy activities in ensuring the passage of Bills and Legislative Instruments (L. I). In September 2020, the BUSAC Fund signed a contract with the Chartered Institute of Marketing (CIMG) to undertake an advocacy action establishing the need for a full regulation of marketing practice in Ghana.

Out of the thirty-four (34), twenty-six (26) grantees have completed implementation of their actions and three (3) have been discontinued. Five (5) grantees could not complete the implementation of their grant activities. Among the completed grants are:

- a) Advocacy for post-harvest fisheries extension services (#34-009 DAA): In many local fishing communities in Ghana, extension and information services are not reaching and benefiting fish processors in their post-harvest production activities. A survey conducted by fisheries commissions of Ghana revealed high levels of toxicity of fresh and processed fish on the Ghanaian market. This has been attributed to unsafe and unhygienic fish handling and processing practices by the processors, majority of whom are women. The Association through the advocacy campaign engaged the Ministry of Fisheries and Aquaculture Development on providing more extension services to the fish processors. At the end of the advocacy action, the Ministry provided two (2) additional extension service officers to the Ga South community.
- b) Advocacy for the passage of the Corporate Insolvency Bill into Law (#34-079 GARIA): The Corporate Restructuring and Insolvency Act, 2020 (Act 1015) was passed by Parliament of Ghana on April 1, 2020. The New Act introduces a 'rescue culture' by giving businesses the option of restructuring and going into administration which up until now has been the preserve of specialized institutions such as banking and insurance companies. In other words, the option to restructure, go into receivership or seek administration has been opened up to all companies registered in Ghana. On May 12, 2020, His Excellency the President assented to the Act.
- c) Promoting structured trading through enforcement of the national standards for maize, rice & soybean (#34-3-001 GGC): National Standards for maize, rice and soybean exist through the Ghana Grains Council (GGC) and Ghana Standards Authority (GSA) collaboration. Unfortunately, the actors in the value chain are not implementing them in their day-to-day activities due to the voluntary nature of its enforcement and lack of knowledge on benefits of incorporating such standards by industry players. Regulatory bodies are also not engaged to help promote its enforcement to benefit the entire Ghana grains industry to access high end markets and also trade on the Ghana Commodity Exchange. The grantee had sought for the Ghana Standards Authority to enforce standards to be able to access export markets and obtain premium price for grains. At the end of the advocacy, the grantee and the GSA sensitized grain producers on the standards across the country.

1.1.2.6 Business Development Services to PSOs (Window 5)

The Business Development Services (BDS) Window is being implemented on a reimbursement model, where grantees will have to pre-finance and reimburse 80% of all eligible receipts. Implementation duration for Window 5 grants ranges between 1 - 4 months.

As of December 2020, eighteen (18) BDS grants had successfully completed their trainings and submitted the final reports. The grantees have all received their Certificates of Completion.

1.2 Sustaining BUSAC Fund Activities

1.2.1 The establishment of professional and academic programme on Private Sector Development and Advocacy (PSDA)

Lessons from the last two years has shown that the BUSAC Fund should play a more active role in the facilitation of the PPD process in order to ensure that these platforms serve their intended purpose, which is to engage the relevant decision makers in an effective dialogue on how best to enhance the business environment so business can thrive. In order to ensure sustainability of its legacy, the BUSAC Fund will provide the needed support that will promote an effective dialogue session at these PPDs.

During the half year, the BUSAC Fund Secretariat received an application from the College for Community and Organization Development (CCOD), The private university specializes in Community and Organisation Development interventions, training of consultants, entrepreneurship programming and creativity initiatives for both public and private sectors' leadership to train Small, Medium-sized Enterprises and Entrepreneurs (SME & Es) and administrators in:

1. Professional certificate in Private Sector Development and Advocacy (PPSD);
2. Post Graduate Diploma in Private Sector Development and Advocacy (DPSDA); and
3. Master of Arts in Private Sector Development and Advocacy (MPSDA).

The applicant requested for funds to introduce professional certificate and Post Graduate Programme in Private Sector Development and Advocacy (PSDA) Model to give both the informal and formal sectors the opportunity to upgrade their skills in private sector advocacy and consulting. This programme will sustain and enhance the advocacy capacity of private sector organisations and enable them to continue to engage government on private sector development challenges. For the BUSAC Fund, this presented an opportunity to ensure that advocacy is sustained beyond the term of the BUSAC Fund.

1.2.2 COVID-19 Facility Across Windows

The COVID-19 global pandemic has had a very negative impact on private sector businesses in Ghana. The President of Ghana Chamber of Commerce and Industry has estimated that the financial cost of the pandemic on businesses differs and increases with firm sizes: micro-enterprise (GH¢22,500.00); small enterprise (GH¢50,000.00); medium enterprise (GH¢500,000.00); and large enterprise (GH¢600,000.00). He warned of a possible recession if the government does not support the SME sector during this pandemic.

In light of this, the BUSAC Fund allocated its grant budget of GH¢500,000.00 to associations seeking to:

1. Conduct rapid assessment on the impact of the COVID-19 on businesses of members, focusing on selected sectors. These results will inform specific COVID-19 related policy

- recommendations for government and authorities to open up fully taking into consideration new ways of business operations.
2. Develop a paper on possible tax relief areas for businesses that will ensure maximum impact.
 3. Raise awareness and build capacity of selected members on e-commerce and mobile payments, sign selected SMEs on to e-commerce platforms; set up social media accounts for the businesses; integrate mobile payments into their operations and assist in running delivery services and compliance to COVID-19 guidelines on social distancing, etc.
 4. Assist members to develop an appropriate COVID-19 safety operational manual and train their members in compliance with the Occupational Health and Safety.

The benefit of such support to Business Associations would strengthen the relation of the associations with their members, help businesses manage their activities in difficult times, and enhance their chances to survive the present crisis caused by the pandemic.

Towards the end of June 2020, the Secretariat received applications from thirty-six (36) associations seeking the COVID-19 support. Out of the 36 applications, the Steering Committee approved fourteen (14) applications.

