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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## Rapid Partnership Appraisal and Partnership Prioritization Report

September 2015



**Hɛn Mpoano**



**SNV SMART  
DEVELOPMENT  
WORKS**



**SPS | SPATIAL  
SOLUTIONS**

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## ACRONYMS

ADB	Agricultural Development Bank
CEDECOM	Central Region Development Commission
CEWEFIA	Central and Western Fishmongers Improvement Association
CoP	Chief of Party
CRC	Coastal Resources Center at the Graduate School of Oceanography, University of Rhode Island
DAA	Development Action Association
DAASGIFT	Daasgift Quality Foundation
DANIDA	Danish International Development Agency
DCA	Development Credit Authority
FC	Fisheries Commission
FEU	Fisheries Enforcement Unit
FoN	Friends of the Nation
FtF	Feed the Future
HM	Hen Mpoano
GoG	Government of Ghana
ICT	Information and Communications Technology
IPMC	Intercom Programming & Manufacturing Company Ltd
IUU	Illegal Unreported Unregulated
LEAP	Livelihood Empowerment Against Poverty
MCSU	Monitoring, Control and Surveillance Unit
MFRD	Marine Fisheries Research Division
MOFAD	Ministry of Fisheries and Aquaculture Development
MOU	Memorandum of Understanding
MSP	Marine Spatial Planning
M&E	Monitoring and Evaluation
NCA	National Communications Authority
NIC	National Insurance Commission
NGOs	Non-Governmental Agencies
PPP	Public Private Partnerships
RPA	Rapid Partnership Appraisal
SDF	Skills Development Fund
SFMP	Sustainable Fisheries Management Project
SNV	Netherlands Development Organization
SS	Spatial Solutions
SSG	SSG Advisors
SPV	Special Purpose Vehicle
STEP	Sustainable, Transparent, Effective Partnerships
UCC	University of Cape Coast
URI	University of Rhode Island
USAID	United States Agency for International Development
USD	United States Dollar
VCTF	Venture Capital Trust Fund
WARFP	West Africa Regional Fisheries Development Program

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## EXECUTIVE SUMMARY

The USAID/Ghana Sustainable Fisheries Management Project (SFMP) seeks to improve local food security by protecting and rebuilding Ghana's small pelagic fish stocks. Working closely with the Ministry of Fisheries and Aquaculture Development (MOFAD) and the Fisheries Commission (FC), USAID/Ghana SFMP aims to achieve this overall goal through a multi-pronged approach:

- i. Improved legal enabling conditions for co-management, use rights, and effort-reduction strategies;
- ii. Strengthened information systems and science-informed decision-making;
- iii. Increased constituencies that provide the political and public support needed to rebuild fish stocks; and
- iv. Implementation of applied management initiatives for several targeted fisheries ecosystems.

Strategic partnerships with the private sector have the potential to play a critical role in helping Ghana SFMP meet its goals. In May-July 2015, SSG Advisors conducted a Rapid Partnership Appraisal (RPA) in the Greater Accra, Central and Western Regions of Ghana in order to identify high-value public-private partnership opportunities for Ghana SFMP. Through the RPA, SSG aimed to identify partnership opportunities with companies and other key stakeholders in Ghana, to leverage additional resources for the sustainable development of the country's fisheries sector. As part of the RPA, SSG conducted **over 70 interviews** with multinational and Ghanaian companies, business associations, development projects, Non-Governmental Agencies (NGOs) and government institutions to better understand the interests and challenges of potential partners vis-à-vis SFMP objectives, and to begin to formulate possible partnership opportunities. SSG also interviewed each of the SFMP implementing partner organizations, to better understand project goals, vision, and priorities.

Based on its RPA desk research and interviews, SSG proposed **10 initial partnership opportunities** at a workshop for SFMP implementing partners and key government stakeholders in July 2015. Over the course of the two-day workshop, SSG worked with SFMP technical teams to *prioritize* each potential partnership opportunity according to perceived value to the project and SFMP partners and to anticipated transaction costs in developing the partnership. As a result of this workshop, project implementing partners and government representatives created a shortlist of high-value public-private partnership opportunities for exploration in Year 2.

Over the course of its engagement with SFMP, SSG will also work with the project implementing partners – CEWEFIA, Daasgift, Hen Mpoano, Spatial Solutions, SNV and FoN – to help them develop the tools and technical know-how to independently identify, prioritize and build robust partnerships in the future. To this end, as part of its prioritization workshop in July 2015, SSG led a training to introduce participants to the value of public-private partnerships for development and to SSG's methodology for identifying and building partnerships.

## KEY RESULTS

During its RPA fieldwork, the SSG team identified the following ten partnership opportunities, which it presented to SFMP technical teams and stakeholders at the July workshop.

**Table 1 Partnership Opportunities**

	Partnership Opportunity	Description
1.	IUU Enforcement Hotline	A partnership with the National Communications Authority, the Marine Police and/or the FEU, and an ICT firm(s) to create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones.
2.	Insurance for Fishermen	A partnership with Millennium Insurance and the Fisheries Commission to provide a tailored and affordable life and vessel insurance package to fishermen.
3.	Vodafone Farmers' Club	A partnership with Vodafone to extend its innovative "Farmers' Club" to fishermen – using ICT to empower fishermen to share and receive information on best practices and to stay up to date on information related to weather, market prices, and fisheries regulations.
4.	Fish Stock App	A partnership with the Fisheries Commission and an ICT firm(s) to use ICT to enhance fisheries data collection, dissemination, and analysis.
5.	Fostering Diversified Livelihoods	A partnership with B-BOVID and/or Ankobra Beach Resort to support the development of diversified livelihoods in organic vegetable production, palm oil production, production of bamboo charcoal, and bamboo furniture-making.
6.	SFMP Communication Hub	A partnership with the Global Media Alliance to broadcast key messages about fisheries protection, management, and enforcement and to share project success stories in Ghana.
7.	Three-Point Partnership with Jubilee Partners	A partnership with the Jubilee Partners (led by Tullow Oil) to enhance marine spatial planning, support IUU enforcement, and foster diversified livelihoods for coastal communities in the Western Region.
8.	Skills Development Training	A partnership with the Skills Development Fund to (1) support training for women's associations in the post-harvest sector and for new coastal enterprises, and (2) to fund new ICT innovations

	Partnership Opportunity	Description
		for improved fisheries management.
9.	Comprehensive Fisheries Training Center	A partnership with Raanan Fish Feed West Africa to support the development of a new Fisheries Training Center, led by DAA, and to provide high-quality training to fishermen interested in aquaculture.
10	GreenWave Ocean Farming	A partnership with the US non-profit GreenWave to pilot GreenWave's ocean farming model in Ghana, unlocking new livelihoods for fishermen.

Workshop participants then split into three groups of seven people to rank and prioritize these 10 opportunities. The results of the small group rankings were as follows:

**Table 2 Group 1 Partnership Selections**

Ranking	Partnership Name	Partnership Goal
1.	Three-Point Partnership with Jubilee Partners	To enhance marine spatial planning, support IUU enforcement, and foster diversified livelihoods for coastal communities in the Western Region
2.	IUU Enforcement Hotline	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones
3.	Fostering Diversified Livelihoods	To support the development of diversified livelihoods in coastal communities
Group 1 Participants: <b>Lawrence Ang (SSG), Ernest Jecty (SSG), Gifty Asmah (Daasgift), Stephen Kankam (HM), Kwesi Johnson (FoN), Kofi Agbogah (HM), Thomas Insaideo (FC)</b>		

**Table 3 Group 2 Partnership Selections**

Ranking	Partnership Name	Partnership Goal
1.	Skills Development Training	To (1) support training for women's associations in the post-harvest sector and for new coastal enterprises, and (2) to fund new ICT innovations for improved fisheries management.
2.	Three-Point Partnership with Jubilee Partners	To enhance marine spatial planning, support IUU enforcement, and foster diversified livelihoods for coastal communities in the Western Region

3.	IUU Enforcement Hotline	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones
Group 2 Participants: <b>Tess Zakaras (SSG), Nii Tackie-Otoo (SSG), Justice Blay (Daasgift), Benedicta Samey (SNV), Kofi Amador (FC), Peter Owusu-Donkor (SS), Hannah Antwi (CEWEFIA)</b>		

**Table 4 Group 3 Partnership Selections**

Ranking	Partnership Name	Partnership Goal
1.	Insurance for Fishermen	To provide a tailored and affordable life and vessel insurance package to fishermen
2.	Vodafone Farmers' Club	To extend Vodafone's innovative "Farmers' Club" to fishermen – using ICT to empower fishermen to share and receive information on best practices and to stay up to date on information related to weather, market prices, and fisheries regulations
3.	IUU Enforcement Hotline	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones
Group 3 Participants: <b>Steve Zausner (SSG), Brian Crawford (CRC), Patricia Mensah (CRC), Nicholas Smith (CEWEFIA), Nancy Ayesua Otu (DAA), Abraham Asare (DAA), Nana Efua Ewur (FoN)</b>		

SSG then brought the full group back together, to discuss the results of the group ranking exercise and to vote as a full group on the collective “top three” partnerships.

A shortlist of six partnerships was put forward in the small-group rankings: Skills Development Training; Three-Point Partnership with Jubilee Partners; IUU Enforcement Hotline; Insurance for Fishermen; Vodafone Farmers' Club; and Fostering Diversified Livelihoods. From these six, the group as a whole voted the following three partnerships as their highest priority partnerships: **(1) IUU Enforcement Hotline; (2) Three-Point Partnership with Jubilee Partners; and (3) Insurance for Fishermen.**

This prioritization exercise helped Ghana SFMP leadership and SSG better understand the priorities and interests of both SFMP technical teams and key stakeholders vis-à-vis partnerships. In discussions following the prioritization exercise and RPA, SSG and the SFMP Chief of Party weighed this information and decided to prioritize three partnerships for Year 2:

**Table 5 SFMP Prioritized Partnerships for Year 2**

Partnership Name	Possible Private Sector Partner(s)	Partnership Goal
Insurance for Fishermen	Millennium Insurance	To provide a tailored, affordable life and vessel insurance package to fishermen
Vodafone Farmers' Club	Vodafone	To extend Vodafone's innovative "Farmers' Club" to fishermen – using ICT to empower fishermen to share and receive information on best practices and to stay up-to-date on information related to weather, market prices, and fisheries regulations
IUU Enforcement Hotline	Esoko and other ICT and/or telecom partners	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones

SSG and the Ghana SFMP Chief of Party determined that other partnerships prioritized at the workshop, such as a partnership with Jubilee Partners or a collaboration with the Skills Development Fund, could be simultaneously pursued by specific SFMP implementing partners or technical teams, with support from SSG.

The partnership opportunities presented in this report range across all four SFMP focus areas. Each addresses fundamental objectives of the project. Each opportunity represents a chance for SFMP, USAID, and key project stakeholders to leverage private sector resources toward improving sustainable development and management concerns in the Ghanaian fisheries sector. By tapping the knowledge, expertise, technology, and/or networks of the private sector, SFMP, implementing partners, and government can achieve greater effectiveness, scale, efficiency, and sustainability for key project efforts.

## **OVERVIEW**

### **Background**

The Sustainable Fisheries Management Project (SFMP) is a five-year, multi-organization, comprehensive program that aims to rebuild Ghana's small pelagic fisheries through the promotion of responsible fishing practices. The project contributes to the Government of Ghana's fisheries development objectives and to USAID's Feed the Future (FtF) initiative.

The Coastal Resource Center of the University of Rhode Island (CRC/URI) is the lead implementer for SFMP. Alongside CRC/URI, implementing partners include:

- Hen Mpoano (HM)
- SSG Advisors (SSG)
- Friends of the Nation (FoN)
- SNV Netherlands Development Organization (SNV)
- Central and Western Fishmongers Improvement Association (CEWEFIA)
- Development Action Association (DAA)
- Daasgift Quality Foundation (Daasgift)

- Spatial Solutions (SS)

The SFMP has four distinct, but interrelated technical components: (1) Improved legal enabling conditions for co-management, use rights and effort-reduction strategies; (2) Strengthened information systems and science-informed decision-making; (3) Increased constituencies that provide the political and public support needed to rebuild fish stocks; and (4) Implementation of applied management initiatives for several targeted fisheries ecosystems. SSG Advisors is leading public-private partnership development, to support each of these four components.

### RPA Methodology

Rather than take an ad hoc approach to building partnerships, SSG identifies potential high-value partnerships through a Rapid Partnership Appraisal, or RPA. For Ghana SFMP, the RPA began with desk research and planning, completed by SSG’s Senior Partnership Specialist in Ghana and a Strategic Partnership Consultant in April and May. Then, from May-July, SSG conducted extensive interviews with private companies, key donor projects, business associations and government stakeholders in Ghana. All told, SSG conducted 70 interviews with 57 companies and 13 key stakeholders (e.g., government agencies, relevant development projects, and non-profits) (see Table 7). SSG worked closely with the SFMP senior technical team and implementing partners in order to ground all partnership opportunities in the realities and objectives of the project. Moreover, SSG worked to ensure that partnership opportunities reflected the needs and priorities of the project’s key stakeholders: the Ministry of Fisheries and Aquaculture Development and the Fisheries Commission of Ghana.

Near the end of this fieldwork, SSG assembled an international team (see Table 7) in Ghana to conduct follow up interviews with promising companies and to work as a team to brainstorm and further develop partnership opportunity profiles. SSG then led a two-part workshop with SFMP implementing partners and key SFMP stakeholders. The first day of the workshop introduced participants to SSG’s STEP methodology for partnership development (see Annex A). Day 2 focused on *Partnership Prioritization*. On this day, SSG presented an initial 10 potential partnership opportunities for Ghana SFMP. Workshop participants were then given an opportunity to discuss these ideas in small groups and to individually rank each partnership. SSG then worked with the whole group to develop a collective list of the top-three partnerships for Ghana SFMP. This ranking, put forward by the workshop participants, lends insight into Ghana SFMP priorities and needs regarding partnership development and later informed SSG’s discussions with the Ghana SFMP Chief of Party regarding partnership priorities and planning for Year 2.

**Table 6 Fieldwork Team Composition**

Country of Origin	Team Members
Ghana	<ul style="list-style-type: none"> <li>• Nii Tackie-Otoo, SSG SFMP Senior Partnership Specialist</li> <li>• Ernest Jecty, SSG Strategic Partnership Consultant</li> </ul>
USA	<ul style="list-style-type: none"> <li>• Steven Zausner, former head of SSG’s Finance for Development Practice</li> </ul>

Country of Origin	Team Members
	<ul style="list-style-type: none"> <li>• Tess Zakaras, SSG Project Analyst</li> </ul>
Philippines	<ul style="list-style-type: none"> <li>• Lawrence Ang, SSG USAID/ECOFISH Public-Private Partnership Specialist</li> </ul>

## Role of Partnerships in SFMP

The USAID/Ghana Sustainable Fisheries Management Project (SFMP) is assisting the government of Ghana in rebuilding declining marine fisheries, to protect food security and improve the profitability of the fishing industry. SFMP is exploring opportunities for strategic partnerships with private sector companies and other organizations to collaborate toward this goal. SSG Advisors is leading this strategic partnership initiative.

Public-private partnerships are a key element of SFMP. Rooted in the core interests of the project and the private sector, partnerships can mobilize new resources – such as technology, expertise, funding, and market linkages – to enhance the efficiency, scale, and sustainability of SFMP activities.

The private sector has a critical role to play in SFMP efforts. SSG has therefore engaged a wide range of potential private sector partners at both the national and local levels, and it will bring SFMP and leading multinational and Ghanaian companies, business associations, foundations and government agencies together to advance both SFMP project goals and key business objectives.

SSG’s goal is to help SFMP enhance the scale and sustainability of its interventions by leveraging private sector resources and capabilities at all levels – local, national and multi-national. Meanwhile, through partnership, SFMP will add value to its private sector partners, creating strong, sustainable partnerships that benefit the private sector, SFMP, and Ghana’s fishing communities.

## PRIVATE SECTOR LANDSCAPE

### Fieldwork Overview

As a core component to the RPA, SSG canvassed companies and firms representing a wide range of business sectors in Ghana in order to understand how business interests and challenges might intersect with SFMP goals and activities. The RPA consisted of two key stages:

1. Desk research, in which SSG created a database of companies and organizations potentially relevant to SFMP.
2. Fieldwork, in which SSG interviewed priority companies and organizations.

In all, the RPA team interviewed 70 organizations – including 57 private companies, as well as government agencies, NGOs and development projects (see Table 7). In the interviews, SSG sought to understand each company’s objectives, commercial or operational challenges, and existing corporate social responsibility activities.

**Table 7 Organizations Interviewed by Sector**

<b>Sector</b>	<b>Organization</b>
Agriculture	B-BOVID
	GreenWave
Banking and Finance	Ecobank Ghana
	UT Bank
	Prudential Bank
	Western Rural Bank
	Awutu Amasa Rural Bank
	Gomoa Rural Bank
	Akatakymian Rural Bank
	Agricultural Development Bank
	EximGuaranty
	Venture Capital Trust Fund
	Injaro
	I&P
	Serengeti Capital
	Merson Capital
	Databank
USAID Development Credit Authority (DCA) Ghana	
Capacity Building & Development Centers	Ankobra Beach Resort
	Skills Development Fund
	Central Region Development Commission (CEDECOM)
Development Projects	Enterprise Development Centre
	Western Region Coastal Foundation Project
	World Bank West Africa Regional Fisheries Program
	USAID Supply Chain Project
Fish Processing	Raanan Fish Feed West Africa
	West Africa Fishery Products and Marketing Limited
ICT	Intercom Programming and Manufacturing Co. Ltd (IPMC)
	Think Data Services
	mPedigree
	Voto Mobile



<b>Sector</b>	<b>Organization</b>
	Syecom
	Internet Solutions
	Esoko
	Techcom Visions
	Linkworld Solutions
	Image AD
	SMS Gh Solutions
	Subah Infosolutions
	Mobile Content.Com
	Techaide
	Silky IT Production
	Bsystems
	Insurance
Star Assurance	
Enterprise Insurance	
Media	Origin 8
	Global Media Alliance
	Abromedia
	KYZZ FM
Mining	Gold Fields Ghana
	Ghana Chamber of Mines
	Newmont
	Adamus Resources Limited
Oil & Gas	Schlumberger
	Kosmos Energy Ghana
	Tullow Ghana
Telecom	Expresso Ghana
	Bharti Airtel
	MTN
	MTN Foundation
	Vodafone Ghana
	Tigo Ghana
Supermarkets	Max Mart Shopping Centre

<b>Sector</b>	<b>Organization</b>
	Melcom Store
Transportation & Haulage	Vehrad Transport Services
Government Agencies	Centre for Remote Sensing and Geographical Information
	Fisheries Commission: Monitoring, Control and Surveillance Unit
	Fisheries Commission: Marine Fisheries Research Division
	National Communications Authority

The sections that follow provide an overview of identified business challenges and interests for two key sectors of the Ghanaian economy. See Annex B for full interview reports.

### SECTOR Findings

While the RPA team met with business leaders from a wide variety of sectors (see Figure 1), it particularly emphasized two priority areas of the Ghanaian economy: ICT/telecom and financial services (banking and finance).

More than half of Ghana’s population has access to a mobile phone, and partnerships with mobile carriers and ICT firms could unlock innovative technology solutions for addressing illegal fishing, improving data collection efforts, and supporting local livelihoods.

Meanwhile, investment and access to finance will be key across SFMP components. SSG met with a range of investment firms and banks in Ghana to understand both the challenges and the opportunities for securing financial support for SFMP activities and beneficiaries.

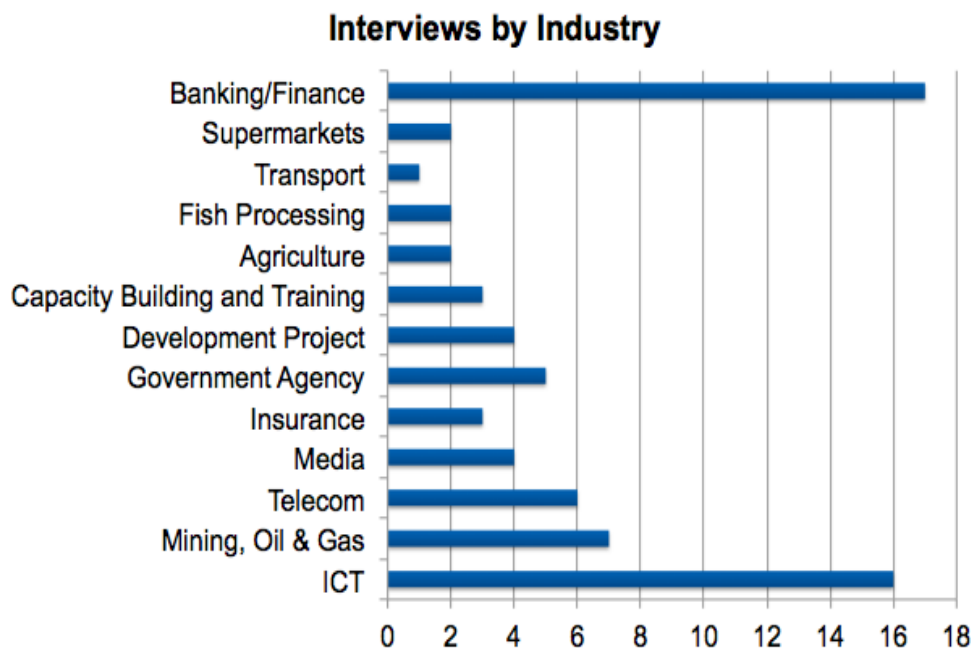


Figure 1 RPA interviews, organized by industry.

## ***ICT and Telecommunications***

### ***Business Challenges***

ICT firms are still working to develop the market for mobile phone applications in Ghana. From their perspective, Ghanaian businesses and the Ghanaian public are only beginning to use mobile apps (for business and personal activities, respectively). ICT firms also indicated that telecommunications companies (telecoms) have network constraints that disrupt the delivery of their services.

Most companies (ICT and telecoms) expressed deep concern about the volatility in currency exchange rates (between the Ghanaian Cedi and major trading currencies, especially USD), which affects their cash flow planning as most of their equipment is bought with forex. The ICT firms also indicated that they find it difficult to secure large projects as a result of the perception that local ICT firms have inferior equipment and lack the technical expertise and requisite capacity to execute and manage large-scale ICT projects.

With respect to the telecoms, primary business constraints include government taxes and levies, SIM-boxing, and utility expenditure. Relevant government taxes and levies include the National Fiscal Stabilization Levy, the Customs Excise Tax, a 20% import duty on telephone sets paid at the point of entry, the Value Added Tax, and a 15% tax on telephone sales. Telecoms also report losing significant revenue on SIM-box fraud, through which in-bound calls are illegally diverted. (One telecom indicated that it lost almost GHS34 million in revenue to SIM-box fraud in 2014.)

Finally, Ghana is currently undergoing electrical power rationing (load shedding), disrupting the electricity supply to companies and homes. This, according to the telecoms interviewed by SSG, has significantly increased their cost of operations, as they need to procure and operate generators to guarantee reliable network service.

### ***Business Opportunities***

The ICT/telecom sector sees significant opportunity for their companies in expanding the development of innovative ICT and telecom services. A few ICT firms interviewed are already experimenting with introducing their mobile apps and software to the agricultural and financial sectors, and initial results appear promising.

ICT can be an important tool for supporting agricultural development. One ICT firm (Esoko) is already providing farmers with information on weather and market prices for select agricultural commodities. Vodafone has also recently unveiled its “Farmers’ Club,” a suite of mobile services for farmers, including free calls, a helpline, and weather and market alerts in Ghana. Esoko and Vodafone are eager to extend these services to the fisheries sector. Indeed, virtually all of the ICT companies interviewed by SSG expressed interest in developing products and services for the fisheries sector.

The telecoms and telecom service providers also expressed an interest in assisting SFMP in curbing Illegal, Unreported and Unregulated (IUU) fishing by allowing their systems to be used as a channel for the public to report (via call or text) illegal fishing activities.



Figure 2 SSG interviews Vodafone Ghana. Credit: SSG Advisors

## ***Banking and Finance***

### ***Business Challenges***

In Ghana, the current average interest rate on loans is 33%. High interest rates make it difficult for businesses to pay back loans, and make banks reluctant to extend loans to startups. Banks are particularly unwillingly to lend to the agricultural sector, due to a generally high default rate among farmers.

Almost all of the commercial banks interviewed by SSG explained that they would be more comfortable extending credit to the agricultural sector (including the fisheries sector) if risk could be shared (50:50) with a guarantor or investor. Meanwhile, investment firms interviewed by SSG also expressed strong reservations about investing in the fisheries sector in Ghana. Current macroeconomic realities in Ghana – high inflation, an unreliable electricity supply for industry, an unstable currency, high fiscal deficit, etc. – make these firms reluctant to invest in enterprises in Ghana generally, and in the agricultural sector in particular.

### ***Business Opportunities***

Despite the economic challenges outlined above, most of the banks and financial institutions interviewed were optimistic about business progress in Ghana. They also noted that Ghana's ICT and telecommunications sectors have shown good potential for investment.

Discussions with USAID Development Credit Authority (DCA) revealed some potential for risk sharing to support loans for the fish-processing sector or for fisheries management improvements.

Moreover, rural banks were generally more open to supporting the fisheries sector, and the Venture Capital Trust Fund and Agricultural Development Bank (ADB) expressed an interest in investing in the fisheries sector through a Special Purpose Vehicle (SPV), provided SFMP can demonstrate commercial viability (e.g., for an association of fish processors) and that assets (e.g., post-harvest infrastructure) will be managed as part of a business.

### ***Partnership Opportunities***

By matching private sector interests with the objectives, activities, and interests of both the project and key stakeholders, the RPA team was able to devise a number of potentially high-value public-private partnership opportunities for Ghana SFMP. In all, the RPA team put

forward ten (10) opportunities for consideration by SFMP. The RPA team presented these opportunities to Ghana SFMP implementing partners and stakeholders at a Prioritization Workshop in July 2015. At the workshop, participants discussed each opportunity in small groups and with SSG, before individually ranking each partnership idea for SFMP.

As a general rule, the SSG team worked together to create partnership ideas that were (1) in line with Government of Ghana and SFMP priorities; (2) rooted in the interests of the private sector, which were uncovered through SSG’s RPA fieldwork; and (3) practical and feasible for SFMP and its potential private sector partners.

In all, SSG divided the RPA fieldwork process into four key phases in order to generate partnership concepts based on shared value, matching private sector interests with SFMP.



**Figure 3 Initial Partnership Opportunities for Ghana SFMP**

Through the first three stages of this process – desk research, fieldwork, and brainstorming partnership concepts – the SSG team worked to develop a list of ten promising partnership opportunities for Ghana SFMP. The table below summarizes these opportunities, their possible development value, and the potential partners involved.

**Table 8 Partnership Opportunity Summaries**

	Partnership Concept	Development Value	Possible Partners
1.	Fish Stock App Develop and deploy a mobile application to improve fish stock data collection, aggregation, and analysis.	More efficient and more comprehensive data collection and analysis to better monitor the health of key fish stocks – an essential step toward improved fisheries	<ul style="list-style-type: none"> <li>• IPMC</li> <li>• Subah Infosolutions</li> <li>• Esoko</li> <li>• Image AD</li> <li>• Think Data</li> </ul>

	Partnership Concept	Development Value	Possible Partners
		management.	
2.	<p><b>IUU Enforcement Hotline</b></p> <p>Create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones</p>	<p>Greater community engagement in fisheries protection – expanding the “eyes and ears” of enforcement agencies to improve IUU fishing detection.</p>	<ul style="list-style-type: none"> <li>• National Communications Authority</li> <li>• Esoko</li> <li>• IPMC</li> <li>• Internet Solutions</li> </ul>
3.	<p><b>SFMP Communication Hub</b></p> <p>Develop a comprehensive communications strategy, with documentaries, flyers, brochures, print ads, and radio sessions, to (1) share information about Ghana SFMP, fisheries laws, and management programs with target communities and stakeholders; and (2) to advance education about the need for marine conservation and fisheries management.</p>	<p>Improved communication about fisheries issues with local stakeholders and communities; and greater education of coastal communities on fisheries management.</p>	<ul style="list-style-type: none"> <li>• Global Media Alliance</li> <li>• Origin 8</li> <li>• Kyz FM</li> </ul>
4.	<p><b>Three-Point Partnership with Jubilee Partners</b></p> <p>Support and enhance marine spatial planning, fisheries enforcement, and diversified livelihoods in coastal communities in the Western Region.</p>	<p>Potential funds for innovative enforcement interventions (e.g., IUU Enforcement Hotline) or for SFMP efforts to promote diversified livelihoods in local communities.</p>	<ul style="list-style-type: none"> <li>• Jubilee Partners<sup>1</sup></li> </ul>

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<sup>1</sup>Interviewed Tullow Ghana and Kosmos Energy Ghana. Tullow leads the decision-making process, representing the Jubilee Partners (i.e., Tullow Ghana, Kosmos Energy Ghana, Anadarko, Sabre Oil and Gas, Ghana National Petroleum Corporation, and EO Group)

	Partnership Concept	Development Value	Possible Partners
5.	<p>Vodafone Farmers' Club</p> <p>Adapt Vodafone's Farmers' Club to the needs of the fisheries sector, allowing members to receive weather and market price alerts on their mobile phones, access a helpline tailored to their needs, call each other for free to share best practices, and receive relevant SMS and voice alerts about best practices in fishing and fisheries management.</p>	<p>For SFMP and FC, a direct line of communication with fishermen. For fishermen, valuable services and access to information.</p>	<ul style="list-style-type: none"> <li>• Vodafone Ghana</li> <li>• Esoko</li> </ul>
6.	<p>Insurance for Fishermen</p> <p>Provide a tailor-made and affordable life and vessel insurance package for fishermen, with possible extension to fish processors.</p>	<p>Greater economic security and resilience for fishermen, and improved fisheries management (if linked to vessel registration).</p>	<ul style="list-style-type: none"> <li>• Millennium Insurance</li> <li>• Enterprise Insurance</li> <li>• Star Assurance</li> </ul>
7.	<p>Fostering Diversified Livelihoods</p> <p>Support the development of diversified livelihoods for fishermen and coastal communities in organic vegetable production, production of bamboo charcoal, and bamboo furniture-making.</p>	<p>Expanded access to diversified livelihoods for fishermen and fish processors.</p>	<ul style="list-style-type: none"> <li>• Ankobra Beach Resort</li> <li>• B-BOVID</li> </ul>
8.	<p>Skills Development Training</p> <p>Extend quality training to the fisheries post-harvest sector through cost-sharing and grants. Secure matching funds for setting up IUU Enforcement Hotline infrastructure.</p>	<p>Added value for fisheries products, smarter business management for coastal enterprises, and improved enforcement of fisheries laws.</p>	<ul style="list-style-type: none"> <li>• Skills Development Fund</li> </ul>
9.	<p>Comprehensive Fisheries Training Center</p> <p>Support the development of DAA's Fish Training Center, to provide high-quality training to fishermen and fish processors interested in aquaculture.</p>	<p>Improved access to diversified livelihoods, better aquaculture management.</p>	<ul style="list-style-type: none"> <li>• Raanan Fish Feed West Africa</li> </ul>
10	<p>GreenWave Ocean Farming</p>	<p>Improved management of</p>	<ul style="list-style-type: none"> <li>• GreenWave</li> </ul>

	Partnership Concept	Development Value	Possible Partners
	Pilot GreenWave's ocean farming model (harvesting shellfish and seaweed while restoring ocean habitat) in Ghana, unlocking new livelihoods for fishermen	coastal ecosystems and support for diversified coastal livelihoods.	

The remainder of this section elaborates on the ten partnership opportunities summarized above.

### ***Fish Stock App***

***Possible Partners.*** Marine Fisheries Research Division (MFRD); ICT Firm (e.g., IPMC, Internet Solutions, Subah Infosolutions, Esoko, Image AD, or Think Data)

***Partnership Justification.*** The Government of Ghana is mandated to conduct annual national fisheries stock assessments to gauge the health of the industry and inform management policies and interventions. The capacity of the Marine Fisheries Research Division to conduct regular national stock assessments is limited: data collectors use pen and paper to record data, and the lack of electronic databases and mobile devices contributes to inefficiencies, delays, and missing data.

With mobile phone use rates over 90%, there is an opportunity to leverage the convenience and security of smart devices and databases to streamline the stock assessment process.

***Partnership Activities.*** The partnership would develop and deploy a mobile app to facilitate fish stock data collection, aggregation, and analysis in an efficient and accurate manner. This app would directly complement the MFRD's traditional data collection and management processes and would streamline data collection on the rate of fish catch, fish depletion, species identification, and stock assessment to assist policy formulation for fisheries management.

SSG would work with Ghana SFMP / Fisheries Commission ICT Working Group to select one ICT firm for the partnership. The selected ICT firm would then assess the current data collection processes, equipment, and software at the disposal of MFRD. The ICT firm would then develop a technology prototype, working closely with MFRD to create and design a system that is user-friendly, complements existing systems and capacities, and meets MFRD's priority needs. After the technology has been developed, the partners would conduct a pilot in selected landing sites in the Western and Central Regions of Ghana to fine tune and assess the effectiveness of the technology and the overall system. The pilot phase and later scale-up would also be complemented by training of MFRD staff, to ensure the effective and sustainable use of the new technology.

***Key Considerations.*** The partners would need to make sure that the technology is relevant to MFRD's needs and existing systems. It must be tailored to MFRD, and the MFRD would need to be closely involved during the system's design phase. Further, MFRD would have to be effectively trained to use the system, and it would have to be made as straightforward as possible for MFRD to transition to this new system. Finally, the technology would require maintenance, so the partnership would have to account for the long-term sustainability of the system, beyond the life of SFMP.



## ***IUU Enforcement Hotline***

***Possible Partners.*** Marine Police; MCSU; National Communication Authority; Esoko, IPMC, or Internet Solutions

***Partnership Justification.*** As the official government agency mandated to enforce fisheries related laws, specifically relating to Illegal, Unreported, Unregulated (IUU) fishing, the Marine Police currently lacks the infrastructure and capacity to engage the public and officially receive and deploy citizen reports that could assist its enforcement activities. With a mobile penetration rate of over 90%, there is an untapped potential to extend the “eyes and ears” of the marine police by engaging public participation in the detection and reporting of illegal fishing.

The National Communication Authority of Ghana recognizes the state of Ghana’s fisheries as a national emergency and is ready and willing to devote a universal short code for text and voice dedicated to fisheries issues.

***Partnership Activities:*** The partnership would develop ICT infrastructure to enable the public to report, through the use of SMS and voice on mobile phones, illegal fishing activities at sea and landing areas to enforcement units such as the Marine Police and the Monitoring, Control and Surveillance Unit (MCSU) of the Ministry of Fisheries and Aquaculture Development. The hotline and supporting technology infrastructure would be designed to help the government better enforce fisheries laws and curb IUU fishing to rebuild depleted marine fish stocks. In addition, the partnership would aim to facilitate capacity-building within the Marine Police and the MCSU to develop protocols to process, relay, and dispose of information for short-term and long-term operations and evidence management.

