

THE BUSINESS SECTOR ADVOCACY CHALLENGE FUND

2019 ANNUAL REPORT



Danida Ref. No. 2015 - 55802

January 2020

Supported by:
EMBASSY OF DENMARK
DANIDA | INTERNATIONAL
DEVELOPMENT COOPERATION





THE BUREAU OF FISHERIES AND MARINE SERVICE

WATER RESOURCES DIVISION



PROJECT NO. 1000

1950

U.S. GOVERNMENT PRINTING OFFICE: 1950

APPROVAL SHEET

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BUSAC Fund Steering Committee



The Gomoa Okyereko Irrigation Cooperative Rice Farming & Marketing Society Ltd (GOICRFMS)

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

THE BUSAC FUND

Annual Report
January – December 2019

Report no.
Issue number 1.1
Date of issue January 2020
Prepared JAS, ANS, SSG, AFO & ROO
Checked NG & FM
Approved NG

The British Association for the Management of the
The Registrar General's Office, London

THE BIRTH RECORD

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TABLE 1

Year	Population	Area	Population Density
1950	100,000	100 sq. miles	1,000
1960	150,000	100 sq. miles	1,500
1970	200,000	100 sq. miles	2,000
1980	250,000	100 sq. miles	2,500
1990	300,000	100 sq. miles	3,000
2000	350,000	100 sq. miles	3,500
2010	400,000	100 sq. miles	4,000
2020	450,000	100 sq. miles	4,500
2030	500,000	100 sq. miles	5,000
2040	550,000	100 sq. miles	5,500
2050	600,000	100 sq. miles	6,000
2060	650,000	100 sq. miles	6,500
2070	700,000	100 sq. miles	7,000
2080	750,000	100 sq. miles	7,500
2090	800,000	100 sq. miles	8,000
2100	850,000	100 sq. miles	8,500

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
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	Programme 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
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 providing support to advocacy initiatives aimed at improving the business climate in Ghana and 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 required 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) aimed at further improving the business environment in Ghana to facilitate private sector growth. The expected outcome of BUSAC III is **'Improved business environment through enhanced advocacy capacity of private sector organisations and creation of platforms for Public-Private Dialogue'**. There are six (6) key outputs to be achieved in the course of BUSAC III:

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

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 2019 is presented in this Report. In summary:

By the end of 2019 two hundred and forty-three (243) BUSAC III grants or 73% of all approved grants have been completed.

Total contract value amounted to Twenty Seven Million, Nine Hundred and Seventy Three Thousand, Five Hundred and Forty Six Ghana Cedis (GHS 27,973,546.00), of which 52% was allocated to Private Sector Organisations addressing issues at National level (Windows 2, 3, 4 and the Transitional Grants), 29% for the Business Development Services (window 5) and 19% for District and Community advocacy issues (Window 1).

The year also saw the final exit and reporting of the EU from the BUSAC Fund and additional allocations made by USAID and Danida for 2019 & 2020 activities.

Monitoring activities were intensified to ensure the on-going grants were on the right track and would be completed in a timely manner.

The Secretariat also identified achievements by grantees at National and District Levels. In total thirty-six (36) advocacy actions and Business Development Services (BDS) success stories were compiled, most of which were issued in publications.

In the course of the year, the BUSAC Fund was reviewed six times by different audit and review teams. The Teams provided recommendations on management processes that were applied immediately by the Secretariat.

Finally, the BUSAC Fund received four (4) prestigious awards and citations from Private Sector Organisations in recognition of its contribution to the private sector development.

By the end of 2019, two hundred and forty-three (243) BUSAC III grants or 73% of all approved grants have been completed, 9% were on schedule with regard to their implementation schedule, while the remaining 18% showed some delays in their implementation.

The total contract value of Twenty Seven Million, Nine Hundred and Seventy Three Thousand, Five Hundred and Forty Six Ghana Cedis (GHS 27,973,546.00). Fifty two percent (52%) 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 (Windows 2, 3, 4 and the Transitional Grants).

The Business Development Services - BDS Window 5 support constituted 29% of the total value of contracts. This window was very popular among the PSOs particularly at the District level which sought to build the capacity of their members in various BDS topics. Some of these topics are climate change resilience, productivity in agri-business sector through training on improved technologies and management practices. Most of the projects are in the Northern part of Ghana.

District and Community advocacy issues constituted 19% of the total contracts (approximately GHS 5.4 million). The issues most of these grantees are sought to address were agriculture sustainability, climate change resilience, access to finance and trade.

At the end of the first quarter of 2019, the Development Partners permitted the BUSAC Fund to approve additional grants focusing on advocacy issues at national level. The Steering Committee then approved thirty two (32) grant requests. These grants were all national level advocacy actions and tied into the Government's 'Ghana beyond Aid' agenda as well as the Continental Free Trade Agreement.

For the year under review, the Secretariat ensured that activities were monitored to comply with BUSAC Fund's requirements. Monitors as much as possible ensured grantees' actions were on track and their activities were on schedule.

At the heart of the BUSAC Fund Monitoring and Evaluation (M&E) system are field verification visits and spot checks on on-going and completed grants. In the course of the month of June 2019, Monitoring verification visits were carried out on a sample of Call #1 grants approved in 2017. The majority of PSOs (98%) interviewed indicated that the support provided by the BUSAC Fund has been useful and helpful. Through the BUSAC support, the PSO members have seen significant improvements in the livelihoods of their members and in the development of their association as a whole.

By the end of third quarter, the Secretariat initiated regular "Monitors' Review Meetings" that enable the secretariat and the pool of monitors check the implementation status of each grant against planned activities and discuss ways of improving the monitoring process.

In the fourth quarter, the BUSAC Fund Secretariat organized a one-day forum on BUSAC III "Lessons Learnt and Reflections for Future Improvements". The meeting included the Fund's Steering Committee, Technical Assistants and sampled Grantees within the five (5) grant facility windows. All participants made contributions and provided useful recommendations for improvement in the remaining period of the BUSAC Fund.

In view of the Exit Plan, the BUSAC Fund revised the Communication Strategy to deploy the appropriate communication methods and tools in its outreach efforts as the programme approaches the end of its lifespan. The Revised Communication Strategy, however, sought to

sensitize stakeholders about the Fund's dwindling support facilities, support the sustainability of business advocacy in Ghana, and facilitate the Fund's orderly exit.

By the end of the year, the Secretariat identified and documented thirty-six (36) success stories to be published in the first half of the year 2020 in the Business and Financial Times newspaper and on the BUSAC Fund's website.

The Secretariat also identified twenty five (25) apex business associations implementing advocacy actions of national significance that had challenges engaging government to consider the policy or bill being promoted. To assist in reaching their advocacy objectives on time, the Secretariat published evidence-based policy briefs to highlight the subject matter and stance on the advocacy actions to persuade duty bearers to respond promptly.

In order to enhance the platform for Business Advocacy and Public-Private Dialogue of the BUSAC Fund supported initiatives, the BUSAC Fund Secretariat initiated steps to collaborate with the Business and Financial Times (B&FT) to highlight the achievements from advocacy actions embarked by Private Sector Organisations. A Memorandum of Understanding was signed to publish articles on BUSAC Fund's achievements on regular basis.

The BUSAC Fund Secretariat also redesigned its website to improve usability for stakeholders and give prominence to the Fund's grantee success stories and testimonies, current announcements, and news from grantees. Facebook and Twitter pages have also been revitalized to increase brand awareness, and visibility.

In the course of the year, the BUSAC Fund was reviewed six (6) times by different audit and review teams. The Teams provided recommendations on management processes that were applied immediately by the Secretariat.

Finally, the BUSAC Fund received four (4) prestigious awards and citations from Private Sector Organisations in recognition of its contribution to the private sector development.

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FACT SHEET ACHIEVEMENTS IDENTIFIED

As the BUSAC Fund grants move towards completion, the Secretariat continues to compile the data provided by the Grantees to the extent to which they have achieved results and identified success stories. The table below is a status on the results achieved by a total of sixty (60) completed grants that have submitted their final reports as of end December 2019. It should be noted that ninety (90) advocacy grants have completed their actions but the Secretariat can confirm results for only sixty (60) grants.

The table below shows that 50% of the completed grants were reported as having fully achieved their objectives. Completed grants that have achieved their results partially constituted 37% of the total completed projects, while 13% were reported as having not achieved their results.

Table 1: Results Achieved from Completed Call #1 Advocacy Grants


(End December 2019)				
Results Reported	Fully achieved	Partially Achieved	Not achieved	Total
Window 1	17	13	3	33
Window 2	10	3	2	15
Window 3	-	-	-	-
Window 4	3	6	3	12
Total	30	22	8	60
Percentage	50%	37%	13%	100%

As advocacy actions normally take time to show results, the Secretariat is monitoring the completed grants this year to document results of the actions. In the course of the year, the BUSAC Fund Secretariat will identify additional completed and reported activities to document the achievements of those projects.

In the following pages, summarized examples of successful grants that have achieved results are documented.

Kindly note that the Grant Advocacy project amounts stated in each summary consist of the BUSAC share of the total grant approved.

District and Community Level Advocacy Actions (Window 1)

Binduri Dam Water Users Association, (22-379 WUA-BIND)	
Size of Grant	GHC 36,847.44
Outreach	Formed and registered in 2004, the Binduri Water Users Association is an association of irrigation farmers who cultivate mostly onions and watermelons who cultivate their crops at Binduri in the Upper East Region of Ghana. The association has over 530 members of which 150 are women. In November 2004, the association sought the support of the BUSAC Fund to advocate their involvement in the tax fixing deliberations at the District Assembly.
Expected Results	It was expected that at the end of the action, a MoU will be signed with the District Assembly to involve Watermelon and Onions Producers in fee & levy fixing meeting. It was also expected that the advocacy capacity of 30 members will be enhanced.
Action carried out	In March 2005, members of WUA-BIND started advocating for the District Assembly to involve the association in fixing fees, levies and exit tax for the operation of their business. They persuaded duty bearers that the exclusion of the association in the process of determining such taxes has led to a high exit tax rate for their produce, leading to high price of their farm produce and low-income levels.
Achievements	In October 2006, following WUA-BIND's advocacy action (with BUSAC Fund's support), the executive members of the association were invited to be part of the District Assembly's Committee that determines and fixes exit taxes and other levies within the district. The advocacy capacity of WUA-BIND members has also been greatly enhanced.
	
	<p><i>Vegetable farmers at work</i></p>

**Eureka Garages Association
(#9-018 EGASS)**

Size of Grant	GH¢ 36,756.00
Outreach	The Eureka Garages Association is a union of automobile mechanics who operate at Techiman in the Brong Ahafo region. In October 2007, the leadership of EGASS sought the support of the BUSAC Fund to advocate the enhancement of their capacities on the servicing of modern automobiles.
Expected Results	Tailor made advanced technical training workshop designed to help the mechanics bridge the technological gap.
Action carried out	From February 2008 to December 2009, EGASS members had the opportunity to have fruitful dialogue sessions with officials from the Ministry of Trade and Industry (MoTI), GTZ, Business Development Services (BDS) and COTVET on how best to upgrade the automobile servicing skills of EGASS members. Eventually, these agencies heeded the calls of the mechanics and offered them training through the experienced automobile technicians from the Suame Magazine Industrial Development Organization (SMIDO).
Achievements	By August 2010, the mechanics from (EGASS) started attesting to the fact that their advocacy action has presented them with the opportunity to learn ultra-modern vehicle servicing skills from technocrats at SMIDO; and these skills are helping them to service more sophisticated vehicles in the municipality, which they previously could not handle. Consequently, members are experiencing increase in patronage and income.

EGASS automobile mechanics at work



**Ghana Society of Physically Disabled
(#31-098 GSPD)**

Size of Grant	GH¢ 82,057.50
Outreach	The association is made up of Persons With Disability (PWD) in the Bono, Bono East, and Ahafo regions. The association was formed and registered in 1980 and has about 1,200 members. In September 2017, the association sought the support of the BUSAC Fund to advocate for PWD members across the 27 municipal and district assemblies in the Bono, Bono East, and Ahafo regions to receive support from the government's 'Planting for Food and Jobs' initiative.
Expected Results	It was expected that at the end of the action, a Memorandum of Understanding (MoU) will be signed with Ministry of Food and Agriculture for a 5 percent inclusion of PWDs in the Planting for Food and Jobs programme in each district.
Action carried out	The association, with the support of the BUSAC Fund, engaged with the Regional and District Food and Agriculture Directorates of the Ministry of Food and Agriculture (MoFA) to include them in the government's Planting for Food and Jobs initiative by government. As part of the BUSAC Fund support, selected members of the association were given advocacy and financial management training to improve the negotiation and record keeping skills.
Achievements	In February 2019, an MOU was signed with the Ministry of Food and Agriculture and members in Wenchi, Banda, Sampa and its surrounding areas received free seedlings and livestock to start farming and rearing of animals for the first time in November 2019. Members are confident that the provision of seedlings and livestock would improve their financial status.

Mr Stephen Asante, member of GSPD, being recognized as the Sunyani West Municipal Best 2019 PWD Farmer



National Advocacy Actions (Window 2)

National Road Safety Authority
(#21-342 RS-GBA)

Size of Grant	GH¢ 225,175.50
Outreach	Registered in 1957, the National Road Safety Commission (NRSC) was established by an Act of Parliament to play a lead role in championing, promoting and coordinating Road Safety activities in Ghana. The Commission is made up of 4,000 members with 3,000 being women. In May 2011, a coalition of National Private Sector Organisations (PSOs) led by the Ghana Bar Association sought the support of the BUSAC Fund to review the NRSC Act to change the commission into an authority.
Expected Results	It was expected that at the end of advocacy action, the NRSC would be recognised and empowered to demand compliance with safety standards and regulations.
Action carried out	With support of the BUSAC Fund from the year 2011 to 2015, members of this coalition engaged the Ministry of Roads and Highway, the Ministry of Interior, the Ghana Highway Authority, Department of Urban Road, Department of Feeder Roads and Driver and Vehicle Licensing Authority (DVLA) to empower the NRSC to improve road safety issues in the country.
Achievements	In August 2019, the National Road Safety Authority Bill was passed. This will enable the NRSA to enforce institutional standards and issue appropriate sanctions for non-compliance. The Authority is also in the position to impose and issue administrative sanctions on institutions that are failing to work to prevent road accidents.

NRSA ensures proper marking of the roads



Ghana Assorted Foodstuff Exporters Association
(#34-073 GAFEA)

Size of Grant	GH¢ 105,962.264
Outreach	GAFEA was formed in 1989 as a private sector member-based organization that groups and represents the interest of Ghanaian food exporters. The association has a membership of 1,018. In April 2018, the association sought the support of the BUSAC Fund to advocate Government to proceed with the necessary processes for the establishment of a single corridor packhouse to enhance the business viability and international competitiveness of assorted foodstuff exports from Ghana.
Expected Results	It was expected that at the end of the advocacy, approval would be granted for the establishment of a packhouse in Ghana for the export of assorted foodstuff with a seamless procedure that allows all statutory inspection bodies to clear the consignment sequentially before it leaves the packhouse for export.
Action carried out	During 2018 and 2019, GAFEA engaged the Ministry of Trade and Industry, Ghana Standards Authority, Food and Drugs Authority, and the National Narcotic Board to advocate the establishment of a single corridor packhouse.
Achievements	After successfully advocating to the Ministry of Trade and Industry, approval has been given for the upgrade of the single corridor packhouse near Achimota, 10km from the Kotoka International Airport to enable the association safeguard the quality of assorted foodstuff for export. Membership of the association has also increased from 100 to over 250.

Stack of gari ready for export at GAFEA pack house



Association of Ghana Industries - Construction Sector
(#31-234 AGI-CS)

Size of Grant	GH¢ 46,116.00
Outreach	Formed and registered in 1958, the AGI-Construction Sector (AGI-CS) was set up with the objective of pursuing the development of policies and initiatives to enhance the construction industry environment in Ghana. In October 2017, the leadership of AGI-CS sought the support of the BUSAC Fund to advocate the acceptance and use of the Bid Declaration Form as a substitute for the Bid Securities or Bid Guarantees.
Expected Results	It was expected that at the end of AGI-CS's advocacy action, bid declaration forms would be adopted in the procurement process to increase the opportunity for contractors and business entities to respond to bid offers thereby, increasing their chances of procurement works.
Action carried out	In February 2018, the leadership of AGI-CS, with the support of the BUSAC Fund, began to dialogue with relevant duty bearers from the Ministry of Procurement, Ministry of Roads, Highways and Transport, Ministry of Works and Housing and Public Procurement Authority. During these dialogue sessions, the leadership of AGI-CS tried to persuade duty bearers to replace the bid security requirement with bid declaration forms to improve the business environment for service providers within the construction industry.
Achievements	In response to the advocacy action of AGI-CS, Ghana's Public Procurement Authority (PPA) approved the use of bid declaration forms in place of bid securities towards the end of 2018. This new policy is currently undergoing processes for Parliamentary approval. Operators within the construction industry are pleased with the imminent replacement of bid securities with bid declaration forms, as it reduces their cost of service provision, while creating an equal opportunity for domestic construction firms to participate in bidding opportunities.

The use of bid declaration form is expected to enable local firms to participate in bids



The Black Star International Film Institute (BSIFI)

(#31-006 BSIFI)

Size of Grant	GHC 49,281.75
Outreach	Formed and registered in 2016, the Black Star International Film Institute (BSIFI) is a Not-for-profit organization set up to research global film industry policies with the goal of identifying partners to advocate friendly policies for the film industry. In June 2018, BSIFI sought the support of the BUSAC Fund to advocate the use of PPD to address the policy and capacity gaps that hinder the growth of Ghana's film industry.
Expected Results	It was expected that at the end of BSIFI's advocacy action, Government will work together with key industry stakeholders to begin a process of showing Ghana films and documentaries at Ghana Embassies around the world.
Action carried out	In September 2017, the leadership of BSIFI began to dialogue with relevant duty bearers from the Ministry of Foreign Affairs, Ghana Investment Promotion Council, Creative Arts Ministry and the Film Producers Association of Ghana. During these dialogue sessions, BSIFI persuaded policy makers to adopt the idea of implementing a policy to show Ghana films and audio-visual materials at all Ghana Embassies globally.
Achievements	On June 6 2019, the Black Star International Film Institute, with a delegation from the National Film and Television Institute and the BUSAC Fund, signed an MoU with the Ministry of Foreign Affairs and Regional Integration to work together to show promotional content on Ghanaian culture, education, youth, trade, investments and local content at all Ghanaian Missions (Embassies) around the world. It is expected that the implementation of the policy will sell the Ghanaian film works and enhance the growth and development of the Ghanaian Film industry.

*BSIFI
Representatives
at the signing of
the MoU*



Ghana National Chamber of Commerce & Industry
(#22-031 GNCCI)

Size of Grant GH¢ 214,668.30

Outreach The Ghana National Chamber of Commerce & Industry (GNCCI) is an association of business operators, firms and industries with interests spanning every sector of private enterprise in Ghana. As an advocacy institution, GNCCI was established in 1968 with the prime objective of promoting and protecting commercial and industrial interests in the country. In March 2012, the GNCCI sought the support of the BUSAC Fund to advocate a full enforcement of the duty drawback scheme as required by law.

Expected Results It was expected that at the end of the GNCCI's advocacy action, there would be an improvement in the pace of payment of duty drawback within the minimum stipulated time of four (4) months, thus leading to an improvement in the business operations of importers, exporters, freight forwarders and manufacturers.

Action carried out Starting from March 2012, members of GSA engaged officials of the Ministry of Finance, Ministry of Trade, and Parliamentary Select Committee on Finance in a series of dialogue sessions on the need to properly streamline the duty drawback process to prevent the locking up of manufacturers' capital in non-refunded duties.

Achievements Following the successful advocacy action of GNCCI, the Ghana Revenue Authority (GRA) announced on July 8, 2016 that they have commenced the payment of outstanding duty drawbacks due some exporters and manufacturers in Ghana. Officials of GRA further disclosed that twenty-seven (27) exporters and manufacturers have had their documents approved by the Commissioner General hence the approval of their duty drawback payment. Speaking to Citi Business News, a Revenue Officer at Customs Division at the GRA, Ebenezer T. M. Ayettey assured the business community that qualified exporters and manufacturers can visit the duty drawback section of the GRA office for their cheques.

The duty drawback scheme is expected to encourage value addition to exports.

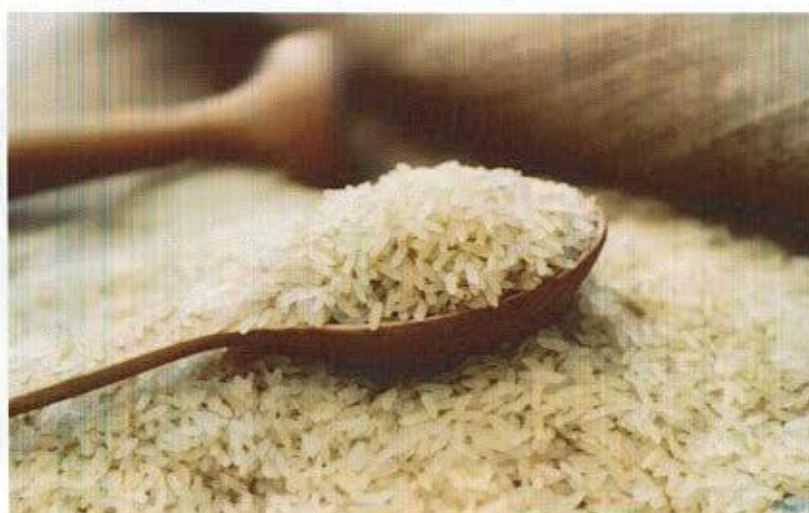


Post Advocacy Grants (Window 4)

Ghana Rice Inter Professional Body (#34-077 GRIB)

Size of Grant	GH¢ 86,083.20
Outreach	The Ghana Rice Inter Professional Body is a union of over 9000 actors within the Ghanaian rice value chain. The body was formed and registered in 2004 with the objective of building a competitive rice sector capable of producing and marketing rice that meets international standards. In September 2017, the leadership of GRIB sought the support of the BUSAC Fund to advocate the enforcement of standards within the rice value chain.
Expected Results	It was expected that at the end of GRIB's advocacy action, the use of national rice standards and certification by the rice value chain becomes mandatory and used as intended. It was also expected that quality rice brands would be produced by Rice Mills/Processors to meet consumers' demand.
Action carried out	In November 2017, the leadership of GRIB, with the support of the BUSAC Fund, began to reach out to more actors within the value chain in more regions and districts with insights on the various standards that local rice must adhere to. The leadership of GRIB sensitized many actors within the rice value chain about the prevailing global rice standards, and the need to adhere to these standards in order to be competitive. GRIB also dialogued with duty bearers from the Food and Drugs Authority and the Ministry of Food and Agriculture on the need to compel rice value chain actors to adhere to standards.
Achievements	By October 2018, the leadership of GRIB noticed that there was an improved awareness of national rice standards and certification among stakeholders within the rice value chain. The certification process at FDA and GSA is also now better understood by aggregators, millers and buyers. As a result of GRIB's advocacy action, there is an increased interest in branding, packaging and certification among rice marketers.

GRIB is advocating the adherence to quality standards in the rice value chain



Ekumfi Srafa Pineapple Growers Association

(#34-011 ESPGA)

Size of Grant	GH¢ 76,062.00
Outreach	The Ekumfi Srafa Pineapple Growers Association (ESPGA) is an association of pineapple growers in the Ekumfi District in the Central Region. The association has over 500 members currently and was formed and registered in Ekumfi Srafa in 2010. The association sought the support of the BUSAC Fund to advocate for more agriculture extension officers to be posted to the Ekumfi Srafa community in order to avert post-harvest losses and increase productivity.
Expected Results	It was expected that at the end of the action, there would be adequate extension services to assist the pineapple farmers leading to the production of quality pineapples and increase in earnings for the farmers.
Action carried out	In September 2017, with support of the BUSAC Fund, members of ESPGA engaged the Ministry of Food and Agriculture (MoFA), the Central Regional Directorate of MoFA, Ekumfi District Directorate of MoFA, and members of parliament from the Ekumfi district to advocate for more agriculture extension officers to be sent to the district.
Achievements	On March 19, 2019 ESPGA signed a Memorandum of Understanding with the Regional Director of the Ministry of Food and Agriculture committing the Ministry to post five (5) extension officers to the community. The extension officers were to visit the association members every two weeks. Harvest waste and losses have been reduced considerably. Members yield has also increased by threefold and growers are able to produce quality pineapples to attract better prices from traders. There is also enough production to supply the new One District, One Factory (1D1F) facility in Namaben to produce juice. The membership of the association has also increased from 350 to 500.

Pineapple farmer examining his pineapples on his farm at Ekumfi



PSO Membership Business Development Services (Window 5)

Vegetables Producers and Exporters Association of Ghana

(#35-2-177 VEPEAG)

Size of Grant	GH¢ 43,730.40
Outreach	The Vegetables Producers and Exporters Association of Ghana (VEPEAG) is a union of vegetable producers and exporters who are engaged in vegetable cultivation across all the sixteen (16) regions of Ghana. The association was formed and registered in 1990 with the objective of assisting members to properly cultivate and market vegetables that meet local and international standards. In July 2018, the leadership of VEPEAG sought the support of the BUSAC Fund to build the capacity of their members to produce quality vegetables with standard packaging for the export and local markets for improved revenue generation.
Expected Results	It was expected that at the end of VEPEAG's capacity building exercise, farmers within the group would acquire modern vegetable skills that will enable them produce more quality vegetables to enhance food security and increase foreign exchange earnings for the farmers.
Action carried out	With the support of the BUSAC Fund, the leadership of VEPEAG organized a BDS training for their members in October 2018, during which farmers learnt modules such as quality seed identification, Nursery management and Transplanting of seedlings, Land Preparation and soil management and financial management skills.
Achievements	In March 2019, members of VEPEAG testified that after practising the lessons learnt at the training, they experienced an increase in yield per acre on their vegetable farms. Farmers also testified that they learnt superior agro-chemical application, which has helped to protect their crops from pest attacks and post-harvest losses. Vegetable farmers also expressed excitement about the good agronomic practices that they learnt during the training, adding that these good crop cultivation practices is helping them to produce vegetables that meet standards on the export market.

VEPEAG members are increasing their vegetable production volumes with their new skills.



Asante Effiduase Kroye Farmers' Cooperative Society

(#35-2-001 AEKFC)

Size of Grant	GH¢ 49,848.96
Outreach	Formed and registered in 2017, the Asante Effiduase Kroye Farmers' Cooperative Society is a union of over 250 food crop farmers who ply their trade within the Sekyere East District of the Ashanti Region. For many years, the progress of these farmers stalled due to low productivity of members in crop cultivation resulting from inadequate skills in new improved methods of propagation.
Expected Results	It was expected that at the end of AEKFC's BDS training programme, at least 20 members of AEKFC would acquire and practice skills in sustainable methods of propagating, harvesting, preserving food crops and other indigenous vegetables. They will transfer these skills to over 150 farming families.
Action carried out	In July 2018, the leadership of AEKFC, with the support of the BUSAC Fund, organized a two-week intensive training programme for 20 nucleus members of the association, during which members learnt useful skills on improved methods of growing tubers, handling, preservation, and processing of cassava, plantain and maize; packaging as well as financial management and record keeping skills.
Achievements	By November 2018, barely two months after the training programme, many members of the association testified that the skills they acquired during the BDS programme is helping them to add value to some of their agricultural produce, thereby earning more income. Members disclosed that they previously sold their cassava and plantain in their unprocessed state, thereby attracting very low prices. Members of this association are also testifying that the capacity-building programme enabled them to learn innovative ways of increasing their crop yield and income. The farmers further disclosed that through BUSAC Fund's BDS programme, the Kumasi Institute of Agriculture Technology (KITA) taught them scientific methods of getting better yield from their crop cultivation.

The processed products of the association include plantain chips, cocoyam chips and cassava powder



Kintampo Mango Farmers Association
(#35-057 KMFA)

Size of Grant	GH¢ 17,976
Outreach	Formed and registered in 2006, the Kintampo Mango Farmers Association is an association of mango farmers in Kintampo District in the Bono East region. The association has a membership of 294 and was formed to seek technical assistance and security for members. In October 2017, the association sought the support of the BUSAC Fund to build the capacity of their members in Business Management and Entrepreneurship.
Expected Results	It was expected that at the end of KMFA's capacity building exercise, at least 50 members would have acquired practical hands-on training in Business Management and Entrepreneurship for growth and sustainability of the agri-business.
Action carried out	With the support of the BUSAC Fund, the leadership of the association organised a BDS training for their members in August 2018 during which farmers learnt modules such as Farming as a business, Understanding cost of a Farm Business Enterprise, Handling Cash and Cash Management, Farm Records Keeping among others.
Achievements	In October 2019, after the training program, members of the association testified that after practising the lessons learnt at the training, they have experienced an increase in yields. Farmers testified that by practicing good farm hygiene, proper pruning of affected branches and the use of copper-based fungicides, the Bacterial Black Spot disease has been well managed and the economic fortunes of members has improved.

Mangoes harvested by a member of the association



1.0 2019 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 status of on-going projects and approved projects as of December 31 2019:

Table 2: Overall Status of projects as of December 31 2019

Windows	Approved Grants 2017	Approved Grants 2018	Targets in 2019	Approved Grants 2019
	Call #1	Call #2		Call #3
Window 1: District and community level advocacy actions	41	31	0	0
Window 1: Rapid Response Grants	10	1	4	2
Window 2: National Advocacy Grants	27	48	10	4
Window 3: Public-Private Dialogue Platforms created	2	3	9*	2
Window 4: Post advocacy undertakings	33	2	3	3
Window 5: PSO membership services	60	90	20	21
Total	173	175	46	32

(*) In addition to three (3) PPD platforms, six (6) research studies are to be identified.

In the 1st quarter of 2019, the Steering Committee approved four (4) grants, which were put on hold due to the unavailability of funds late 2018. The Development Partners in March 2019, gave the go-ahead to the BUSAC Fund to approve grants but limited the grants approval to national issues that tie into Government of Ghana's agenda: 'Ghana beyond Aid'. These four (4) grants which were under Call #2 were then presented to the Steering Committee for their approval.

From the 2nd quarter onwards the Steering Committee of the BUSAC Fund approved thirty two (32) grant requests. These grants were all national level advocacy actions and tied into the Government's 'Ghana beyond Aid' agenda as well as the continental free trade agreement. The Secretariat has signed contracts with nine (9) of the approved grants and implementation of activities are underway.

1.1.1 Overall Status of projects End 2019

The overall status on implementation of grants approved by end of the year of 2019 is presented in the table below:

Table 3: Status of Grant implementation up to December 31 2019

	Completed	On-time	Slight deviation	Major deviation	Discontinued	Failed DD(*)	Total Contracts Signed
Total Call #1	150	1	-	9	6	6	166
Total Call #2	92	24	20	16	5	13	157
Total Call #3	1	5	3	-	-	5	9
Total	243	30	23	25	11	24	332
% of total	73%	9%	7%	8%	3%	-	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 two hundred and forty-three (243) grants or 73% of approved grants have been completed and these are mainly:

- Ten (10) Rapid Response Facilities;
- Thirty-seven (37) Window 1 grants;
- Twenty-one (21) Window 2 grants;
- Two (2) Window 3 grants;
- Twenty-five (25) Window 4 grants; and
- One hundred and forty-eight (148) Window 5 (BDS) grants.

During the course of the 1st half year, the Secretariat began an exercise to identify success stories from the completed advocacy and Business Development Services (BDS) training programmes. This exercise enabled the secretariat to identify 51 advocacy and BDS grantees who successfully carried out their activities with the support of the BUSAC Fund. Thirty-one (31) BDS success stories were published in the form of 500 handy booklets entitled, "Enhancing the capacity of the private sector with Business Development Services".

In the 2nd half of the year, the Secretariat engaged a journalist from the Journalists for Business Advocacy (JBA) to investigate the twenty (20) identified success stories left to compile for publication. As at the end of December 2019 the Secretariat was cross-checking the information as presented by the grantees before publication. The outstanding articles will be published in 2020.

As indicated on the above table, 9% of all grants are on-time with regard to their implementation schedule, whilst 18% have deviated from their implementation schedule. The reasons for this deviation will be outlined in the sections below.

1.1.2 Implementation Status for Calls #1 - 3 Grants

1.1.2.1 Status for Call #1

Call #1 grantees signed their contracts in September 2017 after the launch of BUSAC Fund Phase III. The grants were expected to be completed by December 2018 per the contracts signed with the grantees but during the last quarter of 2018, majority of the grantees submitted letters requesting no-cost extension for their projects. The reasons for these extension letters ranged from the grantees' need to familiarize with the new financial reporting procedures to the difficulties some of them had to schedule appointments with public sector duty bearers.

In the 3rd quarter of 2019, the Secretariat sent an email to all Call #1 grantees informing the PSOs that all grant activities are to be completed by October 2019. In the email, the Secretariat indicated that all grantees are to submit their final report by November 2019 to enable the Secretariat reconcile report on the grants to the Steering Committee and Development Partners.

Below is a summarized table on the status of Call #1 grant implementation.

Table 4: Status of Grant implementation for Call #1

Call #1 Approved 2017	Completed	On-time	Slight deviation	Major deviation	Discontinued	Failed DD(*)	Total Contracts Signed
Window 1	36	-	-	1	3	1	40
Window1R	8	-	-	-	2	0	10
Window 2	20	-	-	5	-	1	25
Window 3	1	1	-	-	-	0	2
Window 4	25	-	-	3	1	4	29
Window 5	60	-	-	-	-	0	60

Total Call #1	150	1	-	9	6	6	166
% of total Call #1	90%	1%	0%	5%	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*

As of end December 2019, 90% of Call #1 grants had completed their activities. The grants completed are from Windows 1 to 5. In the 3rd quarter of 2019, the Secretariat informed all Call #1 grantees to finalise their advocacy action by October 31, 2019.

For the Window 5 (BDS) grants, sixty (60) grants have been completed. The grantees have been issued their Certificates of Completion and majority of them have received their administrative fees. The Secretariat has also been following up with the grantees to identify success stories from the trainings undertaken.

The Secretariat's main concern is on grants within '**Major**' Deviation categories for Call #1 grants as it is not likely they may not achieve their desired results. The grantees within this category are mainly national advocacy actions that have encountered implementation challenges or have found it difficult to get government to push the draft bill. The Secretariat expects that five (5) of the nine (9) outstanding grants will be completed by end January 2020. Below is a presentation of the grants with their latest status:

1. National Reuse and Recyclers Association (NARRA) (#32-018 NARRA) informed the Secretariat of the untimely death of their President who was also the Project Coordinator. This slowed down the implementation of their activities. The grantee has however fast tracked the implementation of its outstanding activities and are in their post dialogue stage.
2. African Cashew Alliance (ACA) (#32-027 ACA) is developing positions papers on the Tree Crop Development Bill which was passed by Parliament in December 2019. The Positions Papers are expected to be ready end January 2020.
3. The Audiovisual Rights Society of Ghana (ARSOG) (#32-089 ARSOG), informed the Secretariat during the half year that they had to change their consultant because the Secretariat had warned Private Sector Organisations (PSOs) against using the said consultant for suspicion of Fraud in another grant. The Association also elected new executives who visited the Secretariat, they requested a no-cost extension to complete the project. The activity and budget were revised in light of the delays.
4. Northern Sector Timber Association (NSTA) (#32-102 NSTA) has been having challenges with meeting with officials of the Forestry Commission for the dialogue meetings. The Association is trying to arrange the meeting for January 2020.
5. Ghana Recycling Initiative by Private Enterprises (GRIPE), (#32-110 AGI-GRIPE) completed its media activity but is yet to begin its research work to develop its position paper to be presented to the duty bearers.
6. Association of Ghana Industries (AGI) (#33-001 AGI-CS) is still implementing its Public Private Dialogue (PPD) Platform. The Association was able to organize three (3) meetings during the year.
7. John A. Kuffour Foundation (JAK-F) (#34-074 JAK-F) has completed its Media, Stakeholders and Dialogue activities. The grantee is disseminating its results and will submit its final report by end of January 2020.
8. Ghana Rice Inter-Professional Body (GRIB) (#34-077 GRIB) has had challenges with the implementation of the advocacy action. During the year, the Project Coordinator resigned and

the association is yet to find a permanent replacement. This has delayed the implementation of activities. If the association is unable to find a permanent Project Coordinator, the Secretariat will have no option but to discontinue the grant.

9. Advertisers Association of Ghana (AAG) (#34-078 AAG) has a challenge with getting the Ministry of Trade and Industry (MoTI) to act with speed towards passing the Advertising Council Bill. The Bill has been at the Ministry of Trade and Industry since the beginning of the year with very little progress seen. The Secretariat is considering how it can support the association and similar others in getting Government to work on the bill.

As noted in the table above, the following six (6) Call #1 grants have been discontinued:

1. Vortuame Battor Community Farmers Association (#31-214 VBCFA) was not consistent and forth coming in reporting on financial expenses of activities carried out;
2. Tour Operators Union of Ghana Volta Region (#31-128 TOUGHGA - VR) submitted financials documents and reports that were not in accordance with the Secretariat's financial eligibility guidelines hence the grant was entirely refunded.
3. For Odupong Kpehe Market Retailers Association (#31-208 OKMRA), the Executives had communication challenges with their members as the members had a view that funds from the BUSAC Fund was meant for the construction of a market rather than to advocate to duty bearers to construct the market;
4. The Association of Financial Non-Governmental Organisations (#31-237 ASFIN) never paid their counterpart contribution eventhough the Secretariat reminded the association on several occasions. The grant was cancelled at the end of the 1st quarter of 2019.
5. The European Business Organisation advocacy action on Economic Opportunities within the Economic Partnership Agreement (#31-243 EBO) was not able to satisfactorily implement the advocacy action activities and delayed in reporting to the Secretariat on the status of the action and the funds transferred to the association; and
6. Health Insurance Service Providers Association of Ghana (#34-052 HISPAG) was also not consistent and forth coming in reporting on financial expenses of activities carried out. Relentless contacts with the Management have not resulted in any progress or refund of the outstanding amount of Twenty Five Thousand Four Hundred and Eighty Six Ghana Cedis Ninety Pesewas (**GHS 25,486.90**) claimed by the Secretariat and therefore, an incidence report was submitted to Danida.

1.1.2.2 Status for Call #2

Grantees under Call #2 signed contracts with the BUSAC Fund between September and November 2018. Majority of the grantees who signed their contracts paid their counterpart contribution within the stipulated time. This ensured that the advocacy training activity especially for new grantees was completed before the end of the year with grantees reporting on the activity by December 21, 2018.

During the year, the Secretariat observed that some of these grantees were progressing rapidly in the implementation of their advocacy actions while others had slowed down in their advocacy actions. Below is a summarised update on grant implementation for Call #2 grants.

Table 5: Status of Grant implementation for Call #2

Call #2 Approved 2018	Completed	On-time	Slight deviation	Major deviation	Discontinued	Failed DD(*)	Total Contracts Signed
Window 1	1	11	7	7	-	5	26
Window1R	1	-	-	-	-	0	1
Window 2	1	12	12	9	2	8	36
Window 3	1	1	1	-	-	0	3
Window 4	-	-	-	-	1	0	1
Window 5	88	-	-	-	2	0	90
Total Call #2	92	24	20	16	5	13	157
% of total Call #1	59%	15%	13%	10%	3%	-	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*

Of the total of one hundred and fifty seven (157) projects approved under Call #2, ninety two (92) grants of almost 60% were completed by the end of December 2019. Grants being implemented according to agreed schedule constituted 15% of total Call #2 approved grants. These grants include grantees who have completed their media activity and are undertaking their stakeholders' workshop and dialogue activities.

Twenty (20) Windows 1, 2 and 3 grants which comprise of 13% of total Call #2 projects are in the '**Slight Deviation**' category with some of these grantees yet to submit their financial returns on media activities. Some of these grantees include National Reuse and Recyclers' Association (NARRA), the Ghana National Association of the Deaf (GNAD), Adeiso Pineapple Growers Association in Eastern Region (APGA), Ghana Association of Medical Laboratory Scientists (GAMLS), Northern Rural Women Development Association (NORWDA) and Asuogya Cooperative Agro Processing (ACAP) among others.

Grantees with '**Major Deviation**' constitute 10% of the total grants in Call #2 and include associations such as Open Ghana (OG), Ghana Tourism Federation (GHATOF), Abossey Okai Round About Tyre Dealers Association (AORTDA), Assinman Co-operative Cocoa Farmers and Marketing Union (ACCFMU), Federation of Plastic Manufacturers, Recyclers and Users (FPMRU), Ghana Veterinary Medical Technicians Association (GVMTA) and Tourism Society of Ghana (TSG) among others. Although they signed their contracts late 2018, these grantees are yet to submit financial returns for their sensitisation activities while the Federation of Plastic Manufacturers, Recyclers and Users has not submitted its research report. The Secretariat is in contact with the identified grantees who have been reminded that all activities will end by June 2020 as such there is the need to speed up the implementation of activities.

Five (5) grants were discontinued for the following reasons:

1. Ghana Employers' Association (#32-109 GEA) did not sign their contract for the Window 2 advocacy action on "Promoting Skills Development and Employment in the Manufacturing Sector in Ghana". Repeated calls to the association informing the Executives that the contract was ready did not yield the results expected by the Secretariat.
2. Ghana National Co-operative Butchers and Meat Cutters Association (#32-2-044 GNCBMCA) signed their contract for the Window 2 advocacy action on "Advocacy for the enactment of a

meat handling and inspection law” in July 2019. The grantee was rated medium risk and had to pre-finance the advocacy training. The Association wrote to the Secretariat that they do not have funds to pre-finance the advocacy training and requested the Secretariat to pre-finance the activity if the association pays half of the matching contribution. In its response, the Secretariat indicated that this cannot be done hence discontinued the grant.

3. Ghana Employers' Association (#34-2-006 GEA) signed the contract for Window 4 Post Dialogue facility on “Validation of the Roadmap on the Transition to Formality in the Informal Economy” but later informed the BUSAC Fund Secretariat that it will not need the grant. This is because the Association has secured funds from other sources to undertake the project.
4. MBC Africa (#35-2-011 MBC-A) signed a contract for a three (3) month training on Rural Economic Development Initiative (REDI) in September 2018. On March 19, 2019, the grantee 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.
5. Ghana Association of Real Estate Brokers (#35-2-181 GAR) signed the contract for the BDS training in November 2018 for a duration of 3 months. The grantee in February 2019 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. The grantee was requested to re-apply in the next Call.

1.1.2.3 Status for Call #3

In March 2019, the BUSAC Fund Secretariat was given the affirmation to issue grants after USAID pledged to transfer funds for the implementation of activities over the next two (2) years. The Secretariat invited PSOs to submit applications for advocacy actions that are relevant to ‘Ghana Beyond Aid’ agenda. As of June 30, 2019, two (2) applications had been approved by the Steering Committee of the BUSAC Fund. Additional advocacy proposals are being submitted by applicants.

In the 2nd half year, the Secretariat presented the Steering Committee with thirty one (31) grant requests for Windows 1 to 5 projects. Out of this number, twenty one (21) were BDS grants and ten (10) were advocacy grants. The Steering Committee approved thirty (30) of the grant requests. The grant request which was not approved was deferred to the next meeting where the applicant would be requested to address concerns raised by members of the Steering Committee regarding the application.

In order to ensure that approved PSOs have the capability of implementing the grants, the Secretariat conducted a quick due diligence exercise on the twenty (21) BDS grants approved. The exercise revealed that four (4) of the PSOs did not have the capacity to implement the action hence the grants were cancelled.

Table 6: Status of Grant implementation for Call #3

Call #3 Approved 2019	Completed	On-time	Slight deviation	Major deviation	Discontinued	Failed DD(*)	Total Contracts Signed
Window 1	-	-	-	-	-	0	0
Window1R	1	-	1	-	-	0	2
Window 2	-	1	1	-	-	1	2
Window 3	-	-	1	-	-	0	1
Window 4	-	2	-	-	-	0	2
Window 5	-	2	-	-	-	0	2

Total Call #3	1	5	3	-	-	1	9
% of total Call #3	11%	56%	33%	0%	0%	-	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 Secretariat signed contracts for seven (7) advocacy grants and two (2) BDS grants under Call #3 during the year. The grantees have all begun activities and are on schedule to complete their activities by the June 2020. The eighteen (18) outstanding contracts are expected to be signed in the 1st quarter of 2020.

From the table above, out of the nine (9) approved grants, five (5) of them are on track while three (3) of the grants are in the '**Slight Deviations**' category. The three (3) are:

1. The Ghana National Chamber of Commerce and Industry (GNCCI) (#31-3-001 GNCCI) Rapid Response Grant. The association paid its contribution for the Rapid Response Facility late in December 2019, although the contract was signed in September 2019. Implementation of activities is scheduled to start in January 2020.
2. The Ghana National Chamber of Commerce and Industry (GNCCI) (#32-3-014 GNCCI) Window 2 grant. GNCCI is yet to submit the draft research report to be reviewed by the assigned Monitor and the Secretariat.
3. CUTS Accra was expected to finalise the research report in December but could not do so. The draft report is expected to be ready in January 2020.

1.1.3 Advocacy status for Calls #1 - 3 Grants

While the foregoing section focused on the progress made in each window, the following section looks at the progress of all grantees in their advocacy/training stages. The table below presents a status on the progress of grantees in the advocacy stages for Calls #1 – #3 as of the end of December 2019. In total 73% of the three hundred and thirty two (332) grants being implemented have been completed. These included one hundred and forty-eight (148) Business Development Services (BDS grants: Window 5) and ninety-five (95) advocacy grants.

The table also shows that for Call #1 grants, the majority of advocacy actions have been completed with ten (10) grants in their sensitization, media, stakeholders' workshop and dialogue stages. For Call #2, majority of the grants are behind schedule with grantees in the research, sensitization and media stages. Nineteen (19) grantees are in their stakeholders' workshop and dialogue stages. Over the next half year, the Secretariat expects all the Call #2 grants to have completed their advocacy actions.

