

GHANA SUPPLY CHAIN DEVELOPMENT PROGRAM

QUARTERLY PERFORMANCE REPORT

April – June 2016 (Q3, FY2016)



Photo Credit: Take Charge Supervision Training - June 21-23, 2016

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April - June 2016

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Period of Grant Performance: March 21, 2013 to March 20, 2018

Place of Performance: Ghana, Western Region

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List of Acronyms

Acronym	Definition
ABAC	Anti-Bribery Anti-Corruption
AGI	Association of Ghana Industries
AOR	Agreement Officer's Representative
AWS	American Welding Society
BSP	Business Service Provider
COP	Chief of Party
CSO	Civil Society Organization
DCOP	Deputy Chief of Party
EDC	Enterprise Development Centre
EG	Economic Growth
EHS	Environment, Health & Safety
FTFMS	Feed the Future Monitoring & Evaluation System
GoG	Government of Ghana
GOGA	Ghana Oil and Gas Awards
GOGSPA	Ghana Oil & Gas Service Providers Association
IIA	Invest in Africa
IP	Implementing Partner
IFC	International Finance Corporation
IOC	International Oil Company
IR	Intermediate Results
JTTC	Jubilee Technical Training Center
JV	Joint Venture
LI	Legal Instrument
LOP	Length of Project
M&E	Monitoring and Evaluation
MDA	Ministries, Departments and Agencies
METSS	Monitoring and Evaluation Technical Support System
MNC	Multi-National Company or Multi-National Corporation
MOEP	Ministry of Energy & Petroleum
MOTI	Ministry of Trade & Industry
MOU	Memorandum of Understanding
O&G	Oil and Gas
PIRS	Performance Indicators Reference Sheet
PITT	Performance Indicators Tracking Table
PMP	Performance Management Plan
PSC	Project Steering Committee
QMS	Quality Management Systems
SCD	(Ghana) Supply Chain Development Program
SI	Stewart Investors
SME	Small and Medium Enterprise
STCCI	Sekondi-Takoradi Regional Chamber of Commerce and Industry
ToT	Training of Trainers
UMB	Universal Merchant Bank
USAID	United States Agency for International Development

I. Executive Summary

PYXERA Global's Ghana Supply Chain Development Program (SCD), based in Takoradi, Ghana, was established in March 2013 as a provider of capacity building services to Ghanaian SMEs in both the Oil and Gas (O&G) and mining and energy related sectors. The program's goal is to improve the competitiveness of local Small and Medium Enterprises (SMEs) operating in the Oil and Gas and mining and energy sector supply chains.

The program is using the three primary methodologies to achieve its objectives: I) introduction of training and capacity building interventions targeting enhancement of technical managerial qualifications for professionals across the sector(s); 2) strategic and targeted campaigns to combat Access to Finance issues inherent to the Ghanaian private sector; and 3) increasing market linkages amongst both domestic and international market participants.



The visual represents the SCD Program's proven ability to interface and engage with public and private sector stakeholders associated with the sectors of relevance to the SCD mandate. more importantly, highlights impact the and momentum the program has achieved since inception through to the end of the reporting quarter.

In the third quarter of 2016, the SCD Program continued its delivery of high quality trainings including Instrumentation and Control, Legal and Compliance,

Road Safety Management and Take Charge Supervisory Training. To provide enhanced learning and networking opportunities to SMEs outside of traditional trainings, the SCD continued implementing one Breakfast Meeting per month. The events in April and May were sponsored by UMB. Training topics included Entrepreneurship, Cloud Sourcing, and E-Commerce, which taught participating SMEs how to improve their business and marketing practices, expand their networks, and sustain successes.

In April 2016, the SCD participated in the 7th CWC Oil & Gas and Power Summit and provided valuable support in planning, marketing, and hosting the roundtable discussions on "Investment Opportunities in the Downstream Sector," "Trends, Standards and Requirements of the Buyer Community," and "Commercial Transparency in Driving Competitive Advantage."

SCD attended the 2016 edition of the SME Financing Fair organized by the Office of the President. Key topics addressed included:

- Finding solutions to the high cost of finance
- The transformation of EDAIF into an EXIM Bank and its role in reducing cost of financing
- Venture Capital as a reduced source of finance
- Innovative approaches to SME financing in Ghana
- Innovative approaches and programs in SME finance

With increasing attention to skills development in the country, SCD participated in the TVET Summit organized by WRCF in May at the Alisa Hotel. Five action plans were created and SCD volunteered to focus on areas such as data collection, design of standards and curriculum development.

In the coming quarter, the SCD will continue its training and technical assistance program with six trainings planned, as well as its monthly Breakfast Meeting Series. Finally, the SCD Program will continue to identify opportunities that will strengthen market linkages between buyers and sellers, both domestic and multinational, as well as continue efforts to further its strategic partnerships with public and private sector stakeholders.

2. Work Plan and Implementation Progress

During the quarter under review, the SCD program gained exposure in the SME community through word of mouth recommendations by existing SMEs, advertisements in the National Dailies and partnership with other Implementing Partners. Through these networks, SCD has expanded its scope of SME capacity building. This section highlights the different activities implemented during this quarter and include (I) Programming, (2) Communications, (3) Partnerships and Market Linkages, and (4) Client Relations.

2.1. Programming

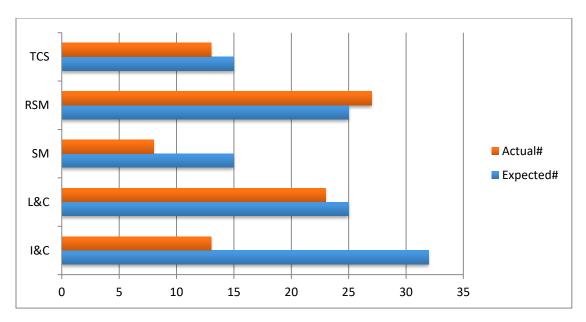
As the SCD program continues to explore the best possible ways to make training available to SMEs, the two-prong approach of providing subsidized trainings and free ones remains popular within the SCD's network of SMEs. In addition to traditional training seminars, SCD has responded to the feedback received from SMEs about their need for shorter seminars about trending topics through the Breakfast Meeting Series. Finally, in order to further the sustainability goals of the project, SCD has continued working with BSPs to improve their capacity to deliver high quality trainings.

The list below demonstrates trainings and events completed in the 3rd quarter:

	Subject	Date	Participants	BSP
ı	Instrumentation and Control	April 4-8, 11-15, 2016	11	GIL Automations
2	Breakfast Meeting:	April 19, 2016	43	IBS Consulting Alliance:
	Entrepreneurship			Percy Amoo-Yankey
3	Legal and Compliance	April 27-28, 2016	23	ENSafrica
4	Social Media As A Strategic Marketing	May 4-5, 2016	8	DeeGib
	Tool			
5	Breakfast Meeting: E-Commerce	May 18, 2016	33	Oracle Ghana:
	and Cloud Sourcing			Jude Renner
6	Road Safety Management	May 24, 26 & 27, 2016	30	ABA & Partners
7	Breakfast Meeting: In Search of The	June 15, 2016	46	Mentorship Africa:
	Right Talents			Mr. Emmanuel Sarkodie
8	Take Charge Supervision	June 21-23, 2016	30	Jescom Capital Ltd

2.1.1. Trainings

Trainings remain at the core of the SCD project in order to improve the competitiveness of local Small and Medium Enterprises (SMEs) operating in the Oil and Gas and mining and energy sector supply chains. SCD delivered five trainings during the third quarter, with an average of 20 participants per training. The chart below details the expected verses actual participation numbers. Through SME feedback SCD has learned that the reason for committed SMEs not appearing for trainings was often due to business and resource constraints and SCD is working with the CEOs to improve the rate of participation.



2.1.1.1.Instrumentation and Control Training

Instrumentation is the use of measuring instruments to monitor and control a process. It is the art and science of measurement and control of process variables within a production, laboratory, or manufacturing area. This particular training was conducted as a result of a request by some SMEs for training in this area in order to equip operators and personnel with relevant skills and knowledge needed to undertake maintenance tasks on various systems. Gil Automation was selected to run the training program for the participants. The training was held in two sessions, with 6 participants in the first session and 7 in the second, with a cost share paid by each of the participants. Participants were satisfied with the training package and praised SCD for the quality of training delivered.

Recommendations: In order to increase participation in more technical training areas, SCD should consider advertising the technical nature of the Instrumentation and Control training more broadly to attract specialized technical programs and companies that are not in the SCD network.

2.1.1.2.Legal and Compliance Training

The Legal and Compliance Training addressed the Legal and Compliance Processes within the oil and gas sector in order to improve SMEs understanding of legal fundamentals that make their international transactions work. The course provided SMEs the opportunity to critically assess and examine key legal issues in the oil and gas and delivered knowledge and explanations to help build SMEs understanding of the complex laws, regulations and contracts in the international Oil and Gas industry.

The Legal and Compliance Training was previously offered in 2015 and one-on-one feedback from participants indicated appreciation of SCD's continuous effort to help build capacity of SMEs and for the opportunity to learn about the legal aspects of the Oil and Gas industry. ENS Africa was selected to run the Legal and Compliance training after its successful selection through competitive tenders.

2.1.1.3. Social Media as a Strategic Marketing Tool Training

Social media is rapidly turning into a vital part of modern marketing mix and managing a flexible presence on these platforms such as Facebook, Twitter, Instagram and YouTube has become a must for any company striving to bring its business up to speed. The intent of this training is to introduce efforts to deliver a complete social media and integrated marketing solution designed to improve net revenue results as well as customer loyalty and engagement to SMEs and BSPs under the SCD portfolio.

Participants received in-depth knowledge on locating new prospects and business opportunities, managing their online reputation and connecting more meaningfully with current and potential customers online for continuous business growth. Participants also learned about how social media platforms work, foundational terminology, and the strengths and weaknesses of each platform as it relates to business and marketing.