1.3 Coordination with Relevant Institutions

1.3.1 Private Sector Working Group (PSWG)

The Secretariat continues to serve as host to the Private Sector Working Group co-chaired by the Ministry of Trade and Industry and United States Agency for International Development (USAID) representing the Development Partners.

During the 1st half year, the Secretariat hosted one (1) meeting via the Zoom platform on April 30, 2020 for the members of the PSWG. The original meeting was scheduled for March 17, 2020 but this had to be cancelled due to the increase infections of COVID-19 and the directive from the President of Ghana; His Excellency Nana Addo Danquah Akuffo-Addo to suspend public gatherings for a period of four (4) weeks.

In view of this, members of the PSWG agreed to conduct a virtual meeting where members will be able to share progress of their various programmes and whether they have introduced any new interventions as a result of COVID-19 pandemic.

The meeting highlighted that most members had introduced new programmes to help the country curb the effects of the COVID-19 pandemic. Some Development Partners were supporting institutions such as the Noguchi Memorial Institute for Medical Research (NMIMR), National Board for Small Scale Industries (NBSSI), and Kumasi Centre for Collaborative Research (KCCR) in Tropical Medicine among others. Others were providing grants and budget support to the Government of Ghana to support fiscal policies and health related activities.

In the 2nd half of the year, the Secretariat hosted three (3) additional meetings via the Zoom platform on July 14, September 8 and December 1, 2020. The meetings still focused on how Development Partners are assisting the government with its efforts to tackle the COVID-19 pandemic. The Deputy Minister of Trade and Industry participated in the September 8, 2020 meeting and updated members on Government of Ghana's COVID Relief Fund which was being disbursed through the National Board for Small Scale Industries (NBSSI).

1.3.2 National Board for Small Scale Industries (NBSSI)

1.3.2.1 Women's Entrepreneurship Summit

The National Board for Small Scale Industries (NBSSI) hosted the second (2nd) edition of the Ghana Women Entrepreneurship Summit (GWES) from 3rd to 4th November 2020 at the Movenpick Ambassador Hotel, Accra. Dubbed "Ghanaian Women Entrepreneurs: The Cornerstone of Economic Resilience," the two-day summit was organized to celebrate women entrepreneurs who survived the pandemic and share lessons for those who were still struggling to find their feet. More importantly, the summit sought to find effective ways to resolve the constraints and challenges faced by women entrepreneurs across multiple sectors in Ghana.

As a precursor to the summit, NBSSI organized a series of roundtable sessions in different parts of the country. The sessions focused on key issues from different sectors affecting women entrepreneurship development in Ghana and framed solutions to address them. The BUSAC Fund supported the session organized in Accra which focused on digitalization. The event was held at Tomreik Hotel, Accra on October 13, 2020.

1.3.2.2 Stakeholder Consultation – NBSSI Strategic Plan Review

Since 2017, NBSSI has strived to be dynamic and responsive to the needs of the Micro, Small and Medium Enterprise (MSME) sector by creating an enabling environment and adopting reforms, and becoming a custodian of MSME development in Ghana as envisaged by the Government under the transformation agenda. NBSSI is also enjoined to actively supervise the implementation of plans and programmes by Government within the MSME landscape. It is also to ensure that the NBSSI's mandate to regulate the sector and play a more active role in the planning process and ensuring planned activities are aligned to the GoG priorities on behalf of Ministry of Trade and Industry (MoTI) are achieved. NBSSI has done so successfully through its five- year strategic plan.

Through partnerships with the relevant stakeholders such as BUSAC Fund, NBSSI has achieved the following:

1. Ghana Enterprise Agency Bill passed by parliament, to create an Apex body to replace NBSSI with the mandate to regulate private sector support programmes for MSME sector. The Agency is expected to attract more than \$2m annually in support of its operations.
2. The National MSME, Entrepreneurship and Innovation Policy prepared and approved by cabinet.
3. Upgrading of old and creation of new Business Advisory Centres (BACs) which have enhanced a decentralized support system in Ghana. Currently NBSSI has 185 BACs.
4. Expanded its networks of partners. Currently, NBSSI is in partnership with MasterCard Foundation for the implementation of the Foundation's Young Africa Works Project.
5. Improved revenue generation from a little around GHS 96,000.00 to over GHS 1,000,000.00 from the consolidated funds to be used to support the private sector.
6. Helped establish over 8,600 new jobs; creating over 11,200 jobs.

To ensure that NBSSI meets its objective, it organised a stakeholder consultation on Wednesday 25th November 2020 at the Alisa Hotel to take stock and to receive relevant inputs to enable the Institution develop its next comprehensive strategic plan and plan the programmes and activities for the year 2021.

The workshop had a total of 81 participants. The participants were key staff of the NBSSI, partner institutions such as the Association of Ghana Industries (AGI) and the Japan International Cooperation (JICA).

1.3.3 Ghana Economic Forum

The Business and Financial Times submitted a proposal to the BUSAC Fund to partner with it in organising the 8th edition of the Ghana Economic Forum. The Forum this year was under the theme: Resetting the economy beyond COVID-19; Building economic resilience and self-sufficiency. His Excellency the President of Ghana; Nana Addo Dankwa Akufo-Addo was the guest of honour but could not make it. His address was delivered by the Minister of Finance, Ken Ofori-Atta.

In the address, the President noted that the AfCFTA offered a great opportunity for the private sector to expand and diversify their investment portfolios. According to the President, the AfCFTA initiative would boost intra- African trade and create a market for 1.2 billion people with a combined gross domestic product of \$2.5 trillion.

Other speakers at the event included the Deputy Minister of Trade and Industry, Central Bank Governor and the Head of the GIPC. The event was well covered in the press.