Table 7: Progress of Grants by Advocacy Stage

Advocacy Stage	Contracts Signed	Completed	Training	Research	Sensitisation	Media	Stakeholders	Dialogue	Window 5 on-going	Discontinued
Call 1										
Window 1	40	36				1				3
Window1R	10	8								2
Window 2	25	20				1	1	3		
Window 3	2	1					1			
Window 4	29	25			1	1		1		1
Window 5	60	60								
Sub-Total Call 1	166	150	0	0	1	3	2	4	0	6
Sub-Total Call 1 %		90%	0%	0%	1%	2%	1%	2%	0%	4%
Call 2										
Window 1	26	1		3	8	4	6	4		
Window1R	1	1								
Window 2	36	1		5	12	9	5	2		2
Window 3	3	1					2			
Window 4	1									1
Window 5	90	88								2
Sub-Total Call 2	157	92	0	8	20	13	13	6	0	5
Sub-Total call 2 %		59%	0%	5%	13%	8%	8%	4%	0%	3%
Call 3										
Window 1	0									
Window1R	2	1		1						
Window 2	2			1		1				
Window 3	1			1						
Window 4	2				1	1				
Window 5	2								2	
Sub-Total Call 3	9	1	0	3	1	2	0	0	2	0
Sub-Total call 3 %		11%	0%	33%	11%	22%	0%	0%	22%	0%
Grand Total	332	243	0	11	22	18	15	10	2	11
Grand Total in %		73%	0%	3%	7%	5%	5%	3%	1%	3%

Out of the total of three hundred and thirty two (332) grants approved, two hundred and forty three (243) constituting 73% of all grants approved have been completed. A few of them (3%) are at the research phase, while 13% has reached advanced stages in Media, Dialogue and Post-Dialogue Phases. These grants are mostly from Calls #2 and #3. The percentage of discontinued grants is 3% which is considered quite low.

1.1.3.1 Call #1 Grants

Out of the one hundred and sixty-six (166) grants signed for Windows 1 - 5 under Call #1, one hundred and fifty (150) representing 90% of the grants are completed. These grants constitute ninety (90) advocacy grants and sixty (60) BDS grants. Some of the achievements of these grants are highlighted in section 1.1.4.

Although the 10 remaining advocacy grants within Call #1 are close to completing their activities, the Secretariat is concerned about the slow progress and lack of results. The reasons for the slow progress of these grants have been highlighted in 1.1.2.1 above.

Table 8: Progress in Advocacy stages for Call #1 Grants

Advocacy Stage	Contracts Signed	Completed	Training	Research	Sensitisation	Media	Stakeholders	Dialogue	Window 5 on-going	Discontinued
Call 1										
Window 1	40	36				1				3
Window 1R	10	8								2
Window 2	25	20				1	1	3		
Window 3	2	1					1			
Window 4	29	25			1	1		1		1
Window 5	60	60								
Total Call 1	166	150	0	0	1	3	2	4	0	6
Total Call 1 %		90%	0%	0%	1%	2%	1%	2%	0%	4%

The national advocacy actions and their respective grantees in some cases have challenges meeting with Duty Bearers to push their advocacy actions and in other cases there are governance challenges within their associations.

The Secretariat is closely monitoring these grantees to ensure that they will complete their actions by the end of the first quarter of 2020. The Secretariat will also be working with the monitors assigned to the identified grantees to ensure that they finalise their advocacy actions within the agreed time limit.

1.1.3.2 Call #2 Grants

For Call #2, one hundred and fifty-seven (157) grants were signed under Windows 1 – 5. Ninety-two (92) have completed their actions; equivalent to 59% of signed grant contracts. Eighty-eight (88) of the completed actions are Window 5 BDS grants and the remaining four (4) are advocacy grants. The sixty (60) outstanding advocacy grants being implemented are at various stages of the advocacy process with 20% of the grants in the media, stakeholders' workshop and dialogue stages. The Secretariat is monitoring all the grantees to ensure that they are on course to complete their actions by June 2020. Kindly refer to the table below:

Table 9: Progress in Advocacy stages for Call #2 Grants

Advocacy Stage	Contracts Signed	Completed	Training	Research	Sensitisation	Media	Stakeholders	Dialogue	Window 5 on-going	Discontinued
Call 2										
Window 1	26	1		3	8	4	6	4		
Window 1R	1	1								
Window 2	36	1		5	12	9	5	2		2
Window 3	3	1					2			
Window 4	1									1
Window 5	90	88								2
Total Call 2	157	92	0	8	20	13	13	6	0	5
Total call 2 %		59%	0%	5%	13%	8%	8%	4%	0%	3%

The Secretariat is concerned about grants in the research and sensitization stages especially grantees implementing advocacy actions that are national. If these grantees are not able to speed up implementation to get to the dialogue stages by the end of the 1st quarter of 2020, it will be difficult for the grantees to schedule appointments with the public sector. The Secretariat has informed all grantees and their monitors of this important observation.

1.1.3.3 Call #3 Grants

During 2019, the Steering Committee of the BUSAC Fund approved a total of thirty-two (32) grants including a research on assessing the private sector's readiness for the Continental Free Trade Agreement worth Two Million, Eighty-seven Thousand, Four Hundred and Fifty-nine Ghana Cedis and Forty-Seven Pesewas (GHS 2,087,459.47). These grants are to be implemented in the course of 2019 - 2020. The Secretariat signed nine (9) contracts with the grantees for implementation of activities to begin.

Below is a table on the progress of activities by the nine (9) grantees:

Table 10: Progress in Advocacy stages for Call #3 Grants

Advocacy Stage	Contracts Signed	Completed	Training	Research	Sensitisation	Media	Stakeholders	Dialogue	Window 5 on-going	Discontinued
Call 3										
Window 1	0									
Window 1R	2	1		1						
Window 2	2			1		1				
Window 3	1			1						
Window 4	2				1	1				
Window 5	2								2	
Total Call 3	9	1	0	3	1	2	0	0	2	0
Total call 3 %		11%	0%	33%	11%	22%	0%	0%	22%	0%

As can be observed from the table, one (1) advocacy action has been completed. This was a Rapid Response Action organized by the Association of Ghana Industries (AGI) on 'Getting the Ghanaian Private Sector Ready for The Africa Continental Free Trade Agreement (AfCFTA)'.

The remaining grants need not go through the entire advocacy process as they may focus on some of the advocacy stages to complete their actions by June 30 2020 deadline.

The Secretariat will however be closely monitoring those grants that are still stuck at the research phase and already present signs of delays in implementing their actions. These grants will have to speed up the research activities to catch up with the delays.

1.1.4 Implementation Status Windows 1-5

1.1.4.1 District Level Advocacy and Rapid Response Actions (Window 1)

The Secretariat had signed seventy-nine (79) grants under the Window 1 facility (District level advocacy and Rapid Response actions). Five (5) of those grants were discontinued between 2018 and 2019 leaving seventy-four (74) implementable grants.

Over the course of 2018 and 2019, sixty (60) of those grants (including Rapid Response Facility) were completed with the Secretariat reviewing the final reports to identify results from the advocacy actions and potential success stories. The outstanding fourteen (14) are at various stages of the implementation process and expected to end their advocacy actions by the end of the 2nd quarter 2020 for Call #2 grantees.

The monitoring of grants has shown that out of the total of sixty (60) completed grants under Call #1, 50% have fully achieved their objectives, 37% have partially achieved and 13% have reported not achieving any results. The Secretariat is monitoring the other fourteen (14) grants to record the achievements.

Below are examples of completed actions that have fully achieved the objectives set by the grantees:

- a) Advocating Good Environmental Practices in Rubber Agro-Sector to Sustain Livelihood: The mono-cropping system of Ghana Rubber Estate has meant that entire landscapes are usually cleared and wetlands destroyed to make way for rubber plantation. Chemicals used in the plantations also drift into water bodies and pollute flora and fauna, affecting livelihood of farmers and environment. As a result of the advocacy action, stakeholders are now conscious of the negative impact of bad practices in the rubber agro-ecological zones on the environment, biodiversity, and livelihood. Through the advocacy action, a policy document has been developed which outlines good and innovative approaches to rubber plantation management to ensure food security whiles improving the biodiversity and soil nutrient status.
- b) Building Sustainable Fishing Businesses through Legal Protection of Communal Mangrove Ecosystems: Over-exploitation of mangrove ecosystems - places where juvenile fish lay eggs and reproduce before swimming to the ocean - is a threat to Ghana's fishing industry. In the Ellebelle and Nzema East Districts of the Western Region, mangroves are over-exploited for housing construction and as fuel wood for fish smoking. Over-exploitation of mangroves in these districts is enhanced by the absence of regulations that control and limit access to these vital natural resources on which the industry thrives. As a result of the advocacy action, both District Assemblies have established a sub-committee within the Environmental Committees to work with the communities to conserve the mangroves within the districts.
- c) Adoption of Bid Declaration as an option to cash-based tender security: The use of Bid Securities in procurement procedures creates the following problems in the construction industry: liquidity challenges to contractors and bidders, unbearable collaterals for works procurement which most locals are not able to provide thereby forfeiting bidding opportunities, delayed procurement procedures and increased contract sums. Through the advocacy action, the Public Procurement Authority has adopted bid declarations as an option to cash-based tender securities as part of the draft regulations for the Public Procurement Act (as amended).

1.1.4.2 National Business Advocacy Grants (Window 2)

For advocacy actions under Window 2, twenty (20) actions have been completed and reported on. The Secretariat has however confirmed achievements for fifteen (15) grants. 50% of Call #2 grants reported to have achieved their objectives fully, 15% reported partial achievements and 10% reported not to have achieved their objectives fully. The five (5) outstanding grants are being monitored to assess their achievement of grant objectives.

Some of the completed grant actions are the following:

- a) The Companies Act, 1963 (Act 179): this was enacted to regulate the establishment and operations of companies in Ghana. The Government is currently in the process of reviewing the Bill to ensure that it reflects current trends in both the global and domestic business environment.

In May 2019, the new Companies Act (2019) was finally passed by Parliament. The new law is expected to enhance the ease of doing business in the country and bring to bear the best global practices, and have significant positive implications on the business environment. The BUSAC Fund will support Ghana Association of Restructuring and Insolvency Advisors (GARIA) as it advocates the implementation of the Act.

- b) Tree Crop Development Authority Bill: was passed in December 2019. The passing of the Bill follows discussions within Parliament, conclusion of work by the Committee of Food, Agriculture and Cocoa Affairs, and the presentation of their report to the plenary. Multiple engagements and consultations with stakeholders in the Ghanaian tree crops industry including public institutions and private organisations were conducted, while the Committee was considering the Bill. During this phase, the African Cashew Alliance played a role in advocating the consideration of cashew industry private sector interests.

Tree Crop Development Bill currently includes four tree crops (cashew, oil palm, shea and rubber), with provisions in place to allow future inclusion of other tree crops. The purpose of the Bill is to regulate in a sustainable environment the production, processing and trading of tree crops and also set standards and specifications for fresh and processed products from selected value. The Bill is expected to facilitate the setting up of the Ghana Tree Crop Development Authority (GTCDA).

- c) National Road Safety Authority (NRSA) Bill: The National Road Safety Authority (NRSA) Bill was passed in August 2019 and presents real opportunity for the authority to take full control and responsibility to ensure compliance on road safety laws and regulation. Members of a stakeholder advocacy group are happy that the passage of the Bill has provided legal backing to the existing National Road Safety Commission to develop and promote road safety in the country.

The road safety situation in Ghana with very high accident and death rate, loss of property and capital of individuals and businesses operating in the country made it very costly to do business in Ghana. This compelled a joint advocacy action by the Ghana Bar Association, Passengers Association of Ghana, Ghana Institute of Engineers and Consumer Protection Agency in 2011 under BUSAC Phase II.

- d) National Sugar Policy: In 2015, the BUSAC Fund supported a dialogue platform that enabled the Ministry of Trade and Industry (MOTI) to engage private sector stakeholders to solicit inputs into a Draft National Sugar Policy to help revamp Ghana's sugar industry. The policy sought to provide an enabling infrastructural and institutional environment for a globally competitive private sector sugar industry, to help reduce foreign exchange expenditure on imported sugar, to contribute to rural industrial development and to provide supplementary electricity through co-generation for the national grid. The policy was approved by Cabinet in 2019.

- e) MSME policy & Enterprise Ghana Agency: In 2017, the Ministry of Trade and Industry (MoTI) took the lead in the transformation of NBSSI's statutory status from a board into an authority. NBSSI was looking at modalities to transform itself into an authority and sought for inputs to develop its plans in that direction. The BUSAC Fund supported NBSSI to carry out a Study Tour to Denmark to benchmark with the Danish Business Authority (DBA). In December 2020, the Deputy Minister of Trade and Industry, Hon. Robert Ahomka-Lindsay stated at a meeting of the Private Sector Working Group (PSWG) that Cabinet has approved policy transforming NBSSI into Enterprise Ghana Agency.

1.1.4.3 Sustaining Public-Private Dialogue (Window 3)

Below are updates on three (3) PPD platforms being supported by the BUSAC Fund:

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

In the first half year of 2019, the BUSAC Fund signed a contract with AGI to enable them start activities on its PPD action that focuses on setting up a National Competitive Council Public-Private Dialogue (PPD) Platform. The AGI is hosting the Platform in partnership with the Ministry of Trade and Industry (MoTI) to dialogue on the Competitiveness of Ghana as a nation given that Ghana had signed onto the Continental Free Trade Agreement, and the Government of Ghana was aiming to strengthen its trade relations with both African and Western countries. The Secretariat participated in the first Council Meeting of the Platform, involving AGI and leading Apex Associations.

The PPD Platform was to be officially launched in the third quarter of the year. Unfortunately, AGI could not launch the platform due to conflicting schedules. In order to speed up implementation of the activities, AGI opted to forgo the launch and focus on organising meetings for the PPD Platform. The association also revised its budget and implementation plan for the outstanding months in order to fit into the outstanding BUSAC Fund time horizon.

b) BSIFI status:

The Black Star International Film Institute, under the Tourism and Creative Arts Sector, since July 2018 has been implementing its PPD, which serves as a platform focusing on issues that have stifled the vibrant film industry in Ghana. As part of its PPD activities, the institute hosted three (3) events towards the achievements of the advocacy objectives. The purpose of the programmes held were to discuss issues pertaining to the creative art industry specifically to zero on relevant policies needed for sector development; solicit for ideas from stakeholders to facilitate development and implementation of policies; educate stakeholders on the urgent need of policies to revitalise the ailing industry and also dialogue and sign MoU with duty bearers.

Through the PPD platform and the engagements with the policy makers, the institute was able to sign a MoU with the Ministry of Foreign Affairs and Regional Integration for the implementation of a national policy allowing the screening of Ghanaian Films in all Ghanaian Missions around the world. This is a milestone for the institute and a very important step being taken by the Government of Ghana in endorsing and building the brand of Ghanaian filmmaking and the filmmakers as a whole in the country and abroad.

The institute also met with the executives and members of the Film Producers Association of Ghana (FIPAG) to discuss the upcoming Black Star International Film Festival and the role FIPAG can play in the advocacy action undertaken by the institute.

c) AGI Construction:

The Association of Ghana Industries (AGI) Construction Sector's PPD Platform on the construction industry continue to meet to dialogue on how best to improve the industry. During the year, members of the platform met three (3) times to discuss progress made by the working groups set up to address challenges in the following areas:

1. Public Policy and Regulation;
2. Local Materials and Technology;
3. Public Procurement and Local Content;
4. Services Quality and Performance Management and
5. Education, Training and Research.

Members of the PPD Platform were invited by the Vice President's Secretariat to contribute to the work of the Value-for-Money (VfM) Committees on school, hospitals, and roads set up by the Vice President of Ghana. These committees were set up after the Value-for-Money Conference at the Accra Marriot Hotel to deliberate on the high cost of Government-funded road, hospital and school projects. This opportunity was well-utilized to shape the work of the committees, which is a feather in the cup of the AGI Construction Sector.

Through the PPD Platform, AGI Construction Sector is working to influence acceptance of the proposed Prompt Payment Act for Construction. The sector ministries (Works and Housing, Road and Highways, Transport) are members of the Platform, and with continuous dialogue, the association believes it will be able to reach an agreement with all three (3) ministries.

Research on Business Environment Issues (Window 3):

In 2018, the BUSAC Fund engaged IMANI to commission a study on local content in Ghana. The BUSAC Fund launched the publication and engaged the participation of the private and public sector as well as the donor community. This study was well received by Government, stakeholders and the donor community. The report was used as the basis for national discussion on GoG's policy on local content in Ghana in key sectors such as Energy, Oil & Gas and freight forwarding.

a) Research on Business Constraints and Access to Finance:

As part of its advocacy action titled, "Advancing the Cause for a Favourable Business Environment through Advocacy," the Institute of Economic Affairs (IEA) commissioned a report on the Competitiveness of the Ghanaian market, discussing some of the constraints that hinder business development and growth. The institute has actively been working on addressing the challenges that are facing small and medium scale enterprises concerning registration of business, access to finance and collaterals, and the effect of the interest rate on enterprise performance.

In the second half of the year, the IEA organized high level dialogue and stakeholder round table meetings to discuss the research findings and the recommendations provided. Also the IEA summarized the research findings into a policy brief and disseminated to their stakeholders, key government officials, and policy makers among others.

The research report has impacted the media and dialoguing phase of the advocacy action. This research has brought awareness on the constraints being faced by businesses in Ghana and also stated some of the actions that need to be taken by the duty bearers to ensure that the constraints are addressed.

b) Assessing Private Sector Readiness for the AfCFTA Implementation:

The Fund in 2019 engaged CUTS Accra to undertake 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 diagnostics report which would help to develop practical steps in addressing those gaps and challenges. The study is relevant in a sense that it would help empirically catalogue the concerns of the private sector who are the key players in the implementation of the agreement and would also generate the evidence-based debate needed for advocacy at both local and national level.

CUTS Accra in the 3rd quarter created a reference group made up of key private sector and civil society institutions to provide guidance to the study. CUTS Accra held two (2) Reference

Group meetings to solicit inputs into the desk findings of the study. CUTS Accra was expected to finalise the research report by December 2019 but unfortunately could not do so. The Secretariat is in communication with the institution to complete the research report by the end of the 1st quarter of 2020.

1.1.4.4 Post Advocacy Facility (Window 4)

Under Call #1, 29 grant contracts were signed for Window 4 out of which one (1) has been discontinued. 25 of the remaining 28 have been completed and are reporting results of their activities. 12% percent have reported fully achieving their results, 24% report partially achieving their results and 12% report not achieving any results at all.

Examples of the successful projects are presented below:

- a) Facilitation of local by-laws for shea resource protection-follow up action for reinforcement: Economic trees such as shea are being destroyed for land use and alternative livelihoods without any efforts being introduced by the District Assembly at replanting or enacting by-laws to protect the trees. If this situation is unchecked, women will lose their source of incomes, employment and livelihoods. Through the advocacy action, Shea Nut Ghana (SNG) got the District Chief Executive (DCE) for Mion to commit to developing by-laws to conserve shea trees in the district.
- b) Advocating access to agricultural Extension Officers: The grantee advocated an increase in the number of Extension Officers assigned to the Ekumfi District to help pineapple farmers with their production. Eight (8) additional Extension Officers have been posted to the district and they visit association members every two weeks.
- c) Seeking Appropriate Inputs and Certification for Organic farming in Ghana: Organic farmers at present lack support such as access to inputs to improve production and enhance their profitability because the current agricultural sector policies such as the Food and Agriculture Sector Development Programme (FASDEP II), Planting for Food and Jobs, One village, One Dam and others seek to promote conventional agricultural production with limited consideration for small scale organic production. With support from the BUSAC Fund, the Coalition of Organic Farming (CAOF) has been able to get the EPA to train farmers in the development of organic farms to help protect the environment.
- d) Advocacy for the passage of the Corporate Insolvency Bill into Law: The Companies Act, 1963 (Act 179) and the Bodies Corporate (Official Liquidations) Act, 1963 (Act 180) were considered to be some of the most progressive pieces of legislation ever passed within the English Commonwealth at that time. Regrettably, no serious effort was made to update the Corporate Insolvency Law after their enactment although most other Commonwealth countries had moved ahead considerably in reforming their laws to bring them in line with international best practices. The Ghana Association of Restructuring and Insolvency Advisors (GARIA) working with the Attorney General's Department had the Bill gazetted on March 1, 2019. The association was of the view that by December 31, 2019, the Bill would have been passed unfortunately this did not happen.

1.1.4.5 Business Development Services to PSOs (Window 5)

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

As of the first half year of 2019, eighty-eight (88) BDS grants have successfully completed their trainings with some success stories identified from those supported by the BUSAC Fund. The eighty-eight (88) grantees are in the process of receiving their Certificates of Completion.

For Window 5, a total of fifty (51) success stories have been identified and the Secretariat is in the process of publishing twenty (20) stories in addition to the thirty (31) published during the 1st half of the year.

Below are examples of success stories of some of the completed advocacy actions:

- a) Sharing and Learning for business actions: Executives of Walewale Tisungtaaba Women Cooperative Farming and Marketing Society Limited sought to build the capacity of their members in sustainable agriculture practices. The training has equipped the beneficiaries with knowledge and skills in sustainable agricultural practices. The issue of low productivity and high post-harvest losses largely due to inadequate knowledge in sustainable agricultural practices is a thing of the past. Members testify that they have cut cost after practicing the improved organic method of storage. The method is also helping to reduce infection of aflatoxins.
- b) Onion Handling and Processing in Northern Ghana: Onion is one of the most important commercial vegetable crops grown in Northern Ghana. Both immature and mature bulbs are used as vegetable and condiment. Members of the Coalition for the Advancement of Organic Farming (CAOF) are involved in this business. During the peak season of production, producers suffer from post-harvest losses due to lack of warehousing knowledge. They are forced to give the products out at cheap prices and thereby suffering losses.

The BDS training sought to build the capacity of the members on handling, warehousing and value addition in onion production. After the training, members acknowledged that they have used the knowledge gained especially in warehousing to increase their incomes. According to some members, the surplus income have been used as additional capital for other business ventures.

- c) Capacity Training on Avoidance of yield losses through pre and post-harvest management: Members of Teebzo-oya Farmer Co-operative Association have over the years witnessed drastic declines in yields due to the lack of technical knowledge in areas of production to harvesting. Unfortunately, the perception of farmers have been that these yield losses are mainly due to natural occurrences such as poor rainfall, diseases and pests while ignoring those caused by production and post-harvest challenges which result in the loss of more than half of the expected yield per area.

The association sought to build the capacity of their members in pre and post-harvest management. Through the training, members of the association have learnt not to process their produce on the bare floor but rather dry on tarpaulin to avoid stones getting into the maize. Members have also being taught not to leave harvested produce for a long period before processing as it will grow molds and will be infested with aflatoxins.

- d) Value Chain Management for effective business development and customer satisfaction to enhance large SMEs market share: Many SMEs have managers who have never been given the standard training needed to scale up their operations and to become effective entrepreneurs to manage their enterprises effectively. Entrepreneurship is a different job, with different responsibilities and radically different skill requirements. Yet, as the data shows, owners of businesses are left on their own to figure out how to take their enterprises to the next level.

Members of the Cape Coast Regional Chamber of Commerce and Industry were taken through courses on Business Principles and Processes, Value Chain Management and Product Development Process among others. After the training, members stated that they are now more prepared than ever to harness business opportunities especially as the African Continental Free Trade Area (AfCFTA) is set to be operationalized in July 2020.

1.1.4 Capacity Building/Enhancement Activities

During the year, training and capacity enhancement activities were organized for BUSAC Fund Grantees.

1.1.4.1 "Why and How to Advocate"

Target:	Conduct Advocacy Training for at least 20 Grantees.
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It is the policy of the Secretariat to deliver a 4-day training on 'Why and How to Advocate' to every new grantee that requires it to enhance its chances of success during implementation. During the 1st half year, the Secretariat organized and supervised the delivery of 12 training sessions on "Why and How to Advocate" for 13 grantees with each session having a maximum of 30 participants. In the 2nd half of the year, two (2) training sessions were organized for two (2) grantees that were about to start their advocacy actions. In all, 14 training sessions were organized for grantees during the year.

The "Why and How to Advocate" training programme are delivered very early in the process to build and/or enhance the capacity of grantee members in the skills and process of structured evidence-based advocacy to increase their chances of success during implementation of their advocacy projects.

Grantees were requested to present members of the association that would be fully involved in the project. This was to ensure that key members are knowledgeable in the process of advocacy and can follow through to ensure the success of the advocacy.

Table 11: Overview of Grantee training sessions held

#	Date for training	Name of Association(s)
1.	22 - 25/01/2019	#32-2-032 GAWU (General Agricultural Workers Union (GAWU))
2.	28 - 31/01/2019	#32-2-098 GFD ASH (Ghana Federation of the Disabled - Ashanti Region)
3.	25 - 28/02/2019	#32-2-029 FePMRUG (Federation of Plastic Manufacturers, Recyclers and Users, Ghana)
4.	4-7/03/2019	#31-2-006 ACFFA (Adwenepapa Co-operative Fish Farmers Association)
5.	4 - 7/03/2019	#32-2-099 MUGREAG (Mushroom Growers and Exporters Association of Ghana)
6.	6 - 9/03/2019	#31-2-073 RCF (Rural Care Frontiers)

		#32-2-091 FETOGRASG (Federation of Tomato Growers Association of Ghana)
7.	12 – 15/03/2019	#31-2-100 OAFA (Ofadaa Asomdwe Farmers Association)
8.	17 – 21/03/2019	#31-2-097 GG (Greenglobe Ghana)
9.	18 – 21/03/2019	#32-2-010 AAG (Artisans Associations of Ghana (AAG))
10.	19 – 22/03/2019	#31-2-112 ASSI NE (Nzema East Association of Small Scale Industries (ASSI))
11.	4 – 7/04/2019	#31-2-065 NCVFSML (Nyamebikyere Cooperative Vegetable Farmers and Marketing Society Limited)
12.	8 – 11/04/2019	#31-2-099 SKGK CREMA (Sanyiga Kasena Gavara Kara CREMA)
13.	2 – 5/09/2019	#32-2-100 WIPVaC-APEX (Apex Body of Women in Poultry Value Chain)
14.	22 – 25/10/2019	#34-3-001 GGC (Ghana Grains Council)

1.1.4.2 Financial Management Training of PSOs

Financial Management Training was introduced by the BUSAC Fund as a contribution to building the financial capacity of the leadership of the PSOs to effectively manage their associations to meet the aspirations and needs of their members.

The objective of the training is to enhance the understanding of grantees and equip them with the requisite skills to prepare project financial accounting to meet the demands of the BUSAC Fund Secretariat.

The specific objectives of the training were:

1. To ensure that grantees apply seriousness to the preparation of source documents when planning and using funds received for the implementation of projects; and
2. To ensure that grantees spend based on budget items and amounts.

The grouping of trainees attendants were done taking into consideration (1) Common native language spoken; (2) Location of Grantees and (3) related advocacy issues; The size of the training groups would not exceed 20 participants.

The Secretariat assigned 18 Grantees to four (4) pairs of Trainers to conduct the Financial Management Training. Each training session consisted of a maximum of 5 representatives from 4 – 5 PSOs including:

- The Chairperson;
- The Executive Secretary;
- The Financial Secretary;
- The Accountant; and
- A board member/member of the implementation committee.

Overleaf is an overview of the Financial Management Training sessions organized for PSOs:

Table 12: Overview of Grantee Financial Management Training sessions held

#	Date for training	Name of Association(s)
1.	13 – 14/02/2019	#31-2-006 ACFFA (Adwenepapa Co-operative Fish Farmers Association) #31-2-100 OAFA (Ofadaa Asomdwe Farmers Association) #31-2-112 ASSI – NE (Nzema East Association of Small Scale Industries (ASSI))

2.	14 - 15/02/2019	#31-2-017 ACAP Asuogya Cooperative Agro Processing #31-2-046 HCF Holy City Foundation #31-2-065 NCVFMSL Nyamebkyere Cooperative Vegetable Farmers and Marketing Society Limited #31-2-073 RCF Rural Care Frontiers #32-2-091 FETOGRAG Federation of Tomato Growers Association of Ghana
3.	21 - 22/02/2019	#34-045 GFD (Ghana Federation Of Disability Organisations (GFD)) #31-2-097 GG (Greenglobe Ghana) #32-2-010 AAG (Artisans Associations of Ghana (AAG)) #32-2-029 FEPMRUG (Federation of Plastic Manufacturers, Recyclers and Users, Ghana) #32-2-099 MUGREAG (Mushroom Growers and Exporters Association of Ghana)
4.	28/02 01/03/2019	#31-2-047 JMCFFMSL (Jangyili Maltiti Co-operative Food Farming and Marketing Society Limited) #31-2-083 SWG (Songtaa Women's Group) #31-2-099 SKGK CREMA (Sanyiga Kasena Gavara Kara CREMA) #32-2-083 YARO (Youth Advocacy On Rights And Opportunities (YARO))

The training programmes were practical in nature with group work serving as the base for all brainstorming and other practical sessions. Participants were grouped according to their associations. The trainers guided participants in discussing key accounting terminologies related to financial management and records keeping. Subsequent discussions and practical sessions were carried out at the group level. Each of the groups prepared various accounting source documents such as receipts, invoices, payment vouchers and contracts among others. The supporting documents were subsequently used to prepare cash books according to BUSAC Fund standards.

1.2 Application Phase: Windows 1 - 5

The Application Phase includes the following steps

1. Call for Concept Notes and Evaluation
2. Call for Applications and Evaluation
3. Grant Approvals by the SC
4. Pre-award due diligence
5. Contract award and signing

The above steps are all applicable to Windows 1-4, and partly to Window 5 with the exception of the concept note stage.

For the period of 2019, the Secretariat mostly relied on identifying Invitational Grants based on stakeholder consultations and requests received. The focus for the Secretariat was to strategically collaborate with key stakeholders from both the private and public sectors to deliberate on key Macro-level issues that are of relevance to Ghana's economic development as the country transitions from Aid to Trade.

The Steering Committee of the BUSAC Fund approved a total of thirty-two (32) grants including a research on assessing the private sector's readiness for the continental free trade agreement worth Two Million, Eighty-seven Thousand, Four Hundred and Fifty-nine Ghana Cedis and Forty-Seven Pesewas (GHS 2,087,459.47).

Table 13: Overview of Approved Call #3 Grants and Grant Value

2019	Target	Actual		
Window Facility	Number of Grants Targeted	Actual Grants approved by SC	Approvals in value (GHS) (*)	% Total
W1: District and community level advocacy actions	4	2	68,465.25	3
W2: National Advocacy Grants	10	4	406,355.04	20
W3 Public-Private Dialogue Platforms created	9	2	298,577.00	14
W4: Post advocacy undertakings	3	3	370,053.60	18
W5: PSO membership services	20	21	944,008.58	45
Total number of Grants	46	32	2,087,459.47	100

(*) BUSAC Share excl. Grantee contribution

1.2.1 District Level Advocacy Actions (Window 1)

Target:	To submit applications for four (4) Rapid Response actions
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Due to the large number of grants already being implemented, and targets achieved under this Window, the Fund will not issue additional Calls for Proposal for this Window; however, depending on the business environment challenge identified, the Secretariat will invite PSOs to submit applications for four (4) Rapid Response actions.

Only associations that have shown clear commitment to the sustainability of business advocacy will be invited to submit applications. The proposed actions will target policy issues that are very relevant to strengthening Ghana's Beyond Aid Agenda. A total budget of Two Hundred Thousand Ghana Cedis (GHS 200,000.00) was allocated for this activity.

During the year, the Secretariat, as indicated in the Work Plan invited Apex associations with a focus on national issues concentrating on regional and international trade as well as issues that will promote a vibrant and sustainable private sector in Ghana. The Ghana National Chamber of Commerce & Industry (GNCCI) and the Association of Ghana Industries (AGI) submitted proposals to the Secretariat for consideration as Rapid Response grants. The proposal from the AGI was on getting the private sector ready for the continental free trade agreement and GNCCI presented a proposal on the development of a five-year strategy plan. Both applications were approved by the Steering Committee of the BUSAC Fund.

Table 14 : Rapid Response applications received

Call #	Window	Target 2019	Application Received	Screened Out	Accepted
3	W1 - Rapid Response	4	2	0	2

1.2.2 National Business Advocacy Grants (Window 2)

As part of its sustainability strategy and the carrying on of its legacy, in the promotion of business advocacy and the facilitation of dialogue between the private and public sectors, the BUSAC Fund sought to partner with business advocacy champions such as Apex Associations, Research and Academic Institutions, that have their core mandate to implement activities that focus on the enhancement of the business environment in Ghana. One Million Four Hundred Thousand Ghana Cedis (1,400,000.00) was allocated for this Window for year 2019.

During the year, the Secretariat received seventeen (17) Invitational Concept Notes under the Window 2 Grant Facility which were screened by the Secretariat. The concept notes were screened based on the following priority areas:

1. The national level issue proposed feeds into the Government of Ghana's Beyond Aid Agenda;
2. The issue proposed is sustainable post the BUSAC Fund; and
3. The issue proposed is at the forefront of the relevant public sector's agenda.

Shortlisting of Grant Proposals: Out of the seventeen (17) Concept Notes received, four (4) were screened out as they did not meet the priority areas outlined above. The remaining thirteen (13) were evaluated out of which six (6) were requested to submit full applications.

Below are the Concept Notes received and assigned for evaluation during the year by the Secretariat:

Table 15: Window 2 Concept Notes received

Call #	Window	Target 2019	Concept Notes Received	Concept Notes Screened Out	Concept Notes Assigned for evaluation	Concept Notes accepted
3	2	10	17	4	13	6

Evaluation and Final Approval of Grant Proposals by SC: In the second quarter of the year, the BUSAC Fund Steering Committee approved two national level advocacy actions. These actions were from new PSOs accessing the BUSAC Fund for the first time. One PSO, Agrifood Value Innovations and Marketing Society – Ghana, however failed at the Due Diligence stage because the association is newly registered and is yet to produce annual reports or audited financial statements. In addition, the PSO is yet to have in place structures that ensure adherence to HRBA and other governance practices.

During the 2nd half of the year, two (2) grant proposals were submitted to the BUSAC Fund Steering Committee for their decision. The SC approved all the grant proposals submitted and all the approved applicants have paid their contribution and have started their advocacy actions.

Table 16: Window 2 from Concept Notes to Approved Applications

Call #	Target	CN Received	CN Shortlisted	Applications received	Applications rejected	Submitted to SC	Approved by SC
3	10	17	6	6	2	4	4

1.2.3 Sustaining Public-Private Dialogue (Window 3)

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 sought to support the creation of new PPD platforms and strengthen the existing ones.

A. Discussion with MoTI on Presidential PPD Symposium

During the year, the BUSAC Fund Secretariat met with the Chief Director of the Ministry of Trade and Industry (MoTI) to discuss how the Fund can assist the Ministry on setting up a PPD Platform at the presidency level.

The Chief Director stated that Government is seeking for a structured dialogue mechanism that will involve the public and private sectors culminating in a Presidential Business Summit. The permanent dialogue mechanism will consist of the following dialogue meetings:

- Public – Public Inter-ministerial process;
- Private – Private Dialogue process;
- Public – Private Dialogue process; and
- Presidential Business Summit.

The Chief Director indicated that issues brought up at both Public – Public Inter-ministerial process and Private – Private Dialogue process will be discussed at the Public – Private Dialogue (PPD) meeting and the joint compact reached will be presented to the President at the Presidential Business Summit. The Summit will serve as an avenue for the implementation of the agreed actions.

The Ministry submitted a budget and Terms of Reference (ToR) for further discussion with the Secretariat. The Secretariat made recommendations to the budget and held a discussion with a representative from the Ministry of Trade and Industry on the support to be provided by the BUSAC Fund. Unfortunately, the Ministry of Trade and Industry did not get back to the Secretariat despite repeated follow ups.

B. Establish a Public Private Dialogue platform for the construction industry in Ghana

Government policies and interventions have great impact on the Construction Industry activities as well. The absence of the right policies to promote the development of businesses can significantly impact negatively on the livelihoods of the proponents of these respective businesses. Many a times, governments put in place policy initiatives for the business community but this is done with little or no consultation with the business community.

The Government of Ghana has indicated that, its priority is to ensure the creation of an enabling environment for the growth and development of the Private Sector that will spur the creation of jobs and wealth for the citizens. The Construction Industry which is a major sector within the business community is not left out in this undesirable fate. Government adopts a reactionary approach to dealing with players within this sector. This has resulted in the sector becoming very unprofitable and not competitive over time.

During the year, the Ghana Chamber of Construction Industry (GhCCI); an autonomous Apex Body for all players in the Construction Industry submitted an application for the establishment of a unique multi-sectorial dialogue platform among other interventions that will bring together key players (i.e. Policy Makers, Business Community, Research Institutions/Academia, CSO's and the Media) to constantly deliberate on finding avenues to resolve various challenges faced by the players within the construction industry.

The proposal was submitted to the BUSAC Fund Steering Committee at the end of the 4th quarter of the year for their evaluation and decision. The grant request was approved and the Platform is expected to be up and running by the end of the 1st quarter of 2020.

1.2.4 **Research on Business Environment Issues (Window 3):**

In 2018, the BUSAC Fund engaged IMANI to commission a study on local content in Ghana. The BUSAC Fund launched the publication and engaged the participation of the private and public sector as well as the donor community. This study was well received by Government, stakeholders and the donor community.

For 2019, the Secretariat sought to further publish research reports on topical issues that will generate discussions between the public and private sector enhancing Ghana's competitiveness.

Research on key national issues: During the 1st half of the year, the BUSAC Fund identified four (4) research areas that have implications for private sector development. The areas are:

- i. **Research on GIPC Act:** The Ghana Investment Promotion Centre (GIPC) has over the years indicated that it will be reviewing the GIPC Act 2013 (Act 865) which guides investments in the country. The review was to make the country more competitive globally to be able to attract more investments. It was also to ensure that Foreign Direct Investments (FDIs) help in creating jobs, develop technical competence and enable Ghanaians to benefit from the value chain. With specific benefits of employment and innovation exchange, developing nations regularly enforce local content requirements on FDI. In this manner,

local content requirements have turned into a well-known form of governmental regulations of FDI in developing nations.

The Secretariat will undertake a research on the reviewed GIPC Act and hold dialogue sessions with the private sector and government representatives on the reviewed Act and its impact on investments.

- ii. Business opportunities in energy efficiency in industry: As Ghana achieves middle-income status, the number of households that can afford major household appliances is expected to increase, with the prospect of many consumers buying inefficient appliances; thereby unnecessarily burdening the national grid. According to the National Energy Efficiency Action Plan (NEEAP) of Ghana, energy efficiency and conservation are important and achievable elements in the protection of the energy resources available in the country. The Government of Ghana recognizes that it is cheaper to conserve such energy resources than to build power plants. The NEEAP noted that Government has since 2005, enacted sector policies and implemented important programmes through the Energy Commission, that have saved Ghana significant investment funds. It noted that these funds would have otherwise gone into the construction of power plants.

The research report would look at opportunities for enhancing and streamlining the energy efficiency sector in Ghana. It would identify and assess Government's policies and implementation actions, as well as the practices and programmes that aim to promote development and implementation of energy efficiency goals in Ghana. The focus would be on examining those actions, programmes and other initiatives, either underway or planned, that are designed to reduce air pollution, improve energy security, and maintain best practices.

The Secretariat sought to engage an energy efficiency consulting firm to start the activity but unfortunately could not contract such a firm during the year. This will be one of the priority studies to be undertaken in 2020.

- iii. From Cost competitiveness to trade competitiveness: helping Ghanaian SMEs to plug into EU value chains: Given that there are rigorous standards for fruits and vegetables the EU imports, the quality of products that make their way into the EU are usually of a similar standard hence quality might not be a very clear differentiator of competitiveness. Pricing and ability to meet demand on the other hand, are both very influential in determining which producers dominate the European market. It is unclear which of these is truly the reason why Ghanaian producers are not taking more advantage of the opportunities in the EU. What is clear however is that, high costs of doing business and high costs of production can adversely affect both the ability of Ghanaian producers to price competitively as well as to meet demand, as high costs make it tougher to scale.

The research paper is expected to show how Ghana's cost-competitiveness (of its value chain costs, compliance costs, and trade costs) affect its price-competitiveness and overall trade competitiveness of exports in EU markets relative to other competing countries.

- iv. Assessment of Competitiveness of Ghanaian Businesses to Compete in the Africa Continental Free Trade Area (AfCFTA): When fully operational, AfCFTA will become the world's largest free trade area with a 1.2 billion consumer population market and a \$6.3 trillion GDP (in purchasing power parity). This opens up immense opportunity as well

as risks for businesses and economies within the continent. As part of the AfCFTA operationalization processes, each signatory country is required to develop a national AfCFTA implementation strategy. The strategy will help countries to maximize the benefits of AfCFTA while ensuring they put in place mitigation measures against potential adverse impacts AfCFTA may have on their local economies and businesses – especially Small and Medium Scale Enterprises (SMEs).

Ghana happens to be one of the first two countries that ratified the agreement and is currently involved in the ongoing negotiation of the protocols under the AfCFTA. It is however unclear if the Ghanaian Government's position in the on-going negotiations are informed by any data on the competitiveness of the country's private sector and strategic sectors. This proposed AfCFTA business competitiveness baseline study is therefore needed to 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 findings of the study and its recommendations are expected to lay the foundations for both the national AfCFTA implementation strategy as well as AfCFTA strategies of the various business associations such as AGI and GNCCI among others.

Once developed, the above research reports will serve as a guide for further discussions with Government on reforming the business environment as Ghana focuses on developing its trade potential rather than the focus on aid.

1.2.5 Post Advocacy Facility (Window 4)

In 2019, the Secretariat received eight (8) Invitation Concept Notes under the Window 4 Grant Facility and screened out four (4). The remaining four (4) were accepted for evaluation by the Secretariat. The concept notes received were screened based on the following priority areas:

1. The sustainability of the advocacy action;
2. Results obtained from the previous advocacy action being followed up on as well as the commitment from the relevant public sector; and
3. Advocacy actions that are relevant to the Ghana Beyond Aid Agenda.

Below are the Concept Notes received, assigned for evaluation and approved for the the year:

Table 17: Window 4 Concept Notes received

Call #	Window	Target 2019	Concept Notes Received	Concept Notes Screened Out	Concept Notes Assigned for Evaluation	Concept Notes Accepted
3	4	3	8	4	4	4

Evaluation and Final Approval of Grant Proposals by SC: Out of the four (4) Concept Notes approved by the Secretariat, three (3) submitted full applications which were evaluated and presented to the BUSAC Fund Steering Committee. The Steering Committee approved all three (3) applications.

The Secretariat conducted Due Diligence on two (2) of the approved grants. The last applicant approved has already benefitted from a grant under BUSAC Fund Phase III as such it would not need Due Diligence conducted. The two (2) applicants who have passed the Due Diligence exercise have paid their contribution and started implementation of their advocacy actions.

Table 18: Window 4 from Concept Notes to Approved Applications

Call #	Target	CN Received	CN Shortlisted	Applications received	Submitted to SC	Approved by SC
3	3	8	4	3	3	3

1.2.6 Business Development Services to PSOs (Window 5)

The Fund allocated a budget of Five Hundred Thousand Ghana Cedis (**GHS 500,000.00**) for grantees to undertake BDS training programmes at the beginning of the year.

The Secretariat planned to invite ten (10) national PSOs to submit their applications to access the BDS facility of the Fund. The training topics to be presented would have to be in line with the BUSAC III priority areas and how they would contribute to the sustainability of the PSOs. After discussions with the BUSAC Fund Steering Committee, the Secretariat increased this target to twenty (20). The Secretariat launched the Call for Applications for BDS on May 21, 2019. The priority areas outlined for this Call are Sustainable Agriculture, Green Growth and Human Rights Based Approach (HRBA).

At the end of the Call for Applications, the Secretariat had received two hundred and seventy-one (271) applications. Out of this number, two hundred and seventeen (217) were screened out as they were not in line with the priority areas outlined in the advertisement. The remaining fifty-four (54) were submitted for evaluation out of which twenty-six (26) were accepted. In the course of the 3rd quarter, the Secretariat submitted twenty-one (21) applications to the Steering Committee for their decision. All 21 applications were passed by the Steering Committee for funding.

In order to ensure that approved PSOs were capable of implementing the grants, the Secretariat conducted a due diligence exercise on the 21 BDS grants approved. The exercise revealed that four (4) of the PSOs did not have the capacity to implement the action and the grants were cancelled.

Below are the applications received, assigned for evaluation and approved for the year:

Table 19 : Window 5 Applications received

Call	Window	Target 2019	Applications Received	Applications Screened Out	Applications Evaluated	Applications Accepted	Recommended for SC
3	5	20	271	217	54	26	21

Pre-award Due Diligence Windows 1 - 5

Due Diligence (DD) is conducted on all grants under Windows 1 - 4, with the exception of Window 5, since it is based on reimbursable. The due diligence is already built-in the Window 5 application and does not require a detailed due diligence exercise.

For the year, the Secretariat carried out seven (7) due diligence exercises for approved grants under Windows 1 - 4. Out of the seven (7) approved grants assessed, the Agri-food Value Innovations and Marketing Society was the only applicant that failed the due diligence exercise because the association is newly registered and is yet to produce annual reports or audited financial statements. In addition, the due diligence results mentioned that the PSO is yet to have in place structures that ensure adherence to HRBA and other governance practices.