SSG would work with SFMP and partners to secure authorization from the Ministry of Communication for the National Communication Authority (NCA) to issue a toll-free short code for marine enforcement. After the short code has been issued, the NCA would instruct all telecommunications companies in Ghana to open their respective gateways for the Hotline.

***Key Considerations.*** Some anticipated risks for the partnership include:

- The Marine Police and MOFAD may not have the needed financial resources to properly maintain and expand the hotline infrastructure over time.
- For the hotline to be a success, the relevant enforcement agencies would have to proactively respond to reports of illegal fishing. If citizens who call or text reports receive no response from enforcement officials, or if they see that action is not taken to follow up on legitimate reports, then public enthusiasm for the hotline would likely erode over time.

## ***SFMP Communication Hub***

***Possible Partners.*** Global Media Alliance, Origin 8, or Kyz FM

***Partnership Justification.*** Strong public outreach and education campaigns will be essential to the effective implementation of new fisheries management interventions. The SFMP Communication Hub partnership would help the project publicize successes, but also advance community education and promote local cooperation in fisheries management.

***Partnership Activities.*** The SFMP Communication Hub partnership would aim to provide a one-stop-shop communication strategy for SFMP. At a discounted rate, the media partner would assist in producing and broadcasting an SFMP media kit, including documentaries,

radio spots, brochures, and TV programs. SFMP stories would run on FM stations and TV stations affiliated with the media partner. SSG would identify a suitable media company that could provide a comprehensive communication campaign for SFMP. The media company would receive a steady stream of information related to SFMP activities and matters arising in the fisheries sector for broadcasting.

### ***Three-Point Partnership with Jubilee Partners***

***Possible Partners.*** The Jubilee Partners (i.e., Tullow Ghana, Kosmos Energy Ghana, Anadarko, Sabre Oil and Gas, Ghana National Petroleum Corporation, and EO Group)

***Partnership Justification.*** The Jubilee Partners' primary interest relevant to SFMP is to improve marine enforcement. Oil companies have seen an increase in the number of incursions by fishermen into the exclusive zones around their oil installations. This could result in accidents, leading to oil spills and possible loss of life. In this area, the Jubilee Partners would be a motivated partner for improved marine enforcement overall, especially as it relates to enforcing their exclusive zones.

***Partnership Activities.*** The Three-Point partnership would have three different possible dimensions:

- **Spatial planning.** The Jubilee Partners have made budgetary provision for spatial planning for five coastal districts as well as the Sekondi-Takoradi metropolitan area in the Western Region of Ghana. This data could potentially be a starting point for collaboration with one of SFMP's implementing partners, Spatial Solutions.
- **Diversified livelihoods.** Jubilee Partners would commit funds to support SFMP's diversified livelihoods activities within the five coastal districts in the Western Region. SFMP and the Jubilee Partners (led by Tullow) would agree on the sustainable economic activities to be funded, and these activities would then be organized by SFMP's implementing partners.
- **Marine enforcement.** The Jubilee Partners would provide funds and technical inputs to SFMP activities to strengthen enforcement of IUU fishing. As mentioned above, as part of the enforcement activities, the Jubilee Partners would like support educating fishermen on IUU fishing, with special reference to their exclusive zones.

***Key Considerations.*** In establishing an MOU with Jubilee Partners, Ghana SFMP would need to be careful to clearly establish expectations, priorities, goals, and responsibilities, to make sure the terms of this engagement are clear and transparent at the outset. SFMP would also need to carefully consider how the partnership would be perceived by local communities and other key stakeholders, to determine how best to frame and design a collaboration with the Jubilee Partners.

### ***A New Branch of the Vodafone Farmers' Club***

***Possible Partners.*** Vodafone, Esoko

***Partnership Justification.*** It is critical that lines of communication be established to empower fishermen and fish processors to share information and best practices; stay up to date about the weather, market prices, and fisheries regulations; and come together to build social cohesion and momentum toward sustainable fisheries.

Vodafone's Farmers' Club has been successfully implemented in several countries (e.g. Turkey, Tanzania, and Kenya), and the company has recently expanded it to Ghana. Now,

together with SFMP, Vodafone is interested in adapting its content and extending this service to fishermen.

**Partnership Activities.** The partnership would extend the Vodafone Farmers' Club to the fisheries sector:

- The Vodafone Farmers' Club Partnership would be geared towards establishing an enrollment-based closed-circuit network for fishermen to receive content via SMS and Voice, including: (1) weather alerts, (2) fish market prices, (3) nutrition tips, (4) best practices in fishing, and (5) notifications and events related to fisheries management.
- In addition to information dissemination, the Partnership would allow fishermen to call other members of the Farmers' Club for free (though, eventually, fishermen belonging to the Farmers' Club would be charged 2 GHS per month for the overall package of services). Free calls within the club would allow fishermen to more easily share information and best practices. It could also significantly cut the amount fishermen pay for airtime each month.
- The Partnership would also enable fishermen belonging to the Club to call a helpline (in a preferred language) for free to seek information related to the fisheries sector (e.g., clarification about fisheries laws).
- Finally, the Partnership would seek to expand the platform to accommodate mobile money transactions for insurance, fishing equipment, and canoe registration and licensing through Vodafone Cash<sup>2</sup>. Fishermen could also potentially use Vodafone Cash to access loans from financial institutions.

To help Vodafone expand its services to the fisheries sector, SFMP and the Fisheries Commission (FC) would provide Vodafone with a database of registered fishermen, which would serve as an initial target population for the Club. All partners, including government, would be involved in designing the fisheries-specific services and content for the extension of the Farmers' Club. All would also engage in outreach to the fishing community, to recruit an initial group of fishermen willing to pilot the Club.

### ***Insurance for Fishermen***

**Possible Partners.** Millennium Insurance, Enterprise Insurance, Star Assurance

**Partnership Justification.** The partnership would provide much needed insurance to fishermen and fish processors (including life and health insurance, and vessel/equipment insurance). If successful, the partnership could dramatically increase the ability of these small-business owners to withstand unanticipated shocks and help them become more resilient to disaster.

Of the insurance companies interviewed as part of the RPA, Millennium Insurance in particular is eager to extend insurance products to the underserved fisheries sector and to partner with SFMP. Millennium Insurance is a relatively young insurance company, and it is hoping to tap a new market by extending insurance to the fisheries sector. It believes it can design these products to be affordable to fishermen and profitable to the company.

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<sup>2</sup> This is a mobile money service that Vodafone Ghana has instituted to facilitate financial transactions.

**Partnership Activities.** The Insurance for Fishermen Partnership would provide fishermen with insurance<sup>3</sup> to cover loss or damage to canoes, outboard motors, and potentially other high-value equipment, as well as life insurance, health insurance, and a retirement pension.

If insurance is piloted successfully with fishermen, it will next be extended to fish processors, to cover their fish smoking stoves, sheds, and storage facilities.

To encourage fishermen to sign up for insurance and register their canoes, fishermen who register or renew registration of canoes on an annual basis or who belong to certified groups recognized by the government, could potentially receive insurance coverage at discounted premium rates during the pilot phase. The government (MOFAD and FC) would need to be actively engaged to spearhead this partnership agenda.

SFMP and Millennium would need to consult with both fishermen and government officials to help craft a robust insurance model. Working with FC and Millennium, SFMP would also need to educate the fishermen about the rationale for and potential benefits of insurance. The partners would pilot the initiative in the Western and Central Regions to fine-tune the insurance model, before potential scale-up to fish processors or to other regions.

Together with government partners, SFMP would provide Millennium with key information about the sector to help it design its insurance package and calculate premiums. Where data are not available, Millennium would conduct its own feasibility studies.

It is possible that part or all of the existing fuel subsidy could be repurposed to subsidize insurance costs borne by the fishermen, with any surplus set aside for the Livelihood Empowerment Against Poverty (LEAP) program.

**Key Considerations.** Millennium Insurance would have to augment its staff, budget for logistics, and devote significant time to marketing its insurance products to the fishing community. If insurance premiums were paid as part of government registration fees, there could be complications or delays in reimbursing Millennium. This could lock up the company's working capital and reduce Millennium's desire to continue to link its insurance with registration.

### ***Fostering Diversified Livelihoods***

**Possible Partners.** Ankobra Beach Resort, B-BOVID

**Partnership Justification.** SFMP has a strong interest in fostering viable alternative livelihoods for coastal communities. In the event of a closed season, diversified livelihoods for fishermen will be especially important, along with other means of support, to mitigate any short-term economic impacts for coastal communities.

Ankobra Beach Resort currently offers training and capacity-building programs as part of its CSR activities. A partnership with SFMP would present the company with an opportunity to scale up its CSR activities in surrounding fishing communities.

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<sup>3</sup> Empirical study concluded that fishermen are willing to participate in insurance schemes. See Agbekpornu *et al.* (2014). *Willingness to participate in life insurance scheme by artisanal fishers in Ghana.*

B-BOVID works to build the capacity of interested community members in diverse areas of agriculture. A partnership with SFMP would be a good platform for the company to further demonstrate its services and extend its work.

**Partnership Activities.** Ankobra Beach Resort would partner with SFMP to train interested fishermen and fish processors to undertake sustainable income-generating activities. The Ankobra Beach Resort would provide training programs and practical demonstrations for participating community members in sustainable organic vegetable production, bamboo furniture manufacturing, and bamboo charcoal production for fish smoking in surrounding fishing communities. Ankobra Beach Resort would provide a training site, lead training sessions with the support of its existing technical experts and experienced volunteers based in Germany, and help participants secure a market (at the hotel, for example, or a nearby mine) for their vegetables. SFMP would support the partnership by providing additional expertise and helping to recruit local fishermen to participate in the program.

Meanwhile, B-Bovid works with farmers to develop livelihoods in vegetable production, palm oil production, and aquaculture. The company would provide training and support to interested community members, and it would help new farmers identify and secure markets for their products.

### ***Training Support from the Skills Development Fund***

**Possible Partners.** Skills Development Fund.

**Partnership Justification.** Women fish processors in Ghana are often unable to process fish in a way that meets accepted local<sup>4</sup> and international markets standards. This limits their ability to sell their fish to supermarkets and restaurants or to secure loans from banks to expand their fish processing businesses. Targeted training and capacity-building for women fish processors in safe handling and packaging, as well as business management, could help them expand their businesses and increase their incomes.

The Skills Development Fund, supported by DANIDA and the World Bank, is interested in supporting SFMP in (1) providing needed training and capacity-building to fish processors, and (2) covering the costs of developing new ICT technology for fisheries management.

**Partnership Activities.** The Skills Development Partnership would be two-fold. First, it would provide matching funds to pay for the cost of training fish processors in improved techniques and business management. Second, it would provide matching funds to cover the costs of an ICT innovation to be deployed by SFMP to curb IUU fishing. SDF would allow SFMP to circumvent its normal application process and use a Special Purpose Vehicle (SPV) to request funds for training of the fish processors and establishment of the IUU Enforcement Hotline.

### **Training**

Specific activities would include the following:

- SFMP local partners would form the women's groups and determine the areas in which they might benefit from targeted capacity-building and training.

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<sup>4</sup> Refers to the upscale supermarkets in Ghana such as Shoprite, Game, Melcom etc.

- SFMP, with possible support from SDF, would secure professional trainers for these key areas.
- Using a Special Purpose Vehicle (SPV), SFMP would submit the number of women groups, training costs, and venue to SDF.
- SDF would conduct due diligence on the application and appraise the information for onward release of funds to commence the training.

## **ICT Innovation**

Specific activities would include the following:

- SFMP would develop a proposal detailing the technology concept for submission to SDF.
- SDF would then appraise the application and if satisfied, release matching funds for payment of the initial investment cost.

**Key Considerations.** The SDF project might end by 2020,<sup>5</sup> in which case SFMP and implementing partners would need to consider other alternatives for financing trainings over time.

### ***Comprehensive Fisheries Training Center***

**Possible Partners.** Raanan Fish Feed West Africa (Raanan)

**Partnership Justification.** SFMP implementing partner DAA plans to develop a Fisheries Training Center, to provide training to both fishermen and fish processors. Meanwhile, Raanan Fish Feed West Africa is also interested in developing a training center focused on aquaculture development. Raanan and SFMP could potentially join forces to create a comprehensive training program.

Raanan Fish Feed West Africa is interested in expanding the market in Ghana for its fish feed products. The DAA Training Centre would provide Raanan an opportunity to demonstrate how to use its fish feed products while bringing the company in close proximity with fishermen interested in venturing into aquaculture.

**Partnership Activities.** Raanan is interested in contributing technical assistance and trainers to the development of DAA's Fisheries Training Center. Raanan would assist DAA in developing training curricula in aquaculture, fish feed processing, fish business management and fish smoking or processing. Aquaculture experts from Raanan Fish Feed West Africa's factory in Ghana would also provide technical expertise and conduct practical demonstrations and classroom lessons at the SFMP Training Center. These trainings would focus on Tilapia and Catfish production, but could also include fish processing techniques and soybean farming (a key input for Raanan's fish feed).

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<sup>5</sup> This is subject to the project going to the second phase which is envisaged to commence in 2016.

Raanan could provide discounted fish feed to trainees interested in entering aquaculture. Raanan could also potentially help finance the construction of the training center, as the firm is currently considering building its own center.

### **GreenWave Ocean Farming**

**Possible Partners.** Greenwave, University of Cape Coast

**Partnership Justification.** The US non-profit GreenWave has created an innovative model combining seaweed farming with shellfish harvesting that it calls “3-D Ocean Farming.” Seaweed, depending on its type, can be extremely simple and efficient to grow.

Seaweed can provide iodine and protein for local food security and it can also be used to create fertilizer for agriculture, fish feed for Tilapia fish farms, and feed for livestock. The partnership would introduce a sustainable income-generating activity for coastal communities that is simple, cost-efficient, lucrative, and benefits both the environment and local food security.

**Partnership Activities.** GreenWave believes its model, which has received substantial attention in the US for its benefits to both the environment and local economies, can be applied to any coast in the world. GreenWave would work with scientists at international and local universities to choose a species of kelp or seaweed native to Ghana that could be both environmentally restorative and commercially viable as part of its ocean farming model.

GreenWave would lead the pilot design and set-up in Ghana, and GreenWave and Yale University scientists would provide technical expertise. GreenWave could also potentially bring in outside funding to help establish a pilot project under SFMP. SFMP’s local partners, meanwhile, could help GreenWave tailor its model to Ghana, to ensure its relevance and appropriateness for local fishing communities. They could also facilitate connections with local communities and help secure buy-in from local stakeholders. The University of Cape Coast (UCC) could also be a key partner, helping GreenWave understand the landscape for pilot design and monitor the results of the pilot. To start, GreenWave would want to create a pilot that links an ocean farm to a land-based farm, demonstrating the value that ocean farming can bring (in terms of fertilizer, animal feed, etc.) to land-based farming. Both farms could be owned and managed by coastal communities. The pilot could start in 1-3 sites in the Western and/or Central regions of Ghana, as determined by the partners.

**Key Considerations.** More research would need to be done to make sure that this model could succeed in Ghana (i.e., that local kelp and seaweed species fit the model, that the products from the 3-D farm would be appropriate for local markets, and that local farmers would be interested in this venture). SFMP would also want to better understand the full costs and the potential for sustainability and replication before moving forward with a pilot. A pilot would require time and energy from SFMP staff and partners, as well as funding support from SFMP. Like all pilots, this effort would be an experiment, and might require fine-tuning or redirection as it develops.

GreenWave is well established and well respected for an emerging organization, with support from Ashoka, SOCAP, and Echoing Green, and extensive press coverage in the US (including by the New Yorker, the Atlantic, the New York Times, and Fast Company).

# PRIORITIZATION

## Prioritization Process

For SFMP, the value of public-private partnerships lies in their ability to deliver superior, longer-lasting results than traditional donor or government investment alone would yield. However, as a rule, partnerships are time-intensive to build and manage successfully. It is therefore highly important, at the outset, that SFMP weigh the potential development impact of each potential partnership against its potential risks and transaction costs. It is also important that SFMP prioritize its partnership opportunities so that the project and key government stakeholders can use precious time and resources to maximum effect.

In prioritizing among the ten potential partnership opportunities, a number of important points were considered:

### 1. Development Value

- a. *Relevance*: Will the partnership help SFMP achieve its particular goals, as understood in the SFMP work plan? Is the partnership relevant to SFMP's core activities?
- b. *Scalability*: Will the partnership help SFMP scale its impact, reaching more people or covering new areas?
- c. *Effectiveness*: Will the partnership make SFMP's work smarter and more effective?
- d. *Efficiency*: Does the partnership enhance the efficiency of SFMP activities (e.g., increasing development impact for dollar spent)?
- e. *Sustainability*: Will the partnership increase the likelihood for long-term sustainability of SFMP's development impact?
- f. *Systemic Change*: Could this partnership be a potential game-changer, creating system-wide changes for long-term and substantial development impact?

### 2. Government Value

The Government of Ghana – represented primarily by the Fisheries Commission and the Ministry of Fisheries and Aquaculture Development – is a critical partner for Ghana SFMP. It is therefore important that SFMP consider the value of each partnership to government's goals and priorities. Selected partnerships should ideally build the government's capacity to meet its own objectives. SFMP should therefore consider government capacity vis-à-vis each partnership. If a partnership requires significant government input (and/or possible future government ownership), then SFMP must consider whether the government has the staff, resources, and motivation to carry the partnership forward. For these reasons, government buy-in and participation will be critical to each step of the partnership development process.

### 3. Business Value



Will the partnership address bottlenecks, lead to market growth, and/or improve the brand value of the company partner? The greater the value to the business partner, the greater the chances for long-term sustainability.

4. Risks and Transaction Costs

Is the partnership feasible given the staff intensity and time horizon for Ghana SFMP? Is it feasible for the private sector partner(s)? What human, financial, and other resources will be required for partnership launch and implementation? Are there any reputational and/or operational risks associated with the partnership?

At the Prioritization Workshop in July, SSG presented ten partnership opportunities to representatives of SFMP technical leadership, implementing partners, and the Fisheries Commission. As part of its work plan on SFMP, SSG is responsible for initiating at least two strategic partnerships. To achieve this target, SSG worked with SFMP to rank order the ten partnership opportunities at the workshop in July.

After discussing each of the ten ideas with the whole group, SSG split workshop participants into three groups of seven people to rank and prioritize these 10 opportunities. In the small group discussions, each individual started by ranking each of the ideas individually. Then each group discussed each idea, with each individual explaining the reasons behind their rankings.

The results of the small group rankings were as follows:

**Table 9 Group 1 Partnership Selections**

Ranking	Partnership Name	Partnership Goal
1.	Three-Point Partnership with Jubilee Partners	To enhance marine spatial planning, support IUU enforcement, and foster diversified livelihoods for coastal communities in the Western Region
2.	IUU Enforcement Hotline	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones
3.	Fostering Diversified Livelihoods	To support the development of diversified livelihoods in coastal communities
Group 1 Participants: <b>Lawrence Ang (SSG), Ernest Jecty (SSG), Gifty Asmah (Daasgift), Stephen Kankam (HM), Kwesi Johnson (FoN), Kofi Agbogah (HM), Thomas Insaideo (FC)</b>		

**Table 10 Group 2 Partnership Selections**

Ranking	Partnership Name	Partnership Goal
1.	Skills Development Training	To (1) support training for women’s associations in the post-harvest sector and for new coastal enterprises, and (2) to fund new ICT innovations for improved fisheries management.
2.	Three-Point Partnership with Jubilee Partners	To enhance marine spatial planning, support IUU enforcement, and foster diversified livelihoods for coastal communities in the Western Region
3.	IUU Enforcement Hotline	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones
Group 2 Participants: <b>Tess Zakaras (SSG), Nii Tackie-Otoo (SSG), Justice Blay (Daasgift), Benedicta Samey (SNV), Kofi Amador (FC), Peter Owusu-Donkor (SS), Hannah Antwi (CEWEFIA)</b>		

**Table 11 Group 3 Partnership Selections**

Ranking	Partnership Name	Partnership Goal
1.	Insurance for Fishermen	To provide a tailored and affordable life and vessel insurance package to fishermen
2.	Vodafone Farmers’ Club	To extend Vodafone’s innovative “Farmers’ Club” to fishermen – using ICT to empower fishermen to share and receive information on best practices and to stay up to date on information related to weather, market prices, and fisheries regulations
3.	IUU Enforcement Hotline	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones
Group 3 Participants: <b>Steve Zausner (SSG), Brian Crawford (CRC), Patricia Mensah (CRC), Nicholas Smith (CEWEFIA), Nancy Ayesua Otu (DAA), Abraham Asare (DAA), Nana Efua Ewur (FoN)</b>		

SSG then brought the full group back together to discuss the results of the group ranking exercise and to vote on a collective “top 3” partnerships.

From the shortlist of six partnerships named in the group rankings – Skills Development Training; Three-Point Partnership with Jubilee Partners; IUU Enforcement Hotline; Insurance for Fishermen and Vessel Owners; Vodafone Farmers’ Club; Fostering Diversified Livelihoods – the group as a whole voted the following partnerships as their highest priority

partnerships: (1) IUU Enforcement Hotline; (2) Three-Point Partnership with Jubilee Partners; and (3) Insurance for Fishermen and Vessel Owners.

While these rankings were not strictly scientific, they gave SSG and Ghana SFMP leadership a window into the priorities and interests of different technical teams and the Fisheries Commission representatives. These rankings later informed decisions made about partnership priorities for Year 2 between SSG and SFMP technical leadership. For Year 2, after weighing project priorities (as expressed at the workshop), feasibility, and other criteria, SFMP technical leadership and SSG determined to pursue the following three partnerships:

**Table 12 SFMP Prioritized Partnerships for Year 2**

Partnership Name	Possible Private Sector Partner(s)	Partnership Goal
Insurance for Fishermen	Millennium Insurance	To provide a tailored, affordable life and vessel insurance package to fishermen
Vodafone Farmers' Club	Vodafone	To extend Vodafone's innovative "Farmers' Club" to fishermen – using ICT to empower fishermen to share and receive information on best practices and to stay up-to-date on information related to weather, market prices, and fisheries regulations
IUU Enforcement Hotline	Esoko and other ICT and/or telecom partners	To create a toll-free SMS hotline, to allow residents of coastal communities to quickly and easily report illegal fishing on their mobile phones

SSG and the Chief of Party determined that other partnerships prioritized at the workshop – notably, the partnership with Jubilee Partners or collaboration with the Skills Development Fund – could be simultaneously pursued by specific SFMP implementing partners or technical teams, facilitated and supported by SSG. These partnerships were therefore omitted from the top three.

## **NEXT STEPS**

### **Way Forward for SFMP**

The Rapid Partnership Appraisal identified ten partnership opportunities. Of these partnership opportunities, SFMP and SSG have chosen three priority partnerships to pursue: the IUU Enforcement Hotline, Insurance for Fishermen, and Vodafone Farmers' Club. These opportunities have strong potential benefits for the project, are aligned with government priorities, and reflect private sector partners' core business interests.

For the next phase of partnership development, the SSG partnership team will seek to structure and formalize these three partnerships. SFMP will initiate formal negotiations with potential partners concerning resource contributions and proposed activities. The subsections that follow summarize next steps in each partnership's development that are priorities for SFMP.

The table below summarizes the activities SSG will undertake, with SFMP, for each of the three partnerships:

**Table 13 Partnership Development Activities**

<b>Action</b>	<b>Activity</b>
Preliminary Partner Negotiations	Conduct initial negotiations with potential partners regarding resource contributions, proposed activities, and partnership goals.
Due Diligence on Potential Partners	Undertake due diligence analyses for primary private sector partners, to uncover any questionable activities or reputational risks for USAID.
Stakeholder Consultations	Conduct consultations with government representatives, community leaders, and/or other key stakeholders regarding the goals of a partnership.
Partnership Forums	For each potential partnership, organize a partnership forum for SFMP, the Fisheries Commission, and the private sector partner(s) to outline goals, activities, and expected contributions for the partnership. These partnership forums will, in essence, be design workshops – a participatory process to yield a draft strategic partnership concept paper.
Strategic Partnership Concept Papers	Develop Concept Papers to outline partnership activities and goals, and to define the resource contributions – funding, technology, equipment, expertise, etc. – that each partner will bring to the SFMP partnership.
Draft MOUs	Using templates prepared by USAID/IDEA and USAID/GC, SSG will support the drafting of MOUs, which will define and formalize resource contributions, partnership activities, roles, responsibilities, and partnership governance.
Partnership Management and M&E	Manage and coordinate the three partnerships, tracking partner resource contributions, and monitoring partnership outcomes.

In addition to these general partnership development tasks, SSG will take the following partnership-specific steps in Year 2:

***The IUU Enforcement Hotline***

1. Engage with enforcement agencies; the Monitoring, Control and Surveillance Unit of the Fisheries Commission; and the Marine Police of the Ghana Police Service to establish a team to manage and man a central hub for the Hotline. This central hub / management center will receive and respond to all texts and calls received by the

hotline. This team will also be responsible for relaying reputable reports to the appropriate enforcement agency and coordinating the enforcement response.

2. Liaise with the Ministry of Fisheries and Aquaculture Development and the National Communications Authority to secure a toll-free short code for the Hotline.
3. Work with the chosen ICT partner to set up and pilot the system.
4. Work with SFMP and partners to roll out a related information and education campaign, to teach fishermen and coastal communities how to use the hotline, and to encourage people to report illegal activity.

### ***Insurance for Fishermen and Vessel Owners***

1. SFMP and FC will be asked to share with Millennium Insurance (the likely insurance partner) any available data on, for example, the number of fishermen in the sector, age and geography of fishermen, number of canoes, types of gear used, etc., to help the company design the insurance package for the fisheries sector. Millennium will use this information to determine the assets to be insured and premium rates.
2. Seek approval of the insurance package from the National Insurance Commission (NIC).
3. Explore strategies for linking insurance with vessel registration and/or the fuel subsidy.
4. The greater the pool of fishermen covered by the insurance package, the lower the cost of premium (and vice versa). The partners will thus engage in broad community outreach and sensitization, to help fishermen understand the benefits of insurance and to encourage them to enroll.

### ***Vodafone Farmers' Club***

1. To start, Vodafone will conduct initial field scoping and product design, to determine what will be needed to extend the Farmers' Club to fishermen in Ghana. SFMP and the FC may be able to support this process, helping Vodafone to better understand the fisheries sector.
2. The partners will also engage fishermen, to solicit their concerns and suggestions to further develop Vodafone's new product.

## ANNEXES

### Annex A. SFMP Strategic Partnerships Training Report

#### *Training Summary*

From July 21-22, 2015, SSG Advisors led a workshop for SFMP implementing partners and representatives of the Fisheries Commission, focused on public-private partnership development. Day 1 of the two-day session was a training, focused on the value of partnerships for development and on SSG's methodology for public-private partnership development.

The training on Day 1 followed the following structure:

1. **Introduction to Partnerships and Shared Value:** Steve Zausner, former Managing Director of SSG, introduced participants to SSG's definition of partnership and shared value, and explored the ingredients for successful – as well as unsuccessful – partnerships. Participants also discussed the different assets that both SFMP and the private sector might potentially bring to the table through partnership.
2. **Introduction to SSG's Partnership Building Methodology:** Lawrence Ang, SSG's Partnership Specialist on the USAID/Philippines ECOFISH project – a five-year project focused on sustainable fisheries – led a session to introduce participants to how SSG identifies and builds partnerships. This session covered the different tools and stages in SSG's Sustainable, Transparent, Effective Partnerships (STEP) methodology, focused on the rapid partnership appraisal (RPA). The RPA combines extensive interviews in the field with desk research and ideation to uncover high-impact partnership ideas. Mr. Ang also shared lessons learned from applying this methodology to build partnerships in the Philippines.
3. **PPPs in Practice: Public-Private Partnerships for the USAID/Philippines ECOFISH Project:** Lawrence Ang then explored a range of examples of partnerships developed with SSG's partnership methodology in the Philippines, under the USAID ECOFISH project. These partnerships include (among others): a partnership with Microsoft to use TV White Space technology to extend Internet access to remote areas of the Philippines, to support government registration of fisherfolk in coastal communities; a partnership with a telecommunications company to create an SMS enforcement hotline; and a partnership with the Philippine Association of Crab Processors to promote citizen science, working with fishermen to collect vital stock assessment data for the blue crab population in the Philippines.
4. The day concluded with an **open discussion and Q&A** on partnerships and partnership development, led by Tess Zakaras of SSG.

Day 2 of the workshop focused on specific partnership opportunities for Ghana SFMP: SSG presented and discussed 10 initial partnership ideas for Ghana SFMP, and then workshop participants split into small groups to further discuss and rank each partnership idea (please see the Prioritization section in the main body of this report for more detail).

A detailed agenda for the two-day workshop is below:



**USAID | GHANA**  
FROM THE AMERICAN PEOPLE

## Ghana Sustainable Fisheries Management Project (SFMP)

### Strategic Partnerships Training and Partnership Prioritization Workshop

July 21-22, 2015

Accra, Ghana

*Led by SSG Advisors*



**Hen Mpoano**



**SNV SMART DEVELOPMENT WORKS**



**SPS SPATIAL SOLUTIONS**

**Day 1****July 21, 2015**

<b>Time</b>	<b>Activity</b>	<b>Presenter/ Facilitator</b>
8:30-9:00	<b>Participant Check In</b>	
09:00-09:30	<b>Introduction and Welcoming Remarks</b> <b>Session Description</b> Review training and workshop objectives and quick overview of 2-day agenda. Participant introductions.	Tess Zakaras
09:30-10:00	<b>Introduction to SSG, Partnerships, and Shared Value</b> <b>Session Description</b> In this session, SSG will explain who we are and what we do, discuss what we mean by “partnerships” and explore their value for SFMP, and describe the concept of shared value.	Steve Zausner
10:00-10:30	<b>Questions and Discussions</b>	
10:30-11:00	<b>Coffee Break</b>	
11:00-11:30	<b>SSG’s Partnership Building Methodology: How We Identify &amp; Build Partnerships</b> <b>Session Description</b> An overview and discussion of SSG’s STEP methodology, focused on partnership scoping and identification.	Lawrence Ang
11:30-12:00	<b>Questions and Discussions</b>	
12:00-13:00	<b>Lunch</b>	
13:00-13:30	<b>Partnerships in Action: PPPs for the USAID/ECOFISH Project</b> <b>Session Description</b> SSG’s Partnership Specialist in the Philippines, Lawrence Ang, will present on partnerships with the private sector developed under the USAID/ECOFISH project, a sustainable fisheries project in the Philippines.	Lawrence Ang
13:30-14:00	<b>Questions and Discussions</b>	
14:00-14:30	<b>Coffee Break</b>	



14:30-16:00	<p><b>Wrap-Up Discussion</b></p> <p><b>Session Description</b></p> <p>SSG will facilitate a discussion about partnerships and their potential value and applications for SFMP. SSG will also take time to discuss any unanswered questions from the participants.</p>	Tess Zakaras
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**Day 2**

**July 22, 2015**

<b>Time</b>	<b>Activity</b>	<b>Presenter/ Facilitator</b>
8:30-9:00	<b>Participant Check In</b>	
09:00-9:10	<p><b>Welcome and Introduction to Day 2</b></p> <p><b>Session Description</b></p> <p>Quick overview of partnership prioritization and what we hope to accomplish today.</p>	Tess Zakaras
9:15-10:00	<p><b>Overview of SSG Fieldwork for Ghana SFMP and Presentation of Partnership Opportunities</b></p> <p><b>Session Description</b></p> <p>SSG, led by Partnership Specialist Nii Tackie-Otoo and SSG Strategic Partnership Consultant Ernest Jecty, has interviewed over 70 companies and organizations across a range of business sectors in Ghana. We will present on this fieldwork, and we will give an overview of ten emerging partnership opportunities for Ghana SFMP.</p>	Nii Tackie-Otoo, Ernest Jecty
10:00-10:45	<b>Questions and Discussions</b>	
10:45-11:15	<b>Coffee Break</b>	
11:15-11:30	<p><b>Financing Fish</b></p> <p><b>Session Description</b></p> <p>Following the presentation of partnership opportunities, Steve Zausner will lead a brief discussion of the challenges and opportunities for unlocking finance for Ghana SFMP.</p>	Steve Zausner
11:30-12:00	<b>Questions and Discussions</b>	
12:00-12:15	<p><b>What Is Partnership Prioritization?</b></p> <p><b>Session Description</b></p> <p>An overview of the SSG Partnership Prioritization process: Why we do it, how it works, and introduction to small group exercises.</p>	Tess Zakaras


12:15-12:30	<b>Questions and Discussions</b>	
12:30-13:30	<b>Lunch Break</b>	
13:30-15:15	<p><b>Small Group Activity: Ranking Partnership Opportunities for Ghana SFMP</b></p> <p><b>Session Description</b></p> <p>Participants will split into three small groups to discuss each partnership opportunity. They will then work collaboratively to rank the partnership opportunities presented earlier in the day. Coffee and tea available.</p>	Tess Zakaras, Nii Tackie-Otoo, Lawrence Ang, Ernest Jecty, Steve Zausner (facilitators)
15:15-16:00	<p><b>Small Group Presentations</b></p> <p><b>Session Description</b></p> <p>Representatives of each of the small groups will present briefly on how they ranked the partnership opportunities and why.</p>	Workshop participants
16:00-16:45	<b>Questions and Full-Group Discussion</b>	
16:45-17:00	<p><b>Conclusions and Next Steps for Partnership Development</b></p> <p><b>Session Description</b></p> <p>What's next for partnership development?</p>	Nii Tackie-Otoo

## ANNEX B. COMPANY INTERVIEW SUMMARIES

### INTERVIEW SUMMARIES


The following interview summaries are SSG's notes from both its interviews and its desk research on the companies and organizations covered by the RPA.