To make the workshop practical, participants were coached on how to set up company pages on Facebook and other social networks and were given guidelines on how to plan and execute successful social media marketing campaigns with business objectives in mind. Participants identified strategies for daily management of social media pages and the technical tools available to assist them in the process of executing their campaigns.

In order to determine interest in the training, SCD Client Relations conducted a survey, which indicated high interest levels and a minimum of 15 participants were expected at the training. Unfortunately the actual attendance did not match the expectation due to the short lead time for the training. Those who did participate praised SCD for the quality of training delivered and applauded the trainers for all the insights into Social Media and the delivery method.

Mr. Fred Odei-Birikorang, a representative of Kwansa Auto Ltd, told SCD that upon giving feedback to his boss at the end of the first day, was tasked to start creating social media presence for their business. Since Mr. Fred is new to social media, he plans to engage the services of the BSP that delivered the training (DeeGib) to help initiate this campaign and he is confident that from what he learned in the training he can manage the process in the future.

2.1.1.4.Road Safety Management Training

In Ghana, productive citizens within the 18-55 year age range lose their lives every year in road accidents. As a result, the nation loses a significant number of productive man-hours that can otherwise be channeled into production to promote socio-economic growth.

SCD deemed it necessary to organize a Road Safety Management training for SME fleet managers and drivers equipping them with the essential tools needed to minimize risks associated with fleet operations and consequently enhancing efficiency and productivity in their businesses. Participants learned about emerging best practices for mainstream management of road traffic safety and left with the expectation of attaining better outcomes in running their businesses.

Training goals included:

- i. Increase understanding of the road safety situation in Ghana and the factors contributing to accidents in Ghana and the Western Region.
- ii. Increase understanding of a wide range of road safety management work.
- iii. Present risk-minimizing measures.
- iv. Provide participants with the requisite knowledge of relevant laws and regulations for transport managers within the oil and gas, extractive and other energy related sectors of the economy.
- v. Empower participants with the tools for road safety audit as well as accident prevention and investigation.
- vi. Design the framework for developing road safety management systems as well as providing monitoring and evaluation tools for participants.
- vii. Give a live demonstration of Basic First Aid Administration and a hands-on practice of Pre-Start Checks and Vehicle Maintenance done on the premises of the training grounds.

The training attracted a total of 27 participants from SMES as well as participants from the Red Cross Society, the Motor and Traffic and Transport Unit (MTTU) KnightsCem, the National Fire Service, and

Catholic Relief Services. Several requests to SCD have been made to conduct the training a second time so that other SMEs can participate.

2.1.1.5. Take Charge Supervision Training

SCD organized a 3-day Take Charge Supervisory training for business owners, human resource managers, and frontline officers of local SMEs.

The training enabled managers to take control of their organizations and to guarantee tangible results in becoming more productive and effective in their operations.

Training goals for organizations included:

- i. Identify cultural norms and help operations look at alternatives that can reduce spending and improve productivity.
- ii. Identify more ways to leverage technology that will benefit operations' bottom line results.
- iii. Identify all sources of 'waste' that lead to increased costs and reduced productivity.
- iv. Identify and justify cost saving projects that the company should reconsider in order to meet short and long-term objectives, from the perspective of business operations.
- v. Tap into the hidden potential of existing workforce as well as outline what new talent is needed for improved success.

The value of a motivated and engaged worker is difficult to quantify, however the training demonstrates this value to organizations to encourage proactive workforce engagement for improved performance.

Throughout the training, a series of exercises enabled participants to thoroughly understand the progression of the Take Charge, True Cause Tracking program.

Overall, goals for the training were achieved with participants discovering concepts that emphasized tracking the cause of issues and problems in a business, cutting down on unnecessary costs and becoming more accountable and responsible in delivering their services.

2.1.2. Breakfast Meetings

In order to supplement the training courses, SCD began implementing Breakfast Meetings in the second quarter of 2016. This Series both provides SMEs information on trending topics in the industry and allows them to network with both industry experts and other SMEs. The third quarter recorded three successful Breakfast Meetings namely Entrepreneurship, Cloud Sourcing and E-Commerce and "In Search of the Right Talents.

2.1.2.1.Entrepreneurship

In partnership with UMB Bank, the SCD organized a monthly breakfast meeting on April 19th with 43 participants and 2 Media representatives. SCD Program's third Breakfast Meeting on "Entrepreneurship" sought to highlight how Entrepreneurs can play a central role in the socioeconomic development of the nation. By popular request, Mr. Percy Amoo-Yankey returned as the speaker for the Breakfast Meeting. He urged participants to put an end to the old "empire syndrome" of staying in control, and rather hire professionals to manage their businesses for them. Mr. Amoo-Yankey challenged business owners to detach ownership from management and to put in place structures that build conglomerates. He said for such to occur there is the need to employ professionals who have what it takes to run a business. Participants were also challenged to further explore partnerships to generate more capital in order to break into the global market.

At the end of the Breakfast Meeting, participants requested to learn more from SCD trainings on Entrepreneurship and Emotional Intelligence, which were discussed only briefly as well as Business Plan

Development training. Feedback from SMEs indicated that the expert delivered another stellar presentation of this chosen topic.

2.1.2.2.Cloud Sourcing and E-Commerce

The second Breakfast Meeting of the quarter was held on the topic Cloud Sourcing and E-Commerce with 33 participants including media crew from ViaSat I TV station.

The expert for this Breakfast Meeting, Mr. Jude Renner, and his team of Oracle officials enlightened SMEs with ideas on how the Cloud System could propel their teams towards greater operational efficiency, make them more mobile, credible and give them more control and flexibility in their projects.

The Oracle team also demonstrated the cost effectiveness and ease of access and usage of the Cloud System while also indicating its accessibility to innovative applications and technology that allows SMEs to become customer-focused to increase customer retention rates at all times.

With many SMEs being resistant to change, the Oracle team encouraged them to consider striving to be agile and responsive to constantly fluctuating market conditions.

Leveraging the Cloud Sourcing technology in this regard translates into collating and inputting figures of new tax rates or difference in fuel price adjustments into the Cloud system to immediately determine how those variables would affect the business in question.

The cloud, in effect, gives SMEs outcomes that enable them to align their businesses to the current economic context. Cloud technology, in the nutshell, can help businesses with Predictive Planning to avoid surprises and loss of control in their business.

As such, Cloud technology empowers SMEs to take control of their businesses with full awareness and to factor in uncontrollable situations into their business operations in a way that does not negatively affect them. The Cloud technology also enables SMEs to transition to the modern supply chain. Increased agility through continuous innovation facilitates constant engagement with their stakeholders.

Given the progress in the Cloud technology, the Breakfast Meeting built awareness on how the system can positively affect business growth. It is encouraging to state that a few participants who found the meeting enlightening had follow up conversations with the Oracle team to further understand how their specific businesses might be impacted.

2.1.2.3.In Search of the Right Talent

The third Breakfast Meeting was held on the topic In Search of the Right Talent. The event attracted 46 participants and the TV media crew from ViaSat1.

The concerns of business owners about losing employees after considerable investments in training informed the decision of the SCD to organize this particular Breakfast Meeting.

The expert for this Breakfast Meeting, Mr. Emmanuel Sarkodie advised business owners to share their vision for their business with their staff, mentor employees and institutionalize reward systems in order to retain their employees.

He also made known to the SMEs that in order to retain employees, business owners must first identify specific business needs and use that information to prepare the procedures for hiring the right talents or people to grow the business over the long-term.

At the end of the Breakfast Meeting, participating SMEs had a better understanding of the following:

- I. What talent management really was
- 2. How to retain their employees
- 3. How to strategically retain employees and

4. How recruiting the right talent can ensure longer-term employment.

Participants also expressed their satisfaction about the insights they gained with regard to how to get the right people to work for them and the steps they can now take to retain their staff.

2.1.3. Training Providers

Given that Business Service Providers (local trainers, consultants, etc.) are important partners in the success of the SCD program as well as the sustainability of the SCD work. As SCD continues its training and seeks to deliver high quality and relevant information, the priority should be on quality BSPs and on how to retain the preferred ones. CEOs from several SMEs reiterated the need for internationally accredited BSPs and training providers.

2.1.3.1. Selection Criteria for Retaining BSPs

One key area of focus for any organization interested in building a solid reputation, increasing productivity, and developing sound and smoothly implementable operations leading to success is customer retention. With the SCD Program, our "customers" are the BSPs and SMEs whose capacity we build. With a focus on the BSPs, as the program gradually comes to an end, creating a uniform and functional system that ensures that quality and professional BSPs are maintained and non-conforming ones are replaced is necessary in order to sustain the reputation built through the years by the program.

Some criteria that could be considered include:

- The attention given by BSPs to concerns of the SCD Program before, during and after trainings.
- The time it takes for BSPs to respond to SCDs questions/queries before, during, and after a training program
- How efficient and cooperative the BSP has been with organizing a training(s)
- Training Manager's report on the BSP
- A collection of SMEs written, verbal and non-verbal communication of their impression of the BSP through evaluation forms
- Level of pro-activeness of BSP

2.1.3.2. Building the Capacity of BSPs

Part of the mandate of SCD is to build the capacity of BSPs. To date, one (I) training of trainers (ToT) has been organized for five (5) BSPs that also received certification.

Many BSPs have since then enrolled on the SCD network and do attend the various SME trainings they deem relevant to their businesses. However, a BSP specific training still seems to be lacking for these newly enrolled BSPs.

It is therefore recommended that the IFC training organized for BSPs be reorganized to train the BSPs in order to prepare them for a more professional way of training, especially when the SCD Program is entering its final years and these BSPs would be subsequently seeking out consulting businesses on their own. The outgoing M&E Manager (Donna Torsu) has already begun discussions with the BSP (Rainbow Consult) that organized this training in 2014. Continuous follow-up will be made to conclude discussions on the possibility of organizing the training again.