1.4 Financial Status for Grants Windows 1 - 5

The approved budget for new grants in 2020 is summarized in the table below:

Table 4: Budget for Additional Grants in 2020

Status on Grant approvals for 2020			
#	Window Facility	New Grants to be approved	New Commitments Actual 2020 (*)
		GHS	GHS
1	W.1: District and community level advocacy actions	288,406	181,183
2	W.2: National Business Advocacy Grants	127,200	102,228
3	W.3: Public-Private Dialogue Platforms created	75,100	276,147
4	W.4: Post advocacy undertakings	-	146,166
5	W.5: PSO membership services	84,294	173,522
6	Capacity of institutional host and partnership organization to provide evidence on private sector issues	-	-
	Sub-Total	575,000	879,246

() BUSAC SHARE EXCL. GRANTEE CONTRIBUTION*

At the beginning of the year, a budget of Five Hundred and Seventy-Five Thousand Ghana Cedis (**GHS 575,000.00**) was planned for new grant commitments. During the year, the Secretariat signed fifteen (15) contracts worth Eight Hundred and Seventy-Nine Thousand, Two Hundred and Forty-Six Ghana Cedis (**GHS 879,246.00**). This was for Windows 1 Rapid Response, 2, 3, 4 and 5 grants that were approved by the Steering Committee at the end of 2019 and during the year.

1.5 Total Budget for Existing and New Grants

1.5.1 Grants Budget for Year 2020

From the above presentation, the budget for existing and additional grants is calculated as follows:

Table 5: Budget for Existing and New Grants in 2020

Total Grant Commitments 2020				
#	Activities	Existing Grants Committed	New Commitments Actual	Total Commitments
		GHC	GHS	GHS
1	W.1: District and community level advocacy actions (*)	856,084	181,183	1,037,267
2	W.2: National Business Advocacy Grants (**)	2,605,894	102,228	2,708,122
3	W.3: Public-Private Dialogue Platforms created	758,995	276,147	1,035,142
4	W.4: Post advocacy undertakings	647,984	146,166	794,150
5	W.5: PSO membership services	922,507	173,522	1,096,029
6	Capacity of institutional host and partnership organization to provide evidence on private sector issues	-	-	-
	Sub-Total	5,791,464	879,246	6,670,710

(*) The new grants approved are only of national Character and drawn included in the Rapid Response Support

(**) 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.

As noted above, the total commitments value for all grants is Six Million, Six Hundred and Seventy Thousand, Seven Hundred and Ten Ghana Cedis (**GHS 6,670,710.00**). Majority of the contracts went to PSOs addressing issues at national level and seeking the intervention of sector ministries, Cabinet and Parliament to address such challenges. The contracts were for support to strategic national issues (Windows 1RR, 2, 3 and 4), which is in line with the 2020 Work Plan.

The Business Development Services - BDS Window 5 support constitutes 16% of the total value of contracts. This Window is popular among the PSOs particularly at the District level which sought to build the capacity of their members in BDS topics such as productivity in agri-business sector through training on improved technologies and management practices. Most of the projects were in the northern part of Ghana.

2.0 Monitoring & Evaluation Activities

The role of Monitoring and Evaluation (M&E) is critical in ensuring that grants move swiftly towards completion. The specific objectives of the BUSAC III M&E system include:

- 1) Assess whether the project implementation is on track and if not, why;
- 2) Document the intermediate successes that contribute to achievement of 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) Ensure accountability to Development Partners for use of funds;
- 7) Document the process in order to be able to learn from experience to improve advocacy work; and
- 8) Demonstrate the results and impact to Development Partners, supporters, policy-makers, and other stakeholders.

2.1 Monitoring Grant Activities

2.1.1 Monitoring Calls #2 and #3

In the year 2020, the Secretariat continually monitored all activities in compliance to the BUSAC Funds requirement. Monitors were constantly in touch with grantees through field visits to ensure implementation schedules were adhered to.

Overall, by the end of the year 2020, the fund had monitored 354 grants under BUSAC III. From the total grants, 185 were supported to carry out advocacy actions. Out of the 185, total grants that completed their actions is 155, out of which 37% fully achieved their objectives, 36% partially achieved their objectives and 27% had no tangible results. Out of the total number monitored, 169 grants were approved to be supported for business development trainings, however two were discontinued and one could not complete their training.

MBC Africa (#35-2-011 MBC-A) submitted a letter informing the BUSAC Fund Secretariat that one of its implementing partners has offered to fund the entire training cost. The grant facility was thus withdrawn. In February 2019, Ghana Association of Real Estate Brokers (#35-2-181 GAR) submitted a letter requesting an extension of the project and revising the approach and timelines of the project. The Secretariat informed the grantee that this approach was not in line with the approval of the BUSAC Fund Steering Committee as such it cannot give its no-objection to the request. Institute of Directors (#35-2-024 IoD) could not complete its BDS training due to logistical challenges in organising the training sessions as a result of the COVID-19 pandemic.

The remaining 166 successfully completed their trainings.

Private sector organisations requests ensured that implementation and enforcements are sustainable by most of them being part of enforcements committees or task forces that had been formed to ensure rules are adhered to especially at the district level.

There was also a 90% correlation between national policies, regulation and laws passed, changed or implemented as a result of BUSAC supported advocacy actions and issues prioritised by private sector businesses that did not necessarily implement those actions. These issues have a national impact on businesses. Such policies include the Company's Act and the Corporate Insolvency Bill that was passed into law.

2.1.2 Monitoring New Grants

For the year under review, monitors were assigned to 36 approved grantees to equip them in carrying out their activities and report adequately to the fund. 86% of these new grants were able to complete their actions. The remaining 14% were unable to complete their activities due to delays in engaging duty bearers to address the advocacy issues raised. This was because most duty bearers, due to social distancing practices, could not meet with the grantees to address their concerns. Moreover, 2020 was an election year and targeted government officials were busy with campaigns across the country and had limited time for attending to advocacy issues.

2.1.3 Organising Monitor Review Meetings

Frequent review meetings are an integral part of monitoring of BUSAC III activities. In such meetings, the Secretariat is able to provide feedback to monitors on implementation status from the Secretariat's perspective and access the deviation status against schedule of activities. Information is also gathered from Monitors on grantees' progress, challenges faced and how they are addressed. Based on analysis and assessment made, the Secretariat together with Monitors are able to re-strategize to ensure results are achieved on time.

