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*FINAL REPORT ON VILLAGE SAVING & LOAN ASSOCIATION (VSLA) ACTIVITIES*

**Coastal Sustainable Landscapes Project**

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Cover photo: Management committee of *Yesu Mo* VSLA at Tweakor 1. Photo credit: CSLP

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## **Acronyms and Abbreviations**

BAC	Business Advisory Centre
CARE	Cooperative Agreement and Relief Everywhere
CD	Community Development
CSA	Climate Smart Agriculture
CSLP	Coastal Sustainable Landscapes Project
GAW	Greater Amanzule Wetlands
MMDAs	Metropolitan, Municipal and District Assemblies
NRM	Natural Resource Management
NBSSI	National Board for Small Scale Industries
RING	Resiliency in Northern Ghana
STMA	Sekondi-Takoradi Metropolitan Assembly
ToT	Trainer of Trainers
USAID	United States Agency for International Development
USFS	United States Forest Service
VSLA	Village Savings and Loan Association
WD	Wildlife Division (of Forestry Commission)

## **Executive Summary**

Prior to CSLP intervention in the six coastal districts of the Western region, most community members had their savings absconded by ‘predatory’ saving and loans scheme. This phenomenon was widespread that almost all the communities that the CSLP visited, we had people with such bitter experiences. This made the introduction of the VSLA model to communities to face huge resistance. The people did not want to have anything to do at all related to savings. With persistence, dedication and commitment in explaining the ‘community managed model’ and with time, the CSLP succeeded in rolling out VSLAs.

The introduction of VSLA was to incentivize farmers to sustainably manage their natural resources by opting for NRM prioritized livelihood. This was intended to relieve of pressure on these resources.

To date 51 VSLAs have been formed across the landscape. With thirty (30) completing first cycle, eighteen (18) completing two cycles and 8 completing three cycle. However, 17 VSLAs are yet to complete a cycle (i.e. the first cycle).

The VSLA activities has positively affected lives of 1311 direct persons with 408 being males. It has brought much relief to VSLA members through the provision of ready financial support to invest into their livelihoods and a social fund to address other social events and distress situations e.g. funerals, sickness and other natural disasters like flooding. Priorities for loans were investment into wards education, farming (including CSA, beekeeping etc.), petty trading and fishing business. Majority of loans however went into school fees.

The major challenge encountered aside the resistance encountered during the initial stages of the project was the delay in repayment of loans some during lean season (for cocoa and fishing). This was particularly the case for members who depended solely on cocoa or the fishing business.

Village Agent (VA) approach has been a critical sustainability strategy. Forty – one (41) with 25 males and 16 females plus 6Goh/HM were trained. This contributed to maintaining group operational quality and would be able to train new groups that emerge post CSLP.

## 1. Background

The Ghana Coastal Sustainable Landscapes Project (CSLP) is a United States Agency for International Development (USAID) Feed the Future initiative and a U.S. Forest Service-managed intervention being implemented in the six coastal districts<sup>1</sup> of Ghana's Western Region. The project, originally a three-year project (2013-2016) and non-Feed the Future funded, was extended another through September 2018 with Feed the Future funding, based on successes achieved within the initial phase. It works to promote low emissions development in Ghana's Western Region by strengthening community-based natural resource management and monitoring, and improving livelihoods in farming and fishing communities.

The project's second phase, under the U.S. government's Feed the Future Initiative, had a specific objective to reduce poverty and increase resiliency in the target communities through improved natural resource management, livelihood diversification, value chain development, and ecosystem conservation and restoration. Currently, the project interventions cover 43 core coastal communities with smallholder farmers and fisher folks as the main beneficiaries. In total, project actions of one sort or another have reached more than 82 communities as of the end May 2018.

The interventions of the CSLP are guided by two main outcomes: (i) increased incomes from livelihood diversification and, (ii) improved environment and natural resource management. Specific activities include agroforestry and forestry best practices, short- and medium- term livelihood improvement activities (e.g. beekeeping, climate smart agricultural –CSA vegetable production), on-farm tree planting of commercial and agroforestry species and management of greening areas / urban greeneries. Others include wetland/mangrove conservation, spatial planning, Village Savings and Loan Associations (VSLAs) and youth engagement (via formation of environmental clubs in public schools).

CSLP uses in-field consultations, targeted trainings, strategic capacity building, detailed technical assistance, and participation in institutional/policy level discussions and workshops based on field-level experience to achieve project objectives.

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<sup>1</sup> Shama, STMA, Ahanta West, Nzema East, Ellembelle and Jomoro Districts/Municipals Assemblies

## 2. Introduction

Ghana's Western region is the most natural resource rich base of the country. It is blessed with precious minerals for example gold, manganese, bauxite etc. timber, and until recently discovered oil in commercial quantity and the associated gas industry. A lot of cash crop is also grown in plantation in the region e.g. cocoa, oil palm and rubber. This puts a lot of pressure on the natural resources available which leads to its utmost destruction and mismanagement. In view of this, there has been several conservation or natural resource management related project in Ghana's Western with limited or no success. The designers of the CSLP sought to include establishment of Village Savings & Loans Associations (VSLAs) as part of incentivizing community structures to manage their natural resources. The VSLAs were intended to help farmers which are the primary beneficiaries of the project to mobilize their resources and invest into NRM related livelihood options for example Beekeeping, Climate Smart vegetable production among others. This is from the thinking that when the livelihoods of these community members (mostly farmers) are diversified, it will drastically reduce pressure on resources for example cutting of trees or mangroves and using it for charcoal, harvesting cane for basket weaving and other unsustainable practices as a result of the overreliance on these resources.

Prior to the CSLP introducing VSLA to the region and specifically the six coastal district, there was limited to zero knowledge on the model in the area. I gathered that the World vision started piloting the VSLA model in the Ahanta West but with less success.

The CSLP conducted series of community wide sensitizations, group formation and VSL modular trainings. The CSLP also conducted Training of Trainers (ToT) for Hen Mpoano, sub grantee to also establish VSLAs in the Greater Amanzule Wetland (GAW) areas.

Till date, the CSLP has strived to form 51 functional VSLAs in the operational areas; namely Ahanta West, Nzema East, Ellembelle, Jomoro and Shama districts.

VSLA activities are impacting the lives of 1311 direct beneficiaries in the above mentioned districts of the western region with 408 being males. Due to the enormous benefits from the VSLAs, there has been huge demand for VSLAs in the operational area which led to the adoption of the Village Agent model to keep pace with the sky rocketing demand. The VA model has proven to be a sustainability element for VSLAs in the landscape.