A Due Diligence Specialist completes due diligence on a new grantee

1.3 Coordination with Relevant Institutions

1.3.1 Coordination with MoTI

1. *The MSME Policy and Enterprise Ghana Bill (EGA Bill)*: With support from the BUSAC Fund, the Ministry of Trade and Industry held a three (3)-day Parliamentary Briefing on the MSME Policy & Draft Bill on the proposed Enterprise Ghana Agency in Koforidua. The objective of the meeting was to have the Parliamentary Select Committee on Trade, Industry and Tourism thoroughly review the draft Bill. The feedback from the Select Committee was incorporated into the draft Bill which was submitted by the Ministry to Cabinet for approval.

During the last quarter of the year, the Secretariat was informed by the Deputy Minister of Trade and Industry, Hon. Robert Ahomka-Lindsay that the Policy and the draft bill have been approved by Cabinet.

2. *National Bills*: The Secretariat held discussions during the 1st half year with the Deputy Minister of Trade and Industry, Hon. Robert Ahomka-Lindsay and the Chief Director, Patrick Nimo on how the Fund can assist the Ministry in facilitating the promotion of the following three bills:
 - a. Ghana Standards Authority Bill;
 - b. Advertising Bill; and
 - c. Consumer Protection Bill.

From the discussions, the Ghana Standards Authority Bill has been presented to Cabinet and a memo is being prepared for the Bill to be submitted to Parliament for debate and approval. There are however, some concerns about the Advertising Bill particularly the regulatory nature of the Bill.

The Consumer Protection Bill was also to be submitted to Cabinet and the Ministry informed the Secretariat that should the Parliamentary Select Committee want a thorough review of the Bill, the BUSAC Fund will be called upon to assist the Ministry in organising the review process.

The Bills were expected to be presented to Cabinet and Parliament before the end of the year. Unfortunately, the Ministry did not contact the Secretariat for support to push the identified Bills despite repeated follow up with the Ministry.

1.3.2 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 year, the Secretariat hosted five (5) meetings including one with representatives of the private sector on June 21, 2019 at the Alisa Hotel, Ridge. The 1st meeting was chaired by Mrs. Pearl Coleman Ackah of USAID; the 2nd Meeting was jointly chaired by Hon. Robert Ahomka-Lindsay of MoTI and Mrs. Pearl C. Ackah, the 3rd Meeting was also jointly Hon. Alan Kwadwo Kyerematen (MoTI) and Mrs. Pearl C. Ackah, the 4th Meeting was jointly chaired by Hon. Robert Ahomka-Lindsay (MoTI) and Mrs. Pearl C. Ackah and the last meeting of the year which also served as a Business Lunch was chaired by Hon. Robert Ahomka-Lindsay (MoTI) and Mrs. Pearl C. Ackah.

The meetings highlighted the work of Government on the 10-point industrial transformation agenda especially on the One District, One Factory programme. The Minister highlighted progress on the programme. He stated that there is a total of **One Hundred and Sixteen (116) on-going projects**.

The Minister also discussed the issue of local content and stated that the position of the Government is on local participation especially in sectors where public resources are used to finance a particular project. In such cases, Government seeks local participation in that particular project. He requested that if Development Partners have specific examples of local content policies affecting private sector in the country, these should be shared with the Ministry.

Hon. Robert Ahomka-Lindsey also stated that the Government has initiated the process of setting up a development bank. The bank will be commercially operated and would work on mobilizing private capital towards agriculture and industrial transformation. The Ministry of Finance has set up a committee looking at structuring the development bank to ensure that loans given out are not considered as government freebies and borrowers are made to pay back the loan.

The Ministry is working on aligning the various public-private dialogue platforms being facilitated by various bodies across the country. The Presidential Business Summit is a key platform that the Ministry wants to organize and the focus is ensuring that issues to be discussed are novel and have not been repeated by the President on different platforms.

1.3.3 SDG Advisory Unit of the Office of the President

During the month of May, the Secretariat held a meeting with the SDG Advisory Unit of the Office of the President to discuss potential coordination. For further details, kindly refer to Section 1.4.

1.3.4 Ghana Economic Forum

In October 2019, the Business and Financial Times submitted a proposal to the BUSAC Fund to sponsor the 7th edition of the Ghana Economic Forum. The Ghana Economic Forum was inceptioned in 2012 to bring together captains of industry and thought leaders to discuss and debate key issues affecting the Ghanaian economy and offer solutions to enhance the country's economic development plans. The Forum this year was under the theme: Sustaining Financial and Economic stability; the Key Priorities. His Excellency the President of Ghana; Nana Addo Dankwa Akufo-Addo delivered the keynote address.

President Akufo-Addo in his address noted that prudent management of the economy has resulted in his government's ability to finance its flagship policies. These policies include the Free Senior High School and the programme for "Planting for Food and Jobs"; which has led to the revival of Ghanaian agriculture.

Other speakers at the event included the Minister of Finance, the Central Bank Governor and the IMF Country Director. The event was well covered in the press.

1.4 The BUSAC Fund and the UN Sustainable Development Goals

During the 1st half year, the Secretariat developed a report on how its support to PSOs contributes to the achievement of the United Nations (UN) Sustainable Development Goals (SDGs).

The BUSAC Fund contributes to six Sustainable Development Goals.

- SDG Goal 8: Decent Work and Economic Growth
- SDG Goal 9: Industry, Innovation and Infrastructure
- SDG Goal 13: Climate Action
- SDG Goal 5: Gender Equality
- SDG Goal 10: Reduced Inequalities
- SDG Goal 14: Life below water



Through the financial support and enhancement of the advocacy capacity of the private sector, the BUSAC Fund promotes the private sector's need for a conducive business environment and facilitates dialogue with Government to improve the business regulatory framework. These activities contribute to laying the foundation for sustainable and inclusive economic growth.

To this end, the BUSAC Fund supports the Private Sector Organisations (PSOs) in building their advocacy capacity to engage with Government in promoting policies, laws and regulations that enhance the business enabling environment for private sector growth (SDG Goals 8, 9, 13 and 14).

The Fund also supports advocacy issues focused on Gender Equality (SDG Goal 5), women empowerment and the promotion of human rights (SDG Goal 10) in the Ghanaian economic environment.

In the 2nd quarter of the year, the Office of the President on Sustainable Development Goals (SDGs), invited the BUSAC Fund for a meeting to discuss a potential partnership on the achievement of the SDGs. The Secretariat met with the Special Advisor to the President on SDGs where the Fund was informed that the SDGs Unit's role is to articulate the advocacy role of the President on achievement of the SDGs.

The Unit in its work has the following priorities:

1. Ensure that the macroeconomic fundamentals are right;
2. The private sector central role is critical;
3. Leverage on innovate financing to tackle the issues;
4. Encourage the youth to get involved; and
5. Unleash the potential of women in addressing the issues

The Unit noted that the role of the private sector is important in achieving the SDGs as such it has formed a CEO Advisory Group where private sector companies have been encouraged to consolidate their Corporate Social Responsibility (CSR) activities.

The full report is attached as **Appendix VI** to this Report.

1.5 Financial Status for Grants Windows 1 - 5

From 2016 to 2019, the BUSAC Fund Secretariat had total grant value of Twenty Seven Million Nine Hundred and Seventy Three Thousand Five Hundred and Forty Six Ghana Cedis (**GHS 27,973,546.00**) for the five (5) grant windows and Transitional Grants. Out of this amount, Eighteen Million Five Hundred and Ninety One Thousand Nine Hundred and Seventeen Ghana Cedis (**GHS 18,591,917.00**) was reported as grant expenditures for period 2016 - 2019. A breakdown of the expenditure per window is detailed in the table below.

Table 20: Windows 1 - 5 Activities for 2016 - 2019

Status on Grant commitments and expenditures As At Year End 2019				
#	ACTIVITIES	Contract Value (*)	Payments Grants 2016-2019 (*)	Reported Grants 2016-2019 (*)
		GHS	GHS	GHS
1	W.1: District and Community level advocacy actions	5,367,953	4,306,021	3,727,808
2	W.2: National Business Advocacy Grants	9,275,640	6,061,251	4,875,588
3	W.3: Public-Private Dialogue Platforms created	1,287,652	517,843	453,114
4	W.4: Post advocacy undertakings	3,142,270	2,409,854	1,856,347
5	W.5: PSO membership services	7,963,574	6,742,603	6,742,603
	Transitional Grants	936,457	936,457	936,457
	TOTAL	27,973,546	20,974,029	18,591,917

(*) BUSAC Share excl. Grantee contribution

As noted above, out of the total contract value of Twenty Seven Million, Nine Hundred and Seventy Three Thousand, Five Hundred and Forty Six Ghana Cedis (**GHS 27,973,546.00**), (52%) 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 2, 3, 4 and the Transitional Grants), which is in line with the Engagement Document and recommendations made by the Mid-Term Review Team when they visited the Secretariat in November 2018.

The Business Development Services - BDS Window 5 support constitutes 28% of the total value of contracts. This Window was very popular among the PSOs particularly at the District level which sought to build the capacity of their members in various BDS topics. Some of the topics were climate change resilience, productivity in agri-business sector through training on improved technologies and management practices. Most of the projects are in the Northern part of Ghana.

The next level of grant support was to District and Community advocacy issues, which constituted 19% of the total contracts (approximately GHS 5.4 million). The issues most of these grantees sought to address were agriculture sustainability, climate change resilience, access to finance and trade.

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 have 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 learn from experience to improve future advocacy work; and
- 8) Demonstrate the results and impact to Development Partners, supporters, policy-makers, and other stakeholders.

The Fund will continue to apply these same objectives to ensure that all grants are successfully concluded in a timely manner before the end of the project.

2.1 Monitoring Implementation of On-going Grants

For the year under review, the Secretariat ensured that activities were monitored to comply with BUSAC Fund requirements. Monitors as much as possible ensured grant implementation was on track and activities were on schedule.

Call #1 Grants: It was expected that at the end of the 4th quarter of 2019, all activities for this Call would have been completed. The secretariat managed one hundred and fifty nine (159) on-going grants (excluding discontinued grants). Out of the 159 on-going grants, ninety nine (99) were from Windows #1 - 4 and the remaining sixty (60) grants were under Window 5.

Out of the ninety nine (99) grants managed under Windows #1 - #4, ninety (90) of them have finalized their actions. Eight (8) have reached the last stage of completion while the remaining one (1) is still at the research stage. By the end of 4th quarter of 2019, results were collated for sixty (60) out of the ninety (90) completed projects under Windows 1 - 4. From the collated results, forty two (42) advocacy actions were reported to have fully obtained their project objectives. The distribution of the 42 advocacy actions that have fully reached their objectives is 52% for the District level actions and the remaining 48% for national level actions. All 60 grants under window 5 were completed and success stories are being identified and compiled.

Call #2 Grants included sixty seven (67) advocacy grants (Window 1 - 4) and ninety (90) Window 5 action consisting of eighty eight (88) implemented grants and 2 discontinued (refer to Section 1.1.2.2 for reasons of discontinuation).

Under Call #2: Out of the total of sixty seven (67) Windows 1 - 4 actions being managed,

- 6% have completed their actions,
- 9% are at the final stages (Dialogue and Post Dialogue),
- 67% are half way through (sensitization, media and stakeholder) project implementation, while 15% are still at the initial stages (research) of project implementation.
- 3% were discontinued.

It is envisaged that all Call#2 grants will be completed by end of second quarter 2020. For Window 5 grants, all the eighty eight (88) grants were completed by the end of 2019.

Call #3 Grants: The secretariat approved thirty two (32) grants of which nine (9) were signed the last quarter of 2019.

2.2 M&E Grantee Verification Field Visits

At the heart of the BUSAC Fund Monitoring and Evaluation (M&E) system are field verification visits and spot checks of on-going and completed grants. These two activities are very relevant to the BUSAC Fund's M&E processes because it offers the Secretariat the opportunity to have first-hand information on Grantees and External Consultants' activities and performance on the field. They are also conducted to ensure a closer dialogue with Grantees and to check on the progress of the implementation made.

In the course of the month of June 2019, Monitoring Verification Visits were carried out on a sample of Call #1 grants approved in 2017.

The purpose of the verification visits was to assess and authenticate results of sampled grantees whose final reports and achievements of advocacy actions have been submitted to the secretariat and identify indications for advocacy results.

The Secretariat monitored ninety-nine (99) advocacy actions under Call #1. A sample of forty-three (43) advocacy grants out of the ninety-nine (99) was selected for the verification exercise constituting 42% of the total Call #1 Grants.

The Grantees were sampled based on a number of criteria including:

1. Implementation stages consisting mostly of completed grants as well as grants on the verge of completion;
2. Advocacy Intervention Level namely national, regional and district levels; and
3. Geographical distribution.

The overwhelming majority of PSOs (98%) interviewed indicated that the support provided by the BUSAC Fund has been useful and helpful. Through the BUSAC support, the PSO members have seen significant improvements in the livelihoods of their members and in the development of their association as a whole.

The PSOs mentioned that because of the BUSAC Fund's support, the duty bearers have become more responsive and willing to dialogue with them on how best to improve the business environment in order to enable businesses to thrive. The PSOs also mentioned that the support from BUSAC Fund has enabled them to gain credibility with the public sector because of their ability to present cases in a more constructive manner, hence making the duty bearers more receptive to engage them.

Through the BUSAC Fund support, PSO members reported of the benefits they have gained as a result of implementing their advocacy actions. Out of the forty three (43) PSOs interviewed, 98% reported that they have benefited greatly from the BUSAC Support. Majority of them appreciated the support given to them in implementing their advocacy actions aiming at achieving a conducive business environment. The reported benefits obtained by the Grantees can be categorized into the following; (1) Capacity enhancement, (2) Recognition from duty Bearers, (3) Access to funds and support, (4) Visibility and Increase in PSO membership and legitimacy.

The key challenge affecting majority of the grantees is the inability to complete their action within the stipulated timeline due to the lack of response from their targeted duty bearers. This was expressed by Grantees as follows: (1) Difficulties in arranging dialogue meetings with duty bearers and (2) Delays from Public Sector in pushing policies and L.I. at the Parliamentary level to help address their business constraints as well as (3) Delays in disbursements of subsequent tranches of funds from the BUSAC Secretariat “due to the grantees submitting incomplete financial and narrative documents”

Out of the forty three (43) PSOs interviewed, 74% indicated that they have been able to record some significant achievements as a result of the advocacy action implemented. The PSOs interviewed mentioned that their members have been able to achieve some immediate results which has significantly influenced the livelihood of the PSO members and the players in their sector and community positively.

Although most of the projects visited were still on-going, there were already signs of successful advocacy actions identified. Based on the verification visits, the Secretariat will go ahead with checking and developing grantee success stories to compile additional information to validate and qualify the preliminary results and signs of impact.

Detailed Report on the verification visit is attached as **Appendix II** to this report.

2.3 M&E Framework indicators

The BUSAC Fund reports 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 have been communicated to Danida through four quarterly progress reports to Ernst & Young. The results were collated according to the updated (and approved by Danida) results framework.

For more details kindly refer to **Appendix III** of this Report.

2.4 Advocacy Capacity Diagnostic Tool

The Advocacy Capacity Assessment was mostly focused on Call #1 grants for the year under review. The Secretariat has successfully organised three (3) rounds of data collection using the Capacity Diagnostic Tool and an annual survey using the Grantee Survey Tool. The tool is used to track progress three times over the life of the project: beginning, during and at the end of an advocacy action.

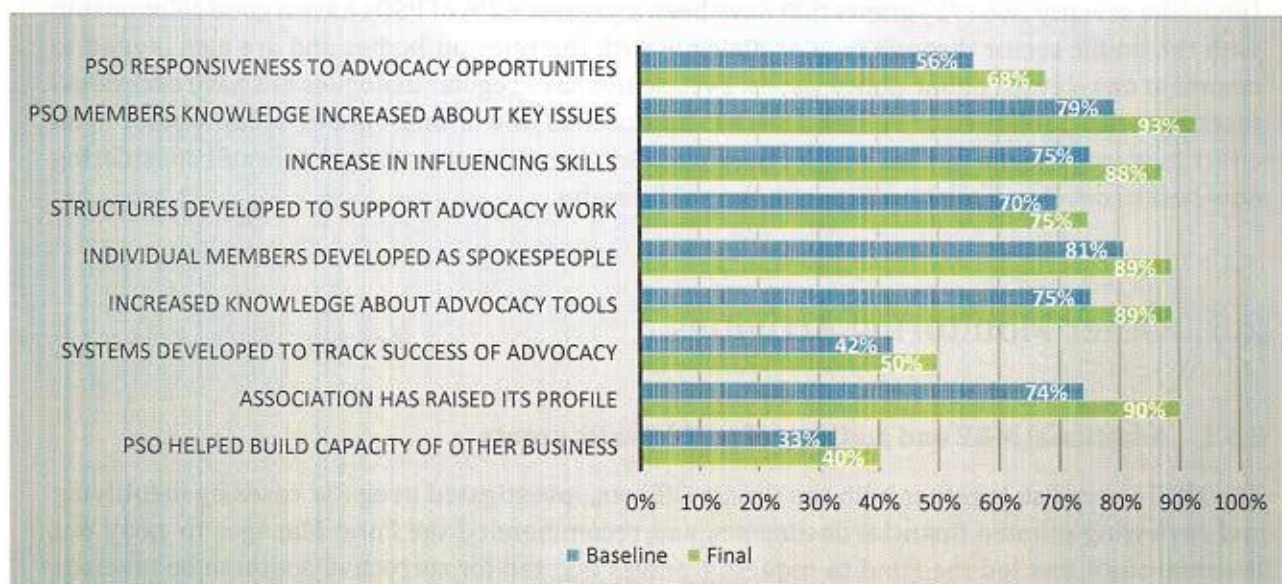
Baseline, mid-term and last rounds of data have been collected for all Call #1 grants. The final round of data has been taken for seventy two (72) completed grants. The remaining is yet to be undertaken.

The tool is also used as a means of assessing the advocacy capacity of Private Sector Organizations (PSOs) supported over a period of time. Grantees are assessed on the following parameters:

1. PSO responsiveness to advocacy opportunities;
2. PSO members knowledge increased about key issues;
3. Increase in influencing skills;
4. Structures developed to support advocacy work;
5. Individual members developed as spokespersons;
6. Increased knowledge about advocacy tools;
7. Systems developed to track success of advocacy;
8. Association has raised its profile; and
9. PSO helped build capacity of other business.

Baseline and final data measured for the seventy two (72) grantees before and at the end of the advocacy action is presented below:

Table 21: Baseline and Final Data for Call #1 Advocacy Grants



When it comes to *PSOs responsiveness to advocacy opportunities*, we noted that there was a high level of awareness of associations seizing opportunities to advocate their cause. Following the support by the Fund, (in terms of building advocacy capacity through training and regular follow-up by the Secretariat) the responsiveness increased by 12% (from 56% to 68%).

A clear improvement (from 79% to 93%) is noted in the *association's members' knowledge about the key advocacy issues* being dealt with. This is mainly because of members' involvement in research and participation at stakeholder and sensitization meetings. Training as well as interaction between associations and their members have led to the increase in influencing skills of the private sector.

The percentage of associations that have *increased their influencing skills* rose from 75% to 88%. The number of associations that have *increased their knowledge about advocacy tools* has also risen from 75% to 89% showing the benefits of the training in advocacy and handholding by monitors.

When it comes to *structures developed to support advocacy work*, there is little improvement noted. This is mainly due to the far-reaching due diligence exercise the Secretariat carries out prior to the implementation of projects to ensure that such structures are in place in terms of financial and governance capacities.

There is still room for improvement when it comes to associations that have *systems developed for tracking success of advocacy*. The number of PSOs that have developed such systems rose only from 42% to 50%. Associations are able to identify and note results of their successes but this is not done in a systematic way.

Another benefit derived from the advocacy capacity enhancement of the PSOs lies in the *raising of their profile* and credibility. The support to grantees has increased their credibility and acceptance by duty bearers as representatives and spokesmen for their members.

Finally, training (mostly relevant to financial management) has helped *associations built capacity of other businesses*, namely their members (from 33% to 40%). This was especially the case for District Level associations in the agribusiness sector.

Public Sector Organisations' Relationship with the Public Sector:

Out of the seventy two (72) grants that have been assessed, 62% of PSOs have a good relationship with the public sector through regular dialogue with the relevant bodies and are also invited to comment on relevant public policy issues. 24% do not have regular dialogues but have occasional meetings with public sector bodies, 13% has approached one or more public sector bodies in an effort to start dialogue but has not yet been successful and the remaining 1% is still considering how best to develop a relationship with the public sector.

2.5 Other Monitoring Activities

2.5.1 Additional M&E and auditing of problematic grants

The M&E Specialist, together with the Grants Officers, investigated irregular cases by identifying and reviewing grantee financial documents, and recommended the Fund Manager to carry out financial audit that led the Fund to request grantees audited for corrective action to be taken or in extreme cases terminated their contracts.

For the period under review, the secretariat audited ten (10) problematic grantees and helped grantees to report on financial expenses according to the required standard (Refer to section 1.1.2).

2.5.2 Experts Review Meeting/Workshops

A. Monitors Review Meetings

Frequent review meetings is an integral part of monitoring of BUSAC III activities. This meeting enables the secretariat to give feedback to monitors on implementation status from the secretariat's perspective and judge the implementation of the advocacy activities against planned 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.

In the year under review, two (2) Monitors Review Meetings were carried out: first meeting was held in the third quarter 21st - 22nd August, 2019 and the second in the fourth quarter 16th October, 2019.

The Secretariat updated Monitors in the following areas:

1. **Updating the BUSAC Fund Activities (2019 – 2020):** the Secretariat provided an update of BUSAC Fund activities for 2019 and 2020. Monitors were informed of the request for Invitational Grants from national associations with focus on issues pertaining to the Government of Ghana's Beyond Aid Agenda. It was noted that the Fund will not be supporting District Level advocacy actions. The applicants have to complete their advocacy actions by June 2020 as the Secretariat will not disburse any funds after this deadline. The Fund however, has some activities planned between June and December 2020. These activities will include launching of research reports, dialogue events and continuous monitoring of activities. All activities of the project will come to an end in December 2020.

The Grants Officers updated the Monitors on grant targets for 2019 for the various support Windows

2. **Information on the Updated Communication Strategy:** The Communications, Marketing and Branding/IT Specialist updated the Monitors on the revised communication strategy. He stated that the revised strategy was 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.
3. **Presentation on Verification Visits Results:** The Fund Manager in the first meeting delivered a presentation on the verification visit conducted by the Secretariat in June and July 2019.
4. **Implementation Status and Deviations:** Monitors were shown the progress made at the second meeting. During the first meeting in August, 39% of the 99 advocacy grants had completed their activities. As at the time of the second meeting 62% had completed. It was noted that a significant progress had been made. The remaining 37% grants were at the very last stage of their implementation and it was envisaged that they would be completed before the end of the October.

By the end of the two meetings, the following action points were agreed upon to help grantees end successfully;

Monitors should:

- Follow up on grantees when comments are to be addressed by grantees;
- Keep the Secretariat in copy when providing comments to grantees;

All participants agreed to a number of recommendations on how to improve the Grants Process for the remaining period in the Third Phase:

1. Technical Assistants recommended that the BUSAC Fund's 'Why and How to Advocate' training should be organized along the implementation timeline of advocacy actions so grantees are given the training at a time when they need it. The Secretariat agreed to this recommendation to be adopted on case-by-case basis.
2. Monitors would have to communicate challenges faced with Grantees to the Secretariat on regular basis. The Secretariat will then organize meetings with the Grantees to address the challenges raised by the Monitors.
3. The BUSAC Fund would continue to facilitate dialogue meetings between Grantees and duty bearers to enable Grantees share their recommendations to the relevant policy makers on case-by-case basis. The Secretariat is already helping grantees with policy briefs and agrees to facilitate this dialogue meeting with Grantees that need this assistance upon their request.
4. Monitors would communicate to consultants and Business Service Providers (BSPs) to mentor Grantees and pass on their technical knowledge to the PSO members to enable them develop their advocacy capacities.
5. The Secretariat would to continue identifying success stories and follow up on Grantees and duty bearers to find out if advocacy issues have been addressed. This will prevent duplication of advocacy issues presented by Grantees in the same district.
6. The Secretariat could involve the Technical Assistants in the data analysis and report writing during the data collection exercise to enable them provide insights and inputs.
7. The SC Chairperson recommended that a half-day's forum be set up with some BUSAC Fund Grantees and some financial institutions in the country to discuss how the Grantees can organize themselves to meet the requirements of financial institutions to be able to gain from their services.
8. The SC Chairperson recommended that BUSAC Secretariat inform Grantees that disbursements will cease in June 2020 and implementation timelines are to be respected to enable them complete their activities within their advocacy action duration.
9. The SC representatives also recommended that Grantees should start thinking of how they would be able to sustain advocacy and use media to disseminate their advocacy efforts. They also tasked the Monitors to work with the Grantees and ensure that all Call #2 Grants are completed on time.

3.0 Communication, Marketing and Branding Activities

In view of the Exit Plan, the BUSAC Fund Steering Committee recommended that the Secretariat revised the Communication Strategy as the programme approaches the end of its lifespan. The strategy was accordingly reviewed and updated to identify and address the communication needs of its stakeholders. Communication objectives were reviewed in order to deploy the appropriate communication methods and tools in its outreach efforts.

So far, the Communication Strategy for BUSAC III has focused on enhancing stakeholders' understanding of the Fund's mandate and support facilities, public-private sector dialogue, and achievements of the Fund.

The Revised Communication Strategy, however, seeks to sensitize stakeholders about the Fund's dwindling support facilities, support the sustainability of business advocacy in Ghana, and facilitate the Fund's orderly exit. For more details on the updated BUSAC III Communication Strategy kindly refer to **Appendix IV** of this report.

3.1 Adjusted Communication Objectives:

The Fund identified and analyzed the communication needs of its key stakeholders in order to revise its communication objectives. Based on the findings of a survey carried out by the Secretariat, the communication objectives were adjusted as follows:

- a) Sensitize at least five hundred (500) Ghanaian Private Sector Organizations and other stakeholders about the diminishing support facilities at the Fund as the programme ends.
- b) Promote the Fund's efforts towards ensuring the sustainability of business advocacy and the legacy of the BUSAC Fund in Ghana.
- c) Document and effectively communicate at least ninety (90) percent of the Fund's success stories to the Fund's stakeholders by December 2020.
- d) Promote the Fund's support initiatives relevant to the "Aid to Trade" agenda.

- a) Sensitize at least 500 Ghanaian Private Sector Organizations and other stakeholders about the diminishing support facilities at the Fund as the programme ends.

Over three hundred (300) Private Sector Organisations have been sensitized about the dwindling resources at the Fund including new grantees who signed contracts with the Fund in 2019. This was through electronic correspondence sent by the Secretariat to the Grantees.

By the close of the year, thirty (30) key stakeholders such as GoG duty bearers, BUSAC Fund Trainers, Monitors and Data Collectors had also been informed about diminishing support facilities as a result of the winding down process. This was communicated through individual meetings and workshop events.

In the first quarter of the year 2020, sensitization will continue and target at least two hundred (200) Private Sector Organisations (PSOs) and other key stakeholders and ministerial representatives.

- b) Promote the Fund's efforts towards ensuring the sustainability of business advocacy and the legacy of the BUSAC Fund in Ghana.

In an effort to ensure the sustainability of Business Advocacy in Ghana, the BUSAC Fund Secretariat has worked with various PSOs with the sole aim of building their capacity to prioritize and better undertake business advocacy on their own and use evidence based research to support their cases. To this end, the Fund in 2019 allocated funds to the Ghana National Chamber of Commerce and Industry (GNCCI) to develop a strategic plan for the association to undertake its activities after the BUSAC Fund exits. The objective of the plan is to ensure that the association has the necessary capacity and clout to be able to serve as the voice for businesses in the private sector ensuring that business advocacy and dialogue between the private sector and the public sector is sustained and effectively carried out.

The Secretariat is in dialogue with the Association of Small Scale Industries (ASSI) to help develop a five-year advocacy strategic plan for the association.

Recognizing that there is the need for continuous dialoguing between the private and the public sectors, the BUSAC Fund as part of its grantee sustainability supported Association of Ghana Industries (AGI) in setting up the National Competitive Council which will encourage continuous dialoguing on emerging issues between the Ministry of Trade and Industry (MoTI) and the private sector. The Platform has the support of the Ministry of Trade and Industry (MOTI).

During the year, the Fund engaged CUTS Accra to prepare evidence-based policy briefs to highlight key national advocacy issues that are priority for the Government of Ghana and have an impact on the Business Environment. The policy briefs were published on the BUSAC Fund's website and shared with the grantees to assist them in their advocacy actions.

c) Document and effectively communicate at least 90 percent of the Fund's success stories to the Fund's stakeholders by December 2020.

By the close of June 2019, a cumulative number of two hundred and forty-three (243) success stories had been documented and published in BUSAC Fund's brochures.

In the second half year of 2019 additional thirty- six (36) success stories were also identified and documented. The 36 success stories documented will be published in the Business & Financial Times (B&FT), the BUSAC Fund's website and Social Media pages in the first quarter of 2020 and distributed to the Development Partners and Key Stakeholders.

d) Promote the Fund's support initiatives relevant to the "Aid to Trade" agenda.

Through the years, the BUSAC Fund achieved numerous successes by supporting the implementation and passage of various laws, policies and legislative frameworks that have sought to promote a conducive business environment, at both the national and district levels.

To ensure a stronger business environment and promote economic sustainability of the private sector the BUSAC Fund strategically collaborated with the Association of Ghana Industries (AGI) in sensitising the private sector on the African Continental Free Trade Agreement (AfCFTA).

The Secretariat also commissioned (2019) a research report on "Assessment of Competitiveness of Ghanaian Businesses to Compete in the Africa Continental Free Trade Area (AfCFTA). This proposed research is a baseline study needed to 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. This will serve as a legacy for the BUSAC Fund and ties in to the 'Aid to Trade' agenda.

3.2 Documenting Results

3.2.1 Identifying and Documenting 30 new success stories

Within the first half of the year, the BUSAC Fund Secretariat monitored the progress of all advocacy actions and BDS programmes that were being implemented under BUSAC Fund Phase III. This exercise enabled the BUSAC Fund Secretariat to identify thirty one (31) BDS grantees who successfully addressed the capacity needs of their members with the support of the BUSAC Fund. These success stories illustrate how the acquisition of skills is helping to improve the economic fortunes of members of the beneficiary business associations. The Secretariat published the 31 BDS success stories in the form of 500 handy booklets entitled, "Enhancing the capacity of the private sector with Business Development Services". A PDF copy of the booklet is available for download on the Fund's website via this link:

http://www.busac.org/downloads/docs/BDS%20Success%20story%20booklet_final%20design.pdf

In the second half of the year, the BUSAC Fund Secretariat embarked on a verification visit on some Call #1 advocacy grants. In the course of conducting this verification exercise, the Secretariat identified sixteen (16) grantees who had successfully achieved the objectives of their advocacy actions.

With the assistance of a pool of monitors, the Secretariat also identified twenty (20) Business Development Services (BDS) grantees who had also successfully addressed the capacity needs of their members with the support of the BUSAC Fund. The Secretariat has therefore documented thirty-six (36) success stories that will be scheduled for publication in the first half of the year 2020 in the Business and Financial Times newspaper and on the BUSAC Fund's website. Links to the stories on the website will be posted on the Fund's Facebook, and Twitter pages.

3.2.2 Media Platform for Grantee Success Stories

The Fund initiated steps to collaborate with the Daily graphic to highlight major business environment challenges being addressed by the advocacy actions of certain BUSAC Fund grantees. To reach this goal, the Fund Manager met with the Managing Director of Graphic Communications Group Ltd. to discuss possible collaboration between the BUSAC Fund and Daily Graphic to highlight major Ghanaian business environment issues and how these could be addressed with private sector business advocacy.

At this meeting, both parties agreed that they would collaborate to use Graphic's publication channels to give visibility to some important national level advocacy actions such as the passage of the Advertising Council Bill and Corporate Insolvency Bills which are both aimed at improving the Ghanaian business environment. The two institutions also agreed that there would be follow-up meetings in the second half of the year to discuss how to proceed with the publication of private sector issues in a more structured way. The follow-up meeting with the Marketing Director of Daily Graphic Communications Group did not, however, come off as a result of the Director's unavailability at the time. A follow-up meeting will be held with the Director to finalize discussions on the collaboration.

Beyond these efforts, the BUSAC Fund Secretariat contacted the Institute of Statistical, Social and Economic Research (ISSER) to document and publish position papers for about ten (10) PSOs who were embarking on advocacy actions that impacted on the business environment nation-wide. An

In the second half of the year, the IEA organized high level dialogue and stakeholder round table meetings to discuss the research findings and the recommendations provided. The IEA also summarized the research findings into a policy brief and disseminated to their stakeholders, key government officials, and policy makers among others.

The research report has impacted the media and dialoguing phase of the advocacy action. This research has brought awareness on the constraints being faced by businesses in Ghana and also stated some of the actions that need to be taken by the duty bearers to ensure that the constraints are addressed.

3.4.3 Partnership with Business & Financial Times (B&FT)

In order to enhance the platform for Business Advocacy and Public- Private Dialogue of the BUSAC Fund supported initiatives, the BUSAC Fund Secretariat, in the second half of the year, initiated steps to collaborate with the Business and Financial Times (B&FT) to highlight the achievements resulting from advocacy actions embarked upon by Private Sector Organisations

B&FT is a privately owned newspaper with nationwide coverage and readership of about 309,000 per GeoPoll's ranking of nationwide top newspapers. The newspaper was selected because it is noted for covering issues on the macro and micro economy, local and international trade among others. It is therefore well positioned to highlight major business environment challenges being addressed by advocacy actions of some BUSAC Fund grantees and its impact on the Ghanaian economy.

In the last quarter of the year, the BUSAC Fund Secretariat and the Chief Executive Officer of the B&FT reached an agreement and the two parties signed a MoU. As at December 2019, the B&FT has published five (5) articles provided by the Fund. They are stated in the table below:

Table 22: List of Published Articles on B&FT

TITLE of Article	DATE PUBLISHED	PAGE
Advocacy actions improves pineapple yields in Ekumfi	Wednesday, December 11, 2019	Pg 18
Free to grow	Thursday, December 12, 2019	Pg 9
Sharpening skills of poultry farmers	Monday, December 16, 2019	Pg 9
Improving high value market access for farmers	Tuesday, December 17, 2019	Pg 12
Enhancing the production capacity of poultry farmers	Wednesday, December 18, 2019	Pg 5

The collaboration with the newspaper is expected to continue until the end of the BUSAC Fund programme in the year 2020.

Beyond this, further discussions are on-going for a possible collaboration with B&FT to organize a closing ceremony celebrating the success of BUSAC III at the end of the BUSAC Fund Phase III programme and to provide media coverage.

3.5 Reshaping BUSAC Website and Social Media Pages

In the second half of the year, the BUSAC Fund Secretariat embarked on an exercise to revamp the website to improve its usability for stakeholders and focus on the communication of advocacy achievements. To reach this goal, the home page of the website has been re-organized to give prominence to the Fund's grantee success stories, current announcements, and news from grantees. For quick and easy access to pictures and videos depicting work of associations, a media tab has been created on the navigation bar of the homepage. A side bar labelled policy briefs has also been created on the homepage to enable easy access to the downloadable versions of the briefs.

The Fund's Facebook and Twitter pages have also been revitalized to increase brand awareness, and visibility. The pages are updated daily with testimonies of beneficiary associations, BUSAC Fund supported initiatives and grantee accomplishments to increase engagement with stakeholders.

Some media articles featuring BUSAC Fund supported initiatives and grantee accomplishments posted on the website and Facebook can be accessed via the following links:

- <http://www.busac.org/details.php?impact=8>
- <https://www.facebook.com/busacfund/posts/2695657840479711>
- <http://www.busac.org/details.php?news=61>



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- <http://www.busac.org/details.php?impact=8>
- <https://www.facebook.com/busacfund/posts/2695657840479711>
- <http://www.busac.org/details.php?news=61>



3.6 BUSAC Awards

BUSAC Fund received four (4) awards and citations during the year:

GARIA Presidential Awards
**"BUSAC Fund Citation on
Contribution to Companies Act"**
3rd August, 2019



**Institute of Directors, Ghana Corporate
Governance Excellence Awards**
**"Best Corporate Governance compliant in
the Developmental Partners and NGOs
Category"**
22nd November, 2019



**Ghana National Chamber of Commerce &
Industry, 3rd Chamber Business Awards**
**"Exceptional leadership in strengthening
advocacy and capacity of Business
Associations in Ghana"**
23rd November, 2019



8th AGI Ghana Industry and Quality Awards
2019, Citation to the Fund Manager

**"For the prudent management of the
BUSAC Fund and supporting the private
sector to dialogue effectively with
Government on regulations that impact on
industry "**

30th November, 2019



4.0 BUSAC Fund Exit Plan and Sustainability

4.1 Sustainability: Steering Committee's Decision

The results of the study on identifying a Host Partner for post BUSAC activities submitted by the consultant engaged by DANIDA was presented to the Steering Committee (SC) in December 2017 for review. The report was inconclusive on the appropriate institution to serve as a host institution for the BUSAC Fund.

Between November 5 and 15 2018, a Mid-Term Review (MTR) of BUSAC Fund was undertaken and the conclusion of the report on the subject of identifying a suitable host partner was that: "Considering the remaining lifespan of BUSAC, the MRT does not find it realistic to identify a future host institution for BUSAC. As part of the sustainability drive, BUSAC Fund should focus on strengthening the capacity of its PSO partners to continue evidence-based advocacy on their own".

The SC however, was of the view that a search should still be undertaken for suitable host to continue with some aspects if not all of the activities of the BUSAC Fund. A member of the SC submitted a proposal from the University of Ghana Business School to serve as a partner institution for the BUSAC Fund. However, members of the SC agreed that this will constitute a conflict of interest as the Terms of Reference (ToR) for BUSAC III and the role assigned to the SC makes it difficult for the SC members to evaluate and approve proposals that are developed and submitted by members.

The SC recommended that as a body, they will work towards identifying a successor or successors, assess the expectations and encourage them to submit their concept paper as seen from their perspective for consideration. The SC tasked the Secretariat to have a discussion with interested institutions to submit letters of interest to the SC.

In the 2nd quarter, the Secretariat held discussions with the Institute of Statistical, Social and Economic Research (ISSER) and Association of Ghana Industries (AGI) on serving as host institutions to the BUSAC Fund. AGI has shown interest and submitted a letter indicating their willingness to take up aspects of the BUSAC Fund.

During the 3rd quarter, the University College for Community and Organisational Development (CCOD) in Sunyani submitted a request to establish professional and academic programme on Private Sector Development and Advocacy (PSDA) at the university. The purpose of the request was to ensure that private sector advocacy is sustained in Ghana beyond the life term of the BUSAC Fund. This request was presented to the BUSAC Fund Steering Committee for their evaluation and decision during the last SC meeting. Unfortunately, the decision was deferred to the 1st meeting of 2020.

4.2 BUSAC Fund Reflections on Sustainability

The Secretariat during the 2nd quarter also developed a report on how it views its sustainability after December 2020. The Secretariat was of the view that as BUSAC Fund folds up in 2020, it is important to ensure that the policy dialogue between the private and public sector continues to further improve the business environment. More importantly, there is also the need for continuity and follow up on the issues that have been raised by the private sector.

The report notes that successes chalked under the entire BUSAC Fund's lifetime must serve as the bedrock for others to carry forward and to replicate solutions to business environment challenges through business advocacy. This approach entrenches the practice of business advocacy within Ghana's business climate, while ensuring the sustainability of fruitful public-private sector dialogue in Ghana.

The Secretariat is of the view that the BUSAC Fund can be sustainable in the following areas:

1. Grantee sustainability: the capacity of the PSOs to efficiently carry out the advocacy activities beyond BUSAC III.
2. Economic sustainability: involves growth of the private sector that results from successful BUSAC business advocacy for a conducive enabling business environment in Ghana
3. Social sustainability: encompasses such topics as social equity, human rights, women equality, and economic opportunities to the marginalized groups.
4. Organizational sustainability: how the BUSAC Fund itself would continue to function after the project ends.

The full report is attached as **Appendix V** to this report.

5.0 PROJECT GOVERNING BODY

The Steering Committee (SC) advises the Fund Management Unit in the implementation of the project to achieve its goals and objectives.

5.1 Steering Committee Meetings

During the first half year of 2019, the Steering Committee met on three occasions:

- **13th SC Meeting (28th March, 2019):** to review and approve the Annual Report for 2018 and Work Plan 2019 - 2020. The Steering Committee approved the revised version of the "Results framework indicators" jointly prepared by the Fund and a Danida appointed Monitor. The FM also requested approval from the SC on removing Output 6: Capacity of Institutional Host and Partnership Organization to provide evidence on Private Sector Issues from the budget line. The meeting was informed that the Secretariat was to reallocate the funds however, there were no funds available so the reallocation was not necessary as the EU is no more supporting the BUSAC Fund and USAID has reduced its support to the Fund.
- **14th SC Meeting (24th April, 2019):** With USAID approving in March the transfer of funds to the BUSAC Programme, the 2019/2020 Work Plan and Budget was revised and submitted for review at the SC meeting. The SC also followed up on the previous meeting's discussion on the Sustainability of the BUSAC Fund.
- **15th SC Meeting (23rd May, 2019):** to approve Amendments to 2019/2020 Work Plan and Budget and further discuss the Sustainability of the BUSAC Fund. Members were also presented with two (2) grant requests from the Apex Body of Women in the Poultry Value Chain and Agri-food Value Innovations and Marketing Society – Ghana for their decision. Both proposals were approved.
- **16th SC Meeting (15th August, 2019):** During the meeting the 2019 Semi-Annual Report was approved and a total of twenty-one (21) applications submitted were approved. The fund Manager also presented the BUSAC Phase III Exit Plan which was discussed at the meeting.
- **17th SC Meeting (12th December, 2019):** The Secretariat presented the key achievements of 2019 and a tentative 2020 Work Plan divided into two phases: final implementation of Grant activities and winding down activities leading to the closure of the Fund by end of 2020. Furthermore, the SC approved a proposal for Refund Policy suggested by the Secretariat and recommended by the COWI Quality Assurance Team.

6.0 AUDITS AND QUALITY ASSURANCE

In the course of the year, the BUSAC Fund was reviewed six times by different audit and review teams. The Teams provided recommendations that were followed and immediately applied by the Secretariat.

1. 2018 Financial Audit
2. monitoring of BUSAC Fund by Danida SPSD Monitor
3. Danida Financial Monitoring
4. Review by Danida Technical Quality Service Team
5. COWI Annual Quality Assurance Audit
6. Final Report audit by EU

6.1 2018 Audit Report

The draft Terms of Reference for the selection of an external auditor for a financial audit covering the period January 1 – December 31 2018 for each audit was prepared, and sent to Danida for comments and approval. By mid-March, the Secretariat sent a Call for Proposals to four selected audit firms.

As a result of the evaluation of the proposals, Deloitte and Touche was selected to carry out the 2018 audit of the Fund. The audit was conducted in the period of May to June and a draft Financial Report and Management Letter was approved by Danida.

A full 100% audit was carried out by the team from Deloitte. In the opinion of the audit team, the financial statements gave a true and fair view of the statement of income and expenditures for the year ended 31 December 2018.

In addition, the auditors were tasked to submit a consolidated report for the period from July 2016 to December 2018. This consolidated audit report was a request by Danida to determine the final financial share of EU to be settled following their exit from the Fund.

6.2 Visit by the Danida SPSD Monitor

As part of SPSD 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.

The initial meetings held with the monitor were mostly focused on BUSAC III monitoring indicators. Some revisions were made and agreed with Danida including revised outcome indicators. Kindly refer to **Appendix III** for the revised results framework

It was also agreed that BUSAC Fund would continually collect data on outcome indicators. For the assessment of outcomes leading to impacts, it was agreed that BUSAC would provide the necessary input to External Data Collector Consultant in collecting impact data.

6.3 Danida Financial Monitoring

As part of the quality assurance and financial management of programmes and projects financed through the Danish Development Cooperation, regular financial visits to a number of projects and programmes are conducted by the Danish representation in Accra. A financial monitoring visit to the offices of the BUSAC Fund was carried out on May 3, 2019.

The purpose of the visit is to ensure that the financial management of the programme is in line with the work programme and the agreement signed between the selected Engagements (BUSAC III & SDF II) and the Government of Denmark.

The Danida team comprised the Danida Programme Officer, the Head of Finance and an external financial consultant to the Embassy.

The review team reviewed the procedures and guidelines for the programme/project management (e.g. financial management, procurement policy)

1. The financial management set up/Chart of accounts
2. Bank reconciliation
3. Procedures for issuing advances to staff/how does the staff account for the advance given (Any advance policy)
4. Type of accounting software
5. Review of budget
6. Procurement process

It was the general finding of the audit team that the activities were well-managed and procedures were described in various manuals. As a comprehensive audit had just taken place, the team did not need to go through the vouchers. Instead, the team made a number of audit checks and requests. The documentation presented by the Secretariat was in compliance with the BUSAC Fund manuals to the satisfaction of the audit team.

6.4 Technical Quality Service visit

Representatives from the Technical Quality Service Department (KFU) from the Danish Ministry of Foreign Affairs along with Representatives from Danida - Accra organised a financial monitoring visit to the BUSAC Fund on October 30. The purpose of the visit was to ensure that funds provided by the Ministry are administered in an appropriate and satisfactory manner and that the general requirements applicable to the administration of grant funds are met.

Key recommendation to the Secretariat included:

- BUSAC Fund to present a total Overview of Grant Disbursements and not just audited BUSAC share. This overview is to be reconciled on a monthly basis;
- BUSAC Fund to review asset register to be shared with Danida after the QA visit by COWI;
- Discuss with Danida ownership of website, data from BUSAC and archives after closure as part of the exit plan

6.5 COWI Annual QA Audit

The BUSAC Fund Project Services are 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*.

The Annual Quality Assurance - QA audit was carried out in quarter of 2019. The duration of the visit usually lasts one week. The COWI QA Team was composed of the Quality Manager, BUSAC Fund Project Director and a financial Controller.