It was envisaged that the Secretariat would organize three review meetings in the course of the year. As at the end of the year, one review meeting had been conducted with monitors. The meeting was held in the first quarter on 28th February, 2020.

The Secretariat updated Monitors in the following areas:

1. Implementation Status and Deviations:

The M&E Specialist updated the monitors on the implementation status of Call #1 and #2 grants. Monitors were shown the progress made since the last meeting. During the last meeting in October, 62% of the 99 advocacy grants had completed their activities and as at January 2020, 92% had completed. It was noted that a significant progress had been made. The remaining 8% advocacy grants were at the very last stage of their implementation and it was envisaged that they would be completed before the end of the second quarter.

With regard to Call #2, during the last meeting in October 2019, 49 grantees constituting 78% were at the research stage and the remaining at sensitization and media stages of implementation. However, 25% of the 64 grants were delayed. As at January 2020, 51% of the grants had been delayed. The delayed grantees were mainly national associations that had yet to start with their media activities. The grantees had indicated that they wanted the holiday festivities to be over so the media space will be available for their advocacy activities.

The M&E Specialist re-iterated the need for monitors to ensure that grantees implement their activities on time; monitors agreed in ensuring grantees keep to the scheduled implementation timelines.

2. Updating the BUSAC Fund Activities (2019 – 2020): The Grants Officers provided an update of BUSAC Fund activities for 2020. Monitors were informed that BUSAC Fund will strategically

team up with key stakeholders (private and public sectors) to focus on macro-level issues that are of relevance to Ghana's Trade Facilitation and opportunities from the African Continental Free Trade Agreement.

The Fund as part of its activities will also focus on leaving a legacy behind while ensuring a smooth winding down process.

3. **Monitors Role in the Closure of Activities:** Monitors were made to understand that as the Fund winds down, their role would be very vital in terms of gathering results and impact data. Monitors are in a better position to understand what would be required since they understand the fund's procedures better. The Secretariat will also fall upon monitors to follow up on grantees that were under BUSAC II to gather some results realized.
4. **Updates on Communication:** The Communications Specialist updated the Monitors on the revised communication strategy. She stated that the revised strategy aimed at sensitizing stakeholders on the impending end of the BUSAC Fund project as well as highlighting the dwindling support facilities and the sustainability of business advocacy in Ghana after the exit. The following were some highlights given on communication:
 - a) The Communication Strategy for **Phase III** focused on enhancing stakeholders' understanding of the Fund's new **support facilities (Windows 1-5)**, promoting public-private sector dialogue, while also communicating the Fund's results and achievements.
 - b) The communication strategy has been revised to sensitize stakeholders about its dwindling support facilities, support the sustainability of business advocacy in Ghana and facilitate the Fund's orderly exit.

For quarters 2, 3 & 4 no review meetings were held due to challenges in organizing workshops amidst the COVID 19 pandemic. However, there was constant communication between the secretariat and monitors to ensure grantees completed successfully their activities.

2.2 Monitoring Results and Achievements

Enhanced dialogue between the private and public sector has led to Forty-four (44) new laws, policies and regulations issued or revised. Thirty-four (34) laws, policies and regulations have been implemented and enforced at the district, regional and national levels to enhance the business environment. Grantees have been trained in financial reporting procedures and record keeping.

The capacity of private sector organisations in undertaking advocacy has been enhanced as they are able to address constraints of the private sector backed with evidence-based arguments, and bring the duty bearer to dialogue on solutions to enhance the business environment of the private sector. Through relationships that have been built as a result of advocacy actions, private sector organisations are in a better position to pick up dialogue sessions with the public sector on future issues that pertains to their business environment.

2.2.1 Verification Visits

The Secretariat periodically conducts spot-checks/field visits to grantees to ascertain the authenticity of information provided by data collectors, and as a follow-up to grantees who are facing challenges or lagging behind in the implementation of their advocacy actions. In addition, these visits allow the Secretariat to check that periodic reports provided by grantees and monitors reflect the reality on the ground.

In the course of the month of October 2020, monitoring verification visits were carried out on a sample of Call #2 grants which were approved in November 2018 and Call #3 grants which were approved in November 2019 to January 2020.

The verification exercise was carried out to ensure that grantees that are closer to completion of project implementation stick to their objectives and report on them accordingly, and grantees whose advocacy actions are delayed are put back on track.

Members of the BUSAC Secretariat visited grantees and checked the accuracy of data and information reported by them and the external monitors. This exercise validated the sources of information and ensured quality of the data that feeds into the results framework.

The majority of the grantees (67%) visited were addressing issues at national level and seeking the intervention of sector Ministries, Cabinet and Parliament to address such challenges. Many of these grantees were seeking the passage of Draft Bills into laws, enforcement of existing laws and policies, and establishment of public-private dialogue platforms to enhance a smooth collaboration between the private and public sector in improving the business environment. The strategy to support issues at the national level falls in line with BUSAC III objectives outlined in the BUSAC Fund III Engagement Document.

This was followed by District level advocacy actions (30%) that sought to address issues of cost of doing business, agriculture (access to extension officers), women empowerment and access to arable lands for farming and climate change resilience among others. The area of focus was mainly the northern parts of Ghana including; Northern, Savannah, Upper East, Bono, Bono East and Ahafo Regions.

Three percent (3%) of the grantees interviewed were working on advocacy issues at the regional level and this included Sustaining Gender Parity, Child Pregnancy and Motherhood in the Greater Accra region.

2.3 Updating the M&E Results Framework

2.3.1 Quarterly Report to Ernst & Young (EY)

The BUSAC Fund reports to the DANIDA SPSP M&E Consultant (Ernst & Young (EY)), on the Performance Indicator Tracking Table (PITT). The table is updated at the end of every quarter and the Secretariat reports on twenty (20) results indicators based on the revised results framework.

By the end of the year, progress of the BUSAC Fund's indicators had been communicated to DANIDA through four (4) quarterly progress reports to Ernst & Young. The results were collated according to the updated (and approved by DANIDA) results framework.