A series of trainings has been done in Basic Book keeping, financial education for selected VSLAs to further equip them to manage their group activities and their daily livelihood ventures.

### **3. Methodology**

#### **3.1 Community Wide sensitizations on the VSLA**

Due to the limited knowledge on the VSL model, community wide sensitizations were done starting late June of the 2014 calendar year. This was done to expound the VSLA model to communities which did not have any idea or information on VSLA. Eighteen, 18 initial communities were involved which was met with huge resistance. This was mainly due to the bitter experiences of community members. Most ‘predatory’ saving and loans schemes had absconded with their saving and did not want to do anything related to *Susu or* savings. But with determination, persistence and a strong conviction of the successes of the model I have personally experienced on other projects, I knew the CSLP was going to succeed. Upon series of community visits and follow ups, trust begun to build because we took our time to explain the nitty-gritty of the model to them and got few interested persons in a few (2) communities. Group formation and trainings begun with these two groups specifically in Ayawora and Navrongo in the Jomoro and Ellembelle districts respectively. When the members realized all that we had told in the sensitization meetings were happening and were fully convinced about the fact that it was fully community managed scheme, they accepted and started spreading the good news. Also, there came a point in time when we needed to extend VSLA activities to the Greater Amanzule Wetland (GAW) areas as a result of our engagement with the sub grantee, Hen Mpoano. We did this first, by organizing orientation meetings in twelve of the GAW communities. Two persons who seem to be influential out of the number who showed interest in the model were selected in each of these communities and taking on a study visit to some already functioning VSLAs in the core communities. This really sparked the interest of the people to begin mobilizing their trusted friends and colleagues to start VSLAs.





*Figure 1: Sensitization meeting at Anlo Beach (Shama district)*

### **3.2 District Orientation sessions**

As part of ensuring that we were on the same page with the other stakeholder specifically the District Assemblies and key community leaders, the CSLP conducted a one day orientation meetings on VSLA in all districts. This was necessary to get these stakeholders understand, have their support in rolling out VSLA in their communities. These sessions were conducted in all districts except for the Sekondi Takoradi Metropolitan Assembly. Key district officials came from the Business Advisory Centers (BAC) of the National Board for Small Scale Industries (NBSSI), Community development (CD), Development planning unit whiles the community representatives were mainly the chief or an elder and one other influential member of the community preferably a female leader. The focus of the discussion was how the methodology works and also some success and benefits others have derived from VSLAs.

### **3.3 Group formation and VSL modular training**

After community members have well appreciated the VSL model, they are allowed to self-select themselves and organize into groups of 15 to 25 people. Groups are then trained on the seven standardized VSL modules; namely Module 1- Group naming and election of leaders, Module 2- formulation of social fund, loan fund and loan taking policies, Module 3- Development of group constitution, Module 4 – First savings meeting, Module 5- First Loan Taking, Module 6 – First Loan repayment and Module 7 – Action audit and Share out. All supported VSLAs have been trained and or are undergoing trainings and monitored on these modules. After trainings have been done on the first three modules they are supplied with the

VSLA kit to begin savings. This is followed by the next two modules at four weeks intervals and lastly at the end of the cycle the last module which is the share out.



Figure 2: CSLP's VSLA specialist facilitating democratic election of leaders (module 1) training.

### Cumulative trend of VSLAs formed each fiscal year.

Fiscal year (FY)	Number of VSLAs (Groups)
2014	5
2015	15
2016	27
2017	35
2018	51

### 3.3.1 Other VSLA Related Trainings

In addition to the modular VSLA trainings, other targeted trainings were conducted for the groups. Key among the trainings were record keeping and financial education trainings. These trainings added to the capacity building efforts for the groups by the projects and was aimed at helping to address certain gaps identified by the project. The sessions below highlight the trainings on record keeping and financial education.

### **Record Keeping Trainings**

The CSLP realized that record keeping which is a good management skill and necessary for better management of primary beneficiaries' livelihoods was lacking. Farmers efforts were skewed toward the physical work e.g. Weeding, pruning for example in cocoa farms to the neglect of proper records keeping which helps to make good management decision about their livelihood. Training module was put together and rolled to CSLP enlisted farmers mainly VSLA members. 355 farmers with 119 being males have been training on basic record keeping skills. The training was an eye opener for majority of the participants who confessed they have been in their farming business some for close to three decades but did not keep any records at all. As a results of the trainings, some farmers (though low percentage about 30%) have now begun to keep some record on their farming activities. Illiteracy was also found to be an obstacle to records keeping. Farmers were encouraged to use pictorial representations or fall on wards or educated relatives to at all cost keep some form of record. The caution here was to remind them to keep it simple to enable them understand.

### **Financial Education**

VSLAs are the only source of financial services to majority of its members. As part of steps to include these persons who are cut from the formal financial services market, a module on financial education was put together. The module covered the under listed sections; savings, borrowing, managing money, financial services, risk management and technology and mobile money. The essence was to broaden their knowledge on other services that are available and could be accessed. The training also sought to build the confidence of participants to engage service providers by taking responsibility for their choices and decisions. In all, 418 persons with 108 being males were trained, drawn from 20 VSLAs which have completed at a cycle. Through the trainings, some participants have started operating formal bank accounts aside the VSLAs to save the excess after saving their maximum weekly contribution. Groups have also been encouraged to open formal bank accounts in selected banks (find list attached in annex 2) when need be. This is particularly aimed at addressing security concerns about the safety of the metal box in some communities.

### **3.4 Monitoring and group operational quality**

The standardized VSL modules have laid down steps or procedures which need to be followed. Frequent and routine monitoring visits were essential to ensure VSLA members learn and comply with these steps. This took a chunk of the VSLA Specialist time in ensuring that group quality is maintained. Each training module lasted approximately two hours and monitoring to ensure compliance was equivalent to three times the total time spent to train on the modules. To monitor performance of groups, VSLA MIS data was collected from groups at every quarter

analyzed and reports generated to know the performances of various groups and overall 'project' performance (find a copy attached in annex 3).



Figure 3: VSLA meeting at Asonti

### **3.5 Savings Groups Information Exchange (SAVIX) database**

The SAVIX is a web based software that the VSL Associates developed with funding from the Bill & Melinda Gate foundation and other international donor agencies. This helps in analyzing performances of groups and trainers, doing group comparisons etc.