#### **Interview Summary: AbroMedia**

<b>AbroMedia</b>	
<b>Business Sector/Industry:</b> Media	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 10, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• AbroMedia is a leading private media training institute in Ghana, established in the year 2000.</li> <li>• AbroMedia has a training school and offers training in journalism, public relations, marketing, advertising, radio &amp; TV production, video editing and screen acting.</li> <li>• The company also provides training in web designing, web application development (ERP), mobile application development and project management.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• AbroMedia is interested in digital printing and advertising jobs such as production of billboards, T-shirts and brochures.</li> <li>• AbroMedia is also interested in providing training in broadcast journalism, TV presentation, TV production as well as radio production.</li> <li>• AbroMedia acts as a liaison between organizations and media houses.</li> <li>• AbroMedia is also keen to evolve its media training into a media university in the next five years.</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Irregular supply of electricity which is increasing the cost of the company's operations as it needs to purchase fuel for generators.</li> <li>• Difficulty in getting loans and credit to run the business as the firm is a sole proprietorship.</li> <li>• Difficulty in attracting people to be part of the company to make it a limited liability company.</li> </ul>	
<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>• Have no CSR policy currently but AbroMedia has made donations in kind to flood victims.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	

<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• Can develop documentaries on the state of the fishing sector and best practices to curb IUU for airing on TV.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Experience and personnel.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None Known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• In the absence of the CEO, decisions cannot be taken (because it's a sole proprietorship) and that can negatively affect sustainability of any partnership that may be entered into.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.abromedia.com">www.abromedia.com</a>
Francis Abrokwah Chief Executive Officer T: +233 302 326185/6 M: +233 244 263011/ 264 263011/ 578 339988 E: abromedia@yahoo.com	


### ***Interview Summary: Adamus Resources***

<b>Adamus Resources Ltd</b>	
<b>Business Sector/Industry:</b> Mining	<b>Location of Operations/Production:</b> Western Region, Ghana
<b>Date of Interview:</b> June 19, 2015	<b>Location of Interview:</b> Ankobra, Western Region, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Adamus Resources Ltd was incorporated under the Company's Code in 2013.</li> <li>• Adamus Resources is a subsidiary of Endeavour Mining Corporation of Canada.</li> <li>• Endeavour is an intermediate gold producer that owns four gold mines producing 500,000 ounces per year in Mali, Ghana, Burkina Faso, and Côte d'Ivoire.</li> <li>• Endeavour Mining Corporation is listed on the TSX (symbol EDV) and ASX (symbol EVR), and also trades on the OTCQX (symbol EDVMF).</li> <li>• Adamus Resources undertakes surface mining known as surface cast in its mining operations.</li> <li>• Adamus Resources operates in 4 districts in the Western Region.</li> <li>•</li> </ul>	
<b>Business Interests:</b>	

<ul style="list-style-type: none"> <li>• Adamus Resources is interested in undertaking its mining activities to reduce pollution on the environment.</li> <li>• Adamus Resources is also interested in providing livelihood restoration in the areas of cocoa, oil palm, cassava and maize for the communities that its operations affect.</li> <li>• Adamus Resources is concerned in supporting the community members with farm inputs such as herbicides, fertilizers, money to purchase farmlands and farm extension services to facilitate their farming activities.</li> <li>• Adamus Resources is keen to use its decommissioned pits for aquaculture to serve as livelihood for the communities in its catchment area. The initiative is in the feasibility stage to ascertain its viability.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• High demand for CSR activities which puts stress on the company's budget.</li> <li>• It is difficult for communities to sustainably maintain CSR infrastructure.</li> <li>• Unstable world market gold price which negatively affects the company's cash flow</li> <li>•</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The company spends about US\$400,000-US\$600,000 per year on CSR activities.</li> <li>• Provided boreholes for community members.</li> <li>• Established schools and provided books and jerseys.</li> <li>• The company also has a scholarship scheme for bright but needy students.</li> <li>• Provides capacity building and inputs for local community members to venture into agriculture.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> Medium</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company could purchase the vegetables produced by local communities as part of diversified livelihoods supported by SFMP.</li> <li>• The decommissioned pit the firm wants to use for fish farming could be used by fishermen near Ankobra in the Western Region.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Financial resources, expertise in sustainable mining and environmental protection.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• The turning of the main decommissioned pit into a large fish pond is projected to take off in the next 5 years even though the company is ready to start a pilot aquaculture project in the very near future. The main aquaculture project will thus happen toward the end of the SFMP.</li> </ul>

<b>Point of Contact:</b> George Owusu Ansah Environmental Manager M: +233 544 339601 E: goaansah@edv-ops.com	<b>Website:</b> <a href="http://www.endeavourmining.com">www.endeavourmining.com</a>
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### ***Interview Summary: Agricultural Development Bank***

<b>Agricultural Development Bank</b>	
<b>Business Sector/Industry:</b> Banking/Finance	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> July 7, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Agricultural Development Bank (ADB) was set up in 1965.</li> <li>• ADB is wholly publicly-owned; Ghana government owns 52% of the shareholding, with the remaining 48% held by the Financial Investment Trust on behalf of the Bank of Ghana.</li> <li>• ADB is a universal bank offering full range of banking products and services in retail, commercial, corporate and investment banking.</li> <li>• ADB primarily provides specialized financial intermediation and related services with the objective of promoting a sustained and diversified agricultural and rural development.</li> <li>• The Bank’s services fall under three main headings, namely Development Finance/Agricultural Finance, Corporate Banking and Retail Banking.</li> <li>• Under the Agric finance portfolio, the bank supports; (i) Primary Production (i.e. food crops and industrial crops, fishing, aquaculture etc.), (ii) Agribusiness (i.e. input, storage, transportation, distribution and marketing etc.), (iii) Agro-Processing (i.e. processing of primary agricultural produce including fish to add value) and (iv) Agro-Export (i.e. purchasing, concentration and transportation of primary and secondary agricultural produce exclusively for export).</li> <li>• ADB has branches across all the 10 regions of Ghana.</li> <li>• ADB’s loan products and other facilities include overdrafts, working capital loans, medium to long term facilities, guarantees and lease financing.</li> <li>• Performance indicators of ADB based on 2011 audited financial statements of the bank show that ADB posted a Profit before National Stabilization Levy of GH¢51.1 million at the end of December 2011. This marked a significant increase in the restated 2010 position of GH¢12.8 million. The increase in profit was at the backdrop of considerable expansion in the balance sheet of the bank as assets rose significantly from GH¢968.2 million at the end of December 2010 to GH¢1,213.7 million at the end of December 2011, showing a growth of 25.4%. Major earning assets included loans and advances that went up from GH¢577.0 million to GH¢678.6 million, registering a growth of 17.6%.</li> <li>• The Bank made impressive strides in resource mobilization during the 2011</li> </ul>	

financial year and this provided a major boost to the expansion of its assets base. Customer deposits grew significantly from GH¢536.1 million to GH¢827.7 million, representing a growth of 54.4% during the period.

**Business Interests:**

- ADB is interested in providing loans to businesses that are in the agricultural sector.
- ADB is also interested in advancing loans to the fishing sub-sector because its portfolio of loans granted to fisherfolk has one of the lowest loan default rates of the bank.
- ADB can partner with institutions and projects through a Special Purpose Vehicle to advance the course and development of agriculture in Ghana

**Business Challenges:**

- High default rates by loan beneficiaries especially for loans granted from funds obtained from the public sector or with public sector guarantees.
- High importation of products that can be produced locally crippling the businesses of local manufacturers who have benefited from the bank's support.
- Most of the bank's sources of funds for granting loans such as customers' savings and fixed deposits are essentially short-term in nature making it difficult for the bank to grant medium and long term loans to farmers who produce cash crops that have gestation periods of over 7 years (e.g. rubber, oil palm).
- Inadequate and unreliable collateral provided by most farmers to secure loans.
- 

**CSR (if any):**

- ADB hosts on annual basis the National Farmers' Day Celebrations and donates the first prize of a three-bedroom house to the National Best Farmer every year.
- Donated US\$115,400 and GHC169,502 to three health institutions to help improve their services in 2011
- Supported the Ridge and 37 Military hospitals in Accra with GHC100,000 to assist victims of the June 3, 2015 floods and fire in Accra following a heavy rainstorm.


**Alliance/Partnership Potential (high/medium/low):** High

**Program Areas & Project Overlap:**

- The bank can provide short-term loans to the fish processors to purchase the improved stoves and also grant working capital facilities for securing other raw materials for processing. Loans and facilities under this heading would require collateral/security from the borrowers.
- The Bank can also acquire and lease the stoves to the fish processors. In this case, the Bank will use the stoves as collateral for the funds involved.
- The bank can guarantee the purchase of improved stoves for the fish processors to acquire the stoves on credit or hire purchase basis. The cost is later paid by the fish processors in installments. This facility is very efficient and cheap as only the commission (2% per annum) is paid on the cost of the item. In this case, the bank will take and hold a lien over the stove purchased until it is fully paid for.

<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Recognition, geographical spread, liquidity, expertise and agricultural focus.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known.	
<b>Drawbacks (mini-due diligence):</b> The Bank prefers to lend to individual members of well-structured and effectively managed groups with membership of no more than 20 per group. Each member of the group and the group itself must open and operate accounts with the bank. The bank will hold the group members jointly liable for full repayment of all loans granted to individual group members.	
<b>Point of Contact:</b> Diana Bokrom Relationship Manager M: +233 268 586518 E: dborkrom@agricbank.com	<b>Website:</b> <a href="http://www.agricbank.com">www.agricbank.com</a>

### ***Interview Summary: Airtel Ghana***

<b>Airtel Ghana</b>	
<b>Business Sector/Industry:</b> Telecom	<b>Location of Operations/Production:</b> Accra
<b>Date of Interview:</b> May 21, 2015	<b>Location of Interview:</b> Accra
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Airtel is one of the world's top 5 mobile communications companies.</li> <li>• Airtel Ghana is part of Bharti Airtel Limited (Airtel) which is an Indian multinational telecommunication Services Company headquartered in New Delhi, India.</li> <li>• Airtel operates in 20 countries across South Asia, Africa, and the Channel Islands.</li> <li>• Airtel provides GSM, 3G and 4G LTE mobile services, fixed line broadband and voice services depending upon the country of operation.</li> <li>• Airtel is the largest cellular service provider in India, with 192.22 million subscribers as of August 2013.</li> <li>• Airtel is the largest mobile operator in South Asia and the fourth largest in the world by subscriber base.</li> <li>• Airtel Ghana aims to connect communities across Africa by providing affordable, relevant and innovative mobile solutions to all.</li> <li>• The Business Focus of Airtel Ghana covers the following six (6) areas: <ul style="list-style-type: none"> <li>➤ Products &amp; services for all 3 screens (Phone, TV, Computer)</li> <li>➤ Network expansion and IT transformation to create improved customer satisfaction as well as economies of scale</li> <li>➤ Leading industry innovation for the benefit of customers</li> <li>➤ Delightful &amp; locally relevant brand experiences</li> <li>➤ Nurturing the talent of best in class leaders at all levels</li> <li>➤ Building strong partnerships for generating superior value for its customers and stakeholders</li> </ul> </li> <li>• In Ghana, the company provides voice and text services (including voice SMS,</li> </ul>	



<p>voicemail, video calls, dial-in broadcast service (one-to-many) and services such as SMS/Text, Bulk SMS, Messages, SMS Infotainment, Web 2 SMS), mobile money, internet services, mobile data, special promotions including SMS bundles, Toll free services for businesses with feedback capabilities and fixed lines.</p> <ul style="list-style-type: none"> <li>• Airtel Ghana has partnership with Thuraya (in Dubai) in development of all their mobile apps.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Airtel Ghana is interested in advancing their mobile money flagship (Airtel Money).</li> <li>• Airtel Ghana is also very interested in increasing their subscriber base through quality, reliable and efficient service.</li> <li>• Airtel also wants to build their own system that can serve as voice prompt (known as Robucall) for customers who can't read and write. The facility is projected to be ready by September, 2015</li> <li>• Airtel Ghana is interested in expanding its platform and customer base for closed user-group solutions, feedback services using toll free lines, m-commerce through its Airtel Money service and mobile data services.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Difficulty in deploying GPS coordinates when the company wants to implement projects that will require use of GPS.</li> <li>• Deploying existing 2G and 3G services for effective coverage on all areas of the sea likely to be covered by the project to facilitate dissemination of video, photos and other mobile data may be a big challenge.</li> <li>• Unreliable power supply to the mast making the company to invest more in generators.</li> <li>• Battery theft at cell sites which disrupts the functioning of the generators that power the mast.</li> <li>• Lack of commitment from members of communities for whom services are being rendered making them to have confrontation with staff of the company when equipment including base stations and masts are being installed on their lands.</li> <li>• Exchange rate volatility (Ghana Cedi and foreign currencies especially the US dollars) which affects the company's working capital and cash flow.</li> <li>• Persistence of Simbox fraud despite efforts by authorities to stop this practice affecting revenue inflows</li> <li>• Rising fuel prices and declining margins at current telecom prices constitute serious challenges</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Investment in educational facilities by providing infrastructures.</li> <li>• Provision of water facilities such as boreholes for deprived communities.</li> <li>• Support of selected projects through offering prices at below commercial rates</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• Can provide bulk SMS and mobile data services to fisher folks, fishing communities</li> </ul>

and fish trade associations but the target groups should be able to read, make toll free calls, send simple messages and receive messages/calls using mobile phones.	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Understanding of the telecom sector and expertise.</li> <li>• Existence of base stations and other relevant telephony equipment in the focus areas in Central and Western Regions of Ghana.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• The company does not have the needed infrastructure powerful enough to provide strong signals to carry out its services beyond 3km radius over the sea from existing base stations.</li> <li>• Also, there will be more resources to be committed in setting up a system that can aid in reporting IUU.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.airtel.com">www.airtel.com</a>
Richard Adiase Head of Sales and Operations T: +233 307 000000 M: +233 266 000282 E: Richard.adiase@gh.airtel.com	

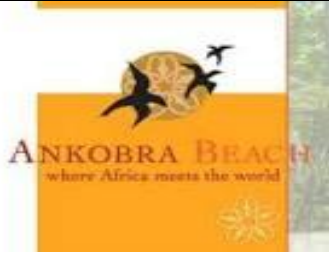
### ***Interview Summary: Akatakyiman Rural Bank***

<b>Akatakyiman Rural Bank</b>	
<b>Business Sector/Industry:</b> Banking	<b>Location of Operations/Production:</b> Central Region, Ghana
<b>Date of Interview:</b> June 18, 2015	<b>Location of Interview:</b> Komenda, Central Region, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Akatakyiman Rural Bank was established in 1983 at Komenda in the Central Region of Ghana.</li> <li>• The bank has a staff strength of about 50 with 7 being in management.</li> <li>• The bank started with initial capital of Cedis 125,000 (i.e. GHC12,500) and currently has a stated capital of about GHC300,000 with plans to increase it to about GHC700,000 in the coming years.</li> <li>• The bank's loan products include, group loans, salary loans, susu loans and SME loans.</li> <li>• The group loan attracts an interest rate of 5% per month (60% per annum). The maximum limit for the group loan is GHC2,000 per member.</li> <li>• For all loan requests, the discretionary approval limit for management is GHC1,200 management. For amounts between GHC1,200 and GHC25,000, approval of the bank's finance committee is required while amounts in excess of GHC25,000</li> </ul>	

<p>require approval of the Board.</p> <ul style="list-style-type: none"> <li>• The bank’s lending to the fisheries sector has mostly been through government intervention especially with regard to loans under the Micro and Small Loans facility. This is a concessionary loan that the government advances to the rural banks for onward lending to the MSMEs.</li> <li>•</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• The bank is interested in increasing its stated capital as well as savings and fixed deposits.</li> <li>• The bank is also interested in sourcing cheap funds so it can lend to MSMEs at lower than market interest rates.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Difficulty in tracking loans advanced to fisher folks as they usually migrate to other destinations during the year.</li> <li>• Diversion of loan facility for other business and social activities not in-line with request.</li> <li>• Irregular supply of electricity making the bank to spend more on fuel for its generator.</li> <li>• Interference by politicians in loan appraisal with regards to funds received from government for lending to MSMEs.</li> <li>• Reluctance of businesses to repay loans that are granted under government concessionary schemes because beneficiaries perceive such money as ‘free’ since it comes from the government.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The bank does not have a CSR policy but undertakes CSRs when it deems fit.</li> <li>•</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> Medium</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The bank can advance loans to the fish processing women if they come together as a well-organized group, well trained in financial management and demonstrate that they can repay any loan granted to the group.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Availability of limited funds, location and experience in MSME loan appraisal.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• The bank may not have the needed liquidity to grant large loans to many groups of fish processing women.</li> <li>• The bank is also not very keen in dealing with the fishing sector due to its negative past experience with lending to the sector which may derail a sustainable partnership arrangement with the project.</li> </ul>

<b>Point of Contact:</b> Ekow Rockson Administrative Manager M: +233 20 2240102/ 244 607856 E: ebrockson1@yahoo.com	<b>Website:</b> None
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### ***Interview Summary: Ankobra Beach Resort***

<b>Ankobra Beach Resort</b>	
<b>Business Sector/Industry:</b> Ecotourism/Training and Capacity Building	<b>Location of Operations/Production:</b> Western Region, Ghana
<b>Date of Interview:</b> June 19, 2015	<b>Location of Interview:</b> Ankobra, Western Region, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Ankobra Beach Resort commenced operation in 1992 in Ankobra in the Western Region as a Limited Liability Company.</li> <li>• The resort was established to promote ecotourism, help create jobs for communities in the Western Region, protect the environment and help sustain the local ecosystem.</li> <li>• Ankobra Beach Resort develops and promotes projects directed towards sustainable development of the neighboring communities.</li> <li>• The company undertakes sensitization of the fisher folks on sustainable fishing approaches.</li> <li>• Aside the sensitization of the fisher folks, the company has commenced a bamboo project to train the community members in bamboo harvesting, production of bamboo furniture as well as floorings and bamboo charcoal.</li> <li>• Ankobra Beach Resort is planning to establish a 300 hectare bamboo plantation near Dominase in the Western Region to serve as raw material source for charcoal production. This initiative is in partnership with the Kwame Nkrumah University of Science and Technology, Kumasi, Ghana.</li> <li>• The resort also trainings people in vegetable production with pepper, chilies, pumpkins, tomatoes, lettuce, radish and cabbage as some of the vegetables produced.</li> <li>• In addition to the training in vegetable production, Ankobra Beach Resort plans to facilitate the marketing and selling of the vegetables to corporate organizations such as Adamus Resources Ltd (a mining firm).</li> <li>• Apart from the economic empowerment activities the resort also has recreational facilities like restaurants and also furnished rooms for tourists.</li> </ul>	
<b>Business Interests:</b>	


<ul style="list-style-type: none"> <li>• Ankobra Beach Resort is interested in providing diversified livelihood to the fisher folks through capacity building including the production of bamboo charcoal.</li> <li>• Ankobra Beach Resort is also interested in training the fisher folks in recycling trashy bags (waste polythene bags) into mats that can be used for fish drying, training in lemon juice making and training in vegetable production.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Difficulty on the part of the fisher folks and other community members to accept bamboo charcoal making as they are alien to this livelihood.</li> <li>• Negative perception that certain vegetables species eg. pumpkins when adopted for cultivation may not get the necessary market as the locals are not used to such species.</li> <li>•</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Have provided scholarship for 830 school pupils.</li> <li>• Supported Axim Government Hospital with physicians.</li> <li>• Undertaken construction of boreholes for some communities.</li> <li>•</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• Training of the fisher folks in production of bamboo charcoal, vegetable production and recycling of trashy bags as diversified livelihoods.</li> <li>• The bamboo charcoal can be used by the fish processing women as fuel in operating the improved stoves that SNV will be introducing to the women's groups.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Diversified livelihood experience and expertise in ecotourism, vegetable production and bamboo furniture/charcoal production.</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>	
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• Community members will have to trek significant distances for the capacity building programs due to the location of the resort. This may deter the folks from actively participating in training programs.</li> <li>• If the bamboo plantation is not developed in time the raw material is not readily made available and accessible, production of bamboo charcoal as a livelihood will not be sustained.</li> </ul>	
<p><b>Point of Contact:</b> Claus Eggar Manager T: +233 3120 92323/21 M:+233 54 1221491 E: info@ghana-resorts.com</p>	<p><b>Website:</b> <a href="http://www.ghana-resorts.com">www.ghana-resorts.com</a></p>

### **Interview Summary: Awutu-Amasa Rural Bank**

<b>Awutu-Amasa Rural Bank</b>	
<b>Business Sector/Industry:</b> Banking	<b>Location of Operations/Production:</b> Central Region, Ghana
<b>Date of Interview:</b> June 18, 2015	<b>Location of Interview:</b> Winneba, Central Region, Ghana
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Awutu-Amasa Rural Bank was established in 1983 in Winneba in the Central Region of Ghana.</li> <li>• The products and services of the bank include operating savings and current accounts as well as fixed deposits on behalf of its customers. In terms of loans, the bank offers commercial loans, salary loans, susu loans and micro finance.</li> <li>• The micro finance segment caters for credit to groups and women fish processing associations.</li> <li>• For group loans under the bank’s micro finance product, the maximum amount is GHC2,000 per member.</li> <li>• All members of a group should have an account with the bank for the group to qualify for a loan from the bank.</li> <li>• Micro finance is the best performing product under the bank’s product portfolio.</li> <li>• Awutu-Amasa Rural Bank is currently dealing with five (5) groups of fish mongers in Winneba in the Central Region.</li> <li>• The bank has presence in Winneba, Weija, Brigade (near Kasoa) and Kasoa.</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• The bank is interested in extending credit to fish processing groups that are well formed.</li> <li>• The bank is also interested in maintaining its relationship with the five (5) fish processing groups that it currently has dealings with</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Difficulty in loan repayment especially commercial loans.</li> <li>• Non-performance of some rural banks making the public to perceive rural banking as non-viable.</li> <li>• Erratic supply of electric power which is increasing the bank’s cost of operations.</li> <li>•</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The bank has no CSR policy but undertakes CSR per request.</li> <li>• Cash donations to orphanages. The donation is normally between GHC500 - GHC1,000.</li> <li>• Cash donation towards community festivals and this also ranges between GHC500- GHC1,000.</li> </ul>	

<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>The bank can offer loans to the fish processors around the Winneba area under their micro finance product.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Liquidity, understanding and passion for the fishing sector and proximity.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>Decisions are taken from the Head Office (in Kasoa) in terms of accounts management. This may make customers in Winneba area commute significant distance to resolve high level issues with respect to accounts.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> None
Cynthia Ashalley Branch Manageress M: +233 242 137302 E: cynthiaashalley@yahoo.com	

### ***Interview Summary: B-BOVID LTD***

<b>B-BOVID LIMITED</b>	
<b>Business Sector/Industry:</b> Agriculture	<b>Location of Operations/Production:</b> Takoradi, Ghana
<b>Date of Interview:</b> June 16, 2015	<b>Location of Interview:</b> Takoradi, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>B-BOVID Ltd is an Agri-business social enterprise which is actively involved in agro-processing, promoting a new model of socially-inclusive commercial farming and ensuring there is a ready market for farmers.</li> <li>B-BOVID seeks to reduce poverty and create wealth for the rural poor through inclusive business and social entrepreneurship.</li> <li>B-BOVID has a subsidiary firm TRACTOR (Transforming Rural Agriculture Commodities Through Organic Reinforcing) which focuses on capacity building in agriculture.</li> <li>TRACTOR trains youth and farmers to establish fish ponds as an alternative source of livelihood and packaging of smoked fish.</li> <li>The company has set-up an alternative livelihood centre, ICT centre for agriculture and agricultural mechanization centre.</li> </ul>	

<ul style="list-style-type: none"> <li>• The company provides out-growers with access to open market and high-quality inputs,</li> <li>• provides farmers with modern agricultural machinery at a subsidized rate and capacity building of farmers.</li> <li>• B-BOVID works with oil palm farmers and has established a UN award winning palm oil and palm kernel oil mill near Apowa in the Western Region of Ghana.</li> <li>• B-BOVID has given out about 72 acres for establishment of a vegetable farm at Anjo where there is clean water for irrigation.</li> <li>• B-BOVID has nucleus livestock farm that supplies farmers with breeding stocks to serve as an alternative livelihood to farmers</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• B-BOVID has interest in supporting vegetable out-grower farmers to improve farming productivity.</li> <li>• B-BOVID is keen to use its unique set-up to establish a cassava out grower program and a large cassava processing and package factory and train women on how to process the cassava into different products.</li> <li>• The company is also interested in aquaculture development as part of its “Garden of Eden” vision.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• High interest on loans from the banks.</li> <li>• Bad work ethics especially stealing of company’s assets.</li> <li>• Difficulty in securing credit for its operations.</li> <li>• Irregular supply of power from the national grid which adversely affects its palm oil and palm kernel oil processing mills.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The company has no CSR policy or activity but most of their operations are towards community development.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The project can partner with B-BOVID to supply piglets as breeding stock, fingerlings, organic fertilizer for vegetable production and oil palm seedlings to folks who want to take agriculture as a diversified livelihood.</li> <li>• The company can assist to strengthen the folks who are into farming to form clusters, groups and association and link them to markets, input dealers and financial institutions.</li> <li>• The company can provide training in agriculture (crop and livestock) for the folks who interested in diversifying into agriculture.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Experience in agriculture, capacity building and general recognition.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> None Known</p>



**Drawbacks (mini-due diligence):**


- The location of the firm may pose a significant challenge during training for folks who are not near the site of the farm. These folks may have to commute significant distance to access the training and this can reduce the level of interest.

**Point of Contact:**

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 Managing Director  
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 E: issaoued@gmail.com

**Website:** [www.bbovid.com](http://www.bbovid.com)

**Interview Summary: Bsystems Ltd**

Bsystems Ltd	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 13, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Bsystems is a wholly indigenous Ghanaian company Software and Database Management Company established in 1999.</li> <li>• Bsystems signed onto the Ghana Business Code as a member in 2009 to commit itself to the universal principles under the UN Global Compact.</li> <li>• The firm is a member of the exclusive and prestigious multi-sectoral business grouping, the Ghana Club 100 - rated among the top 3 ICT Companies for the year 2008.</li> <li>• In 2000, Bsystems acquired Oracle Corporation Country Partner status and in so doing became a Certified Oracle Education Provider.</li> <li>• Bsystems has collaborated with the Electoral Commission to bring the National Voters ID online; where most financial institutions can access all the information they need about the bearer before agreeing to transact business with them.</li> <li>• The company's focus is developing apps and solutions for the banks and telecommunication companies.</li> <li>• The banks form about 90% of Bsystems clientele base.</li> <li>• Bsystems undertakes services for over 30 companies with 25 of them being in the banking sector.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Bsystems is interested in developing fraud detection software for use in the financial space. This will enable the banks to detect fake cheques and other financial malfeasance.</li> <li>• Bsystems has interest in developing mobile apps for human resource management and data collection.</li> </ul>	


<ul style="list-style-type: none"> <li>Bsystems is interested in diversifying its client base to provide services to donor projects and NGOs in the areas of front-end and back-end database management services using mobile data platforms.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>Public institutions mandated to produce National Identification Cards are reluctant to provide information of card holders to aid in developing apps for identification.</li> <li>Difficulty in getting payments for work done especially from public agencies.</li> <li>High exit rate of personnel that Bsystems employs due to more competitive remuneration rates offered by other firms in the sector especially the telecommunication companies.</li> <li>Low frequency in tenders for projects/jobs.</li> <li>Negative perception by businesses that apps developed by local firms are inferior.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>Donation of items to identified orphanages.</li> <li>Has developed a website for the Ghana Army for free.</li> <li>About to sponsor students of the Kwame Nkrumah University of Science and Technology for a hackathon.</li> <li>Has a policy under which an annual CSR budget of GHS15, 000 is spent.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Medium	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>Bsystems intends to develop data collection software which can also be used in the fisheries sector to collect and analyze the number of registered canoes. This software is in the pipeline.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>ICT technology and expertise.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>Bsystems is more focused on devising solutions for the banks and will consider other sectors if they are viable. This may pose a risk in terms of their sustained commitment should setbacks arise in the course of implementing a project which is not in-line with their core business area.</li> </ul>	
<b>Point of Contact:</b> Thomas Akwasi Baafi II Chief Executive Officer T: +233 302 2554340 M: +233 244 255909 E: baafi@bystemslimited.com	<b>Website:</b> <a href="http://www.bsystemslimited.com">www.bsystemslimited.com</a>

## Interview Summary: CEDECOM

<b>Central Region Development Commission (CEDECOM)</b>	
<b>Business Sector/Industry:</b> Development Center	<b>Location of Operations/Production:</b> Central Region, Ghana
<b>Date of Interview:</b> June 17, 2015	<b>Location of Interview:</b> Cape Coast, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>Central Region Development Commission (CEDECOM) was established in 1990 as technical arm of the Central Region Coordinating Council.</li> <li>The establishment was supported by Government of Ghana and UNDP.</li> <li>CEDECOM is tasked to plan and execute Central Region development programs with special emphasis in agriculture and tourism.</li> <li>The Commission has the following units to spearhead its operations; agriculture and natural resource, tourism, ICT and enterprise development and investment promotion.</li> <li>CEDECOM has strategic link with all MMDAs, Ghana Export Promotion Authority, Ministry of Trade and Industry and Ministry of Food and Agriculture to aid in execution of assignments and projects.</li> <li>CEDECOM is a stakeholder in the USAID Feed the Future Program.</li> <li></li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>CEDECOM is keen to set-up a one-stop centre for information dissemination to stakeholders and advisory services to businesses.</li> <li>CEDECOM is interested in promoting the cultivation of organic pineapple to benefit about 200 farmers.</li> <li>CEDECOM is also interested in training the youth and women in gari processing, fish farming, fish processing, salt mining and agroforestry.</li> <li>The Commission is passionate about commencing a piggery project in July, 2015. This will create an enabling environment for people to venture into pig farming.</li> <li>CEDECOM is concerned about the environment and sanitation as such is planning to build more community health posts/compounds and boreholes in the Central Region.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>Lack of funds from government to execute planned projects.</li> <li>Lack of skillset to implement certain assignments.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>It's a development commission charged by government to execute projects that benefits communities and local folks as such does not undertake CSR activities.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Medium	
<b>Program Areas &amp; Project Overlap:</b> <p>The Commission can assist in community mobilization and community entry when undertaking projects in</p>	

<p>targeted communities in the Central Region.</p> <ul style="list-style-type: none"> <li>The project can partner with the Commission to train folks who want to take pineapple farming, salt mining and gari processing as diversified livelihood.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>Experience in building capacity in alternative livelihood, recognition and knowledge of the region in terms of economic activities.</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b></p> <ul style="list-style-type: none"> <li>Stakeholder in the implementation of the USAID Feed the Future Program in the Central Region.</li> <li>The Commission has partnered with USAID to establish a Computer Training Center in the Central Region.</li> </ul>	
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>The Commission relies exclusively on government subvention to fund its activities. It cannot therefore sustain a partnership if there is reduction in government subversion.</li> </ul>	
<p><b>Point of Contact:</b>          Spencer Taylor          Acting Executive Director          T: +233 3321 32288/ 32296          M: +233 244 251798          E: spencer_taylor@cedecomgh.comspencer_taylor16@yahoo.com</p>	<p><b>Website:</b> <a href="http://www.cedecomgh.com">www.cedecomgh.com</a></p>

**Interview Summary: CERSGIS**

<p>Centre for Remote Sensing and Geographic Information Services</p>	
<p><b>Business Sector/Industry:</b> ICT/Spatial Planning</p>	<p><b>Location of Operations/Production:</b> Accra, Ghana</p>
<p><b>Date of Interview:</b> July 7, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>The Centre for Remote Sensing and Geographic Information Services (CERSGIS) started as a Remote Sensing Application Laboratory in 1990 at the Department of Geography and Resource Development, University of Ghana, Legon.</li> <li>As part of the Ghana Environmental Resource Management Project (GERMP), the Centre was commissioned by the Environmental Protection Agency as a Remote Sensing Application Unit to produce land use and cover maps for Ghana's Environmental Information System Development project.</li> <li>In 2000, the status of the Remote Sensing Application Unit changed to Centre for</li> </ul>	

<p>Remote Sensing and Geographic Information Services (CERSGIS).</p> <ul style="list-style-type: none"> <li>• The change of name meant change of strategic focus from a funded establishment to a self-sustaining Non-profit Organization that focused on providing geographic information and remote sensing services for sustainable development planning and management of resources.</li> <li>• The Centre offers Remote Sensing and Geographic Information Systems (GIS) services for land and water resources appraisal and monitoring such as rural and urban land use pattern and trend analysis.</li> <li>• The Centre also provides support for research and teaching of the application of GIS and Remote Sensing to resources management.</li> <li>• The Centre is currently involved in the development of spatial databases for mapping land use and land cover changes, desertification and flood hazards.</li> <li>• In addition, the Centre offers, spatial modeling, vulnerability risk assessment and capacity building in GPS and GIS applications.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• CERSGIS is interested in partnering with government, non-government institutions and the private sector through Special Purpose Vehicle by providing geographic information and remote sensing services for sustainable development planning and management of resources.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Perception that the Centre is a public agency as such should not charge fees on commercial basis for their services.</li> <li>• The need to do consistent upgrades or changes of equipment to keep pace with modern methods of remote sensing and geographic information.</li> <li>• Generation of adequate funds from its operations for sustainable running of the centre in absence of Government subvention.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Have no CSR policy.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> Medium</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company can provide satellite imagery and data on sea surface temperature, location of fish species, location of sea pollutants among others to aid the Fisheries Commission in fish stock assessment and marine policy formulation.</li> <li>• Can also provide support services for spatial development of fishing communities.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Technology, expertise and recognition.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b></p> <ul style="list-style-type: none"> <li>• Partnered with the USAID ADVANCE project by providing spatial planning data.</li> </ul>

**Drawbacks (mini-due diligence):**


- Fisheries Commission may not be able to afford the recurrent cost of services the Centre will provide to the commission. This will derail the sustainability of the partnership.

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**Interview Summary: Ecobank Ghana**

<p>Ecobank Ghana</p>	
<p><b>Business Sector/Industry:</b> Banking</p>	<p><b>Location of Operations/Production:</b> Accra, Ghana</p>
<p><b>Date of Interview:</b> May 15, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Ecobank Ghana (EBG) is part of the Ecobank Group i.e. Ecobank Transnational Incorporated (ETI)</li> <li>• ETI is a public limited liability company which was established as a bank holding company in 1985 under a private sector initiative spearheaded by the Federation of West African Chambers of Commerce and Industry with the support of Economic Community of West African States (ECOWAS).</li> <li>• ETI operates in 32 countries across Africa.</li> <li>• Ecobank Ghana (EBG) was established in 1990.</li> <li>• In December 2011, Bank of Ghana, gave approval for Ecobank Transnational to acquire 100% interest in The Trust Bank (TTB), a licensed commercial bank operating in Ghana.</li> <li>• EBG is located in all 10 regions of Ghana – total of 25 branches and workforce of about 268.</li> <li>• EBG Return on Equity (R.O.E) has consistently been over 40 percent in the last five years and Return on Assets (R.O.A) in the range of 4 percent.</li> <li>• The bank has also increased profit before tax by three-fold since 1998.</li> <li>• The bank is increasingly focusing on retail and consumer banking by investing in cards and ATMs.</li> <li>• EBG has consistently been the greater contributor to the Group in terms of revenue.</li> </ul>	

**Business Interests:**

- EBG is interested in continuously expanding to reach the market (unbanked) and recapitalize to sustain its growth rate.
- EBG is also interested in expanding its loan portfolio to SMEs, through among other things, building the capacity of Small and Medium Enterprises (SMEs) and supporting them to grow into corporate enterprises to position them to improve their credit worthiness.