The table below shows a compilation of results achieved based on BUSAC III results indicators.

TABLE 6: RESULTS ACHIEVED

Outcome Indicators

Indicator	2020	2020	Comments
	Target	Q4	
# of existing and new policies, laws and regulations relating to the business enabling environment at national/local levels that are changed/issued following BUSAC III funded advocacy activity	At least 8 new laws and policies issued/revised 12 national/local regulations issued or revised	25.5 18	Enhanced dialogue between the private and public sector has led to a total of 43.5 new laws, policies and regulations issued or revised at the district and national levels to enhance the business environment. Capacities of grantees have been built to be able to carry out future advocacy issues.
Number of policies, laws and regulations relating to the business enabling environment at national/local levels that are implemented and enforced following BUSAC funded advocacy activity	At least 7 laws and policies implemented and enforced, 10 regulations at national/local level are implemented and enforced	20 14	The Secretariat by the end of the year 2020 recorded 34 laws, policies and regulations implemented and enforced at the national and local levels. Private sector organisations requests ensured that implementation and enforcements are sustainable by most of them being part of enforcements committees or task forces that had been formed to ensure rules are adhered to especially at the district level.

Indicator	2020	2020	Comments
	Target	Q4	
% correlation between BUSAC national supported advocacy activities and National Associations priorities, measured annually through interviews	100 % Correlations	90% <i>Correlations</i>	Results indicate that BUSAC supported advocacy actions reflects the priorities and needs identified by the Private sector. National advocacy actions in particular address business constraints identified by PSOs.
Increase in membership of BUSAC supported PSOs	At least 40% cumulative	0.4%	PSOs membership increased from a baseline membership of 1,827,005 to a final membership of 1,835,214 which gives 8,209 additional memberships representing 0.4% Increase in membership is mostly dependent on perceived benefits members derive from being part of associations and the achievements of results. We observe that the change in membership may not be in the lifespan of the advocacy Action but after the action is completed.
Increase in dues-paying members of BUSAC III supported PSOs	25 % increase (cumulative)	16%	In terms of dues paying members the increase is from 98,507 members to 114,631 members giving a cumulative increase of 16,124 members representing 16%.

Output Indicators

Indicator	2020	2020	Comments
	Target	Q4	
# of Advocacy campaigns addressing district and community level business constraints completed in line with campaign objectives;	At least 100 actions (25% women)	<i>39.5 completed in line with project objectives</i> Average rate of success = 68% ³ 62%	By the end of the 4 th quarter of 2020, a total of 63 advocacy campaigns addressing district and community level business constraints have been implemented with 58 completing their activities. Results were collated for the 58 grants, which indicated that 39.5 of them were completed in line with project objectives. Giving a success rate of 68%.
# of rapid response advocacy actions	5	14	
% of Advocacy campaigns addressing national level business constraints assessed to have been completed in line with campaign objectives;	At least 50% campaigns are successful	<i>Average rate of success= 49%</i> ⁴	The Secretariat had approved a total of 103 advocacy campaigns addressing national level business constraints. As at the end of the 4 th quarter of 2020, 72 had been completed and results reported for 72 grants. Out of the results reported, 35.5 completed in line with project objectives. The success rate is 49%.
advocacy actions addressing green growth issues to have been completed in line with campaign objectives;	20 green growth related campaign	<i>24 green growth issues</i>	
% of women participants	25% of women participants	28%	
number of enterprises targeted by the advocacy;	20,000 enterprises are targeted	262451	The number of enterprises affected reflects enterprise membership base of PSOs. The

Indicator	2020	2020	Comments
	Target	Q4	
	disaggregated by key sectors		reason for this high number is due to the fact that a large number of PSOs are agric-based with many micro enterprises as members.
#Public-private dialogue platforms facilitated by BUSAC III and operating	10 platforms created	7	Establishment of PPD platforms is demand driven. Although the Secretariat promoted this window and modality, not enough applications were received.
% PPD meeting two times or more per annum (p.a.);	40%	250%	The Fund has set up key Public Private Dialogue Platforms in the construction sector, industrial sector and creative arts sector which could serve as a permanent advocacy platforms. There were 4 PPD platforms in the year and the platforms had an average of approximately 5 meetings
# of post advocacy actions with support from BUSAC III	At least 30 post advocacy actions	32	
% of post advocacy actions completed in line with project objectives	70% of completed actions in line with project objectives	Average rate of success= 45% ⁵	With regard to post advocacy actions, the Fund implemented a total of 32 campaigns out of which 21 completed. Out of the 21 completed post advocacy actions, 9.5 were in line with project objectives giving a success rate of 45%.
# of PSOs trained in business development services (BDS)	At least 150 PSOs trained (40% women)	167 51% women	The Business Development service window has had a great impact on beneficiaries especially farmer based organisations. The support provided to PSOs through the BDS grant facility has given the PSOs the opportunity to identify the needs of their members. The PSOs have been equipped on how to prepare training and coaching

Indicator	2020	2020	Comments
	Target	Q4	
			programmes for their members to help them enhance their businesses and the entire business environment.
# of PSOs facilitating BDS to their members	At least 35 PSOs with national or regional coverage	35	The PSOs are now in a position to offer these tailor made training programmes at a fee to their members. This ensures that the BDS training programmes will continue beyond the project life of the BUSAC Fund.

3.0 COMMUNICATION AND BRANDING ACTIVITIES

Throughout the year, the Secretariat set out to implement activities in line with the objectives of the Fund’s revised communication strategy. This included documenting and communicating 90 percent of the Fund’s results and success stories, contribution to the Aid-To-Trade agenda, lessons learned and the legacy of the Fund in Ghana.

However, in the bid to curb the spread of the novel Coronavirus, the Government of Ghana (GoG) issued directives which hampered and disrupted most of the Fund’s outreach efforts. However, the Secretariat focused on activities which did not contravene directives such as documenting and showcasing results and achievements by the Fund in sixteen (16) years of operations in Ghana, contribution to the Aid-To-Trade agenda, and lessons learned.