2.2. Communications

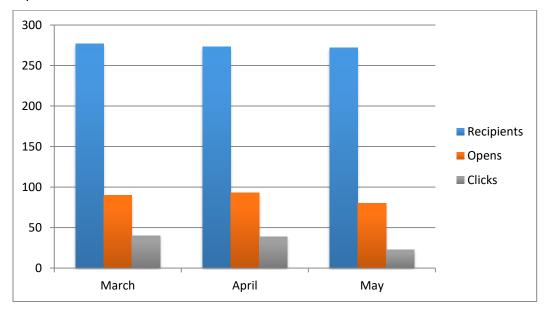
In order to amplify the impact of the SCD program, its message must be conveyed to both current and potential future SMEs, as well as the country at large. SCD has undertaken several methods to increase communication in the last quarter, including the publication of monthly newsletters, promotion of project activities through social media, and the highlighting of program successes through local media outlets.

2.2.1. Publication and Distribution of Newsletters

The newsletter serves as a place for SMEs and other stakeholders to receive information about activities organized by SCD and encourages them to attend subsequent events. In the third quarter SCD finalized distribution of three newsletter to the network of SCD stakeholders. The distribution was conducted through MailChimp.

Feedback from SMEs, BSPs and other stakeholders indicates that the newsletter is a great resource for their business. The article on "Entrepreneurship" for example, which appeared in the fourth newsletter entitled iEmpower, received great interest from readers and some who could not attend the Breakfast Meeting requested the power point presentation on the topic after reading about it. This is best highlighted by Mr. Kafui Husunukpe, the QHSE Coordinator of MAC Logistics Ltd, after reading the fourth edition of the iEmpower he said, "I must say I've really enjoyed this newsletter. The high point for me was the talk on Entrepreneurship, particularly, "detaching ownership from management and to put in place structures that build conglomerates", something which is lacking in our SMEs. I sincerely want to know more."

A report from the MailChimp software confirms the above. Out of 272 deliveries, 80 unique recipients opened the newsletter, with 176 total opens. The open rate of 31.1%, according to the platform, is above the industry average of 21.8%. The newsletters from the past quarter are attached in the Annex of this report.



2.2.2. Social Media Activities

The Program continues to post event related activities, photos, updates etc. on its Facebook page. The page also publicizes recent activities for SMEs and BSPs and indicates that there is improved interaction.

The WhatsApp platform serves as a networking tool for SMEs to share knowledge and relevant information. Many transactions and market sources have been leveraged within the group. The platform has served as a medium to market their companies among each other; members also continue to discuss issues arising from training programs offered by SCD; it also serves as a medium for SCD to share information and notices.

The platform now records 66 members.

With the bi-monthly CEOs Executive meeting now in session, a WhatsApp group solely for the CEOs has also been formed. This new platform has 20 unique and active CEOs on the platform.

2.2.3. Training Advertisements in National Publications

The decision to have the Program advertise its trainings seems to be a rewarding venture. Not only has it attracted other SMEs and partners to the project, it has also helped create more visibility for the program.

KnightsCem, the National Fire Service, the MTTU and Catholic Relief Services are among those who participated in the Road Safety training through the Daily Graphic advertisement. From the advertisement DiaGeo Gh Ltd. solicited a proposal from SCD to train 50 of its drivers on Road Safety Management.

Broadway Logistics Services, the Ministry of Education and National TB Program are also among those who participated in the Take Charge training through the Daily Graphic advertisement. Many more SMEs showed great interest in the newspaper advertisement but would have preferred it to be held in Accra.

2.2.4. SCD in the News

New trainings and the Breakfast Meeting series continue to be covered by the media and continue to make SCD more visible to new prospects.

In the third quarter, ViaSat1, Business and Financial Times and the Ghana News Agency covered SCD's programs including the Breakfast Meeting series on Cloud Sourcing and E-Commerce, and In Search of The Right Talent; The Social Media; Road Safety Management trainings; and the Take Charge trainings.

As SCD looks to keep expanding its reach, it is currently looking at including some radio stations, particularly in the Sekondi-Takoradi Municipalities.

2.3. Partnerships & Market Linkages

In order to remain on the cutting edge of the industry so that SCD can deliver the best information and trainings to its SMEs, SCD works to build partnerships and market linkages. During the third quarter of 2016 SCD worked to amplify its reach through activities such as the development of sponsorships and an SME guide, seminars, meetings and general stakeholder engagement.

2.3.1. Sponsorship

To promote the sustainability of the program and leverage external resources, SCD has worked on creating sponsorships for its Breakfast Meeting Series. During the third quarter, SCD collaborated with UMB to provide financial support towards the organization of two Breakfast Meetings. Due to internal budget constraints, UMB has requested to put a hold on the partnership until more resources become available.

ACTIVA Insurance has been the major insurer for many blue-chip international companies in Ghana like Newmont Mining, AngloGold Ashanti, Cadbury International, Schlumberger Ghana, General Electric, and L'Oreal SA. ACTIVA Insurance has developed a new strategy to offer general insurance products to local SMEs and is looking to collaborate with SCD to attract local SMEs. ACTIVA Insurance is currently reviewing a sponsorship proposal from SCD for the Breakfast Meeting Series.

2.3.2. SME Guide Development

This marketing material provides a list of the Small and Medium-scale Enterprises within the SCD network to potential buyers and other partners. The details provided includes business name, type of services on offer, contact persons, phone number(s), email address, representative clientele listings and other pertinent information. The final product will be completed in August and will include comments made by AOR during her visit to the program to include sections such as total work force and primary assets. The document will be unveiled during the buyer-supplier awareness event in October to be the first ever directory produced to market SMEs in the extractive industry.

2.3.3. Participation in Industry Related Events

Over the last quarter, SCD has participated in several industry events in order to amplify the reach of the program, create and enhance relationships and potential partnerships, and remain informed on industry trends. The meetings attended include:

- CWC Oil & Gas and Power Summit
- SME Financing Fair
- TVET Meeting with WRCF
- Meeting with Invest in Africa
- Mandela Washington Fellowship West Africa Regional Conference and Partnership Expo
- SME Developer's Coordinating Meeting with the Ministry of Petroleum
- Launching of Petroleum Commission Office in Takoradi
- STCCI Safety Conference
- FLEGT EU Meeting

The full notes for each of the meetings are included in the Annex.

2.4. Client Relations

Client relations continues to provide support for the SCD program through constant interaction with SMEs in the SCD network. Over the past quarter, the Client Relations team has conducted site visits and enrolment of new SMEs, and SCD began a new initiative in order to better understand client needs called CEO Executive Monthly Meetings. In order to get more regular feedback from SME clients on both programming content and the overall direction of the SCD project, the CEO meetings are a new initiative to create more regular touch points. Initiating the CEOs Executive Monthly Meetings will help SCD to identify the specific gaps or needs that SMEs have in order to tailor capacity-building sessions towards these challenges.

2.4.1. Site visits and Client visits

As a focal point of the Client Relations job, new clients were visited to become familiar with the business location and old clients were visited to follow up and see how business was going and to verify knowledge retention from trainings. Site visits were conducted to ascertain the implementation/ impact of knowledge acquired from training programs. Each of the old clients who were visited were asked questions to determine whether they had bid for or won a contract, or developed and are using any policy after attending trainings. Genuine 3 Logistics has won contracts with international organizations such as Damco and Navitran whilst continuing work with Halliburton, FMC Technologies and Weatherford.

The following clients were visited during the quarter:

- GN Electronics: Located in Elmina in the Central Region, GN Electronics is one of the many companies under Groupe Nduom dealing in the assembly of decoders and smart TVs.
- Daniak Cleaning & Laundry Services: A new client who joined the SCD Program recently. This
 client has taken a keen interest in SCD's Breakfast Meetings and gained a lot of knowledge from
 them.
- Genuine 3 Logistics: In an effort to reposition itself for better visibility, this SME has moved offices from Lagos Town to Bankyease. The aim was to know the new office and follow up on business performance.
- Kingspok Group and JUSTMOH: These two companies were identified and invited to join SCD to participate in its training programs. Visits were made to their offices to verify if their business documentation was in order.

- Gartmas Ventures: This client was visited to find out how trainings attended were impacting their business and to encourage them to be more active in SCD activities.
- Davitron Electricals: This client was visited to find out how trainings attended were impacting their business.

2.4.2. Enrollment of New Clients

The following clients joined the SCD program during the quarter under review:

- Jassmevec Limited
- Cable Solutions Services
- Network & Tools and Joframs Energy Group
- Mima Resourcing

- Firm Imexoya
- Paa Georgi Limited
- Ntrakwa & Co
- Broadway Logistics

Their profiles were reviewed and the appropriate forms sent to them for completion.

2.4.3. Executive Meetings for CEOs

Calls for a program held strictly for business owners was a highly recommended and recurring concern of employee participants of SCD trainings and was given the necessary attention. SCD planned and held two round-table discussions with business owners and CEOs of the SME network of SCD.

2.4.3.1. May CEO Executive Meeting

There are increasing concerns from SME employees about their CEOs not empowering them to initiate projects or to improve their operations with the trainings they receive from SCD. In response to this, the SCD Program Director initiated the first ever CEOs Executive Meeting to have a face-to-face, frank talk with the CEOs of the SMEs on SCD's network.

The first of these meetings was held on May 10th, 2016. The initial response was impressive with 38 CEOs informing Client Relations of their attendance. However, the actual number of CEOs who attended the meeting on the set date at the SCD office dropped to 17. Nevertheless, the first CEOs Executive meeting was a success.

The Meeting began with a welcome address by the SCD Program Director after which the Training Manager, M & E Manager and Technical Team Lead made presentations on the Elevator Speech, SCD Monitoring and Evaluation Systems and the overall objective of SCD, respectively.

The CEOs were then given the opportunity to offer their feedback on the impact of SCD activities on their businesses and to discuss the way forward as partners to the Program.