**Business Challenges:**

- Lack of information of operations of SMEs to help appraise their activities and aid in loan disbursement.
- Unreliable cash flow (poor business and financial management) making it difficult for SMEs to pay back loans.
- Collateral gap – inability of many SME clients to provide the necessary collateral to secure loans although they have bankable project proposals.
- Reluctance to advance the needed credit to most SMEs as they are not well structured in-terms of governance and most SMEs undertake multiple businesses at the same time and thus find it difficult to manage them and generate the necessary cash to pay back loans.
- Ecobank Ghana has experienced difficult challenges in granting loans to the fisheries sector in the past due to many reasons including lack of proper understanding of the fisheries sector leading to the sector being classified as a risky one to lend to.

**CSR (if any):**

- Community development in education, health and environmental sustainability

**Alliance/Partnership Potential (high/medium/low):** Low

**Program areas & Project overlap:**

- Ecobank Ghana is opened to risk sharing arrangements (at best 50:50) with partners in the management of loan portfolio.

**Company assets:**

- Large market share, present in all regions and very liquid.
- Member of a strong banking group in 32 African countries with strong cash flows for lending to all sectors.
- Expertise in providing access to finance to corporate and SME clients through a previous partnership with USAID


**Previous/current engagement with USAID (if any):** Partnered with USAID in 2007 and 2008 to successfully provide access to finance for SMEs in West Africa with a focus on the wood processing, apparel/textile, handicrafts, shea nuts/shea butter and food processing sectors.

**Drawbacks (mini-due diligence):**

- The bank's interest is not geared towards the fisheries sector but other sectors that have demonstrated sound financial viability.

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### **Interview Summary: Enterprise Development Centre**

<p>Enterprise Development Centre</p>	
<p><b>Business Sector/Industry:</b> Training and Capacity Building</p>	<p><b>Location of Operations/Production:</b> Takoradi, Ghana</p>
<p><b>Date of Interview:</b> June 15, 2015</p>	<p><b>Location of Interview:</b> Takoradi, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• The Enterprise Development Centre (EDC) is a Government of Ghana's initiative spearheaded by the Ministries of Energy and Petroleum (MoEP) and Trade and Industry (MoTI) in collaboration with the Jubilee Partners.</li> <li>• The Centre was established in 2013 with the primary objective of providing support to Ghanaian Small and Medium Enterprises (GhSMEs) to competitively position themselves and take advantage of the numerous business opportunities in the oil and gas sector.</li> <li>• The centre is to be run for 5 years under a US\$ 5 million grant facility.</li> <li>• The training areas that EDC provides include; business plan development, financial management, procurement, effective bookkeeping etc. The centre also provides coaching to SMEs.</li> <li>• The centre has trained over 400 SMEs since its establishment.</li> <li>• The training that EDC does is free.</li> <li>• The training is implemented by Enablis – an international business development consulting firm.</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• EDC is interested in training SMEs to position them secure contracts and jobs from the oil and gas companies.</li> <li>• EDC is also interested in serving as liaison between SMEs and, the oil and gas firms so tenders from the oil and gas firms are matched or paired to appropriate SMEs.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Lack of finance on the part of SMEs to execute projects won. These SMEs are the ones trained by the centre.</li> <li>• Perception of some SMEs that the center may collapse (i.e. sustainability of the</li> </ul>	



<p>centre) after the project ends in 2018.</p> <ul style="list-style-type: none"> <li>• Wide gap between the number of SMEs trained by the center and those successful in winning contracts making the enthusiasm of most SMEs towards training quite low.</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The centre does not embark on any CSR as it is a project.</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> Medium</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The centre can train the fish processing women in bookkeeping, procurement and financial management to build their skills to effectively manage their business. The knowledge gained can be used by the fish processors to partner with catering companies and provide services to the oil and gas companies when there is a tender.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Free training, experience in SME capacity building and location.</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b> None Known</p>	
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• Apart from business management the centre cannot provide any training in areas of food safety, processing etc.</li> <li>• In addition, the trained women will need catering firms to spearhead their businesses into the oil and gas industry.</li> </ul>	
<p><b>Point of Contact:</b> Paul Amoako Adjei Manager, Business Development and Incubation T: +233 320 766909 M: +233 275 885599/ 243 166204 E: paul.adjei@edcghana.org</p>	<p><b>Website:</b> <a href="http://www.edcghana.org">www.edcghana.org</a></p>


### ***Interview Summary: Enterprise Insurance***

<p>Enterprise Insurance</p>	
<p><b>Business Sector/Industry:</b> Insurance</p>	<p><b>Location of Operations/Production:</b> Accra, Ghana</p>
<p><b>Date of Interview:</b> July 2, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Enterprise Insurance Company Limited (EIC) is the oldest insurance company in</li> </ul>	

<p>Ghana having been in operation since 1924.</p> <ul style="list-style-type: none"> <li>• It takes its roots from the Royal Exchange Assurance Corporation of the United Kingdom, which commenced business in the Gold Coast in 1924, then became Guardian Royal Exchange Assurance Ghana Limited, (GREG) and subsequently, Enterprise Insurance Company Limited.</li> <li>• In August 2010, the Board and Management of Enterprise Insurance Company (EIC) were given the mandate by their shareholders to re-organize Enterprise Insurance Company Ltd and the relationship between the company and its subsidiaries.</li> <li>• The reorganization involved the creation of a holding company Enterprise Group Ltd (EGL) to own EIC and its subsidiaries.</li> <li>• EIC products include, Personal/Group Accident Policy, Assets All Risk Policy, Employers Liability Policy, Erection All Risk Policy, Fidelity Guarantee Policy, Burglary (Business Premises) Policy, Cash-in-Safe Policy, Marine Insurance Policy, Consequential Loss or Business Interruption, Enterprise Home Insurance and Enterprise Travel Insurance.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• EIC is interested in extending its products to business areas that have significant number of firms or individuals operating there.</li> <li>• EIC is also interested in developing well targeted products for credible institutions, organizations and projects under sustainable partnerships.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Low insurance penetration – less than 2% of the Ghanaian population have any form of insurance cover.</li> <li>• Public perception that the cost of insurance products is high relative to the benefit to be derived making them not to see the essence of patronizing insurance.</li> <li>• Negative perception that insurance firms do not pay claims promptly when the need arises.</li> <li>• Unprofessional selling of insurance products by contracted <i>sales executives</i>.</li> <li>•</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The company’s CSRs are focused on education and health.</li> <li>• Cash donation of GHC85,000 to the Korle-Bu Teaching Hospital Burn’s Unit.</li> <li>• Purchased and donated a dialysis machine to the Police Hospital worth GHC70,000.</li> <li>• Rehabilitation of SOS College.</li> <li>• Purchased and donated an incubator to St. Louis Marie Children’s Hospital in Accra.</li> <li>• Refurbished the Methodist Primary School Block in Ajumako in the Central Region of Ghana.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company can provide insurance to the fishermen and their boats/canoes, and the fish processors including other assets such as the stoves. All these can materialize if there is a clear demonstration that there are significant numbers of fishermen and fish processors in the sector.</li> </ul>

<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Insurance experience, liquidity, wider coverage and recognition.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>If the project cannot provide data to demonstrate that there are significant numbers of fishermen and fish processors in the sector then it will be difficult to broker a partnership.</li> </ul>	
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### **Interview Summary: Esoko**

<b>Esoko</b>	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra
<b>Date of Interview:</b> May 27, 2015	<b>Location of Interview:</b> Accra
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Esoko is a for-profit company with a mission to make agriculture a profitable business for smallholder farmers.</li> <li>Esoko began as TradeNet in 2005 using the technology model in Uganda.</li> <li>TradeNet was born as the technology solution to collect and share market prices via SMS.</li> <li>Later in 2005 TradeNet signed an agreement with USAID’s MISTOWA program to adapt the platform for use in a dozen countries.</li> <li>In 2009, TradeNet was renamed to Esoko – the Swahili word “Soko” meaning market, the ‘e’ representing electronic. Esoko is located in 10 African countries and is headquartered in Accra, Ghana.</li> <li>The company provides advice to farmers (market prices, weather forecasts, and growing tips) to help them increase yields and profits as well as solutions to businesses (marketing products, monitoring activities, and sourcing goods) to help them connect with farmers.</li> <li>Esoko technology platform includes automatic and personalized SMS alerts, buy and sell offers, bulk SMS messaging, SMS polling, Android (operating system) surveys and more.</li> <li>In addition to the technology, Esoko provides extensive deployment support, strategic planning and field training to clients.</li> <li>The company has a content team that collects market data from 42 market centres across Ghana for aggregation and dissemination.</li> <li>Esoko has an in-house call centre that the public/farmers can call for agricultural information – 9 local languages can be accessed.</li> <li>Esoko has an app for product validation. The app can be used to detect counterfeit crop inputs.</li> </ul>	

**Business Interests:**

- Esoko is very interested in partnering with the Ghana Agricultural Insurance Pool to make insurance available to farmers.
- Esoko is also very interested in sustaining their weather information, market prices, agricultural practices, etc. to farmers and aims to reach 20 million farmers by 2020.
- Esoko wants to sustain their new partnership with Vodafone where a Toll Free line has been created for National Farm Club (group of farmers) where members in the club can call for free among themselves.
- Esoko also wants to make their payment solution come to fruition in about a year. The payment solution will enable farmers buy and make payment of goods electronically (i.e. ePayment). This solution however can be fast-tracked for clients who are interested.
- Esoko is passionate to deploy information with respect to health and nutrition.
- 

**Business Challenges:**

- Bad internet/network connectivity which sometimes disrupts their operations.
- Occasionally it's difficult for users to adopt their technology.
- Difficulty reorienting farmers to accept and embrace new technology.
- Low rate in phone usage among farmers making them unable to use their service.

**CSR (if any):**

- The company has a low rate it charges clients (mostly NGOs) for project so uses that as a proxy for their CSR.
- Some companies bring their CSR budget to partner with the firm to implement projects.
- Esosoko has a program known as "Grain for Phone" where farmers exchange their grains for phones.

**Alliance/Partnership Potential (high/medium/low):** High

**Program Areas & Project Overlap:**

- The company's services in weather information, agricultural tips/best practices and market prices can be used in the fishing industry.
- The company can fast track the deployment of their ePayment platform and this can be used for purchase of premix fuel by the fishermen.
- Their partnership with Ghana Agricultural Insurance Pool can be exploited for use by the fishermen.
- The SMS and call centre services can be used for information dissemination and exchange by the fishermen and fish processors.
- Their National Farm Club model can be replicated in the fishing sector where fishermen and fish processors can call for free exchange of information among themselves.

**Company assets:** Strong understanding of the needs of farmers, ICT expertise, social enterprise, broader network and funds.

**Previous/current engagement with USAID (if any):**

- Partnership with USAID ADVANCE project, providing voice SMS to farmers.
- Partnership with USAID Farmer First Program to enable agribusinesses get support from Esoko.


**Drawbacks (mini-due diligence):** Lack of specific experience in dealing with the fisheries sector could pose a challenge in adapting technology to support the sector.

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**Interview Summary: Exim guaranty Company Ltd**

<b>Exim guaranty Company Ghana Ltd</b>	
<b>Business Sector/Industry:</b> Finance	<b>Location of Operations/Production:</b> Ghana
<b>Date of Interview:</b> June 26, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"><li>• Exim guaranty Company Ghana Ltd was established by the Bank of Ghana in 1994.</li><li>• The company was formed with the mandate of facilitating access to credit through the issuance of credit guarantees and insurance cover to SMEs engaged in the agricultural, export, manufacturing, services and construction sectors of the Ghanaian economy.</li><li>• The Bank of Ghana, Social Security and National Insurance Trust (SSNTI), National Investment Bank and Ecobank provided the 'guarantee seed' to enable the company commence business.</li><li>• Exim guaranty has 16 products in its portfolio; credit guarantee to SME, credit guarantee for pre and post shipment exports, local credit line for micro finance institutions (MFIs), credit guarantee for refinance, credit syndication, machinery credit guarantee, machinery leasing guarantee, bid bonds/tender security, advance payment guarantee, seed fund guarantee, retention guarantee, advance mobilization guarantee, capacity building of SMEs and banks among others.</li><li>• Exim guaranty provides maximum credit guarantee with financial institutions (FIs) on 50:50 basis but can increase to 75:25 based on the project i.e. 75 to Exim and 25 to FI. Such projects should be able to add value to the products in their sectors and must also be able to create significant jobs.</li><li>• The company charges a fee of 5.5% per year ( for processing, monitoring and commission) on guarantees granted.</li><li>• Exim guaranty provides a guarantee of GHC4.8million (maximum) to businesses or individuals or groups.</li></ul>	

<ul style="list-style-type: none"> <li>• Over the years, Exim guaranty support with respect to credit guarantees to banks and Credit Award Institutions total over GHC350 million.</li> <li>• Out of total guarantee issued by the company, 43% went to support advanced mobilization/payment, 23% - Seed fund, 13% - credit guarantee and 21% spread among Bid security, Credit syndication and Performance bonds.</li> <li>• Exim guaranty is a member of the Association of Africa Development Finance Institutions (AADFI) and the company is currently rated the 6th best Development Finance Institution in Africa.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Exim guaranty is interested in providing credit guarantee for SMEs to ensure they become competitive in export markets and also for such SMEs to be able to add value to their products.</li> <li>• Exim guaranty is also interested in supporting projects that create jobs and wealth for the Ghanaian citizens.</li> <li>• Exim guaranty would be interested in partnering projects in the fisheries sector provided proposals on these projects to be presented by banks or approved financial institutions on behalf of such projects will be found to be sound and viable during the appraisal processes of Exim guaranty and the groups which will benefit from the facilities guaranteed are properly formed, well-structured and given all necessary capacity building training.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Difficulty of most SMEs to repay guaranteed loans.</li> <li>• Reluctance of banks to support projects in the agriculture sector including the fisheries sector.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Donated cash and agricultural inputs to the Ministry of Food and Agriculture during the National Best Farmers Day celebration.</li> <li>• Cleaned-up the environment of the Dzorwulu Special School and presented a mower to the school for weeding.</li> <li>• Cash support to the Ghana Heart Foundation.</li> <li>• Donation to the St. Mary's Senior High School library.</li> <li>• Have also supported the Joy FM and Luv FM blood donation exercise.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company can provide credit guarantee on loans the banks will like to extend to the fish processors. This will facilitate the granting of loans to the women's groups as most banks see the fisheries sector as very risky and unpredictable.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Liquidity, expertise in providing credit guarantees and understanding of operations of SMEs.</li> </ul>

<b>Previous/current engagement with USAID (if any):</b>	
<ul style="list-style-type: none"> <li>Have partnered with the USAID FinGAP project to guarantee loans for farmers in the soya bean, rice and maize value chains.</li> </ul>	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>There is the need to actively demonstrate and convince the company that fish processing is viable enterprise before any partnership can materialize. Furthermore, the company prefers proposals submitted to it for guarantees to be presented through banks or approved financial institutions. It is only in exceptional cases that this preferred procedure will be waived.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.eximghana.com">www.eximghana.com</a>
Anthony Kofi Dwumah Head of Operations T: +233 302 768763 M: +233 20 8121693 E: a.dwumah@eximghana.com	


### ***Interview Summary: Espresso Ghana***

<b>Espresso Ghana</b>	
<b>Business Sector/Industry:</b> Telecom	<b>Location of Operations/Production:</b> Accra
<b>Date of Interview:</b> May 22, 2015	<b>Location of Interview:</b> Accra
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Espresso is an African telecommunications services company.</li> <li>Espresso provides telecommunication services in five African countries including Mauritania, Senegal, Guinea and Ghana.</li> <li>Espresso is a key player in the implementation of the Africa Coast to Europe (ACE) submarine cable.</li> <li>In July 2008, Espresso Telecom acquired 100% of Ghana's Kasapa Telecom Company to become Espresso Ghana.</li> <li>Espresso Ghana provides voice services, SMS and internet solutions.</li> <li>The company is not a GSM operator as such in order to provide certain services, the company needs to provide its clients with the appropriate gadgets.</li> <li>The company has a market share of below 1% in Ghana.</li> <li>The company has had to down-size its operations significantly in recent times due to many operational and shareholder litigation issues.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>Espresso is interested in voice over internet in the next two years.</li> </ul>	

<ul style="list-style-type: none"> <li>• Espresso is also very interested in SMS over internet in the next two years.</li> <li>• Espresso is also passionate about reaching out to corporate organizations rather than individual clients because firms' use bulk data.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• The company is currently operating below 30% capacity.</li> <li>• The equipment used by the company is outdated/outmoded and as such the company cannot keep pace with competition.</li> <li>• The company has low geographical coverage making its services unattractive to consumers.</li> <li>• Lack of finance (cash flow) to enable them purchase the needed equipment and expand operations.</li> <li>• Poor internal management structure.</li> <li>• Legal issues – Espresso is battling with ownership status with an individual who started the company before it was acquired.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• No CSR as they have challenges with liquidity.</li> <li>•</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• Have no capacity at the moment to venture into partnership as they are operating far below capacity.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• Knowledge in SMS and internet solutions.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>• The company don't have the requisite resources (technical and financial) to undertake any project through partnership.</li> </ul>	
<b>Point of Contact:</b> Dulcie Ofori-Akuffo Corporate Communication Manager T: +233 28 8210010 M: +233 28 8210401 E: dulcie.oforiakuffo@expressotelecom.com	<b>Website:</b> <a href="http://www.expressotelecom.com">www.expressotelecom.com</a>




## Interview Summary: Ghana Chamber of Mines

<h1>Ghana Chamber of Mines</h1>	 <p><b>The Ghana Chamber of Mines</b></p>
<b>Business Sector/Industry:</b> Mining	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 18, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• The Ghana Chamber of Mines is the main minerals industry association in Ghana.</li> <li>• The Chamber represents the collective interests of companies involved in mineral exploration, production and processing in Ghana.</li> <li>• The Chamber’s activities are entirely funded by its member companies, which produce over 90 per cent of the Ghana's mineral output.</li> <li>• The Chamber has the following broad categories of members; mining companies (13), affiliates (supply of goods and services to the mining firms), business service, exploration companies and pre-production mining companies.</li> <li>• The Chamber has represented the mining industry interests since 1928.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• The chamber is interested in harnessing good service for the benefit of its members.</li> <li>• The chamber is also interested in addressing swiftly problems that members face in their business environment.</li> <li>• The Chamber also engages the government and other stakeholders in policy advocacy</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Member’s inability to get uninterrupted supply of power from the national grid due to load-shedding exercise currently going on.</li> <li>• Mining firms are required to shed off 33% of their current load from the national power grid and this is hampering business operations of the mining firms.</li> <li>• Illegal mining on the concessions of mining firms.</li> <li>• Government slow pace in implementing fiscal policies towards mining operations, e.g. the delay by government to reimburse mining firms for VAT. This delay affects adversely the working capital of the mining firms.</li> <li>• Lack of an adequate legislative framework or laws for research and exploration.</li> <li>• Inefficiency in Ghana’s railway system making transport of mining ores to the ports difficult.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• The chamber does not directly undertake CSR activities. CSR activities are undertaken by its members.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	

<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>The chamber can assist in identifying mining firms that may have similar interest to the project objectives.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Strong rapport with the members and respect.</li> <li>Developed capacity for advocacy with government and stakeholders</li> <li></li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>The chamber is not the right organization to approach for partnership as it just represents member's interests but does not directly get involved in ventures or projects.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.ghanachamberofmines.org">www.ghanachamberofmines.org</a>
Sulemanu Koney Chief Executive Officer T: +233 302 782157 M: +233 244 623266 E: skoney@ghanachamberofmines.org	


### **Interview Summary: Global Media Alliance**

Global Media Alliance	
<b>Business Sector/Industry:</b> Media	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 9, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Global Media Alliance (GMA) is a focused Integrated Media &amp; Entertainment Company with a vision of becoming an industry leader in Africa.</li> <li>GMA was founded in South Africa in 1998 and later moved to Ghana in 2001.</li> <li>The Company has a wide footprint in Africa with significant presence in West Africa, South Africa, Tanzania, Ethiopia, Uganda and Kenya.</li> <li>GMA has established itself as a leader in the Public Relations, Event Management, Media and Entertainment industries with unsurpassed innovation and strategic relationships.</li> <li>GMA introduced new concepts to the Ghanaian public such as the first international multiplex cinema (Silverbird), a lifestyle store and a full service broadcasting wing; Global Media Alliance Broadcasting Company (GMABC), comprising three radio</li> </ul>	

<p>channels; Happy FM, Y FM in Accra and Takoradi, and Anigye FM and a free-to-air television channel eTV Ghana.</p> <ul style="list-style-type: none"> <li>• The company has partnership with Starfish Mobile in developing innovative ICT services in the media landscape.</li> <li>• The company has also partnered with the “Sun Newspaper” group based in Nigeria to increase the circulation of the newspaper over its media platforms in Ghana.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• GMA is interested in event management.</li> <li>• GMA is also interested in public relations for organizations.</li> <li>• GMA is passionate about printing, creative design and production.</li> <li>• The company is interested in increasing its market share in the digital communications space by increasing its services in SMS, Voice and Apps.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Cash flow to implement capital intensive projects.</li> <li>• Depreciation of the Cedi against major international currencies and high interest rates in the country are adversely affecting airing of programs i.e. purchase of international programs.</li> <li>• Stiff competition in the media landscape is eroding margins in the sector.</li> <li>• Difficulty in getting the right and committed media partners to execute TV programs as most media houses are interested in profit rather than achievement of project results.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The company have partnered with UT Bank to undertake blood donations.</li> <li>• Planetiers Movement – Sensitization effort by students on environmental protection.</li> <li>• Free Mass Wedding – providing free logistics and resources to facilitate weddings of interested couples.</li> <li>• Educational program dubbed ‘Rock with the Vote’ to sensitize the youth on peaceful elections.</li> <li>• Corruption crusade i.e. ‘Speak-up’ to enable the public express their views through SMS, voice and TV shows on identified corrupt practices.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company can develop documentaries on best practices in fishing, child labor issues and processing to promote behavioral change.</li> <li>• The company’s partnership with Starfish can be explored to develop ICT services such as push SMS and apps for the fishing industry.</li> <li>• The company already has a TV station and radio stations that can facilitate the dissemination of information.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Media experience, a TV station and radio stations and expertise.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> In-charge of event management of USAID Learning</p>

Project	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>The company's eTV station and its radio stations may not reach the project's target communities in Western and Central regions and may also not be readily watched or listened to by the target group i.e. the fisher folks. This is because their programs are more centered on the youth.</li> </ul>	
<b>Point of Contact:</b> Martin Ankrah Head, Business Development T: +233 302 912071-4 M: +233 20 8848032/ 20 2222055 E: mankrah@gmaworld.com	<b>Website:</b> <a href="http://www.gmaworld.com">www.gmaworld.com</a>

### **Interview Summary: Gold Fields Ghana**

<b>Gold Fields Ghana Limited</b>		
<b>Business Sector/Industry:</b> Mining	<b>Location of Operations/Production:</b> Tarkwa and Damang, Ghana	
<b>Date of Interview:</b> May 13, 2015	<b>Location of Interview:</b> Accra, Ghana	
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>Gold Fields is a significant unhedged producer of gold with attributable annualized production of approximately 2.0 million gold equivalent ounces from six operating mines in Australia, Ghana, Peru and South Africa.</li> <li>Gold Fields has total managed gold-equivalent Mineral Reserves of 64 million ounces and Mineral Resources of 155 million ounces.</li> <li>Gold Fields is listed on the JSE Limited, South Africa (primary listing), the New York Stock Exchange (NYSE), NASDAQ Dubai Limited, Euronext in Brussels (NYX) and the Swiss Exchange (SWX).</li> <li>Gold Fields Ghana Limited is part of Gold Fields (parent company) as such follows the global policies of the parent company.</li> <li>Gold Fields Ghana Limited (GFGL) was incorporated in Ghana in 1993 as the legal entity holding the Tarkwa concession mining rights.</li> <li>The government of Ghana holds a 10% free carried interest in the company, as required under the mining law of Ghana.</li> <li>The Tarkwa Gold Mine operates under seven mining leases covering a total area of approximately 20,825 hectares and produces the finest gold in Ghana.</li> <li>The company has 3 pillars guiding its operations – (1) Safety of personnel and environment, (2) Community relation i.e. shared value and (3) Governance.</li> <li>Gold Fields Ghana engages about 5,612 Ghanaians in direct employment.</li> <li>The values of safety, responsibility, honesty, respect, innovation and delivery are the core of Gold Fields' business and the bases of interactions with communities in</li> </ul>		

which it operates and its stakeholders.

**Business Interests:**

- Gold Fields Ghana interest is to create the greatest enduring value from gold mining for all stakeholders (employees, communities, shareholders and government).
- Gold Fields Ghana is very interested in attaining a million ounces of gold with no Lost Time Injuries (LTI) at US\$1,300 per ounce.
- Gold Fields Ghana is also interested in structuring the business to generate at least a 15% All In Sustaining Cost (AISC) Free Cash Flow Margin at any gold price. US\$1 from each respective margin will go into community development as part of their Corporate Social Responsibility.
- The company is passionate about measuring their performance against its commitments to create “Shared Value” - build communities and reduce operational impact on the environment

**Business Challenges:**

- High cost of production which has been triggered by the power crisis.
- Continuous decline of gold price on the world market which is affecting revenue.
- No Stability Agreement between Gold Fields Ghana and Government of Ghana making the company to pay 35% as corporate taxes.
- Activities of illegal miners on the company’s mining concessions creating rift between the company and community members.
- The activities of illegal miners pollute the environment and sometimes the pollution is assigned to the company by the regulatory authorities.

**CSR (if any):**

- Gold Fields Ghana has established the Gold Fields Ghana Foundation. The Foundation has disbursed/invested almost US\$26 million in CSR activities since its establishment.
- The firm has supported communities within its catchment area in agribusiness development through capacity building in oil palm production, vegetable cultivation and animal rearing.
- There exists a partnership between Gold Fields Ghana and Benso Oil Palm Plantation Development where the latter train oil palm farmers in good agricultural practices.
- Provided scholarships to brilliant but needy students in their catchment area.
- Provided water infrastructures and undertaken community education on healthy living, sanitation and hygiene.
- The firm has reclaimed a decommissioned waste dam into fertile land and cultivated oil palm and citrus which have been handed over to the community members to manage and generate income.
- Provided capacity building to community members in master apprenticeship in areas like metal fabrication. This initiative was undertaken with support from Opportunities Industrialization Centre Ghana.
- Gold Fields Ghana is also planning to partner with German Development Cooperation (GIZ) to recycle used car tyres. This knowledge will then be transferred to the community folks as an income generating activity if the initiative becomes

successful, feasible and viable.	
<b>Alliance/Partnership Potential (high/medium/low):</b> Medium	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• Gold Fields Ghana is poised to help the communities in its mining areas i.e. Tarkwa and Damang (all in Western Region) in oil palm business through capacity building and provision of seedlings as part of its CSR.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Committed to environmental protection and sustainability;</li> <li>• Proven expertise in sustainable gold mining; and</li> <li>• Access to finance.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• The company is reluctant to engage in fish farming (aquaculture) as part of its CSR due to the collapse of such initiatives in the past.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.goldfields.co.za">www.goldfields.co.za</a>
David Johnson Vice President & Head of Stakeholder Relations West Africa T: +233 302 770189/90/91 M: +233 50 132 8998 E: david.johnson@goldfields.com.gh	


### ***Interview Summary: Gomoa Community Bank***

<b>Gomoa Community Bank</b>	
<b>Business Sector/Industry:</b> Banking	<b>Location of Operations/Production:</b> Central Region, Ghana
<b>Date of Interview:</b> June 18, 2015	<b>Location of Interview:</b> Apam, Central Region, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Gomoa Rural Bank was established in 1980 in Gomoa in the Central Region of Ghana.</li> <li>• In 2012 Gomoa Rural Bank merged with Eastern Gomoa Assin Rural Bank and Gomoa Adjumako Rural Bank.</li> <li>• The Bank of Ghana in 2013 approved the merger and the bank become Gomoa Community Bank.</li> <li>• Gomoa Community Bank has 10 branches in the Central Region.</li> <li>• The bank extends its services to Winneba, Swedru and Nyenyenano but do not have branches in these areas. The bank is able to extend its services to these</li> </ul>	

<p>areas through its mobile banking vans.</p> <ul style="list-style-type: none"> <li>• The bank’s loan products include; agricultural loans, trading loans, personal loans, cottage industry loans and susu loans.</li> <li>• The bank does not offer group loans but can consider lending to groups that are well structured with excellent group cohesion.</li> <li>• Fish processing facilities are granted by the bank under its agricultural loans portfolio and the interest rate on loans in this category is 35% per annum.</li> <li>• There are no maximum limits on the respective loan types but the amounts being requested are evaluated per the kind of ventures or projects.</li> <li>• The bank is currently in a legal tussle with some of the original shareholders of the erstwhile Gomoa Rural Bank who are not pleased with the merger. This litigation has restricted the ability of the Gomoa Community Bank to focus on and expand its operations.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• The bank is interested in extending credit to MSMEs that can demonstrate viability of the projects that they require loans for.</li> <li>• The Bank is interested in extending micro-finance to groups that are well structured and effectively managed.</li> <li>• The bank is also interested in fast tracking settlement of the legal issue with some of its shareholders so it can have an enabling environment to execute its activities.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• The legal issue with some shareholders inhibiting business expansion and performance.</li> <li>• Difficulty in loan repayment as a result of seasonality of some businesses (eg. agriculture) which negatively affects cash flow of some loan beneficiaries.</li> <li>• Inability of loan applicants to provide the necessary collateral especially for loans above GHC25,000.</li> <li>• Lack of logistics to expand operations beyond its catchment area.</li> <li>• Non-performance of some rural banks making the public to perceive rural banks as entities that are not credible to deal with.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The bank has no CSR policy but undertakes CSR when it deems fit with concentration in education and sanitation.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The bank can offer loans to the fish processors as a group should they be well structured and with strong group cohesion.</li> <li>• The bank’s interest rate on loans to businesses engaged in agricultural projects is comparatively lower than other rural banks surveyed as such it is expected that it will be easier for the fish processors to afford the lower cost of credit.</li> </ul>

<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Liquidity, understanding of MSMEs, lower interest rate on agriculture loans and location.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>The legal issue is projected to close by August, 2015. If the legal issue is not settled by that time it will be difficult for the bank to venture into high level partnership in a sustainable manner.</li> </ul>	
<b>Point of Contact:</b> Albert Mensah, Head of Credit, Gomoa Community Bank, Apam <b>Cell: +233 24 4046015</b>	<b>Website:</b> None


### **Interview Summary: GreenWave**

<b>GreenWave</b>	
<b>Business Sector/Industry:</b> Nonprofit social enterprise working to scale a model for sustainable ocean farming (in close collaboration with for-profit entities such as ocean farms and fishermen)	<b>Location of Operations/Production:</b> New Haven, CT, USA
<b>Date of Interview:</b> 5/4/2015	<b>Location of Interview:</b> Skype (Tom Buck and Tess Zakaras)
<b>Company Focus/Product:</b> GreenWave has developed a model for what it calls “3-D Ocean Farming”. This model combines seaweed and shellfish farming to rebuild ocean habitat, sequester carbon, and create new sources of revenue for fishing communities. The model requires very few inputs, and can be managed by fishing communities at relatively low cost. GreenWave is piloting its model along the Northeast Atlantic Coast of the US.	
<b>Business Interests:</b> GreenWave is very interested in continuing to expand its model, replicate it in new countries and regions, and demonstrate its relevance outside the US. Thus far, it has only piloted in US waters. GreenWave would be potentially interested in piloting in Ghana with the support and guidance of SFMP.	
<b>Business Challenges:</b> GreenWave is an emerging nonprofit social enterprise that relies largely on donor funds. The ocean farms it creates can become financially self-sustaining, but the organization on its own would struggle to launch its model in Ghana, given limited funding. Further, its model is still quite new, GreenWave is unfamiliar with the Ghanaian context, and it has few contacts in Ghana.	