3.1 Showcasing Grantee Achievements

3.1.1 Identifying and publishing Success Stories

The Secretariat identified and documented thirty-seven (37) grantee success stories. Out of the number, twenty-five (25) were advocacy actions that had been successfully completed and twelve (12) were grantees who had been successful at addressing the capacity needs of their members through the Business Development Services facility.

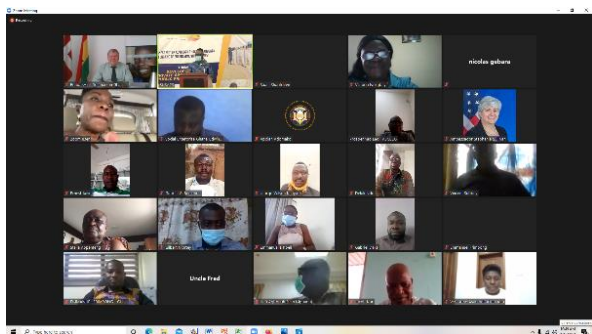
Summaries of selected success stories can be found on pages 12 to 16 of this report.

To highlight the achievement of the BUSAC Fund, the Secretariat published sixteen (16) success stories in the Business and Financial Times. Examples are below:



3.1.2 End of Programme Event

In close consultation with Development Partners (DPs), the Secretariat began preparations towards organizing an End of Programme event to commemorate the end of the BUSAC Fund programme in the second half of the year. After years of promoting business advocacy in Ghana, the Fund had achieved positive results and achieved its objectives which the Secretariat intended to share with its stakeholders.



Based on discussions with DPs, a consensus was reached to reschedule the event for February 2021, especially because the nation was approaching a major milestone; its presidential and parliamentary elections. DPs advised the Secretariat to consider the following year (2021) for the close out ceremony. In the first quarter of the year 2021, the country had been hit by the second wave of the novel coronavirus and the Government of Ghana (GoG) had issued directives encouraging the use of virtual platforms for events. Based on recommendations by DPs, the End of programme event was held virtually. The event engaged dignitaries from the public and private sectors, Development Partners, the media and other stakeholders. A total of hundred (100) invited guests attended the event.

Highlights of the event included the airing of video documentaries on the Fund's contribution to private sector development. The event was well covered in the media.

3.1.2.1 Interview on Ghana Broadcasting Corporation (GBC) News

The Secretariat was approached by the host of *Moomen Tonight*, on GBC News Channel, for an interview on the achievements of the BUSAC Fund after the close out event organized by the BUSAC Fund Secretariat. The current affairs programme has hosted personalities H.E Nana Addo Dankwa Akufo - Addo, President of the Republic of Ghana, Former Presidents John Dramani Mahama and John Agyekum Kufour, and the Speaker of Parliament Alban Bagbin. Others include the Head of the National Population Council, representatives of the United Nations Development Programme, Kofi Annan ICT Center among others.

The BUSAC Fund Secretariat was represented on the programme by Nicolas Gebara (Fund Manager) and Hon. Fritz Baffour (member of the BUSAC Fund steering committee). The programme was streamed live on Facebook @ Ghana Broadcasting Corporation and can be viewed via the link below:

<https://fb.watch/3SsAKbqk2X/>

3.1.3 Video Documentaries

Over 300 Private Sector Organisations (PSOs) received grants under BUSAC III. In the last quarter of the year, the Secretariat selected success stories under its priority areas to highlight the impact of BUSAC Fund on the private sector. Five (5) video documentaries were produced demonstrating the contribution of the Fund in Green Growth, Women Empowerment and Disability Rights, Aid-To-Trade and the Construction Industry. Below is a list of the documentaries produced:

- Overview of the activities of the BUSAC Fund and its contribution to Private Sector Development.
- Contribution to the Preservation of Natural Resources
- Contribution to Trade Facilitation in Ghana
- Contribution to Women Empowerment and Disability Rights
- Support to Construction Industry PPD platform and achievements

3.1.4 Compendium Production

The Secretariat has prepared a draft layout for the publication of a compendium. The document covers all phases of the BUSAC Fund programme. Elements of the compendium include grants distribution across sectors of the economy, results achieved at sector levels, grantee success stories and testimonies, statistical material on results and impact, BUSAC's contribution to achieving Sustainable Development Goals (SDGs) and Lessons Learned. DPs have given approval for publication in soft copy.

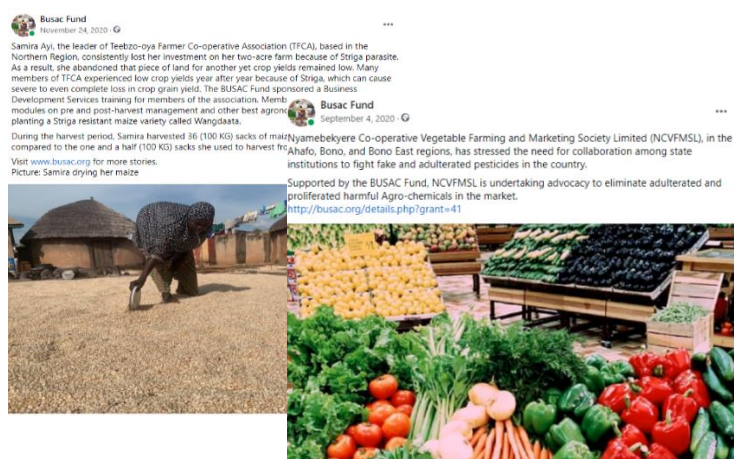
3.2 Leaving a Legacy

3.2.1 Management of Fund's Website and Social Media Platforms

Throughout the year, the Secretariat used its website and Social Media platforms to sensitize stakeholders on COVID-19 hygiene and safety protocols. This included recommendations by the World Health Organization (WHO) on the proper way to wear surgical and fabric face masks, hand sanitizing among others. US Agency for International Development shared a document on COVID-19 safety tips for farmers with the Secretariat. The Fund shared this document with its grantees and promoted the safety tips on the Fund's Social Media platforms and website.