A consensus among the CEOs resulted in a request to the SCD Program for the following trainings, which they believed would further impact their businesses:

- i. Report writing and M&E. This was included in the Take Charge Training
- ii. Billing & Invoicing
- iii. Practical Welding trainings, not theoretical
- iv. Basic Accounting preparation
- v. Business Management
- vi. Staff Appraisal
- vii. Managing Labor issues
- a. Recruitment
- b. Letters of appointment
- c. Retention
- d. Motivation
- e. SSNIT (Social Security) Compliance

f. Provision of customized training for specific sector upon request

2.4.3.2. June CEO Executive Meeting

The concerns of SME CEOs about how to come to an understanding and work harmoniously with the Petroleum Commission (PC) came to bear as the CEOs met at the SCD office to discuss this issue and to present a communiqué during the launch and opening of the Petroleum Commission's office in Takoradi on June 8th, 2016.

Discussions focused primarily on strategies to communicate effectively with the Petroleum Commission in order for SMEs to gain maximum benefit from the Commission.

The meeting began with a welcome address by the SCD Program Director followed by the Training Manager opening the discussion.

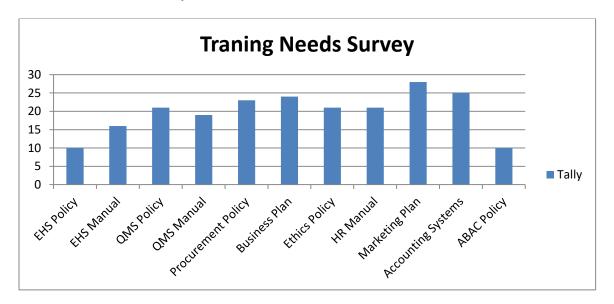
The CEOs deliberated extensively and a consensus was reached to request Mr. Kwarkyi of DANEST Engineering to present a communiqué on behalf of SMEs to the Petroleum Commission with the following concerns:

- i. The registration process of PC is too cumbersome with the suggestion to PC to look at grading SMEs.
- ii. Will PC, through EDC, prepare SMEs to meet industry requirements when fees are paid to PC?
- iii. How can PC help in capacity building of SMEs so they can meet specific industry requirements?

The next CEOs Executive meeting is planned for the first week of July 2016.

2.4.4. Survey of SME Training Needs

Client Relations conducted a general survey to determine the training needs of SMEs for FY 2017. Below are the results as of June 30, 2016:



3. FY2016 Quarter 3 Performance Indicators Reporting and Narrative

At inception, the SCD Program reported on eight performance indicators. By the end of FY2014, in collaboration with USAID's Monitoring and Evaluation Technical Support System (METSS), the SCD reviewed its existing indicators and added six more indicators, bringing the total of

indicators to fourteen. These expanded indicators enabled the SCD Program to report adequately on its performance throughout FY2015. At the beginning of FY2016, the SCD revised three (refer to Indicators 3, 7 and 8 below) out of the fourteen indicators for more accurate performance reporting.

- Indicator I: Number of individuals from BSPs that have received USG-supported training
- Indicator 2: Number of individuals certified to deliver SME trainings and consultancy services as a result of USG support to the oil and gas, power and other related sectors
- Indicator 3: Number of BSPs that have received and applied business tools as a result of USG support
- Indicator 4: Number of business policies and procedures at different stages of development by BSPs as a result of USG assistance
- Indicator 5: Number of BSPs that have improved management (score in percent) as a result of USG assistance in the oil and gas, power and other related sectors
- Indicator 6: Number of individuals from SMEs that have received USG supported training
- Indicator 7: Number of industry-recognized certificates issued as a result of USG assistance in the oil and gas, power and other related sectors
- Indicator 8: Number of SMEs that have received and applied business tools as a result of USG support
- Indicator 9: Number of business policies and procedures at different stages of development by SMEs as a result of USG assistance
- Indicator 10: Number of SMEs that have improved in management (score in percent) as a result of USG assistance in the oil and gas, power and other related sectors
- Indicator II: Number of SMEs at various stages of accessing credit with support from USG
- Indicator 12: Number of SMEs at different stages of relationship with IOCs, subcontractors or other related agencies for industry information as a result of USG assistance
- Indicator 13: Number of contracts received by SMEs as a result of USG assistance in the oil and gas, power and other related sectors
- Indicator 14: Value (USD) of contracts received by SMEs as a result of USG assistance in the oil and gas, power and other related sectors

Due to the complexity of the indicators and their adjustments over time, the attached Performance Indicators Tracking Table (PITT), included as Annex I, contains results for FY2016 Quarters One, Two and Three. The revised Performance Indicators Reference Sheets (PIRS), which was previously submitted to USAID, outlines the revised definitions and methodologies.

While the Performance Indicators Tracking Table (PITT) in Annex I is a good snapshot representation of the Program's performance against its stated Fiscal Year targets, there is a definitive need to provide narratives to substantiate progress that has been made so far. The format of this information has been modified as requested by USAID in order to make the narrative more robust and cohesive.

3.1. Trainings Organized

During the third quarter, SCD organized nine training workshops for 81 unique individuals from SMEs during the third quarter. New subject areas such as Instrumentation and Control, Social Media as a strategic Marketing Tool, Road Safety Management, Take Charge Supervisory and Breakfast Meeting Series were introduced. The table below represents the training or event topic and the number participants trained. Some participants attended multiple trainings leading to 184 as the disaggregated total.

In addition to the participants from SMEs, 14 unique individuals from Business Service Providers (BSPs) have received training in multiple subject areas. Some participants, however, attended more than one training, leading to a disaggregated total of 29 BSP participants in trainings. Currently, total unique participants for FY2016 is 39 BSP participants in trainings.

New BSPs such as Gil Automations, ENS Africa, Deegib Developers, ABA Partners, and Jescom Capital Ltd facilitated training sessions in Legal and Compliance, Social Media as a Strategic Marketing Tool, Road Safety Management (for Managers and Drivers) and Take Charge Supervisory modules respectively in this quarter. Partners such as Catholic Relief Services, Ghana Red Cross Society, Ghana Police Service, Ghana National Fire Service, Ghana Health Service and Ghana Education Service participated in the Road Safety Management Training and Take Charge Supervisory Training programs.

Type of Training	# BSP	#SME	Total
	Participants	Participants	
Breakfast Meeting - Entrepreneurship	6	37	43
Breakfast Meeting - In search of the	9	37	46
Right Talent			
Legal & Compliance II	3	21	24
Breakfast Meeting - Cloud Sourcing & E-	3	34	37
Commerce			
Road Safety Management (Managers)	2	8	10
Road Safety Management (Drivers)	1	15	16
Take Charge Supervisory Training	2	11	13
Instrumentation and Control	_	13	13
Social Media	_	8	8
Total	26	184	210

Table 1: Number of training participants by type of training

3.2. Certificates Issued and Certifications

Since FY2014, the Program has implemented a capacity-building model aimed at improving the training skills of Ghanaian BSPs. Trainers from five respective local BSPs participated and were certified under the IFC-Business Edge Training of Trainers (ToT) program. During FY2015, SCD sought opportunities to collaborate with other institutions to build capacity and to certify BSPs in the western region of Ghana. However, little progress was made and as a result, no target has been set for Indicator 2 (the certification of BSP representatives) for FY2016, but efforts continue to be made to award certificates and certifications to BSPs. Based on feedback from SMEs and

BSPs, the SCD program has been developing a strategic plan to further this indicator during the next fiscal year.

The reviewed Indicator 7 currently focuses on industry-relevant certificates issued to individual trainees and companies respectively. During the third quarter, 47 certificates were issued to individual participants from SMEs in the areas of Instrumentation and Control, Road Safety Management (Managers & Drivers) and Take Charge Supervisory Training. Additionally, one TRACE Anti-Bribery Certificate was issued to FKA Ghana Ltd. An employee of Greenfields Offshore Services also received a certificate from TRACE after taking and passing the TRACE Anti-Bribery Course. In total 49 certificates were issued quarter three. The total Industry Recognized Certificates issued in FY2016 is 121 surpassing the target set at 80. Continuous follow-up is being made with some SMEs currently undertaking the Trace Certification process. The table below breaks down the number and type of certificates issued during the past quarter.

Type of certificate	Number i Indivi		Number issued to SMEs/BSPs	Total
	Male	Female	60 01 123/201 3	
Take Charge	4	Ш	_	15
Instrumentation and Control certificates	13	_	-	13
Road Safety	21			21
TRACE	-	I	I	I
Total	39	12	I	49

Table 2: Certificates Issued

3.3. Business tools received and applied

Three BSPs have received and implemented business tools (accounting software solutions *EasyBooks* and WhatsApp) as a result of SCD Program's assistance. The BSP Nature Solutions has received and applied both EasyBooks and WhatsApp, while BSPs Mentorship Africa and Perfect Team Business Consult have begun to utilize WhatsApp application as a primary tool of communication with other BSPs, and the private sector/SME community.

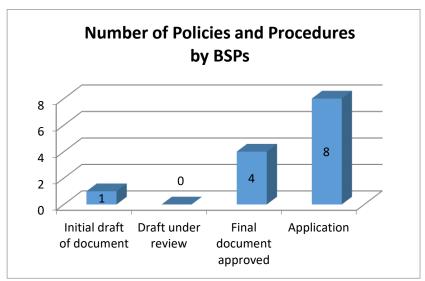
By the end of the third quarter, 22 SMEs have applied three different business tools in their companies. The tools applied are: Pinterest, EasyBooks software, and Whatsapp. After the Social Media as a Strategic Marketing Tool training facilitated by DeeGib Developers, two (2) of the SMEs participants (Zodiac Marine Services and CBM Surveys) signed up on Pinterest to market their products and services. One SME (Greenfields) applied the EasyBooks software and joined Whatsapp. In all, 20 SMEs are on Whatsapp, one new SME is using Easybooks and two SMEs have begun using Pinterest.