<b>CSR (if any):</b> GreenWave is a nonprofit: its prime objectives are to support job creation / improved livelihoods for fishermen and to restore marine environments.	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Development Sector(s)/Objective(s):</b> Coastal Livelihoods, Environmental Restoration	
<p><b>Leverage:</b> GreenWave’s model is potentially very relevant to Ghana, and may be worth piloting as part of the project. Once established, individual ocean farmers or cooperatives of ocean farmers can sell seaweed as food (it has key nutrients for food security), or as fish feed, fertilizers, or use for small-scale energy generation. (Kenya, for example, imports huge amounts of fertilizer, so there may be a market for local, seaweed-based fertilizer production. According to GreenWave, Ghana also recently got a large grant for seaweed production.) The model is relatively simple to replicate, and requires few inputs from farmers once established. GreenWave would contribute the model, and would help to establish the pilot sites and train the farmers.</p> <p>GreenWave also has other interested donors, and can bring additional donor support and collaboration as cost-share.</p>	
<b>Previous/current engagement with USAID (if any):</b> None	
<p><b>Drawbacks (mini-due diligence):</b> More research will need to be done to make sure this model could be applicable to Ghana (i.e., that local kelp and seaweed species fit the model, that the products that would be produced would be appropriate for local markets, and that this activity would be of interest to local fishermen and farmers). SFMP would also want to better understand the full costs and implications for sustainability and replication before moving forward with a pilot. GreenWave overall is well-established and well respected for an emerging organization, with support from Ashoka, SOCAP, and Echoing Green, and extensive press coverage in the US (including by the New Yorker, the Atlantic, the New York Times, and Fast Company).</p>	
<p><b>Point of Contact:</b> Brendan Coffey, Deputy Director (brendan@greenwave.org)</p>	<p><b>Website:</b></p> <p><a href="http://greenwave.org/about-us/">http://greenwave.org/about-us/</a></p> <p><a href="http://www.futureoffish.org/profile/bren-smith">http://www.futureoffish.org/profile/bren-smith</a></p> <p><a href="http://www.usa.ashoka.org/fellow/bren-smith">http://www.usa.ashoka.org/fellow/bren-smith</a></p>


### Interview Summary: ImageAD

Image-Ad	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 28, 2015	<b>Location of Interview:</b> Accra, Ghana
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Image-Ad was founded in 2009 and specializes in the development of web applications, desktop applications, mobile wireless technologies and their integration with Microsoft's Windows platform.</li> <li>• Image-Ad is a Ghanaian owned company.</li> <li>• Image-Ad specializes in the integration of agricultural value chain actors through mobile phone and web applications.</li> </ul>	

<ul style="list-style-type: none"> <li>• Through close collaboration with International Non-Governmental organizations (INGOs), the company's mobile platform is being used in 12 African countries.</li> <li>• Image-Ad develops software but needs off-takers (who will own the software) to advance the use of their software.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• Image-Ad is interested in extending their <b>mFarms</b> to agribusinesses across Ghana and the African region. The mFarms is a mobile/web based platform used as a decision support tool to build linkages, improve communication and operational efficiencies among value chain actors dispersed over a large area.</li> <li>• Image-Ad is also very interested in marketing and ensuring that agribusinesses use their</li> <li>• <b>mSurvey</b>. mSurvey is designed to allow projects and organizations create their own surveys, load unto mobile phone and collect data within minutes.</li> <li>• In addition, Image-Ad wants to promote the use of their <b>MiPAD</b> by agricultural input dealers. MiPAD is a web-based platform that allows agro-input dealers to collect and distribute agro-input data with the use of cell phone; SMS and interactive voice responses services.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Inability to market their products effectively and efficiently.</li> <li>• Potential clients are unwilling to pay for quotations although they need the service.</li> <li>• Difficulty in getting organizations to buy-in/ embrace their products.</li> <li>• Changing the mind-set of its new employees on the right way to deal with farmers;</li> <li>• On-going power interruptions due to the load shedding exercise poses a big challenge to the company's operations</li> <li>•</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• The company has provided capacity building in ICT for brilliant but needy students in poor communities across Ghana.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Medium	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• The company's mFarm product can be leveraged on by the project for communication among fish value chain actors.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• ICT technology and expertise.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<b>Point of Contact:</b> Kwame Bentil, CEO/System Designer, No. 244 Kofi Portuphy	<b>Website:</b> <a href="http://www.imagead.net/">http://www.imagead.net/</a>


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Email:Kwame@imagead.net	

### **Interview Summary: Injaro**

<b>Injaro Capital</b>	
<b>Business Sector/Industry:</b> Finance	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> July 15, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Injaro Agricultural Capital Holdings Ltd. (Injaro) is a “finance-first” investment firm focused on supporting the agriculture value chain in West Africa.</li> <li>• Specifically, it aims to facilitate capital raising and the incubation of small and medium-enterprises in developing agricultural economies in West Africa including Ghana, Burkina Faso, Cote d’Ivoire, Mali and Niger.</li> <li>• So far, Injaro has supported 7 enterprises focused on providing agriculture products such as farm inputs for poultry growing, shea butter products, cashew nuts, and seed supply.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• Injaro is interested in raising capital to provide debt or buy equity into small-medium enterprises within the agricultural space in West Africa.</li> <li>• Its strategy is to leverage equity or debt towards: incubating and developing the leaders of the enterprise through some ownership of the enterprise, leveraging the company for possible sale/exit strategy, raise at least 30% profit from their principal investment</li> <li>• Its investments are also tailored around growing businesses to potentially cater for the larger agricultural supply chain—possibly through M&amp;A.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Very limited opportunities for investment in Ghana because of cost to do business—success stories are usually the ones who have existing enterprises looking to scale up.</li> <li>• Fisheries sector is an area of interest, however, very limited capacity within the sector to absorb requirements of investors</li> <li>• Fisheries sector, specifically processing sector, has very limited existing players / start-ups to empower through investment</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• NA</li> </ul>	

<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>The company has not engaged the fisheries sector actively due to lack of expressed interest from both investors and players within the sector. SFMP can potentially identify promising businesses that can be subject to Injaro's incubation program. Injaro is particularly interested in the outputs of processing facilities that can be transformed into marketable goods for Ghana and the West African region.</li> <li></li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>USD 15M investment capital for second round of investments</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>Injaro will not invest in a company without a proven track record. It also places a premium to entrepreneurs with management experience.</li> <li>While it does not place a minimum cap on investments, Inajro will also expect a 30% return of its investment within 3-5 years—a very difficult turnaround time for traditional fisheries sector businesses.</li> <li></li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.iachl.com">http://www.iachl.com</a>
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### ***Interview Summary: Internet Solutions***

Internet Solutions	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 27, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Internet Solutions (IS) is the leading African Internet Protocol-based Communications Service Provider.</li> <li>IS is a wholly owned division of Dimension Data Middle East &amp; Africa, itself a subsidiary of Dimension Data, a global systems integrator.</li> <li>IS was established in 1993 and was the first commercial ISP in South Africa.</li> </ul>	

<ul style="list-style-type: none"> <li>• IS started operations in Ghana in 2008.</li> <li>• IS has significant investments across East Africa (Kenya, Mozambique, Uganda, Mauritius and Tanzania) and the West Africa (Nigeria, Angola and <b>Ghana</b>) sub-region.</li> <li>• The company offers; VPN service, internet, cloud solution, communication services, wireless and VISA networks.</li> <li>• IS has partnership with Cisco, Microsoft and Symantec in building IP infrastructure.</li> <li>• IS is a Microsoft Gold Partner and is the first company outside of the US to be certified as a Cisco Managed Security Service Provider (MSSP) and is the Symantec Hosted Services Partner for Africa.</li> <li>• IS maintains its own tier one international network and its own network nodes in North America, Europe and Asia, where it interconnects with the foremost Internet backbone providers. IS lands this international bandwidth at multiple points in Africa.</li> <li>• IS has more than 9000m<sup>2</sup> of data centre space spread across East Africa, South Africa, West Africa and in Europe.</li> <li>• The company has established a limited number of points of presence (POPs) which are owned and managed by them. This model, along with their connectivity with international partners, enables the company to offer Multi-Protocol Label Switching (MPLS) connectivity with Quality of Services (QoS) to any location in the world with infrastructure.</li> <li>• IS has existing "bi-directional" partnership agreements with Cable &amp; Wireless, AT&amp;T, Global Crossing, Masergy, Telstra, KPN, PCCW, Tata, PACNET and SingTel for International capacity delivery.</li> <li>• In 2013, the company deployed a fiber backbone to make internet efficient and provide the necessary cloud and have also established their own hub satellite.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• IS is very interested in expanding and improving their internet, communication and cloud services.</li> <li>• IS is also interested in data management services.</li> <li>•</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Inability of clients to clearly define their need and this brings difficulty in crafting appropriate solutions.</li> <li>• Telecommunication service providers give them higher rate compared to other clients so they do not become competitive as they provide parallel service in some areas.</li> <li>• Government's inability to regulate telecom pricing, thus making the service providers have the freedom to charge high prices.</li> <li>• Lack of a wide area fibre network in Ghana</li> <li>•</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Provision of ICT platform for the Ningo community.</li> <li>• Provided practical training in ICT for internships.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• There is high potential overlap in the areas of communication (weather, voice broadcast, SMS etc.) as the company has the necessary infrastructure including</li> </ul>

<p>their satellite.</p> <ul style="list-style-type: none"> <li>Also, their fiber network can be leveraged on for real internet connection to the Marine Police and other stakeholders.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>ICT technology, expertise and efficiency.</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>	
<p><b>Drawbacks (mini-due diligence):</b></p>	
<p><b>Point of Contact:</b></p> <p>Yvette Adounvo Atekpe Regional Managing Director T: +233 302 661849 M: +233 244 312783 E: yvette.atekpe@is.com.gh</p>	<p><b>Website:</b> <a href="http://www.is.com.gh">www.is.com.gh</a></p>


### **Interview Summary: IPMC**

<p><b>Intercom Programming &amp; Manufacturing Company Ltd</b></p>	
<p><b>Business Sector/Industry:</b> Information and Communication Technology (ICT)</p>	<p><b>Location of Operations/Production:</b> Accra, Ghana</p>
<p><b>Date of Interview:</b> May 15, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>Intercom Programming &amp; Manufacturing Company Ltd (IPMC) is a multinational ICT firm that offers a broad range of IT business solutions, mobile app development, training, and sale and repair of IT hardware. Some of their mobile apps can be used in locations with no internet access.</li> <li>IPMC was founded in 1992 and is located in 6 countries across West Africa.</li> <li>In the West African region, IPMC has undertaken services for over 8,000 businesses with support from over 50 global suppliers and over 600 employees.</li> <li>IPMC was adjudged the best ICT firm in Ghana by the Ghana Investment Promotion Council.</li> <li>The company is the implementer of the eService program in Ghana.</li> <li>IPMC has partnered with the Alliance for a Green Revolution in Africa (AGRA) – tracking portal, M&amp;E market access and other analytical information.</li> <li>The company has collaboration with all the major Telco’s in Ghana in executing assignments and have partnerships with Microsoft and Eastern Software Systems of India.</li> </ul>	
<p><b>Business Interests:</b></p>	

<ul style="list-style-type: none"> <li>• IPMC has deep interest in developing and deploying mobile apps for FMCGs, data collection organizations, automobile dealers and the export sector.</li> <li>• IPMC is also interested in developing eProcurement and eHealth solutions. The eHealth is in the pilot stage – 3 health facilities are being automated.</li> <li>• IPMC is interested in increasing its frontend and backend database development as well as management and product/produce traceability services.</li> <li>•</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Difficulty on the part of clients to conceptualize the kind of apps or software that they require for their projects. This can result in delays to the software development process thus slowing the execution of projects and resulting sometimes in redevelopment of apps or software after they have been launched.</li> <li>• Clients often do not test the apps and software after being launched to pin-point faults so that early corrective measures can be taken.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• CSR is very prominent in IPMC’s planning and operations.</li> <li>• The firm sponsored the nationwide sensitization and awareness on Ebola.</li> <li>• Lotus Children Center had a cash donation to enhance their operations.</li> <li>• The company has a budget for CSR activities that will improve livelihoods, promote education, health and above all strengthen the corporate image of the firm.</li> <li>• Aside cash support in their CSR, the company also provides laptops to organizations and prizes for competitions, a classic example being Enablis Business Launchpad – a competition</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• Has the requisite know-how to develop the necessary software and mobile apps as well as database management systems, produce and product traceability/ ERP software/resources as they have demonstrated in many sectors in Ghana and Africa on a large scale with assured sustainability.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• Experience in the IT space, very liquid, broad logistics and necessary human resource.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> Nothing of significance noted so far as IPMC has a solid reputation and good track record to date.	
<b>Point of Contact:</b> Arijit Kumah Roy Business Head – ERP	<b>Website:</b> <a href="http://www.ipmcghana.com">www.ipmcghana.com</a>

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### **Interview Summary: Kosmos Energy Ghana**


<b>Kosmos Energy Ghana</b>	
<b>Business Sector/Industry:</b> Oil and Gas	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 29, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Kosmos is a premier international oil and gas exploration and production company.</li> <li>• Kosmos started operations in Ghana in 2004.</li> <li>• The company was the first to discover oil in Ghana and pre-facilitated the sub-sea infrastructure.</li> <li>• Kosmos holds about 25% stake in the Jubilee partnership (consortium of 5 -6 companies (depending on area of operation) including the Ghana National Petroleum Corporation).</li> <li>• Kosmos' Jubilee discovery in 2007 in Ghana was the company's first major discovery and one of West Africa's largest discoveries of the last two decades.</li> <li>• First production from the initial development phase was in late 2010.</li> <li>• The company has its operation at West Cape Three Point in Ghana.</li> <li>• On the West Cape Three Points Block, Kosmos and partners are continuing appraisal activities for the discoveries at Mahogany, Teak, and Akasa (MTA) in order to determine the optimal development for these fields.</li> <li>• Average production is approximately 104,000 barrels of oil per day, and Jubilee partners are working to enhance field performance 120 barrels/day in the coming years.</li> <li>• The company has its headquarters in Dallas, USA.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Kosmos is interested in discovering and producing oil in an environmentally safe manner.</li> <li>• Kosmos is also interested in giving back (infrastructure, capacity building etc.) to the communities in which it operates so they have decent livelihoods.</li> <li>• Kosmos is keen in establishing the Marine Protection Action Plan in the coming months. The Plan is being done in collaboration with the partners to broadly protect the marine waters from illegal activities. It will be spearheaded by the Ministry of Fisheries and Aquaculture Development.</li> <li>•</li> </ul>	



<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Inadequate land area for infrastructure development in communities in Western Region.</li> <li>• Difficulty of members of communities in distinguishing support that is geared towards community empowerment from individual empowerment i.e. difficulty to implement projects that will be community owned as some community leaders tend to treat these as individually owned.</li> <li>• Activities of the fishermen near the rig which can facilitate accident.</li> <li>•</li> </ul>	
<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>• There are two tracks of CSR activities – 1. Kosmos specific CSR activities and, 2. CSR activities of the Jubilee partners.</li> <li>• Tullow manages the CSR activities on behalf of the Jubilee Partners using a CSR committee.</li> <li>• The CSR Committee oversees all CSR activities of the Jubilee partners.</li> <li>• Kosmos partnered with Safe Water Network in late 2012 to construct water stations that serve several communities in Western Region.</li> <li>• The company is gradually incorporating agriculture in their CSR activities. This is in partnership with Development Alternatives Incorporated (DAI) of the UK.</li> <li>• Kosmos has assisted fish smokers to acquire and operate improved fish smoking ovens on a pilot scale.</li> <li>•</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• The project can partner with the company in their agricultural livelihood empowerment program.</li> <li>• The CSR Committee of the Jubilee partners have specific projects for community empowerment which can be tapped for the project.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Expertise in oil and gas production,</li> <li>• Availability of Technology and equipment,</li> <li>• Availability of CSR budget,</li> <li>• Understanding of impact of oil and gas production activities on coastal waters/sea and communities</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<p>Drawbacks (mini-due diligence): The on-going arbitration between Ghana and Cote D'Ivoire over oil and gas fields poses a risk to smooth operations in the future until the arbitration award is finally given.</p> <p>Kosmos on its own plans limited CSR activities outside the framework of the Jubilee Partners CSR Committee.</p>	
<b>Point of Contact:</b> George Sarpong	<b>Website:</b> <a href="http://www.kosmosenergy.com">www.kosmosenergy.com</a>


Director, Corporate Affairs T: + 233 302 740892 M: +233 244 339053 E: gsarpong@kosmosenergy.com	
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### **Interview Summary: Kyzz FM**

<b>Kyzz FM</b>	
<b>Business Sector/Industry:</b> Media	<b>Location of Operations/Production:</b> Takoradi, Ghana
<b>Date of Interview:</b> June 15, 2015	<b>Location of Interview:</b> Takoradi, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Kyzz FM is a wholly Ghanaian owned private radio station established in 2000.</li> <li>• The firm began transmission on the 24th day of October 2003.</li> <li>• Kyzz FM signals can be received by audiences in Takoradi, Half Asini, and Tarkwa all in the Western Region and Assin Fosu in the Central Region with a combined potential of about one million people.</li> <li>• Kyzz FM has a subsidiary called Shutters Ltd that handles creative production, documentaries and photographic activities.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• Kyzz FM is interested in developing and airing programs that improves livelihood of the fisher folks and other marginalized business groups.</li> <li>• The station is also interested in events organization, community mobilization programmes and production of documentaries.</li> <li>• Kyzz FM is also interested in advocacy campaigns to ensure policy makers and duty bearers undertake their civic responsibilities for effective development.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Erratic supply of electricity thus increasing the cost of operations of the firm.</li> <li>• Irregular supply of water.</li> <li>• Inability to transmit beyond certain radius (boundary) as such unable to reach wider audience. This is due to the National Communication Policy that radio stations should compulsorily stay within their assigned frequency limit.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• Fund raising for the Ghana Cardiothoracic Centre which yielded about US\$6,500.</li> <li>• Cook food for 1,500 women for free every Mothers' Day.</li> <li>• The firm is planning to partner with the Forestry Commission to undertake a</li> </ul>	


massive tree planting exercise.	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>The station has dealt with Friends of the Nation and Hen Mpoano to advocate for reforms in the fisheries sector. Has partnered with these organizations to sensitize and educate the fisher folks on sustainable fishing as such can replicate this experience or gesture to develop and air tailored programs that bring behavioral change to the fishing industry.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Experience in the fishery sector, liquidity and recognition.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None Known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>Listeners in Apam and Winneba cannot listen to the station directly as Kyzz Fm does not transmit to that area. In this vain, Kyzz FM will have to partner with a station to air its programs and this can increase the cost of operations and also may disrupt the partnership if the partnered radio pulls out of the deal.</li> <li>The National Communications Authority plans to strictly enforce a new regulation which will restrict all FM stations to transmit their signals within 45 kilometers radius from their base stations. This will adversely affect the ability of FM signals of the station to reach some of its current listeners.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.kyzzfmonline.com">www.kyzzfmonline.com</a>
Kwame Baah Chief Executive Officer M: +233 20 8163531 E: kwameb45@hotmail.com	

### ***Interview Summary: Linkworld Solutions***

<b>Linkworld Solutions Ltd</b>	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 27, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Linkworld Solutions Ltd was established in 2003.</li> <li>It is a wholly owned Ghanaian ICT firm.</li> <li>The company provides ICT services in terms of selling software and hardware and provision of after's sales support services to organizations.</li> </ul>	


<ul style="list-style-type: none"> <li>The company's solutions cover all aspects of Data Security, Service Agreement, Lan/Wan, Backup Solutions and Service Migration.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>Linkworld is interested in going into mobile app and data administration in the next five (5) years.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>Lack of adequate access to finance to expand business operations.</li> <li>Location of the business is not promoting their visibility and customer engagement.</li> <li></li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>Provided training for head porters "kayaye" in computer application. This was done for those who can read and write.</li> <li>Set-up a computer laboratory with twenty (20) computers in Dadeiso in the Eastern Region of Ghana.</li> <li></li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>Installation of computers and other hardware on the project platform.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>Knowledge in software and hardware installation.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> <ul style="list-style-type: none"> <li>Supplied 100 laptops on a USAID funded project (undisclosed).</li> </ul>	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>The company does not have the resources to execute the needed tasks under the ICT partnership framework.</li> </ul>	
<b>Point of Contact:</b> Richard Kwame Mensah Chief Executive Officer T: +233 302 433993/307 091577 M: +233 26 4332589/ 24 4367423 E: richard@linkworldsolutions.com	<b>Website:</b> <a href="http://www.linkworldsolutions.com">www.linkworldsolutions.com</a>

## Interview Summary: Merson Capital

<p>Merson Capital</p>	
<p><b>Business Sector/Industry:</b> Finance</p>	<p><b>Location of Operations/Production:</b> Accra, Ghana</p>
<p><b>Date of Interview:</b> July 16, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Merson Capital is a financial advisory and investment firm focused on healthcare, infrastructure, real estate, and natural resources</li> <li>• So far, Merson Capital has managed and/or raised investments of over USD 6B for the abovementioned portfolio within Ghana and West Africa</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Raise capital through equity (exclusively) and provide financial advisory for projects with high investment requirements</li> <li>• Identify high growth sectors with at least 30% return on investment within an acceptable time frame</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Waning interest from investors for Ghanaian projects due to high interest rates, with exception of energy and infrastructure projects</li> <li>• Very limited opportunities for investment in Ghana because of cost to do business—success stories are usually the ones who have existing projects with government participation looking to scale up.</li> <li>• Fisheries sector is an area of interest, however, very limited capacity within the sector to absorb requirements of investors</li> <li>• Fisheries sector, specifically processing sector, has very limited existing players / start-ups to empower through investment</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• NA</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> Low</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company has not engaged the agriculture and fisheries sector actively due to lack of expressed interest from both investors and players within the sector.</li> <li>• Merson has expressed interested however in working with SFMP/SSG Advisors to potentially identify local “business managers” to work with promising enterprises that can then be subject to Merson’s capital raising/market sounding</li> </ul>	

activities.	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• USD 6 B of investments being managed</li> <li>• Merson acts as holdings company for its investment recipients—with a level of support available for back office management</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• Merson will not invest in a company without a proven track record. It also places a premium to entrepreneurs with management experience.</li> <li>• While it does not place a minimum cap on investments, Merson will also expect a 30% return of its investment within 3-5 years—a very difficult turnaround time for traditional fisheries sector businesses.</li> <li>•</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.mersoncapital.com">http://www.mersoncapital.com</a>
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### ***Interview Summary: Marine Fisheries Research Division***

<b>Marine Fisheries Research Division of Ministry of Fisheries and Aquaculture Development</b>	 <b>MINISTRY OF FISHERIES</b>
<b>Business Sector/Industry:</b> Data Gathering and Analysis	<b>Location of Operations/Production:</b> Ghana
<b>Date of Interview:</b> June 11, 2015	<b>Location of Interview:</b> Tema, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• The Marine Fisheries Research Division (MFRD), Tema, of the Ministry of Fisheries and Aquaculture Development is the host institution of the Ocean Data and Information Network for Africa II (ODINAFRICA-II) Project in Ghana.</li> <li>• MFRD was established in 1962 as the Fisheries Research Unit (FRU) under a Food and Agriculture Organization (FAO) of the United Nations Technical Assistance Programme.</li> <li>• MFRD's focus is to conduct marine environmental and fisheries resources research studies that would help the Ghanaian government in its desire to modernize the fishing industry and sustainably manage its fisheries resources.</li> <li>• In 1975, the name was change to Fisheries Research and Utilization Branch (FRUB).</li> <li>• Following the re-structuring of the Fisheries Directorate in 1985 as part of the</li> </ul>	

<p>World Bank assisted Fisheries Sub-Sector Capacity Building Project, the name was again changed to Marine Fisheries Research Division (MFRD).</p> <ul style="list-style-type: none"> <li>• MFRD has three units that execute its operations; oceanography and environment, fish and fisheries, and gear unit.</li> <li>• MFRD has eight (8) data stations along the coast of Ghana.</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• MFRD is interested in collecting physical (eg. sea temperature), chemical (eg. nutrients in the sea) and biological (eg. zooplants) data on the ocean and landing sites to aid in fish stock assessment, rate of fish catch, rate of fish exploitation and other related use of the data.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Lack of vessel for effective data collection.</li> <li>• Lack of human resource to collect data.</li> <li>• Lack of computer programs to facilitate processing of data.</li> <li>• No databank to assist in data consolidation.</li> </ul>	
<p><b>CSR (if any):</b> N/A</p> <ul style="list-style-type: none"> <li>•</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> N/A</p>	
<p><b>Program Areas &amp; Project Overlap:</b> N/A</p>	
<p><b>Company assets:</b> Knowledge in fish data collection and fish industry experience.</p>	
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>	
<p><b>Drawbacks (mini-due diligence):</b> N/A</p>	
<p><b>Point of Contact:</b> E.K Dovlo Data Manager Marine Fisheries Research Division M: + 233 262 120664 E: emkwdovlo@yahoo.co.uk</p>	<p><b>Website:</b> <a href="http://www.iode.org">www.iode.org</a></p>

**Interview Summary: Max Mart Shopping Centre**

Max Mart Family Shopping Centre




<b>Business Sector/Industry:</b> Trade	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 26, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Max Mart Ltd is a subsidiary company of Kwatsons Ghana Limited, a 100% Ghanaian- owned wholesale company that deals in over 200 leading world-class brand names.</li> <li>• Max Mart opened its first business operation to the general public in 2001.</li> <li>• In 2003 Max Mart Ltd adopted the trade name "Max Mart Family Shopping Centre" to consolidate their commitment to total excellent services to every member of the family.</li> <li>• Max Mart Family Shopping Centre (Maxmart) is now a leading supermarket that deals in quality products from world renowned manufacturers, ranging from food items, household goods, electrical home appliances and variety of items.</li> <li>• Maxmart also has its Bakery unit, enabling it to offer a variety of freshly baked breads, cakes, cookies etc. to customers.</li> <li>• Maxmart has 4 retail outlets – East Legon (A&amp;C Mall), Accra, Tema, and Kumasi, and a wholesale unit in Takoradi.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Maxmart is interested in providing consumers the best of products that meet the highest market standards.</li> <li>• Maxmart is also interested in a partnering with food producers including suppliers of fresh fish and smoked fish products that can supply the needed quantity and quality on a consistent basis.</li> <li>• Maxmart has plans to move its bakery into a newly built space and convert the area currently occupied by the bakery to cater for only fish products.</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Poor packaging of most local food products making them unattractive to consumers.</li> <li>• Improper use of preservatives on food products from most local manufacturers making them to deteriorate rapidly.</li> <li>• Inability of most local food processors to get permit from the Food and Drugs Authority and Ghana Standard Authority before supplying products.</li> <li>• Inability of food suppliers to honor their obligations by supplying the needed quantities at the right quality on a sustainable basis.</li> <li>• Difficulty in managing customer expectations.</li> <li>•</li> </ul>	
<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>• Have no CSR policy but undertakes CSR if the initiative is good especially in the area of education.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	



<ul style="list-style-type: none"> <li>• Can serve as an outlet for the improved processed and packaged fish from the women's groups.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• Recognition, reputation for quality products, strategic locations and affordable prices of products.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>• The firm has no retail outlet in Central and Western Regions as such the processed fish needs to be transported to Greater Accra and this may increase the cost of operations of the fish processors.</li> </ul>	
<b>Point of Contact:</b> A.L Bakry General Manager (A&C Mall) T: +233 302 542542 M: +233 24 4272727 E: rbakry@yahoo.co.uk	<b>Website:</b> <a href="http://www.maxmartghana.com">www.maxmartghana.com</a>


### **Interview Summary: Melcom**

Melcom Ltd	
<b>Business Sector/Industry:</b> Trade (Supermarket)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> July 7, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Melcom Limited (Melcom) was established in 1989.</li> <li>• The company is part of the Melcom Group of Companies which consists of four separate entities: Melcom Limited, Century Industries Limited, Crownstar Electronic Industries Limited and Melcom Travel &amp; Tours Limited.</li> <li>• The company's business is primarily driven by retail. However it has a strong presence in semi-wholesale and wholesale distribution.</li> <li>• The mission of Melcom is "to be the preferred shopping destination for its customers; to have a variety of goods under one roof, offer quality products at affordable prices, ensure conducive shopping environments for its customers, provide the best customer service and after-sales support services and to have conveniently located outlets in all regions."</li> <li>• Melcom retails the largest variety of good under one roof - over 40,000 items.</li> <li>• Melcom is Ghana's largest chain of retail department stores with over 32 retail outlets across 9 regions in Ghana including Western and Central Regions.</li> </ul>	

<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Melcom is interested in patronizing locally manufactured best quality products for retailing to consumers at the best price.</li> <li>• Melcom is also interested serving its customers with bigger retail outlets, offering world class products and standards of service throughout Ghana.</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Poor processed and packaged food from local manufactures especially fish making them unable to sell such products although there is demand.</li> <li>• Irregular supply of products from local manufacturers.</li> <li>• Inability of most manufacturers/suppliers of made-in-Ghana goods to maintain consistent quality of their products and to regularly meet ordered quantities.</li> </ul>	
<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>• CSR activities are undertaken by Melcom Care Foundation – a division under the Group.</li> <li>• Most CSR initiatives are in the area of education and health.</li> <li>• Donated 639 pints of blood to the National Blood Service.</li> <li>• Donated electronic equipment and some medical equipment to the Ghana Journalists Association (GJA) and selected hospitals.</li> <li>• Equipment donation to the National Cardiothoracic Centre of the Korle Bu Teaching Hospital, the Orthopedic Centre and the Physiotherapy Department of the same Hospital.</li> <li>• Donated a Hyundai ambulance worth US\$33,000.00 to 37 Military hospital in Accra</li> <li>• Melcom donated a three unit classroom block to St. Peter and Paul Primary School in Bolgatanga in Ghana.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• Can serve as market outlet for the improved processed fish from the fish processors.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Recognition and significant market outlets.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• The company will not accept fish products that are poorly processed and packaged and also have no Food and Drugs Authority and Ghana Standard Authority certifications.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.melcomgroup.com">www.melcomgroup.com</a>

Amit Dudani Purchahse Manager T: +233 302 251784 – 88 Ext. 208 M: +233 547 340034 E: sourcing1@melcomgroup.com	
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**Interview Summary: Millennium Insurance**

<b>Millennium Insurance</b>	
<b>Business Sector/Industry:</b> Insurance	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 9, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Millennium Insurance Company Limited (MIC) is a private limited liability Company licensed as an insurer by the National Insurance Commission to underwrite non-life insurance business on 1st July 2011.</li> <li>• The company is a member of the Jospong Group of Companies which currently has 32 subsidiaries locally and 8 companies in other parts of Africa and the Middle East.</li> <li>• The corporate vision of Millennium Insurance Company is “ to be the insurer of choice in Ghana” and the company’s mission is “ to offer their valued customers all their insurance needs in an efficient and trustworthy manner”</li> <li>• Millennium Insurance seeks to provide unparalleled quality service to clients through the introduction of relevant insurance products that reflect a sound understanding of changing lifestyles and client needs.</li> <li>• Millennium Insurance has in place adequate reinsurance treaty program with both local and foreign reinsurers to enhance the company’s capacity and financial security to underwrite any risk.</li> <li>• The company offers Motor Insurance, Personal Insurances, Liability Insurance, Property &amp; Assets Insurance, Project &amp; Engineering Insurance, Travel Insurance, Marine and Aviation Insurance among several others.</li> <li>• The company has staff strength of 32 and has branches in Takoradi, Tema, Kumasi and secondary distribution outlet in Cape Coast.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• Millennium Insurance is interested in providing a complete and well-tailored insurance package for folks (fishermen and fish processors) in the fishing industry. Such a package would however be contingent on if the fisher folk are organized into easily identifiable groups which have been profiled and offer a sufficiently large customer base for the company. This insurance plan would form part of the company’s strategic objective of expanding their frontier.</li> <li>• Millennium Insurance is also interested in partnership with interested</li> </ul>	

<p>organizations that want to leverage on the insurance products the company offers.</p> <ul style="list-style-type: none"> <li>• The company is interested in providing fisher folk with an insurance scheme under which pensions can be provided in exchange for the payment of small flat premium rates.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Low insurance premium rates paid by automobile owners, especially for third party insurance policies making which are insignificant when compared to compensation claims made under these policies when accidents occur.</li> <li>• Reluctance of most drivers and vehicle owners to readily accept increases in the present low premium rates.</li> <li>• Intensive competition in the insurance sector making insurance companies to undercharge where necessary.</li> <li>• Lack of data to appraise insurance applications of groups.</li> <li>• Continuous movement of clients from one insurance company to the other making it difficult to track their activities.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Provided canopies for the Ghana Police to enhance their operations.</li> <li>• Partnership with UT Bank involving insuring the Bank’s mobile vans, which are used to disseminate information on breast cancer, free of charge</li> <li>• Cash award to the best three (3) students in insurance at Pentecost University College, Ghana.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company already is planning to enter the fishing industry and it’s in the process of developing modalities as to how this initiative will be implemented. In this vain, the project can capitalize on this plan and build partnership so insurance is provided to the fishermen and fish processors.</li> <li>• The company is ready to finance the purchase of the improved oven SNV is about to deploy to the fish processors under a special package for the sector provided it is part of a special package to be worked out and the proposals are viable. The fish processors will then pay the company in installments.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Interest in the fishery sector, liquidity, expertise in insurance and experience.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• The company does not have enough offices in the Western and Central regions and will have to set-up outlets in the catchment areas of some of the partners to make their service accessible to the target groups.</li> <li>•</li> </ul>


<b>Point of Contact:</b> Godfred Djanie Managing Director T: +233 302 766633/ 302 763323 M: +233 244 364311/ 501 285825 E: gdjanie@millenniuminsurancegh.com	<b>Website:</b> <a href="http://www.millenniuminsurancegh.com">www.millenniuminsurancegh.com</a>
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### **Interview Summary: Mobile Content.Com**

<b>Mobile Content.Com</b>	
<b>Business Sector/Industry:</b> ICT	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 30, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Mobile Content.Com (MC.C) is a wholly owned Ghanaian ICT firm.</li> <li>• The company offers 360<sup>0</sup> ICT services in the areas of music, sports, news, games, health, inspiration etc.</li> <li>• MC.C develops its mobile apps in-house and also manages the apps. It has a dedicated unit for such activities.</li> <li>• The company is licensed by the National Communications Authority to operate with the Telecom service providers.</li> <li>• MC.C is focused on providing bulk SMS and a platform for voice messages.</li> <li>• The company has presence in Liberia, Cameroon and Sierra Leone, and is planning to expand to other West African countries.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• Mobile Content.Com is interested in marketing its Smart Doctor App that enables users to access health information including up-to-date information on pharmacies, ambulance services and medical prescriptions.</li> <li>• Mobile Content.Com is also interested in building partnerships that bring mutual benefits.</li> <li>• The company is keen to develop and market apps that can be used in entertainment, elections, pension's management, business, sports and health.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Inconvenient policies deployed by the National Communication Authority for ICT firms' adherence.</li> <li>• Poor network coverage of some Telecom service providers.</li> <li>• Irregular supply of electricity which hampers data storage.</li> </ul>	
<b>CSR (if any):</b>	


<ul style="list-style-type: none"> <li>• Unspecified cash donation to the Ghana Heart Foundation.</li> <li>• Partnered with other ICT firms to donate cash of GH¢50,000 to Noguchi Memorial Institute for research into Ebola.</li> <li>• Annual cash donation to Musician’s Association of Ghana for their Music Awards.</li> <li>• Sponsored sports activities in the form of cash and jerseys.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• Can develop apps that can be used for registration of vessels and insurance payment.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• ICT experience, liquidity and expertise</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b>	
<ul style="list-style-type: none"> <li>• <b>USAID Trade and Investment Programme for Competitive Export Economy (TIPCEE) project</b> – mobile application to collect Scout information. The system provides feedback to the farmers and manages their farm operations.</li> </ul>	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• The company has not done significant assignments geared towards the agricultural or fishing sector and most importantly for the Bottom of the Pyramid (BOP). In this vain, they may not understand their (i.e. BOPs) concerns with respect to mobile apps usage.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.mobielcontent.com.gh">www.mobielcontent.com.gh</a>
Conrad A. Nyuur General Manager M: +233 244 343068 E: conrad@mobilecontent.com.gh	

**Interview Summary: Monitoring, Control and Surveillance Unit**

<p>Monitoring, Control and Surveillance Unit of Ministry Fisheries and Aquaculture Development</p>	 <p>MINISTRY OF FISHERIES</p>
<b>Business Sector/Industry:</b> Monitoring, Control and Surveillance	<b>Location of Operations/Production:</b> Ghana
<b>Date of Interview:</b> June 11, 2015	<b>Location of Interview:</b> Tema, Ghana
<b>Company Focus/Product:</b>	

<ul style="list-style-type: none"> <li>Monitoring, Control and Surveillance Unit (MCSU) of Ministry Fisheries and Aquaculture Development was established in 2013.</li> <li>MCSU is focused on enforcement of fishery laws and regulations, including beach combing, Sea and Volta Lake patrol operations.</li> <li>MCSU is also focused on gathering and analysis of fisheries intelligence data on fisheries operations, import and export.</li> <li>In addition, MCSU is charged to do posting of observers and inspectors missions on industrial vessels to ensure compliance with the Fisheries law.</li> <li>Finally MCSU is mandated to develop institutions, capacity and capabilities for Monitoring Control and Surveillance in the fisheries sector including specialized training and purchase of vessels.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>MCSU is interested in effective enforcement of the Fisheries ACT and regulations.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>Irregular supply of electricity to power the equipment.</li> <li>High cost of use of internet.</li> <li>Lack of vehicles to do beach combing.</li> <li>Lack of insurance for enforcement personnel. This challenge is somehow being looked at by government.</li> <li>Low remuneration of personnel to motivate and enable them undertake their duties effectively.</li> <li>Lack of gadgets to receive or collate IUU issues.</li> </ul>	
<b>CSR (if any):</b> N/A <ul style="list-style-type: none"> <li></li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> N/A	
<b>Program Areas &amp; Project Overlap:</b> N/A	
<b>Company assets:</b> N/A	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> N/A	
<b>Point of Contact:</b> Christian Nii-Aponsah Assistant Director of Fisheries M: + 233 244 764685/ 266 220199 E: cniiaponsah@gmail.com	<b>Website:</b> <a href="http://www.mofad.gov.gh">www.mofad.gov.gh</a>