To ensure visibility as well as communicate the results achieved by the Fund, the Secretariat also regularly updated the platforms aforementioned with grantee success stories, announcements and media articles relevant to the Fund.



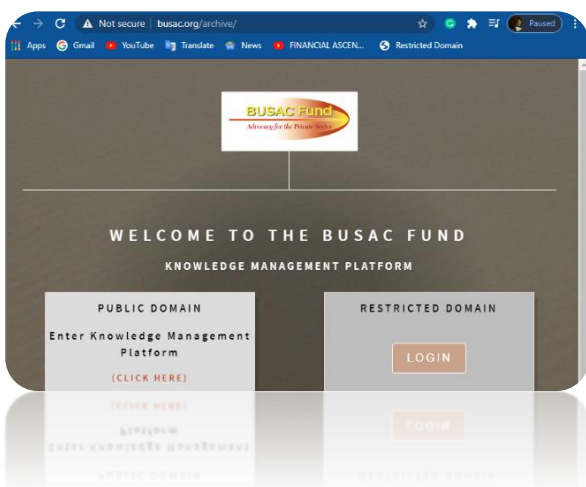
3.2.2 Archive system

BUSAC Fund has established itself as the ‘The strongest voice of the private sector’ by being a well-functioning business advocacy grant mechanism which has been tested and improved throughout its existence. At the close of the programme, the Fund had issued over 1,100 grants in all sixteen regions of Ghana.

Valuable experience and information relating to business advocacy have been garnered throughout the Fund’s sixteen years of operation in Ghana. The Fund intends to make its data available to relevant stakeholders and academia by transforming the BUSAC Fund website into an online archive.. The platform will be an archive of information and documentation that will guide and inform on business advocacy. The archive will be replicated on Ghanalinks.org

3.2.2.1 BUSAC Fund Archive website

Jointly discussed with Development Partners, in the last quarter of the year, the Secretariat began the process of transforming the website into an online archive by compiling data for the site. The online archive features a public and restricted domain. The public domain provides information on programme design and the grant making process. The restricted domain provides information on contractual and financial aspects of grants making. It will be accessible to the Fund’s Development Partners and the Fund Manager. Elements of the archive include the programme design, advocacy research, tools and methodologies, training materials, annual reports, and selected achievements.



The BUSAC Fund website is currently undergoing transformation into an online archive also known as the Knowledge Management Platform.

3.2.2.2 BUSAC Fund and Ghana Links

Upon recommendation by DPs, relevant data on the BUSAC Fund programme (Phase I to III) has been compiled to be uploaded on USAID’s Ghanalinks.org. The site is an online knowledge management resource that seeks to make data, information and knowledge more accessible for stakeholders in Ghana and elsewhere.

Information gathered includes a background of the BUSAC Fund programme, programme duration, implementing partners, programme outputs, priority areas, selected achievements and outcomes, and contribution to Sustainable Development Goals. Upon approval by DPs, the data will be uploaded on <https://ghanalinks.org/>.

4.0 QUALITY ASSURANCE

The BUSAC Fund Project Services will be implemented within the framework of COWI's quality management system as stated in ISO 9001:2000. COWI's quality management system is also in accordance with FIDIC's 2001 - *Guide to the Interpretation and Application of the ISO 9001:2000 Standard for the Consulting Engineering Industry*.

4.1 Annual Financial Audits of BUSAC Fund's Activities

4.1.1 Financial Year 2020 audit

The draft Terms of Reference for the external auditor to carry out the financial audit covering the period January 1 – December 31 2019 was prepared and sent to DANIDA for comments and approval. In February 2020, DANIDA informed the Secretariat that they will be facilitating the procurement process to contract the auditing company, BDO LLP.

In May 2020, DANIDA informed the Secretariat that the BDO LLP would carry out the audit virtually in the period between June 1 and July 22, 2020. This was due to the closure of the country's borders which prevents the BDO Team from being physically present at the office.

During the month of June, the Secretariat had to hire a scanning company consisting of two teams of scanners to electronically scan 164 grant files and other expenditure files. These were delivered to the audit team by June 30, 2020. The Secretariat worked full time on compiling, filing and checking the documentation scanned submitting it to the auditors, and as well responded to any queries made in this respect. It was expected that a draft audit report would be made available by the auditors by mid-August.

4.2 Quality audit by COWI & External Reviews

As part of SPSPD monitoring process, DANIDA contracted an international monitoring consultant jointly with E&Y to review the monitoring framework of the Fund. The first of such exercise was carried out in mid-March of 2019.

In the year 2020, the consultant was engaged to help review the final results report of BUSAC III. The report was a compilation of assessment of the impacts and outcomes of the program, achievements, lessons learnt and sustainability of the fund. This was done in the course of the fourth quarter of the year and the results has been finalized and approved by Danida.

4.2.1 Visit by the Danida SPSPD Monitor

As part of SPSPD monitoring process, Danida contracted an international monitoring consultant jointly with E&Y to review the monitoring framework of the Fund. The first of such exercise was carried out in mid-March 2020.

The initial meetings held with the monitor were mostly focused on BUSAC III monitoring indicators. Revisions were made and agreed with DANIDA including the list of outcome indicators. Kindly refer to Appendix 3 for the revised results framework.

It was agreed with the international consultant to submit a Final Results Report for his feedback and comments. This was done in the course of the fourth quarter of the year and the Report was finalized and approved by DANIDA.

5.0 FINANCIAL STATUS FOR THE YEAR 2020

5.1 Total Budget for 2020

The status of available funds as of December 31, 2019 is as follows:

Table 7: Total Available Funds for 2020 Budget

Item	Source/ Comment	2020 revised
		(GHS)
Outstanding Balance as at 9th December 2019	Danida (*)	5,479,512
Unpaid amount by EU	Danida	-405,517
Balance available as of 31/12-2019	BUSAC share	4,004,891
Total Remaining Funds BUSAC III as of 31-12-2019		9,078,886

1 GHS = 1,2 DKK

(*) DKK 6.575.413,81 as informed by Danida

The total estimated budget for 2020 approved in the 2020 Work Plan is Eight Million Seven Hundred Forty -Four Thousand Six Hundred and Fifty Ghana Cedis (**GHS 8,744,650.00**) with a balance remaining of unspent Two Hundred and Eighty - Eight Thousand Nine Hundred and Eighty Six Ghana Cedis (**GHS 288,986.00**).