The Team took stock of programme planning and implementation of the 2019 work programme, assess the Secretariat's readiness for exit in 2020 and audited finance, administration and grant management procedures and implementation, including assets.

The Team concluded that the BUSAC III implementation is moving forward in accordance with the time schedule and was already initiating preparations for exit by end of 2020. The focus of the Fund had gradually moved from local issues to focusing on national level issues and agenda. The audit considered the revised communication strategy to be a good platform to move ahead and communicate all the results that BUSAC has achieved to the benefit of relevant stakeholders. Key recommendations included:

- The BUSAC Fund should have a policy for grantee refund.
- USAID highlighted the need to increase communication on BUSAC results and impact
- Agree with Secretariat on the implementation of the recommendations made by the KFU

The key findings from the audit visit were communicated to DANIDA, the Steering Committee and COWI Management.

6.6 Final Report Audit by the EU Delegation

The Secretariat also submitted its inputs for the final report to the EU covering the period July 1 2016 to December 31 2018. In addition, the Fund Manager held a series of meeting with Danida to discuss the best modality for a consolidated financial report to the EU for the mentioned period. It was agreed that the Deloitte and Touche would need to prepare a consolidated financial audit report for the period covering the participation of the EU in the BUSAC programme in Phase III.

Having reviewed the final report, the EU Delegation reverted to Danida and the Secretariat in Mid-November 2019 requesting additional financial expenditure reported for the period covered 01/07/2016 to 31/12/2018 for clarification. A clarification meeting was organized on 21 November 2019. The requested documents were scanned and submitted to the EU Delegation on December 5, 2019.

7.0 FINANCIAL STATUS FOR THE YEAR 2019

7.1 Overview of Fund Expenditures

Below is a total overview of the Total BUSAC Share as of December 31 2019, total actual disbursements and expenditures reported up to end of 2019 and the outstanding commitments left to be disbursed to Grantees.

Table 23: BUSAC & Grantee share distribution over Contract Value and Disbursements

(As of December 31 2019)	Total contracts GHS	Total Grants Disbursed GHS
BUSAC Share	27,973,546	20,974,029
Grantee share	5,695,766	2,255,034
Total BUSAC & Grantee Share	33,669,312	23,229,063

Table 24: BUSAC III share of Commitments, Payments & Reported Expenditures

CATEGORY	January to December 2019			
	(A) Total Contract BUSAC Share	(B) Payments Grants 2016-2019	(C) Reported Expenditures Grants 2016-2019 (**)	(D=A-B) Outstanding Grant Commitments 2016-2019 (***)
	(GHS)	(GHS)	(GHS)	(GHS)
1. Total Grants (*)	27,973,546	20,974,029	18,591,917	6,999,517
2. Grant M&E & Training (****)	-	2,995,940	2,995,940	
3. Outreach	-	447,907	447,907	
4. Steering Committee Expenses	-	276,375	276,375	
5. Audit Expenses Bank Charges etc.	-	518,062	518,062	
Total	27,973,546	25,212,313	22,830,201	6,999,517

(*) The amount relates to BUSAC's share of approved grants and transitional grants

(**) The amount reported may be higher than disbursed as some grants are based on reimbursement modality

(***) The commitments are as at Dec 31 2019.

(****) Includes outstanding Commitments from 2016 - 2018 and 2019 approved Grants

7.2 Approved Budget for 2019

The total estimated budget for 2019 as approved in the 2019 Work Plan is Fourteen Million One Hundred and Thirteen Thousand and Fifty One Ghana Cedis (**GHS 14,113,051**) of which Twelve Million One Hundred and Forty Five Thousand Five Hundred and Fifty One Ghana Cedis (**GHS 12,145,551**) is for the grant facilities Windows 1 - 5 as presented in the table below:

Table 25: Planned versus actual results in year 2019

CATEGORY	Total 2019 Budget (GHS)	Total 2019 Actual Disbursed (GHS)	Total 2019 Actual Reported (GHS)
Window 1: District and community level advocacy actions	2,218,550	1,626,904	1,415,445
Window 2: National Advocacy Grants	6,626,463	3,353,094	2,779,435
Window 3: Public-Private Dialogue Platforms created	889,065	195,927	222,513
Window 4: Post advocacy undertakings	1,284,202	704,395	520,733
Window 5: PSO membership services	1,127,271	2,048,621	697,933
1. Sub Total - Grants	12,145,551	7,928,941	5,636,059
2. Grant M&E & training	1,515,000	960,481	960,481
3. Outreach	267,500	265,038	265,038
4. Steering Committee Expenses	75,000	67,895	67,895
5. Audit Expenses Bank Charges etc.	110,000	112,151	112,151
Total	14,113,051	9,334,506	7,041,624

As can be seen in the table above, the actual disbursed amount reached is Nine Million Three Hundred and Thirty Four Thousand Five Hundred and Six Ghana Cedis (**GHS 9,334,506**). This is lower than the expected budget of Fourteen Million One Hundred and Thirteen Thousand and Fifty One Ghana Cedis (**GHS 14,113,051**) and is mainly due to the reduction of grants approved.

This is due to the fact that the EU reduced its commitment to the BUSAC Fund and therefore the ambitious level of the Secretariat had to be accordingly adjusted downwards, in light of the remaining funds available. The actual overall Grant amount of Seven Million Nine Hundred and Twenty Eight Thousand Nine Hundred and Forty One Ghana Cedis (**GHS 7,928,941**) for Windows 1 - 5 was reduced compared to the budgeted Grant amount of Twelve Million One Hundred and Forty Five Thousand Five Hundred and Fifty One Ghana Cedis (**GHS 12,145,551**) with the exception of Window 5.

For Window 5, the disbursed amount exceeded the budget as this Window is based on reimbursable therefore additional disbursements were made for already finalized grants.

The total actual reported for year amounted to Five Million Six Hundred and Thirty Six Thousand Fifty Nine Ghana Cedis (**GHS 5,636,059**) as of end December 2019. This amount is expected to increase as grantees are reporting on their 2019 activities in the first quarter of 2020. The final reported amount would be reflected in the 2019 Annual Financial Year Report.

A breakdown of figures computed in Table 24 is presented in the following sections:

7.3.1 Grant Expenditure

The outstanding grant commitments for approved grants in the period of 2016 to 2019 is Six Million Nine Hundred and Forty Nine Thousand Seven Hundred and Ninety Three Ghana Cedis (**GHS 6,949,793**). Throughout the year 2019, disbursements amounted to Seven Million Nine Hundred and Twenty Eight Thousand Nine Hundred and Forty One Ghana Cedis (**GHS 7,928,941**). As of December 31 2019, a total of Five Million Six Hundred and Thirty Six Thousand and Fifty Nine Ghana Cedis (**GHS 5,636,059**) was reported as expenditures by grantees.

In the course of 2019, a total amount of grant commitments approved by the SC was Two Million Eighty Seven Thousand Four Hundred and Fifty Nine Ghana Cedis Forty Seven Pesewas (**GHS 2,087,459.47**).

7.3.2 Grant M&E & training Expenditure

Table 26: Breakdown of costs for M&E activities in 2019

Type of M&E and Training Activity	2019 Budget	2019 Expenditure
	GHS	GHS
Monitoring Grant Activities		
Monitoring Existing Commitments	1,017,280	676,269
M&E budget for additional 2018 Activities	150,000	-
M&E additional activities - 2019	165,000	-
M&E Data Collection	89,110	30,032
Other Monitoring Costs	93,610	254,180
GRAND TOTAL	1,515,000	960,481

7.3.3 Outreach Expenditures

The distribution of the Communications budget over 2019 - 2020 is illustrated below:

Table 27: Communication budget for 2019

Name of Activity	2019 Budget	2019 Expenditures
	(GHS)	(GHS)
Publication of Abridged Annual Report	25,000	-
Documenting Results	147,000	139,538
BUSAC III Communication Tools	30,000	34,600
Media Support For PPD Platforms (includes Support to B&FT)	26,000	80,000
Publications	39,500	10,900
Grand Total	267,500	265,038

7.3 Financial Receipts 2019

Table 28: BUSAC III Funds Receipts

1st Jan to 31st December 2019		
(in GHS)		
Description	Previous receipts Jan - December 2018	Total funds received as of 31.12.2019
Danida (*)	6.450.000	13.099.473
Grantees & other deposits	951.045	621,268
Interest Income	44.356	43.928
TOTAL:	7.445.401	13.764.669

APPENDICES

(Faint, illegible table content)

APPENDIX I

APPENDIX

APPENDIX I: GRANT CONTRACTS (CALLS #1 - 3)

LIST OF CALL #1 CONTRACTS

Call #1: Window 1 - Rapid Response Grants

Grantee ID	Name	BUSAC Share (GH¢)
#31-001 GPMA	Ghana Plastic Manufacturers Association	48,285
#31-002 ABCDE	African Business Centre for Developing Education	47,864
#31-003 CEDI	Community and Entrepreneurial Development Initiative	18,909
#31-006 BSIFF	Black Star International Film Institute (Festival)	49,282
#31-007 AGI-CS	AGI Construction Sector	46,116
#31-234 AGI-CS	AGI Construction Sector	40,125
#31-236 GREDA	Ghana Real Estate Developers Association	20,341
#31-237 ASSFIN	Association of Financial NGOs	46,919
#31-243 EBO	European Business Organization Ghana	49,518
#31-248 ABCDE	African Business Centre for Developing Education.	49,896
Total		417,255

Call #1: Window 1 – District and community level Advocacy

Grantee ID	Name	BUSAC Share (GH¢)
#31-004 GHAG	GHANECare/ALD Germany	79,711
#31-016 ESCDT	Enterprise Support and Community Development Trust	79,977
#31-018 KFA	Kroye Farmers Association	64,733
#31-019 Mangrove	Mangrove	71,622
#31-021 NORWDA	Northern Rural Women Development Association	66,159
#31-023 ONDOA	Offinso North District Business Owners Association	67,842
#31-035 VWNHM	Vision World Network & Hen Mpoano	72,482
#31-037 YCFA	Yam and Cassava Farmers Association Akumadan	68,853
#31-040 ZC	Zocoffams Cooperative	67,615
#31-042 CHA	Consercative Hair Dressers Association (CHA)	66,566
#31-043 DWG	Dakomplayiri Women Group	66,559
#31-046 HM	Hen Mpoano	71,990
#31-053 BPSA	Bisab Producers and Sellers Association	83,916
#31-072 FTFSA	Family Tradition Fish Smokers Association	77,585
#31-077 TCFMU	Tikarinongo Cooperative Farming and Marketing Union	79,711
#31-079 ZALDA	Zanlerigu Langube Development Association	71,111

#31-083 ANADSFA	Anaanore Dry Season Farmers Association	76,451
#31-087 TANDA	Bongo-Tankoo Noyine Co-Operative Farmers Society Limited	71,300
#31-098 GSPD	Ghana Society of Physically Disabled	63,173
#31-102 JYG	Jaksally Youth Group	78,908
#31-116 OG	Open Ghana	67,530
#31-118 PAS-S	Presbyterian Agriculture Station - Sandema	66,585
#31-120 PCFA	Progressive Cashew Farmers Association	66,528
#31-124 Tampola	Tampola Young Generation Farmers' Cooperative	79,711
#31-126 TIMHA	Tiborataa Mental Health Association	70,818
#31-128 TOUGHAVR	Volta Regional Tour Operators Union of Ghana	71,773
#31-132 BAMFA	Brong Ahafo Mushroom Farmers Association (BAMFA)	71,404
#31-135 CBA	Coalition of Beekeepers Association	70,431
#31-144 JPFA	Juaboso Poultry Farmers Association	58,318
#31-168 ATEBA	Attebubu -Amantin District Beekeepers Association	63,438
#31-179 DFWC	Development Frontiers Women Cooperative	70,446
#31-188 GHAPROHA	Ghana Progressive Hotels Association (GHAPROHA - Tema)	76,738
#31-201 NWA	Nhyira Women Association	75,444
#31-208 OMRA	OdupongKpehe Market Retailers Association	79,144
#31-214 VBCFA	Vortuame Battor Community Farmers Association	79,768
#31-217 YTSNP	Yumya Taba Shea Nut Processers	69,448
#31-232 UPWFCSL	Unity and Progressive Women Farmers' Cooperative Society Limited	77,065
#31-245 BAMGA	Brong Ahafo Maize Growers Association	75,789
#31-246 UBA-BA	Unity Beekeepers Association Brong Ahafo	72,293
#31-247 GIMPA	Ghana Institute of Management and Public Administration (GIMPA)	74,381
Total		2,883,310

Call #1 – Window 2 – National Advocacy Grants

Grantee ID	Name	BUSAC Share (GH¢)
#32-003 APFOG	Apex Farmers Organization of Ghana	136,567
#32-004 AGI-CS	AGI Construction Sector	109,368
#32-009 GHAFTRAM	Ghana Federation of Traditional Medicine Practitioners Associations (GHAFTRAM)	158,796
#32-010 GAPTO	Ghana Agricultural Producers and Traders Organization	146,338
#32-011 GACTACC	Ghana Association of Commercial Tree Growers and Cash Crops	140,574
#32-012 FGGJA	Federation of Ghana Goldsmiths & Jewellers Association	157,787
#32-015 CIBA	Council of Indigenous Business Association	68,880
#32-016 KMFA	Kintampo Mango Farmers Association	108,667
#32-017 LISAG	Licensed Surveyors Association of Ghana	158,945
#32-018 NARRA	National Reuse and Recyclers Association (NARRA)	156,289
#32-019 NUACA	National Union of Aquaculture Associations	152,887
#32-021 VWN	Vision World Network	98,490
#32-027 ACA	African Cashew Alliance (ACA)	172,074
#32-038 GYEM	Ghana Youth Environmental Movement	60,690
#32-051 GAIDA	Ghana Agri Input Dealers Association-N/R	128,990
#32-064 ESPA	Environmental Service Providers Association	157,778
#32-069 GFAP	Ghana Federation of Agriculture Producers	142,691
#32-070 TMGTA	Techiman Maize Growers and Traders Association	119,343
#32-077 COFA	Cocoa Organic Farmers Association (COFA)	158,624
#32-089 ARSOG	Audiovisual Rights Society of Ghana (ARSOG)	151,318
#32-097 GPN	Ghana Permaculture Network	142,632
#32-102 NSTA	Northern Sector Timber Association	161,096
#32-107 GHONEC	Global Hand on Natural Environmental Care	182,784
#32-110 AGI GRIPE	Association of Ghana Industries (AGI) - Ghana Recycling Initiative by Private Enterprises (GRIPE)	117,381
#32-113 BACBA	Brong Ahafo Coalition of Businesses Association	141,078
Total		3,430,066

Call #1: Window 3 – Public Private Dialogue

Grantee ID	Name	BUSAC Share (GH¢)
#33-002 AGI-CS	Association of Ghana Industries	240,387
#33-007 PSWG	Private Sector Working Group	50,000
#33-019 IMANI	IMANI LC	77,481
Total		367,868

Call #1: Window 4 – Post Advocacy Undertakings

Grantee ID	Name	BUSAC Share (GH¢)
#34-003 ABCECG	Association of Building Civil Engineering Contractors of Ghana	120,683
#34-006 COFA	Coalition for the Advancement of Organic Farming	113,518
#34-008 CUTS	CUTS Accra	81,631
#34-009 DAA	Development Action Association	92,954
#34-011 ESPGA	Ekumfi Srafa Pineapple Growers Association	76,062
#34-012 GAMLS	Ghana Association of Medical Laboratory Scientists	103,872
#34-016 GhIE	Ghana Institution of Engineers	84,504
#34-024 SNG	Shea Network Ghana	140,978
#34-027 GBPA	Ghana Book Publishers Association	98,977
#34-028 PFAG	Peasant Farmers Association of Ghana	101,556
#34-029 TOUGHGA	Tour Operators Union of Ghana	89,250
#34-032 GPRTU-Bechem	Ghana Private Road Transport Union Bechem Taxi Branch	46,267
#34-036 ESPA	Environmental Service Providers Association	96,302
#34-045 GFD-Ash	Ghana Federation of Disability Organisations	59,052
#34-046 CIBA	Council of Indigenous Business Associations	92,526
#34-050 ICCG	International Chamber of Commerce Ghana	69,048
#34-051 GTCA-CR	Ghana Traditional Caterers Association - GTCA-CR	106,691
#34-052 HISPAG	Health Insurance Service Providers Association of Ghana	105,168
#34-053 IEA	Institute of Economic Affairs	139,684
#34-057 GAG	Ghana Actors' Guild	111,149
#34-061 GPMA	Ghana Plastic Manufacturers Association	109,794
#34-072 GROTEU	Ghana Root Crops and Tubers Exporters Union	111,443
#34-073 GAFFA	Ghana Assorted Foodstuff Exporters Association	105,962
#34-074 JAK-F	John A. Kufuor Foundation	107,184
#34-075 HOLIFE	House of Liberation for Empowerment	99,036
#34-076 GNAPF	Ghana National Association of Poultry Farmers	54,432
#34-077 GRIB	Ghana Rice Inter-Professional Body	86,083
#34-078 AAG	Advertising Association of Ghana	131,510
#34-079 GARIA	Ghana Association of Restructuring and Insolvency Advisors	108,846
Total		2,785,110

Call #2: Window 5 – PSO Membership Services

Grantee ID	Name	BUSAC Share (GHe)
#35-001 OG	Open Ghana	32,802
#35-006 MF	META Foundation	49,106
#35-007 ROFPA	Rural Organic Farmers & Food Processors Association (ROFPA)	43,999
#35-009 ASSI	Association of Small Scale Industries	49,644
#35-013 GHAG	GHANECare/ALD Germany (GHAG)	49,392
#35-015 BYA	BECOM Youth Association	34,440
#35-016 NRFA	Northern Region Farmers Association	38,892
#35-017 SPINNET	SPINnet Textile and Garment Cluster	42,966
#35-022 SFA	Sheirigu Farmers Association	49,224
#35-025 GTCA	Ghana Traditional Caterers Association	36,708
#35-027 GNAGM	Ghana National Association of Garment Makers (GNAGM)	49,412
#35-028 GTLC	Ghana Trade and Livelihood Coalition	49,560
#35-029 MFEA	Mushroom Farmers and Exporters Association of Ghana	43,655
#35-030 GBA	Ghana Beekeepers Association (GBA)	45,570
#35-031 PEF	Private Enterprise Federation	37,380
#35-034 EGEVFA	Eastern Gomoa Export Vegetable Farmers Association	49,056
#35-036 GNAPP	Ghana National Association of Poultry Farmers	49,896
#35-041 NBA	National Beekeepers Association	39,480
#35-043 BYA	Bemcom Youth Association	20,958
#35-046 APPLE	Association of People for Practical Life Education (APPLE)	36,036
#35-047 SP	Savannah Plus	47,922
#35-048 SWA	Songtaa Women Association	47,922
#35-053 OMRA	Odupongkpehe Market Retailers Association	42,500
#35-055 CAOF	Coalition for the Advancement of Organic Farming (CAOF)	21,168
#35-056 ABCECG	Association of Building and Civil Engineering Contractors of Ghana	30,996
#35-057 KMFA	Kintampo Mango Farmers Association	17,976
#35-059 RPF	Rosh Pinnah Café and Rosh Pinnah Foundation	18,992
#35-060 AAG	Artisans Association of Ghana (AAG)	43,697
#35-070 TUDRIDP	Tumu Deanery Rural Integrated Development Program	41,412
#35-071 GAWU	General Agricultural Workers' Union of Ghana	49,980
#35-072 CCRCCI	Cape Coast Regional Chamber of Commerce and Industry	35,280
#35-073 CCRCCI	Cape Coast Regional Chamber of Commerce and Industry	36,204

#35-075 KCYMA	Kintampo Co-Operative Yam Producers And Marketing Association.	48,972
#35-076 ZBMCS	Zangum Bangmaringu Multi-Purpose Cooperative Society	49,308
#35-077 AYA	Akanyeleye Yirepogsi Association	49,686
#35-078 DTCFPMS	Duu Tiligim-Taaba Cooperative Food Production and Marketing Society	49,434
#35-079 CADER	CADER Ghana	49,980
#35-081 COFA	Cocoa Organic Farmers Association	48,972
#35-082 AG	Anongtaaba Ghana	49,896
#35-083 ACYPMSL	Atebubu Co-Operative Yam Producers And Marketing Society Limited	49,392
#35-084 YKWCCPMS	Yeji Konkomba Women Co-operative Crop Producers And Marketing Society (TISURTOR)	48,636
#35-085 AA	Asongtaaba Association	49,476
#35-089 DGACS	Doba Goorom Asakipalogo Cooperative Society	49,980
#35-090 KACFSL	Kaadi- Amitir Cooperative Farmers Society Limited	49,896
#35-091 ZCF	Zuarungu Cooperative Farmers	49,997
#35-092 NSNCFFS	Nayorku Suguru Nyaboda Cooperative Food And Farming Society	49,980
#35-093 TFC	Tikarinongu Farmers' Cooperative	49,728
#35-094 AC	Awedam Cooperative	49,988
#35-095 NFC	Nabiina Farmers' Cooperative	49,896
#35-097 WF	Wilphin Foundation	49,980
#35-098 UWSW	United We Stand Women	49,140
#35-099 TCMS	Tietaa Co-operative and marketing society	49,686
#35-100 KFA	Kojee Farmers Association	49,392
#35-101 BNCFPMSL	Bole Nunkpan Christian Mothers Co-operative Food Processing and Marketing Society Limited	49,812
#35-102 CFMSL	St. Cecilia cooperative farming and marketing society limited	49,812
#35-104 FTGN	Fair Trade Ghana Network	49,123
#35-105 GNTDA	Ghana National Tailors and Dressmakers Association (GNTDA)	50,014
#35-106 YWG	Yelwontaa Women Group	49,980
#35-107 YSWG	Yipaala Songtaa Women Group	49,476
#35-108 WHAT	Wealth and Health Therapy (WHAT) Foundation	49,392
Total		2,960,438

LIST OF CALL #2 CONTRACTS

Call #2: Window 1 – Rapid Response Grants

Grantee ID	Name	BUSAC Share (GH¢)
#31-249 ICEG	Institute of Chartered Economist Ghana	40,919
Total		40,919

Call #2: Window 1 – District and community level Advocacy

Grantee ID	Name	BUSAC Share (GH¢)
#31-2-001 AORTDA	Abossey Okai Round About Tyre Dealers Association	79,895
#31-2-004 APPFA	Adansi Progressive Poultry Farmers Association	67,843
#31-2-006 ACFFA	Adwenepapa Co-Operative Fish Farmers Association	70,620
#31-2-007 AWA	Ae-Ebise Women Association	76,403
#31-2-015 AKCCFSL	Assin Kushea Co-operative Cocoa Farmers Society Ltd	76,188
#31-2-017 ACAP	Asuogya Cooperative Agro Processing	74,797
#31-2-026 CCRCCI	Cape Coast Regional Chamber of Commerce and Industry	79,191
#31-2-030 CEWEFIA	Central and Western Fishmongers Improvement Association (CEWEFIA)	70,280
#31-2-031 NorthCode	Coalition for Development of Northern Ghana	74,466
#31-2-034 EGA	Eureka Garages Association	70,459
#31-2-037 FF	Foadaan Foundation	77,180
#31-2-046 HCF	Holy City Foundation	79,607
#31—2-047 JM-CoFFMSL	Jangyili Maltiti Co-operative Food Farming and Marketing Society Limited	74,145
#31-2-048 KMNK	Kantro Mmaa Nkabom Kuo	79,730
#31-2-052 MF	META Foundation	79,437
#31-2-063 NORWDA	Northern Rural Women Development Association	56,709
#31-2-065 NCVFMSL	Nyamebikyere Co-Operative Vegetable Farming and Marketing Society Limited	84,532
#31-2-067 OG	Open Ghana	57,513
#31-2-073 RCF	Rural Care Frontiers	79,286
#31-2-075 SEEV-Ghana	Seed for Economic Empowerment of the Vulnerable	74,513
#31-2-083 SWG	Songtaa Women's Group	78,624
#31-2-097 GG	Greenglobe Ghana	79,520
#31-2-098 PLG	Peace for Life Ghana (PLG)	79,597

#31-2-099 SKGK CREMA	Sanyiga Kasena Gavara Kara CREMA	79,626
#31-2-100 OAFA	Ofadaa Asomdwe Farmers Association	78,766
#31-2-112 ASSI-NE	Nzema East Association Of Small Scale Industries (ASSI)	79,078
Total		1,958,004

Call #2: Window 2 – National Advocacy Grants

GRANTEE ID	Name	BUSAC Share (GH¢)
#32-2-002 APGA	Adeiso Pineapple Growers Association	113,492
#32-2-003 ANI	African Needs	138,768
#32-2-004 AHEFS	Agency for Health and Food Security	182,826
#32-2-006 AGRITA	Agribusiness and Trade Association	198,835
#32-2-010 AAG	Artisans Associations of Ghana	187,437
#32-2-011 ACCFMUL	Assinman Co-Operative Cocoa Farmers And Marketing Union Ltd	192,837
#32-2-017 BAG	Biogas Association of Ghana	192,921
#32-2-018 Mangrove	Mangrove	95,592
#32-2-025 COFA	Cocoa Organic Farmers Association (COFA)	183,942
#32-2-027 CLG	Croplife Ghana	156,946
#32-2-029 FePMRUG	Federation of Plastic Manufacturers, Recyclers and Users, Ghana	182,676
#32-2-031 GAMLs	Ghana Association of Medical Laboratory Scientists	187,646
#32-2-032 GAWU	General Agricultural Workers Union (GAWU)	159,037
#32-2-034 VWN	Vision World Network	107,369
#32-2-035 GAIDA	Ghana Agri Input Dealers Association-N/R	113,702
#32-2-036 GHACCO	Ghana Alliance for Clean Cookstoves	174,730
#32-2-040 AGRICOOPS	Ghana Cooperative Agricultural Producers and Marketing Association	181,912
#32-2-046 GSPD	Ghana Society of the Physically Disabled	148,974
#32-2-048 GHATOF	Ghana Tourism Federation	192,342
#32-2-050 GVMTA	Ghana Veterinary Medical Technicians Association	193,803
#32-2-051 GYPEA	Ghana Yam Producers and Exporters Association	199,726
#32-2-052 GYEM	Ghana Youth Environment Movement	159,330
#32-2-059 ICCG	International Chamber of Commerce Ghana	102,436
#32-2-061 LISAG	Licensed Surveyors Association Of Ghana (LISAG)	191,304
#32-2-065 NARRA	National Reuse And Recyclers Association (NARRA)	137,106

#32-2-072 ROFPA	Rural Organic Farmers and Food Processors Association (ROFPA)	134,064
#32-2-073 SEF	Save Our Environment Foundation	165,942
#32-2-076 TSG	Tourism Society Of Ghana	183,172
#32-2-079 FOCAP-GAR	Foundation of Concerned Arts Professional, Greater Accra Branch (FOCAP-GAR)	196,838
#32-2-080 GAG	Ghana Actors' Guild	181,086
#32-2-083 YARO	Youth Advocacy on Rights and Opportunities (YARO)	174,334
#32-2-091 FeToGAS	Federation Of Tomatoes Growers Association of Ghana	158,298
#32-2-092 GNAD	Ghana National Association of the Deaf	79,968
#32-2-094 GITA	Ghana Industrial Trawlers Association (GITA)	141,915
#32-2-098 GFD-Ash	Ghana Federation of the Disabled (Ashanti Region)	161,651
#32-2-099 MUGREAG	Mushroom Growers and Exporters Association of Ghana	188,469
Total		5,426,619

Call #2: Window 3 – Public Private Dialogue

GRANTEE ID	Name	BUSAC Share (GH¢)
#33-2-003 MOTI	MOTI consultation workshops	145,000
#33-016 BSIFF	Black Star International Film Institute	291,060
#33-018 AGI	Association of Ghana Industries	214,830
#33-2-004 IMANI	IMANI	20,900
#33-2-005 MoDEV	Ministry of Business Development	15,205
#33-2-006 CUTS	CUTS Accra	117,000
Total		803,995

Call #2: Window 5 – PSO Membership Services

GRANTEE ID	Name	BUSAC Share (GH¢)
#35-2-001 EKFCs	Effiduase Kroye Farmers' Cooperative Society	49,849
#35-2-002 ASMA	Alata Soap Markers Association	49,016
#35-2-003 BCFMSL	Berisung Co-operative Food and Marketing Society Limited	49,266
#35-2-004 BBGFA	Bille-baa Balkedi Garden Farmers Association	49,998
#35-2-005 CAG	Chefs Association of Ghana	49,956
#35-2-006 GNAPF	Ghana National Association of Poultry Farmers	49,982
#35-2-009 KFCS	Kingdom Farmers' Cooperative Society	49,856

#35-2-010 KCFMMSL	Kibus Co-operative Food Farming and Marketing Society Limited	49,928
#35-2-014 WTWCMSL	Walewale Tisungtaaba Women Cooperative Farming and Marketing Society Ltd	49,696
#35-2-015 FF	Foadaan Foundation	49,904
#35-2-016 SCRSI	Suuma Centre for Rural Support Initiative	49,431
#35-2-018 CMA	Saints Peter and Paul Parish Christian Mothers Association	48,513
#35-2-019 BFW	Birfor Women Association	30,064
#35-2-020 SFGCS	Saboro Farmers and Gardeners' Cooperative Society	49,360
#35-2-021 BKNT	Bachaa-Bia Kaana Nimoro Tigisim	49,165
#35-2-026 NBA	National Beekeepers Association	42,788
#35-2-029 GNCC	Ghana National Chamber of Commerce, Sekondi-Takoradi	32,938
#35-2-034 FOCEP	Foundation for Community Empowerment Programme (FOCEP)	49,948
#35-2-040 AFC	Amawums Farmers' Cooperative	49,906
#35-2-041 ISRD	Innovation for Sustainable Rural Development (ISRD)	47,338
#35-2-044 APFOG	Apex Farmers Organization of Ghana	43,774
#35-2-050 WN	WASHLink Network	49,541
#35-2-075 IYFA	Integrated Youth Farmers Association	48,491
#35-2-047 ZBC	Zampayimu Beekeeping Cooperative	49,948
35-2-048 DTDA	Dunkwa Tailors and Dressmakers Association (DTDA)	41,462
#35-2-052 GNAGM	Ghana National Association of Garment Makers (GNAGM)	48,275
35-2-053 SDFMSL	Songtaa Debr Farmers and Marketing Society Ltd	49,274
#35-2-054 SCFMSL	Songzel Cooperative Farmers and marketing Society Limited	49,948
#35-2-055 TWDA	Tuna Women Development Project	49,512
#35-2-056 SATOCMSL	Sissala Area Tractor Owners Cooperative Farmers and Marketing Society Limited	49,721
#35-2-057 ACGMA	Assin Citrus Growers and Marketing Association	48,065
#35-2-058 LCS	Lugutua' Cooperative Society	49,948
#35-2-059 TFCA	Teebzo-oya Farmer Co-operative Association	49,473
#35-2-060 NWFTCS	Nayem Women Farmers and Traders Cooperative Society	49,780
#35-2-061 CCP	Suhum Kraboa Coaltar District (CCP) Cooperative Cocoa Farmers And Marketing Union	48,290
#35-2-062 ASCCFMUL	Ayesuano-Suhum Cooperative Cocoa Farmers and Marketing Union Limited	49,844
#35-2-064 DCFMSL	Dawulla Co-operative Farmers and Marketing Society Limited	49,553

#35-2-065 SPINNET	SPINnet Textile and Garment Cluster	38,724
#35-2-066 MCFMMA	Milenorvishie Cooperative Fish Mongers Marketing Association	49,604
#35-2-068 NYA	Nkyenoa Youth Association	46,412
#35-2-071 KYBA	Kintampo Youth Butchers Association.	48,016
#35-2-076 KSTCFFMSL	Kpugi Saha Tagra Co-operative Food Farming and Marketing Society Limited	49,286
#35-2-077 TYGFC	Tampola Young Generation Farmers' Cooperative	49,948
#35-2-078 ZCFMSL	Zulewira Cooperative Farmers and Marketing Society Limited	49,553
#35-2-083 MSCFFMSL	Mandari -Sungitaabe Cooperative Food Farming and Marketing Society Limited	49,093
#35-2-086 GTCFMSL	Guabuliga Tirimaara Cooperative Farming and Marketing Society Limited	49,570
#35-2-087 GYA	Gurayataaba Youth Association	49,948
#35-2-088 YEDA	Yelsone Development Association (YEDA)	49,066
#35-2-089 SCA	Songyataaba Cooperative Society	49,486
#35-2-091 SRA	Solid Rock Association	49,501
#35-2-092 ASSI	Association of Small Scale Industries (ASSI)	49,765
#35-2-094 GSPD	Ghana Society Of The Physically Disabled- Atebubu Amantin Branch	48,016
#35-2-096 BSCA	Birim South Carpenters Association	48,814
#35-2-097 SHACFA	Self Help Africa Cashew Farmers –Association (SHACFA)	44,537
#35-2-098 SF	Sungbawiara Foundation	37,961
#35-2-099 TWCFS	Tarikomasongtaba Women Co- Operative Farmers Society	49,738
#35-2-100 GAIDA	Ghana Agri-Input Dealers Association (GAIDA)	24,622
#35-2-101 BYGA	Bomkpena Young Generation Association	49,990
#35-2-104 GEN Ghana	Global Ecovillage Network – Ghana (GEN Ghana)	49,872
#35-2-107 WTCWPMSL	Wulugu Tidulinya Cooperative Woodfuel Producers and Marketing Society Limited	49,948
#35-2-109 KFG	Kuyiyem Farmers Group	49,948
#35-2-118 MP	Manful Piinu	49,278
#35-2-123 NGFA	Nandomle Garden Farmers Association	49,937
#35-2-177 VEPEAG	Vegetables Producers and Exporters Association of Ghana	43,730
#35-2-178 IDC	Integrated Development Centre	48,885
#35-2-179 GHAG	GHANECare/ALD Germany (GHAG)	49,893
#35-2-180 GHONE	Global Hand on Natural Environmental	49,893
#35-2-133 AFA	Akuka Farmers Union	48,656
#35-2-151 JSDDL	Jaksally social development trust limited	37,430

#35-2-153 TG	Trax Ghana	46,025
#35-2-159 BAG	Biogas association of Ghana	48,950
#35-2-161 NSTA	Northern Sector Timber Association	39,641
#35-2-165 MSSOP	Mfantseman Secretarial Services Operators Association	33,889
#35-2-183 MF	META Foundation	49,906
#35-2-185 GNAGM	Ghana National Association Of Garment Makers (Wa branch)	45,876
#35-2-186 TIDA	Timaachab Development Association (TIDA)	49,990
#35-2-187 UFD	United Force for Development	49,997
#35-2-113 ARC	Alliance for Real Change	42,800
#35-2-114 ASSI ER	Association of Small Scale Industries – Eastern Region	49,990
#35-2-115 TAAWCF	Tilli-Azumpung Amohyat Women Co-Operative Farmers	49,752
#35-2-132 SNTWG	Songtaa Nogtaa Taakoneyir Women Group	49,999
#35-2-134 LBA	Leather Bags Manufacturers	49,217
#35-2-145 BSHA	Bannuman Self Help Association	47,466
#35-2-148 GAEE	Ghana Association of Energy Economics	44,512
#35-2-149 CEDS-Ghana	Community Empowerment and Development Systems (CEDS-Ghana)	49,522
#35-2-154 PFA	Putesoma Farmers Association	49,990
#35-2-157 ACEWP-Techiman	Association of Certified Electrical Wiring Professionals Techiman	32,081
#35-2-164 ADSEC	Agri and Development Service Center (ADSEC)	49,476
#35-1	NBSSI Study Tour	111,337
Total		4,271,338

LIST OF CALL #3 CONTRACTS

Call #3: Window 1 – Rapid Response Grants

GRANTEE ID	Name	BUSAC Share (GH¢)
#31-3-001 GNCCI	Ghana National Chamber of Commerce & Industry	49,914.90
#31-3-002 AGI	Association of Ghana Industries	18,550.35
Total		68,465.25

Call #3: Window 2 – National Advocacy Grants

GRANTEE ID	Name	BUSAC Share (GH¢)
#32-2-100 WIPVAC-APEX	Apex Body of Women in the Poultry Value Chain	157,590.72
#32-3-014 GNCCI	Ghana National Chamber of Commerce & Industry	128,562.00
#32-3-016 SEG	Social Enterprise Ghana	132,802.32
Total		418,955.04

Call #3: Window 3 – Public Private Dialogue

GRANTEE ID	Name	BUSAC Share (GH¢)
#33-3-001 CUTS	CUTS Accra - Policy Briefs	50,000.00
#33-3-002 GhCCI	Ghana Chamber Of Construction Industry	181,577.00
Total		231,577.00

Call #3: Window 4 – Post Advocacy Undertakings

GRANTEE ID	Name	BUSAC Share (GH¢)
#34-3-001 GGC	Ghana Grains Council	119,271.60
#34-3-002 FoN	Friends of the Nation	134,400.00
#34-3-005 GARIA	Ghana Association of Restructuring and Insolvency Advisors	116,382.00
Total		370,053.60

Call #3: Window 5 – PSO Membership Services

GRANTEE ID	Name	BUSAC Share (GHc)
#35-3-001 SFA	Sompana Farmer Association	47,579.28
#35-3-002 SVWAPC	Suglo Viela Women Agro-Processing Cooperative	49,360.08
#35-3-003 BFA	Bayerijua Farmers Association	49,570.08
#35-3-006 AFC	Azunworo Farmers' Cooperative	48,898.08
#35-3-007 CCDWE	Centre for Community Development and Women Empowerment – Ghana	49,150.08
#35-3-008 WFA	Wewura Farmers Association	47,974.08
#35-3-011 WIDO	Women Integrated Development Organization "WIDO"	47,260.08
#35-3-012 ZCFMSL	Zulewira Cooperative Farmers and Marketing Society Limited	46,304.16
#35-3-013 AWA	Anong-taaba Women Association	44,782.08
#35-3-014 ACF	Ataretaabe Cooperative Farmers	45,202.08
#35-3-015 FF	Foadaan Foundation	36,088.08
#35-3-016 ACPFCS	Azongbisi Crop And Poultry Farmers Cooperative Society (Azonco Farms)	48,520.08
#35-3-017 APGA	Adeiso Pineapple Growers Association	32,019.20
#35-3-018 VEPEAG	Vegetables Producers and Exporters Association of Ghana	43,646.40
#35-3-021 AGI	Association of Ghana Industries	45,444.00
#35-3-022 CBAS	College of Basic and Applied Sciences (CBAS) University of Ghana	50,000.00
Total		731,797.84

APPENDIX II

APPENDIX II

THE BUSINESS SECTOR ADVOCACY CHALLENGE FUND

VERIFICATION VISIT REPORT

CALL #1 GRANTEE

Danida Ref. No.

August 2019

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

THE BUSAC FUND

**Grantee Verification Visit Report
Call #1 Grantees**

August 2019

Report no.
Issue number 1.0
Date of issue August 2019
Prepared NIGE, EDA, ANS
Checked NIGE
Approved NIGE

Verification Visit Report

Call #1 Grantee

1. Introduction and scope of the Verification visits

At the heart of the BUSAC Fund Monitoring and Evaluation (M&E) system are field verification visits and spot checks on on-going and completed grants. These two activities are very relevant to the BUSAC Fund's M&E processes because it offers the Secretariat the opportunity to have first-hand information on Grantees and External Consultants' activities and performance on the field. They are also conducted to ensure a closer dialogue with Grantees and to check on the progress of the implementation made.

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.

The M&E Specialist draws on the feedback from these visits to provide early warning to the Fund Management Unit on Grantees and actions that are facing challenges or at risk of deviation.

In the course of the month of June 2019, Monitoring verification visits were carried out on a sample of Call #1 grants which were approved in September 2017.

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 used to feed in the results framework.

2. Call #1 Selected Sample

The Secretariat monitors ninety-nine (99) advocacy actions under Call #1. A sample of forty-three (43) advocacy grants out of the ninety-nine (99) was selected for the verification exercise constituting 42% of the total Call #1 Grants.

The Grantees were sampled based on a number of criteria including:

1. Implementation stages consisting mostly of completed grants as well as grants on the verge of being completed;
2. Advocacy Intervention Level namely national, regional and district levels; and
3. Geographical distribution.

2.1 Grantee Advocacy Implementation Stages

The visits also enabled the Secretariat to assess the implementation status of the sampled grants. The distribution of the grants samples is as follows:

Table 1: Distribution of Grant across Advocacy Implementation stages

Advocacy Stage	Number of Grantees	Percentage of Total
Completed	13	30%
Post Dialogue	13	30%
Dialogue	10	23%
Stakeholder	4	9%
Media	1	2%
Sensitisation	2	5%
Grand Total	43	99%

As expected, majority of these grants are in their Dialogue and Post Dialogue stages fifty three (53%) and thirty percent (30%) having completed their activities. As already stated, these grants were awarded in late 2017 with maximum duration of two (2) years. Over the next half year, the Secretariat expects an increase in the total number of completed advocacy actions.

Grantees in the Stakeholder, Media and Sensitisation stages are being encouraged to speed up implementation of their activities to complete their activities by end of September 2019.

2.2 Grantee Advocacy Intervention Levels

Table 2: Advocacy Intervention Level

Intervention Level	Number of Grantees	Percentage of Total
National	24	56%
Regional	2	5%
District	17	39%
Grand Total	43	100%

The majority of the grantees (56%) 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 to enhance the business environment. The support to strategic national issues is in line with the BUSAC Fund III Engagement Document.

This was followed by District level advocacy actions (39%) that sought to address issues of cost of doing business, agriculture, women empowerment and climate change resilience among others. The area of focus was mainly the northern parts of Ghana including the Ashanti and Bono, Bono East and Ahafo Regions.

Five percent (5%) of the grantees interviewed were working on advocacy issues at the regional level and these include promoting of sustainable fisheries ecosystem and advocating the establishment of Public Utilities Regulatory Commission (PURC) office in the Bono Region.

2.3 Geographical Location of Grantees

The sampling also took into consideration the concentration of grants per region with the Greater Accra Region having the highest number of sampled grants followed by the Bono East Region. The Eastern and Western Regions had one (1) sampled grant each.

The table below depicts the regional distribution of the sampled grants for the verification visit. As already indicated above, national advocacy actions dominate the sampled grants. Most national issues are advocated by apex associations which are mainly located in the Greater Accra Region (44%). The Bono East Region is next with 23% of the sampled grants. Most of the grants are district level advocacy actions advocating sustainable agriculture reforms and are targeted at District Assemblies.

The region with the next highest percentage is the Central Region with 9% of the sampled grants. Sampled grants were mainly post advocacy facilities that were seeking for the implementation of agreed actions. The Ashanti, Bono and Northern Regions all have 5% each of the sampled grants whilst the Ahafo, North East, Eastern and Western regions have 2% each. All these grants are working on advocacy actions pertaining to the districts where they are located.

Table 3: Geographical Distribution of Grantees Verified

Region	Number Grantees	of	Percentage of Total
Greater Accra	19		44%
Bono East	10		23%
Central	4		9%
Ashanti	2		5%
Bono	2		5%
Northern	2		5%
Ahafo	1		2%
North East	1		2%
Eastern	1		2%
Western	1		2%
Grand Total	43		99



Post verification visit group photograph with the executive members of Family Tradition Fish Smokers Association

3. Results of the Verification Visits

1. Prior to BUSAC support, what steps did you take to solve the constraint?

Held meetings with duty bearers	32	74%
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Out of the forty-three (43) PSOs interviewed, seventy-four (74%) indicated that before they decided to approach the BUSAC Fund for support to address the business constraint affecting the livelihood of their members, they had taken the initiative to engage the relevant duty bearers to address the constraint identified.

Realizing how important it is to have the identified constraints addressed in order to improve the livelihood of their members and the business environment, the PSOs then approached the BUSAC Fund for the needed support and capacity to better engage the duty bearers in a more effective and constructive manner.

Such preliminary initiatives are seen by the Secretariat as indications of commitment of the PSOs and their readiness to work towards achieving the desired expected results for the advocacy, in order to achieve a conducive and enabling business environment.

Other Specify:

The remaining 26% indicated that apart from holding meetings with duty bearers, they had taken other initiatives to solve the identified constraints, before approaching the BUSAC Fund for support. Some significant initiatives taken by the PSOs included:

- PSOs organizing sensitization workshops for their members to ensure that they were fully knowledgeable and aware of the business constraint to be addressed. This was viewed as very important to ensure that all the members understood the expected results and the urgency in having the constraint addressed by the public sector;
- Others organized trainings and workshops, where the relevant duty bearers and stakeholders were invited to participate and dialogue on the constraint identified.
- PSOs with the good technical capacity conducted preliminary research that would help them embark on a more evidenced based advocacy action, allowing them to better engage with the duty bearers at the dialoguing stage and present the research findings to buttress the point.

2. What improvements have you realized with BUSAC support in addressing the problem?		
Duty bearers have become more responsive as a result of BUSAC support	42	98% of total
Associations' capacity have been enhanced on how to carry out advocacy action	38	88% of total

The overwhelming majority of PSOs (98%) interviewed indicated that the support provided by the BUSAC Fund has been useful and helpful. Through the BUSAC support, the PSO members have seen significant improvements in the livelihoods of their members and in the development of their association as a whole.

The PSOs mentioned that because of the BUSAC Fund's support, the duty bearers have become more responsive and willing to dialogue with them on how best to improve the business environment in order to enable businesses to thrive. The PSOs also mentioned that the support from BUSAC has enabled them to gain credibility with the public sector because of their ability to present their case in a more constructive manner, hence making the duty bearers more receptive to engage them.