## Interview Summary: mPedigree

<p style="text-align: center;"><b>mPedigree Network</b></p>	
<p><b>Business Sector/Industry:</b> Information and Communication Technology (ICT)</p>	<p><b>Location of Operations/Production:</b> Accra</p>
<p><b>Date of Interview:</b> May 18, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• mPedigree Network is one of the global leaders in the use of mobile and web technologies in securing products against faking, counterfeiting and diversion.</li> <li>• The company’s products focus on medicines, agro-chemicals, cosmetics, medical devices, electricals, and similar consumables.</li> <li>• mPedigree was founded in 2007 but started operations in 2008 and since then the company has delivered the technologies and partnership models needed to create a new kind of operating system for the supply chains.</li> <li>• Supply chains apps are highly interactive, enabling customers to receive and respond to real-time information about the quality of the product at the point of sale.</li> <li>• mPedigree renders service to the world's leading pharmaceutical and consumable companies with the shared goal of protecting consumers.</li> <li>• The company was the first to launch SMS authentication in Ghana. Their authentication platform which helps consumers to detect fake and counterfeit products is linked to all the 6 telecommunication companies in Ghana.</li> <li>• mPedigree operates in 12 countries across the globe including Kenya, Nigeria and India.</li> <li>• The company is headquartered in Accra, Ghana</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• mPedigree has interest in building partnership in delivering results that is why it has partnered with Vlisco Ghana, all the telecommunication companies in Ghana, National Agency for Food and Drug Administration &amp; Control (NAFDAC) in Nigeria, Pharmacy &amp; Poisons Board (PPB) in Kenya, West African Health Organization (WAHO) among several others.</li> <li>• mPedigree is also interested in developing apps that can detect fake goods.</li> <li>• mPedigree also wants to make their apps user friendly and available to large segments of the population especially the poor and marginalized.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Lack of institutional support – difficulty of government to embrace or buy-in the company’s innovations.</li> <li>• General lack of acceptance of new technologies by industry.</li> <li>• Lack of awareness on the part of business on the need to accept technologies to solve daunting challenges.</li> </ul>	



<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>• The company has supported the Ebola campaign to sensitize the populace on Ebola.</li> <li>• The company is the technology partner to the Preventive initiative of the Food and Drugs Authority of Ghana.</li> <li>•</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• Since the project has component for capacity building in fish processing, the company can assist to develop apps to help in detecting fake inputs (especially the improved stove).</li> <li>• It can also develop mobile app that consumers can use to trace (source, type of processing, etc.) of final fish products that will be delivered to the large supermarkets.</li> <li>• The company is also a social enterprise and gives priority and commission to projects that will aid the poor.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• ICT technology, knowledge of the industry and expertise.</li> <li>•</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> Limited sector specific experience.	
<b>Point of Contact:</b> Eugene Boadu Marketing Manager M: +233 264 588155/245 727422 E: eugene@mpedigree.net	<b>Website:</b> <a href="http://www.mpedigree.net">www.mpedigree.net</a>

### ***Interview Summary: MTN Ghana***

<b>MTN Ghana</b>	
<b>Business Sector/Industry:</b> Telecom	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 2, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	

- MTN Group (MTN), formerly M-Cell is a South Africa-based multinational mobile telecommunications company, operating in many African, European and Middle Eastern countries.
- MTN Group head office is in Johannesburg, South Africa, where the Group is listed on the exchange operated by the JSE Limited under the share code “MTN”.
- MTN started operations in Ghana 1994.
- MTN is the world's 15th-largest mobile telecommunications company measured by subscribers as of March 31, 2014.
- MTN has invested significantly in advanced communications networks, connecting more than 203.8 million people in 22 countries across Africa and the Middle East.
- In the past five years alone, MTN capital expenditure has exceeded R130 billion in the countries where the company operates.
- MTN offer voice, SMS, mobile money and internet services to subscribers.
- MTN has partnered with Ignitia (Swedish company) to make weather information available to clients via SMS.
- The vision of MTN is “to lead the delivery of a bold new digital world to its customers”
- The mission of MTN is “to drive customers lives a whole lot brighter”

**Business Interests:**

- MTN is interested in providing distinct customer experience – competitive edge in the local market.
- MTN is very interested in leading innovation – has launched a variety of products and services including 3.5G technology, MTN Zone and Mobile Money service.
- MTN is also interested in sustaining its ISKA weather service (ISKA). This provides illiterate and semi-illiterate farmers with daily location-specific weather updates (with 85% accuracy) and content via SMS on MTN Short code 455.
- MTN is interested in opening its Applications Programming Interface on its Service Development Platform (SDP) to encourage participation by third parties.
- MTN is interested in onward transmission/dissemination of content developed by third parties on its platforms
- MTN is interested in continuing to build capacity of the youth to develop Apps for running on Android and other platforms through periodic organization of “Apps Challenge contests” (Similar to Fishackathons)
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**Business Challenges:**

- Government multiple taxes and levies – National Fiscal stabilization levy, 5% on profit before tax; Customs Excise tax, 20% import duty on telephone sets paid at the point of entry and Value Added Tax, 15% on telephones sold.
- High Business Operating Permit fees.
- Persistent cut of fiber cables.
- High dependency on the company for cash support (increased financial

<p>pressure) as the public perceive MTN to be making money.</p> <ul style="list-style-type: none"> <li>Stealing of batteries meant to power generators for masts at base stations.</li> <li>High utility expenditure due to unreliable electricity supply. This forms about 40% of operating expenditure (OPEX).</li> <li>Interconnect clearing house being set up by the government– Common platform for routing and monitoring traffic across all telecom service providers. This is projected to create a monopoly situation, disruption of network and increase service charges to customers.</li> <li>SIM boxing – SIM box fraud cost MTN about GHS34 million in 2014 and cost the government about GHS16 million in revenue in the same year.</li> <li></li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>MTN has a foundation – MTN Ghana Foundation as a single purpose vehicle to drive all MTN's CSR initiatives in the country.</li> <li>The Foundation was established in 2007 and currently has three focus areas – Health, Education and Economic Empowerment.</li> <li>1% of total revenue that MTN Ghana receives goes to the MTN Foundation to finance its activities.</li> <li></li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>The firm can offer a Toll Free or Hotline service and this can be assessed only by subscribers of its network. This facility can be provided on a revenue sharing basis with the customer bringing the business to MTN.</li> <li>If a Toll Free or Hotline is to be universal i.e. used by other network subscribers, then National Communication Authority has to provide a Short Code. The Short Code will require all the other telecom service providers to provide access on their platforms to this number.</li> <li>MTN's pool of talented Apps developers unearthed through previous Apps Challenge contests can be mobilized by MTN to develop Apps which may be required by the project.</li> <li>MTN can also provide bulk SMS/text as well as MMS and data services to the project.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>ICT infrastructure,</li> <li>Widest network coverage among Telecom carriers in Ghana,</li> <li>Largest market share</li> <li>Expertise and</li> <li>Availability of funds.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>The company cannot offer voice push or voice SMS for third parties. Private</li> </ul>


ICT firms have to serve as intermediaries to develop the content prior to using the MTN platform.	
<b>Point of Contact:</b> Abdul-Latif Issahaku, Innovations and Business Development Manager, Scancom Limited, Ridge Towers, 6 <sup>th</sup> Avenue, Ridge, Accra. Cell:+233 244 301 070 Email:alissahaku@mtn.com.gh	<b>Website:</b> <a href="http://www.mtn.com.gh">www.mtn.com.gh</a>

### **Interview Summary: MTN Ghana Foundation**

MTN Ghana Foundation	
<b>Business Sector/Industry:</b> Foundation for undertaking all CSR activities for MTN telecom carrier	<b>Location of Operations/Production:</b> Ghana
<b>Date of Interview:</b> June 30, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• The MTN Foundation is a Corporate Social Responsibility (CSR) management structure for the MTN Group's related initiatives.</li> <li>• The MTN Ghana Foundation was established in 2007 as a single purpose vehicle to drive all MTN's CSR initiatives in the country.</li> <li>• The Foundation is set up as a separate legal entity with its own independent Board of Directors and Patrons who oversee the operations of the Foundation.</li> <li>• Its commitment is centered on the socio-economic development of the country through the roll out of appropriate and sustainable social interventions in communities all over the country.</li> <li>• The main aim of the Foundation is to have a broad community impact by supporting national and international development priorities. It facilitates partnership and sharing of resources to achieve mutual objectives.</li> <li>• The Foundation currently focuses on health, education and economic empowerment.</li> <li>• All projects that the Foundation approves fall or should fall under the Millennium Development Goals (MDGs) including health - maternal health and infant mortality, Education – infrastructures and scholarships and Economic Empowerment, which is a new area of support the Foundation is exploring.</li> <li>• The Foundation has so far undertaken 102 projects which have impacted 3 million Ghanaians.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• MTN Foundation is interested in undertaking or supporting projects that address one or more thematic areas under the Millennium Development Goals (MDGs).</li> </ul>	


<ul style="list-style-type: none"> <li>The Foundation is also interested in expanding use of MTN's Mobile Money Services and thus gives priority to funding projects which use this platform.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>Difficulty of project beneficiaries or stakeholders to sustainably maintain infrastructures or interventions.</li> <li>High demand for the Foundation's support because the public perceive MTN to be very liquid.</li> <li>Bad macroeconomic conditions affecting investment into MTN - the financier of the Foundation.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>All of the 102 projects undertaken so far by the Foundation are CSR biased.</li> <li>Principal initiative is the building of a neonatal clinic for the Tamale Hospital in the Northern Region of Ghana.</li> <li>Have established a scholarship scheme for teachers to undertake Bachelors and Masters Degrees.</li> <li></li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>The Foundation can support the cost of training the fish processors in improved methods of processing.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>Liquidity and socially inclined</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>The Foundation can only partner with the project when there is clear demonstration that the MTN Mobile Money will be utilized as part of the project activities.</li> </ul>	
<b>Point of Contact:</b> Robert Kuzoe Senior Manager, Sustainability and Social Impact M: +233 244 322722 E: rkuzoe@mtn.com.gh	<b>Website:</b> <a href="http://www.mtn.com.gh">www.mtn.com.gh</a>

## Interview Summary: National Communication Authority

<p>National Communication Authority</p>	
<p><b>Business Sector/Industry:</b> Communication</p>	<p><b>Location of Operations/Production:</b> Accra</p>
<p><b>Date of Interview:</b> July 15, 2015</p>	<p><b>Location of Interview:</b> NCA Office, Accra</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• The National Communication Authority (NCA) is a public agency set up to assign, allocate and regulate the use of frequencies in conformity and development strategies for the communications industry.</li> <li>• NCA is responsible for managing civilian access to radio spectrum. The work involves releasing spectrum for new uses, as well as developing policies such as spectrum trading and spectrum pricing to ensure that spectrum is used efficiently.</li> <li>• NCA also monitors the airwaves 24 hours a day to identify cases of interference, and take action against illegal broadcasters and users of unauthorized wireless devices.</li> <li>• The cardinal responsibility of NCA is to promote and ensure fair competition in the telecommunications industry. These include implementing policy on competition within the remit of the Authority.</li> <li>• NCA promotes fair competition and protects communications services providers from misuse of market power or anti-competitive and unfair practices by other service.</li> <li>• The Authority is also vested with concurrent powers to deal with anti-competitive behavior in broadcasting, use of spectrum and telecommunications providers.</li> <li>•</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• NCA is interested in ensuring that consumers get good quality from any telecommunications services, be it voice or data.</li> <li>• NCA is also interested in ensuring consumers are protected by providing safeguard mechanisms for seeking redress on telecom issues.</li> <li>• NCA is also keen in ensuring that communication equipment that come and are used in the country has met the required standard, safe, secured and does not cause any interference to public networks, a basic requirement to ensure end to end network quality of service delivery.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Non-compliance by telecos to some aspects of rules concerning telecom operations.</li> </ul>	

<ul style="list-style-type: none"> <li>•</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• N/A</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• Issuance of the Short Code which will serve as Hotline to the public report IUU fishing.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• Legally mandated to provide Short Codes of which all telecoms will have to comply.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> N/A	
<b>Point of Contact:</b> Roland Y. Kudozia Regulatory Administration T: + 233 302 776 621/771 701 M: + 233 203 004 570 E: roland.kudozia@nca.org.gh/kudozia@gmail.com	<b>Website:</b> <a href="http://www.nca.org.gh">www.nca.org.gh</a>

### ***Interview Summary: Newmont***

Newmont Ghana	
<b>Business Sector/Industry:</b>  Gold Mining	<b>Location of Operations/Production:</b> Ahafo and Akyem mines in Ghana
<b>Date of Interview:</b> June 10, 2015	<b>Location of Interview:</b> Accra Regional Office
<b>Jobs (Company Focus/Product):</b>  Newmont Company was formed in 1916 as a holding company for private acquisitions in oil and gas, mining and minerals enterprises. The company was re-incorporated in Delaware, USA in 1921 as Newmont Mining Corporation. Newmont Corporation is primarily in the natural resources industry, mining gold, copper, silver, lead, zinc, lithium, uranium, coal, nickel and aggregates, and even developing oil and gas.  Today, Newmont is one of the world's leading gold companies, with approximately 13,700 employees	

and about 14, 300 contractors operate on five continents in seven countries across the globe.

In 2014, Newmont improved its costs and earnings to emerge as a financially stronger business, with cash from continuing operations of \$1.5 billion and free cash flow of \$341 million.

Newmont Ghana is one of five core operating districts of Newmont Mining Corporation, a leading gold producer with key assets in Nevada, Australia, Peru, Indonesia and New Zealand.

Newmont's presence in Ghana includes the Ahafo mine in the Brong-Ahafo region and the Akyem operation in the Eastern region near New Abirem.

Newmont began working in Ghana with the acquisition of Normandy Mining in 2002. Production commenced in 2006 at their Ahafo mine and in 2013 at their Akyem mine.

From an initial investment of about US\$800 million in 2006, Newmont Ghana has currently invested about US\$2.4 billion in Ghana, making it one of the leading players in Ghana's mining sector.

As of December 2013, surface gold mining operations at the Ahafo and Akyem mines produced 570,000 ounces and 129,000 ounces of gold respectively giving a total gold production of 699,000 ounces of gold as of December, 2013.

From 2006 to August 2014, Newmont invested US\$2.4 billion in Ghana, spent 68% of its returns in Ghana as at 2013, returned over 80% of revenue generated from its operations to local banks, paid in excess of US\$700 million in taxes from 2006 to August 2014 and paid US\$81.8 million in taxes to the government as of the second quarter of 2014.

Newmont's purpose is to create value and improve lives through sustainable and responsible mining. The company strives to build respectful, mutually beneficial relationships with stakeholders, and to serve as a catalyst for sustainable economic development.

Newmont focuses on minimizing and mitigating its impact on water, land, air quality, climate and biodiversity, and working with stakeholders on systemic solutions to complex environmental challenges.

Newmont aims to attract, retain and develop top talent; build a more diverse and inclusive workplace; and embed a culture of sustainable safety, with the ultimate goal of eliminating workplace injuries, illnesses, and improving employees' health and wellness.

Newmont employs over 9,000 workers and contractors at its two mines in Ghana.

The Company's strategy involves setting and meeting aggressive improvement targets across five main platforms covering:

- Health and safety – working to eliminate all workplace injuries and illness through a focus on behaviors, leadership and risk management.
- Operational excellence – delivering sustainable cost and efficiency improvements and world-class technical fundamentals.
- Growth – building a stronger portfolio by progressing promising exploration, project development and inorganic opportunities.
- People – developing a more streamlined operating model and a more diverse talent pipeline.
- Sustainability and external relations – leveraging leading social and environmental practices for competitive advantage

**Gains (Business Interests):**

Newmont Ghana is focused on leading the gold sector in creating value for all of the company's stakeholders.

The company's main interest is in mining for gold in an environmentally sustainable manner.

Apart from its core business of mining gold, Newmont is interested in making a positive difference in the



lives of people in communities near its sites.

Newmont is interested in making its operations a catalyst for sustainable economic and social development. The company believes that the key to creating shared value is building healthy community relationships based on mutual trust and respect.

Newmont is interested in partnering with local communities to ensure that its efforts are focused on initiatives that will make a lasting and meaningful difference in their lives. Agriculture is the mainstay of Ghana's Brong Ahafo region, which is regarded as the bread basket of the country. Many farmers in the region, however, still rely on rudimentary production methods, lack proper storage facilities and don't have access to agricultural processing facilities that can help maximize the value of their products and their earnings.

Recognizing this need, Newmont is interested in delivering projects which ensure a step change in agricultural production in communities near Ahafo and other communities in the Asutifi North and South districts of Ghana. Towards this end, Newmont Ghana's Ahafo operation, in partnership with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), recently completed construction of an agricultural processing center in the region.

Newmont understands the impact that its activities can have on the environment. The company is interested in following a Sustainability and Stakeholder Engagement Policy together with environmental standards which are designed to protect the environment and prevent, minimize, mitigate and remediate those impacts.

Newmont is interested in partnerships, with experts, non-governmental organizations (NGOs), regulators and communities, which ensure consistent and effective protection of the environment. The company's environmental stewardship policies and programs set standards of excellence with regard to a number of matters, including the air, water, biodiversity, energy and climate change, reclamation, cyanide and mercury management and waste management.

Newmont's operations span diverse ecosystems. These ecosystems boast rich mineral resources, along with important plant and animal species. Understanding and managing the impacts of the company's activities on biodiversity, critical habitats and ecosystems, at every stage of the mine lifecycle, is an essential element of Newmont's sustainable development approach. Newmont is therefore interested in partnering with international conservation organizations, academic institutions, NGOs and communities to help inform the company's biodiversity management plans at its sites and in nearby communities.

Newmont is interested in exploring ways of utilizing abandoned mine pits for sustainable agricultural projects including aquaculture development as part of its post-mine closure strategy.

Towards this end, Newmont is interested in starting, almost immediately, a partnership with other private sector organizations and donors/projects to commence aquaculture projects. However, the partnership would have to involve its foundations which are managed by members of its mining communities and the projects will have to be in its operational areas.

**Pains (Business Challenges):**

- Power supply unreliability from national grid
- High tax regime for mining firms in Ghana
- Need for internal measures for realigning mining and milling rates;
- Streamlining of overhead costs;
- Maintaining a healthy balance between investing in profitable growth, reducing debt and returning cash to shareholders;
- Decrease in overall base primarily due to divestments and depletion;
- Ability to form effective relationships and partnerships with the host communities of Newmont and government of Ghana.
  
- Depressed world market price of gold resulting in reduced revenue as well as cash flows and reduction in funds for CSR projects in communities in operational areas.
- Managing community expectations.

**CSR (if any):**

Community CSR Activities and Benefits

Established development foundations at Ahafo and Akyem Mines to support sustainable community development:

- Ahafo signed Newmont Ahafo Development Foundation (NADeF) agreement with host communities in 2008.
- Akyem signed Newmont Akyem Development Foundation (NAkDeF) agreement with host communities in June 2014.
- Contributes US\$1 per oz + 1% net profit into the Foundations with approximately US\$20 million accrued in Newmont Ahafo Development Foundation (NADeF) and over US\$900,000 accrued in Newmont Akyem Development Foundation (NAkDeF).
- Over 60 infrastructural projects have so far been completed and handed over to Ahafo communities.
- About 4,500 community students in Ahafo at the SHS and tertiary levels have received scholarship support from NADeF.
- Micro credit support to about 781 small scale business owners in Ahafo.
- Like NADeF, NAkDeF has focus on bringing sustainable development in the communities in the areas of human resources development, infrastructure projects, economic empowerment, local grant making, sports and youth development, cultural heritage and natural resource protection.

Investment in Power Infrastructure and Transmission System

- Partnered the Volta River Authority (VRA) and the National Grid Company (Gridco) financially to construct two 161 kilovolt lines in the Ahafo Mine area and by extension, the Northern Power Corridor and Akyem respectively.
- Newmont Ghana provides an alternate power line whenever there is scheduled maintenance on any of the lines.
- Installed an US\$8 million Static Var Compensator (SVC) at the Ahafo Mine; the first by any transmission consumer in Ghana. A US\$16 million SVC was also installed at the Akyem Mine.
- Newmont Ghana led a consortium of three mining companies, to build an 80 megawatt Mining Reserve Power plant that was added to supplement VRA's energy generation shortfalls during Ghana's energy crisis in 2008.

Social Interventions and Mitigation Programmes (Ahafo and Akyem)

The company has established mitigation partnership projects for impacted farmers in its Ahafo and Akyem mines. These projects are:

- Agricultural Improvement and Land Access Programme (AILAP) - A post resettlement mitigation programme which assists farmers directly impacted by the Mines' operations, who have been paid their due compensation, to re-establish their agricultural livelihoods. In 2011, Mr. Akwasi Asamoah, an AILAP beneficiary, won the National Best Plantain Farmer underscoring the significance of Newmont Ghana's mitigation programmes in its host communities.
- Skills Development for Income Improvement Programme (SDIIP) - A post resettlement mitigation which provides vocational and animal husbandry training for impacted farmers.
- Vulnerable Peoples Programme (VPP): A post resettlement mitigation package which assists impacted communities who may experience severe transitional hardships to become self-sufficient within a maximum period of four years.

Local Content

Newmont Ghana set up a "local-local" supplier development programme in collaboration with the

International Finance Corporation (IFC) to encourage sourcing from communities impacted by the mine. World Business Council on Sustainable Development (WBCSD) recognized the programme as Best practice

SME linkages/sustainability project.

The programme received three out of eight awards for the Africa continent in 2010 at the Chartered Institute of Purchasing and Supply Awards 2010.

In 2012, about US\$25 million worth of goods and services were procured from local companies within Ahafo and Akyem host communities. In 2013, the local-local spend in Ahafo was US\$9.6 million and in Akyem \$8.6 million.

Over 500 local businesses have received contracts from the Ahafo Mine; while about 152 companies have

received contracts from the Akyem mine since 2013.

A local Business in Ahafo, Alexiboam Ltd was adjudged the Young Enterprise (Innovation and Entrepreneurship) Company of the year 2012 by the Association of Ghana Industries (AGI).

In 2011, Newmont Ghana procured about 67% of its goods and services from Ghanaian Registered businesses to the tune of US\$250 million.

#### Education and Training

Newmont Ghana has provided US\$500,000 for infrastructural development for the University of Mines & Technology (UMaT). A total of 800 local youth were trained during construction of the University.

Newmont Ghana has committed US\$1.1 million to a four-year Apprenticeship Training Programme for local youth to acquire employable skills through the London City & Guilds certification.

- As of August 2014, 131 locals in Ahafo and 71 in Akyem had gone through the programme since commencement of the programmes in 2005 and 2011 respectively.

- In Ahafo, 72 apprentices have passed from the programme out of which 58 have been absorbed into full time employment by the mine. In Akyem, 12 have passed out and have all been absorbed by the mine.

- 11 female maintenance apprentices have enrolled in the programme since its inception.

- Newmont has spent approximately US\$3 million on each stream of the programme since 2005.

- Programme has been hailed by key Government functionaries as a model for skills oriented social responsibility programmes for companies doing business in Ghana.

- Following the successes chalked by the programme, some tertiary institutions in Ghana have expressed interest in partnering with Newmont Ghana to run the programme.

Newmont Ghana spent US\$600,000 to train local youth of the Ahafo area through the Labour Pool Training programme prior to establishment of the mine there.

**Partnership Potential (high/medium/low):** Low

#### **Leverage:**

Mining technology and expertise, access to funds to support CSR activities, availability of funds for aquaculture projects, commitment to environmental sustainability as well as experience in partnering with reputable donor agencies and support of agricultural activities in mining communities.

**Previous/current engagement with USAID (if any):** Limited engagement of Newmont head office with USAID's Global Development Alliance Department but none for Newmont Ghana.

**Project Overlap:** There is a moderately low potential overlap across project components which seek to sustainably manage fisheries in Ghana’s coastal waters and fishing communities. However, Newmont is ready to help support partnerships in aquaculture development within its immediate mining areas and communities linked to possible offering of expertise in sustainable aquaculture development at their designated sites.

**Drawbacks (mini-due diligence):** Only partnerships for sustainable projects in communities at or near their mines are of interest to Newmont and depressed gold prices have reduced funds available for CSR activities.

<p><b>Point of Contact:</b></p> <p>Adiki O. Ayitevie          Senior Director, Communications &amp; External Relations          Public Relations Department          Tel: +233.(0)30.7011 852          Mobile: +233.(0)24.433 0870          Fax: +233.(0)302.518 783          Email: "Adiki Ayitevie"          &lt;<a href="mailto:Adiki.Ayitevie@newmont.com">Adiki.Ayitevie@newmont.com</a>&gt;</p>	<p><b>Website:</b> <a href="http://www.newmont.com">www.newmont.com</a></p>
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**Interview Summary: Orgin8**

	
<p><b>Business Sector/Industry:</b> Marketing and Communication</p>	<p><b>Location of Operations/Production:</b> Accra, Ghana</p>
<p><b>Date of Interview:</b> June 2, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Origin8 Limited is an integrated marketing communications agency of global and international repute established in 1997.</li> <li>• Origin8 is a valued member of the Advertising Association of Ghana.</li> <li>• Origin8’s was chosen by Saatchi &amp; Saatchi as its affiliate in Ghana.</li> <li>• In June 2006, Saatchi &amp; Saatchi officially joined forces with Origin8 to become Origin8 Saatchi &amp; Saatchi.</li> <li>• As a result of this successful partnership, Saatchi &amp; Saatchi in March 2012 independently set up its own office in Ghana.</li> <li>• Origin8 is Ghana’s most awarded Marketing Communications Agency. Since the inception of the awards in 2002 to date, Origin8 has won a total of 68 Awards (4 Platinum, 1 Diamond, 26 Gold, 35 Silver and 3 Bronze).</li> <li>• The company is the first and still the only Ghanaian Agency nominated by Leorie Awards in South Africa.</li> </ul>	
<p><b>Business Interests:</b></p>	

<ul style="list-style-type: none"> <li>• Origin8 is interested in developing communication strategies and materials for organizations.</li> <li>• Origin8 is interested in undertaking public relations for organizations.</li> <li>• Origin8 is also interested in doing documentaries on social and economic issues using best approaches.</li> <li>• Origin8 has deep interest in undertaking advertising and branding for organizations.</li> <li>• Origin8 is as well interested in web development and bulk SMS services.</li> <li>•</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Response time in project execution from clients is slow.</li> <li>• Clients' are not attentive to MOUs which brings confusion during project implementation.</li> <li>• Inability of clients' to conceptualize ideas of projects.</li> <li>•</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• Have no specific CSR activity but undertakes CSR of any kind when needed.</li> <li>• Donation to Dzorwulu Primary School.</li> <li>• Sponsored some youth to undertake apprenticeship in media</li> <li>•</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Medium	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• Development of documentaries for airing on radio and television to sensitize the communities as they have strong rapport with radio and television stations.</li> <li>• Development of simple but effective pictorial and other messages as well as communication tools to educate fisher folk on the scientific aspects of fishing. (i.e the science behind sustainable fishing).</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• Communication technology and expertise.</li> <li>• One stop shop for all media and communication needs</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>• The company has high fees for development of documentaries.</li> </ul>	
<b>Point of Contact:</b> Salomey Manu Senior Client Service Manager T: +233 302 231006 M: +233 50 1295144	<b>Website:</b> <a href="http://www.origin8gh.com">www.origin8gh.com</a>

E: salomey.manu@origin8gh.com

### **Interview Summary: Prudential Bank**

<b>Prudential Bank Ltd</b>	
<b>Business Sector/Industry:</b> Banking	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 26, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"><li>• Prudential Bank Limited (PBL) was incorporated as a private limited liability company in 1993.</li><li>• PBL opened its doors to the public in 1996.</li><li>• The Bank has three wholly owned subsidiary companies namely: PBL Properties Limited, Prudential Securities Limited and Prudential Stockbrokers Limited.</li><li>• The corporate mission of PBL is to provide Domestic and International Banking services with a strategic focus on Project Financing and Export Development.</li><li>• In line with its mission, PBL has set up a department to specifically attend to Non-Traditional Exports and Special Projects (NTE/SPD).</li><li>• This department focuses on providing special export finance schemes for the production and marketing of Non-Traditional Exports including Handicrafts as well as providing term financing for projects.</li><li>• Prudential Bank also provides Funds Management Services through its dynamic Non-Traditional Exports/Special Projects Department.</li><li>• As at the end of September, 2014, the bank has opened 33 Branches.</li></ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"><li>• Prudential Bank is interested in domestic and International Banking services with a strategic focus on Project Financing and Export Development.</li><li>• The bank is also interested in managing the funds received from the Export Development and Agricultural Investment Fund (EDAIF) for onward lending to interested businesses (concessionary loans).</li></ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"><li>• Lack of information or difficulty in accessing information on fisheries sector to appraise loan applications.</li><li>• Difficulty in tracking most SME loan applicants due to poor addressing systems in the country.</li><li>• Poor loan repayment track record of SMEs and lack of demonstration as well as commitment on the part of SMEs to pay back loans making them unable to</li></ul>	

<p>access credit.</p> <ul style="list-style-type: none"> <li>• High base rate (average of 28%) in the banking industry which increases the risk of default.</li> <li>• Perception of poor segmentation in the fishing sector making the area unattractive for investment.</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The bank has no CSR policy. Most CSR projects/activities are done on an adhoc basis.</li> <li>•</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> Medium</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The project can capitalize on the EDAIF funds at the disposal of the bank by partnering with the bank to extend credit to the fish processors.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Solid reputation for providing SMEs in the export sector with access to finance</li> <li>• EDAIF funds at their disposal.</li> <li>• Willingness to adopt innovative approaches to safely and securely lending to SMEs in export sector.</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b> None known.</p>	
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• Need to prove the viability of fish processing before any support can be gained from the bank through the EDAIF arrangement because the bank is not interested in lending its internal funds to the fishing sector (except importers and exporters of fish products).</li> </ul>	
<p><b>Point of Contact:</b> Mary Brown (Mrs.) Deputy Managing Director (Banking Operations) T: +233 302 781200-5 M: +233 244 317457 E: mary.brown@prudentialbank.com.gh</p>	<p><b>Website:</b> <a href="http://www.prudentialbank.com.gh">www.prudentialbank.com.gh</a></p>

**Interview Summary: Raanan Fish Feed West Africa**


<p>Raanan Fish Feed – West Africa Ltd</p>	
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<b>Business Sector/Industry:</b> Fish Feed Processing	<b>Location of Operations/Production:</b> Prampram, Ghana
<b>Date of Interview:</b> May 22, 2015	<b>Location of Interview:</b> Prampram, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Raanan Fish Feed – West Africa Ltd is a creative and innovative fish feed producer based in Ghana and Israel.</li> <li>• The company has over 35 years of experience in the fish farming industry in the areas of fresh water ponds or cages, sea cages, hatcheries and recirculating systems.</li> <li>• Raanan products are developed in close co-operation with the fish farming industry.</li> <li>• Raanan produces Tilapia and Catfish feed for local fish farmers in Africa.</li> <li>• The company started fish feed processing in 2012 and has 3180 Certification.</li> <li>• The company products provide outstanding solutions for a large number of growers and are based on extruded fish feed, crumbled starter feeds and organic fish feed.</li> <li>• Raanan uses maize, soybean, fish meal (sourced from tuna processing firms), poultry meal and feathers to produce the fish feed.</li> <li>• The company produces about 2,000 tonnes of fish feed per month with 30% of its output going to the export market.</li> <li>• Aside the fish feed processing, the company provides training in fish farming for interested groups and fish health service for fish pond farmers.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Raanan is interested in producing fish feed for local fish farmers.</li> <li>• Raanan is also interested in providing technical assistance and capacity building for individuals, groups and businesses who want to venture into fish farming.</li> <li>• In addition, the company is passionate about providing fish farm equipment at lower cost to potential fish farmers.</li> <li>• Raanan as well is interested in supporting a project study that can lead to sustainable business development in the sector.</li> <li>• Raanan will like to collaborate with an organization or investor to fully set-up a Fish Farming Training Centre. The company has done initial works towards this interest.</li> <li>• The company will also like to produce organic feed for shrimps farming.</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Lack of policies and programs to support fish farming.</li> <li>• Lack of political will on the part of government to implement existing policies in the fisheries sector.</li> <li>• Farmers have poor knowledge to undertake meaningful fish farming as such more training and capacity building are needed to equip them with the skills to correctly use inputs and produce fish in a viable and sustainable manner.</li> <li>• Difficulty for their target customers (fish farmers) to get good production stock to develop and sustain their business.</li> <li>• Depreciation of the Ghana Cedi against the major foreign currencies affecting</li> </ul>	



<p>their budget and other financial plans.</p> <ul style="list-style-type: none"> <li>• Irregular supply of soya beans for processing as the beans form an integral part of the ingredients for processing.</li> <li>• Erratic supply of electricity which is increasing their production cost as they have to resort to generators to power the processing plant.</li> <li>•</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Free training to fish farmers in fish farming best practices.</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• Company already has plans of establishing a fish training centre. As such the project can leverage on this interest to jointly setup the fish processing centre for DAA.</li> <li>• Raanan can provide training to fisher folks who want to take pond farming as an alternative livelihood.</li> <li>• The company has expertise in fish processing and can train the women fish processors.</li> <li>• The company has challenges in soya bean supply as such some fisher folks with the requisite capacity can venture into soya bean cultivation and supply the company.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Fish farming and processing expertise, sector experience and funds</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>	
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• Language barrier - some of the fish value chain actors will have to be trained in local languages since most may not be able to understand training delivered in English thus hampering their training.</li> </ul>	
<p><b>Point of Contact:</b>  Jacques Magnèe  Aquaculture Expert/Commercial Director  M: +233 24 1435600  E: jmagnee@hotmail.com</p>	<p><b>Website:</b> <a href="http://www.raananfishfeed-wa.com">www.raananfishfeed-wa.com</a></p>

## Interview Summary: Schlumberger

Schlumberger Limited	
<b>Business Sector/Industry:</b> Oil and Gas	<b>Location of Operations/Production:</b> Accra
<b>Date of Interview:</b> May 19, 2015	<b>Location of Interview:</b> Schlumberger office, Accra
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• Schlumberger limited is the world’s leading supplier of technology, integrated project management and information solutions to customers working in the oil and gas industry worldwide from exploration through production.</li> <li>• The company operates in 85 countries and employs about 115,000 people from 140 nationalities.</li> <li>• Schlumberger supplies a wide range of products and services from formation evaluation through directional drilling, well cementing and stimulation, well completions, software, information management and IT infrastructure services that support core industry operational processes.</li> <li>• Schlumberger manages its business through 35 GeoMarket regions, which are grouped into four geographic areas: North America, Latin America, Europe &amp; Africa, Russia, Middle East and Asia.</li> <li>• Schlumberger has principal offices in Paris, Houston, London and The Hague.</li> <li>• The company worldwide operations generated revenue of US\$48.58 billion in 2014.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• Schlumberger is deeply interested in high-quality support aimed at helping its customers increase oilfield efficiency, lower finding and producing costs, improve productivity, maximize reserve recovery, and increase asset value in a safe, environmentally sound manner.</li> <li>• Schlumberger is also interested in maximizing shareholders value so shareholders appreciate their contribution to the company.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Intensive competition as there are more firms currently offering similar services in Ghana.</li> <li>• Long duration in securing work permit for expatriates in Ghana and this inhibits the operations of the firm.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• The company has not provided any cash support as part of their CSR.</li> <li>• The company’s CSR is focused on providing scholarships to female graduates who want to further their education in the sciences. The scholarship program is known as Faculty of the Future.</li> <li>• They have also provided laptops and internet services to schools in deprived communities in Ghana.</li> </ul>	