The SCD Program Director convened a first ever CEOs Executive Meeting on May 10, 2016 to gather feedback from the CEOs of the SMEs network. This meeting led to a creation of CEOs WhatsApp page, which serves as a second WhatsApp Group to share relevant information exclusively among CEOs and collaborate more effectively. The total number of CEOs on the page is 33, six of which are BSPs. Almost all of the CEOs on the CEOs WhatsApp group page are also represented on the SME WhatsApp group page.

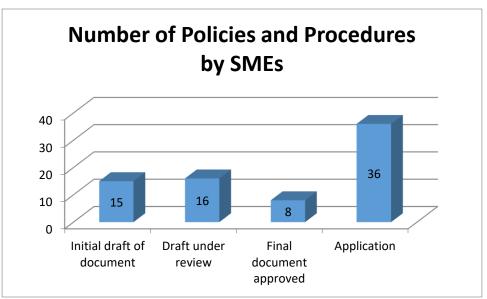
3.4. Business policies and procedures

SCD has overseen the introduction of improvement of tools and frameworks, or policies and procedures, which are indicative of positive change across operational settings of BSPs and SMEs.

By the end of the third quarter, no new policy or procedure developed by a BSP was recorded. A total of thirteen BSPs since FY2015 are at the approval or implementation stages of policies and procedures, including EHS, Quality Management, HR, and Construction and Emergency Preparedness, and one QMS policy is at the initial draft stage. SCD plans to implement more policies or procedures related trainings in Q4 FY2016 and FY2017. Continuous follow up is also being made to track any more policies or procedures developed by BSPs. Information is presented on the chart below.



By the end of third quarter, in the SMEs businesses 75 business policies and procedures, including EHS, QMS, Social and Environment, Human Resource Management, Finance Policy, Ethics, Wellbeing, Drug and Alcohol Testing, and Transport, were at different stages of development as shown in the chart below. Through feedback SCD has come to understand that most BSPs and SMEs do not have some basic policies or procedures in place which render them less competitive to bid for contracts.



3.5. SME and BSP Evaluation

SCD is undertaking survey on BSP and SME stakeholders to ascertain the level of improved management capability in six areas for BSPs (Strategic planning, Human Resources, Finance, Marketing, Quality management and EHS) and in seven areas for SMEs (the addition being Local Content). The evaluation was scheduled to be completed during FY2015 to enable an improvement level scoring, and a second improvement level scoring at the end of the Program is scheduled for the end of the project in FY2018. However, given challenges in obtaining necessary data for scoring, SCD modified its timeline to report on all data at the end of the Program. Currently the evaluation is underway and SCD continues to follow up with BSPs and SMEs who have not completed the assessment form in order to complete the review and scoring before September 2016. Once the assessment is completed for all BSPs and SMEs, a separate report with scores and analysis will be presented to USAID. At the end of the third quarter, a total of 17 BSPs and 31SMEs have gone through the due diligence and evaluation. The tables showing the scores in percent for BSPs and SMEs are located in Annex 8.7.

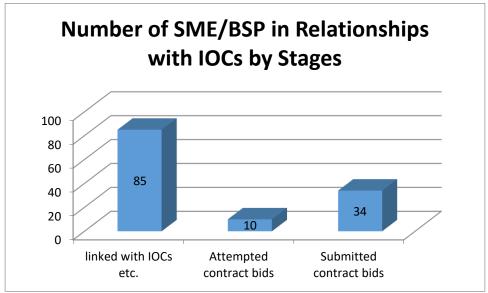
3.6. Access to Credit/ finance

As at end of the third quarter, the number of SMEs and BSPs at various stages of accessing credit saw no change from the previous quarter (88 SMEs and BSPs) due to high interest rates and cumbersome loan application process from financial institutions with which they were linked. This constraint has made it extremely difficult to formalize loan packages. A follow-up was made with the financial institutions to learn if any of SCD's SMEs had applied for credit facility, but they indicated that no loan applications had been formalized at the time of inquiry.

3.7. Relationship with IOCs

The number of SMEs are at different stages of relationship with IOCs, subcontractors or other related agencies rose from an initial figure 82 in FY2015 to 129 at the end of the third quarter of FY2016. The sharp increase can be attributed to the Supplier Awareness Event (SAE) coorganized by SCD and Atuabo Freeport Project (AFP) on 5 October, 2015 in Takoradi. The Supplier Awareness Event provided an opportunity for SMEs and BSPs to interact and explore

procurement opportunities available for them at the port. Out of the 52 SMEs and BSPs who participated in the event, 8 have progressed from the initial linkage stage to stage two of attempting contract bids. These SMEs and BSPs have been approved and registered into the AFP vendor list as prospective suppliers during construction and operation of the Freeport. Six other SMEs that have registered to be part of the AFP vendor list are pending approval. The chart below represents the various relationship with IOCs.



3.8. Contracts and Values

In FY2014 SMEs and BSPs were awarded twelve contracts with Oil and Gas companies, and an additional thirty-two contracts were awarded in FY2015. At the end of the third quarter of FY2016, twelve new contracts were awarded to SMEs affiliated with the SCD program. The total number of contracts won inception to date is 56, valued at over USD \$16,285,330. Not only has the number of contracts increased from year to year, but the value has also increased significantly.

The companies that have awarded the contracts to SCD clients include Navitron, Weatherford, Ghanaian National Petroleum Company (GNPC), GOIL, Tullow, Baker Hughes, Schlumberger, Modec, Technip, Belmet, Weatherford, Technip, Trana-Tek, Haliburton, Golden Royal Investments Ltd., FMC Technologies, Bulk Oil Storage and Transportation (BOST), Amandi, and Volta River Authority (VRA) as well as mining companies Goldfields and Anglogold Ashanti. All contracts awarded have been directly attributed to USAID assistance through the SCD program.



Note: Due to considerable currency fluctuations with the Ghanaian currency, a new approach was implemented to start from FY 2015 to account for exchange rate volatility.

FY2014 contracts realized had an applied Fx rate of 3:1 against the US Dollar. In consultation with USAID METSS, the SCD has implemented a system of using a calculated quarterly average of historical exchange rates as applied for conversion of contract values from FY2015. The source of exchange rates applied is http://www.oanda.com/currency/historical-rates/.

4. Integration of Crosscutting Issues and USAID Forward Priorities

The SCD Project was designed to address relevant USAID Forward priorities. In this section we (I) recap relevant crosscutting issues, and (2) provide a succinct overview of specific Project activities that address these issues.

4.1. Gender Equality and Female Empowerment

The SCD Program continually seeks ways in which to promote gender equality and empower females across the Ghanaian private sector. In an industry predominantly represented by men, the Ghana SCD has been able to attain a capture rate of around 26% of women in its programs. In fiscal years 2014 and 2015, this percentage was 27% and 28% respectively.

During the second quarter of fiscal year 2016, the SCD Program tried to sustain these levels of women engagement across its trainings. Of the 251 participants trained during the quarter across all SCD activities, 18% were female. Additionally, in the CEO Meetings, of the 17 active participants, three of the CEOs are women. Participation in these trainings and other events has the potential to translate to both new employment opportunities for participants as well as promotions and advancements within their respective employers.

The SCD anticipates that the remainder of the fiscal year this trend of high women participation will continue, thus enhancing prospects for women entrepreneurs, business owners, management and professionals.

4.2. Sustainability Mechanisms

The SCD Program supports Ghana in developing and enhancing economic prospects for local Ghanaian SMEs and BSPs affiliated with the Oil & Gas, Energy, and Extractives sectors. The SCD Program accomplishes this through targeted capacity building assistance, as well as efforts to enhance and promote market linkages amongst public and private sector participants.

The SCD Program designs its interventions to have both near-term and lasting impact and promotes models for trainings, technical assistance, and other events that ensure longer-term sustainability of programmatic assistance. Discussions with Program beneficiaries during fiscal year 2015 have led to the implementation of two sustainability methods in FY2016, fee collection for training services and the increased involvement of CEOs from SMEs in the SCD network.

From the continuous efforts to gain feedback about SCD programming, some SMEs have identified the fee collection model as a barrier for them to attend trainings. In order to allow all levels of businesses to continue participating in SCD programs, the fee model is being revised to include potential tiered systems and fee waivers based on the business' ability to pay.

In addition to providing invaluable feedback about the programming of SCD, the bi-monthly CEO meetings are helping build additional sustainability into the SCD program. The commitment of the CEOs to the program and their willingness to take on activities on their own proves that the impact of SCD will last well beyond the program's lifespan. Some CEOs noted that they have seen the value in trainings and have sought further opportunities, such as highly technical trainings.

The SCD continues to identify prospective partners whom could serve as primary supporters to the Project and its goal of sustainability via the provision of technical, managerial, financial or other assistance moving forward.

4.3. Science, Technology and Innovation Impacts

The Program continues to identify opportunities to introduce and utilize innovation and new technology that is replicable and scalable across the Ghanaian marketplace. The need for SMEs to better market their business using new Social Media platforms led to the development of a new training series. The Social Media as a Strategic Marketing Tool training was planned as an interactive experience, with several participants creating new platforms for their businesses such as Facebook pages and Pinterest accounts. The continued utilization of innovative platforms which serve to build efficiencies across business operations (i.e. EasyBooks Accounting software solution), or bridge communications divide amongst market participants (i.e. WhatsApp), have been underway beginning in fiscal year 2015 and continuing through the second quarter of fiscal year 2016. A second WhatsApp Group has been created to address further needs of the companies' CEOs, with very active participation.

5. Challenges and Client Constraints

Through interactions and feedback from SMEs, several challenges have been identified that have impacted their businesses over the last quarter. SCD is currently working with the SMEs in order to address these issues in order to improve programming and better support SME clients. The

major challenges identified include cost-sharing, access to finance, and the downturn in the Oil and Gas industry.