Also, eighty-eight (88%) percent of the PSOs indicated that the BUSAC support has enhanced the business advocacy capacity of the PSO members. As part of the support requirements, the PSO members are to participate actively in the implementation of the advocacy actions. The active participation of these members in the implementation process has paved the way for the members to enhance their capacity on how to carry out advocacy actions on their own as an association. The members together with the PSO leadership are now able to identify business constraints and use the effective channels to approach the relevant stakeholders for a dialogue on how to address the issues. This new set skill has given the PSO members the necessary confidence needed to be able to engage stakeholders in future to bring about effective change in the business environment.

Other:

In addition to the above improvements, PSO members also mentioned that because of the BUSAC support, they have seen an improvement in the dialogue collaboration with the duty bearers since they now engage the duty bearers in a more constructive manner. Some PSOs also mentioned that as a result of the BUSAC support, a network platform has been created which enables stakeholders and partners to come together and discuss how best to address issues hindering the business environment.

The media component of the business advocacy element has enabled the PSOs to greatly create awareness on the business environment constraint at both the national and district levels. Through the media advocacy, the PSOs have been able to reach a wider audience and had the opportunity to deliberate on the importance of having the public sector address the constraints identified. This has therefore enabled the PSOs to gain recognition amongst their

members, stakeholders and duty bearers. The articles and press releases have also allowed the PSOs to gain legitimacy amongst the stakeholders.

3. Did you adopt any additional practices other than those covered in our trainings during action implementation?		
Yes, adopted additional practices other than those acquired	31	72%
No, did not adopt additional practices other than those acquired	12	28%

As background information, it is relevant to note here that the BUSAC Fund systematically trains all new grantees on 'Why and how to conduct an effective business advocacy'. The Fund also provides PSOs with Financial Management Training to enable them report accordingly to the Secretariat based on the eligibility guidelines outlined in the financial and narrative reporting.

A significant number of the grantees (72%), interviewed during the verification visits indicated that on their own, they adopted additional practices in addition to the advocacy and Financial Management Trainings provided by the Fund. Some of these trainings included Communication and Negotiation Skills and Parliamentary Review Process training. Some of the PSOs also organized trainings and workshops to extend the BUSAC advocacy and financial trainings to their members who were unable to attend these trainings. Such initiatives are seen by the Fund as an indication that the PSOs has the ability to sustain their capacity and continue to improve their advocacy ability beyond the BUSAC Fund support.

Out of the total of 43 PSOs, 28% mentioned that the two capacity trainings offered to the PSOs and their executive members by the BUSAC Fund were adequate hence they did not adopt any additional practices other than those covered in the trainings during the implementation of their advocacy action. Some PSOs who did not adopt any additional capacity explained that the BUSAC trainings coupled with the PSOs own internal systems and technical staff was sufficient to enable them engage effectively with the duty bearers. Most of these PSOs also were old BUSAC grantees who have gained experience in how to conduct business advocacy.



Group photograph of a Post verification visit with the leadership of COFA

4. How have you benefited from the BUSAC support?

Through the BUSAC Fund support, PSO members have reported of the benefits they have gained as a result of implementing their advocacy actions. Out of the 43 PSOs interviewed, 98% reported that they have benefited greatly from the BUSAC Support. The majority of them appreciated the support given to them in implementing their advocacy action aiming at achieving a conducive business environment. The reported benefits obtained by the Grantees can be categorized into the following:

(1) **Capacity enhancement:** Majority of the PSOs mentioned that because of their involvement in the advocacy action, they have been greatly empowered to engage duty bearers enabling them to gain high level of self-confidence on how to effectively engage targeted duty bearers and to convince them on how best challenges of the private sector could be addressed and solved effectively.

(2) **Recognition from duty Bearers:** PSO members also reported that the support has enabled them to forge meaning and long-lasting working relationship with their duty bearers. They have now been able to gain recognition amongst key stakeholders and other private sector representatives at the national and district levels. The duty bearers increasingly perceive these PSOs as the mouthpiece of the private sector in their district and invite them to participate in programmes and workshops that are geared towards the development of the private sector and the industry they represent.

(3) **Access to funds and support:** Through the BUSAC support, some grantees have also acquired the skills to access funds and grants from other donor agencies and programmes. The impacts and milestones that are being depicted from some on-going advocacy actions are serving as a pathway for the PSOs to get support from other funds to help them address the constraints and increase their market access.

(4) **Visibility and Increase in PSO membership and legitimacy:** Due to the credibility and recognition that some PSOs are gaining from the public sector, to some extent, some PSOs have reported on the increase in membership and subscription to their association. Other industry players have also joined forces to form an association to enable them work together to address the challenges they are facing in their specific business industry. The PSOs are gaining legitimacy in their sectors and are setting examples to other PSOs on how to engage the public sector in addressing business constraints.

5. Did you engage a BSP?		
Yes, did engage a BSP	35	81%
No, did not engage a BSP	8	19%
What was the role of the BSP?		
Preparing Activity reports	15	35%
Preparing financial reports/documentation	15	35%
Leading out in workshops sessions	27	63%
Leading grantee members in engaging Duty bearers	18	42%

When asked if they engaged a Business Service Provider, eighty-one percent (81%), which is 35 out of the 43 PSOS interviewed, answered in the affirmative. All the grantees who did not use the services of a Business Service Providers were Grantees operating at the national level. The national level grantees are PSOs who through their previous advocacy actions have been able to acquire the necessary capacity and technical skills needed to effectively dialogue with the public sector and follow up with their duty bearers in order to achieve the necessary results.

The roles played by the BSPs varies amongst the PSOs. The Fund approved the use of BSPs based on PSOs capacity gaps. The BSPs are not to take ownership of the implementation of the action but rather to provide guidance to the PSOs and mentor them in the process so they can develop their capacity and be able to carry out future advocacy actions on their own.

The district level grantees reported that they relied on BSPs to facilitate the discussion with the duty bearers since they required technical expertise to disseminate information from the research reports conducted and to plan media campaigns. In addition, they engaged BSPs in the preparation of their activity and financial reports to ensure that they are in line with the BUSAC Fund's reporting guidelines.

Nevertheless, grantees played a leading role in engaging the duty bearers with guidance from the BSPs. In some instances, grantees are able to engage duty bearers on other issues affecting their businesses without assistance from BSPs.

The major role played by the BSPs, as indicated by 63% of respondents who used them, was to lead out workshop sessions during the stakeholders and sensitization stages and lead the dialogue sessions with the duty bearers during the implementation of the advocacy actions.

Other:

Aside the above listed roles performed by the BSPs, majority of grantees (39 out of 43) also engaged consultants in (1) the development of research reports and their media advocacy activities and (2) in carrying out supplementary training to help them implement the action effectively and also get the desired results.

6. What was/has been the role of grantee members?		
Preparing Activity reports	41	95%
Preparing financial reports/documentation	41	95%
Leading out in workshops sessions	29	67%
Leading grantee members in engaging Duty bearers	40	93%

For a more effective and sustainable advocacy action, it is important that PSO members take ownership of the advocacy action and implement most of the activities on their own with minimum reliance on BSPs.

PSOs interviewed explained that the main role played by their members in the implementation of the advocacy activities was (1) the preparing of activity reports, financials and (2) the leading in engagements such as the dialogue process with the duty bearers especially during the stakeholders and follow-up activities.

It is encouraging to observe that majority of the interviewed grantees took ownership of the implementation of their advocacy action and worked together with the BSPs. This is a good indication of the grantee's ability to learn and build their technical capacity, which leads to sustainability.

7. What would you say was the role of your monitor throughout the implementation?

The BUSAC Fund assigns a monitor to each grant to assist the grantees in ensuring that they submit both narrative and financial reports at the end of each implemented activity. Monitors are expected to review all report documents before they are submitted to the Fund and also ensure that the grantee is implementing the advocacy activities in a timely manner and reporting in compliance with the BUSAC fund procedures.

Overall, the interviewed grantees acknowledged that they understood well the role of the BUSAC assigned monitor. Majority of the grantees expressed their satisfaction with the work being done by their monitors and were grateful to the BUSAC Fund for providing them with such resource. From the grantees stand-point, the role of the monitor comprised:

1. The review of financial and narrative reports;
2. attend organized grantee advocacy events and
3. Providing of technical support and guidance during the implementation process.

The PSO members acknowledged the strict and thorough approach of monitors in reviewing their financial and activity reports. The interviewed grantees appreciated the patience of the monitors in working with them to address challenges that they encountered as they implemented the action. Some of the notable challenges faced by the grantees was with trying to get the duty

bearers to agree on a set time to meet with the association members to discuss the constraint identified.

From the information given by the PSOs the Secretariat concludes that the assigned monitors are being involved in workshops and meetings being organized by the grantees. Also from the interview the Secretariat can conclude that the grantee's draw on the expertise of the assigned monitors when faced with challenges. Also from the response given by the grantees, it is important to note that the grantees value the expertise of their monitors and hence call on them for assistance when faced with challenges.

8. Challenges	
Challenges faced throughout project implementation	How were the challenges addressed?

Generally, all grantees faced a challenge with gaining recognition from their duty bearers. This challenge affected majority of the grantees in their ability to complete their action within their stipulated timeline. As mentioned in the beginning of the report, 74% of the grantees had earlier made attempts on their own to engage with the duty bearers on how best to address the constraint identified by the PSO but they were not successful.

A list of the salient challenges faced by the PSOs include:

- Difficulties in arranging dialogue meetings with duty bearers
- Delays from Public Sector in pushing policies and L.I. at the Parliamentary level to help address the business constraint;
- Delays in disbursements of subsequent tranches of funds from the BUSAC Secretariat "due to the grantees submitting incomplete financial and narrative documents";

Many also reported that the apathy amongst stakeholders persisted at the onset of the implementation action but continuous effort on the part of the PSOs to engage with the duty bearers and explain the mutual benefit of the impact to be realized by both the private and public sectors, helped address this challenge.

Among the National level advocacy actions following up on advocacy issues previously addressed in BUSAC Phases I and II, the common challenge faced was the change in Government and reshuffling of Ministers. Grantees were, however, able to address this by intensifying engagements with new public officers to enhance their understanding and also engagement with strategic media campaigns to keep the interest going from various stakeholders.

As part of its quality assurance strategy, the Secretariat put in place various mechanisms to ensure that PSOs do not only report to the BUSAC Fund on time, but also do so correctly by abiding to the outlined reporting protocols provided in the grantee contracts. At the onset, most grantees, especially the district level PSOs found it difficult in reporting in line with the BUSAC

guidelines. These inadequacies in the reporting from grantees resulted in delays in the processing of their next tranche since the Secretariat only disburses funds when all financial and narrative reports are presented in an appropriate manner. However, after the Financial Management Training, the PSOs were able to meet the reporting expectations and started reporting well to the Secretariat.

9. Results and Impact		
Achievements so far	32	74%
Signs of Impact	28	65%

8.1 Results

Out of the 43 PSOs interviewed, 74% indicated that they have been able to record some significant achievements as a result of the advocacy action implemented. The PSOs interviewed mentioned that their members have been able to achieve some immediate results which has significantly influenced the livelihood of the PSO members and the players in their sector and community positively. Some of the significant results achieved are:

1. *Reduction in post-harvest loss:* PSO members reported a reduction in their productions because of infrastructural development such as roads and warehouses that enable PSO members transport their market produce and store access produce during the harvest season;
2. *Cost savings in production:* With the enactment of by-laws and reduction in local taxes, the PSO members are now able to increase their production at low costs;
3. *Improved access to markets:* PSO members are now able to take their market produce to developed infrastructures such as market canters;
4. *Improved quality standards:* some PSO members have been able to obtain standardization from the various standard authorities which is enabling them to produce quality products for consumption;
5. *Higher productivity and yields:* with the ability to increase productivity at low costs, the PSOs are experiencing high yields which is leading them to increase their income levels and livelihood;
6. *Empowerment of women in women led PSOs:* the support has enhanced the capacity and confidence of women in women led PSOs mainly at the district level. These women are now empowered to own lands and dialogue with duty bearers to be able to improve their livelihoods.

Sixty-five percent of the grantees verified indicated that they have been able to achieve some impacts as a result of their advocacy action. Some of these impacts have been realized at either

the district or national level, or both. The immediate results listed by the grantees in the previous section have led to an increase in revenue by their members.

It is highly anticipated that as business of the PSO members grow, there will be an increase in revenue, and the payment of dues from the members will lead to employment generation. Additionally, the increase in revenue will translate to an increase in productivity and yields, leading one to innovatively engage in post-harvest loss practices, which will then allow the PSO members to explore other markets and increase their revenues.

8.2 Impact

The Secretariat observed notable impacts at both the national and district levels from the verification visits. The observed impacts are directly in line with the BUSAC Fund's results and impact log frame. The two significant impacts observed from the verification visits are:

1. *An increase in the income and livelihood of PSO members resulting from increase in productivity and yields:* The increase in quality produce due to the improvement in road connectivity and warehouses has made it possible for PSO members to transport their fresh produces to the markets in a timely manner, which prevents produce from going bad on the farms. The members are also able to add value to their produce to be able to preserve them longer during bumper harvests;
2. *Increase in job creations and entrepreneurial culture:* This impact was reported significantly at the District level mainly in the sustainable agriculture sector, with grantees mentioning that the introduction of some laws and enactment of some laws has reduced the burden in the business sector and has made it possible for many business owners to employ others.

10. Is Association Recommended for a success story?		
Yes, recommended	17	40%
No, not recommended	26	60%

It is important to note that out of the 43 grantees interviewed, 17 are assigned to be reported on their achievements and the success. Though not all the 17 respondents had completed their activities, their actions were already showing signs of impacts. Further interviews will be carried out by the Secretariat to document the level of achievements.

The Secretariat will also continue to monitor the progress of these grants and do well to document all notable success stories.



Post verification visit group photograph with the executive members of Ghana Association of Restructuring and Insolvency Advisors (GARIA)

APPENDICES

APPENDIX I – Verification Questionnaire

Name of Association

Grant ID and Acronym:

Advocacy Title

Persons Interviewed

Name	Position	Telephone

Date of Interview:

What is your expected results of your action?	
Prior to BUSAC support, what steps did you take to solve the constraint?	<input type="checkbox"/> Held meetings with duty bearers Other...
What improvements have you realized with BUSAC support in addressing the problem? (tick all that apply)	<input type="checkbox"/> Duty bearers have become more responsive as a result of BUSAC support. <input type="checkbox"/> Associations capacity have been enhanced on how to carry out advocacy action- <input type="checkbox"/> Other.....
Did you adopt any additional practices other than those covered in our trainings during action implementation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Name them	
Describe any other ways the association has benefitted from the advocacy action.	
Did you engage a BSP?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of BSP	
What was the role of the BSP? (Tick all that apply)	<input type="checkbox"/> Preparing Activity reports <input type="checkbox"/> Preparing financial reports/documentation <input type="checkbox"/> Leading out in workshops sessions <input type="checkbox"/> Leading grantee members in engaging Duty bearers <input type="checkbox"/> Other...
Which activities has/was he/she been involved in?	
What was/has been the role of grantee members?	<input type="checkbox"/> Preparing Activity reports <input type="checkbox"/> Preparing financial reports/documentation <input type="checkbox"/> Leading out in workshops sessions <input type="checkbox"/> Leading grantee members in engaging Duty bearers <input type="checkbox"/> Other....
Name of Monitor	
What would you say was the role of your monitor throughout the implementation.	
What stage of implementation are you and what is the status of your advocacy action?	
1. Achievements so far	
2. Signs of Impact	

Is Association Recommended for a success story?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
Challenges faced throughout project implementation		
How were challenges addressed?		
If action is completed Verify results achieved.		
General Observations		

Insert a group picture from verification visit



Post verification visit with Group photograph with members of GAFFA

Year	Month	Day	Temperature	Humidity	Wind	Clouds	Remarks
1904	Jan	1	50	70	SE	Partly Cloudy	
1904	Jan	2	55	75	SE	Sunny	
1904	Jan	3	60	80	SE	Partly Cloudy	
1904	Jan	4	65	85	SE	Sunny	
1904	Jan	5	70	90	SE	Partly Cloudy	
1904	Jan	6	75	95	SE	Sunny	
1904	Jan	7	80	100	SE	Partly Cloudy	
1904	Jan	8	85	105	SE	Sunny	
1904	Jan	9	90	110	SE	Partly Cloudy	
1904	Jan	10	95	115	SE	Sunny	
1904	Jan	11	100	120	SE	Partly Cloudy	
1904	Jan	12	105	125	SE	Sunny	
1904	Jan	13	110	130	SE	Partly Cloudy	
1904	Jan	14	115	135	SE	Sunny	
1904	Jan	15	120	140	SE	Partly Cloudy	
1904	Jan	16	125	145	SE	Sunny	
1904	Jan	17	130	150	SE	Partly Cloudy	
1904	Jan	18	135	155	SE	Sunny	
1904	Jan	19	140	160	SE	Partly Cloudy	
1904	Jan	20	145	165	SE	Sunny	
1904	Jan	21	150	170	SE	Partly Cloudy	
1904	Jan	22	155	175	SE	Sunny	
1904	Jan	23	160	180	SE	Partly Cloudy	
1904	Jan	24	165	185	SE	Sunny	
1904	Jan	25	170	190	SE	Partly Cloudy	
1904	Jan	26	175	195	SE	Sunny	
1904	Jan	27	180	200	SE	Partly Cloudy	
1904	Jan	28	185	205	SE	Sunny	
1904	Jan	29	190	210	SE	Partly Cloudy	
1904	Jan	30	195	215	SE	Sunny	
1904	Jan	31	200	220	SE	Partly Cloudy	



1904

APPENDIX III

APPENDIX III



MONITORING & EVALUATION

RESULTS FRAMEWORK

**Business Sector
Advocacy Challenge
(BUSAC) Fund**

Status As Of End Of 4th Quarter 2019



COMMITTEE & EVALUATION

RESULTS FRAMEWORK

Business & Industry
Advisory Committee
(Pilot) Fund

Page 1 of 1

Outcome(s)	Indicator	Target			Results	
		Cumulative	Revised	Periodic	Cumulative	This Period
Outcomes as stated in the section Engagement Document	Indicators per M&E plan - Outcome-where applicable and - Output indicators)	Targets set at the beginning of the project	Revised targets if any	Target for reporting period	Results since inception of project	Results for reporting period
Policies, laws and regulations relating to the private sector have been enhanced and contribute to an improved enabling environment for business at national and local levels	#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	least 8 new laws and policies issued/revised			10.5	5.5
		12national/local regulations issued or revised			9.5	4
	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			9.5	6
	% correlation between BUSAC national supported advocacy activities and National Associations priorities, measured annually through interviews ¹	70 % Correlations	100 % Correlations			-
Strengthened institutional, technical and financial capacity of PSOs to pursue business advocacy actions and to become more sustainable	Increase in membership of BUSAC supported PSOs	At least 40% cumulative			9%	-
	Increase in dues-paying members of BUSAC III supported PSOs	40%			40%	-
Capacity of PSOs to address	# of Advocacy campaigns addressing district	At least 100			21.5	6.5

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice.

2. The second part details the various methods used for data collection and analysis. It includes a table summarizing the different techniques employed.

Method	Frequency	Accuracy
Direct Observation	High	Very High
Interviews	Medium	High
Surveys	Low	Medium
Focus Groups	Low	Medium

3. The third part of the document provides a detailed account of the challenges faced during the research process. It highlights the need for flexibility and adaptability in the face of unexpected circumstances.

4. Finally, the document concludes with a series of recommendations for future research. It suggests that further exploration of the underlying factors is necessary to gain a more comprehensive understanding of the phenomenon being studied.

issues of district and community level importance to the business community through advocacy actions increased	and community level business constraints completed in line with campaign objectives;	actions			Average rate of success = 69% ¹
	# of rapid response advocacy actions;	5	5		12
	% of women participants	25%			21%
Capacity of PSOs to address issues of national importance to the business community through advocacy actions increased	% of Advocacy campaigns addressing national level business constraints assessed to have been completed in line with campaign objectives;	At least 50% campaigns are successful			Average rate of success = 69% ²
	advocacy actions addressing green growth issues to have been completed in line with campaign objectives;	20 green growth related campaign	5		24 green growth issues
	% of women participants	25% of women participant			50%
	number of enterprises targeted by the advocacy;	20,000 enterprises are targeted disaggregated by key sectors			229,471
Public-private dialogue platforms facilitated by BUSAC III and operating	# dialogue platforms,	10 platforms created	2		4
	% PPD meeting two times or more per annum (p.a.);	40%			350%
Post advocacy follow up takes place with public and private stakeholders aimed at improving implementation of policies, laws and regulations affecting the business environment	# of post advocacy actions with support from BUSAC III	At least 40 post advocacy actions			28
	% of post advocacy actions completed in line with project objectives	70% of completed actions in line			Average rate of

¹ Total of 63 advocacy campaigns addressing district and community level business constraints. Total of 35 are completed and results collated for 31 grants, 21.5 of them completed in line with project objectives.

² Total of 103 advocacy campaigns addressing national level business constraints. 56 are completed and results collated for 29 grants. 20 completed in line with project objectives. Success rate is 69%.

The following table shows the results of the experiment. The first column shows the number of trials, the second column shows the number of correct responses, and the third column shows the percentage of correct responses.

Trial	Correct	Percentage
1	1	100%
2	1	100%
3	1	100%
4	1	100%
5	1	100%
6	1	100%
7	1	100%
8	1	100%
9	1	100%
10	1	100%
11	1	100%
12	1	100%
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95	1	100%
96	1	100%
97	1	100%
98	1	100%
99	1	100%
100	1	100%

The results of the experiment show that the percentage of correct responses is 100% for all trials. This indicates that the subject was able to perform the task perfectly.

						success= 50% ³	0
PSO capacity to facilitate provision of business development services to members increased	# of PSOs trained in business development services (BDS)	with project objectives At least 150 PSOs trained (40% women)		51		148	
	# of PSOs facilitating BDS to their members	At least 35 PSOs with national or regional coverage		35		31	

³ Total of 103 advocacy campaigns addressing national level business constraints. 56 are completed and results collated for 29 grants. 20 completed in line with project objectives. Success rate is 69%.

1. The first part of the document is a list of names and addresses of the members of the committee.

The second part of the document is a list of names and addresses of the members of the committee.

The third part of the document is a list of names and addresses of the members of the committee.

APPENDIX IV

VI KINGSHIP

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

THE BUSAC FUND

Appendix 2

BUSAC III Revised Communication Strategy 2019 - 2020

Semi Annual Report

January - June 2019

Report no.
Issue number 1.1
Date of issue July, 2019
Prepared JAS, EDA, EHK, JOL ANS & ROO
Checked NG
Approved NG

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

BUSAC III Revised Communication Strategy 2019 - 2020

May 2019

Supported by:
EMBASSY OF DENMARK
DANIDA INTERNATIONAL
DEVELOPMENT COOPERATION



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1.0 Background

1.1 Introduction

Upon the recommendations of the BUSAC Fund's steering Committee, the Secretariat has adjusted its communication strategy to enable it identify and address the exact communication needs of its stakeholders. This strategy adjustment will further enable the Fund to review its communication objectives and deploy the appropriate communication methods and tools in its outreach efforts as it approaches the end of its lifespan.

1.2 Who we are

The BUSAC Fund is a Programme set up to strengthen the advocacy capacity of private sector business groups and associations in Ghana. Supported by DANIDA (the lead Development Partner), USAID and DFID, the first phase of the programme run from 2004 to February 2010, during which the Fund provided a total of 362 advocacy grants to various business groups and associations within the ten regions of Ghana.

The second phase of the BUSAC Fund is a five-year extension to BUSAC Fund I and is intended to consolidate the gains made in BUSAC Fund I and to further spread the concept of advocacy to all sectors of the economy in all the regions of Ghana. With the support of its Development Partners, DANIDA, USAID and the EU, the second phase of the BUSAC Fund run from March 2010 to 30th June 2016, during which the Fund provided 435 advocacy grants worth over 23 million USD to various Private Sector Organizations (PSOs) across the ten regions of Ghana to enable them advocate the removal of barriers within the business environment.

1.3 The Fund's communication strategies so far

Being a novelty in the Ghanaian business landscape at the time, the BUSAC Fund's communication strategy in phase I was effectively used to project the BUSAC Fund as a leading brand in Ghanaian business advocacy by using various communication tools and actions to spread knowledge about the existence of the fund to enable private sector organizations (PSOs) to apply for support to engage in business advocacy. This strategy played a key role in increasing the visibility of the BUSAC Fund throughout the country and created significant momentum for continued funding of grantees' advocacy actions in all the ten regions of Ghana. The success of this communication approach is evidenced in the fact the Fund was able to issue as much as 362 advocacy grants to various business groups and associations across the ten regions of Ghana.

In Phase II, the BUSAC Fund executed a communication strategy that helped to further increase the Fund's visibility and provide full coverage in as many districts as feasible in Ghana. As the project approached the end of its life-span, the Fund Management Unit (FMU) saw the need to revise this communication strategy to address the emerging communication needs of the Fund, which was mainly the need to clearly and effectively communicate the results and impacts of BUSAC Fund's interventions within the Ghanaian private sector.

The Third Phase of the BUSAC Fund, which runs from July 2016 to December 2020, seeks to build upon the experiences gained from phases 1 and II, and to further improve the business environment in Ghana to facilitate private sector growth. The communication strategy for this phase focused on enhancing stakeholders' understanding of the Fund's mandate and support facilities, promoting public-private sector dialogue, while also communicating the Fund's results and achievements.

10 Background

The background of the project is the need for a more efficient and accurate way to measure the performance of a system. The current method is slow and prone to error, and the new method is faster and more accurate.

The new method is based on a more sophisticated algorithm that takes into account a wider range of factors. This allows for a more comprehensive and accurate measurement of system performance. The results of the new method are more consistent and reliable than those of the current method.

The new method is also more user-friendly and easier to implement. This makes it a more attractive option for organizations looking to improve their system performance. The new method is also more cost-effective than the current method, making it a more viable option for smaller organizations.

The new method is a significant improvement over the current method and is expected to be widely adopted in the future. It will help organizations to better understand their system performance and make more informed decisions about how to improve it.

Towards the end of this final phase of the programme, the BUSAC Fund Secretariat has seen the need to revise its communication strategy to sensitize stakeholders about its dwindling support facilities, support the sustainability of business advocacy in Ghana and facilitate the Fund's orderly exit.

1.4 Stakeholder Analysis

The Fund identified and analysed the communication needs of its key stakeholders in order to be able to revise its communication objectives and deploy the appropriate communication methods / tools in its outreach efforts. Accordingly, the Fund conducted a simple survey to gather information that will help determine the most efficient communication tools, channels and messages that should be used in the Fund's outreach efforts.

1.4.1 Methodology

A Straight forward survey instrument was administered on 20 different stakeholders of the Fund from five different regions of Ghana – Greater Accra, Ashanti Region, Central Region, Northern and Upper East Region. These key stakeholders were made up of fifteen BUSAC Fund grantees, two accredited short-term consultants and three media representatives. A full list of interviewees can be found in appendix 1 of this document.

The survey instrument attempted to ascertain the efficacy of the various communication tools, channels and messages the Fund has used over the years. The survey also attempted to find out which communication tools, channels and messages will best aid the Fund to meet the communication needs of stakeholders as it approaches the end of its life span. The survey further tested respondents' understanding of the BUSAC Fund's mandate.

1.4.2 Key Findings

QUESTION	RESPONSE	NUMBER OF RESPONDENTS CHOOSING OPTION	PERCENTAGE
1. First time knowledge of the BUSAC Fund was gotten through.....	Website and Phone calls	14	70%
2. Information from the BUSAC Fund is often accessed through	Emails and Phone Calls	13	65
3. BUSAC Fund's Mandate involves supporting.....	Private Sector Business advocacy	19	95%
4. Most common message received from the BUSAC Fund	Call for Concept notes	14	70%
	Success stories	5	25%
5. Messages expected most often from Stakeholders	Call for Concept notes	13	65%
	Sustainability of business advocacy	6	30%
6. Current stage in the BUSAC Fund's lifespan	Towards the end (winding down)	19	95%

THE UNIVERSITY OF CHICAGO
DEPARTMENT OF CHEMISTRY
530 SOUTH EAST ASIAN AVENUE
CHICAGO, ILLINOIS 60607

TO: [Name]
FROM: [Name]
SUBJECT: [Subject]

[Text block]

[Text block]

[Text block]

[Text block]

[Text block]

Communication tools

The Findings of the survey indicate that about 65% of the Fund's stakeholder's get access to information from the BUSAC Fund through two communication tools – emails and phone calls from the Secretariat, while 29% access information on the Fund through the Fund's website. About 5% of the stakeholders surveyed also reported getting information on the Fund through newspaper articles, while 1% get their information through radio and TV news items.

It has also been observed that when it comes to communicating with public sector officials, one-on-one engagements and collaboration on issues of mutual interest tend to be more effective communication tools.

Messages

The findings also indicated that call for proposals and grant related issues constitute the dominant message received by most stakeholders (70%), while BUSAC Fund success stories is the next most dominant message received by stakeholders (25%).

Expected messages

The findings further revealed that many stakeholders (Up to 65%) still expect to hear more calls for grant proposals, while 30% of respondents want to get messages related to the sustainability of the Fund.

Knowledge of the Fund's mandate

The findings also revealed that up to 95% of stakeholders understand the BUSAC Fund's mandate, and are also aware that the Fund is getting towards the tail end of its mandate.

1.5 Adjusted Communication objectives

Therefore, based on the findings of the survey, the secretariat had to adjust its communication objectives to cater for the changing communication needs of its stakeholders. Thus, throughout the remaining lifespan of the programme, the Fund will be operating with the following revised communication objectives:

- Within the next one year, sensitize at least 500 Ghanaian Private Sector Organisations and other stakeholders are aware of the diminishing support facilities available at the fund as a result of the winding down process
- Promote the Fund's efforts towards ensuring the sustainability of business advocacy and the legacy of the BUSAC Fund in Ghana
- Document and effectively communicate at least 90% of the Fund's results / success stories to the Fund's stakeholders by December 2020.
- Promoting the Fund's support initiatives relevant to the "Aid to Trade" Agenda

1.6 Monitoring Communication

The approach for monitoring and evaluating communication/outreach as a tool for to support BUSAC III operations is to regularly determine the extent to which the Fund's the Fund's communication objectives are

being achieved. To this end, the Fund's M&E system will provide a framework for assessing progress made in implementing communication strategies and also ensuring grants approved adhere to communication and visibility guidelines.

Approach in Ensuring Communications Objectives are met;

- Assess the awareness of PSOs and other stakeholders about the diminishing support facilities available at the fund as a result of the winding down process
- Measure the number of development agencies, academic institutions and Business organizations will to continue promoting the sustainability of business advocacy as an effective means of addressing business environment challenges
- Measure the percentage of identified success stories that are well documented in accordance with results achieved by PSOs and communicated appropriately to the right stakeholders.

1.6.1 Updated M&E Results Framework for Communication

The table below explains how the results of BUSAC Fund's communication efforts will be measured.

Item	Description	Target Audience	Communication Tools
Objective 1	<i>By mid-2020, sensitize at least 500 Ghanaian Private Sector Organisations and other stakeholders about the diminishing support facilities available at the fund as a result of the winding down process</i>	<i>Private Sector Organizations (PSOs) / Grantees, Short term Technical Assistants (STTAs), Public sector, media</i>	<i>Brochures / flyers: emails, Phone calls newsletters, website articles.</i>
Indicator 1.1	Number of stakeholders who understand why the Fund's scale of support is reduced		
Baseline year	2016	0	
Achieved as at	2019	855	
Target year	2020	At least 500 stakeholders know about the Fund winding down process, and its diminishing support facilities	
Objective 2	<i>Promote the Fund's efforts towards ensuring sustainability of business advocacy and the legacy of the BUSAC Fund in Ghana</i>	<i>PSOs/ Grantees, Short term Technical Assistants (STTAs), Foreign missions & Development Agencies, Media Academia,</i>	<i>Dialogue sessions, presentations, newsletters, website, social media, print media articles</i>
Indicator 2	Number of relevant stakeholders engaged (Development Agencies, Academic Institutions, PSOs and Media organizations)		

Baseline year	2016	0		
Achieved as at	2019	8		
Target year	2020	Promote the sustainability drive to at least six (6) major stakeholders by December 2020		
Objective 3	<i>Document and effectively communicate at least 90% of the Fund's results / success stories to the Fund's stakeholders by 2020.</i>		<i>Development Partners, Public Sector, PSOs/ Grantees, Short term Technical Assistants (STTAs), media, Sister Funds, Academia</i>	<i>Success story publications, video documentaries, newsletters, website, social media,</i>
Indicator 3	Percentage of success stories documented			
Baseline year	2016	52%		
Achieved as at	2019	94%		
Target year	2020	90% of the Fund's success stories documented and communicated		
Objective 4	Promoting the Fund's support initiatives relevant to the "Aid to Trade" Agenda		<i>PSOs/ Grantees, Public Sector, Development Partners, Media</i>	<i>Newspaper articles, Success story publications, quarterly newsletters, website, social media,</i>
Indicator 4	Percentage of successful trade related advocacy actions promoted			
Baseline year	2016	0%		
Target year	2020	80% of successful trade related advocacy actions highlighted		

1.7 Positioning statement

The third phase of the BUSAC Fund programme is being implemented from July 2016 to 2020. The BUSAC Fund operates with a number of features that make it unique among a host of other development programmes in Ghana:

- First, the BUSAC Fund is committed to supporting efforts aimed creating a better enabling business environment for the Ghanaian private sector. The Fund does this by supporting private sector

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organizations (PSOs) to implement evidence-based business advocacy actions to address issues adversely affecting the Ghanaian business environment.

- To increase the chances of PSOs reaching their advocacy objectives, the Fund enhances the advocacy capacity of the Ghanaian private sector by providing training programmes on how to advocate and best financial management practices. Not only does the Fund strengthen the advocacy capacity of PSOs, but it also goes one step further to sensitize relevant public sector agencies on why and how to cooperate with PSOs to address the challenges within the business environment.
- The Fund facilitates the creation of active private-public sector policy dialogue platforms to enable both private and public sectors to continue to openly deliberate on issues of mutual interest affecting the Ghanaian business environment.
- The BUSAC Fund is efficient in delivering on its mandate by producing results that impact on the Ghanaian business environment
- The operations of the Fund are compliant with the principles of DANIDA's Human Rights Based Approach (HRBA) and Participation, Accountability, Non-discrimination, and Transparency (PANT).

3.0 Updated key communication methods:

In order to achieve the communication objectives of the Fund, the BUSAC Fund will adopt a communication approach that enables the Fund to deliver appropriate messages to each of its stakeholders. The table below explains how the Fund intends to convey specific messages to each stakeholder through the appropriate channel using the relevant communication tools.

Stakeholder	Communication needs/ expectations	Communication Objective	Key communications message	Communication tool	Key Communication Channel
DPs	<ul style="list-style-type: none"> To reach the objectives of the Fund by achieving the intended outcomes To receive documentation on achieved results 	<p>(a) To document and communicate at least 80% of BUSAC Fund's results and impact by 2020.</p> <p>(b) Promote the Fund's efforts towards ensuring the sustainability of business advocacy and the legacy of the BUSAC Fund in Ghana</p>	<ul style="list-style-type: none"> We are efficient in delivering on our mandate We are producing results that impact on the Ghanaian business environment We are promoting the sustainability of business advocacy in Ghana. We are promoting advocacy initiatives relevant to the "Aid to Trade" Agenda 	<p>Annual reports, success story brochures, video documentaries, newsletters, print media articles</p>	<p>Emails, information sharing forum, website, Steering Committee meetings, Official launch of BUSAC III etc.</p>
Private Sector PSOs	<ul style="list-style-type: none"> To receive support on addressing business environment challenges confronting the private sector. To achieve improved business environment 	<p>(a) sensitize at least 500 Ghanaian Private Sector Organisations and other stakeholders about the diminishing support facilities available at the fund as a result of the winding down process</p> <p>(b) Promote the Fund's efforts towards ensuring the sustainability of business</p>	<ul style="list-style-type: none"> BUSAC Fund III is approaching the end of its lifespan, and support facilities are diminishing We are promoting the sustainability of business advocacy in Ghana. We are promoting advocacy initiatives relevant to the "Aid to Trade" Agenda 	<p>Emails, Phone calls, success story brochures, factsheets, video documentaries, print media adverts,</p>	<p>Information sharing forum, website, TV panel discussion programmes, print media,</p>

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. This is essential for ensuring transparency and accountability in the organization's operations.

2. The second part of the document outlines the various methods and techniques used to collect and analyze data. This includes both qualitative and quantitative approaches, as well as the use of advanced statistical tools and software.

3. The third part of the document focuses on the interpretation and application of the collected data. This involves identifying key trends, patterns, and insights that can inform decision-making and strategic planning.

4. The fourth part of the document discusses the challenges and limitations of data analysis. These include issues such as data quality, bias, and the complexity of interpreting large datasets.

5. The fifth part of the document provides a summary of the key findings and conclusions drawn from the analysis. It also offers recommendations for future research and improvements in data management practices.

6. The sixth part of the document includes a detailed appendix of the data used in the analysis, along with the specific formulas and calculations used to derive the results.

7. The seventh part of the document contains a list of references to the various sources of information used throughout the document, including academic journals, books, and industry reports.

8. The eighth part of the document provides a glossary of key terms and definitions used in the document, ensuring that all readers have a clear understanding of the terminology.

9. The ninth part of the document includes a series of tables and charts that illustrate the data and findings in a more visual and accessible format.

10. The tenth part of the document concludes with a final summary and a statement of the author's appreciation for the support and assistance provided throughout the project.

11. The eleventh part of the document includes a list of acknowledgments, thanking the individuals and organizations that have contributed to the success of the project.

12. The twelfth part of the document provides a list of contact information for the author and any other relevant parties, including email addresses and phone numbers.

13. The thirteenth part of the document includes a list of appendices, detailing the location of each appendix and providing a brief description of its contents.

14. The fourteenth part of the document contains a list of figures and tables, providing a clear overview of the visual elements included in the document.

15. The fifteenth part of the document includes a list of abbreviations and acronyms used throughout the document, ensuring that all readers can understand the shorthand used.

16. The sixteenth part of the document provides a list of the various software and tools used in the analysis, along with the versions and configurations used.

17. The seventeenth part of the document includes a list of the various data sources used in the analysis, providing details on the collection and processing of the data.

18. The eighteenth part of the document contains a list of the various statistical tests and methods used in the analysis, along with the results of these tests.

		through BUSAC support	advocacy and the legacy of the BUSAC Fund in Ghana			
		<ul style="list-style-type: none"> To narrow the dialogue gap between Public and private sector 				
Government	To develop the capacity of the private sector to engage with Government in improving the legislative framework and achieving a conducive business environment	<p>(a) Promote the Fund's efforts towards ensuring the sustainability of business advocacy and the legacy of the BUSAC Fund in Ghana</p> <p>(b) Promoting the Fund's support initiatives relevant to the "Aid to Trade" Agenda</p>	<ul style="list-style-type: none"> We are promoting the sustainability of business advocacy in Ghana. We are promoting advocacy initiatives relevant to the "Aid to Trade" Agenda BUSAC Fund has a good knowledge of the policy environment Government needs to speed up passage / review of laws and policies to improve business environment 	One-on-one engagements, success story brochures, video documentaries,	Information forum, Dialogue sessions	
Media	<p>Receive documentation on successes achieved both quantitatively and qualitatively.</p> <p>To receive information on sustainability of business advocacy</p>	<p>(a) To document and communicate at least 80% of BUSAC Fund's results and impact by 2020.</p> <p>(b) Promote the Fund's efforts towards ensuring the sustainability of business advocacy and the legacy of the BUSAC Fund in Ghana</p>	<ul style="list-style-type: none"> The Fund is producing results that impact on the Ghanaian business environment We are promoting the sustainability of business advocacy in Ghana. 	Emails, Success story brochures, factsheets/brochure, newsletters, video documentaries,	Information sharing forum, website and social media, panel discussion programmes, press release,	

Appendix A - List of Survey Respondents

#	NAME OF ASSOCIATION /INDIVIDUAL	ORGANIZATION	CATEGORY	REGION
1	Ghana Association of Restructuring and Insolvency Advisors	Ghana Association of Restructuring and Insolvency Advisors	Grantee	Greater Accra
2	Ghana Rice Interprofessional Body	Ghana Rice Interprofessional Body	Grantee	Greater Accra
3	Ghana National Association of Poultry Farmers	Ghana National Association of Poultry Farmers	Grantee	Greater Accra
4	Advertising Association of Ghana	AAG	Grantee	Greater Accra
5	Ghana Institute of Management and Public Administration	GIMPA	Grantee	Greater Accra
6	Vegetable Producers and Exporters Association of Ghana	VEPEAG	Grantee	Greater Accra
7	Ghana Federation Of Agriculture Producers Association	GFAP	Grantee	Greater Accra
8	Apex Farmers Organisation Of Ghana,	APFOG	Grantee	Greater Accra
9	Asante Effiduase Kroye Farmers Association	AEKFA	Grantee	Ashanti Region
10	Zocoffams Cooperative	ZC	Grantee	Northern Region
11	Northern Rural Women Development Association	NORWDA	Grantee	Northern Region
12	Northern Region Cooperative Vegetable Farmers And Marketing Unio	NRCVFM	Grantee	Northern Region
13	Tinkarinungu Cooperative Farmers and Marketing Union	TCFMU	Grantee	Upper East Region
14	Zanlerigu, Langube Development Association	ZALDA	Grantee	Upper East Region
15	Eastern Gomoa Vegetable Farmers Association	EGVFA	Grantee	Central Region
16	Albert Ansah	Ghana News Agency	Media	Greater Accra
17	Eugene Mensah	B&FT	Media	Greater Accra
18	Laud Nartey		Media	
19	Joseph Awantungo	Pinnacle Investments	Trainer	Greater Accra
20	Vincent Subbey	-	Monitor	Upper East

Journal of the Faculty of Education

No.	Name of the Candidate	Grade	Remarks
1	Abdullah bin Abdulaziz Al-Sudairi	Pass	
2	Abdullah bin Abdulaziz Al-Sudairi	Pass	
3	Abdullah bin Abdulaziz Al-Sudairi	Pass	
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Appendix B – Sample Survey Questionnaire

SURVEY ON BUSAC FUND'S COMMUNICATION TOOLS & CHANNELS

Name of Association / Individual

Ghana Association of Restructuring and Insolvency Advisors

Persons Interviewed

Name	Position
Mr. Felix Addo	President
Mr. Kwesi Asante Ofori-Yentumi	CEO
Mr. Emmanuel Hanson	Programmes Support Officer
Mr. Collins Apasipanga	Advocacy Programme Coordinator

Date of Interview: June 25, 2019

Please choose an answer that best describes your experience. Tick as many as apply.

- How did you first hear about the BUSAC Fund ?
(a) Newspaper publication (b) Radio / TV announcement (c) BUSAC Fund's website
(d) BUSAC Fund staff (e) leaflets (f) Phone Calls
- What do you know about the mandate / objectives of the BUSAC Fund ?
The BUSAC Fund supports:
a) Business start-ups with capital (b) Entrepreneurship training
b) Private sector business advocacy (c) Public sector development projects
- How did you get the information about the Fund's mandate / objectives ?
(a) Newspaper publication (b) Radio / TV announcement (c) BUSAC Fund's website
(d) BUSAC Fund staff (e) leaflets (f) Emails (g) Phone Calls

4. What has been your most reliable means of getting information from the BUSAC Fund ?
- (a) Newspaper publication (b) Radio / TV announcement (c) BUSAC Fund's website
 (d) BUSAC Fund staff (e) e-mail (f) social media (g) Phone Calls
5. What kind of information have you heard most often about the BUSAC Fund till date ?
- a) call for applications b) Reports on events organized by BUSAC
 c) BUSAC-sponsored advocacy initiatives d) BUSAC Fund success stories
6. Did the BUSAC Fund provide any technical / capacity building support to your association to help your media campaign?
- a) Yes (b) No
7. Which one is your preferred communication tool ?
- (a) Newspaper article (b) Radio / TV panel discussion (c) leaflets
 (d) Success story brochures (e) video documentary (f) e-mail (d) Phone Calls
8. Which one of these is your preferred communication channel / platform ?
- (a) Newspaper publication (b) Radio / TV announcement (c) BUSAC Fund's website
 (d) BUSAC Fund staff (e) social media f) Information forum
9. What kind of message would you prefer to hear most often about the BUSAC Fund ?
- a) Call for applications b) Information on support facilities
 c) Success stories & lessons learnt d) information on Sustainability of the Fund's operations
10. To the best of your knowledge, at what stage of its lifespan is the BUSAC Fund at the moment ?
- a) The beginning of operations b) Mid-way through c) Towards the end

1. The first part of the document is a letter from the Secretary of the State to the Governor, dated 10th March 1870. It contains a report on the progress of the work done during the year, and a list of the names of the persons who have been appointed to various offices.

2. The second part of the document is a list of the names of the persons who have been appointed to various offices, and the names of the persons who have been re-elected to the same offices. The list is arranged in alphabetical order of the names of the persons.

3. The third part of the document is a list of the names of the persons who have been appointed to various offices, and the names of the persons who have been re-elected to the same offices. The list is arranged in alphabetical order of the names of the persons.

4. The fourth part of the document is a list of the names of the persons who have been appointed to various offices, and the names of the persons who have been re-elected to the same offices. The list is arranged in alphabetical order of the names of the persons.

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6. The sixth part of the document is a list of the names of the persons who have been appointed to various offices, and the names of the persons who have been re-elected to the same offices. The list is arranged in alphabetical order of the names of the persons.