<ul style="list-style-type: none"> <li>The company's CSR also aims at providing employment opportunities in other sectors outside oil and gas.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>The company's aim is to ensure people get employment as such can collaborate on opportunities that can create alternative livelihoods and employment.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>Wider geographical location, understanding of ICT and have access to finance</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>Most decisions are done by shareholders who are located globally and that can delay formation of large scale partnership because decision will have to through a lot of processes.</li> </ul>	
<b>Point of Contact:</b> Sam Eshun Corporate Affairs Manager, No2. Gowa Lane, Roman Ridge, Accra, Ghana Cell:+233 244 338 602 EmailSEshun@slb.com	<b>Website:</b> <a href="http://www.slb.com">www.slb.com</a>

### ***Interview Summary: Silky I.T. Production***

<b>Silky I.T. Production</b>	
<b>Business Sector/Industry:</b> ICT	<b>Location of Operations/Production:</b> Ghana
<b>Date of Interview:</b> July 3, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>Silky I.T. Production was incorporated in 2006 and has added its name to the few Internet Hosting providers in Ghana.</li> <li>Silky I.T. focuses on Domain Name Registration, Website Development, Web Hosting, Bulk SMS and I.T. Consultancy.</li> <li>In 2010 the company added Bulk SMS to its services and named it TextGhana.com.</li> <li>TextGhana.Com™ is web-based software that forwards bulk mobile SMS to a large number of mobile users.</li> <li>The company currently provides text delivery to all GSM networks across Ghana, Nigeria, Togo and Ivory Coast.</li> </ul>	

<ul style="list-style-type: none"> <li>• The company is able to send 900 SMS per second to users.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• Silky I.T is interested in web development and online marketing.</li> <li>• Silky I.T is also interested in executing assignments that require the use of bulk SMS.</li> </ul>	
<i>Business Challenges:</i> <ul style="list-style-type: none"> <li>• <i>Delays on the side of Telecom service providers in deploying messages.</i></li> <li>• <i>Depreciation of the Ghanaian Cedi against major foreign currencies which affects procurement.</i></li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• Mentoring of start-up ICT firms free-of-charge.</li> <li>• Capacity building of students that have interest in ICT.</li> <li>•</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• Can provide bulk SMS for information dissemination to the fisher folks.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• ICT experience.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>• The company has not undertaken any complex ICT assignment that involves information exchange through voice and SMS.</li> <li>• The company does not have the requisite human resource to execute large scale projects sustainably.</li> </ul>	
<b>Point of Contact:</b> Basil Anthony Chief Executive Officer M: +233 244 733144 / 264 733144 E: basil@silkyitproductions.com	<b>Website:</b> <a href="http://www.silkyitporduction.com">www.silkyitporduction.com</a>

## Interview Summary: Skills Development Fund

<p>Skills Development Fund</p>	
<p><b>Business Sector/Industry:</b> Development Project (Finance)</p>	<p><b>Location of Operations/Production:</b> Ghana</p>
<p><b>Date of Interview:</b> June 25, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• The Skills Development Fund (SDF) was established in 2008 but started operations in 2012.</li> <li>• SDF is funded by three sources: The World Bank (IDA) through the Ghana Skills and Technology Development Project (2011-2015), Danish International Development Agency (DANIDA) through the Support to Private Sector Development Programme (2010-2014) and the Government of Ghana.</li> <li>• The World Bank support is US\$50 million and DANIDA US\$10 million for Phase 1 (currently being implemented).</li> <li>• SDF is currently managed by the Project Support Unit of Council for Technical and Vocational Education and Training (COTVET).</li> <li>• The SDF is a challenge fund providing a demand-driven response to three critical challenges encountered by the productive sectors of Ghana: (i) an adequately qualified labor force; (ii) the urgency of providing new entrants to the labor market with gainful, employable skills; and (iii) inadequate access to new technologies and innovations.</li> <li>• The Fund also supports partnerships between science and technology providers and industry targeting productivity improvements, product diversification, and growth through technology development or organizational innovations.</li> <li>• The SDF is expected in the medium term to be mainstreamed and become the Government's principal instrument for providing financial support to skills and technology innovation through collaboration between key stakeholders such as Government, development partners, industry-specific operators.</li> <li>• The beneficiaries of SDF include micro, small, medium and large industries and businesses, labour unions and trade associations, public and private training institutions, universities, polytechnics and other agencies engaged in technology development.</li> <li>• The SDF provides funding (grants) for skills and technology development through four 'windows', each catering for a particular target group.             <ol style="list-style-type: none"> <li>i. <b>Window 1: Formal Sector Enterprises</b> – Ceiling, US\$327,000 (80% from SDF and 20% in cash from beneficiary);</li> <li>ii. <b>Window 2: Informal Sector/MSEs</b> – Ceiling, US\$56,000 (90% from SDF and 10% in cash or kind from beneficiary);</li> <li>iii. <b>Window 3: Training Innovation</b> – Ceiling, US\$466,000 (75% from SDF and 25% in cash for private firms and 25% in kind for public institutions)</li> <li>iv. <b>Window 4: a. Technology Partnerships</b> – Ceiling, US\$500,000 (75% from SDF and 25% in cash from beneficiary) <b>b. Technology Centres</b> –</li> </ol> </li> </ul>	

<p>Ceiling, US\$1 million (50-75% from SDF and 25-50% in cash or kind from beneficiary.</p> <ul style="list-style-type: none"> <li>• SDF has so far provided grants to over 600 public institutions, organizations and enterprises and this figure is expected to reach 100,000 by the end of 2015.</li> <li>• SDF is about to go for the second phase starting from June 2016 -2020 with a cash injection of US\$100million from donors.</li> <li>• Generally, about 1 in 5 applications have been approved by SDF for the formal sector.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• SDF is interested in giving grants to SMEs for their staff to be trained and acquire the needed skills for expansion of SME businesses and for the creation jobs.</li> <li>• SDF is generally interested in labour force training for competitiveness of Ghanaian workers in the informal sector.</li> <li>• SDF is also interested in partnering with projects that support technology and innovation.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Inability of businesses to accept the fact that SDF is transparent in its award of grants.</li> <li>• Difficulty of businesses to understand SDF operations and criteria for awarding grants so they present winning proposals.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• SDF is a project as such does not undertake CSR.</li> <li>•</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• SDF can be partnered to provide grants to train the fish processing women in modern methods of processing, financial management and bookkeeping among others under Window 2 or Window 3.</li> <li>• SDF can also be partnered to provide grants to support payments for ICT infrastructure to curb IUU under Window 4a.</li> <li>• SDF is willing to give projects with objectives such as those of SFMP exceptional treatment in the review and approval processes for their proposals i.e. proposal from SFMP for a partnership will be treated differently.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Liquidity, willingness to consider partnership with SFMP, understanding of SME needs and interest in the fishing sector.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>

**Drawbacks (mini-due diligence):**

- When SDF project ends, partnership activities that are recurring cannot be funded and this could affect sustainability of such projects.

**Point of Contact:**


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E: [asimpson@cotvet.org](mailto:asimpson@cotvet.org)**Website:** [www.sdfghana.org](http://www.sdfghana.org)**Interview Summary: SMSGH**

<b>SMSGH</b>	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 2, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• SMSGH was established in 2005.</li> <li>• SMSGH provides services in voice and SMS to SMEs, NGOs, industries and individuals.</li> <li>• The company processes about 10.8 messaging requests every second and over 28 million business-critical &amp; subscriber messages monthly.</li> <li>• More than 7 million mobile subscribers rely on the company to inform, alert, notify, transact, interact, monetize and share mobile data.</li> <li>• SMSGH currently process about 4 million SMS a day.</li> <li>• The company has an SMC – a gateway that connects to the telcos to facilitate SMS.</li> <li>• SMSGH is located in 3 African countries aside Ghana i.e. Nigeria, Cameroon and Kenya.</li> <li>•</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• SMSGH is very interested in providing bulk SMS to clients in an effective manner.</li> <li>•</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Inability of the telecommunication service providers (telcos) to render certain specific services although the company has the equipment to execute the task from their end.</li> </ul>	

<ul style="list-style-type: none"> <li>• Lack of human resource (skill set) to execute projects.</li> <li>• Delay in payment for work done by clients which affects the company's cash flow.</li> <li>• Difficulty in getting operating license from countries it intends to operate in.</li> <li>•</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• Have no formalized CSR policy but undertakes CSR when needed.</li> <li>• Provided funds for the Citi FM initiative of sponsoring brilliant but needy students.</li> <li>• The company sometimes delivers its services free-of-charge to NGOs e.g. Save our Soul (SOS).</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• Their bulk SMS service can be utilized to send messages to target groups.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• ICT technology, content expertise and funds.</li> <li>•</li> <li>•</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>• Can only provide SMS efficiently for ICT assignment.</li> </ul>	
<b>Point of Contact:</b> Ernest Kwesi Apenteng Director of Sales T: +233 302 256859 M: +233 20 2532277 E: ernest@smsg.com	<b>Website:</b> <a href="http://www.smsg.com">www.smsg.com</a>

**Interview Summary: Star Assurance**

<p>Star Assurance</p>	
<b>Business Sector/Industry:</b> Insurance	<b>Location of Operations/Production:</b> Ghana



<b>Date of Interview:</b> July 2, 2015	<b>Location of Interview:</b> Accra, Ghana
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Star Assurance Company Limited was incorporated in 1984 and is licensed under the Insurance Law, 1989 (PNDCL 227) to carry on composite insurance business in Ghana.</li> <li>• The company has its head office in Accra, with nine (9) branch offices in seven of the country's ten regions.</li> <li>• The company operates contact offices in Central, Upper West and Upper East regions of Ghana.</li> <li>• The company, which commenced business in April 1985 is now among the top four insurance companies in Ghana.</li> <li>• The company offers insurance in the following areas; Bankers Indemnity, Burglary Insurance, Business Interruption, Cash-In-Transit /Safe, Comprehensive Homeowners, Construction &amp; Custom Bonds, Contractors All Risk, Electronic Equipment, Employers Liability, Fidelity Guarantee, Fire &amp; Allied Perils, Goods-In-Transit, Marine Insurance, Motor, Personal Accident, Professional Indemnity, Public Liability &amp; Products Liability and Travel Insurance.</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Star Assurance is interested in extending its products to sectors that have significant numbers of firms conducting or undertaking sustainable businesses.</li> <li>• Star Assurance is also interested in developing tailor-made insurance products for institutions, organizations and projects in the form of sustainable partnership.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Non-disclosure of material facts. That is inability of clients to provide all the necessary information to aid in insurance appraisal.</li> <li>• Inability of clients to cooperate with the company in assessing losses thereby delaying claim payments.</li> <li>• Non-adherence to professional advice on the part of clients to reduce losses or accidents.</li> <li>• Inability of some clients to pay assessed premium rates for adequate cover of their assets.</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Most CSR activities of the company are done to market the firm's products.</li> <li>• Cash and in-kind donations to orphanages.</li> <li>• Sponsored educational trips involving the provision of free insurance cover for students on educational trips abroad.</li> <li>• Free insurance cover for sports fans who travelled to watch the World Cup in Brazil.</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• Provision of well-structured insurance products for the fishermen and fish processors if there is clear demonstration that there are significant number of</li> </ul>	

actors in this sector.	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Insurance experience, liquidity, wide coverage, expertise and recognition.</li> </ul>	
<b>Previous/current engagement with USAID (if any): None known</b>	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>Without demonstration that there are significant number of actors in the downstream and upstream fishing sector it will be difficult to establish a partnership. This is because the company deals with numbers in insurance appraisal.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.starassurance.com">www.starassurance.com</a>
Ann-Marie Owusu Head, Corporate Relations Unit T: +233 302 245906/245 908 M: +233 243 116619 E: abrobbey@starassuranc.com	

### **Interview Summary: Subah Infosolutions**

<b>Subah Infosolutions</b>	
<b>Business Sector/Industry:</b> Information, Communication and Technology (ICT)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> June 9, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Subah Infosolutions was established in Ghana in 2010 as a wholly owned Ghanaian ICT company.</li> <li>Subah is a member of the Jospong Group of companies.</li> <li>The Jospong Group of companies, which was established in 1995, currently operates in twelve sectors namely Building &amp; Construction, Printing &amp; Publishing, ICT, Waste Management, Mining and Quarrying, Oil &amp; Gas, Automobile, Plant &amp; Equipment, Skill Development, Financial Services, Public Health &amp; Safety, Logistics &amp; Supply Chain and Transport &amp; Haulage.</li> <li>Subah Infosolutions design, implement and manage integrated communications and networking environments to drive collaboration, business flexibility and growth</li> <li>Subah services include; converged communications services, mobility and wireless services, network integration services, networking strategy , optimization services RFID (Radio Frequency Identification) services and telecom expense management services with some specific services under these headings being data management, integrated solutions, IT projects, IT training</li> </ul>	

<p>and telecommunication services.</p> <ul style="list-style-type: none"> <li>• Subah products include; document management system, health management, revenue and tax collection facilities, revenue assurance and monitoring facilities, SIM-Box Fraud detection facilities and WorldGSM™.</li> <li>• The company is responsible for monitoring the activities of all the telecommunication service providers in Ghana.</li> <li>• The company’s apps are normally web-based and has a strong data back-up for unseen eventualities.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Subah is keen in helping the National Communication Authority, telecom service providers and other stakeholders eradicate SIM-Box fraud so the telecom carriers and government maximize the needed revenue.</li> <li>• Subah is interested in developing innovative ICT solutions that address contemporary issues in the area of SMS, voice, weather information, data capturing and data processing.</li> <li>• Subah is interested in using proven methodologies and their business solutions expertise, in strategic partnership with other global and local industry leaders, to help create integrated communications environment that drives business flexibility and growth.</li> <li>• Subah is interested in synchronizing data using GSM with all SMS(Text ,Voice) and USSD (Unstructured Supplementary Service Data (<i>USSD</i>) is a technology that allows users to access various services through the use of short <i>codes</i>) capabilities using short codes which can cut across all platforms of the Telecom carriers.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• The inability of most clients to conceptualize the kind of ICT based services they want.</li> <li>• Lack of adequate understanding by most clients of iterations and flowcharts of developed prototypes of systems that have to be tested.</li> <li>• Locally based Data Center which requires extensive backup systems and standby generators due to unreliable power from the national grid.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The company’s CSR focus is mainly on education.</li> <li>• The company has trained over 600 students in Kumasi in ICT.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company has the necessary infrastructure and expertise to develop the technology to report illegal fishing activities as well as transfer fish catch data from district offices to the consolidation center at the Fish and Fisheries Unit of Fisheries Commission.</li> <li>• The company also has the capability to develop apps for the registration of vessels, including canoes or boats as well as registration of number of businesses</li> </ul>

or folks engaged in fishing and other related data that can aid in decision making.	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>ICT experience, solvent, infrastructure, expertise, resources from within a global group and access to funds.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None Known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>The company has not executed projects that target the Bottom of Pyramid and may not be able to adequately understand their challenges in the use of ICT and conduct participatory trainings in local languages for grassroots fisher folk.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.subahghana.com">www.subahghana.com</a>
Daniel Marfo General Manager (Operations) T: +233 302 982547/ 302 982538 M: +233 50 1421371 E: dmaafo@subahghana.com	

### ***Interview Summary: Syecomp***

<b>Syecomp Business Services Ltd</b>	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra
<b>Date of Interview:</b> May 21, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Syecomp Business Services Ltd is a geospatial survey and mapping company that provides variety of Geospatial services including surveying and mapping services, professional Soil Testing and Agricultural Research Services.</li> <li>The company was registered in 2009 and started operations in 2010.</li> <li>The company's GIS services allow for the visualization of geographic data, analysis of spatial relationships, and efficient data management.</li> <li>Syecomp GIS data conversions allow data from different sources to be merged in one common format, which allows for easy access, analysis and utilization.</li> <li>The company is about to deploy a market platform to disseminate agricultural market information to aid in market linkages.</li> </ul>	

<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Syecomp has interest in the rice sector and is preparing to deploy market information to farmers in the sector.</li> <li>• Syecomp is also interested in providing extension services (soil requirement, planting time, etc.) to farmers.</li> <li>• In addition, Syecomp is deeply interested in mapping farms to enable farmers get organic certification.</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Lack of resources to scale-up operations.</li> <li>• Inability to procure the needed equipment and engage in data collection in other sectors due to limited cash flow</li> </ul>	
<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>• The company has no CSR budget and has also not undertaken any CSR activity but has a CSR policy.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• The company has the ability to provide extension services to individuals who want to venture into crop farming as alternate livelihood.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Understanding the needs of crop farmers and farm mapping.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• The company does not have the necessary technical resources to execute projects in the fisheries sector.</li> </ul>	
<b>Point of Contact:</b> Solomon Elorm Allavi GIS Mapping Specialist M: +233 20 1442191 E: sallavi@syecomp.com	<b>Website:</b> <a href="http://www.agricinghana.com">www.agricinghana.com</a>


**Interview Summary: TechAide**



<b>Business Sector/Industry:</b> ICT	<b>Location of Operations/Production:</b> Ghana
<b>Date of Interview:</b> June 30, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• TechAide is a wholly Ghanaian technology social enterprise established in 2011 that addresses the development needs of citizens globally in a unique way.</li> <li>• The company's activities are inclined towards locals especially in rural areas.</li> <li>• TechAide has experience in designing, developing, and deploying ICT solutions in harsh rural conditions.</li> <li>• TechAide is guided by the SPEED principles (Social, Professional, Ethical, Entrepreneurial, and Devoted) which define the company's values.</li> <li>• Techaid has 3 products which include; EDULink - mobile based educational quality improvement product, PROLink – a mobile phone based project management and improvement product to undertake monitoring and evaluations and EDULab - an educational resource hardware.</li> <li>• The company has a Training Center in Winneba in the Central Region which trains people in ICT.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• TechAide is interested in promoting the use of its three flagship products i.e. EDULink, PROLink and EDULab by organizations.</li> <li>• The company is interested in getting additional clients to use its POIMAPPER software which can be adapted for collection and processing of data for various uses.</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Irregular supply of electricity to its Training Centre.</li> <li>• Difficulty in getting funds to expand operations to rural areas.</li> <li>• Low remuneration on projects. Most clients have low budgets towards social projects.</li> </ul>	
<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>• Donations to orphanages.</li> <li>• Donated two computers to the Ghana Library Board.</li> <li>• Coordinating the information flow among Ebola affected countries in West Africa.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Medium	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>• The company can train the fishermen and fish processors on the use of mobile apps developed by third parties for data collection and other related use.</li> <li>• The company's PROLink product can be explored for data collection on adhoc basis.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Understanding of social enterprises, ICT expertise and Bottom of Pyramid</li> </ul>	

experience.	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• The firm does not have the necessary human resource to execute large projects sustainably.</li> <li>• The firm's products are expensive to adopt and use.</li> </ul>	
<b>Point of Contact:</b> Godfred Prebbie Chief Operating Officer M: +233 269 147420 E: godfred@techaide.net	<b>Website:</b> <a href="http://www.techaide.net">www.techaide.net</a>


### **Interview Summary: Techcom Visions**

<b>Techcom Visions</b>	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> May 28, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Techcom Visions is a leading business services aggregator in Ghana which commenced business in 2009.</li> <li>• The company has provided world class information technology enabled services (ITES) and advanced business process outsourcing (BPO) solutions to over hundred companies in Ghana and other parts of Africa, including Angola, Zambia, Liberia, Togo and Equatorial Guinea.</li> <li>• Techcom has provided web solutions, network engineering, software, sale of technology products, electric engineering, corporate identity, signage, audiovisual solutions, capacity-building, certification as well as specialized technology solutions for schools and healthcare institutions.</li> <li>• The company also has a hardware audit unit.</li> <li>• This diversity enables the company's customers to receive all their technology products and services from one convenient location, with single point of responsibility and accountability.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Techcom is interested in developing websites for organizations and individuals.</li> <li>• Techcom is also interested in developing mobile apps.</li> <li>• In addition, Techcom has deep interest in enterprise resource planning solutions (e.g. backend and frontend) and network installation.</li> <li>• Techcom is also concerned in providing processing outsourcing – e.g. call centre, SMS and voice SMS.</li> <li>• Techcom wants to ensure that their partnership with the Rockefeller Foundation and the Ministry of Communication to set-up a BPO Centre comes to fruition by</li> </ul>	

<p>August, 2015.</p> <ul style="list-style-type: none"> <li>•</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Difficulty in accessing low cost capital to implement projects.</li> <li>• Inability of clients to specify or clearly define the scope of work i.e. their needs.</li> <li>• Erratic supply of electricity which hampers operations.</li> <li>• Delay in payment for work done especially by government institutions.</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Sponsored financially the Spelling Bee contest.</li> <li>• Have set-up ICT laboratories for schools.</li> <li>• Implementing the EDUBOOST project which is geared towards training school pupils and teachers in ICT.</li> <li>• Partnered with Arizona State University with cash support to train fish farmers and fish traders in the Keta basin.</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company can execute the needed ICT assignments of the project if the BPO comes on stream.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• ICT technology, partnership and expertise.</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b></p> <ul style="list-style-type: none"> <li>• Handled the ICT component of USAID funded Young African Leadership Initiative.</li> </ul>	
<p><b>Drawbacks (mini-due diligence):</b></p> <ul style="list-style-type: none"> <li>• The company has not really done work focused on the Bottom of Pyramid and may not understand the environment.</li> <li>• Effective collaboration with potential partners depends on successful completion and commissioning of the BPO center.</li> </ul>	
<p><b>Point of Contact:</b>  Tsonam Cleanse Akpeloo  Chief Executive Officer  M: +233 24 2564188/ 20 7171711  E: tsonam.akpeloo@techcomvisions.com</p>	<p><b>Website:</b> <a href="http://www.techcomvisions.com">www.techcomvisions.com</a></p>



## Interview Summary: Think Data

<p>Think Data Services Ltd</p>	
<p><b>Business Sector/Industry:</b> Information and Communication Technology (ICT)</p>	<p><b>Location of Operations/Production:</b> Accra, Ghana</p>
<p><b>Date of Interview:</b> May 21, 2015</p>	<p><b>Location of Interview:</b> Accra, Ghana</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Think Data Services Ltd (Think Data) is a service enterprise that started operations in Ghana in 2013.</li> <li>• Think Data offers affordable data collection and management solutions that can locally contribute to socio-economic development.</li> <li>• The company offer solutions in the area of exam marking, quality assessments, internal audits, social surveys including agricultural data collection and outpatient feedback.</li> <li>• The company’s data collection tools comprise - Optical Mark Recognition /Imaging scanner, a Digital Pen technology and mobile application.</li> <li>• Think Data has clients in Cote D’Ivoire, Liberia and Nigeria.</li> <li>• The compny’s approach to project is deploying the software and training of end users on how to use the software and data collection tools.</li> <li>• Think Data has partnered with Cocoa Abrobapa (an FBO) to collect field data of 50,000 farmers and Aboufoa (an FBO), 600 farmers.</li> <li>• The company has a partner in the Netherlands who develops their apps when needed.</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Think Data is interested in providing solutions to data collection, processing and management.</li> <li>• Think Data is also interested in undertaking projects that involve large farmer groups.</li> <li>• Think Data is passionate in working on projects that promote sustainable agricultural development.</li> <li>• Think Data is as well keen in providing services at affordable rate (below market price) so the Bottom of Pyramid can afford.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• High illiteracy rate of target groups thereby delaying the proficiency with the use of software and apps. This calls for more training.</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Currently, the company does not have any CSR activity but uses their reduced rates for services as indirect CSR.</li> </ul>	

<b>Alliance/Partnership Potential (high/medium/low):</b> Medium	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>The company is well versed in data collection, processing and management, and can be partnered in data collection activities on the project.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Experience in data collection, in-house staff with knowledge in marine science and have the necessary data collection logistics.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> Limited staff with requisite experience in absence of Managing Director and Technical personnel.	
<b>Point of Contact:</b> Brenda Bijen (Mrs) Managing Director M: +233 54 8797897 E: <a href="mailto:brenda@thinkdataservices.com">brenda@thinkdataservices.com</a>	<b>Website:</b> <a href="http://www.thinkdataservices.com">www.thinkdataservices.com</a>

### ***Interview Summary: Tigo Ghana***

Tigo Ghana Ltd	
<b>Business Sector/Industry:</b> ICT/Telecom	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> July 8, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>Tigo Ghana Ltd (Tigo) is operated by Millicom International Cellular (MIC) South Africa.</li> <li>MIC is a leading international developer and operator of cellular telephone services worldwide primarily in emerging markets operating across Latin America and Africa.</li> <li>MIC provides affordable, widely accessible and readily available cellular telephony services to more than 30 million customers in 13 emerging markets in these continents.</li> <li>The overall vision for Millicom Africa is “to have the 180 million people (in Sub Saharian Africa) connect to dream, work and achieve”. In line with this overall vision, the vision of Tigo Ghana Limited is to be the ‘Most consumed Digital service provider in urban areas’.</li> <li>The subscriber base of Tigo Ghana Limited as at the end of March, 2015 was 4,315,719 representing a total market share of 13.85%. With respect to mobile</li> </ul>	

<p>data subscription, out of Ghana’s estimated total population of 26.832 million in January, 2015, Tigo had a total of 2.263 million mobile data subscribers representing 14.32% of the total market.</p> <ul style="list-style-type: none"> <li>• The mission of Tigo is to provide services for people who want to stay in touch, belong to communities and to be informed and entertained, enabling them to express their emotions and enhance their lives</li> <li>• Tigo success is based on the triple 'A' business model which stands for Affordability, Accessibility and Availability.</li> <li>• This guarantees that the company’s subscribers experience the best services at the most affordable rates throughout Ghana and beyond.</li> <li>• Tigo offers Mobile Money (Tigo Cash), USSD, SMS, Voice, IVR and Out-of-Bound services.</li> <li>• Tigo also provides life insurance.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Tigo is interested in a commercial partnership that will generate income for the company while deploying services for the partner.</li> <li>• Tigo is also interested in marketing and promoting the use of its Tigo Cash service.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Inability of customers to understand and use some innovative products and services that the company deploys.</li> <li>• The firm has restrictions as to specific periods during the day and night when bulk SMS can be sent to customers. For example, bulk SMS cannot be sent from 6pm to 11.59pm daily. This restriction is placed in order to avoid network traffic congestion during peak periods. The peak periods are normally from 6am - 11am and 6pm – 9pm.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Tigo Change-makers is one the company’s CSR activities.</li> <li>• The Change-makers is in partnership with Reach for Change (NGO). The initiative is geared towards finding social entrepreneurs with innovative ideas that address challenges to children’s wellbeing.</li> <li>• A sum of US\$ 20,000 annually was devoted for this program which started in 2011 and ended in 2014.</li> <li>• In 2014 however, the program evolved into digital innovations and solutions, a reflection of Tigo’s new mantra, a Digital Lifestyle brand.</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> Medium</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• The company’s CSR arm can provide Toll-free service for use for the IUU reporting as part of Tigo’s CSR.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Telecom experience, expertise and recognition.</li> </ul>

**Previous/current engagement with USAID (if any):** None known

**Drawbacks (mini-due diligence):**

- No ICT firm aside their authorized agents (content providers) will be allowed to use their platform to send SMS. These content providers may not have the capacity to undertake the services that SFMP wants under the project.
- The company has not undertaken any initiative or deploy any product that addresses concerns of the Bottom of Pyramid especially in the agricultural sector.
- The company’s policy that bulk SMS cannot be sent during certain periods of the day may hamper delivery of important messages which need to be sent during those periods.

**Point of Contact:**

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 Internal Control Manager  
 M: +233 277 551046  
 E: emmanuel.ladeh@tigo.com.gh

**Website:** [www.tigo.com.gh](http://www.tigo.com.gh)

**Interview Summary: Tullow Ghana**

Tullow Ghana Ltd	
<b>Business Sector/Industry:</b> Oil and Gas	<b>Location of Operations/Production:</b> Takoradi, Ghana
<b>Date of Interview:</b> July 2, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Tullow Oil is a leading independent oil and gas exploration and production company. The company’s focus is on finding and monetising oil in Africa and the Atlantic Margins.</li> <li>• The company has a portfolio of over 135 licenses which span 22 countries and is organized into three regions. Tullow is headquartered in London, UK.</li> <li>• Tullow Ghana Ltd (Tullow) commenced exploration in 2006 and had interests in two exploration licenses offshore Ghana.</li> <li>• Following seismic acquisition and interpretation, Tullow and its partners (Jubilee Partners) drilled two successful exploration wells in 2007.</li> <li>• In October 2008, Tullow was appointed as the Jubilee field Operator.</li> <li>• The Ministry of Energy formally approved the Jubilee field Phase 1 Development Plan and Unitisation Agreement on behalf of the Government of Ghana in July 2009.</li> <li>• In November 2010, following a successful development programme, which included the building of a Floating Production Offtake Vessel (FPSO), first oil was achieved from the Jubilee field.</li> <li>• In March 2009, a major discovery was made in the Deepwater Tano licence at</li> </ul>	

<p>Tweneboa-1.</p> <ul style="list-style-type: none"> <li>• This was followed by a series of further successful wells which resulted in the discovery of the major Tweneboa-Enyenra-Ntomme (TEN) field.</li> <li>• In May 2013, the Plan of Development for TEN was approved by the government of Ghana and Tullow commenced its second major Operated deep-water development.</li> <li>• By the end of 2014, more than 50% of the project was completed with first oil remaining on track for mid-2016 using an FPSO with a gross facility design capacity of 80,000 bopd.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Tullow is interested in exploring and drilling oil in an environmentally friendly way.</li> <li>• Tullow is also interested in combatting illegal fishing activities around the FPSO and oil rigs.</li> <li>• Tullow is passionate about developing and implementing its strategy on Sea Access with deep involvement of government of Ghana and other stakeholders.</li> <li>• Tullow is keen of having a cohort partnership that will enhance its operations and that of fishermen – harmonized business.</li> <li>• As part of its Sea Access strategy, Tullow is interested in partnerships that will help provide diversified livelihoods for members of fishing communities in the Western Region and help with spatial development of these communities.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Activities of fishermen around the FPSO and oil rigs.</li> <li>• Increased incursions into the exclusive zone, declared by the Government of Ghana around the oil rigs and FPSO, by tourists and other members of the general public.</li> <li>• High expectation from government, surrounding communities and the general public that Tullow should resolve issues related to sea pollution, endangered species issues, migration of fish into the exclusive zone and other related matters.</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• Tullow manages all CSR (Social Performance) activities on behalf of the Jubilee Partners.</li> <li>• CSR activities are in the areas of education, health, sanitation and water.</li> <li>•</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• Support to diversified livelihood initiatives and spatial development of communities in the Western Region.</li> </ul>
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Expertise in sustainable oil and gas exploration and extraction, marine experience, availability of funds for CSR (Social Performance) activities and availability of already prepared spatial development plans for the Sekondi-Takoradi city and five districts in the Western Region.</li> </ul>
<p><b>Previous/current engagement with USAID (if any):</b> None known</p>

**Drawbacks (mini-due diligence):**



- The company’s expectations under its Sea Access agenda will have to be carefully managed through the terms of any MOU which may be signed in respect of any partnership to be entered into with the Jubilee Partners in order not for their Sea Access strategy to overshadow the gains SFMP seeks from the partnership.

**Point of Contact:**

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**Interview Summary: USAID Ghana Supply Chain Development Program**

<h2>USAID Ghana Supply Chain Development Program</h2>		 
<b>Business Sector/Industry:</b> SME Capacity Building	<b>Location of Operations/Production:</b> Western Region	
<b>Date of Interview:</b> June 15, 2015	<b>Location of Interview:</b> Takoradi, Western Region	
<b>Company Focus/Product:</b>		
<ul style="list-style-type: none"><li>• The Ghana Supply Chain Development Program (GSCDP) is a special initiative of PYXERA Global and funded by USAID Ghana.</li><li>• PYXERA Global operates in 90 countries and was established around 1985.</li><li>• PYXERA Global creates groundbreaking partnerships between the public, private, and social sectors that leverage the unique attributes of each to create shared value and innovative solutions to complex challenges.</li><li>• GSCDP main focus is to improve the competitiveness of local small and medium enterprises (SMEs) operating in the oil and gas sector of the supply chain by providing capacity building, training and operational improvements for these SMEs to position them bid for tenders and business opportunities in the oil and gas industry.</li><li>• The training areas that the program provides include; environment, health, and safety practices and policy, procurement best practices, welding inspection and quality control, quality management systems, ICT, financial management for SME financial institution (Speed Dating) and partnership for opportunity workshops for BSPs.</li><li>• Since the program’s establishment, 29 contracts have been won by SMEs valued at US\$11 million.</li></ul>		
<b>Business Interests:</b>		
<ul style="list-style-type: none"><li>• GSCDP main interest is to build the capacity of SMEs through training and mentoring to position them bid for business opportunities in the oil and gas</li></ul>		

<p>industry in Ghana.</p> <ul style="list-style-type: none"> <li>GSCDP is also interested in ensuring that, SMEs who win contracts in the oil and gas industry are able to turn their businesses to create jobs and wealth in the entire supply chain of their respective businesses.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>Inability of trained SMEs to translate their knowledge gained to compete effectively in the oil and gas industry.</li> <li>Available program funds cannot meet all the training needs of SMEs</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>N/A</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> N/A</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>N/A</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>N/A</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b> N/A</p>	
<p><b>Drawbacks (mini-due diligence):</b> N/A</p>	
<p><b>Point of Contact:</b>          Kyle Gunther          Head of Program          T: +233 312 030378          M: +233 501 331201          E: kgunther@pyxeraglobal.org</p>	<p><b>Website:</b> <a href="http://www.pyxeraglobal.org">www.pyxeraglobal.org</a></p>

**Interview Summary: UT Bank**

<p>UT Bank</p>	
<p><b>Business Sector/Industry:</b> Banking</p>	<p><b>Location of Operations/Production:</b> Accra</p>
<p><b>Date of Interview:</b> May 20, 2015</p>	<p><b>Location of Interview:</b> UT House, Accra</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>UT bank is one of the fastest growing banks in Ghana.</li> <li>UT bank was formerly known as UT Financial Services Ltd, a Finance House established in 1997. UT Financial Services Ltd evolved into a Universal Bank</li> </ul>	

following the acquisition of BPI Bank (renamed UT Bank) and its subsequent merger with UT Financial Services in June 2010.