The CSLP assisted to train the VSLA specialist on the use of this software in Kumasi by his colleague who had that knowledge and expertise. The training was basically on how to set up and configure the web based database, do data entry and generation of reports. The CSLP VSLA specialist after being trained has successfully set up database for the CSLP supported VSLAs (find a copy of project performance report as at Quarter 2 of FY 18).

### 3.6 Village Agent (VA) model and Trainings

As part of strategies to meet the high demand for VSLAs across the landscape, and also maintain group quality and hence sustainability of groups even after the CSLP exits the intervention communities, the CSLP adopted the Village Agent model. The Village Agents are men and women who are members of existing VSLAs and have exhibited the quality to facilitate training to other groups, who are selected and trained to offer voluntary services to their groups and upcoming groups. Their services are not project paid but VSLAs are encouraged to give a lump sum at the end of their cycle to motivate them. This approach has really helped to train and monitor groups and post CSLP, could also train new groups that would definitely emerge. The CSLP has been using this approach since FY 16 onwards.

In all, forty-one (41) Village Agents made up of twenty five (25) males, sixteen (16) females and six (6) Government of Ghana / Hen Mpoano officials have been trained on the VSLA methodology to support VSLA activities in the communities and districts respectively. The VAs were drawn from nineteen communities which had functional VSLAs as at the time of selection. However, there are some communities which have VSLAs but do not have trained VAs. These are mainly in the GAW areas. The district officials were drawn from BAC and CD of their respective districts (see list attached as annex 5).



Figure 4: CSLP's M&E Specialist facilitating a session on Time management during VA training.

### **3.7 Training of Trainer for Hen Mpoano (Sub grantee)**

The CSLP recognized the need to build capacity of its sub grantee to establish VSLAs in the GAW. Training of Trainers was organized for them. The CSLP VSLA specialist continued to provide hands on coaching support to ensure compliance to the VSLA methodology. As a result, they formed 11 new groups (inclusive of the 51 in total) and are poised to actively follow on the activities of the groups post CSLP and even establish new groups where need be.

### **3.8 Study tour to Model VSLAs**

In line with the CSLP's scale up plan to extend VSLAs into the GAW, two persons each from the twelve GAW communities which were initially oriented on the VSLA methodology were selected and taking on a study visit to model VSLAs to learn the practicability of the VSLA. Farmers which were already members of host VSLA took turns to share the benefits they have derived from it, plus explain how it works to their fellows from the GAW which were entirely new to it. The visitors also took turns to ask questions bordering them and seek any clarifications on the VSL model. At the end of it all, the interest of the visitors was gingered and they began organizing themselves to form VSLAs. To date, we have ten (15) VSLAs in the GAW. Eleven of this number was facilitated by Hen Mpoano, CSLP's sub grantee.



*Figure 5: Group photo of host VSLA and the visitors at Navrongo*



*Figure 6: Visitors observing proceedings of the Dzigbordi VSLA in Navrongo (Jomoro district)*

### **3.8.1 Exchange learning to RING in Tamale & VSLA Summit**

Three staff comprising of two from CSLP and one from Hen Mpoano embarked on a two day exchange learning visit to the Resiliency in Northern Ghana project at Tamale in the month of October 2016. The objective was to deepen coordination, cooperation and collaboration. RING has been using the VSLA model and at the time of visit had formed over 800+ VSLAs. The visit was to enable the VSLA specialist share experiences, and also learn best practices and incorporate in CSLP's VSLA formation down south. The visiting team had opportunity to witness VSLA savings meeting at Nankpano in the Savelugu district of the Northern region.

The RING team also paid a return visit to the CSLP and discussions on the successes and effectiveness of the VSLAs for rolling out other interventions which led to the proposal of USAID Ghana mission's maiden VSLA summit in Accra. At the summit in March of 2017, there were presentations on how the VSLA methodology works, the SAVIX (software for analyzing savings groups), presentation by various USAID partners who work with the VSLA model and series of panel discussions on the benefits of VSLA from community members perspective, VSLA / bank linkages etc.



Figure 7: A photo with host VSLA and the visitors at Nankpano in Savelugu district of Northern region.



Figure 8: CSLP's VSLA Specialist interacting with community VSLA volunteer after witnessing their meeting.



### 3.9 Bank linkages Research

The cardinal principle of the VSLA model is trust and self -selection among interested members. This enables VSLAs to exist peacefully to transact business. However, some stakeholders expressed concerns about the safety of the metal cash at the communities. Even though this is not a major threat for now, there were plans to engage rural banks, microfinance institutions across the landscape to explore the services they have on offer and the possibility of linking matured groups where applicable. In all, seven (7) institutions (find list attached as annex 2) contacted and the findings summarized. These findings have been shared with all matured groups to inform their decisions as to whether or not open an account with these institutions.

#### 3.9.1 VSLA Graduation Ceremony

As part of the VSL methodology, matured VSLAs after been taking through series of training/ coaching, monitoring and have successfully advanced through the phases of development and proven to be independent gets graduated. The graduation is a ceremony to recognize the group for its cooperation during trainings on the seven standard VSLA modules. Groups are given certificates as recognition. The CSLP graduated 27 of its supported VSLAs this FY 18 and again awarded the first ten (10) VSLAs of these number with another certificate for their exemplary leadership which led to the emergence of the other groups.



Figure 9: CSLP's Director, Dr. Steve Dennison presenting a certificate of graduation to one of the matured VSLAs.

**List of graduated VSLAs and their respective districts.**

District	No. of groups	Remarks
<b>Jomoro</b>	6	6 received certificate of graduation.
<b>Ellembelle</b>	9	9 received certificate of graduation
<b>Nzema East</b>	8	8 received certificate of graduation
<b>Ahanta West</b>	1	1 received certificate of graduation
<b>Shama</b>	3	3 received certificate of graduation

**NB:** Please find more details in annex 5

### 3. Results

The CSLP has formed and trained fifty-one (51) VSLAs across the six coastal district of the western region and are at various stages of development. Thirty-one (31) VSLAs have successfully gone through the first cycle, eighteen (18) gone through two successive cycles and ten (10) gone through three successive cycles. Total membership in these groups stands at 1311, with male and female breakdown as 408 and 903 respectively.

Aggregated savings stands at USD 159,786.25 and total amount loaned is USD 393878. Total number of small loans accessed by members is 4419 with an average loan size of 89 USD

Loan repayment rate is estimated to be 96%. The remaining 4% used their savings (shares) to defray their debts. So in effect, there was not any write offs which is very significant. VSLA members enjoyed a better return on their savings than they would have invested those amounts in government treasury plus the fact that they had access to their savings in the form of loans during the cycle. The average returns on savings is 27.50% which is almost twice the prevailing government Treasury bill rate. This makes VSLAs highly profitable.