Appendix C – Detailed Survey Findings

Detailed Survey Findings

QUESTION	RESPONSES	NUMBER OF RESPONDENTS CHOOSING OPTION	PERCENTAGE
1. How did you first hear about the BUSAC Fund ?	(a) Newspaper publication	3	15%
	(b) Radio / TV announcement	1	5%
	(c) BUSAC Fund's website	8	40%
	(d) BUSAC Fund staff	1	5%
	(e) leaflets	1	5%
	(f) Other (e.g. Phone Calls)	6	30%
2. BUSAC Fund supports.....?	a) Business start-ups with capital	1	5%
	(b) Entrepreneurship training	0	-
	c) Private sector business advocacy	19	95%
	(d) Public sector development projects	0	-
3. How did you get the information about the Fund's mandate / objectives ?	(a) Newspaper publication	4	20%
	(b) Radio / TV announcement	0	-
	(c) BUSAC Fund's website	8	40%
	(d) BUSAC Fund staff	1	5%
	(e) leaflets	5	25%
	(f) Phone calls	2	10%
4. What has been your most reliable means of getting information from the BUSAC Fund ?	(a) Newspapers	2	10%
	(b) Radio / TV announcement	0	-
	(c) BUSAC Fund's website	4	20%
	(d) BUSAC Fund staff	1	5%
	(e) e-mail	7	35%
	f) Phone Calls	6	30%
5. What kind of information have you heard most often about the BUSAC Fund till date ?	a) call for concept notes	14	70%
	b) Reports on events organized by BUSAC	-	-
	c) BUSAC-sponsored advocacy initiatives	1	5%
	d) BUSAC Fund success stories	5	25%
	e) Other (Pls state)	-	-
6. Did the BUSAC Fund provide any capacity building support to your association to help your media campaign ?	Yes	19	95%
	No	1	5%
	(a) Newspaper article	2	10%

7. Which one is your preferred communication tool ?	(b) Radio / TV panel discussion	1	5%
	(c) leaflets	4	20%
	(d) Phone Calls	6	30%
	(e) Video documentary	0	-
	f) e-mail	7	35%
8. Which one of these is your preferred communication channel / platform ?	(a) Newspapers	2	10%
	(b) Radio / TV	1	5%
	(c) BUSAC Fund website	11	55%
	(d) BUSAC Fund staff	5	25%
	(e) Social Media	1	5%
	f) Information forum	-	-
9. What kind of message would you prefer to hear most often about the BUSAC Fund ?	a) Call for applications	13	65%
	b) Information on support facilities	1	5%
	c) Success stories & lessons learnt	-	-
	d) Information on Sustainability of the Fund's operations	6	30%
10. To the best of your knowledge, at what stage of its lifespan is the BUSAC Fund at the moment ?	a) The beginning of operations	0	-
	b) Mid-way through	1	5%
	c) Towards the end	19	95%

APPENDIX V

APPENDIX A

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

Reflections on BUSAC Fund Exit & Sustainability of its Activities

May 2019

Supported by:
EMBASSY OF DENMARK
DANIDA
INTERNATIONAL
DEVELOPMENT COOPERATION



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1. Introduction

Business Advocacy is an important tool needed by the private sector to facilitate changes in policies, regulations and infrastructure to create a conducive business environment for enterprises to thrive. Over the years, the BUSAC Fund has created, through its grant facilities, opportunities for private sector organisations (PSO) to dialogue with the public sector on issues that are affecting the private sector. Through advocacy dialogue sessions, the public sector has responded by implementing policies and regulations that have positively enhanced the business environment in the country. Any results from the advocacy actions implemented by PSOs, should be sustained beyond BUSAC.

As the BUSAC Fund folds up in 2020, it is important to ensure that the policy dialogue between the private and public sector continues to further improve the business environment. More importantly, there is also the need for continuity and follow up on the issues that have been raised by the private sector. The successes chalked under the entire BUSAC Fund's lifetime must serve as the bedrock for others to carry forward and to replicate solutions to business environment challenges through business advocacy. This approach entrenches the practice of business advocacy within Ghana's business climate, while ensuring the sustainability of fruitful public-private sector dialogue in Ghana.

BUSAC Fund has five (5) windows of support to private sector organisations (PSOs). Under Phase III, the largest part (50%) of the support goes to Private Sector Organisations addressing legislative issues at national level and seeking the intervention of sector ministries, cabinet and parliament to address such challenges.

Such grants seek the passage of draft bills into laws to enhance the business environment. Some recent key advocacy issues raised include:

- Implementation of the Trade Facilitation Agreement to encourage government to enforce Advanced Ruling measures (TFA Article 3.1) Evidence based researching on Local Content in Ghana to bring up the discussion at national level.
- Addressing plastic waste management and policies and developing effective recycling initiatives in collaboration with major Private sector enterprises in Ghana.
- Advocating the adoption of the Ghana Bio-energy Policy that calls for private sector participation in the biofuel industry;
- Stakeholder consultation and validation workshops to input on the draft SME Policy developed by Ministry of Trade and Industry.
- Adoption of the draft National Occupational Safety and Health policy and activating the process to ratify ILO Convention 155 which calls for a coherent national occupational safety and health policy.
- Advocate the decentralization of the functions of the Lands Commission to facilitate land acquisition and adequate registration system that allows easy access to verify land ownership. This paves the way for decentralisation and is in line with the GOG priorities.

Furthermore, the Fund also supports a number of national and sectoral public private dialogue fora that enhance a conducive enabling environment for the private sector (construction industry, film industry, national SME policy).

It is the hope of the Fund that the above legislative drafts will be approved before the end of BUSAC III, and the Fund is following up closely with the stakeholders to ensure progress is made.

The next largest Grant support is on enhancing PSOs capacity to provide **business development services - BDS** in order to make these organisations sustainable by strengthening their relations with their members. The amount of support constitutes 34% of the total value of commitments. Topics focus on Climate change resilience; Productivity in agro business sector through training on improved agricultural techniques and management practices. Most of the projects are located in the Northern parts of Ghana and the Brong Ahafo region and show clear signs of success in terms of opportunities for replication and results achieved by the stakeholders trained.

In addition, the Secretariat also identified National Board for Small Scale Industry (NBSSI) as a strategic partner in the drive to sustain the provision of Business Development Services for the private sector. NBSSI has Business Advisory Centres (BACs) that provide advisory services to SMEs thus building their managerial and technical capacity. The BUSAC Fund Secretariat through training support has assisted in building NBSSI's capacity to enhance the services it provides to private sector enterprises in a sustainable way.

Finally, the support to **District and Community advocacy issues** constitute less than 15% of the total value committed include advocacy actions targeting agriculture sustainability, climate change resilience, access to finance, and trade facilitation among others.

2. What is meant by sustainability of the BUSAC Fund?

Sustainability of the BUSAC Fund looks at its ability to continue its mission or programme beyond the lifespan of the Fund. With Danida's transition from Aid to Trade, the BUSAC Fund has to end by December 2020, but the project impact should continue.

The Development Partners want to see the BUSAC Fund activities, its result and its effect, now and the future.

The BUSAC Fund can be sustainable in the following areas: Grantee, Economic, Social and Organisational sustainability.

1. **Grantee sustainability:** the capacity of the Private Sector organisations to efficiently carry out the advocacy activities beyond BUSAC III.
2. **Economic sustainability:** involves growth of the private sector that results from successful BUSAC business advocacy for a conducive enabling business environment in Ghana
3. **Social sustainability:** encompasses such topics as social equity, human rights, women equality, and economic opportunities to the marginalized groups
4. **Organizational sustainability:** how the BUSAC Fund itself would continue to function after the project ends

2.1 Grantee sustainability

2.1.1 Capacity enhancement of PSOs

Over its life span, the BUSAC Fund has worked with various PSOs with the sole aim of building their capacity to prioritize and better undertake business advocacy on their own and use evidence based research to support their cases. The PSOs supported have ranged from district to national level and the issues addressed have ranged from local advocacy actions to national level policy dialogue.

Through its advocacy and financial management training programmes, the BUSAC Fund has been able to build the capacity of its beneficiaries. These training programmes are not just to be used during the advocacy action implementation phase, but also after the action has been completed and yielded its expected results. It is expected that the continuous support provided to national associations over the years has enabled the associations to be proactive in identifying issues that affect their members and bringing those issues to the attention of duty bearers for effective response.

The support the BUSAC Fund has provided to these associations for advocacy and the results achieved by the associations has endeared members to the associations where majority of them pay regular dues and are willing to work to ensure the financial viability of the association.

Over the years, the frequency of national associations seeking support to undertake advocacy actions has been reducing. Majority of these associations have been able to advocate to government on their own and achieved results that have a significant impact on the private sector.

The Fund has supported Association of Small Scale Industries – ASSI over the years with the focus of enhancing the association's capacity to build a better strong SME sector. With over 23,000 members, the previous BUSAC support has materialised in clear capacity enhancement of ASSI, and increasingly stakeholders recognise them as the voice of SMEs across the country.

The enhancement of ASSI's capacity is an indication of its suitability to serve as a resource to its members in other parts of the regions on how to dialogue with the public sector on issues that are affecting the association members. ASSI has now been placed in a strategic position to ably represent the small-scale industries sub-sector and serve as a reliable partner for national growth and local economic development. ASSI has also been equipped to better identify barriers that are hindering the private sector's development and advancement and most importantly assist the members in solving them.

The support from BUSAC, coupled with ASSI's strategic plan over a period of 5 years, has enabled ASSI achieve financial independence and be able to raise revenues through its dues and services it offers to members. Further enhancement of the association's advocacy capacity is envisaged.

In ensuring that the right foundations are in place for Apex Associations, the Fund will also support the GNCCI in developing advocacy engagements in its five-year strategic plan. The strategic plan will serve as the bedrock for the association to continue carrying out business advocacy activities in order to ensure that the business environment is conducive for investments and businesses. In Addition the Fund also plans to support the GNCCI in partnering with key research institutions and embark on introducing key business tools and matrixes, that will be used to measure the business effectiveness of the businesses. The findings from these studies will serve as the basis for further policy advocacy and dialogue with the public sector.

To ensure that the associations are setting up sustainable PPD platforms the BUSAC Fund will also provide support to help build the capacity of associations such as the AGI in the setting up of their PPD on the National Competitive Council.

2.1.2 Enhancing Service delivery to the Private Sector

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 programmes for their members to help them enhance their businesses and the entire business environment. 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.

Through its Business Development Service Facility, the Fund will continue, in a selective way, to enhance the managerial capacity of PSO members and assist them in the development of tailored training programmes of members.

2.2 Economic Sustainability of Advocacy

Through the years, the BUSAC Fund has achieved numerous successes by supporting the implementation and passage of various laws, policies and legislative frameworks that have sought to promote a conducive business environment.

Building upon its achievements, the Secretariat plans to improve the chances of economic sustainability of the private sector by targeting activities within the following priorities:

1. Moving the Public-Private Dialogue forward by sustaining dialogue fora and supporting researches that initiate high-level discussions on improving the enabling environment of the private Sector;
2. Contributing to Ghana's transition from Aid to Trade;
3. Ensuring the passage of National bills that sustain the enabling environment of the Private Sector;
4. Laying sustainable foundation for the advancement of women empowerment and enterprises;
5. Aligning with the USAID Strategy (2020 - 2025).

The BUSAC Fund will initiate activities with key private and public institutions that will bring the stakeholders together in deliberating the promotion of a sustainable conducive and business-friendly environment in the country.

Based on consultations with the various private and public stakeholders, the BUSAC Fund will strategically team up with key private sector advocacy champions, research and academia from private and public sectors and focus on macro-level issues that are of relevance to Ghana's economic development as the country transitions from Aid to Trade.

To achieve the above stated objectives, the BUSAC Fund will strategically partner with the following institutions: Ghana National Chamber of Commerce (GNCCI), American Chamber of Commerce-Ghana (AMCHAM), Association of Ghana Industries (AGI), the Ministry of Trade and Industry and the Ministry of Business Development (MoBD).

2.2.1 Moving the Public-Private Dialogue Forward

The formation of Public Private Dialogue (PPD) platforms is a way to bring together the relevant stakeholders from the private and public sector and all relevant players in the business sphere to promote private sector development, open governance and reduce poverty. Recognizing how important and sustainable these platforms are to the enhancement of the business environment, the Fund will seek to strengthen its already existing PPD platforms and establish new ones with advocacy champions.

Currently, the Fund is supporting private sector led PPDs, which are all focusing on the promotion of a more vibrant and competitive private sector that increases investment, creates jobs, and encourages entrepreneurship and household earnings, hence helping to reduce the unemployment situation in the country and leading to a more accountable public sector.

Future PPDs include setting up a high-level structured PPD to aid in the development of Government of Ghana's (GoG) agenda on Industrial Transformation. The PPD will include a Business Summit to be chaired by the President of the Republic of Ghana. The summit will engage key private sector stakeholders who will be charged to achieve the deliverables to be outlined at the summit. The BUSAC Fund will also work with Ghana National Chamber of Commerce and Industry (GNCCI) to set up a more permanent structure where industry will be able to engage Government to discuss issues pertaining to the 1D1F policy initiative.

To enhance the dialogue fora, the Fund will identify and work on evidence based research that goes beyond BUSAC Fund's term. Key topics include:

- Research on Business Constraints and Access to Finance: The Institute of Economic Affairs (IEA) has actively been working on addressing the challenges that are facing small and medium

scale enterprises with regards to registration of business, access to finance and collaterals, and the effect of the interest rate on enterprise performance. The Fund will engage the Institute in the expansion of their research and commission it in partnership with the institute;

- Enabling environment in Ghana: As part of its advocacy action titled, "Advancing the Cause for a Favourable Business Environment through Advocacy," the Institute of Economic Affairs (IEA) prepared a report on the Competitiveness of the Ghanaian market, identifying constraints that hinder business development and growth. Further activities are planned to trigger high-level discussions on removing bottlenecks affecting the favourable business environment.

2.2.2 Contributing to Ghana's beyond Aid

As Ghana achieved middle-income status in 2011, the Danish-Ghanaian Development Cooperation partnership was planned to phase out by 2020. To help Ghana pave the way towards self-reliance, a number of Development co-operation partners are moving from aid development to enhancing trade, investments, commercial, political and research partnerships.

The President of the Republic of Ghana in his United Nations (UN) address on 24th September 2018 stated that Ghana is moving beyond aid and Ghanaians should understand that development of the country rests with the citizens and not on external assistance. Based on this, all Government Ministries, Departments and Agencies (MDAs) have re-evaluated all programmes and projects to determine whether their objectives and projects are in line with Government of Ghana's overarching agenda of Ghana beyond Aid.

The call for Ghana beyond Aid came at the right time as most Development Partners are transitioning from development cooperation to trade. Many of the country's Development Partners now have programmes that have a strong focus on building the trade capacity of Ghana to enable the country compete on the international market. This change in policy is to assist the Government put Ghana on a path of self-reliance.

In line with the transition from aid to trade, the BUSAC Fund will focus on advocacy issues that seek to promote trade facilitation across West Africa and Africa. The Fund would contribute to this process through the following activities:

- Trading Across Borders: The BUSAC Fund will carry out advocacy action on cost of doing business at Tema port. The Ghana National Chamber of Commerce and Industry (GNCCI) in 2016 carried out an advocacy action "To Improve Efficiency and Reduce the Cost of Doing Business at the Ports of Ghana". BUSAC Fund will follow up on this action by working with the chamber on coming out with detailed report on the cost of doing business at the ports;
- Advocacy for Trade promotion: The Secretariat will partner American Chamber of Commerce (AmCham) in the facilitation of various high-level dialogue and consultation meetings focusing on issues pertaining to the enhancement of the Ghanaian business environment in the promotion of trade;
- Research on trade facilitation and the barriers to regional integration: The Secretariat, as part of its efforts to promote trade facilitation across the West African border will engage research institutions to conduct evidence based research on the barriers to trade facilitation within the West African Region. The BUSAC Fund will also work in partnership with some Development Partners working on projects dealing with trade facilitation and regional integration.

- Ad hoc Advocacy Actions: The Fund will provide rapid response grants to Apex Associations focusing on solidifying policy issues that are very relevant to strengthening Ghana's Beyond Aid Agenda and ensuring the nurturing of a competitive business environment in Ghana. These rapid response actions will be granted to associations who have shown clearly commitment to the sustainability of business advocacy and also to the strong commitment to issues of priority of GoG's development agenda.

2.2.3 Passage of National bills for a conducive Private Sector Enabling Environment

Key advocacy actions being followed up include: the Company's Act, the Insolvency Bill the Competition Policy and Bill, the Occupational Safety and Health bill, the implementation of the Engineering Council Act, enactment of the new rent law, establishment of a survey council law, and harmonisation of survey laws. The BUSAC Fund will work with national PSOs such as Ghana Institution of Surveyors, Ghana Institute of Architects; Ghana Institution of Engineers and Council of Indigenous Business Associations (CIBA) among others.

In addition, the Secretariat is closely coordinating with the Ministry of Trade and Industry (MoTI) on finalising national bills, which have already been supported by the Fund. These bills are the Advertising Bill, the Consumer Protection Bill and the Ghana Standards Authority Bill. MoTI will develop a road map to ensure that the bills get to cabinet and parliament for approval.

Currently, the Advertising Bill is almost at cabinet after consultation with the relevant stakeholders. The Ghana Standards Authority Bill has also been through consultation during the previous Government's administration and the necessary amendments have been made to the Bill, which has been accepted and will proceed to cabinet and then to Parliament.

The BUSAC Fund will continue to support associations that are following up on advocacy actions that are currently being pursued by apex PSOs. The objective of these partnerships is to enhance the capacity of these apex PSOs to carry forth the BUSAC advocacy and PPD legacy. The Fund will support these Apex associations through capacity building and enhancement by providing them with experienced resource personnel's, who have experience and working knowledge on how PPD's should be structured and implemented in order to enhance effective participation and commitments from the stakeholders to ensure the desirable results are achieved and sustained. The Fund will be providing such capacity to the AGI, as they are in the process of establishing the National Competitive Council PPD. As part of this activity, the AGI expects to partner with ISSER to develop an evidence based research document that will be used to strengthen the dialogue process with the public sector.

2.3 Social Sustainability

2.3.1 Laying Sustainable Foundation for the Advancement of Women Empowerment

As part of BUSAC Fund's grant support to PSOs focusing on gender and disability equality, it provides a gender-sensitive advocacy training to the members of these PSOs. As a result of this training module, PSO members and leaders have become more gender-sensitive and have encouraged the participation of women membership in decision making at the local level on issues that pertain to their economic livelihoods.

Additionally, these training programmes help the PSO members develop themselves and their communities, increase economic independence and self-respect amongst the women resulting in more equal gender relations;

The BUSAC Fund has also strategically partnered with the National Board for Small Scale Industries (NBSSI) and pioneered the Ghana Women Entrepreneurship Summit (GWES) in Accra. Through this summit, more entrepreneurs have been able to formalize themselves into PSOs, recognizing the challenges that they face and setting up platforms to engage with the relevant ministries and agencies. As the NBSSI moves towards an agency, it is expected that these newly formed women led associations and partnerships will be strengthened and empowered to enable them participate in trade related activities both across Ghana and beyond;

2.3.2 Seeking equitable opportunities for women and disability groups

Access to economic opportunities and communal amenities such as quality agricultural lands, secured land tenures and electricity to marginalized groups and persons with disabilities, has been strongly supported by the BUSAC Fund.

By working with associations that are at the fore of empowering women and persons with disability economically, the BUSAC Fund has been able to develop the capacity of these associations to better advocate on behalf of their members. Some of these associations include House of Liberation (HOLIFE), Sirigu Women's Organization for Pottery & Art (SWOPA), the Ghana Federation of the Disability Organizations (GFD) and the Ghana National Association of the Deaf (GNAD).

The members in these associations are now equipped to better identify challenges barring their economic development and develop innovative solutions through dialoguing with the duty bearers that are responsible for making changes to enable them improve the social, educational and economic position of their members.

Over the next one and half years, the Fund will continue to support activities geared towards the enhancement of the business environment for the equal participation of marginalized groups. The Fund is very much interested in ensuring that continuous advocacy for the inclusion of disadvantaged persons is sustained and put at the fore of the government's development agenda.

2.3.3 Seeking equitable opportunities disadvantaged communities

The BUSAC Fund has been promoting advocacy for inclusive and sustainable growth in Ghana's coastal fisheries sector. Advocacy support was provided to the marginalized and disadvantaged communities in various sectors around the country to help them improve their businesses and also contribute to their economic development.

Through a number of associations and NGOs (Friends of Nation, Hen Mopoano and Development Action Association focused on the **Fisheries sector**) The Fund targeted its support to the fisheries sector, specifically on issues pertaining to illegal fishing (IUU), and post-harvest losses. Post-harvest management remains key in the development and growth of the fishery sector especially along the coastal areas where most deprived communities earn their source of living through fishing. Through the Fund's support, the Development Action Association (DAA) advocated increased extension services to equip post-harvest actors in best practices in fish processing.

Additionally, the Fund provided support aiming at preserving the sources of income of women fishmongers by protecting their fishing habitat. The support to the Central and Western Regional Fishmongers Association (CEWEFIA) not only promoted the protection of ecosystems, and the viability of species in natural surroundings but also sought to empower the women fishmongers to co-operate with Government to ensure that the bio-diversity and the ecosystem is preserved along the water bodies in the country.

The Fund will continue providing grants to the private sector for effective policies to contribute to the development of the developing the sector in a sustainable and inclusive way.

2.4 Organisational Sustainability

By **Organizational sustainability** is meant how the BUSAC Fund itself would continue to function after the programme ends in December 2020.

Under BUSAC II, there have been discussions at the Steering Committee level on how to achieve the organisational sustainability. A research study on how to make the Fund sustainable was commissioned and finalised in June 2012. The result of the research presented were considered inconclusive in terms of having an exit plan for BUSAC II with clear sustainable elements.

In addition, the BUSAC Fund identified the enhancement of collaboration with academia in strengthening the link between research and legislative environments as beneficial for creating strong channeling of knowledge and evidence, and a conveyor of the legacy of the BUSAC Fund. On that basis, the Steering Committee of the Fund invited selected academic institutions to discuss how the Fund could transfer the experience and knowledge base available at the Fund.

Initiatives such as identifying research topics for PhD students, availability of research data, and development of training courses, as well as development of policy briefs to facilitate the dialogue between private and public sectors were options that were discussed. Although a couple of institutions showed interest, this did not materialise in tangible actions by the institutions. Under BUSAC III, the DANIDA sponsored 2017 study on identifying a Host Partner for post BUSAC activities outlined a number of options regarding a future institutional host for the BUSAC Fund. The results were not clear and the Steering Committee could not make a final decision.

In their report submitted to Danida, December 2018, the Mid-Year Review Team (MRT) from DANIDA noted that considering the remaining lifespan of the BUSAC Fund, it does not find it realistic to identify a future host institution for the BUSAC Fund. The Team was of the view that the best way to sustain the legacy of BUSAC is to build the capacity of national PSOs to continue with evidence based advocacy on their own beyond the BUSAC III term.

The ideal set up for an institution to inherit and carry on the work of the BUSAC Fund could be to continue the business advocacy legacy of the BUSAC fund either in its entirety or in focusing on some aspects of the funds advocacy support provided. Key aspects that could be covered by a potential institution to sustain the legacy of the BUSAC Fund:

1. **Cooperate with the private sector organizations** in carrying out business advocacy research on key national issues that affect the business enabling environment;
2. **Engage with private and public sectors in facilitating dialogue on selected policy and legal and regulatory issues.** This include the preparation of policy position papers on key national advocacy strategic issues identified by the partners involved; The institution would need to team up with the research institutions, think tanks and the media to facilitate the dialogue and avoid duplications of efforts on business advocacy;
3. **Development of courses and curricula on Business Advocacy:** this includes short-term courses targeting middle managers from the private and public sectors to enhance the advocacy capacity the private and public sector institutions. target groups could include policy makers, analysts, programme implementers, consultants, Central Government, Ministries, District Assemblies, NGOs, social services groups, researchers and students. Topic such as gender equality and social inclusion can also be developed based on the BUSAC fund experience;
4. **Monitoring the performance and growth of business:** the institution would monitor and assess the state of business growth by tracking the performance of businesses and examines economic issues and business coping strategies that affect business optimism and growth. This will serve as a reference point for assessing the health of businesses in the light of government policies and programmes.

3. Aligning with Future Development Partner Strategies

3.1 USAID Country Development and Coordination Strategy

USAID is developing a 5-year strategy aiming at helping Ghana moving beyond aid (2020-2025). The Draft strategy consists of the following 3 key objectives:

a) Development Objective 1 (DO1): marginalized populations realize their economic growth:

In line with its existing activities and documented successes, the Fund will continue supporting advocacy grants that target women empowerment, disability rights and youth development aiming at improving their economic and social practices. The Zone of influence is typically located in the Northern part of Ghana, but the Fund will also keep targeting the less disadvantaged communities within the Fisheries Sector.

Moreover, the Fund also suggests supporting the development of quality services (Window 5), delivered through Private sector organizations and farmers organizations aiming at increasing yields, building climate change resilience and adopting improved economic practices.

It is the aim of the BUSAC Fund to contribute to the strategy by supporting activities that move towards the achievement of the goals stated in the strategy. The Fund will prepare the grounds for the achievement of intermediate results and ultimate objectives. Activities for the remainder of the BUSAC term will focus on ensuring sustainability and carrying forward of the BUSAC business advocacy legacy, all with the aim of growing and developing a more competitive and investor friendly business environment.

b) Development Objective 2 (DO2): Private Sector increased growth and household income:

As part of the support for national issues in business advocacy, the Fund will continue to support Private sector to strengthen the enabling environment for economic growth. Special focus is on the promotion of a policy for the garment industry, ensuring that the competition policy, advertising bill and Ghana Standards Authority bill are passed by Parliament. The Fund is working with CUTS Accra, Advertisers Association of Ghana and the Ministry of Trade and Industry.

The BUSAC Fund is also working with Ghana Association of Restructuring Insolvency Advisors (GARIA) to promote the Insolvency Bill that has been gazetted recently (March 2019) at Parliament and the American Chamber of Commerce (AmCham) in the facilitation of various high-level dialogue and consultation meetings focusing on issues pertaining to the enhancement of the Ghanaian business environment and promotion of trade.

Moreover, the BUSAC Fund is supporting a number of public private dialogue platforms that address bottlenecks affecting the business environment in Ghana including access to finance and enhancing competitiveness of Ghanaian companies. Such activities are expected to go beyond BUSAC III.

The Fund also focuses on advocacy issues that target women empowerment and establishing equitable growth, and will maintain its support to national issues being addressed.

c) Development Objective 3 (DO3): Government agencies ensure effective service delivery:

The BUSAC Fund has prioritized grants advocating national government to ensure sufficient services to the Private sector. Here, the most pressing issue is related to the cost of doing business at the borders (in particular Tema port), simplifying procedures for land registration and business licensing.

The BUSAC Fund also serves as Secretariat to the Private Sector Working Group (PSWG). The PSWG provides a forum for dialogue by bringing together Ministries, Departments and Agencies (MDAs) and Development Partner representatives involved in the sector. The group dialogue spans strategic planning, performance monitoring, and implementation of sector strategies and agreements. The PSWG is chaired by the Minister for Trade and Industry and co-chaired by the USAID, and reaches out to involve sector specific stakeholders.

3.2 Inputs into Other Development Partners' Strategies

As Secretariat to the PSWG, the BUSAC Fund liaises with Development Partners on planned and implemented projects. With this opportunity, the Fund is in a position to complement other Development Partners future programmes supporting the private sector. Some of the programmes that offer opportunities for sustainability include:

1. **Ghana Private Sector Competitiveness Programme (GPSCP)** being financed by the Embassy of Switzerland/SECO which is anchored on three (3) pillars:
 - a. Business and regulatory reforms implemented by IFC;
 - b. Efficient and sustainable cashew and oil palm sectors implemented by ComCasew (GIZ) and Solidaridad respectively; and
 - c. Demand oriented skills development implemented through GIZs Ghana Skills Development Initiative (GSDI).

As stated above, the Secretariat will be working with associations that intend to advocate issues that promote industrial transformation of the economy. The business and regulatory reforms programme presents opportunities for PSOs to build on their advocacy issues.

2. **SECO** is also working with **UNIDO** on Trade Capacity Building Project that seeks to assist Ghanaian exports by addressing issues of quality infrastructure and standards. The Secretariat has been working with national associations in building their capacity on improved business practices through the Business Development Services window.

In addition, the it has also been working with national associations that are working on the development of standards. The associations want to promote trade within the sub-region and with European and American partners.

3. **The European Union, UNIDO and the Ministry of Trade and Industry (MoTI)** recently signed a cooperation agreement to strengthen the export competitiveness of the Ghanaian economy through enhanced value-added, low carbon, sustainable production and processing. The agreement is to be implemented under the West Africa Competitiveness Programme (WACP) that aims to improve the performance and growth of selected value chains, including cassava, fruits (mango and pineapple) and cosmetics, as well as personal care products. These sectors are in line with the priorities of the Ghanaian Government and have a high potential for industrialization and job creation.

In line with the opportunities offered by this programme, the Secretariat will be working with national associations within these sectors and address any policy or regulatory reforms needed to ensure that the businesses can benefit from the enhanced competitive environment. Through its business development services window, the Fund will work with national PSOs to build the capacity of their members especially in the areas of compliance to standards, climate resilience, and sustainable production among others.

4 Disseminating opportunities for success replication

The BUSAC Fund recorded a number of success stories that demonstrate opportunities for replication. These stories provide examples of how private sector organizations can use business advocacy as a tool to address challenges within the business environment. Such success stories encompass advocacy areas in the field of:

1. Infrastructure development
2. Export trade and trade facilitation
3. Managerial capacity enhancement of PSOs membership base
4. Women empowerment and improved economic practices
5. Natural resource management

1. Infrastructure development:

Recognizing the importance of good infrastructure in the creation of an enabling business environment for the Ghanaian private sector, the BUSAC Fund has over the years responded favourably to requests from Private Sector Organizations (PSOs) for support to advocate the provision or improvement in infrastructure to enhance the sector's productivity. These advocacy grants provided by the Fund were used to promote private-public sector dialogue aimed at providing transport terminals and garages, markets, access roads, irrigation dams, storage facilities and access to energy. Notable among such successful grantees is the Gomoa Okyereko Irrigation Cooperative Rice Farming and Marketing Society Ltd. who successfully advocated the rehabilitation of their broken irrigation dam dykes to support all season farming.

In spite of these advocacy achievements, the infrastructure gap in Ghana is still so wide that a study carried out by the World Bank team indicated that the country requires sustained spending of at least \$1.5bn per annum over the next decade to plug the existing infrastructure gap. This presents an opportunity for the private sector to consistently dialogue with the public sector to help address the numerous infrastructure challenges for the improvement of the business environment in Ghana.

2. Export trade and trade facilitation:

Since 2004, the BUSAC Fund has been at the forefront of supporting private sector advocacy initiatives aimed at achieving policies and regulatory reviews to enhance export trade and trade facilitation. These advocacy actions focused on issues such as adjustment of tariffs on imported raw materials, reducing the cost of doing business at the ports and advocating Ghana to adhere to international agreements that seek to facilitate international trade.

For instance, the BUSAC Fund supported the Ghana National Chamber of Commerce & Industry (GNCCI) to advocate an improvement in efficiency and the reduction of the cost of doing business at the ports of Ghana. Following GNCCI's advocacy action, duty bearers, in November 2016, started making serious efforts to streamline port agencies and institutions to eliminate the overlapping and duplication of roles at the ports. Despite these gains, there are still a number of challenges obstructing the free flow of trade that can be addressed through private-public sector dialogue.

GNCCI plans to embark on an advocacy action on the continental free trade agreement signed on by Ghana. The advocacy action will seek to bring together the key stakeholders and the public sector to dialogue on how Ghanaian companies can strategically enhance their competitiveness and take advantage of this trade agreement. These dialoguing sessions will also serve as the platform for the

GNCCI to come out with best practices from countries that have been able to thrive well under such trade agreements.

3. Managerial Capacity Enhancement of PSO membership base:

Through its Business Development Services (BDS) Facility, the BUSAC Fund has supported more than ninety (90) Private Sector Organizations (PSOs) to identify and address the capacity gaps or skill deficiencies among their members and to improve their operational efficiency and maximize productivity. This capacity building support has enabled numerous business associations to learn new topics/modules in the area of improved agricultural techniques, good management practices, climate change resilience, trade and cost of doing business, and these competencies are helping the beneficiaries to increase productivity and income. Once the training modules are developed and tested, they are replicated to reach the members of the associations.

Notable among these beneficiaries is the **Artisans Association of Ghana (#35-1-060 AAG)**. The AAG was able to train, upgrade and aid in the certification of unskilled Youth and Master Craftsmen to enable members provide services that meet global standards.

The training programmes and modules used by these beneficiary associations constitute an important resource that can be used for replicating knowledge sharing extensively among other members of beneficiary associations as well as other associations with similar or other capacity needs.

4. Women empowerment and improved economic practices:

The BUSAC Fund believes that women play an important role in the growth and development of the private sector and the Ghanaian economy. Therefore, through its advocacy and capacity building support, the Fund has empowered women to be more participatory in managerial decision-making, have confidence in their own leadership abilities and view their male counterparts as equal partners in development.

The Fund has shown commitment to this cause by integrating these concepts of gender empowerment into its basic advocacy-training programme, while sensitizing its accredited trainers and monitors on the need to be gender-sensitive in training women associations led by male representatives. The Fund has also supported various advocacy initiatives aimed at protecting the economic rights of women.

5. Management of natural resources:

(a) The BUSAC Fund recognizes that the efficient management of a community's natural resources often presents good opportunities for economic growth for inhabitants of the community, while contributing positively to green growth. Therefore, throughout its years of operations in Ghana, the BUSAC Fund has supported private sector advocacy initiatives aimed at passing by-laws to protect natural resources in various communities in Ghana. Notable among these successful grantees is the International Union for the Conservation of Nature (IUCN), whose fruitful dialogue and follow-ups with duty bearers led to the official gazetting of by-laws for protecting natural resources in the Amenfi West and Central District CREMAs in May 2016.

Indeed, the rapid destruction of forest resources and wildlife in many areas in Ghana remains a challenge to climate change adaptation and efficient management of the nation's ecosystem. This therefore calls for sustained public private-sector dialogue to empower communities to protect and manage their natural resources efficiently, and the advocacy achievements of the CREMAS supported by the BUSAC Fund provides hope that this is feasible.

5 The BUSAC Fund and the Sustainable Development Goals

The BUSAC Fund aims 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.'**

To this end, BUSAC Fund is working with Private Sector Organisations (PSOs) to improve the business environment through promotion of policies, laws and regulations that enhances the business enabling environment for private sector growth (**SDG Goals 8, 9 and 13**).

The Fund also supports advocacy issues focused on Gender Equality (**SDG Goal 5**), Women Empowerment and the promotion of human rights (**SDG Goal 10**) in the Ghanaian economic environment. Following is a presentation of the BUSAC Fund contribution to the SDG goals by order of priority.

5.1 Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

The BUSAC Fund has been working with national PSOs in the areas of business licensing and registration, abolishment of tax on capital injection, adhering to international trade agreements, and supporting the approval of policies and bills that promote a conducive business environment and creating employment opportunities for citizens in the country.

As a result of advocacy actions pursued by grantees, there have been a number of reforms in areas like business registration and licensing, abolition of tax on capital injection by investors, ratification of the World Trade Facilitation Agreement and promotion of Corporate Insolvency Bill.

5.2 Goal 13: Take urgent action to combat climate change and its impacts

The BUSAC Fund recognizes that green growth significantly impacts the success of private sector businesses across various sectors as it relates to fostering economic growth and development, while ensuring that natural assets continue to provide the resources and environmental services on which the well-being of economies depend.

Under Phase III, the Fund has been supporting advocacy initiatives that are relevant to green growth, climate change and renewable energy. The Fund has been working with PSOs at national and district levels on issues that address climate change and environmental preservation. This includes the protection of two (2) Community Resource Management Areas, protection of water

bodies and preservation of wetlands, promotion of a greening Ghana project through tree planting, promotion of private sector participation in the biofuel industry and advocating for implementation of the Renewable Energy Act 823 (2011).

Through these actions, there have also been district by-laws enacted to protect water bodies and preserve wetlands and mangroves. As a result of the advocacy actions, Government has been engaging civil society and the private sector on promoting green growth and environmental sustainability.

5.3 Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

The Government of Ghana (GoG) has actively formulated and developed policies to promote growth and development of industrialization. In the past years, the Secretariat supported associations advocating the implementation of policies and laws that will contribute to the enhancement of the Ghanaian private sector competitiveness and industrialization.

The BUSAC Fund has been supporting national PSOs on addressing challenges related to cost of doing business in the country. Advocacy actions that have been addressed include the review of taxes adversely affecting private sector businesses in Ghana, improving efficiency and reducing the cost of doing business at the ports of Ghana, implementation of the Government's Youth Enterprise Support (YES Fund) programme. As a result of an advocacy action supported by the BUSAC Fund, the Public Procurement Authority (PPA) of Ghana has accepted "bid declaration" as option to cash-based tender security in construction projects.

5.4 Goal 5: Achieve gender equality and empower all women and girls

As part of its grant support to PSOs focusing on gender and disability equality, the BUSAC Fund provides a gender-sensitive advocacy training to the members of these PSOs. As a result, business associations' leaders and their members have increased their gender-sensitivity, thus encouraging the participation of women membership in decision making at the local level on issues that pertain to their economic livelihoods.

Together with the National Board for Small Scale Industries (NBSSI), the Fund also supported the capacity building of female entrepreneurs. Through targeted capacity enhancement activities, an increasing number of female entrepreneurs have been able to formalize their businesses and enhance their capacity to engage relevant ministries and agencies on improving their business.

The BUSAC Fund also supports Business Development Services targeting gender based business association in enhancing their financial and entrepreneurial skills to boost their competitive advantage in the market place. These training programmes help the PSO members develop themselves and their communities, increased economic independence and self-respect among women resulting in more equal gender relations.

5.5 Goal 10: Reduce inequality within and among countries

The BUSAC Fund has been working with the private sector in focusing on the reduction of inequalities through the inclusion of persons with disabilities. The Fund is currently partnering with PSOs in tackling issues that relate to the improvement of the business environment and livelihoods of deaf persons in Ghana through the recognition and integration of sign languages into every aspect of societal life in Ghana by policy makers.

The Fund also supports national PSOs in the review of the Persons with Disability Act 715 to comply with the Convention on the Rights of Persons with Disabilities (CRPD). These two actions are expected to result in a more inclusive business environment for people with disability and contribute to their equal participation in the business sector.

5.6 SDG 14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development

The BUSAC Fund has been working with relevant associations and local communities involved in the fisheries sector on issues that aim at enhancing sustainable fishing practices through the legal protection of water bodies including ecosystems.

The destruction of the mangrove ecosystem, which serves as the habitat, nursery and spawning grounds for major marine fish species has been a major factor accounting for the decline in the fisheries sector in Ghana. Additionally, support was also provided to advocate control of "Illegal, Unreported and Unregulated" (IUU) fishing. The continuous use of dynamites and chemicals as fish harvesting is contaminating and polluting the water bodies and the marine ecosystem. It was reported in 2017 that Ghana lost between US\$ 40 and US\$ 50 million involving 100,000 metric tonnes (MT) of fish.

In particular, the Fund has supported key association within the fisheries sector in addressing key advocacy actions such as:

- National Union of Aquaculture Associations (NUACA) in (1) advocating a National Aquaculture Zonation Policy considered as key to Implementation of an Integrated Aquaculture Management; and (2) advocating the review and enforcement of the national buffer zone policy;
Following the advocacy action government has drawn a Blue Print for the Zonation of the Volta Lake for aquaculture purposes, introduction of the national aquaculture guidelines and code of practice as part of a scheme to improve aquaculture practices and viability in Ghana.
- Central and Western Fishmongers Association (CEWEFIA) in advocating (1) A policy on empowerment of fish processors for protection of mangroves and riparian sites; and (2) the empowerment of fish processors for adoption and usage of improved fish smoking technology;
- Friends of the Nation (FoN) in advocating the enhancement of fisheries sector governance;
- Hen Mpoano in (1) addressing illegal fishing through education and sensitization for sustainable fisheries management; and (2) Building Sustainable Fishing Businesses through Legal Protection of Communal Mangrove Ecosystems.
- Family Tradition Fishmongers Association in Advocating Empowerment of Fishmongers towards Stemming Supply of Poisoned Fishes to the Market.

The above mentioned advocacy issues addressed in the fisheries sector have created a strong awareness among the public institutions on the importance of creating legal frameworks (at national and district levels) for protecting the fisheries stock. Such as instigating the close for fishing May/June and developing by-laws for the protection of mangroves

The BUSAC Fund will continue to support PSOs as they pursue further for the implementation and application of policies and by-laws to guarantee the safety and suitability of Ghana's water resources, effective implementation of fisheries law and management plans that will curb the Illegal, Unreported and Unregulated (IUU) fishing and safeguard fisheries resources to maintain their sustainability.

6 Monitoring Sustainability of the BUSAC Fund

The BUSAC sustainability plan presented in this document has direct links with the development objectives of BUSAC phase III. It is aligned with the M&E result indicators.

Therefore, the sustainability elements identified will enable BUSAC achieve its long term goal of enhancing the business environment for the private sector.

The elements of sustainability can be measured through three (3) key output indicators presented below:

Output Indicator 1: Capacity of PSOs to address issues of district and community level importance to the business community through advocacy actions increased:

This indicator links directly with Development objective 1 (DO1) which is; marginalized populations realize their economic growth under the USAID country Development and Coordination Strategy (section 3.1). The strategy mostly targets northern part of the country and less disadvantaged communities along the coastal areas

Sustainability entails the continuous support of PSOs under this category to further enhance their capacities in addressing issues of district and community level importance. The indicator measures (a) the number of advocacy campaigns addressing district and community level business constraints completed in line with campaign objectives; (b) the percentage of rapid response advocacy actions; and (c) the percentage of women participants.

Output Indicator 2: Capacity of PSOs to address issues of national importance to the business community through advocacy actions increased: this indicator is in direct alignment with the economic sustainability of Business Advocacy. It covers two aspects related to BUSAC Fund's contribution to Ghana's Beyond Aid agenda (section 2.2.2) as well as ensuring the passage of National bills leading to a conducive Private Sector Enabling Environment (sections 2.2.3).

Implementation of these activities under the sustainability plan is to further enhance the capacities of PSOs in addressing issues of national importance. Indicator two (2) will measure (a) the percentage of Advocacy campaigns addressing national level business constraints assessed to have been completed in line with campaign objectives; (b) advocacy actions addressing green growth issues to have been completed in line with campaign objectives; (c) the percentage of women participants; (d) the number of enterprises targeted by the advocacy;

Output Indicator 3: Public-private dialogue platforms facilitated by BUSAC III and operating: this output indicator aligns with sustainability elements involving the development of Public-Private Dialogue platforms as presented in section 2.2.1.

In monitoring this indicator, the secretariat will continue to measure (a) the number of dialogue platforms created, and (b) the percentage of PPD meeting times per annum.

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APPENDIX VI

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

THE BUSAC FUND

Appendix 4

The BUSAC Fund & the UN Sustainable Development Goals

Semi-Annual Report

January - June 2019

Report no.

Issue number 1.1

Date of issue January, 2018

Prepared JAS, EDA, EHK, JOL ANS & ROO

Checked NG

Approved NG

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

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

The BUSAC Fund & the UN Sustainable Development Goals

June 2019



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Introduction

Business Advocacy is an important tool needed by the private sector to facilitate changes in policies, regulations and infrastructure to create a conducive business environment for enterprises to thrive.

Danida's support to business advocacy in Ghana since 2004, later with USAID and the EU participation, through the Business Sector Advocacy Challenge Fund (BUSAC Fund) has made it possible to enhance the dialogue between private sector and GoG on improving the business environment. The overall aim of the Fund at its inception was to 'provide sustainable growth and better legal and regulatory conditions for businesses'. This was anticipated to be done through intense advocacy efforts of Private Sector Organisations (PSO).

Over the years, the BUSAC Fund has created, through its grant facilities, opportunities for Private Sector Organisations (PSO) to dialogue with the public sector on issues that are affecting the private sector. During the first and second phases of the BUSAC Fund, which ran from 2004 to mid-2016, the Fund provided a total of seven hundred and ninety seven (797) advocacy grants worth over USD 40 million to various PSOs across ten regions of Ghana to enable them advocate the removal of barriers within the business environment. With the support of its Development partners, Danida, USAID and the EU, the Fund is further providing about 323 grants to support the advocacy and capacity building initiatives of various PSOs under the third phase of the programme, which runs from July 2016 to December 2020.

Through these advocacy dialogue sessions, the public sector has responded by implementing policies and regulations that have positively enhanced the business environment in the country. Any results from the advocacy actions implemented by PSOs should be sustained beyond the lifespan of the BUSAC Fund.

As the BUSAC Fund folds up in 2020, it is important to ensure that the policy dialogue between the private and public sector continues to further improve the business environment. More importantly, there is also the need for continuity and follow up on the issues that have been raised by the private sector. The successes chalked under the entire BUSAC Fund's lifetime must serve as the bedrock for others to carry forward and to replicate solutions to business environment challenges through business advocacy. This approach entrenches the practice of business advocacy within Ghana's business climate, while ensuring the sustainability of fruitful public-private sector dialogue in Ghana.

BUSAC Fund has five (5) windows of support to Private Sector Organisations (PSOs). Under Phase III, the largest part (50%) of the support goes to Private Sector Organisations addressing legislative issues at national level and seeking the intervention of sector ministries, cabinet and parliament to address such challenges.

Such grants seek the passage of draft bills into laws to enhance the business environment. Some recent key advocacy issues raised include:

- Implementation of the Trade Facilitation Agreement to encourage Government to enforce Advanced Ruling measures (TFA Article 3.1). Evidence based research on Local Content in Ghana to bring up the discussion at national level.
- Addressing plastic waste management and policies and developing effective recycling initiatives in collaboration with major private sector enterprises in Ghana.

- Advocating the adoption of the Ghana Bio-energy Policy that calls for private sector participation in the bio-fuel industry;
- Stakeholder consultation and validation workshops to input on the draft SME Policy developed by the Ministry of Trade and Industry.
- Adoption of the draft National Occupational Safety and Health policy and activating the process to ratify ILO Convention 155 which calls for a coherent national occupational safety and health policy.
- Advocate the decentralization of the functions of the Lands Commission to facilitate land acquisition and adequate registration system that allows easy access to verify land ownership. This paves the way for decentralisation and it is in line with the GOG priorities.