5.1. Cost Sharing

Cost sharing was introduced last year in order to promote the sustainability of both the programs and the BSPs providing the training, Based on feedback, some clients find it difficult to afford the participation fees charged by the program, and therefore cannot attend trainings that would help improve their businesses. Micro sized firms with limited resources mainly feel this constraint, and SCD is looking at the possibility of allowing the micro firms to attend the programs free of charge.

5.2. Access to Finance

Access to Finance is one of the largest constraints for SMEs worldwide. SMEs in the SCD network have expressed this concern to SCD and the program is currently exploring methods to address these concerns. Over the next quarter SCD in collaboration with financial institutions plans to run several programs for the SMEs to understand the necessary requirements to access finance and alternative funding sources.

5.3. Downturn in the Oil and Gas Industry

The slow pace of business in the Oil & Gas industry has resulted in some SMEs moving to different locations or closing their Takoradi offices. Some of them like Coastec Tubestar, Mass Logistics and BAMG are no longer operating in Takoradi.

6. Program Management and Administration

6.1. Personnel

A new M&E Specialist has been hired following the departure of Donna Torsu. SCD has hired Priscilla Dzah, an M&E specialist with eight years of experience in Monitoring and Evaluation with both the private, public, and social sectors including the Ecobank Ghana, Australian High Commission, and the Ghana Center for Democratic Development.

6.2. Financial Management

From the program's inception through the end of Q3 of fiscal year 2016, the program has spent approximately \$3,694,779.56, representing 90% of the total award of \$4,098,642.00. For fiscal year 2016, expenditures through end of Q3 total approximately \$705,871.40, representing 67% of the \$1,060,806.55 that is budgeted for fiscal year 2016.

7. Activities Planned for Next Quarter (Q4)

In final quarter of FY2016 SCD plans to continue its training plan according to the best practices and feedback sessions from SMEs. The number of trainings has been reduced from previous quarters based on the feedback from clients that due to business constraints they were not able to attend multiple trainings per month. The CEO and Breakfast Meetings will continue as well according to the schedule below.

	Subject	Expected	Date Scheduled	BSP
		Participation		
10	CEO Executive Meeting	15	I-2 nd Week July, 2016	SCD
П	Business Plan Development	15	I st Week August 2-4, 2016	TBD
12	Breakfast Meeting: Positioning Your	40	3 rd Week August 17, 2016	Ephesus Consulting:
	Business to Attract Investment			Mr. D.N.O. Sackey
13	Mini-Workshop:	15	Aug. 25 2016	Samuel Amoako
	Working Capital Management			
14	Local Content Bill	25	2 nd Week September 6-8,	TBD
			2016	
15	Stakeholder Engagement Event: UMB	65	3 rd Week September 14,	TBD
	Presentation TOPIC: Growing Local		2016	
	Businesses Through Access To Finance			

- 8. Annexes
- 8.1. Performance Indicator Tracking Table (Attached Excel)
- 8.2. Success Stories (Attached PDF Reports)
- 8.3. iEmpower Newsletter (Attached PDFs)

8.4. Buyer-Supplier Awareness Event

8.4.1. About the Buyer-Supplier Awareness Event

The USAID/ Ghana Supply Chain Development Program will arrange, host, and facilitate Supplier Awareness Event in Takoradi where Oil & Gas Companies and other multi-national corporations' representatives can meet several companies and detail their projects, the general procurement processes/requirements of the oil and gas industry, and forthcoming opportunities in targeted sectors.

8.4.2. Theme

The theme of the event is "Energizing Ghana's Extractive Industry". The theme has been carefully selected to reflect the objective of the USAID/ Ghana Supply Chain Development Program, which is "Building Capacities of Local SMEs in the Oil & Gas and its related sectors" - the program has been assisting local SMEs through capacity and trainings.

8.4.3. Objective

The objective of this event is to inform the local market, manage expectations, promote partnerships/joint-ventures, and also to gain knowledge of specific companies.

8.4.4. Location

The two-day event is scheduled to take place from the 19th to the 20th of October, 2016 with at the Best Western Atlantic hotel in Takoradi

8.4.5. Activities

The Supplier Awareness Event will include keynote speeches, presentations from various multi-national corporations and stakeholders as well as panel discussions and breakout sessions on specific topics. There will also be exhibition booths for interested companies to showcase their services and products.

8.5. Staff Development

USAID Rules & Regulations: Grants & Cooperative Agreements



Photo credit: Ezra Gyimah 2016

A three day workshop organized by INSIDE NGO was held in Accra from June 6-8, 2016 on USAID Rules & Regulations: Grants & Cooperative Agreements. Samuel Amoako and Ezra Gyimah, who attended this workshop on behalf of the SCD project, were equipped with understanding on how USAID awards work and how to effectively manage USAID rules and regulations to maintain donor compliance. In addition, the workshop provided a good foundation for understanding how other US Government funding works. It was highly participatory lead by team who had experience in managing USAID grants and cooperative agreements. The workshop looked at issues such as; property disposition, avoiding common audit findings, documentation requirements, cost share, correct procedure for procurement, determining allowable costs among others.

8.6. Meeting Notes from Industry Related Events

8.6.1. CWC Oil & Gas and Power Summit

The major event was SCD's hosting of and participation in the CWC Oil & Gas Conference from April 20-21. The program contributed immensely in planning, marketing and hosting the roundtable discussions. Speakers drawn from SCD's network for the roundtable discussions included Melanie Dickson (Trace International), Joe Asamoah (Enerwise Consultancy) and Kofi Koomson (SCD). Below are the highlights from the roundtable discussions:

Investment Opportunities in the Downstream Sector

Three groups of people came for discussions at this table including Centurion, TMI Maintenance Institute of Africa, Plus Distribution, Property Masters, Ministry of Energy and Petroleum, RENE Group, HFC Bank, Global Hydro Power Ghana, PYXERA Global, KINA Advisory, etc.

The session was moderated by one of SCD's BSPs, Dr. Joe Asamoah of ENerwise Africa.

Purpose

To present opportunities for interactions and to promote business linkages

Justification for Investment

Due to the capital intensive nature of the oil and gas industry

Suggestions, Comments and Ideas

- Banks can come together and form a consortium to help finance SMEs
- Banks feel secure enough to finance SMEs only if they have a contract in hand. A viable project in
 a good location can also get a loan for an SME as the location alone can cover for the amount
 given out.
- Maximum loan amounts can be increased by banks forming syndicates to pool their resources
- Ghana has a Petroleum Security Coordinating Council
- The security situation in a country has a great influence on investors decision-making

Potential areas for investment

- Refineries
- Fuel Stations
- Pipe line construction

Factors to consider before Investing

- Regulatory issues
- Security (offered by the organization and country)

Trends, Standards and Requirements of the Buyer Community

This table was moderated by SCD's Technical Team Lead, Kofi Koomson. Members came from companies such as Sunda International, HFC Bank, Arco Group, Ministry of Energy and Petroleum, ENerwise Africa, Property Masters etc.

Purpose

Business networking and sharing of ideas on the various regulations that buyers expect of sellers to which sellers must adhere in various areas of business.

Comments

Trends, Standards and Regulations buyers require of suppliers or vendors include;

- Statutory regulations; Registration Certificates, EPA Certificates
- Industry specific guidelines; Local content regulations
- Quality Control Systems
- Know your Customer forms
- International Bodies' Regulations
- Capital Requirements
- Legal Requirements such as work Permits
- Values such as Transparency and Trust

Challenges

Local content regulations don't help buyers in sectors such as aviation as some expertise is needed in some areas e.g. helicopter parts repair cannot be performed locally.

Consultants suggested a right to information bill be passed and enforced to enable them gain access to the right information to help them be efficient in their jobs.

<u>Commercial Transparency in Driving Competitive Advantage</u>

Roundtable session was moderated by Trace International's Melanie Dickson. Members came from organizations such as PYXERA Global, Zormelo and Associates, Property Masters, HFC Bank, Arco Group, Petroleum Commission, ENerwise Africa, etc.

Purpose: To discuss ways of ensuring Transparency and Anti-bribery practices within the Oil & Gas sector.

Points raised:

- Harry from PYXERA Global highlighted some of the major activities undertaken by the USAID Ghana Supply Chain Development Program and the key element of making local SMEs more viable and capable of winning contracts in the O&G sector. He also talked about the MoU signed between PYXERA Global and Trace International in getting GSCDP SMEs Trace certification for one year for free.
- A Representative (Saoud) from Petroleum Commission shed light on why the local content act was passed and the law empowering able service providers to undertake contracts readily available in Ghana
- KB Wilson from GSCDP called for the Right to Information Bill to be passed in order to enforce corporate Transparency and Anti-bribery compliance within the industry.
- Pius Ajabhu from Arco Group cited an example of why many companies use our cultural aspect of paying bribes as an excuse for bribery in order to win contracts or get work done properly.
- A member pointed out that the lack of an institutional framework in Ghana is to blame rather than blaming our African culture because the Transparency and Anti-bribery framework in Ghana is very weak and as such cannot chase after people who act unethically.
- Another member raised challenges involved in trying to be transparent due to the non-availability of anti-bribery or transparency laws in Ghana.

Key Questions asked

- How can technology investments help to reduce bribery and promote corporate transparency?
- What does it take to be considered compliant regarding the Local Content Act passed by the Ghanaian Parliament in 2003?

• Why the high cost associated with registering with the Petroleum Commission for foreign companies?

8.6.2. SME Financing Fair

The SCD program was represented by Ezra Gyimah and Kofi Koomson who attended the 2016 edition of SME Financing Fair organized by the Office of the President with sponsorships from AGI, MASLOC, Venture Capital, SIC Insurance, SIC Life and others.

Speakers at the conference included Ministers of State, Head of Governmental Institutions, CEOs of AGI and Chamber of Commerce, CEO of Petroleum Commission, Governor of the Bank of Ghana, Financial Institutions etc.