The CSLP adopted the Village Agent model to help with community monitoring and training of new groups. Forty-one (41) made up of 25 males and 16 females have been recruited and trained to offer voluntary support to groups. However, Village Agents who offered services to new groups most especially received token as motivation fees for their services. (Find a list of trained Village Agents attached as annex 5)

## 4. Discussion & Findings

### **VSLAs and its contribution to Livelihood**

VSLAs have contributed to the livelihoods of its members. Loans accessed were invested basically into their business (which includes farming, petty trading, fishing) and wards education for the most part. The ready access to financial support offered in VSLAs reduced the stress they would have gone through in formal banks plus reduce service charges or interest rates which in the formal banks are mostly higher. This high interest rates tend to further worsen the plight of non VSLA members and increase their indebtedness. In effect, VSLAs have expanded economic opportunities for most members and reduced their vulnerability as was the case when the CSLP came on board.

### **Village Agents and sustainability of VSLAs**

The Coastal Sustainable Landscapes Project (CSLP) started actual implementation of VSLA activities in third quarter of FY 2014 across the five coastal districts of the Western region. By 2015, not less than 10 VSLAs had been formed and there was a huge demand for more. In the light of this huge demand, the CSLP adopted CARE<sup>2</sup> International's tried and tested Village Agent (VA) model.

VAs are men and women who have participated in VSLAs and understand the methodology, have the skill, commitment and can coach others. In August, 2015, 12 people with 3 being women were pulled from nine (9) existing VSLAs in six (6) communities and trained using the VSLA VA training guide. This batch has undergone a refresher training to sharpening their skills to deliver. Based on the positive outcomes of their presence, a second set of 29 (Males- 16 & Females- 13) was trained bringing the total number of VAs across the landscape to forty-one (41) pulled from 19 communities in which the functional VSLAs are. Below are some roles VAs play in their VSLAs.

**Training, monitoring and data collection** – VAs are based in communities and are VSLA members themselves. This makes their services of training, monitoring and coaching to existing groups readily available. The VSLA methodology has standardized procedures and requires dedicated effort to coach VSLA members to learn and abide by them. VA presence in communities has helped groups learn and follow the correct procedures. VAs also assist in the collection of MIS data, and other household beneficiary data for project reporting purposes and analysis of group and overall project performances. Over the period, CSLP's VSLAs have maintained a high quality, reduced dropout rates, increment in share values after each share out and members willingness to continue subsequent cycles. All these, have been possible through

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<sup>2</sup> One of the world's largest humanitarian agencies which also developed the maiden VSL methodology.

the contribution of our VAs. After CSLPs exit, VAs will still launch, train and mentor new groups and provide ongoing services to them.

**Liaison officers for groups** – VAs will be helping in the near future to serve as intermediaries for Financial institutions and other NGOs or civil society organizations who render services that would be beneficial to the VSLAs when the need arise.

**Co-facilitator(s) during trainings** – VAs are and could be used to impart additional skills and knowledge such as trainings in business skill, record keeping etc. In communities where not all participants understand the main dialect i.e. Fante or Twi, VAs have acted as interpreters to make sure information put across gets to final recipients.

**Other factors to consider:**

**VAs and their motivation**

**Remuneration/Payment** - The services VAs render to groups are not paid for by the project. It is voluntary and or service for fee paid by the groups. The fee is just a token (usually 1-2USD per service) that the group members agree to give to the VA to compensate for time spent with them and also serve as a motivation. These groups are able to pay and so whether CSLP is there or not services of VAs are guaranteed. For most VAs the recognition and social prestige attached to the performance of their roles in their communities is enough payment. This directly drives them on. For groups that needed to pay for VA services, an agreement was signed to facilitate the payment. This agreement basically states the commitment of the VA and the VSLA. (Find a copy attached as annex 4).

**Benefit Cost Analysis of VAs**

The only cost the project incurred on VAs was that of the initial and subsequent refresher trainings. Trained VAs have been available and rendering voluntary services to groups since the 2015 and 2016 fiscal years. The services of VAs (as outlined above) if quantified in monetary terms far outweighs the cost incurred in training them.

## 5. Lessons Learned

Over the years, these lessons have been learnt and are noteworthy;

VSLA is proven novel vehicle for all development interventions. It helps to build trust among members and there is social cohesion which is a necessary momentum any intervention or project can thrive on.



Figure 10: Yesu Mo VSLA undergoing training on importance of Wildlife facilitated by Ehorm of WD.

VSLAs achieved its purpose for inclusion unto the project to incentivize natural resource management (NRM). At Ankobra, a community in the Ellebelle district of Western region, there is a VSLA, *Nkabom* (literally translates as unity), that is spearheading the mangrove restoration on going in that community. This group with a membership of 27, 13 being males has planted 65 730 mangrove seedlings to restore a total of 29.1 hectares of degraded site.

Savings culture instilled into VSLA members. Before the meeting day is due, plans will be advanced to get monies to save for the week. This has led to a drastic cut in expenses on ‘wants’ for example to reserve some amounts to be saved every week.

VSLA members took loans to support NRM prioritized livelihood options e.g. beekeeping, climate smart vegetable production. There are beekeepers who procured additional beehives aside the one given by the CSLP through loans they accessed from their group loan funds. CSA farmers who are VSLA members could also afford improved and certified seed through small loans from group loan fund. This represents percentage of 30% while majority of loans accessed were invested into wards education with a percentage of about 60% and the remaining 10% for petty trading and farming.

Rural folks can also mobilize their own resources and invest into their livelihood instead of the usual trend of projects injecting capital fully into livelihood activities of projects for beneficiaries.

Women which form about two-third majority of the total membership of VSLAs have been empowered both financially and socially. Hitherto, women will hardly participate in community wide meetings, even if they attend will sit back and see the men take all decisions for them. Now through the VSLAs women have been encouraged to take leadership positions and are able to make meaningful contributions at meetings. This is seen even in a typical Muslim community like Kamgbunli, women are able to make their voices heard on issues. In a recent gender assessment report for the CSLP, some women shared their excitement about the fact that they are able to occupy leadership roles in VSLAs irrespective of the fact that they had little or no formal education.