Furthermore, the Fund also supports a number of national and sectoral public private dialogue fora that enhance a conducive enabling environment for the private sector (construction industry, film industry, national SME policy).

It is the hope of the Fund that the above legislative drafts will be approved before the end of BUSAC III, and the Fund is following up closely with the stakeholders to ensure progress.

The next largest Grant support is on enhancing PSOs capacity to provide **business development services (BDS)** in order to make these organisations sustainable by strengthening their relations with their members. The amount of support constitutes 34% of the total value of commitments. Topics focus on Climate change resilience; Productivity in agro business sector through training on improved agricultural techniques and management practices. Most of the projects are located in the Northern parts of Ghana and the Brong Ahafo Region showing clear signs of success in terms of opportunities for replication and results achieved by the stakeholders trained.

In addition, the Secretariat also identified National Board for Small Scale Industry (NBSSI) as a strategic partner in the drive to sustain the provision of Business Development Services for the private sector. NBSSI has Business Advisory Centres (BACs) that provide advisory services to SMEs thus building their managerial and technical capacity. The BUSAC Fund Secretariat through training support has assisted in building NBSSI's capacity to enhance the services it provides to private sector enterprises in a sustainable way.

Finally, the support to **District and Community advocacy issues** constitute less than 15% of the total value committed which includes advocacy actions targeting agriculture sustainability, climate change resilience, access to finance, and trade facilitation among others.

The BUSAC Fund & the UN Sustainable Development Goals

This section provides an overview of BUSAC Fund's strategic alignment with the SDGs and illustrates how its support contributes to achieving the SDGs.

Governments form and influence the environment in which national and international businesses operate. The business environment depends on a large number of factors including infrastructure, water, land, power, telecommunication, skilled labour, tax, employment law, environment law, trade, business registration and security. A conducive business environment – providing positive conditions for the performance and sustainability of formal and informal private sector companies - is a prerequisite for economic growth and poverty reduction.

Funded by Danida, USAID and the EU, the BUSAC Fund has an overarching goal to 'promote inclusive and greener economic growth through private sector development leading to increased income and better welfare of Ghanaians'.

The BUSAC Fund aims at improving the business environment in Ghana to facilitate private sector growth through enhanced advocacy capacity of private sector organisations and creation of platforms for public-private dialogue.

Through financial support and enhancement of the advocacy capacity of the private sector, the Fund promotes the private sector's need for a conducive business environment and facilitates dialogue with GoG to improve the business regulatory framework. These activities contribute to laying the foundation for sustainable and inclusive economic growth.

The BUSAC Fund's support has allowed the Private Sector put forth their concerns and address the need to improve the legislative framework affecting their business environment. Putting forth evidence-based information along with regular engagement with government institutions has led to a constructive dialogue with GoG, who has been responding positively in improving the regulatory framework for the private sector.

To this end, the BUSAC Fund supports the Private Sector Organisations (PSOs) in building their advocacy capacity to engage with GoG in promoting policies, laws and regulations that enhance the business enabling environment for private sector growth (**SDG Goals 8, 9, 13 and 14**).

The Fund also supports advocacy issues focused on Gender Equality (SDG Goal 5), women empowerment and the promotion of human rights (**SDG Goal 10**) in the Ghanaian economic environment. Below is a presentation of the BUSAC Fund's contribution to the SDG goals by order of priority.

1.0 SDG Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

The BUSAC Fund has been working with national PSOs to advocate national level business environment issues related to sustainable economic growth, including:

1. Ghana's ratification of the WTO's Trade Facilitation Agreement (TFA) through support to International Chamber of Commerce Ghana (ICC Ghana)
2. The increased participation of the local printing industry in the development and printing of textbooks for the Ministry of Education which is creating more jobs and incomes within the printing industry. This was achieved as a result of the BUSAC Fund-sponsored advocacy action jointly implemented by Ghana Printers and Paper Converters Association (GPPCA) and the Ghana Book Publishers Association (GBPA).
3. The abolishment of tax on foreign capital injection through advocacy by the European Business Organisation (EBO).
4. The establishment of a traceability policy and database by MoFA which allows buyers of Ghanaian export crops to verify documentation from their respective producers, thereby ensuring transparency and eliminating fraud. This was achieved through the advocacy action by Ghana Root Crops and Tubers Exporters Union.

As a result of advocacy actions pursued by grantees, there have been a number of reforms in areas like business registration and licensing, abolition of tax on capital injection by investors, ratification of the World Trade Facilitation Agreement and promotion of Corporate Insolvency Bill.

2.0 SDG Goal 13: Take urgent action to combat climate change and its impacts

The BUSAC Fund recognizes that green growth significantly impacts the success of private sector businesses across various sectors as it relates to fostering economic growth and development, while ensuring that natural assets continue to provide the resources and environmental services on which the well-being of economies depend.

Under Phase III, the Fund has been supporting advocacy initiatives that are relevant to green growth, climate change, renewable energy and environmental preservation. Examples are:

1. In partnership with the Ghana Youth Environmental Movement, the Fund is supporting the PSO in advocating the review and enforcement of the Renewable Energy Act 832 (2011);
2. To bring a sustainable solution to the nation's sanitation and renewable energy challenges, the Fund is supporting the Biogas Association of Ghana in advocating a National Policy to Convert All Septic Tanks into Biogas Digesters

3. The BUSAC Fund supported the International Union for the Conservation of Nature (IUCN) to advocate the gazetting of by-laws for Amenfi West and Central District CREMAs for the protection of natural resources and biodiversity in the two districts.
4. As a result of Murugu-Mognori CREMA's fruitful dialogue with duty bearers, in October 2017, the West Gonja, Nadowli-Kalio and Sawla-Tuna Kalba District Assemblies all passed by-laws to help protect wildlife and forest resources within the four (4) CREMAs.

The Fund has also been working with PSOs at district levels on issues that address climate change and environmental preservation. This includes the protection of two (2) Community Resource Management Areas, protection of water bodies and preservation of wetlands, and promotion of a greening Ghana project through tree planting.

Through these actions, Government has been engaging civil society and the private sector on promoting green growth and environmental sustainability in order to ensure an innovative private sector.

3.0 SDG Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

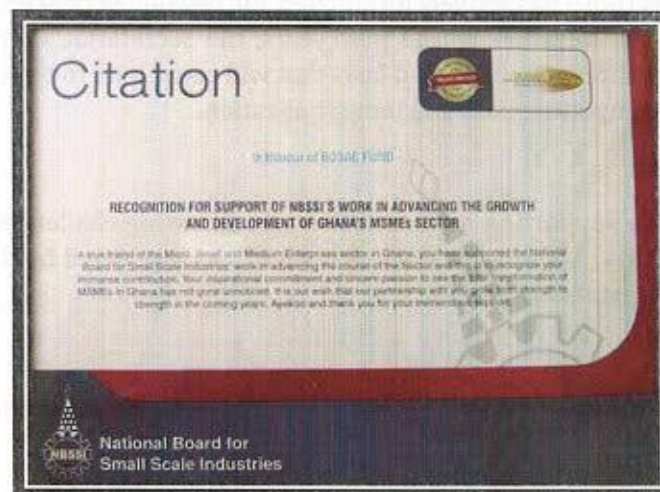
The Government of Ghana (GoG) has actively formulated and developed policies to promote growth and development of industrialization. In the past years, the Secretariat supported associations advocating the implementation of policies and laws that will contribute to the enhancement of the Ghanaian private sector competitiveness and industrialization.

The BUSAC Fund has been supporting national PSOs on addressing challenges related to cost of doing business in the country. Advocacy actions that have been supported by the BUSAC Fund and have resulted in laudable results include:

1. The review of taxes adversely affecting private sector businesses in Ghana as a result of the advocacy action of the Association of Ghana Industries (AGI);
2. Improving efficiency and reducing the cost of doing business at the ports of Ghana as a result of the advocacy action implemented by the Ghana National Chamber of Commerce and Industry (GNCCI);
3. The payment of outstanding duty drawback payments to many exporters and manufacturers as a result of the successful advocacy action by the Ghana National Chamber of Commerce and Industry. This is encouraging industrial processing of raw materials for the export market.
4. The construction of the main Nkwanta road and other feeder roads in the northern part of the Volta Region, which is now making it possible for farmers and agro-processors to transport their produce from the farms to the market centres. This was achieved through the advocacy action of Northern Volta Gari Processors Association (NOVOGAP), with the support of the BUSAC Fund.

5. the extension of electricity to the arts production centre of Sirigu Women's Organization for Pottery and Art (SWOPA), leading to an increase in the pace of production with sales increase of about 40% every month. This result was achieved through the advocacy action of SWOPA.
6. The rehabilitation of the irrigation facility (broken dam dykes) which is helping rice farmers at Gomoa Okyereko to undertake all-season rice cultivation, leading to an increase in productivity and income for rice farmers. This breakthrough came about as a result of the advocacy action of Gomoa Okyereko Irrigation Cooperative Rice Farming & Marketing Society Ltd.
7. The rehabilitation and facelift of the Tamale central market as a result of the advocacy action implemented by the Tamale Progressive Traders Association (PTA)
8. The implementation of the Government's Youth Enterprise Support (YES Fund) programme through the advocacy action implemented by the Alliance of Young Entrepreneurs Ghana (AYEG);
9. The adoption of "bid declaration" by the Public Procurement Authority (PPA) as an option to cash-based tender security in construction projects. This was achieved through the advocacy action implemented by the Association of Ghana Industries - Construction Sector.

The BUSAC Fund will continue to support PSOs in advocating issues that will create an enabling business environment that will foster FDI and innovation.



The National Board for Small Scale Industries recognized the BUSAC Fund for its contribution towards the industrialization of Ghana's SME sector

4.0 SDG Goal 5: Achieve gender equality and empower all women and girls

As part of its grant support to PSOs focusing on gender and disability equality, the BUSAC Fund provides a gender-sensitive advocacy training to the members of these PSOs. As a result, business

associations' leaders and their members have increased their gender-sensitivity, thus encouraging the participation of women membership in decision making at the local level on issues that pertain to their economic livelihoods.

1. Together with the National Board for Small Scale Industries (NBSSI), the Fund also supported the capacity building of female entrepreneurs. Through targeted capacity enhancement activities, an increasing number of female entrepreneurs have been able to formalize their businesses and enhanced their capacity to engage relevant ministries and agencies on improving their business.
2. The BUSAC Fund also provides Business Development Services targeting gender based business association and farmer organisations. The capacity enhancement has resulted in enhancing their financial and entrepreneurial skills thereby increasing their revenue base. Such customized training programmes helped in developing the capacity of women groups to increase their economic independence, thus resulting in more equal gender relations. For instance, over five hundred (500) women in the Wa Municipality received soft loans from numerous credit organisations in the Wa Municipality as a result of the advocacy action implemented by the House of Liberation for Empowerment (HOLIFE). These credit facilities are helping the beneficiary women to expand their small scale businesses.
3. As part of efforts to give women access to growth opportunities, the BUSAC Fund supported the Progressive Women Farmers Cooperative Society Ltd, a women's group based in the Upper West Region, to successfully advocate access to arable farmlands for women farmers in the Wa Municipality.
4. The BUSAC Fund also supported underprivileged women groups to acquire innovative agro-processing and business management skills that are enabling them to expand their business and maximize income. For instance, the BUSAC Fund supported members of the Association of People for Practical Life Education (APPLE) to acquire modern business management skills which has significantly helped the women to increase productivity and income.
5. The Fund also supported Sungbawiara Foundation in providing their members with alternative livelihoods skills that has helped majority of the women within the Upper West Region to earn more incomes and provide for their families.

5.0 SDG Goal 10: Reduce inequality within and among countries

The BUSAC Fund has been working with the private sector in focusing on the reduction of inequalities through the inclusion of persons with disabilities. The Fund is currently collaborating with PSOs in tackling issues that relate to the improvement of the business environment and livelihoods of deaf persons in Ghana through the recognition and integration of sign languages into every aspect of societal life in Ghana by policy makers.

The Fund has and is still supporting key PSOs on national level issues aiming to reduce inequality such as:

1. The Ghana Federation of the Disabled in advocating the review of the Persons with Disability (PWDS) Law to align with the UN Convention on the rights of PWDS.
2. The Ghana Society of Physically Disabled in promoting agribusiness opportunities among people with disabilities;
3. The National Association of the Deaf in advocating the enforcement of the Disability Act, 715 & the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) towards sign language recognition as an official language for the Deaf in Ghana. This is to ensure the deaf have access to quality information and services through sign language;
4. The BUSAC Fund supported the Esiama Branch of the Ghana Federation of the Disabled (GFD) to successfully advocate the release of 2% of the District Assembly Common Fund to finance the completion of the gari processing platform which is helping disabled persons in the Ellembelle District to increase gari production.
5. Association of Farmers with Disability, through the advocacy action, had the district assembly set up the vetting committee of the 2% Disability Fund with a member of the association selected to serve on the committee. Through this action, many members of the association have received funds to expand their agri-businesses.
6. Business and financial life has changed for many members of the Mwinikuubu Disabled Women Association after they received training support on financial management, which is helping their members to run their businesses more efficiently.

The above actions are expected to result in a more inclusive business environment for people with disability and contribute to their equal participation in the business sector. The issue of reducing inequality within and amongst countries is a priority to the BUSAC Fund. The Fund will continue to support PSOs working on such issues both at the national and district levels.

6.0 SDG Goal 14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development

The BUSAC Fund has been working with relevant associations and local communities involved in the fisheries sector on issues that aim at enhancing sustainable fishing practices through the legal protection of water bodies including ecosystems.

The destruction of the mangrove ecosystem, which serves as the habitat, nursery and spawning grounds for major marine fish species, has been a major factor accounting for the decline in the fisheries sector in Ghana.

Additionally, support was also provided to advocate control of "Illegal, Unreported and Unregulated" (IUU) fishing. The continuous use of dynamites and chemicals as fish harvesting is contaminating and polluting the water bodies and the marine ecosystem. It was reported in 2017 that Ghana lost between US\$ 40 and US\$ 50 million involving 100,000 metric tonnes (MT) of fish through Illegal, Unregulated and Unreported (IUU) fishing.

In particular, the Fund supported key association within the fisheries sector in addressing key advocacy actions such as:

1. Advocacy for (1) a National Aquaculture Zonation Policy considered as key to Implementation of an Integrated Aquaculture Management; and (2) the review and enforcement of the national buffer zone policy; Support was provided to the National Union of Aquaculture Associations (NUACA).

Following the advocacy action, government has drawn a Blue Print for the Zonation of the Volta Lake for aquaculture purposes, introduction of the national aquaculture guidelines and code of practice as part of a scheme to improve aquaculture practices and viability in Ghana.

2. Advocacy for (1) developing a policy on empowerment of fish processors for protection of mangroves and riparian sites; and (2) the empowerment of fish processors for adoption and usage of improved fish smoking technology. Support was provided to Central and Western Fishmongers Association (CEWEFIA).
3. Advocacy for the enhancement of fisheries sector governance and fighting illegal fishing methods advocated by Friends of the Nation (FoN).
4. National advocacy actions in (1) addressing illegal fishing through education and sensitization for sustainable fisheries management; and (2) Building Sustainable Fishing Businesses through Legal Protection of Communal Mangrove Ecosystems. The support was provided to Hen Mpoano
5. Family Tradition Fishmongers Association in advocating Empowerment of Fishmongers towards Stemming Supply of Poisoned Fishes to the Market.

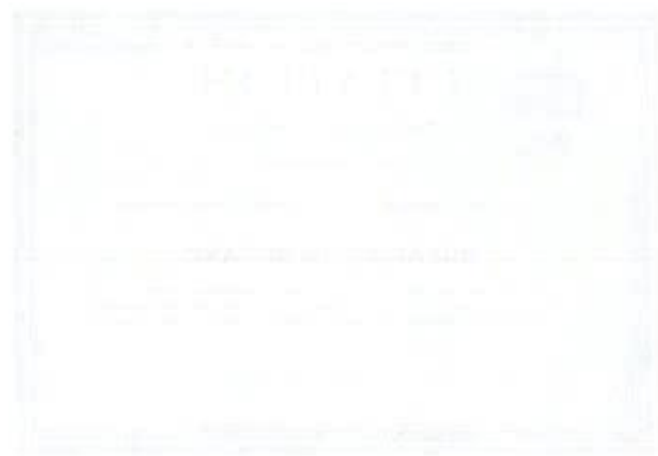


The Fisheries Commission recognized the contribution of the BUSAC Fund towards the development of the fisheries sector in Ghana

The above mentioned advocacy issues addressed in the fisheries sector have created a strong awareness among the public institutions on the importance of creating legal frameworks (at

national and district levels) for protecting the fisheries stock. Such as instigating the close for fishing May/June and developing by-laws for the protection of mangroves.

The BUSAC Fund will continue to support PSOs as they pursue further the implementation and application of policies and by-laws to guarantee the safety and suitability of Ghana's water resources, effective implementation of fisheries law and management plans that will curb the Illegal, Unreported and Unregulated (IUU) fishing and safeguard fisheries resources to maintain their sustainability.



Annex 1:

EXAMPLES OF

SDG-RELATED SUCCESS STORIES



SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

ENHANCING PRIVATE SECTOR INVOLVEMENT IN INTERNATIONAL TRADE

International Chamber of Commerce Ghana

The difficulties encountered by importers and exporters while using Ghana's ports for international trade is set to become a thing of the past, following Ghana's successful ratification of the WTO's Trade Facilitation Agreement (TFA).

As a result of the advocacy action implemented by the International Chamber of Commerce Ghana (ICC Ghana), Ghana ratified the Trade Facilitation Agreement (TFA) on 4 January 2017, making it the 104th WTO member to do so. On February 22, 2017, the TFA officially entered into force as two-thirds of WTO member states made up of one hundred and ten (110) member countries ratified the TFA.

The Secretary General of ICC Ghana, Mr. Emmanuel Doni-Kwame explained that reaching this threshold means the TFA now becomes an official part of the multilateral trading system, which covers more than 96% of global GDP. ICC Ghana is optimistic that a full implementation of the TFA will create a more conducive business environment for international trade, especially for the private sector.

"It is expected that Ghana's ratification of the TFA will help minimize transaction costs for private businesses by easing the movement, release and clearance of goods, including goods in transit, while also promoting effective cooperation between customs and other relevant authorities on trade facilitation and customs compliance issues", Mr. Doni-Kwame remarked.



The leadership of ICCG discussing with duty bearers why Ghana ought to ratify the TFA

Estimates show that the full implementation of the TFA could reduce trade costs by an average of 14.3% and boost global trade by up to \$1 trillion per year, with the biggest gains in the poorest countries. For the first time in WTO history, the requirement to implement the Agreement is

directly linked to the capacity of the country to do so. A Trade Facilitation Agreement Facility (TFAF) has been created to help ensure developing and least-developed countries obtain the assistance needed to reap the full benefits of the TFA.

Re-launched in March 2014, ICC Ghana is part of an extensive global network that currently comprises 6.5 million enterprises in over 130 countries, and its objective is to help create a global business consensus and to work in partnership with governments and civil society to favour multilateral policy solutions to issues that transcend national borders.

The leadership of ICC Ghana observed with concern that as the beginning of 2015, Ghana, a member of WTO, had still not ratified the Trade Facilitation Agreement which contains provisions for expediting the movement, release and clearance of goods. The chamber was of the view that the TFA was very important to business because it brings down trade transaction costs, which are highest in developing countries, who are least able to carry this burden. Realising that the TFA has the potential to be of particular benefit to traders in Ghana, ICC Ghana sought the support of the BUSAC Fund to advocate Ghana's ratification of the Trade Facilitation Agreement (TFA).

With the support of its development partners Danida, USAID and the EU, the BUSAC Fund provided ICC Ghana with an advocacy grant to enable the chamber to persuade duty bearers to ratify the TFA. In March 2016, ICC Ghana started engaging relevant duty bearers from the public sector in dialogue sessions on the need for Ghana to urgently ratify the TFA to ease the movement of goods and services across Ghana's borders. During these dialogue sessions, ICC Ghana also impressed on duty bearers. It was also expected that a road map for the implementation of the TFA in Ghana would also be established. Some of the key duty bearers engaged by ICC Ghana include the Parliamentary Select Committee on Trade, Ministry of Trade and Industry and UNCTAD.

MORE CAPITAL FOR INVESTORS

European Business Organization

Members of the European Business Organization (EBO) are pleased with the fact that capital inflows to both foreign and local investors in Ghana will no longer be subjected to taxation.

Following the successful advocacy action of EBO, several members of EBO have testified that state authorities have stopped imposing taxes on funds received from sources abroad, meant to expand their working capital.

The immediate past Executive Director of EBO, pointed out that as a result of EBO's fruitful dialogue with relevant duty bearers, officials of the Ghana Revenue Authority have come to an agreement that capital inflows from abroad to both foreign and local investors should not be seen as taxable incomes, as these are meant to enhance the investors' working capital.

According to the Executive Director of EBO the annulment of taxes on capital injection also means that investors will have more funds at their disposal as they can make full use of capital received from abroad to expand their businesses.

Desisting from taxing capital injection also sends the right signals to the investor community both locally and internationally. Such a move contributes significantly to making Ghana's business environment investor-friendly, thus potentially leading to an increase in local and foreign investments in Ghana.

The abolition of taxation on capital injection into investors' businesses may appear to result in a loss of revenue for the government in the short term. However, in the long term, this will augur well for Ghana's economy as the removal of taxes on capital injection could lead to a significant increase in investments and revenues for the state, which could offset any short-term revenue losses.

INCREASING PRODUCTIVITY FOR THE DOMESTIC PRINTING INDUSTRY

Ghana Printers and Paper Converters Association (GPPCA)

An increased involvement of the local printing industry in the development and printing of educational textbooks for Ghana's education system has been identified as one of the major achievements of the advocacy action embarked upon by the Ghana Printers and Paper Converters Association (GPPCA).

In response to the advocacy action jointly implemented by GPPCA and the Ghana Book Publishers Association (GBPA), the government of Ghana took steps to increase the participation of the local printing industry in the development and printing of textbooks for the Ministry of Education to create more jobs and incomes within the industry.



Officials of GPPCA in discussions with Ministry of finance

The President of GPPCA, Mr. James Appiah Berko, noted that the then President, H.E John D. Mahama, while delivering the 2016 State of the Nation Address in parliament, announced that his government was determined to ensure 100% local printing of textbooks for Ghanaian schools, far exceeding GPPCA-GBPA's target of at least 60% local printing as stipulated in the National Textbook Policy.

"Even though the minimum of 5 textbook per lot clause was not met, a minimum of 3 textbook per lot was introduced by the Ministry of Education, which was a massive improvement over the previously one textbook per lot system for the local printing industry. These are major clauses which were implemented in the 2016 Senior High School Core Textbook Tender by the Ministry of Education as a result of GPPCA's advocacy action funded by the BUSAC Fund", Mr. Appiah-Berko remarked.

Government's positive response to the advocacy action of GPPCA and GBPA clearly enhanced the productivity, and incomes within the local book printing industry, as in 2017, government's large book printing contracts, which were previously executed by printing firms abroad, were now awarded to local book printing firms.

"The Ministry of Education awarded large printing contracts worth millions of Ghana Cedis to printing firms within our association. Many of them had to recruit extra labour and equipment to enable them execute the assignments, thus creating jobs in the process; and we can gladly say that our performance has erased the doubts surrounding our capacity to deliver as all our members delivered print outputs that met the required standards and deadlines", Mr. Berko revealed.

It is important to point out however, that the advocacy success of GPPCA did not come without some daunting challenges. There are a couple of payment difficulties surrounding the print contracts executed by some GPPCA members which the association is currently calling on government to resolve.

"Some of our members are not too happy because government has delayed the payment for their print services, and this is adversely affecting their finances. We are therefore calling on government to expedite action on these payments", Mr. Berko appealed.

Formed in 1980, the Ghana Printers and Paper Converters Association (GPPCA) is a union of 127 large, medium and small-scale printing and allied companies who ply their businesses across all the ten regions of Ghana. With the support of the BUSAC Fund and its development partners, Danida, USAID and the EU, GPPCA teamed up with the Ghana Book Publishers Association in May 2015 to advocate maximum participation of the local book printing industry in the development, procurement and distribution of textbooks in accordance with the national Textbook Development and Distribution policy.

Beginning from January 2016, members of GPPCA and GBPA started engaging relevant duty bearers from the Ministry of Education (MoE) and Parliamentary Select Committee on Education on the need to strictly enforce the national Textbook Development and Distribution policy, so as to ensure 60% minimum local printing of all MoE funded textbooks and other teaching and learning materials.

It was expected that at the end of GPPCA's advocacy action, the Ministry of Education will start adhering to the dictates of the national textbook policy, thus allowing Publishers and Printers to be more engaged in the publishing and printing of books for the benefit of Ghanaians.

ENHANCING THE GROWTH OF TUBER EXPORT TRADE

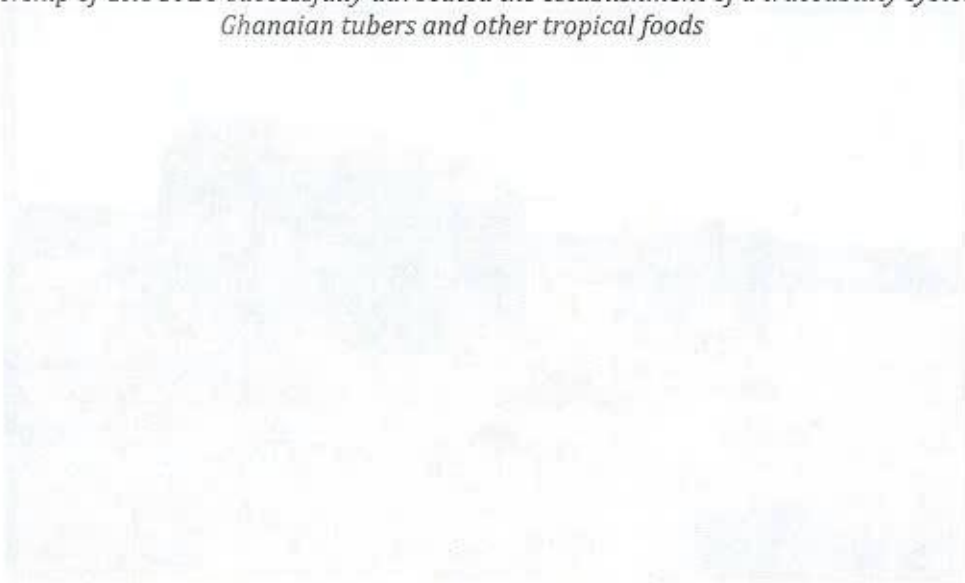
Ghana Root Crops and Tubers Exporters Union

The BUSAC Fund supported the Ghana Root Crops and Tubers Exporters Union to advocate the establishment of a National Traceability Policy to create a database for tropical foods cultivation.

As a result of GROCTEU's advocacy action, the Ministry of Food and Agriculture (MoFA) has developed a traceability policy and database which is currently in the pilot stage. The system allows buyers of Ghanaian export crops to verify documentation from their respective producers, thereby ensuring transparency and trust and eliminating fraud. Again, prior to the commencement of this advocacy action, certain products like fish and vegetables from Ghana were banned from the European Union market but now the ban has been lifted.



The leadership of GROCTEU successfully advocated the establishment of a traceability system for Ghanaian tubers and other tropical foods



SDG 13: Take urgent action to combat climate change and its impacts

MANAGING NATURAL RESOURCES IN OUR COMMUNITIES

International Union for the Conservation of Nature

Communities within the Amenfi West and Central Districts are now in a better position to conserve their natural resources for their benefit, thanks to the advocacy action embarked upon by the International Union for the Conservation of Nature (IUCN).

Following IUCN's fruitful dialogue and follow-ups with duty bearers, the final by-laws for Amenfi West and Central District CREMAs were officially gazetted in May 2016.

The Country Coordinator of IUCN, Mrs. Saadia Bobtoya Owusu-Amofah in response to IUCN's advocacy action supported by the BUSAC Fund, said the by-laws for Amenfi West and Central District CREMAs were published in the 20th May, 2016 edition of the Government Bulletin and delivered to the IUCN's consultant on June 13, 2016.



IUCN successfully advocated the gazettment of by-laws for the protection of natural resources in two districts

Mrs. Owusu-Amofa further explained that the consultant submitted 70 copies of the bulletin to IUCN, while 150 bound photocopies of the by-laws were also distributed later to all the Community Resource Management Areas (CREMA) communities, as well as key stakeholders at the district, regional and national levels.

"It is expected that these by-laws will help to conserve natural resources (vegetation and wildlife) within the two districts with sanctions spelt out for offenders pursuant to the provisions contained in the document", Mrs. Owusu-Amofah remarked.

Formed and Created in 1948, IUCN has evolved into the world's largest and most diverse environmental network. IUCN is a leading provider of conservation data, assessments and analysis. It harnesses the experience, resources and reach of its 1,300 Member organisations and the input of some 10,000 experts worldwide. In March 2016, IUCN Ghana sought the support of the BUSAC Fund to advocate the gazettement of district assembly by-laws for two Community Resource Management Areas (CREMAs) from the Amenfi West and Central districts.

With the support of its development partners, Danida, USAID and the EU, the BUSAC Fund provided IUCN with a grant, which enabled the organization to begin assisting the leaders of the Amenfi West and Central CREMAs and an independent consultant to draft by-laws for the two CREMAs in April 2016. Upon extensive sensitization about the contents of the draft by-laws, the two CREMA's adopted the by-laws.

IUCN also ensured that duty bearers such as District Chief Executives of the two districts, Presiding members and Regional Coordinating Councils were all briefed about the contents and purpose of the byelaws in order to obtain their cooperation. On the 25th April, 2016, the final by-laws were submitted to the Government publisher for publication in the Government Gazette.

It is expected that the newly gazetted by-laws will enable the CREMAs from the two districts to better protect their natural resources.

PROTECTING NATURAL RESOURCES IN COMMUNITIES

Murugu/Mognori CREMA Society Ltd

As a result of Murugu-Mognori CREMA's fruitful dialogue with duty bearers, in October 2017, the West Gonja, Nadowli-Kalio and Sawla-Tuna Kalba District Assemblies all passed by-laws to help protect wildlife and natural resources within the four CREMAs.

Though about to be gazetted, these new by-laws are already giving communities the authority and incentives to sustainably manage and conserve their local natural resources, while also helping to secure biological diversity in the CREMAs through eco-friendly land use systems.

The imminent gazetting of these bye laws is expected to further foster a deeper commitment from local communities to use natural resources sustainably, while also promoting income generating activities like bee keeping and the processing of cassava and shea nut.



Murugu-Mognori successfully advocated the passage of by-laws to protect natural resources in four districts

Established and registered in 2012, the Murugu-Mognori Community Resource Management Area (CREMA) measures about 268 km², and it is located close to the Mole National Park, which attracts many tourists annually. This CREMA society is made up of over 1,150 members, 52% of which are women.

In June 2013, the leadership of Murugu CREMA sought the support of the BUSAC Fund to advocate the gazetting of by-laws to ensure sustainable livelihoods through micro enterprise growth for CREMA members.

It was expected that at the end of the association's advocacy action, the by-laws for four (4) CREMAs within the Upper East and Northern Regions would be gazetted and enforced to ensure sustainable livelihoods for CREMA members.

In March 2014, the leadership of Murugu Mognori CREMA started having dialogue with duty bearers from the District Assemblies in West Gonja, Nadowli-Kalio and Sawla-Tuna Kalba on the need to urgently pass and gazette by-laws to help conserve natural resources and sustain livelihoods for people within Murugu Mognori CREMA, Yezori-Kaden CREMA, Kunlog CREMA and Zukpiri CREMA.

SDG 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

FAVOURABLE TAX POLICIES TO THE GHANAIAN PRIVATE SECTOR

Association of Ghana industries (AGI)

The leadership of the Association of Ghana industries (AGI) has lauded the support of the BUSAC Fund, which enabled AGI to successfully advocate the review of multiple taxes that affected negatively on the cost of doing business for the Ghanaian private sector.

Following AGI's fruitful dialogue with duty bearers, the Government of Ghana in March 2017, announced a number of tax reviews in the nation's 2017 budget. Government abolished the following taxes that were previously levied on private sector businesses:

- 1 percent Special Import Levy;
- 17.5 percent VAT/NHIL on financial services;
- 17.5 percent VAT/NHIL on domestic airline tickets;
- 5 percent VAT/NHIL on Real Estate sales;
- Excise duty on petroleum;
- Special petroleum tax rate from 17.5 percent to 15 percent;
- 17.5 VAT/NHIL rate replaced with a flat rate of 3 percent for traders;
- Initiate steps to remove import duties on raw materials and machinery for production within the context of the ECOWAS Common External Tariff (CET) Protocol
- Implement tax credits and other incentives for businesses that hire young graduates.

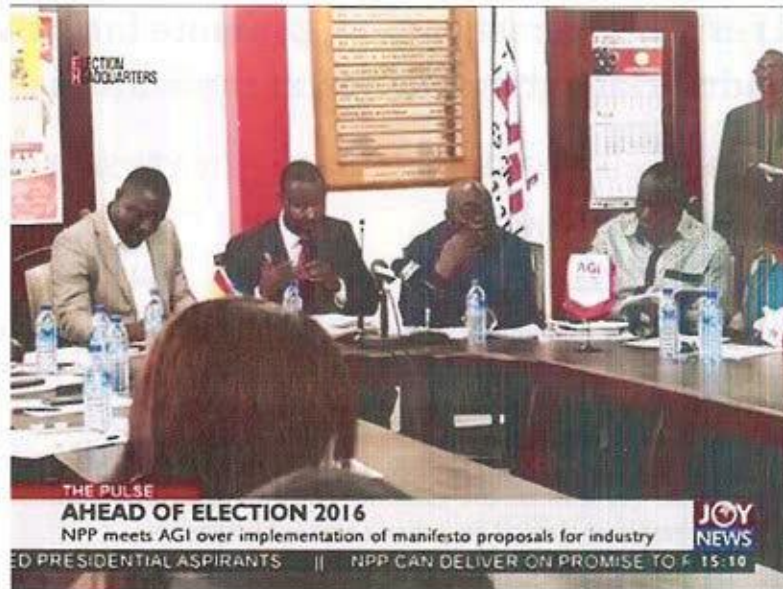
The President of AGI, James Asare Agyei, said the scrapping of these taxes is expected to stimulate private sector growth in the country.

He, however, noted that although the news was pleasing, the association would continue to engage government over some of the taxes for which it did not announce reductions.

"AGI welcomes the budget which really comes with making sure that the private sector would be stimulated. A lot of initiatives have been identified in the budget [but] it is early days yet for us to be able to digest and know how some of these things are going to be implemented," he stated.

The Association of Ghana Industries and the entire business community are hopeful that these tax reviews by Government will reduce the burden of tax regulations that impact negatively on doing business while also improving compliance and transparency in the tax formulation process, thus making Ghanaian businesses become more competitive in a business friendly environment.

Formed and registered in 1957, the Association of Ghana Industries (AGI) is a voluntary business association of over 1,200 members made up of small, medium and large scale manufacturing and services industries. In April 2016, the leadership of AGI sought the support of the BUSAC Fund to advocate the review of taxes adversely affecting private sector businesses in Ghana.



The leadership of AGI dialogued with duty bearers on the need to adjust taxes

With the support of its Development Partners: Danida, USAID and the EU, the BUSAC Fund provided AGI with an advocacy grant to enable the association dialogue with relevant duty bearers over these tax issues. In June 2016, the leadership of AGI started having dialogue with duty bearers from the Ministry of Finance, Ghana Revenue Authority, MOTI and Parliamentary Select Committee on Trade and Tourism on the need to reduce the burden of tax regulations/policies that negatively affect the cost of doing business in Ghana.

Ahead of Ghana's 2016 general elections, the leadership of AGI also had strategic deliberations with all the political parties contesting the elections to push for AGI's tax concerns to be captured in the parties' manifestoes. When the new government assumed office in January 2017, AGI further dialogued with the new Minister of Finance to ensure that AGI's proposed tax reviews were captured in the 2017 budget.

MAXIMIZING EFFICIENCY AT GHANA'S PORTS

Ghana National Chamber of Commerce and Industry (GNCCI)

The days of inefficiencies and delays in the clearance of goods at Ghana's ports is fast becoming a thing of the past, thanks to the successful advocacy action implemented by the Ghana National Chamber of Commerce and Industry (GNCCI).

Following GNCCI's successful advocacy action, duty bearers started making serious efforts in August 2018 to streamline the roles of port agencies and institutions to eliminate the overlapping and duplication of functions at the ports.

The CEO of GNCCI, Mr. Mark Adu-Aboagye remarked: "Previously, importers and exporters who transact business at the ports were frustrated by the bureaucracy at the ports as they had to deal with as many as 25 different state agencies in the course of clearing their goods. This made the process cumbersome and expensive for business entities. However, after our advocacy action, things have now improved to the extent that there are only three (3) agencies handling the entire clearing process at the ports."



GNCCI successfully advocated efficiency in the operations at Ghana's ports.

The leadership of GNCCI further testified that the chamber's advocacy action contributed to the introduction of automated operations at the ports, which has limited the human interactions that previously slowed down transactions at the ports.

"One of the recommendations of our research report was about the need to automate operations at our ports to expedite transactions for businesses. The authorities heeded our call, and today importers and exporters are experiencing faster transactions at our ports. Currently, if an importer or exporter meets all the documentation requirements, it takes an average of 8 days to clear goods at the ports, compared to 25 days in the past," Mr. Aboagye explained.

GNCCI's successful advocacy contributed significantly to the introduction of the paperless system at the ports in November 2015, and about one year after the implementation of the paperless system, stakeholders in Ghana's ports and harbours value chain say it has indeed improved efficiency and raked in more revenue for the ports.

The leadership of GNCCI also assert that their advocacy action contributed significantly to reducing the cost of doing business at Ghana's ports, as evidenced by the recent reduction in transaction charges and tariffs at the ports.

"Indeed, in April 2019, the government of Ghana slashed down the benchmark values for all imports by 50 per cent, except duties on vehicles, which was reduced by 30 per cent. In his address to a

Town Hall Meeting in Accra on the state of the economy in April, 2019 the Vice-President and Chairman of the Economic Management Team, Dr. Mahamudu Bawumia, explained that the reduction of the tariffs formed part of reforms at the country's ports aimed at reducing the incidence of smuggling at the ports, enhancing revenue mobilisation and making Ghana's ports competitive," Mr. Aboagye recalled.

Moreover, in response to the chamber's advocacy action, authorities have now streamlined payment of monies at the ports via the use of mobile money, visa cards, and payment at banks, thus minimizing extortions drastically and improving transparency in the operations at the ports.

Mr. Aboagye further disclosed that the Chamber has also taken steps to empower its members to enjoy the full benefits of the reforms at the nation's ports. This was done by sensitizing importers and exporters about the port transaction processes and procedures, thereby encouraging them to demand excellent service delivery to match the charges levied.

The leadership of GNCCI also pointed out these positive reforms has led to an improvement in Ghana's ranking in the latest World Bank Ease of Doing Business Report, an indication that the paperless port clearance system initiated by the government is already paying off. Indeed the Doing Business 2019 report, released in November 2018 showed that Ghana was ranked 114 out of 190 countries surveyed in the Overall Ranking of Ease of Doing Business – an improvement from 120 in the previous report.

The leadership of the association also testified that the chamber's advocacy action has impacted positively on the growth and recognition of the chamber.

"Once members realized that the chamber is able to address their challenges through dialogue with duty members, they have become more active in attending meetings and also shown more confidence in the leadership of the chamber. As a result, our membership has increased, and the payment of subscription has also become more encouraging," Mr. Aboagye remarked.

For many years, there has been a growing concern among members of GNCCI and the entire business community about the difficulty involved in transacting import and export business at Ghana's ports. Some of these difficulties included duplication of functions by various state agencies, high clearance charges, and unnecessary delays in clearing of goods. In fact, on average, it took about 22 days to clear goods at Ghana's ports, which was far above the clearance time at some ports within the sub-region.

These challenges significantly raised the cost of doing business, thus making Ghanaian businesses uncompetitive. Because of these difficulties, Ghana's ports were also losing business and revenue to other ports within the sub-region, as many Ghanaian and foreign importers preferred to transact their businesses at the Togolese and Ivorian ports, which were more business-friendly.

To address this challenge, the leadership of GNCCI sought the support of the BUSAC Fund in November 2015 to advocate a reduction in the cost of doing business at the ports of Ghana, while also improving efficiency at the ports. With the support of its Development Partners, DANIDA, USAID and the EU, the BUSAC Fund provided a grant that enabled GNCCI to successfully advocate a reduction in the cost of doing business at Ghana's ports.

ENCOURAGING VALUE ADDITION AND EXPORTS

Ghana National Chamber of Commerce and Industry

Manufacturers and exporters in Ghana now have an extra incentive to produce more value-added products for the export market, thanks to a more consistent implementation of the duty drawback payment system in Ghana.

Following the successful advocacy action of the Ghana National Chamber of Commerce and Industry, the Ghana Revenue Authority (GRA) announced on July 8, 2016 that they have commenced the payment of outstanding duty drawbacks due some exporters and manufacturers in Ghana.

Officials of GRA further disclosed that twenty-seven (27) exporters and manufacturers have had their documents approved by the Commissioner General hence the approval of their duty drawback payment.



Duty drawback payments are encouraging the processing of raw materials for export

Speaking to Citi Business News, a Revenue Officer at Customs Division at the GRA, Ebenezer T. M. Ayettey assured the business community that qualified exporters and manufacturers could visit the duty drawback section of the GRA office for their cheques.

"We have received the cheques from the head office and have commenced the payments as we promised. So far, only one person has come for his cheque. Some have also called indicating that they will come for it. This is for only those 27 who have their documentation complete and we have satisfied ourselves that they indeed exported."

Mr. Ayettey added, "There are others we have sent their documentation for auditing and we are awaiting the outcome. Remember, we will only proceed if the auditors do not raise any queries on the documentation."

The CEO of GNCCI, Mr. Mark Badu Aboagye explained that recent operationalization of the duty drawback system is good news for all manufacturers and exporters in Ghana, as it encourages an increase in the export of locally manufactured products, while also placing more capital or money at the disposal of businesses entities.

"Many businesses are pleased with the enforcement of this law, because they are now retrieving funds that they could have lost as a result of the ineffective implementation of the duty drawback system. The increasing awareness of business entities about the possibility of claiming refunds on import duties is also encouraging manufacturers to process more raw materials into exportable products", Mr. Aboagye remarked.

One of the main challenges that serve as a hindrance to the expansion and export potentials of manufacturing companies in Ghana is their inability to claim refund on import duties as required by law under the duty draw back regime backed by sections 40-42 of CEPS (Management) Law of 1993 (P.N.D.C. Law 330). As a way of encouraging value addition to raw materials for exports, the law required that manufacturers could reclaim the duty paid on imported raw materials as long as they add value to those inputs for exports.

However, the enforcement of this law was non-existent for many years, making it practically impossible for manufacturers and exporters to claim duty drawback payments. Not only are procedures for duty refund slow and cumbersome, but they also require that claimants relinquish their sole copies of official import documents, creating serious difficulties for subsequent record keeping. Because of these difficulties, the state owes majority of exporters duty drawback payments.

To address this challenge, the Ghana National Chamber of Commerce and Industry sought the support of the BUSAC Fund to advocate a full enforcement of the duty drawback scheme as required by law. With the support of

With the support of its Development Partners, DANIDA, USAID and the EU, the BUSAC Fund provided an advocacy grant to the leadership of GCCI to enable them advocate the payment of all duty drawback payments owed manufacturers and exporters. As part of their advocacy activities, the leadership of GPPC had fruitful dialogue sessions with Ghana Revenue Authority and other relevant duty bearers on the need to fully operationalize the duty drawback scheme.

The Chamber's CEO was quick to point out that there is still room for improvement as far as the implementation of the duty drawback payment scheme is concerned.

"We are still engaging duty bearers in discussions over the need to speed up the claims processing period, as well as work towards making the scheme sustainable," Mr. Aboagye disclosed.

Mr. Aboagye expressed his gratitude to the BUSAC Fund for assisting the chamber to address a number of challenges in the Ghanaian business environment.

"We really appreciate the support of the BUSAC Fund in advocating for such reforms in the business landscape. But for BUSAC, many of these issues would have still been unresolved", Mr. Aboagye remarked.

COMMERCIAL LIFE RETURNS AFTER CONSTRUCTION OF ROADS

Northern Volta Gari Processors Association

The timely construction of the feeder roads and that of the main Nkwanta road in the northern part of the Volta Region has brought great relief and transformation to the inhabitants of Nkwanta and its environs.

Farmers are now able to transport their produce freely from their farms to the market place, while travel time has greatly reduced for commuters.

In the recent past, there was low market patronage of products due to bad road networks, especially the main trunk road that leads to the market centre. Also the entire road network becomes muddy during the rainy season because it was untarred.

"After the rains, it takes so long before the roads become a bit motorable, making the transporters charge exorbitant prices for transporting our produce. Also, after the rainy seasons, buyers of our produce refuse to come due to the bad nature of our roads. This was affecting our income," noted Samuel Amese, Chairman of the Northern Volta Gari Processors Association (NOVOGAP) at Nkwanta.



The main Nkwanta road under construction after NOVOGAP's business advocacy

However, after six months of business advocacy sponsored by the BUSAC Fund and its development partners, DANIDA, USAID and the EU, majority of the roads, especially those leading directly to the farms have been upgraded to feeder road status, while the main Nkwanta road is currently being tarred, at the time of this report.

"Through our advocacy action, we went on radio, met with the then Volta Regional Minister, Ford Kamel, both the district and regional civil engineers and other stakeholders including the DCE, Joseph Nicab, to ensure that our roads were brought up to acceptable standards," Mr. Amese remarked.