Key topics addressed included:

- Finding solutions to the high cost of finance
- The transformation of EDAIF into an EXIM Bank and its role in reducing cost of financing
- Venture Capital as a reduced source of finance
- Innovative approaches to SME financing in Ghana
- Innovative approaches and programs in SME financing

The SCD program used this opportunity to further engage financial institutions present to explore avenues available to support SME financing which continues to be a major issue faced by many SMEs within SCD's network and Ghana at large. Some of the banks interacted with included; ADB, ECOBANK, Prudential Bank, Sahel Sahara Bank, Bank of Baroda, UT Bank, FBN Bank, First Allied, GT Bank, National Investment Bank, etc.

8.6.3. TVET Meeting with WRCF

The meeting was a follow up to one held in December, 2015. Participants were drawn from various sectors such as technical institutions, implementing partners, mining corporations, SMEs and consulting firms. There was a deep dive into an initial assessment carried out by WRCF and CPI. It was disclosed in the assessment that numerous factors affect TVET in Ghana. These included:

- Lack of modern equipment to deliver practical trainings
- Lack of current curriculum in schools
- Lack of available welding consumables to run trainings
- Instructors lack practical hands-on and industry experience
- Apprenticeship programs are ineffective
- Multinational Corporations in the extractive sectors are willing to support and co-fund an internationally managed program geared towards development of TVET to fill the extractive industry.

Recommendations included:

- Funding a pilot project initially involving "One Trade" in Takoradi
- Course content of TVET pilot program to be industry driven in consultation with COTVET
- 2 3 year commitment should be required for this pilot program

Action Items

At the end of the meeting participants came up with actions to advance major discussions of the day. These were in 5 folds.

- Data collection
- Standards

- Curriculum development
- Mechanisms
- Funding

Volunteers, including SCD & PYXERA Global opted to support specific tasks in Data collection, Standards and Curriculum Development.

8.6.4. Meeting with Invest in Africa

SCD was invited to an informal lunch meeting organized by Invest in Africa (IIA), which mainly focused on the general consensus by industry players about local suppliers frequently having technical shortfalls as well as a limited understanding of the importance of an anti-bribery and corruption / compliance policy, which were particularly relevant to the O&G/extractive industries. The resulting action points included:

Action point 1: IIA and PYXERA Global, who are both working with leading US ABC certifier Trace International, to explore partnering to deliver more ABC training with Trace to local suppliers within the supply chain of IIA and PYXERA Global members, such as Tullow, Lonrho, GE etc.

• Consensus that 'access to finance' is not as much of an issue as making SMEs and local suppliers' investor ready. Many of them suffer from a funding gap as they do not have the practices / polices in place to make them investable by a bank or equity investor. Solidaridad has seen some success in this area.

Action point 2: IIA to explore this further with Solidaridad. Creating case studies and success stories is a key route to scale.

• Consensus that the pre-financing of contracts by corporate 'buyers' should be more prominent. Recognition for the corporate 'buy' side that they must also be willing to be seen to be 'backing' local suppliers, i.e. willing to 'take a risk' on them and work with them wherever possible.

Action point 3: IIA and PYXERA Global to explore what it would take to increase the level of contract pre-financing with their corporate members.

• Agreed that standards and recognition of Ghana national standards had potential to support local SMEs / suppliers.

Action point 4: IIA (and other participants) to engage Ghana Local Standards Authority, in partnership with the MOTI to promote the standards and access to them.

• Agreed that a key route to achieving the scale and growth of local companies is through Joint Ventures (JVs) and that JV's remained underexploited.

Action point 5: IIA to follow up with Tullow and MODEC to understand what they look for in successful JV targets, how to enhance these qualities within the APP community and finally to look into the possibility of an IIA JV event in 2016.

Recognition from Stewart Investors (SI) that similar companies have the potential to offer finance
to local companies who have some of the qualities corporations look for and that finance could
be offered based on a supplier's contract with a large corporation. This will allow the investor to
finance and develop the entire value chain.

Action point 6: Following the IIA & SI research that is currently underway, IIA and SI to explore long term opportunities in financing along the entire value chain.

Agreement that there is a need for more cross sector open dialogue like this roundtable to share
lessons learned, future plans and live programs from across the value chain, so that all stakeholders
(policy makers, large companies, service providers and small businesses) can benefit from one

another's work, increase scale and impact and save time and money in delivering programs with shared objectives.

Action point 7: IIA to continue to collaborate across sectors and the entire value chain, lead on follow ups detailed above and convene a follow up roundtable later in 2016.

8.6.5. Mandela Washington Fellowship West Africa Regional Conference and Partnership Expo

This year's Young African Leaders Initiative (YALI) was held at Alisa Hotel from the 19th to the 21st of May, 2016. The Ghana Supply Chain Development's (SCD) main involvement was in the Partnerships Expo which allowed NGOs, civil society organizations, SMEs and other private partners to showcase their work and interact with fellows of the Mandela Washington YALI program.

8.6.6. SME Developer's Coordinating Meeting with the Ministry of Petroleum

The Ministry of Petroleum extended an invitation to the program to attend the first ever stakeholders' discussions on May 31st. The purpose was for the ministry to understand activities being undertaken by the various SME development agencies.

Entities present included: the EDC, Invest in Africa, SCD and the WRCF. Ten minute presentations were made by each organization highlighting major activities since their respective inceptions. One of the key highlights noted by the ministry was the need to collaborate to achieve a common goal that would benefit local SMEs, particularly in the extractive industry.

It was further agreed by members that this meeting would be held quarterly to serve as a platform to share ideas as well as inform the ministry on project activities.

8.6.7. Launching of Petroleum Commission Office in Takoradi

The Petroleum Commission has opened a new office in Takoradi. The office, located off the Takoradi-Tarkwa road, is in fulfillment of the Petroleum Commission Act of 2011 (Act821), which enjoins the Commission to open an operational office in any region where petroleum resources are found in commercial quantities.

It was also strategically placed to offer support to oil service providers and stakeholders along the six coastal areas of the region. Delivering the inaugural address, the Chairman of the Board of the Petroleum Commission, Prof. Ivan Addae-Mensah, said the new office would bring the commission's services to the doorsteps of its stakeholders.

The SCD program represented by Ezra Gyimah and Kofi Koomson participated in the event to inaugurate the office.

8.6.8. STCCI Safety Conference

The annual safety conference organized by the Sekondi Takoradi Chamber of Commerce and Industry occurred June 22 -24 of this year. This year's conference theme was "Developing a Sustainable Prevention Culture to Safeguard Lives and Properties."

There was an official launch of the SCORE (Sustaining Competitive and Responsible Enterprises) Program in the Western and Central Regions of Ghana during GEISCon 2016. The UN organization is responsible for providing guidance and guidelines for occupational Health and Safety of SCORE, a practical training and in-factory counselling program that improves productivity and working conditions. The SCD program was represented by K.B. Wilson, Samuel Amoako, Melissa Mattoon and Kofi Koomson. K.B Wilson (Program Director) presented on the topic "Coaching SMEs to Achieve Successes."

8.6.9. FLEGT EU Meeting

U4 Anti-Corruption Resources seeks to find ways to increase accessibility for SMEs to pass due diligence assessments and develop strong compliance regimes. The firm will start data collection this year, and they are interested in identifying complementary sources of information and several approaches for comparison.

They recognize SCD as an organization that can assist in these activities given experiences with Trace Certification. Such information will help its EU partners clarify their developmental benefits (and this is where SCD data collection is particularly valuable), explore the ways their partners can support or reinforce what they have learned, and then make that available to partners as well as anyone else through their publications. SCD hopes to strategically position itself to embrace any opportunity resulting from this engagement.

The Ghanaian government signed a Volunteer Partnership Agreement (VPA) with the FLEGT EU organization (Forest, Law Enforcement, Governance, Trade) and has committed to improving the forestry and timber industry in Ghana. Significant illegal logging and misappropriation of land in this industry occurs worldwide. The EU would like to ensure that the countries supplying them with timber are doing so in a transparent and legal manner. Therefore, the EU FLEGT was created to work towards more sustainable logging methods. By signing the VPA, Ghana has committed to do their part locally.

The EU FLEGT works with SMEs in Ghana who need capacity building assistance. Basic business requirements such as legal documentation, obtaining permits and paying taxes are some of the areas in which these SMEs need training, hence there may be some synergy between the work SCD and FLEGT in Ghana. The USAID-funded Supply Chain Development Program's SME training program may be a good fit for EU FLEGT's Action Plan, especially with respect to the Volunteer Partnership Agreement that Ghana signed to address transparency and accountability issues in the timber and logging supply chain. There are continued discussions in getting the SCD program to carry out initial assessment for companies operating in the timber industry which will be supported by FLEGT.