## **6. Key Challenges**

The major challenge encountered is illiteracy. This is affecting project beneficiaries in the area of proper record keeping on their livelihood ventures and are not able to make informed management decisions. Prior to CSLP, some beneficiaries saved monies in some savings and loans schemes that they cannot even mention their names or even the exact amounts they saved in their accounts. This again explains why till date majority of these folks do not trust the other financial services available in the formal banking sector. Because they do not understand what is on offer, they do not trust.

Inability of some members to repay loans in full during the lean seasons is an indication that farmers still rely solely on their cocoa and fishing business and have not diversified their livelihoods. So during the lean seasons, farmers are hard pressed and find it difficult to repay loan. Though farmers attest that the introduction of VSLA is a 'savior' in this times, their inability to diversify their livelihood still makes the vicious cycle of hardship during the off season to persist.

## **7. Conclusion & Recommendation**

The state decentralized departments like the Business Advisory Centers of the NBSSI and in some cases the community development have been involved with the district orientation sessions, some personnel from each district have been trained and have embarked upon joint monitoring visits to groups. The BAC / CD should assume full responsibility of these groups as their own and extend trainings on trade or enterprise development such as soap making, batik tie and dye, small ruminant rearing etc. to them. This will help to diversify their income sources and reduce their vulnerability to shocks in the lean seasons for the most part. This will also guarantee a secured source of income for their savings into the VSLAs every week and have the opportunity to access loans and invest to expand their economic gains. Business skill development trainings should also be incorporated.

The various district assemblies should take the responsibility of conducting numeracy and literacy trainings for the interested farmers who are willing to acquire that skill. This will go a long way to improve basic book keeping skills and hence improve on their management decisions.

Most financial institutions are becoming more and more aware of the savings groups and their potential to save huge sums of money. The BAC's should endeavor to monitor and offer guidance where applicable to the groups so they are not lured into accepting any 'unproductive' deals by any of these financial entities for their selfish interest or gain.

To conclude, the CSLP VSLA has been a major success and a platform for rolling out other intervention. The beneficiaries have been empowered that on their own they can mobilize their resources and invest into their livelihoods. They will not sit aloof and wait for projects or donors to come and invest in their livelihoods.





## 8. Annexes

### Annex 1: VILLAGE SAVINGS & LOAN ASSOCIATION - ACTIVITY SUMMARY TRACKING SHEET

Community	VSLA Name	Sex		1	2	3	4	5	6	7	Main interests/goals of the VSLA; Purpose
		M	F	Group naming & Election of Mgt	Policy Formulation for	Development of Constitution	First Share purchase	First Loan Disbursement	Loan Repayment	Share out /Action - audit	
<b>Jomoro District</b>											
Tweakor-Navrongo	Dzigbodi	13	17	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized livelihoods, farming/business
Fawoman	Nyame Nhyira	6	20	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized livelihoods, farming, school fees
Tweakor 1	Yesu Mo	15	15	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized livelihoods, farming, Trading, and school fees.
Tweakor 2	Nyame Nsa Daso	3	14	✓	✓	✓	✓	✓	✓	✓	Beekeeping, vegetable production, school fees, Farming, trading
Old Kablesuazo	Nyamenleba hile	4	7	✓	✓	✓	✓	✓	✓	✓	Farming-CSA, beekeeping, trading and school fees
Mangyeya	Boayele	15	10	✓	✓	✓	✓	✓	✓	✓	Trading, farming-beekeeping, school fees
Metika (HM)	Kroye	18	9	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized Livelihoods, farming, School fees, Trading
Egbazo (HM)	Moaleku	10	20	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized Livelihoods, farming, School fees, Trading
	Nyame Nsa Womu	7	23	✓	✓	✓	✓				Support NRM prioritized Livelihoods, farming, fishing, school fees

Effasu (HM)	Konyele		8	15	✓	✓	✓	✓	✓			Support NRM prioritized livelihoods, Farming, Petty trading, and Household expenses e.g. School fees
Ellembelle District												
Ayawora	Nyame na Aye		13	12	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized livelihoods, farming , School fees, trading
	Biakoye		14	11	✓	✓	✓	✓	✓	✓	✓	Farming, school fees, NRM livelihoods (beekeeping, CSA),trading
	Nyansa Mfitiase		7	18	✓	✓	✓	✓	✓	✓	✓	Farming, beekeeping, climate smart vegetable production, school fees, trading
	God is Good		12	13	✓	✓	✓	✓	✓	✓		Support farming, business or trading and payment of ward(s) school fees.
	Onuado Ye		19	11	✓	✓	✓	✓	✓	✓		Mobilize funds to support Farming (includes. CSA vegetable production, Beekeeping), School fees and Trading
	Gyidie		15	12	✓	✓	✓	✓	✓			Support farming including prioritized livelihoods, school fees and trading.
Adubrim	Odo		10	15	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized livelihoods, farming, school fees, trading.
	Biakoye		9	16	✓	✓	✓	✓	✓	✓	✓	Support NRM prioritized livelihoods, farming, trading, and school fees.
	Nyame Mmere		10	15	✓	✓	✓	✓	✓	✓	✓	Beekeeping, climate smart vegetable production, farming, trading, school fees
	Adom		5	20	✓	✓	✓	✓	✓	✓		Mobilize funds to support Farming which includes CSLP prioritized NRM activities e.g. beekeeping, Trading/Business and School fees
	Yonko Do		8	17	✓	✓	✓	✓	✓			Mobilize funds to support additional livelihoods, School fees and Farming.
Kamgbunli	Koryele		4	20	✓	✓	✓	✓	✓	✓		Support farming (incl. CSA vegetable, snail and mushroom production), Trading and other Household expenses.
	Abotare		0	25	✓	✓	✓					
Fiasolo	Nyame Tumi		5	20	✓	✓	✓	✓	✓	✓	✓	Farming (CSA vegetable production, beekeeping), school fees, trading