"The construction of the feeder roads has enabled the small trucks to go in and out of the farms freely, this was virtually impossible prior to the advocacy action embarked on by the association," noted Robert Ofori, a member of the association.

"We started seeing changes somewhere in 2013 and I am happy to be part of the association that brought the change to our town. Now our farms and markets are more accessible to vehicles and customers, making it possible for us to increase our sales and income," Mr. Amese stated in an interview.

Some of the constructed feeder roads include Bontibor junction to Bontibor township (6.5km), Odumasi to Kofi Akura (8.3km), Abrewunko to Nyambong (2.65km), B Zongo to Alokpatsa (16.3km).

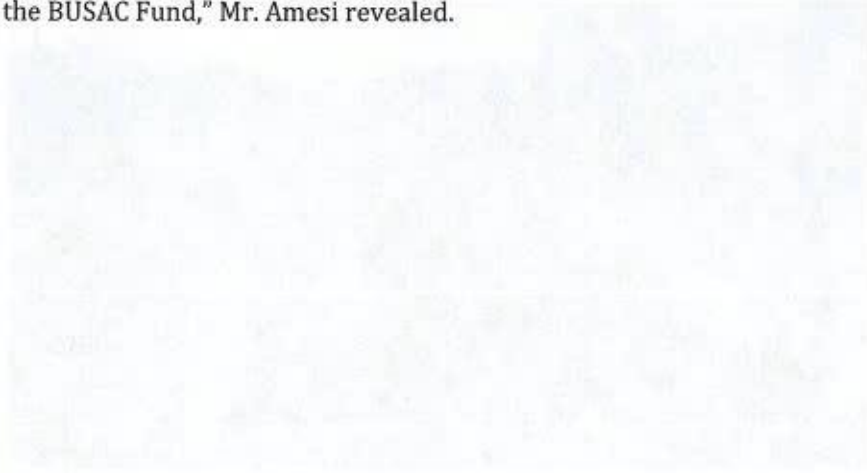
Theresa Danso, a member of the association observed that "The roads to our catchment areas have become motorable, making it easy for transporters and buyers to come to buy our produce, thus enabling us to generate enough income to pay our farmers from whom we purchase our raw materials. Our hardships and level of poverty have greatly reduced".

"We didn't know what to do until BUSAC Fund came to our rescue. This is why we are so grateful to the BUSAC Fund," Mr. Robert Ofori, a member of NOVOGAP stated.

The association which used to have a membership of less than 1,000 now has a total of 1,750 members after the successful business advocacy action it embarked upon.

"This has resulted in the overall improvement of the association's finances," Mr. Amese hinted.

The next on the agenda of the association is to ensure that all members regularize their finances through the banking system. "This came to us during the business advocacy training, for which we have to thank the BUSAC Fund," Mr. Amesi revealed.



SUPPORTING WOMEN TO MAKE MONEY

Sirigu Women's Organization for Pottery and Art (SWOPA)

The extension of electricity to the premises of the Sirigu Women's Organization for Pottery and Art (SWOPA) is helping many women to earn more income from their art works.

Evidence from community members including children and traditional authorities suggest that the extension of electricity to the premises of SWOPA has been identified as one of the key achievements of women's involvement in business advocacy.

Many people across the Sirigu community in the Kassena Nankana West District of the Upper East Region, indicated that the electricity supply to SWOPA had not only improved the economic activities of women, but had also enabled school children from surrounding communities to learn at night.



Access to electricity is helping SWOPA women to increase productivity and income

For the SWOPA Director, Mrs. Bridget Adongo, the intervention did not only raise the status of SWOPA, but has also brought relief to hundreds of homes in the community. She explained that the extension of electricity to the centre has doubled the pace of production at the centre with sales increase of about 40% every month.

"The rooms were very hot and visitors were not able to spend more than five minutes, because there was no light for fans to cool the room whilst they looked for the products to buy. So they were not buying things. But now, nobody comes here without getting what he or she is looking for," she stated.

A 52 year old member of SWOPA, Azoko Atogpurum, said the increased in sales had economically empowered her to feed her household, cater for her children's school needs and register her family under the National Health Insurance Scheme (NHIS). "In those dark days, a break in the evening meant returning to work only the following day. But now that we have light, we can even work at night to produce more and I'm able to get more money now than before," she emphasized.

Among those praising the BUSAC Fund for helping women to make more money in the community is the Regent of the Sirigu Traditional Area, Naba Anyoka Akwara. "I'm delighted to see what the BUSAC Fund has done in my community. There was no light at SWOPA's centre; but now the light is enabling women to be independent of their husbands to feed their children and renew their health insurance cards," the Regent stated.

For the District Chief Executive (DCE) for Kassena-Nankana West, Mr. George Nonterah, who has visited the centre to see the positive change for himself, it has been a delight to watch the women and tourists go about their activities at the centre in well-lit rooms, under whirling fans and with enough refrigerated drinking water to satisfy visitors to the SWOPA centre.

"I am happy the electric power is not only helping the women alone, but it is also helping the students who live around that area to study at night," said the DCE. "I am very grateful to the BUSAC Fund for what they have done for that community and Sirigu Women's Organization for Pottery and Art

Peter Aduko, a final year student of the Sirigu Junior High School who joins his colleagues every evening at the centre to study also testified that the light at SWOPA is helping him to learn at night. "This light has made me a complete student, reading under kerosene lamp is past and may God bless the BUSAC Fund," he said with a wide smile.

Members of SWOPA obtained an advocacy grant from the BUSAC Fund which enabled them to advocate for authorities to provide electricity to their arts production centre.

HELPING RICE FARMERS TO PRODUCE MORE

Gomoa Okyereko Irrigation Cooperative Rice Farming & Marketing Society Ltd (GOICRFMS)

Indeed, these are profitable days for rice farmers at Gomoa Okyereko as farmers earn more money to support their livelihoods.

The leadership of the Gomoa Okyereko Irrigation Cooperative Rice Farming & Marketing Society Ltd (GOICRFMS) pointed out that the rehabilitation of the Okyereko irrigation facility is helping them to earn more money to support their families.

Mrs. Faustina Andoh, the women's leader of the association stated in an interview: "Our children are being enrolled in the universities and are favorably competing with children from rich backgrounds because we are now able to farm and provide for the basic needs in school. Above all we are able to provide three square meals for our husbands and children because there is always enough rice to cook for all and just like the saying goes we grow what we eat and sell the excess to the world."



The rehabilitation of the irrigation dam dykes ensures all-season rice cultivation for farmers at Gomoa Okyereko

Members of the association also pointed out that the rehabilitation of the Okyereko irrigation facility and the subsequent increase in local rice production has reaffirmed their long-standing belief that rice cultivation is a lucrative venture.

Nana Ababio, a member of the association also stated: "A lot of people assume cocoa farmers in Ghana today are the only successful farmers but rice growers in okyereko believe this assertion is wrong; rice is our cocoa and it has made most of us very successful. Through rice cultivation, most of us have been able to put up our own houses and we are happy with our families."

Members of GOICRFMS further noted that their improved rice cultivation and income levels have also considerably reduced rural-urban migration among the youth in the area.

"We have seen a drastic change in the number of natives who hitherto will travel to the city to seek greener pastures. The difficulty we faced in the cultivation of rice at okyereko is now a thing of the past," Mrs. Faustina Andoh remarked.

Mrs. Andon explained that this was not the situation a few years back. In June 2010, the dyke constructed to prevent flooding on the plots of the Okyereko irrigation scheme was broken by floods from the Ayensu River causing serious damage to the 125-acre rice irrigation scheme at Okyereko in the Gomoa East District of the Central Region.

As a result, the farmers were unable to meet production costs, let alone pay back loans secured from banks, a situation which adversely affected their livelihoods and well-being, driving most of them through the poverty margins. The farmers could not achieve all year round cropping and some of the youths who were being encouraged to engage in local rice production were finding life unbearable and abandoned the enterprise.

The repair works on the dyke was a huge project that the farmers could not fund by themselves, hence requiring the support of the government to minimize or stop the flooding of the rice farms to ensure that farmers have all year round cropping to boost local rice production.

Faced with this situation, the farmers applied to BUSAC Fund for a grant to advocate to the appropriate government agencies for the repair works to be carried out. With support from DANIDA, USAID and the EU, the BUSAC Fund provided an advocacy grant to GOICRFMS, which enabled them to persuade the relevant duty bearers to repair the broken dykes on the irrigation facility. With this support, an implementation plan was drawn to ensure a successful achievement of the objectives.

Nana Entsiful Ababio, Chairman of the association said the association embarked on a number of carefully planned activities including advocacy training to enhance the capacity of the farmers to engage the target government agencies. Almost all the farmers at Okyereko have undergone training to enable them engage in effective advocacy to generate the desired support from duty bearers without being violent.

In order to advocate with empirical evidence, a baseline research was also conducted on the scope and possibility of attaining the desired government funding and attracting the interest of stakeholders on the project.

After effectively engaging all the stakeholders, which included the Ministries and agencies responsible for the repair project, the Ministry of Food and Agriculture (MOFA), through the Ghana Irrigation Development Agency, eventually constructed the broken dyke. MOFA has also ensured that Agricultural Extension Officers now assist rice farmers at Okyereko on a regular basis.

Through the advocacy action, the executives and members of the association also received training in financial management, leadership skills, group dynamics and fund raising for business associations, which aided them to secure a policy document for the repair of the broken irrigation facility to avoid the continued destruction of their crops.

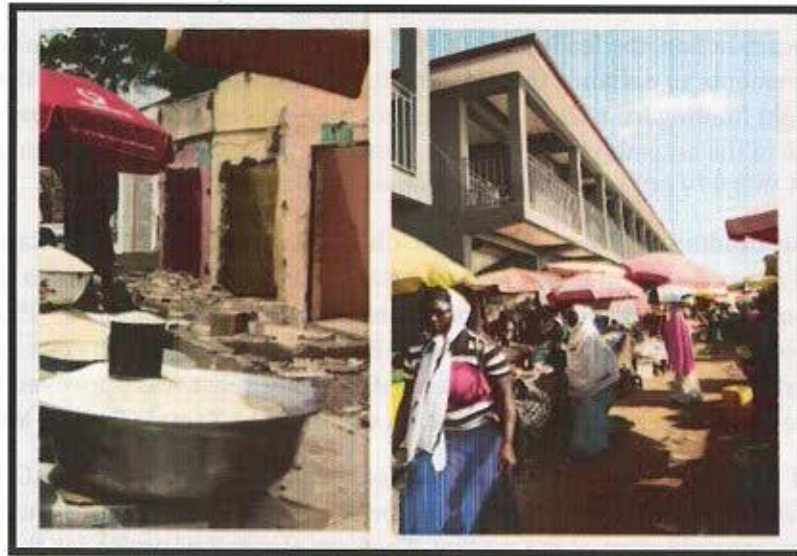
NEW FACE FOR TAMALE CENTRAL MARKET

Tamale Progressive Traders Association

Public-private dialogue yields results as the Tamale Metropolitan Assembly (TMA) works with the Progressive Traders Association (PTA) and other stakeholders to improve the business environment for traders and customers.

Traders at the Tamale Central Market are excited about the prospects of doing business in a more conducive environment, following the commencement of major rehabilitation works at the market under the auspices of the TMA, with support from the World Bank.

A sod cutting ceremony was held on 11th March, 2014 to mark the commencement of the rehabilitation works which would eventually give the entire Tamale market a major facelift and increase the ease of doing business for both traders and customers at the market.



The Tamale Progressive traders successfully advocated the rehabilitation of the Tamale Central Market.

As part of the rehabilitation works at the market, about 150 new stores will be built to accommodate the numerous traders who currently sell their wares along the streets, thereby decreasing the congestion around the market.

Speaking about the details of the rehabilitation exercise, Mr. Thomas Ade, Secretary of the Progressive Traders Association stated that the exercise would also lead to the construction of important facilities such as a Fire Service Office, tarred pavements, and walls to protect the entire market from intruders.

"The construction of a new fire service post will ensure that fire service personnel will always be available to promptly react to any fire outbreaks in the market in order to protect lives and property. This way, our traders can avoid all the huge losses associated with such disasters," Mr. Ade pointed out.

He added that the entire rehabilitation exercise, especially the construction of the pavements in the market will also ensure an easy movement of customers and goods, making it possible to avoid deadly stampedes in times of disaster.

Members of PTA, whose successful advocacy action prompted the Municipal Assembly to initiate the rehabilitation exercise, are confident that a renovated Tamale Central Market will give a major boost to their trading businesses.

"When the renovation of the market is completed, more customers can do shopping or window shopping effectively, as the positioning of the modernized shops will enhance public visibility of displayed goods. This surely will lead to an increase in sales and income for me and other traders," Hajia Alima Ayeshetu, 40-year old member of PTA remarked.

The Progressive Traders Association, a union of traders who ply their trade at the Tamale Central Market, had earlier embarked on a successful advocacy action with the support of the BUSAC Fund, resulting in a fruitful dialogue between the traders and the Municipal Assembly. Through this advocacy, the TMA assisted the traders by carrying out a decongestion exercise, mounting entry gates and fixing security lights in the market.

As part of the advocacy action, the leadership of PTA also requested that the assembly should help construct good pavements to enhance the movement of customers and goods in the market. The TMA therefore sought funding from the World Bank to enable them construct the pavements in the market. In response to the assembly's request, the World Bank provided a grant worth 1.94 million Ghana Cedis (GH¢ 1,093,979.00) to facilitate the construction of the pavements.

Upon receiving the funding, the new Municipal Chief Executive, Mr. Abdul Rahman Hannan Gundandoo, realized that the amount was quite substantial and could be used to do more than just the construction of pavements. He therefore consulted the leadership of PTA and other stakeholders and sought permission from the World Bank to use the funds to start re-building the entire market structures in addition to the pavements. This request was approved by the World Bank, leading to the commencement of rehabilitation works at the Tamale Central Market.

The Leadership of PTA have expressed their profound gratitude to the BUSAC Fund and its Development Partners: DANIDA, USAID and the EU for supporting their advocacy action which has eventually led to the rehabilitation of the market. They are also full of praise for the TMA and the World Bank for coming to their aid.

ECONOMIC EMPOWERMENT FOR GHANAIAAN YOUTH

Alliance of Young Entrepreneurs Ghana

Following the group's advocacy action, the leadership of AYEG signed an MOU with the YES Secretariat in April 2014 to collaborate on issues relating to youth entrepreneurship. This agreement allowed AYEG to make valuable inputs into YES Fund's support schemes for young entrepreneurs in Ghana.

AYEG also made significant progress in sensitizing young entrepreneurs around the country on how to successfully access funding opportunities available at the YES FUND. Again, AYEG has successfully advocated good governance and transparency in the implementation of the YES Fund programme, and this has enabled many young Entrepreneurs to access support services offered by the Fund. Moreover, as part of the advocacy support from the BUSAC Fund, members of AYEG benefitted from financial management skills training, which is helping them to manage the finances of their individual businesses.



AYEG is sensitizing Ghanaian youth about growth opportunities.

Alliance of Young Entrepreneurs Ghana (AYEG) is a national network of about 105 young entrepreneurs and business leaders in Ghana, mostly between the ages of 20 and 40 years. AYEG was formed and registered at the National Youth Authority (NYA) in 2009 to champion entrepreneurship by young people. In October 2014, the leadership of AYEG sought the support of the BUSAC Fund to advocate proper governance in the implementation of Government's Youth Enterprise Support (YES Fund) programme.

It was expected that at the end of the association's advocacy action, there would be good governance, accountability and transparency in the implementation of the YES Fund programme to enable young entrepreneurs tap effectively into the funding opportunities presented by the fund. AYEG also anticipated a full involvement in the consultative process that is expected to lead to the passage and adoption of an L.I on the YES Fund.

In March 2015, members of AYEG started dialogue with duty bearers from the YES Fund Secretariat, Ministry of Youth and Sports and the National Youth Authority on the need to establish good

governance practices and accountability in the implementation of the YES Fund so that more youth entrepreneurs will have confidence in the beneficiary selection process and apply for support.

The YES Fund is a multi-agency initiative that aims to support young entrepreneurs in the UK. It is a joint venture between the Department for Business, Innovation and Skills (BIS), the Department for Education (DfE), and the Department for Communities and Local Government (DCLG). The fund is designed to provide financial support to young entrepreneurs who are starting or growing their businesses. The fund is managed by a consortium of organisations, including the British Venture Capital Association (BVCA), the British Venture Philanthropy Association (BVPA), and the British Venture Angels Association (BVAA). The fund is expected to have a significant impact on the UK economy, as it will help to create jobs and stimulate innovation.



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SDG 5: Achieve gender equality and empower all women and girls

IMPROVING ACCESS TO FARM LANDS

Progressive Women Farmers' Cooperative Society Ltd.

A 23 year old female farmer and member of the Unity and Progressive Women Farmers Cooperative Society Limited (PUWOFACS), Madam Rabinatu Yahaya, is happy that many women within the Wa Municipality in the Upper West Region now have access to arable farmlands. She said the increased access to farmlands is helping a group of women in the Wa Municipality to increase their agricultural productivity and improve upon their livelihoods.

Madam Yahaya also testified that many women have gained access to arable lands, which is enabling them to expand their rice cultivation business to earn more income.

"Here in the Wa area, access to farm lands has always been difficult for women like us. But through dialogue, we were able to convince traditional authorities, land owners and officials of the Customary Lands Secretariat in Wa to release lands to women to enhance our agricultural business. In the end, the chiefs themselves assisted us to secure 10 acres of land at Nokore, a village in the Upper West region, making it possible for women of PUWOFACS to expand their rice cultivation in the new farming season", Madam Yahaya disclosed.



The women of PUWOFACS successfully advocated access to farmlands

She also expressed her joy that the advocacy action presented a rare opportunity and skills for them to sit at the dialogue table to persuade traditional leaders and other custodians of lands in the municipality to release arable lands to women farmers to facilitate their farming business.

"We are grateful for the opportunity to engage with our leaders and with our newly acquired 10-acre farmland, we hope to produce a minimum of 300 bags of rice in the next harvest, each of which will sell at an average of GH¢ 120.00. This will enable us to earn enough to feed our families and cater for our children's education", Madam Yahaya remarked.

One other notable achievement of PUWOFACS is that the association's advocacy action has opened doors of support from other development agencies.

The patron of the PUWOFACS, Mr. Salifu Adama pointed out that as a result of the advocacy action, the association had fruitful discussions with the Ghana Trade and Livelihoods Coalition (GTLC), who have now provided two tractors to enable members of PUWOFACS to plough their farms.

Members of PUWOFACS are also testifying that their successful advocacy action has also impacted positively on the growth and development of the association.

"Seeing the positive achievements gained from our advocacy action, many women farmers in the Wa municipality have started joining our association. The total membership of our association, which stood at 439 at the start of our advocacy action, has now increased to 490, with four new other farming associations promising to join us soon", Mr. Adama revealed.

Traditionally, women's access to customary farm lands in the Wa municipality has always been restricted mainly because most lands in the municipality are owned and controlled by men. Lands leased to women for farming are often small in size and non-rewarding and their acquisition often required mediation by male relations. Women farmers in the Wa municipality are therefore unable to get lands for commercial farming to increase their incomes and improve upon their livelihoods.

In an attempt to make farm lands more accessible to women farmers in the municipality, the leadership of PUWOFACS sought the assistance of the BUSAC Fund to enable them advocate the release of customary farm lands to women farmers in the Wa municipality. With the support of its Development Partners: DANIDA, USAID and the EU, the BUSAC Fund provided PUWOFACS with an advocacy grant that enabled the association to conduct research into the problem and undergo training on how to effectively advocate. Armed with the requisite advocacy skills and empirical data from the research, members of the association were able to successfully dialogue with and persuade traditional authorities and customary land owners to lease more arable lands to women farmers for commercial agricultural purposes.

WOMEN GROUP IMPROVES GARI PROCESSING

Association of People for Practical Life Education

Gari, a granular flour of varying texture is very popular among Ghanaians and some people in the West African Sub-Region, such as Nigerians. However, produce from some processors including Association of People for Practical Life Education (APPLE) do not attract good prices due to poor quality.

Made from cassava, well packaged and good quality gari attracts premium prices between GHC 8 and GHC 10 per kilogram on shelves of super markets in Ghana, and \$18.99 on Amazon.

To support members of APPLE with the set of skills needed to produce higher quality gari, the BUSAC Fund financed intensive hands-on training in Business Management practices to make their business sustainable.

Just after applying what was taught at the training, Madam Vida Larbi, a member of the group says her gari and those of her colleagues have become sought-after products at the Amasaman and Pokuase markets.



The women of APPLE built their capacity in gari processing and marketing

Gari processing is a major source of income for women of this association.

“Our production capacity has increased significantly. Before the training I use to process 10 kilograms of gari a week but now I produce 30 kilograms which is sold as soon as I am done,” Ms. Larbi said.

“I am reinvesting the profit to increase my capital. I have also used part of my profits to start retailing roasted maize and groundnuts. It is the same gari that I feed my family with”, she further remarked

In explaining some of the process, Madam Larbi says after peeling the tubers of cassava, instead of washing only once, she washes it more than three times with clean water thoroughly to make sure there was no visible traces of sand.

“I make sure the grinding machine is clean and once done it is put into a jute sack which is tied or stitched and left to ferment for three to seven days. This step is very important, as the fermentation process helps to reduce and detoxify the high cyanide content of the cassava. The sacks containing grated cassava are packed on each other with a wooden board placed below and above them to avoid contact with sand. These are part of the skills I acquired during the training programme,” she said.

After the fluid is drained, it is taken through other processes until frying, and subsequently branded as well as packaged for distribution.

Ms. Enyonam Vorsah, a leading member of the group says through the packaging and branding training she does not only sell her gari in bulk but also in smaller nicely packaged quantities.

“When I applied the lessons I learnt in business management, I realised that it is economically wise to retail part of my products to generate money. But for the training I would not have known this,” she said.

Through these hands-on training, the gari processors of the APPLE group are increasing their productivity and incomes, while also encouraging other women in the locality to venture into the profitable gari processing business. Through this feat, the global aim of achieving the Sustainable Development Goals of empowering women and girls as well as ending extreme poverty is being addressed at the local communities.



BREAKING BARRIERS WITH ALTERNATIVE LIVELIHOOD SKILLS

Sungbawiara Foundation

Engaging in more than one business is a luxury in the Gurungu community in the Upper West Region of Ghana as most people in this community are unemployed. However, Madam Aziz Hawawu will not let her environment place limitations on her capabilities.

Madam Aziz Hawawu, a member of the Sungbawiara Foundation, operates two businesses to the admiration of her colleagues as well as the entire community. She is a seamstress and operates a shop near the market centre and more recently she has started a soap making business which has transformed her life. She started her soap making business after receiving a BUSAC Fund-sponsored Business Development Services (BDS) training on skills development.

Three months after participating in the capacity-building programme, Madam Hawawu put into practice lessons learnt from the training by investing in soap making and reinvesting part of the proceeds in her sewing business.



Madam Aziz Hawawu behind her sewing machine sewing a dress for a customer

As a fast moving consumer good, the soap business is very vibrant and profitable as she testifies that she is able to make a 100% return on investment.

"When I invest GHc50 in the soap making business, I am able to make GHc100 within a week then I used part of the profit to support my sewing business so that it will not collapse," Madam Hawawu stated.

Madam Hawawu, who produces both liquid and bar soaps also processes hair cream, shampoo and body pomade; she attributes these skills to the BDS training she received. She said she has been able to transfer these skills to about seven individuals who have also started the soap making business.

Madam Hawawu was part of about 100 women who were trained in soap making and hair and body pomade making by the Sungbawiara Foundation with support from the BUSAC Fund-sponsored Business Development Services.

Another beneficiary of the training, Madam Mohammed Ajara- a caterer, said she venturing into soap making has not only earned her extra income but has also reduced her production cost in the catering business.

"I no longer buy soap for my catering business. I use what I produce and that has saved me a lot of money. In fact, I no longer depend on my husband to fund my catering business since I started producing and selling the soaps," she hinted.

Owing to lack of technical skills, high unemployment rate coupled with other challenges facing most women in some parts of the Upper West Region, the Sungbawiara Foundation sought capacity building support from the BUSAC Fund and its development partners, DANIDA, USAID and the European Union. Through the BUSAC Fund's Business Development Services (BDS) support, Madam Hawawu and her colleague members of the Sungbawiara Foundation were equipped with useful skills that have changed their lives forever.

Through the skills acquired by the members, the association is helping to reduce the unemployment rate in that region. This has enabled many of the women to be independent, thus reducing the financial pressure on their spouses.

The Executive Director of Sungbawiara Foundation, Mrs. Christine Choka Seidu, noted that the lack of technical or basic vocational skills to engage in any meaningful venture was a big challenge for the women hence the focus of the training was to build their capacity in soap, pomade and shampoo making.

"The inability of the women to do anything for themselves pushed us to seek support to build their capacity to produce and market these products for income," Mrs. Seidu stated.

Mrs. Seidu said the impact of the training has resulted in boosting the image of the Foundation as many more women have expressed interest in joining the Foundation to ensure that they also benefit from other opportunities. She also noted that the commitment level of members have increased as they now participate in almost every activity of the Foundation.

"The BDS training from BUSAC Fund has provided alternative livelihoods for our members and we are so grateful to those who made it possible," Mrs. Seidu observed.

SUPPORTING WOMEN TO ACCESS CREDIT

House of Liberation for Empowerment (HOLIFE)

There is no doubt that the advocacy action of the House of Liberation for Empowerment (HOLIFE) has created numerous opportunities for women in Wa, the Upper West Regional capital, to access credit to expand their businesses.

Over five hundred (500) women in Wa are receiving soft loans from the numerous credit organisations in the Wa Municipality. This, according to Ms. Evelyn Dibaar, the Coordinator of HOLIFE, is helping the beneficiary women to expand their small scale businesses.

The Coordinator also disclosed that the women are also accessing the credit facilities at lower interest rates, making it possible for them to expand their businesses and increase their incomes, to support their livelihoods.



HOLIFE members packaging groundnut paste for sale

“Here in the Upper West Region, one of the daunting challenges facing women businesses is the limited access to microcredit. But through our advocacy action, we had very fruitful dialogue with the Wa Cooperative Credit Union (WCCU), which made it possible for over 500 women from HOLIFE to secure soft loans from the Credit Union to enable them invest into their businesses,” Ms Dibaar remarked.

Having achieved this feat, the women in HOLIFE did not rest on their oars. They put their newly acquired advocacy skills to further use by negotiating with the WCCU to reduce the interest rates on the loans to the barest minimum.

“Initially, the credit union offered to give our women the loans at 12% per month. But we managed to negotiate with the officials of the credit union to bring the interest rates down to 3% per month. This reduced interest rate was more beneficial to our members,” Ms. Dibaar added.

Speaking about the impact of the micro-credit scheme on her business, Madam Joyce Aziem, a member of HOLIFE testified that "The loan I secured from the Wa Credit Union enabled me to expand my agro-processing business. Today I have been able to repay the loans, and I have even made enough money to finance my child's polytechnic education."

Notable among the numerous benefits of HOLIFE's advocacy action is their vastly improved advocacy skills. Ms Dibaar pointed out that some of the women are using their advocacy skills to solve social and domestic problems.

The successful advocacy action of HOLIFE has also impacted positively on the growth of the association. Membership of the association increased from 150 in 2006 to 650 in 2013.

The inability of women in the Upper West region to access loans for their businesses was mainly due to the high lending rates charged by many formal financial institutions, especially the banks. This situation has led to the collapse of many women businesses since their profit cannot cushion their businesses in the growing changes of the national economy. The situation has led to the stagnation of women businesses in the region and also posed a challenge to new players in who wish to engage in business to earn a living.

To reverse this worrying trend, the leadership of HOLIFE sought support from the BUSAC Fund to enable them advocate to financial institutions within the Wa Municipality to support their members with loans at affordable interest rates. With support from its development partners-DANIDA, USAID and the EU, the BUSAC Fund responded by providing an advocacy grant to HOLIFE in 2006, making it possible for the association to embark on an advocacy action that has successfully led to an improved access to micro credit for members of HOLIFE.

SDG 10: Reduce inequality within and among countries

HOPE IN THE HORIZON FOR PERSONS WITH DISABILITIES

Ghana Federation of the Disabled

Persons with Disabilities (PWDS) now have the hope of getting all public buildings and other public places made easily accessible and available to PWDS following the acceptance of their findings from a nationwide consultation workshop on the Disability Act, 2006 (ACT 715) and a draft Legislative Instrument (LI) that will ensure the enforcement of the Act.

The nationwide consultation workshop formed part of an advocacy action supported by the Business Sector advocacy Challenge Fund (BUSAC Fund).

When the LI is passed, it will ensure that all buildings are made accessible to PWDS in the country. It is to the great disadvantage to PWDS that the legal requirements are not being enforced.



Disabled-friendly facilities like this will improve the livelihoods of PWDS

Isaac Tuggun, National Advocacy Officer of the Ghana Federation of the Disabled (GFD), in an interview explained that during the advocacy action, the then Ministry for Employment and Social Welfare accepted a collated view from the GFD after the nationwide consultation exercise had been carried out.

The Ministry in turn organised a validation workshop involving stakeholders such as the Attorney General's Department, National Council for Persons With Disability, the Department of Social Welfare to have a second look at the Draft LI and compare it to the views that were collated.

"They compared the two and asked for reasons why we wanted it to be so and also to find out whether our views could be accommodated by the parent Act itself and out of that they took what we submitted, 60% of our views were accepted and the A-G was asked to use those 60% to review the then draft LI for a final validation workshop," he emphasised.

However due to the 2012 elections, almost all the stakeholders were busily preparing for the elections and for this reason the final validation workshop could not come on.

"The Legislative Instrument when it is passed will help all persons with disabilities to go about their business without any hindrance and improve on their businesses. It will help a lot in their activities because they can access everything including building," he said.

The situation where buildings are not accessible to PWDs he said "adversely affects income generation, consumer and recreation opportunities for members of the Federation as many workplaces, service providers, retail premises and street environments are inaccessible to them."

Regarding the impact of the advocacy action, he said, "the impact is great because the stakeholders so far as they were concerned were able to realize that Persons With Disability really have a say and that they have made their voices very clear with regard to the Act."

Frederick Ofosu, the Programmes Manager for the Ghana Federation of the Disabled, also in an interview explained that the advocacy action "helped in bringing together stakeholders in the sector to fashion out or model out strategies to not only implement the persons with disability law but also look at issues around accessibility and how as a nation we can enhance access to services and opportunities in places for the mainstreaming and inclusion of PWDs."

He explained also that even though, the GFD has not realised the dream of getting the Legislative Instrument (LI) that will ensure the enforcement of the disability law passed, the critical study of the law as part of the advocacy action has made it clear that the disability Act, 2006 (ACT715) "was too service oriented compared to the accepted criteria for right-based legislation which should focus on the rights of persons with disabilities in spite of their places of abode."

"So that understanding, that detailed scrutiny of the law also brought us to a great deal or gave us a deeper understanding of the issues behind the framework of the law and that is what we are working on currently by trying to bring the disability law to terms with the UN convention on the right to disability before we eventually push for an LI for the disability law," he adds.

Stressing that "BUSAC project has not failed, it's been a great success, the problems have been revealing and the direction has been set from this BUSAC project and I think that as a disability movement, if we put our hands on the wheel we can achieve more for ourselves resulting from this study that we did with the support of the BUSAC fund."

The GFD has its headquarters in Accra and is made up of seven member organisations.

Persons with Disabilities (PWDs) have now come to terms with the barriers existing within the economic environment that are impeding easy movement after the Ghana Federation of the Disabled (GFD) undertook a research work on the problems affecting PWDs.

The issues affecting PWDs are categorised into architectural barriers, attitudinal barriers and environmental barriers and these actually impede the effective participation of person with disability within the economic system.

PERSONS WITH DISABILITIES VOW TO BREAK BUSINESS BARRIERS IN DIFFICULT ECONOMY

Ghana Federation of the Disabled, Esiamia

Persons With Disabilities (PWDs) in the Ellembele district of the Western Region have vowed to break even in spite of the difficult economy the country finds itself in at the moment.

This follows a training they have undertaken in the areas of baking bread, making of local soaps, repair of mobile phones and computers, poultry farming and carpentry. The training was organized by the Ellembele District Assembly as result of a BUSAC Fund sponsored advocacy action that the Ghana Federation of the Disabled (GFD) undertook in the district.

Entitled "Disabled Livelihood Empowerment Advocacy", the advocacy action enabled PWDs in the district to acquire skills that enabled them to position themselves for the jobs that have been made available due to the oil and gas project in the region. The oil find in the region has brought a lot of brisk business activities and presents an opportunity to the PWDs to capitalize on.



The vocational skills acquired by GFD members is helping them to earn a living:

Over the years, PWDs in Ghana have been facing several problems including limited access to education, unemployment, stigmatization, social exclusion, negative socio-cultural perception and poverty.

Since the United Nations adopted the Convention on the Right of Persons with Disability in 2006, global recognition has been drawn for the need to integrate disability issues in development planning processes including job accessibility for PWDs.

According to the UN, about 10 per cent of the global population constitutes Persons with Disability. In Ghana, with the 2010 Population estimates of about 24 million people, it means that PWDs constitute about 2.4 million.

Despite this significant proportion, persons with disability are among the underrepresented in our development efforts.

For instance, the 2007 Ghana Human Development Report showed that the unemployment rate of persons with disability stands at 31% higher than 19.8% for persons without disability. Meanwhile, the scale of problems that persons with disability face i.e. discrimination, neglect, and stigmatization, are quite worrying.

In spite of all these challenges facing them in Ghana, PWDs in the Ellembele District have vowed to break even through the acquisition of handiwork to maximize their benefits of the oil and gas industry in the Western region.

Due to the oil, many people have migrated from around the world to resettle in the region to engage in the oil and gas business. The increase in population in the region, therefore, will provide a market for the PWDs who have the skills in the handiworks.

George Mozu, Chairman of the GFD in the district, says the members currently lack the equipment to expand and sustain their businesses.

"We have finished with the training, now we are left with equipment and gadgets to start and also expand our businesses," he said. Adding that "BUSAC Fund has been very helpful to us but we need more support to expand our businesses."

Another fallout from the advocacy action is that the Ellembele Assembly has released 3% disabled fund. Disabled persons in the district were also engaged in gari processing but are getting out of job due to lack of processing equipment.

The gari processing platform which was initiated by the group five years ago has been left uncompleted due to the Ellembele District Assembly refusing to release the 2% of the District Assembly Common Fund allocated to disability initiatives to complete the project.

But the fund has been released, courtesy the BUSAC Fund advocacy action, for the processing plant to be completed. Frederick Nyankye, a PWD in the district said the BUSAC Fund advocacy action has empowered them to acquire technical skills that they can use to work and make a living out of.

"Am really happy with the advocacy action, it has helped me and the others a lot" he said, adding that "we thank BUSAC Fund but we want them to continue supporting us."

BUSAC FUND EMPOWERS DISABLED FARMERS

Association of Farmers with Disabilities

There is no doubt that members of the Association of Farmers with Disability will forever remain grateful to the Business Sector Advocacy Challenge (BUSAC) Fund as members of the Association say skills from the various training programmes have helped them to revive their association.

Like mother hen shielding its young from kites, they fought weeds to protect their tomato, rice and maize seedlings. With hoes and cutlasses, physically challenged and visually impaired persons weeded their gardens with such passion. You could feel the love between crop and farmer; the symbiotic relationship that ensured the survival of plant and animal kingdoms.

The 138 farmers who make their living from the Karni Irrigation Project belong to the Association of Farmers with Disability. Formed as far back as 1992 by the Catholic Church, the Association is aimed at empowering physically challenged farmers with skills and knowledge to enhance their agricultural productivity, as a means of reducing poverty. However, this initially vibrant Association soon wobbled under the strain of funding constraints and almost folded up. It was at this point that the BUSAC Fund breathed some oxygen into the association.



Farmers with disability at work in their farms

“BUSAC Fund provided fourteen thousand nine hundred Ghana cedis (GH¢14,900.00) to the Association to build our advocacy skills. We subsequently received a one-week training at Jirapa in advocacy and group dynamics”, Severo Depaalo, Coordinator of the Karni Agricultural Project revealed. Since receiving the training, the scales of ignorance and fear have fallen from the eyes of members of the association. They are now in a position to demand of duty bearers, their legitimate share of the national cake.

“Before we received the support from the BUSAC Fund, no person living with disability was benefiting from the Disability Fund. The Lambussie District Assembly did not allocate 2% of the

Common Fund to the disabled as required by law. Through the BUSAC Fund, we realized that we had the right to this money. After engaging the District Chief Executive and Co-ordinating Director for a while, they agreed to release the money to us. Now many disabled persons are benefiting from the Fund", Mr. Depaalo stated. From the Karni Zone alone, 115 people with disability have benefited from the Fund.

Thanks to the Fund, a three-year-old boy with facial deformity received one thousand Ghana cedis (GH¢ 1,000.00) to offset the cost of surgery at Korle Bu Teaching Hospital to correct the life-threatening deformity. Bartholomew Kanwaakuori and Bapegog Boro also expanded their groundnuts, maize, cowpea and banbara beans farms by receiving assistance of three hundred Ghana cedis (GH¢ 300.00) and two hundred Ghana cedis (GH¢ 200.00) respectively from the Fund. The financial support enabled them enlarge their farms to the extent of tripling their harvests. For Bayuo Joshua, the Disability Fund provided two hundred and eighty five Ghana cedis (GH¢ 285.00) to pay his Diploma in Education distance learning programme at the University of Cape Coast.

Prior to obtaining support from the BUSAC Fund, members of the Association often found it difficult getting seeds to cultivate. When their advocacy skills were improved, the farmers have were able to persuade the Ministry of Food and Agriculture (MOFA) to provide them with quality seed and other forms of technical support.

Having successfully engaged the District Assembly, MOFA and other duty bearers, members of the association are now moving heaven and earth to get their irrigation canal, which is currently in a dilapidated state, repaired. These proactive initiatives led to a three thousand euro (€3,000.00) support from the German Ambassador to Ghana.

BUSINESS ADVOCACY IMPACTS THE LIVES OF COMMUNITY MEMBERS

Mwinikuubu Disabled Women Association

The advocacy action by the Mwinikuubu Disabled Women Association in Wa within the Upper West Region ended many years ago, but its legacies remains as members testify about the impacts of the advocacy action on their lives.

Business and financial life has changed for many members of the Mwinikuubu Disabled Women Association after they received training support on financial management. Members of the association said they are now reaping the fruits of the advocacy action.

A fifty (50) year old widow and mother of three children Zanab Dauda, disclosed that, she had sustained her life and that of her children with skills from a training program organized during the advocacy action.



Zanab Dauda, in her wheel chair working.

She explained that she is able to run her beads and earring business successfully through keeping accurate records, which enabled her to save for the upkeep of her children. "I learnt and started practicing records keeping after a training by National Board for Small Scale Industries (NBSSI) for the Mwinikuubu Disable Women Association some years back. Before the training I could not track the profit I made when I invest an amount of money but now I can confidently say I have all it takes to monitor the progress of my business," she said.

According to her, she averagely makes a profit of one thousand (1000) Ghana Cedis a month, saves part of it to cater for the needs of her family and reinvest the rest in her business.

Zanab recalled that after the demise of her husband, the welfare and daily upkeep of the children became her responsibility but lessons from the training helped her to manage her little resources

and re-invested to cater for the children. "I remember when all my children expressed interest in learning some apprenticeship, I had no problem hustling for money because I had saved enough money to pay the one thousand five hundred (1,500) Ghana Cedis required to enable them start," she remarked.

Zanab is a member of the Mwinikuubu Disable Women Association in Wa, within the Upper West Region who are into different microbusiness including seamstress, weaving among others, but lack entrepreneurial skills to efficiently manage and develop their businesses for sustainable livelihood.

An advocacy supported by BUSAC Fund, has however, changed the phenomena and now the women attest that they are reaping the fruits of the advocacy and as a result the association is now recognized by the National Board for Small Scale Industries and trainings were organized for members.

They have started a daily contribution of above GH¢1.00, which enable members to apply for loans that many members now rely on to fund their children's education, re-investment as well as catering for other pressing issues.

Mr. Ibrahim Saani, Coordinator of the Association said, the advocacy, which was done through dialogue with series of media campaign, publicized the various business of the women and that increased the patronage.

The second advocacy action, he said, was to dialogue with Ghana Revenue Authority to reduce 25 % tax on the business of the members of the group and this was given a favourable response.

"In fact the BUSAC Fund has really changed the lives of disabled women in the region and we really appreciate the support of the BUSAC Fund", he said.

SDG 14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development

PROTECTING LIVELIHOODS IN THE FISHING INDUSTRY

Central and Western Fishmongers Improvement Association

A better understanding and appreciation of the importance of mangroves to the preservation of fish stocks along the coastal areas in the Western region remains one of the major achievements of the Central and Western Fishmongers Improvement Association (CEWEFIA).

The leadership of CEWEFIA has testified that because of its advocacy action, the destructive attitude of Ampenyi natives towards the wild mangrove plantations has changed significantly.



The leadership of CEWEFIA advocated the protection of mangroves along water bodies

The Monitoring and Evaluation officer of CEWEFIA, Mr. Michael Takyi explained that following CEWEFIA's advocacy action, the heavy destruction and harvesting of mangrove plantations along water bodies has been drastically reduced, as many communities along the coastal districts have been educated on the benefits of mangroves and the need to protect them.

"We believe that if this attitudinal change is sustained, our mangrove vegetation will be conserved to help protect fish stocks and livelihoods within the local fishing industry", Mr. Takyi remarked.

The president of the association, Mrs. Victoria Churchill Koomson explained that CEWEFIA's dialogue with duty bearers on the issue has been very fruitful, to the extent that traditional rulers in the community have expressed the desire to support the association to start a mangrove plantation to help conserve the mangrove vegetation in the district.

"In September 2017, traditional authorities in the Ampenyi community gave CEWEFIA a three-acre parcel of land to enable the association begin mangrove plantation as part of efforts to replenish the depleted mangrove plantations in the Central and Western regions. Moreover, in response to CEWEFIA's advocacy action, the KEEA Municipal Assembly has agreed to formulate and enforce by-laws to conserve mangrove plantations along water bodies in our district", Mrs. Koomson revealed.

The Central and Western Fishmongers Improvement Association (CEWEFIA) is a union of over 700 women fishmongers who ply their trade along the coastal districts of the Central and Western regions of Ghana. CEWEFIA was formed and registered in 1994 with the objective of promoting the adoption of improved fish processing serve as the breeding sites for our fishes, and crabs and provide habitats for both aquatic and terrestrial species.

One challenge that that has threatened the growth of CEWEFIA members' businesses is the dwindling fish stocks, which has been primarily due to the rampant destruction of mangroves, which serve as the breeding sites for fishes and crabs, while also providing habitats for both aquatic and terrestrial species. This problem engenders climate change, low catches, and therefore low earnings, thus resulting in abject poverty among the fishmongers.

In an attempt to find solutions to these challenges, the leadership of CEWEFIA applied for a BUSAC Fund advocacy grant to enable them advocate the enforcement of policies to protect the mangroves and the riparian sites from destruction.

With the support of Danida, USAID and the EU, the BUSAC Fund provided CEWEFIA with an advocacy grant in April 2016, which enabled the association to start dialoguing with relevant duty bearers from the KEEA Municipal Assembly, Community leaders and traditional authorities on the need to protect the mangrove along water bodies in the Central and Western regions. This was to ensure that these mangroves can continue to serve as breeding sites for fishes, crabs and other aquatic species that are a source of livelihood for fishmongers and other fisher folks.

PROTECTING GHANA'S WETLANDS

Tour Operators Union of Ghana

Members of the Tour Operators Union of Ghana (TOUGHGA) are testifying that their advocacy action contributed significantly to the curtailment of the rapid encroachment of various wetlands by estate developers in the Greater Accra Region.

Following TOUGHGA's fruitful dialogue with duty bearers, the Water Resources Commission has taken steps to halt the rapid destruction of various wetlands that attract tourists into the country because they are natural habitats for wildlife. The National President of TOUGHGA, Ms. Nancy Sam pointed out that the protection of these wetlands from encroachers will boost growth in the tourism industry, as it ensures that tour operators will be able to take their clients to these sights for bird watching.



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

"Wetlands and riparian sites constitute important natural resources for the tourism industry because they serve as habitats for various species of wild birds that generate a lot of interest among tourists from all over the world. The rampant destruction of these wetlands resulted in a loss of revenue for tour operators who used to take tourists to these sites. But with the support of the BUSAC Fund, we have had fruitful dialogue with the Water Resources Commission who have taken the necessary steps to halt the destruction of these water bodies", Ms. Nancy Sam remarked.

Ms. Sam also stated that as a result of TOUGHGA's advocacy action, the association is scheduled to sign an MOU with the Water Resources Commission under the Ministry of Water Resources, Works and Housing for the protection of wetlands and water bodies.

Members of TOUGHGA are also impressed by the fact that as a result of their advocacy action, duty bearers are now involving TOUGHGA in the formulation and implementation of policies regarding water bodies and tourism in general. TOUGHGA members have testified that in recent times, the Water Resources Commission now recognizes the association and has started to partner with TOUGHGA to protect Ghana's wetlands and their rich wildlife that have the potential of attracting tourists.

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

With the support its development partners, Danida, USAID and the EU, the BUSAC Fund provided TOUGHGA with an advocacy grant in March 2016, which enabled the association to begin engaging duty bearers in dialogue over the need to mainstream TOUGHGA in enforcing Laws on wetlands and the protection of water bodies. In the process, TOUGHGA had fruitful dialogue with public sector agencies such as the Ministry of Water Resources, Works and Housing, Environmental Protection Agency, Ministry of Tourism, Culture and Creative Arts and Ministry of Lands and Forestry.