8.7 Performance Evaluation Data
BSP Performance Evaluation (Management Level)

BSP Name	Assessmen t Type	Assessmen t Date	Strategic/ Business Planning (15)	Personnel Manageme nt (25)	Finance (25)	Marketing (15)	Quality Management (10)	Security and Safety (10)	Tota I	Percentag e
CENTRAL EAGLES LTD	Baseline	16-Feb-16	10.5	8.25	22.25	3.25	12.25	5.5	62	62.00%
CENTRAL EAGLES LTD	Final		0	0	0	0	0	0	0	0.00%
FEBERT CONSULT LTD	Baseline	16-Feb-16	7	8.5	22	2.25	7.5	I	48.25	48.25%
FEBERT CONSOLT LTD	Final		0	0	0	0	0	0	0	0.00%
B-BOVID LTD	Baseline	16-Feb-16	12.5	13.5	24	3.75	9.25	8.5	71.5	71.50%
B-BOVID LTD	Final		0	0	0	0	0	0	0	0.00%
BEST SAFETY CONSULT	Baseline	16-Feb-16	8.75	8.25	18.25	6	6	3.75	51	51.00%
LTD	Final		0	0	0	0	0	0	0	0.00%
DANEST ENGINEERING	Baseline	16-Feb-16	5	0	10.25	2.25	4	I	22.5	22.50%
CO. LTD	Final		0	0	0	0	0	0	0	0.00%
AFRI CONICI II T	Baseline	16-Feb-16	14.25	8.5	4	2	7	1	36.75	36.75%
AFRI CONSULT	Final		0	0	0	0	0	0	0	0.00%
GRATIS FOUNDATION	Baseline	17-Feb-16	7.5	8.25	11.5	2	4	6	39.25	39.25%
GRATIS FOUNDATION	Final		0	0	0	0	0	0	0	0.00%
QUALMS GROUP	Baseline	17-Feb-16	10.5	17.75	19.5	2	10	8.75	68.5	68.50%
QUALITIS GROUP	Final		0	0	0	0	0	0	0	0.00%
TOP NOTCH BUSINESS	Baseline	17-Feb-16	5.5	13.25	18.75	2	5	7	51.5	51.50%
GROUP	Final		0	0	0	0	0	0	0	0.00%
NATURE SOLUTIONS LTD	Baseline	3/10/2016	4	8	2	2	4	3	23	23.00%
NATORE SOLUTIONS LTD	Final		0	0	0	0	0	0	0	0.00%
	Baseline	3/10/2016	5	6.25	23	2	7.5	4.75	48.5	48.50%
M&L TRINITY	Midterm		0	0	0	0	0	0	0	0.00%
	Final		0	0	0	0	0	0	0	0.00%
TAKORADI VOCATIONAL	Baseline	3/14/2016	4.75	13.5	21	7.25	2.5	I	50	50.00%
TRAINING INSTITUTE	Midterm		0	0	0	0	0	0	0	0.00%
INAMING MISTROTE	Final		0	0	0	0	0	0	0	0.00%
EXCELLENCE	Baseline	3/15/2016	2	7.25	21	2.75	7	4.5	44.5	44.50%
CONSULTANCY SERVICES	Final		0	0	0	0	0	0	0	0.00%

ENERWISE AFRICA	Baseline	3/15/2016	П	9.25	18	5	5.5	5.5	54.25	54.25%
ENERVVISE AI RICA	Final		0	0	0	0	0	0	0	0.00%
CICADA CONSULTING	Baseline	3/17/2016	12	7.25	12	1	7.75	2	42	42.00%
LTD	Final		0	0	0	0	0	0	0	0.00%
JUBILEE TECHNICAL	Baseline	3/18/2016	1	12	18	3.25	5.5	6	45.75	45.75%
TRAINING CENTRE	Final		0	0	0	0	0	0	0	0.00%
FERMGEO COMPANY LTD	Baseline	3/18/2016	10	6.75	16	2.75	4.75	6	46.25	46.25%
TENTIGEO COMPANTETO	Final		0	0	0	0	0	0	0	0.00%

SME Performance Evaluation (Management Level)

SME Name	Assessmen t Type	Assessmen t Date	Strategic / Business Planning (10)	Personnel Manageme nt (15)	Financ e (10)	Marketin g (10)	Quality Manageme nt (15)	Securit y and Safety (10)	Procureme nt and Local Content (10)	Tota I	Percentag e
NELIS LODGE	Baseline	2/16/2016	4.25	3.75	2.25	3.75	0.75		4.75	15.75	19.69%
INELIS EODGE	Final		0	0	0	0	0	0	0	0	0.00%
KAAK-DAN VENTURES	Baseline	2/17/2016	6	2.25	0	2.5	1	0	2.25	11.75	14.69%
LTD.	Final		0	0	0	0	0	0	0	0	0.00%
ALEX AMISSAH	Baseline	2/17/2016	1.75	1.75	2	0	I	0	2.5	6.5	8.13%
ENTERPRISE	Final		0	0	0	0	0	0	0	0	0.00%
FYYNBENFRED	Baseline	2/18/2016	5.25	4.25	2.5	0	1.75	3.5	2	17.25	21.56%
ELECTRICAL AND ENGINEERING SERVICES LTD.	Final		0	0	0	0	0	0	0	0	0.00%
DANESH SERVICES	Baseline	2/18/2016	8.25	5.5	4.25	4	3	3.75	5.5	28.75	35.94%
LIMITED	Final		0	0	0	0	0	0	0	0	0.00%
PAA TOM COMPANY LTD	Baseline	2/19/2016	5.5	3.25	6.25	1.75	2.75	6.5	5	26	32.50%
FAA TON COMFAINT LID	Final		0	0	0	0	0	0	0	0	0.00%
MAC LOGISTICS LTD	Baseline	2/19/2016	8.25	9.75	2	2.5	1.5	1	2.5	25	31.25%
THAC LOGISTICS LTD	Final		0	0	0	0	0	0	0	0	0.00%
ATLIZ DESIGNS	Baseline	2/22/2016	3	3	0	4.5	2	0	3	12.5	15.63%
ATLIZ DESIGNS	Final		0	0	0	0	0	0	0	0	0.00%
BUH ENERGIE RESOURCES	Baseline	2/22/2016	5.5	5.75	1.5	1.5	2.75	0.75	I	17.75	22.19%

	Final		0	0	0	0	0	0	0	0	0.00%
FRANCALBEN CLEANING	Baseline	2/22/2016	3.25	0	2.5	0.25	2.25	0	I	8.25	10.31%
SERVICES	Final		0	0	0	0	0	0	0	0	0.00%
GELLA ELECTROLEX	Baseline	2/23/2016	9.5	13	8	2	2.25	6.25	8	41	51.25%
SERVICES LTD	Final		0	0	0	0	0	0	0	0	0.00%
CBM SURVEYS LTD	Baseline	2/23/2016	5	7	3.75	0	1.5	3	5.5	20.25	25.31%
CBITSORVETS ETD	Final		0	0	0	0	0	0	0	0	0.00%
SERVACO PPS	Baseline	2/24/2016	9.5	9.25	10	8.75	2.5	3.5	6.75	43.5	54.38%
	Final		0	0	0	0	0	0	0	0	0.00%
PROMISE HAND	Baseline	3/15/2016	3.25	4.25	2	1	2	3	2.75	15.5	19.38%
COMPANY LTD	Final		0	0	0	0	0	0	0	0	0.00%
ENERGEM GHANA LTD	Baseline	3/21/2016	8.75	2	6	3.75	3	3	3.75	26.5	33.13%
ENERGEIT GITANA ETD	Final		0	0	0	0	0	0	0	0	0.00%
ZOIL SERVICES	Baseline	3/22/2016	7.5	10.75	6	4.25	9	6.5	5.5	44	55.00%
	Final		0	0	0	0	0	0	0	0	0.00%
INDUSTRIAL	Baseline	3/23/2016	5	2	8.5	2.5	3.25	3	6	24.25	30.31%
REQUIREMENTS SERVICING LTD (INRES)	Final		0	0	0	0	0	0	0	0	0.00%
ELECTRICAL AND	Baseline	3/23/2016	5	6	5	1	9.75	4.75	5.25	31.5	39.38%
AUTOMATION CONCEPT LTD	Final		0	0	0	0	0	0	0	0	0.00%
K.A KWANSA	Baseline	16-May-16	9	10	8.5	2.5	I	2.5	5	33.5	41.88%
AUTOMOBILE COMPANY	Final		0	0	0	0	0	0	0	0	0.00%
7 ELEVEN ENERGY	Baseline	16-May-16	8.75	6	0	2.75	5.5	3.75	1.75	26.75	33.44%
SERVICES	Final		0	0	0	0	0	0	0	0	0.00%
N-OVATIONS LTD	Baseline	16-May-16	5.5	0	1.5	I	1	0	2.75	9	11.25%
11-0 VATIONS ETD	Final		0	0	0	0	0	0	0	0	0.00%
EXPRESS RESOURCING	Baseline	16-May-16	4.25	4	0.5	0.5	1	0	1	10.25	12.81%
AND ENGINEERING LTD	Final		0	0	0	0	0	0	0	0	0.00%
HAIGYE LTD	Baseline	18-May-16	I	1.75	2	3.5	2	I	1.5	11.25	14.06%
HAIGTEETD	Final		0	0	0	0	0	0	0	0	0.00%
13:05 ENGINEERING &	Baseline	18-May-16	7	5	2	1.5	2	2.75	4.75	20.25	25.31%
CONSTRUCTION	Final		0	0	0	0	0	0	0	0	0.00%
FADZIDOM ENTERPRISE	Baseline	23-May-16	2	0	0	0.5	1.5	0	3.25	4	5.00%
I ADZIDOTI LINI ENTRISE	Final		0	0	0	0	0	0	0	0	0.00%
	Baseline	5/23/2016	4.25	4.75	3.5	1	2.5	3.25	3.25	19.25	24.06%

BRONZWOOD COMPANY LTD	Final		0	0	0	0	0	0	0	0	0.00%
JESTAN ENGINEERING SERVICES LTD	Baseline	26-May-16	8	5	7.25	1.5	0	5	4	26.75	33.44%
	Final		0	0	0	0	0	0	0	0	0.00%
CONSOLIDATED SHIPPING AGENCIES LTD	Baseline	26-May-16	8.5	10.25	7	6	10	5	7	46.75	58.44%
	Final		0	0	0	0	0	0	0	0	0.00%
CHEMSOLV ENGINEERING LTD	Baseline	26-May-16	5.5	2	I	4	3.75	2	2.25	18.25	22.81%
	Final		0	0	0	0	0	0	0	0	0.00%
EAK MARKETING AND LOGISTICS	Baseline	26-May-16	2.5	0	0.75	0.75	0	0	0	4	5.00%
	Final		0	0	0	0	0	0	0	0	0.00%
F.K.A GHANA LTD	Baseline	30-May-16	5	9.25	2.5	0.5	1.75	2	2	21	26.25%
	Final		0	0	0	0	0	0	0	0	0.00%