Alloakpoke (HM)	Ellole		7	10	✓	✓	✓	✓	✓	✓		Support NRM Livelihoods, Farming, School fees, Trading
Ankobra (HM)	Nkabom		13	14	✓	✓	✓	✓	✓	✓		Support NRM prioritized Livelihoods, Farming, School fees and Trading
Anyanzinli (HM)	Onza Nyamenle Ye		7	19	✓	✓	✓	✓	✓			Support NRM prioritized livelihoods, Farming, Petty trading, and Household expenses e.g. School fees
Bobrama (HM)	Konyele		2	28	✓	✓	✓	✓	✓			Support NRM prioritized livelihoods, Farming, Petty trading, and Household expenses e.g. School fees
Azuleloanu	Boyele		3	23	✓	✓	✓	✓	✓			Support wards school fees, farming and fishing trade.
Asanda	Yesu Mo		4	26	✓	✓	✓	✓				Support wards school fees, farming and fishing
Nzema East District												
Asonti	Nebeyin		6	19	✓	✓	✓	✓	✓	✓	✓	Support NRM based livelihoods, trading, school fees, and farming.
	Asomdwie		5	20	✓	✓	✓	✓	✓	✓	✓	Support NRM based livelihoods, trading, school fees, and farming.
	Nyame Ye		9	17	✓	✓	✓	✓	✓	✓	✓	Support for petty trading, school fees, farming/NRM based options.
	Abotare		8	17	✓	✓	✓	✓	✓	✓	✓	NRM options such as beekeeping, CSA-vegetable production, school fees
	Kanyiri		5	20	✓	✓	✓	✓	✓	✓	✓	Mobilize funds to support farming, Trading, Ward school fees, beekeeping and climate smart vegetable production
	Yonko Do		3	22	✓	✓	✓	✓	✓	✓	✓	Farming (CSA-vegetable production), Trading, School Fees
	Laafie Tumo		11	14	✓	✓	✓	✓	✓	✓	✓	Farming, Household expenses e.g. School fees, Trading
	Kroye_Pebru		9	16	✓	✓	✓	✓	✓			
Adom Bi Apue		12	12	✓	✓	✓	✓	✓				Mobilizing funds to support payment of school fees, Farming and Trading.

Bokro	Onza Nyamenle Ye		10	15	✓	✓	✓	✓	✓	✓	✓	Mobilize funds to support farming- CSA, Beekeeping, payment of school fees, trading
	Nyame Beye		8	17	✓	✓	✓	✓				Mobilize funds for household expenses e.g. School fees, economic activities eg. Trading
Apataim (HM)	Koryele		10	16	✓	✓	✓	✓	✓	✓		Support NRM prioritized livelihoods, framing , School fees, Trading
Shama District												
Krobo	Abotare Ye		14	15	✓	✓	✓	✓	✓	✓	✓	Support farming activities, trading, NRM prioritized options, school fees
Anlo Beach	Mawushinu		2	28	✓	✓	✓	✓	✓	✓	✓	Mobilize funds to support farming, Trading and payment of wards school fees.
	Nusen		2	23	✓	✓	✓	✓	✓	✓	✓	Support for Trading, School fees and Additional livelihoods.
	Lolonyo		3	22	✓	✓	✓	✓	✓	✓		Support trading, CSLP supported livelihood option and School fees
	Elavanyo		2	28	✓	✓	✓	✓	✓	✓		Support Trading (e.g. fish), Payment of wards School fees and Farming (e.g. Climate Smart Veggie farming, Beekeeping, Snail etc)
	Kutekute		5	25	✓	✓	✓	✓	✓			Support business (fishing), farming and payment of ward school fees.
Dwomo	Emmanuel		5	8	✓	✓	✓					Support NRM based livelihoods, school fees, farming
Ahanta West District												
Cape Three Points	Adom Wo Wiem		5	25	✓	✓	✓	✓	✓	✓	✓	Trading/business, school fees, beekeeping, CSA- vegetable production.
	Ahoto		8	17	✓	✓	✓	✓	✓	✓		Priorities will be given to Trading (fish), School fees and Farming
	Nyame wo Tumi		5	20	✓	✓	✓	✓	✓	✓		Support Fish Trading, School fees, CSLP prioritized additional livelihoods eg. Beekeeping, CSA vegetable production etc.
<b>Total</b>			<b>408</b>	<b>903</b>								<b>1311</b>

**Annex 2:**

**SUMMARY OF FINDINGS ON SELECTED RURAL BANKS & MICROFINANCE INSTITUTIONS**

Name of Financial Institution	Products/ Services	Rates/ Services Charges	Repayment plan for loan facility	No. of years in operation	Requirement for Account	Bank Contact Person	Branches	Remarks/Comments
Nzema Manle Rural Bank Ltd	Savings Account, Susu Account, Current Account Mobilizers available, Western Union money transfer etc	Lending rate: 30% p.a Fixed Deposit: 17% p.a Earnings on savings GHS 20 and above : 2.5%	Loans paid at monthly intervals throughout the loan tenure.	33, Accredited by BOG	Voters ID of members Two passport size photos Light bill/ letter of introduction by an opinion leader.	James Essien Branch Manager Aiyinase Tel: 031 2092369 Cell: 020 2223920	Aiyianse, Axim, Awiebo, Asasetre, Elubo, Boinso, Jema,	Susu loan requires a guarantor (salaried worker). Susu accounts attracts no fees and can be used to access loans. Group can access a double of their savings as loan.
First Allied Savings and Loans	Savings accounts, Current Account, Fixed Deposit, Golden susu, Micro finance, E-zwich etc	Lending rate: 36% p.a Fixed deposit: 28%- 30%, Earnings on savings: 15% p.a	Loans paid on monthly basis	5, Accredited by BOG	Group's Bye laws, Letter of introduction detailing 2 or 3 signatories to account, Two passport size photos	James Ngoah, Marketing Officer, Tel: 0321 222388/9 Cell: 0242 714427	Elubo, But working hard to start agency banking at Tikobo 1	Savings account recommended for VSLAs. Interested in doing business with our groups.
Nzema East of ASSI Coop Credit	Savings & loans, Group Accounts Mobilizers available Asonti etc	Lending rate: 3% per month, 19.5% p.a, Earnings on savings: 10% p.a	Depends on amount involved. But done on monthly basis.	11, Accredited by BOG, GCUA	GHS 3 entrance fee, Passport picture for the three executive, Letter of introduction	Cosmos Amihere, Cell: 0242 221240	Axim, Aiyinase, Esiamama	No guarantor required for loan. Maximum loan facility will be a double of savings.