The total budget for grants is Six Million Six Hundred and Fifty-Eight Thousand Five Hundred and Seventeen Ghana Cedis (**GHS 6,658,517**) as indicated in Table 8 including outstanding commitments and new grants.

5.2 Total Expenditures in the Year 2020

For the second half year, the following projections are made, based on the remaining resources to be allocated and outstanding commitments for on-going grants:

Table 8: Projections for 2nd Half Year 2020

	Budget 2020	Actual Q1+2	Budget Q3+4	Actual Q3+4	Total Actual 2020
Total available Funds BUSAC III - 2020	9.078.886				7.004.891
BUSAC Fund					
Existing Grants					
Total outstanding Commitments	6.999.517	1.208.053	5.791.464	-	
New Grants	575.000	573.122	1.000.000	-	
Total Commitments	7.574.517			-	
Expected Savings from Outstanding Commitments in 2020	-916.000	-865.275	-400.000	-	(1.265.275)
Total Grants	6.658.517	915.900	6.391.464	4.198.075	5.113.975
Other than grants Expenditures					
Total M&E, training	1.279.633	119.938	650.000	726.912	846.85
Outreach	561.500	15.51	500.000	235.472	250.982
Steering Committee Expenses	75.000	5.319	65.000	60.949	66.268
Audit expenses, Bank charges	200.000	14.401	50.000	1.924	16.325
Other than Grants Total	2.116.133	155.169	1.265.000	1.025.257	1.180.425
Total Other than grants	8.774.650	1.071.068	7.656.464	5.223.332	6.294.400
Balance left estimated					710.491

5.3 Financial Receipts 2020

Table 9: BUSAC III Funds Receipts

1st Jan to 31st December 2020		
(in GHS)		
Description	Previous receipts Jan - December 2019	Total funds received as of 31.12.2020
Danida	6.450.000	3.000.000
Grantees & other deposits	951.045	21.609.51
Interest Income	44.356	5.690.18
TOTAL:	7.445.401	3.027.299.69

During the course of the year 2020, the Fund received a total amount of Three Million Ghana Cedis (**GHS 3,000,000**) from DANIDA.

In terms of receipts from grantees and other deposits, the Fund experienced for the period a net balance of Twenty One Thousand Six Hundred and Nine Ghana Cedi and Fifty One pesewas (**21,609.51**). This consists mainly of:

- Total receipts for contribution and refunds to grantees was (negative) Thirty One Thousand Seven Hundred and Forty-Eight Ghana Cedis and Eighty- Five pesewas only (**GHS 31,748.85**).
- Refund of excess contribution made by Grantees (on completed projects) totaling Fifty-Three Thousand, Three hundred and Fifty-Eight Ghana Cedis and Thirty -Six pesewas (**GHS 53,358.36**).

5.4 Overview of Fund Expenditures

Below is a total overview of the planned disbursements/expenditures in 2019 as approved by the Steering Committee. They are mainly made of outstanding commitments for projects approved up to the end of 2018 and disbursements for projects approved in 2019.

Table 10: Planned versus actual results in year 2020

BUSAC Fund		2020 Budget	Actual 2020
Grants			
Total outstanding Commitments	BUSAC Share	6.999.517	
New Grants	BUSAC Share	575.000	
Total Payments approved Grants	BUSAC Share	-	
Total outstanding commitments		7.574.517	
Expected Savings from Outstanding Commitments in 2020	BUSAC Share	(916.000)	
Total Grants		6.658.517	5.113.975.25
Other than grants payments			
Total M&E, training		1.279.633	846.850.07
Outreach		561.500	250.981.50
Steering Committee Expenses		75.000	66.267.97
Audit expenses, Bank charges		200.000	16.325.02
Other than Grants Total		2.116.133	1.180.424.56
Total		8.774.650	6.294.399.81

5.4.1 Grant Expenditures

The outstanding grant commitments for grants approved in the period 2016-2019 is Five Million Seven Hundred and Ninety-One Thousand, Four Hundred and Sixty-Four Ghana Cedis (**GHS 5,791,464**).

Throughout the first half year 2020 disbursements totaled One Million, Three Hundred and Sixty-Three Thousand, Two Hundred and Twenty-One Ghana Cedis (**GHS 1,363,221**) were made.

As of June 30 2020 BUSAC Fund Grantees reported expenditures for a total of Six Hundred and Fifty Six Thousand, Six Hundred and Thirty -Two Ghana Cedis (**GHS 656,632**).

In the course of the first two quarters of 2020 additional grant commitments totaling Five Hundred and Seventy-Three Thousand, One Hundred and Twenty-Two Ghana Cedis (**GHS 573,122**) were approved by the SC.

5.4.2 Grant M&E & training Expenditures

Table 11: Breakdown of costs for M&E activities in 2020

Type of M&E and Training Activity	2020 Budget	2020 Expenditure
Monitoring Grant Activities	GHS	GHS
TOTAL year 2020	1,279,633	846,850.07

5.4.3 Outreach Expenditures

Table 12: Communication expenditure year 2020

Communication	2020 Budget	2020 Expenditure
Monitoring Grant Activities	GHS	GHS
TOTAL year 2020	561.500	250,981.50

5.4.4 Steering Committee Expenses

Table 13: Steering Committee Expenses year 2020

SC expenses	2020 Budget	2020 Expenditure
Monitoring Grant Activities	GHS	GHS
TOTAL year 2020	75,000	66,267.97

5.4.5 Audit and Bank Charges

Table 14: Audit and Bank charges Expenditures year 2020

SC expenses	2020 Budget	2020 Expenditure
Monitoring Grant Activities	GHS	GHS
TOTAL year 2020	200,000	16,325.02