Name of Financial Institution	Products/ Services	Rates/ Services Charges	Repayment plan for loan facility	No. of years in operation	Requirement for Account	Bank Contact Person	Branches	Remarks/Comments
					indicating 2/3 signatories, Minimum deposit of GHS 20 and more. For group accounts, GHS 50 is withheld in accounts.			
Jomoro Rural Bank Ltd (Head Office @ Tikobo 1)	Susu savings, Savings accounts, Microfinance loans, Cocoa Boafo Loans, T – Bills, Fixed deposits, Mobilizers available to pick up savings	Lending rate: 30% p.a, Earnings on savings: 4 – 8 % (Dependent on maount)	On monthly basis	27, Accredited by BOG	3 executives to open the account. 2/3 of them can be signatories, Apply for the type of account, Passport size photos	Vincent Ehwi, Branch Manger Cell: 0501257637	Aiyinase, Boinso, Elubo, Tikobo 2, Half Assini	Minimum savings of 3 to 6 months to access loans. For group accounts, they could be considered for loans in 3 months.
Ankobra West Rural Bank Ltd	Microfinancing scheme, Cash and in Kind Loans, Savings account, Current account etc	Lending rate: 36%	On monthly basis	37, Accredited by the BOG	ID Cards for all members, Letter of introduction from the group. Mandate form detailing signatories	Francis Ackah, Manager Tel: 031 2295890 Cell: 020 3404441 0542 426832	Nkroful, Esiana, Elubo	Loan amount the bank offers is dependent on the risk factors. Schedule a learning visit to one VSLA – assist mgr of the bank.
SHACCU Cooperative Credit Union limited	Savings Account (Daily, kiddy, Business) Current Account	Base rate for individual loans is 19.5% p.a	Monthly basis but could discuss	12 years and affiliate d to	3 Signatories, must present Voters ID cards, Passport pictures,	Charles Neequaye, Branch manager- Aboadze 0506203667	Komenda, Sekyere-krobo, Manso,	Keen in doing business with our VSLAs, Beekeepers Association.

Name of Financial Institution	Products/ Services	Rates/ Services Charges	Repayment plan for loan facility	No. of years in operation	Requirement for Account	Bank Contact Person	Branches	Remarks/Comments
	Loans (School fees, personal, Agric and Hire purchase) NB. Group loans and individual loans are available (Maximum loan is twice savings)  Fixed Deposit	and could go as high as 32.5% p.a Group loans rate is 5% per month (and ¼th of loan amount has to be saved). Savings rate of 3% Fixed Deposit is 13% or more depending on amount.	other repayment plans.	Ghana Cooperative Credit Union Association Ltd.	Date of group formation, Entrance fee for fresh account GHS 10, Minimum savings balance of GHS 30  <b>optional:</b> constitution or bye laws	0204342605 Email: Charles.neequaye@shaccu.com.gh	Shama (Head office and Branch), Takoradi (Whindy Ridge)	
Lower Pra Rural Bank Limited	Savings Account Susu Account Current Account Fixed Deposit	13% and 20% for 4 and 6 months respectively on group loans.  5-15% p.a on fixed deposit depending on the amount.	Monthly basis	35 years and accredited by BOG to operate	3 signatories, Passport pictures	Stephen Nana-Bentum Dep. CEO 0312023981 0244939839  Frank Sahene, Branch Manager, 0277751575	16 Branches:  Effiakuma, Aboadze, Market Circle, Daboase, KojoKrom, Kokompe, Axim, Tarkwa etc	Aside the branches, Lower Pra has 5 mobilization centers (Assorko Essaman, Market Circle, Inchaban, Discove).  Branches have the needed logistic to collect cash from groups.

### Annex 3: Project Performance report for Quarter 2 of FY 18 (Generated from the SAVIX)

## Project performance

MIS name: Coastal Sustainable Landscapes Project

Project name: Coastal Sustainable Landscapes Project

Group status: Both

Date of report: 09/08/2018

Group age (months)

	<b>Total</b>	<b>%</b>	<b>Average</b>
<b>Program scale and membership profile</b>			
Current Members	1,227		25.0
Men	390	31.8%	
Women	837	68.2%	
Attendance rate		78.1%	
Dropout rate		1.9%	
Membership growth rate		-0.2%	
<b>Project and average group balance sheets</b>			
Assets	GHS 388,371		GHS 8,091
Loan fund cash in box	94,961	24.5%	1,978
Bank balance	0	0.0%	0
Value of loans outstanding	267,890	69.0%	5,581
Property now	7,535	1.9%	157
Social fund balance	17,986	4.6%	375
Liabilities	GHS 0		GHS 0
External debts	0	100.0%	0
Equity	GHS 388,371		GHS 8,091
Value of savings this cycle	319,623	81.5%	6,659
Social fund balance	17,986	4.6%	375
Property at start of cycle	3,630	0.9%	76
Net profit	47,133	12.0%	982
<b>Financial performance</b>			
Financial benefits to members	GHS 47,133		GHS 982
Net profit	47,133		982
Dividends paid	0	0	
<b>Service utilization per member</b>			
Average annualized savings (per Member)			GHS 653
Avg. outstanding loan size (per Member)			GHS 399
<b>Key ratios (weighted)</b>			



	<b>Total</b>	<b>%</b>	<b>Average</b>
Return on savings		14.7%	
Return on assets		12.1%	
Return on average assets		23.8%	
Weighted loan fund utilization rate		74.4%	
Loans outstanding as % of total assets		69.0%	
% Members with loans outstanding		54.8%	
Operational efficiency			
% of Groups formed by Village Agents		0%	
Cost per Member			

**Annex 4: Village Agent / VSLA undertaken form**

**Agreement between Village Savings & loan Association (VSLA) and Village Agent (VA)**

This agreement is between \_\_\_\_\_ (Village Agent Name) and \_\_\_\_\_ (VSLA/Group Name)

The Village Agent agrees to:

- + Provide high quality training on VSL modules, making at least 15 visits over 36 weeks (or longer if needed).
- + Be on time at the agreed meeting time and place.
- + Never touch the Group's money, write in its records, or take the box away.
- + Never ask to take a personal loan from the Group.
- + Never ask for gift from the Group.

The VSLA agrees to:

- + Ensure every member comes on time and attends every meeting.
- + Follow the rules and procedures taught to them.
- + Pay the Village Agent for the minimum 15 visits the sum of GHS\_\_\_\_\_
- + Payment will be made in the form selected as agreed below (note check mark in relevant box):

In cash for each training visit

Pay a lump sum for minimum number of 15 visits at the end of the cycle.

The meetings will be held at (Place) \_\_\_\_\_

The meeting day and time will be \_\_\_\_\_

The Village Agents telephone number is \_\_\_\_\_

VSLA Chairman (or other) telephone number is \_\_\_\_\_

VA signature and date: \_\_\_\_\_

Chairman/Chairperson signature and date: \_\_\_\_\_

Witness signature and date: \_\_\_\_\_

**Annex 5: List of Trained Village Agents & GOG / HM officials**

<b>Cohort I</b>			
Name of Village Agent	Gender	Community	Telephone contact
<b>Emmanuel Atubigah</b>	Male	Ayawora	0509230999 / 0249853571
<b>Amos Tawiah</b>	Male	Ayawora	0207112760
<b>Patience Minlah</b>	Female	Adubrim	0579205980
<b>Maxwell Obosu</b>	Male	Adubrim	0270803320
<b>Godfred Sam</b>	Male	Tweakor 1	0550187531 /0201524253
<b>Charlotte Kumi</b>	Female	Tweakor 1	Nil
<b>Walter Cudzo Adzoko</b>	Male	Navrongo	0544269954
<b>James Fekpey</b>	Male	Navrongo	0207068441
<b>Stephen Sackitey</b>	Male	Fawoman	0204786907 / 0273361469
<b>Joyce Asantewa</b>	Female	Fawoman	Nil
<b>Mathew B. Tangba</b>	Male	Asonti	0241309650
<b>Jonathan B. Danquah</b>	Male	Asonti	0573844764 / 0549514140
<b>Cohort II</b>			
<b>Benjamin Boa Konin</b>	Male	Tweakor II	0245219165
<b>Matilda Mensah</b>	Female	Tweakor II	Nil
<b>Dinah Agbottah</b>	Female	Anlo Beach	0206873294
<b>Beauty Agbenyegah</b>	Female	Anlo Beach	0241180237
<b>Daniel Nyamson</b>	Male	Adubrim	0576305645
<b>Sirina A. Shaibu</b>	Male	Kamgbunli	0207107947
<b>Mariama K. Musah</b>	Female	Kamgbunli	0505552880
<b>Anthony Jones Mensah</b>	Male	Egbazo	0544539498
<b>Christiana Kwofie</b>	Female	Egbazo	0542328808
<b>David Ackah</b>	Male	Alloakpoke	0508014208
<b>Rebecca Arthur</b>	Female	Alloakpoke	0508330303
<b>Isabella Kenyah</b>	Female	Apataim	0249321790
<b>Prince Charles Erzah</b>	Male	Apataim	0507023832
<b>Paul Ackah Blay</b>	Male	Old Kablensuazo	0544140718
<b>Francis Nyameke Nrenzah</b>	Male	Old Kablensuazo	0207754876
<b>Rosemary Ackah</b>	Female	Ankobra	0502764011
<b>Paul Nato Cudjoe</b>	Male	Ankobra	0246243683
<b>Moses Afugu</b>	Male	Fiasolo	0241043117
<b>Daniel Yiadom</b>	Male	Fiasolo	0240369848
<b>John Boah Bosco</b>	Male	Mangyeya	0540745622
<b>Justina Nwodobe</b>	Female	Mangyeya	0245930177 / 0549985163
<b>Mary Asiedu</b>	Female	Shama Krobo	0206871810
<b>Alhassan Salifu</b>	Male	Shama Krobo	0545131086
<b>Joseph Yankey</b>	Male	Bokoro	0246254599
<b>Faustina Kwofie</b>	Female	Bokoro	0555351307
<b>Gift Cobbinah</b>	Female	Asonti	0278938223
<b>Lydia Kwofie</b>	Female	Cape '3' Points	0502758148

<b>Paul Ansah</b>	Male	Cape '3' Points	0540569255
<b>Elijah Zanu</b>	Male	Ayawora	0507661962
<b>GoG / HM Officials</b>			
<b>Obeng Dekyi Emmanuel</b>	Male	Hen Mpoano	0547660470
<b>Simon Sarfo</b>	Male	CD – Nzema East	0543217567
<b>Anthony N. Assuah</b>	Male	BAC – Ellembelle	0249834982 /
<b>Emmanuel Armoo</b>	Male	CD - Jomoro	
<b>Abidah Anderson</b>	Female	CD- Ahanta West	0208983764
<b>Samuel Hanson</b>	Male	CD- Ahanta West	

## Annex 5: Graduation details of groups

Community	VSLA	Total Membership	Number of cycle(s) completed	Certificates to be awarded
<b>Ayawora</b>	Nyame na Aye	25	3	Certificate of Appreciation, Certificate of graduation
<b>Navrongo</b>	Dzignbordi	30	3	Certificate of Appreciation, Graduation
<b>Fawoman</b>	Nyame Nhyira	27	3	Certificate of Appreciation and Graduation
<b>Adubrim</b>	Biakoye	25	3	Certificate of Appreciation and Graduation
<b>Adubrim</b>	Odo	25	3	Certificate of Appreciation and Graduation
<b>Tweakor 1</b>	Yesu Mo	30	3	Certificate of Appreciation and Graduation
<b>Asonti</b>	Nebeyin	25	3	Certificate of Appreciation and graduation
<b>Asonti</b>	Asomdwie	25	3	Certificate of Appreciation
<b>Asonti</b>	Nyame Ye	26	2	Certificate of Appreciation and Graduation
<b>Krobo</b>	Abotare	30	2	Certificate of appreciation and graduation
<b>Ayawora</b>	Biakoye	25	2	Certificate of graduation
<b>Asonti</b>	Abotare	25	2	Certificate of graduation
<b>Asonti</b>	Kanyiri	25	2	Certificate of graduation
<b>Tweakor 2</b>	Nyame nsa Daso	25	2	Certificate of graduation
<b>Ayawora</b>	Nyansa mfitiase	25	2	Certificate of graduation
<b>Adubrim</b>	Nyame mmere	25	2	Certificate of graduation
<b>Cape Three Points</b>	Adom wo wiem	30	2	Certificate of graduation
<b>Fiasolo</b>	Nyame Tumi	25	2	Certificate of Graduation
<b>Bokoro</b>	Onza Nyamenle ye	25	2	Certificate of graduation
<b>Old Kablensuazo</b>	Nyamenlebahile	16	1	Certificate of graduation
<b>Asonti</b>	Yonko do	25	1	Certificate of graduation
<b>Mangyea</b>	Boayele	25	1	Certificate of graduation
<b>Asonti</b>	Laafie Tumo	25	1	Certificate of graduation
<b>Anlo beach</b>	Mawu Shinu	30	1	Certificate of graduation
<b>Anlo beach</b>	Nusen	25	1	Certificate of graduation
<b>Kamgbunli</b>	Koryele	25	1	Certificate of graduation
<b>Ayawora</b>	God is Good	25	1	Certificate of graduation