- The bank's services include deposit accounts, investment products and retail & institutional loans.
- The bank has an expanded network of 26 branches and over 600 staff.
- In H1 2012, the bank's equity increased by an amount equivalent to \$15m, provided by the International Financial Corporation (IFC).
- Additional \$10m equity increase by German Investment Corporation (DEG), a member of KfW Bank Group, agreed in June 2012 - to be funded in August alongside \$5m in Tier 2 Capital.
- UT bank is widely recognized and acclaimed within the industry, it was named Bank of the Year in 2011 (The 11th Ghana Banking Awards).

**Business Interests:**

- UT bank is interested in lending to the main economic sectors and SMEs that have demonstrated viability and are well structured.
- UT bank is not interested in direct lending to the fisheries sector or financing fishing activities except importers and exporters of fish products. This is due to the high risk in lending to fishermen and processors.
- UT Bank would however be interested in lending funds to the fisheries sector if funds are made available to the Bank at lower than market interest rates for onward lending to the sector at interest rates which are lower than the going commercial rate.
- UT bank is also interested in providing flexibility and timely delivery of financial services and loans to customers within 48 hours of request.

**Business Challenges:**

- High inflation rate that makes loan repayment difficult for customers.
- The average base rate in the banking sector is 28% (base) and when the Bank's own spread or margin is added to this the resulting interest rates are so high that it becomes very difficult for most borrowers to service and repay loans leading to high default rates.
- 

**CSR (if any):**

- The bank has a foundation (UT Care) that focuses on breast cancer education.
- UT Bank has a special fund that it uses to support orphans.
- The bank has rehabilitated hospital wards including the 37 Military Hospital Children's Ward in Accra, Ghana

**Alliance/Partnership Potential (high/medium/low):** Low

**Program Areas & Project Overlap:**

- The company can manage cash portfolio of the project by lending to target fisher groups on behalf of the project.




<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>• Understanding of SME operations,</li> <li>• Availability of funds for lending and</li> <li>• A solid reputation for lending to corporate clients, groups and SMEs.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b>	
<ul style="list-style-type: none"> <li>• Partnership with USAID FinGAP project to advance loans to farmers on behalf of the project.</li> </ul>	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>• The company is clearly not interested in lending to the fisheries sector except firms involved in export and import of fish and where special funds are made available to the Bank for such lending. In this regard, any partnership that is not in tangent with their interest will not be sustainable.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.utbankghana.com">www.utbankghana.com</a>
John Ackom General Manager – Wholes Banking and Investor Relations T: +233 320 740727 M: +233 20 2014469 E: john.ackom@utbankghana.com	

### ***Interview Summary: Vehrad Transport***

<b>Vehrad Transport &amp; Haulage Company Ltd</b>	
<b>Business Sector/Industry:</b> Transport & Haulage	<b>Location of Operations/Production:</b> Tema, Ghana
<b>Date of Interview:</b> May 18, 2015	<b>Location of Interview:</b> VTHC office, Tema
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• Established in 1998, Vehrad Transport &amp; Haulage Company Ltd is into the transportation of heavy bulk cargo and logistical services for persons and companies.</li> <li>• The company started with 44 articulator trucks and now have 400 trucks.</li> <li>• Vehrad is the second largest haulage company in Ghana in terms of assets.</li> <li>• The company hopes to expand their service from their base area (Ghana) to the whole of the ECOWAS sub-region within the next few years.</li> <li>• Vehrad has over 65 permanent employees in its home office in Tema, Ghana.</li> </ul>	
<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• Vehrad is interested in transporting pineapple fruits of large scale exporters from their farms to air and sea ports of Ghana.</li> </ul>	

<ul style="list-style-type: none"> <li>• The main business interest of Vehrad is in providing haulage services for mining companies in Ghana and other West African countries.</li> <li>• Vehrad is also passionate in transporting cargo (fertilizer) of fertilizer distribution companies.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Improper laws and regulations with respect to haulage transport making it easy for quarks to venture into the industry.</li> <li>• The axle weight limit set by government is not conducive for businesses in the sector.</li> <li>• The poor roads infrastructure in the country is a big challenge as it affects vehicle maintenance costs adversely.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• The company has CSR integrated in their policy.</li> <li>• Vehrad caters for medicals of non-staff who are in dying need but cannot afford or pay the cost of medical services.</li> <li>• The compny have been training communities through which their vehicles carry cyanide on the safe handling of cyanide in the event of accidents or spillage. Mining staff are also trained on the safe use of cyanide and related chemicals.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>• They can provide haulage and transport services at a reduced rate and where applicable for free as part of their CSR.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>• Vast industry experience; and</li> <li>• The company has been certified as having the requisite training and expertise to handle various cargos including cyanide.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known	
Drawbacks (mini-due diligence): In the event of a catastrophic cyanide spillage, bad publicity will tend to affect the reputation of any of the company’s partners.	
<b>Point of Contact:</b> Ghassan Hussein Deputy Managing Director T: +233 303 205521 M: +233 244 310180 E: ghash@stlsgh.com	<b>Website:</b> <a href="http://www.vehradtransport.com">www.vehradtransport.com</a>


## Interview Summary: Vodafone Ghana

<p>Vodafone Ghana</p>	
<p><b>Business Sector/Industry:</b> Telecom</p>	<p><b>Location of Operations/Production:</b> Accra</p>
<p><b>Date of Interview:</b> July 15, 2015</p>	<p><b>Location of Interview:</b> Vodafone Ghana Head Office, Accra</p>
<p><b>Company Focus/Product:</b></p> <ul style="list-style-type: none"> <li>• Vodafone Ghana is one of the latest additions to Vodafone Group Plc, the world's leading mobile telecommunications company.</li> <li>• Vodafone started operations in Ghana in 2008 after successful acquisition of 70% shares in Ghana Telecommunications Company (GT) for \$900 million dollars by Vodafone International Plc.</li> <li>• Vodafone Group Plc is making significant in-roads in Africa and currently operates in Kenya, South Africa, Tanzania and Mozambique.</li> <li>• Vodafone has significant presence in Europe, the Middle East, Asia Pacific and the United States through the company's subsidiary undertakings, joint ventures, associated undertakings and investments.</li> <li>• Vodafone Group has more than 315 million customers, excluding paging customers, calculated on a proportionate basis in accordance with its percentage interest in these ventures.</li> <li>• Vodafone operates in 31 countries and the company is ranked among the top 10 global companies by market capitalization.</li> <li>• Vodafone has a unique portfolio of products and services in Ghana. The company provides high speed access to the internet, mobile services and fixed lines.</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• Vodafone Ghana is passionate about offering quality service on their network and ensure that customers have value for your money.</li> <li>• Vodafone is keen in opening up more customer service points - situated to meet customers at the point of their need.</li> <li>• Vodafone Ghana is very interested in pioneering its flagship innovative product, Vodafone Farmers' Club to reach out to more farmers. The Vodafone Farmers' Club is basically using communication to improve farming methods through the provision of weather information, market prices, agricultural tips, free calls among farmers in the club, etc.</li> <li>• Vodafone is also very interested in extending the Farmers Club to the fisheries sector as the sector is very important in Ghana's economic landscape.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Double taxes on the part of government.</li> <li>• Increase theft of network cables which disrupts services.</li> </ul>	

<ul style="list-style-type: none"> <li>Irregular electricity supply contributing to high operating expenditure.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>The launch of the Vodafone Farmers Club in 2015 to improve agricultural production in Ghana.</li> <li>The company has established a foundation, Vodafone Ghana Foundation to see to its CSR activities.</li> <li>The Foundation is funded by Vodafone Ghana and the Vodafone Group Foundation, and managed by a board of trustees</li> <li>In September 2012 Vodafone Ghana Foundation partnered with United Way Ghana (UWG) and Global Media Alliance to support children suffering from cerebral palsy. The Foundation donated GHC 40,000 as seed capital for the construction of a Rehabilitation Centre which will have a physiotherapy room and a hostel for staff.</li> <li>Vodafone Foundation made a donation of fibre-glass speed boats to the National Disaster Management Organisation (NADMO). These were donated to enable NADMO access flooded areas as part of efforts to support the alleviation of the plight of flood victims in Ghana.</li> <li>Vodafone Ghana Foundation donated 10 incubators to the Tamale Teaching Hospital to enable the hospital save the lives premature babies.</li> <li>The Foundation has donated a number of borehole projects across the country to provide clean water for domestic use.</li> <li>Refurbishment of the Children and Adult Cancer Wards at the Korle-Bu Teaching Hospital into one of the leading cancer treatment facilities in West Africa, to enhance the delivery of specialised care for cancer patients in Ghana and surrounding countries.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b> <ul style="list-style-type: none"> <li>Extending the Vodafone Farmers Club to the fisheries sector to sensitize the fishermen on best practices in fishing and create an avenue for them to have readily access to fishing information to aid their work and holistically improve fisheries management.</li> </ul>	
<b>Company assets:</b> <ul style="list-style-type: none"> <li>Technology, expertise and funds</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None known.	
<b>Drawbacks (mini-due diligence):</b> <ul style="list-style-type: none"> <li>There will be a lot of sensitization to make the fishermen understand the rationale of the Club. This will require significant human resource.</li> </ul>	
<b>Point of Contact:</b> Nana Yaa Duffie Oti-Boateng Innovation Manager	<b>Website:</b> <a href="http://www.vodafone.com.gh">www.vodafone.com.gh</a>

Strategy & Planning Vodafone Ghana Mobile: +233 202007778 Email: nana.oti-boateng@vodafone.com	
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### ***Interview Summary: Venture Capital Trust Fund***

<b>Venture Capital Trust Fund</b>	
<b>Business Sector/Industry:</b> Finance	<b>Location of Operations/Production:</b> Accra, Ghana
<b>Date of Interview:</b> July 2, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• The Venture Capital Trust Fund (VCTF) was established by ACT 680, 2004 as a Government of Ghana initiative to provide low cost financing to Small and Medium Enterprises (SMEs) and to promote the venture capital industry in Ghana.</li> <li>• The vision of Government is that this scheme will enrich businesses with enough resources to create jobs and improve wealth creation towards poverty alleviation.</li> <li>• The primary objective of setting up VCTF is to catalyze the venture capital industry in Ghana through investing equity in SMEs in Ghana for a period ranging from four (4) to five (5) years after which VCTF pursues an exit strategy.</li> <li>• VCTF also provides technical assistance to investee SMEs through a three-tier strategic approach that focuses on the provision of best business practices and professional services covering management training and capacity building for staff of SMEs, corporate matching and retired executive mentoring service for SMEs and provision of technical services to SMEs by business solutions service providers.</li> <li>• The Board of Trustees of VCTF periodically approves Special Purpose Vehicle financing to provide loans to special industries and projects.</li> <li>• The VCTF monies are made available to SMEs through intermediation by Venture Capital Financing Companies (VCFCs).</li> <li>• VCFCs are managed by Fund Managers who are General Partners and are licensed by Security and Exchange Commission of Ghana.</li> <li>• The Board of Trustees of the VCTF through Public-Private Partnership (PPP) leveraged the Government's endowment of GH¢22.4 million to partner with the private sector.</li> <li>• Since the seed fund, Funds have been established to make total investment funds available to the SME sub-sector under the VCTF program to about US\$77 million as at 2011 with private equity investors from Europe.</li> <li>• Government capital injection to the Fund are as follows; 2011 - GH¢10 million, 2012 - GH¢10 million and 2015 - GH¢ 5 million.</li> <li>• The PPP is the first in its kind where a Government institution has leveraged its resources with the private sector to create more funds than it was endowed with.</li> <li>• Private Institutional Partners of the Venture Capital Financing Companies include;</li> </ul>	

<p>Ghana Commercial bank, Agricultural Development Bank, National Investment Bank, State Insurance Company, Gold Coast Securities and Fidelity Capital Partners, Social Security and National Insurance Trust (SSNIT) and European Private Equity Investors.</p> <ul style="list-style-type: none"> <li>• VCTF have supported sorghum farmers with ‘soft’ loans through nucleus farmers which have, so far, benefited 3000 farmers. The initiative was done in partnership with Guinness Ghana whereby the farmers cultivate sorghum for sale to the brewery. A total of US\$ 3 million was given out as loans from 2006 -2010.</li> <li>• VCTF has made investment in soybean by providing farmers with loans to improve their farming operations. Total investment for this initiative is valued at US\$1.2 million.</li> <li>• VCTF interest rate on loans is 6% per quarter.</li> </ul>
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• VCTF is interested in supporting projects that have large investment dimension i.e. support projects that they will invest heavily in and get significant returns.</li> <li>• VCTF is also interested in providing financial assistance to projects that contribute to the economic empowerment of women and also create jobs.</li> <li>• VCTF is passionate about investing in projects that are able to generate income for the beneficiaries and can be scaled-up.</li> <li>• VCTF is ready to partner with projects that meet its criteria for financing through its Special Purpose Vehicle financing mechanism.</li> <li>• VCTF is planning to establish a Venture Capital Institute to train people in the Venture Capital industry.</li> <li>• VCTF prefers to lend to individual members of trade associations rather than to the associations they belong to as a group.</li> </ul>
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Low quality proposals for VCTF support.</li> <li>• Low receptiveness to equity investment in the Ghanaian business environment.</li> <li>• Lack of skillset in the venture capital industry to do proper project appraisal and due diligence.</li> <li>• Erratic funds from government to support activities of VCTF.</li> <li>•</li> </ul>
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• No CSR policy but VCTF undertakes free capacity building of SMEs on how to access funds from the Trust Fund.</li> <li>• VCTF also provides free assistance to SMEs to develop business plans.</li> <li>•</li> </ul>
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• VCTF can provide significant loans to the fish processors at reduced interest rate through the Special Purpose Vehicle.</li> </ul>

<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Interest in investing in equity of SMEs, liquidity and low interest rate on loans granted under its Special Purpose Vehicles. (24% per annum compared to the current Treasury Bill rate of about 26%per annum).</li> </ul>	
<b>Previous/current engagement with USAID (if any): None known</b>	
<b>Drawbacks (mini-due diligence):</b>	
<ul style="list-style-type: none"> <li>VCTF will support the financing of the fish processors for a specified period of time so they can stand on their own without recourse to the Fund. This may discourage those who may venture into fish processing after their support has ended by making them feel disenfranchised.</li> <li>SFMP or the relevant trade association will have to submit a proposal to VCTF to apply for financing under the Special Purpose Vehicle and the proposal should prove the viability of the project to be undertaken. Writing of the proposal together with the time required for its appraisal and approval may delay expeditious disbursement of funds required.</li> </ul>	
<b>Point of Contact:</b>	<b>Website:</b> <a href="http://www.venturecapitalghana.com.gh">www.venturecapitalghana.com.gh</a>
Hamdiya Ismaila General Manager T: +233 302 670946/ 671459 M: +233 202 026332 E: hismaila@venturecapitalghana.com.gh	

### **Interview Summary: VOTO Mobile**

<b>VOTO Mobile</b>	
<b>Business Sector/Industry:</b> Information and Communication Technology (ICT)	<b>Location of Operations/Production:</b> Kumasi and Accra, Ghana
<b>Date of Interview:</b> May 20, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>VOTO Mobile (VOTO) is a fast growing social enterprise with offices in Ghana, Canada, USA, Zimbabwe (soon Senegal, Nigeria and Kenya).</li> <li>VOTO started operations in Ghana in 2012.</li> <li>VOTO provides services that help organizations distribute and collect information by engaging difficult-to-reach populations through their mobile phones.</li> <li>The company specializes in interactive voice calls (including IVR) and SMS and push messages in local languages, instantly reaching across distance and literacy barriers.</li> <li>The company has its own software that can plug-in to the systems of the</li> </ul>	

<p>telecommunication companies in Ghana. This technology is currently deployed in partnership with Airtel and MTN but users of other networks can use the service.</p> <ul style="list-style-type: none"> <li>• VOTO products have been used by 300 organizations to reach over 300,000 people across 23 countries (16 in Africa). We offer the most robust platform in the industry and work across all sectors.</li> <li>• VOTO currently have 28 staff (15 core staff) in the Ghana office.</li> </ul>	
<p><b>Business Interests:</b></p> <ul style="list-style-type: none"> <li>• VOTO is interested in sustaining and expanding their Interactive Voice calls (IVR) and SMS platforms that can disseminate agricultural information and maternal health in different local languages.</li> <li>• VOTO is also interested in strengthening their call-in centres and make their hotlines very effective.</li> <li>• VOTO is keen in working with about 80% of NGOs in Ghana and start rolling VOTO services into the banking sector in the next five years.</li> </ul>	
<p><b>Business Challenges:</b></p> <ul style="list-style-type: none"> <li>• Unreliable service on the part of the telecommunication companies which makes the company's system to sometimes go down (unable to send or receive message and calls).</li> <li>• Difficulty in identifying and recruiting the needed human resource in the ICT space.</li> <li>• Inability of clients to clearly define the service they want.</li> <li>• Lack of access to mobile phones by women in rural communities making information dissemination on maternal health ineffective.</li> </ul>	
<p><b>CSR (if any):</b></p> <ul style="list-style-type: none"> <li>• The company has reduced its rates/prices when it is executing assignments for NGOs and uses this as a proxy for CSR at the moment.</li> </ul>	
<p><b>Alliance/Partnership Potential (high/medium/low):</b> High</p>	
<p><b>Program Areas &amp; Project Overlap:</b></p> <ul style="list-style-type: none"> <li>• Have products and services that can be readily adapted, reinvented or further developed for use in curbing IUU and disseminating information to fishermen and fish processors.</li> </ul>	
<p><b>Company assets:</b></p> <ul style="list-style-type: none"> <li>• Understanding of ICT, international experts and ability to deliver services costs which are lower than the competition.</li> </ul>	
<p><b>Previous/current engagement with USAID (if any):</b> Partnership with Fhi360 on a USAID health project.</p>	
<p><b>Drawbacks (mini-due diligence):</b> The company currently may not have the needed human resource presence in-house (i.e. In Ghana on a continuous basis) to undertake large scale projects sustainably.</p>	
<p><b>Point of Contact:</b> Philip Asihene</p>	<p><b>Website:</b> <a href="http://www.votomobile.org">www.votomobile.org</a></p>



Operations Associate M: +233 244 21 0083 E: philip@votomobile.org	
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### ***Interview Summary: West Africa Fisheries Products and Marketing***

<b>West African Fisheries Products and Marketing Ltd</b>	
<b>Business Sector/Industry:</b> Fish Processing	<b>Location of Operations/Production:</b> Prampram, Ghana
<b>Date of Interview:</b> May 22, 2015	<b>Location of Interview:</b> Prampram, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• West Africa Fisheries Products and Marketing Ltd (WAFPM) is a Free Zone Company located in Prampram in the Greater Accra Region of Ghana.</li> <li>• The company semi-processes octopus, catfish and tuna for export.</li> <li>• WAFPM source their raw materials from local fishermen (semi-industrial and industrial trawlers) and also import where necessary.</li> <li>• WAFPM process about 1000 tonnes of fish products a year.</li> <li>• The main destination of the company's products are Portugal and Spain.</li> </ul>	
<b>Business Interests:</b> <ul style="list-style-type: none"> <li>• WAFPM is very interested in processing tuna for export as per their mandate under the Free Zone policy.</li> </ul>	
<b>Business Challenges:</b> <ul style="list-style-type: none"> <li>• Irregular supply of electricity for operations.</li> <li>• Lack of transportation for transactions.</li> <li>• Location of the industry does not attract investors and customers.</li> <li>• Lack of commitment of staff towards the work – high staff turnover.</li> <li>• Regular breakdown of equipment.</li> <li>• Irregular supply of water for processing.</li> <li>• Bureaucracy at the state agencies tasked to facilitate fish processing for export.</li> </ul>	
<b>CSR (if any):</b> <ul style="list-style-type: none"> <li>• No clear CSR policy. CSR activities are normally cash and fish donations where applicable.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> Low	
<b>Program Areas &amp; Project Overlap:</b> The company can source some of their tuna from the fishermen who meet their standards.	


<b>Company assets:</b> Knowledge and expertise in semi-fish processing.	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> The company cannot undertake any partnership project that will require resources from their end.	
<b>Point of Contact:</b> James Akwetey, General Manager, P.O. Box TT 284, Tema, Ghana Cell:+233 277 550 495 Email: jamesakwetey@ yahoo.com	<b>Website:</b> None

### ***Interview Summary: Western Region Coastal Foundation Programme***

<b>Western Region Coastal Foundation Programme</b>	
<b>Business Sector/Industry: Development of Oil Producing Communities in Western Region</b>	<b>Location of Operations/Production:</b> Takoradi, Ghana
<b>Date of Interview:</b> June 16, 2015	<b>Location of Interview:</b> Takoradi, Ghana
<b>Company Focus/Product:</b>	
<ul style="list-style-type: none"> <li>• The Ghana Western Region Coastal Foundation is a 5-year programme focused on effective use of Corporate Social Responsibility funds for development, conflict-prevention and growth in Ghana’s oil-producing Western Region.</li> <li>• The programme was established in 2014 and is funded by the Department for International Development of UK (DFID) and implemented by Development Alternatives Incorporated (DAI).</li> <li>• The programme will focus on two thematic areas; 1. Dialogue Platform and 2. Economic Empowerment.</li> <li>• The Dialogue Platform will bring together civil society, the private sector, regional and local governments and the region’s residents to share ideas and suggestions aimed at agreeing on best solutions to address concerns identified.</li> <li>• The Economic Empowerment will focus on the economic development of the region and its citizens, identifying key sectors and implementing targeted interventions within these to protect and promote livelihoods and businesses.</li> <li>• The Economic Empowerment area will be supported by an Endowment Fund, through which oil and gas companies will engage to support regional development, with funding and other contributions.</li> <li>• The Foundation has identified 39 value chains as potential areas of support of which fish is part of the top 3. Nonetheless, the Foundation cannot support all the identified 39 value chains. There will be the need for shortlisting.</li> <li>• The programme is in the inception phase. After the inception phase, decisions will be made on areas of intervention.</li> <li>• The inception phase will end in October, 2015.</li> </ul>	

<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>As the programme is in the inception phase (understanding the socio-economic landscape) no clear business interests have been identified.</li> <li>However, the Foundation is passionate about partnering with organizations and projects that can assist it to advance its goals and objectives.</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>Achieving a thorough understanding of all relevant sectors including the fisheries sector in the Western Region through the baseline studies which are currently being undertaken.</li> </ul>	
<b>CSR (if any):</b>	
<ul style="list-style-type: none"> <li>It's a program as such does not undertake CSR activities.</li> </ul>	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b>	
<ul style="list-style-type: none"> <li>An opportunity for the SFMP to collaborate or enter into partnership with the Foundation will emerge if fish value chain is shortlisted as an area of intervention.</li> </ul>	
<b>Company assets:</b>	
<ul style="list-style-type: none"> <li>Liquidity, passion for the fisheries sector, pool of expertise from two reputable international development organizations and geographical focus and location of the programme.</li> </ul>	
<b>Previous/current engagement with USAID (if any):</b> None Known	
<b>Drawbacks (mini-due diligence):</b> Main focus areas of the programme will not directly impact on replenishing depleted fish stocks.	
<b>Point of Contact:</b> Mawuli Coffie Director of Programmes M: +233 26 3206645 E: mawuli_coffie@dai.com	<b>Website:</b> <a href="http://dai.com/our-work/projects/ghana-western-coastal-region-foundation-wcrf">http://dai.com/our-work/projects/ghana-western-coastal-region-foundation-wcrf</a>

### **Interview Summary: Western Rural Bank**

Western Rural Bank	 <p><b>WESTERN RURAL BANK</b> ...Your Financial Success</p>
<b>Business Sector/Industry:</b> Banking	<b>Location of Operations/Production:</b> Sekondi, Ghana
<b>Date of Interview:</b> June 15, 2015	<b>Location of Interview:</b> Komfoase, Sekondi, Ghana

**Company Focus/Product:**

- Western Rural Bank Limited was established in September 2002 and was granted a license, by Bank of Ghana in December 2004 to operate as rural bank. Actual operations commenced in December 2005.
- The strong potentials of the Bank compelled the Board of Directors to redirect the focus of the management in July 2010 and brought in more dynamic and astute team of managers to manage the affairs of the bank.
- The bank aims at continuing to earn the respect and loyalty of its customers by offering high quality and innovative services including current and savings accounts, fixed deposit, susu banking, group and individual loans.
- Western Rural Bank has a seven member board of directors that formulates policies for implementation by a Chief Executive Officer and fifty (50) members of staff supported by thirty-six (36) non-core “susu” staff.
- The Bank is well resourced after undergoing a strategic restructuring and recapitalization process through a rights issue and private placement with strategic investors, with Nordea Capital being the largest shareholder, backed by other institutional and individual investors.
- Western Rural Bank Limited presently operates from three locations within the Sekondi-Takoradi Metropolis. These include Sekondi branch, Effia branch and Takoradi branch.
- The bank is planning to open two new branches and two deposit mobilization centers within the Western Region in the next twelve months.
- The bank through its field officers has operational presence in Shama District, Ahanta West District, Mponhhor Wassa East and Wassa West Districts in the Western Region and Komenda in the Central Region.
- Over the years, the bank has received on-lending funding particularly from the Social Investment Fund (SIF) under the Urban Poverty Reduction Project (UPRP) to provide short term working capital loans to organized groups and individuals for business growth and expansion.
- Under the SIF and UPRP interventions, the bank targeted organized groups and individuals engaged in the fisheries and poultry value chains. But the interventions did not yield the needed results because the fisher folks perceived the source of funds for the credit as being from the public purse as such repayments of the funds disbursed under the facilities were poor leading to high default rates and depletion of the funds which were originally intended to be revolving funds.
- The bank provides individual loans at interest rates (IR) of between 4 to 5% per month, SME loans (IR of 5% per month), Group loans (IR of 5% per month per member) and salary loans (IR of 35 -40% per annum).

**Business Interests:**

- Western Rural Bank is interested in establishing a business relationship with the Boat Owners and Canoe Owners Associations.
- Western Rural Bank is keen in diversifying to other investment opportunities aside from loans to increase its revenue stream. Nonetheless, the bank will still maintain the issuing of loans as the interest on loans is about 90% of the bank's revenue.
- Western Rural Bank is also interested in any innovative partnership with reputable entities to spearhead the bank's operations.
- The bank is passionate about setting-up mobilizations centers (mobile banks) to expand its scope.

**Business Challenges:**

- Lack of branch networks to reach out to target groups that have been identified by the bank.
- Lack of funds to extend large loans (liquidity trap). This has made the bank reduce its loan disbursement. Currently, the loan portfolio is GHC1.4 million.
- The public perception that the bank is a new and relatively poorly established bank (after rebranding).
- The non-performance of some rural banks generally affects the reputations of rural banks.
- Lack of adequate human resource capability to appraise loan applications.

**CSR (if any):**

- The bank has no CSR policy but does CSR activities on an ad hoc basis.
- The bank supported the Ghana Red Cross in cash for road safety campaigns.

**Alliance/Partnership Potential (high/medium/low):** High

**Program Areas & Project Overlap:**

- The bank has dealt with the women fish processors in the past and as such knows their strengths and weaknesses, and the opportunities and threats they face in their operating environment. This knowhow positions the bank to develop and extend well tailored loan facilities to these women.

**Company assets:**

- Fisheries sector experience, easy accessibility to fisherfolk in the bank's catchment area, and passion for the fishing sector.


**Previous/current engagement with USAID (if any):** None Known

**Drawbacks (mini-due diligence):**

- The bank may not have the enough liquidity to extend credit to the fish processors at the levels that may be required.

<b>Point of Contact:</b> Abiba Mohammed Head, Finance, Strategy and Administration T: +233 312 047644/ 312 047087 M: +233 26 1134590 E: abi.mohammed@westernruralbank.com	<b>Website:</b> <a href="http://www.westernruralbank.com">www.westernruralbank.com</a>
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### ***Interview Summary: West Africa Regional Fisheries Program***

World Bank Regional Fisheries Project	
<b>Business Sector/Industry:</b> Fisheries	<b>Location of Operations/Production:</b> Ghana
<b>Date of Interview:</b> July 7, 2015	<b>Location of Interview:</b> Accra, Ghana
<b>Company Focus/Product:</b> <ul style="list-style-type: none"> <li>• The World Bank West Africa Regional Fisheries Program (WARFP) was initiated in 2011.</li> <li>• The project has a total investment of US\$ 53.8 million. The amount comprises a grant of US\$3.5 million from Global Environmental Facility (GEF) and a loan of US\$50.3 million from International Development Association (IDA) and will be used to implement the Fisheries and Aquaculture Project in Ghana.</li> <li>• There are five components to the project. The first component of the project is good governance and sustainable management of the fisheries. This component aims to build the capacity of the Government and stakeholders to develop and implement policies through a shared approach that would ensure that the fish resources are used in a manner that is environmentally sustainable, socially equitable and economically profitable.</li> <li>• The second component of the project is reduction of illegal fishing. The component aims to reduce the illegal fishing activities threatening the sustainable management of the country's fish resources.</li> <li>• The third component of the project is increasing the contribution of the fish resources to the national economy. The component aims to identify and implement measures to increase the benefits to Ghana from the fish resources, by increasing the share of the value-added captured in the country.</li> <li>• The fourth component of the project is aquaculture development. The component aims to set the framework for increased investment in inland aquaculture.</li> <li>• The fifth component of the project is regional coordination, monitoring and evaluation and project management. The component aims to support project implementation and regional coordination with the project, ensuring that regular monitoring and evaluation is conducted, and the results are fed back into decision-making and project management.</li> <li>• The project is expected to end in 2017.</li> </ul>	

<b>Business Interests:</b>	
<ul style="list-style-type: none"> <li>• WARFP is interested in supporting the sustainable management of Ghana's fish and aquatic resources by: <ul style="list-style-type: none"> <li>i. strengthening the country's capacity to sustainably govern and manage fisheries;</li> <li>ii. reducing illegal fishing;</li> <li>iii. increasing the value and profitability generated by the fisheries sector, as well as the proportion of that value captured by the country; and</li> <li>iv. developing aquaculture.</li> </ul> </li> <li>•</li> </ul>	
<b>Business Challenges:</b>	
<ul style="list-style-type: none"> <li>• Delay in fund approval by World Bank.</li> <li>• Difficulty in getting the needed cooperation from stakeholders.</li> <li>• Election year, i.e. 2012 hampered the start of the project.</li> <li>• Changes in sector ministers and team leaders at the World Bank who normally bring in new policies.</li> <li>•</li> </ul>	
<b>CSR (if any):</b> N/A	
<b>Alliance/Partnership Potential (high/medium/low):</b> High	
<b>Program Areas &amp; Project Overlap:</b> Sustainable management of the marine fish stocks as the project has similar interests and objectives to SFMO	
<b>Company assets:</b> Technical expertise and knowledge of the fisheries sector.	
<b>Previous/current engagement with USAID (if any):</b> None known	
<b>Drawbacks (mini-due diligence):</b> N/A	
<b>Point of Contact:</b> Dr. Cornelius Adablah Project Head E: cadablah@gmail.com	<b>Website:</b> <a href="http://www.warfp.gov.gh">www.warfp.gov.gh</a>

## Annex C. Technical Team Scoping Briefs

### **Scoping Brief: Central and Western Fishmongers Improvement Association (CEWEFIA)**

Vision	<p><b>What would you love to achieve as a team?</b></p> <ol style="list-style-type: none"> <li><b>i. Reduction in child labor and trafficking in the fisheries sector in the Central Region.</b></li> <li><b>ii. Improved fish value chains and diversified livelihoods among the women groups in the Central and Western Regions of Ghana.</b></li> </ol> <p><b>What are the primary objectives and goals for your activities on the project?</b></p> <ol style="list-style-type: none"> <li><b>i. Minimize the incidence of child labor and trafficking in the fisheries in the target fishing communities in the Central Region.</b></li> <li><b>ii. Knowledge development in improved processing methods among the women groups in the target areas.</b></li> </ol> <p><b>What are your top priorities?</b></p> <ol style="list-style-type: none"> <li><b>i. Child labor and trafficking in the fishing sector.</b></li> <li><b>ii. Fish value chain improvement.</b></li> <li><b>iii. Diversified livelihoods for women’s groups.</b></li> </ol>
Assets	<p>What resources and capabilities would you bring to a partnership? (e.g. convening power, funding, local networks, etc.) In other words, what might the project have to offer to a private sector partner?</p> <ol style="list-style-type: none"> <li><b>i. Well-formed women’s groups to manage funds.</b></li> <li><b>ii. Increased knowledge of women processors to undertake meaningful processing and supply appropriate quantity and quality of fish.</b></li> <li><b>iii. Built interest of the women groups to undertake small scale livelihoods and manage them as a business.</b></li> </ol>
Limitations	<p>What constraints do you face? (e.g. time, budget) What are your main challenges in carrying out your work on this project?</p> <ol style="list-style-type: none"> <li><b>i. Expectation by the women that the project will give them money for their businesses rather than helping to build their capacity.</b></li> <li><b>ii. Difficulty providing support for rehabilitation of trafficked children due to lack of funds and other needed resources.</b></li> </ol>
Stakeholders	<p>Who are the key internal and external stakeholders in your work?          Internal- SNV, DAA and Hen Mpoano; External – District assemblies, Traditional Leaders, Social Welfare Department, Chief fishermen and women fish processors.</p> <ul style="list-style-type: none"> <li>▪ Who do you work with? Internal and external stakeholders</li> <li>▪ Who are your beneficiaries? Women fish processors</li> <li>▪ Do you have existing relationships with the private sector? No</li> </ul>



## Scoping Brief: Development Action Association (DAA)

Vision	<p>What would you love to achieve as a team?</p> <ul style="list-style-type: none"> <li>i. <b>Curb child labor and trafficking of children.</b></li> <li>ii. <b>Improve the method of fish processing - value addition</b></li> <li>iii. <b>Women’s group formation and capacity building of the groups.</b></li> </ul> <p>What are the primary objectives and goals for your activities on the project?</p> <ul style="list-style-type: none"> <li>i. <b>Reduce the incidence of use of children for fishing activities in the Winneba and Apam areas of the Central Region.</b></li> <li>ii. <b>To understand the fish value chain and build the capacity of fish processors through inputs and training in modern methods in fish processing.</b></li> <li>iii. <b>Bring the women together to form groups and build their capacity on how to manage the groups.</b></li> </ul> <p>What are your top priorities?</p> <ul style="list-style-type: none"> <li>iv. <b>Child labor and anti-trafficking.</b></li> <li>v. <b>Understanding and improving the fish value chain.</b></li> <li>vi. <b>Strong women’s group dynamics</b></li> <li>vii. <b>Ensuring post-project sustainability through consultative and participatory approaches involving all stakeholders including the District Assemblies.</b></li> </ul>
Assets	<p>What resources and capabilities would you bring to a partnership? (e.g. convening power, funding, local networks, etc.) In other words, what might the project have to offer to a private sector partner?</p> <ul style="list-style-type: none"> <li>iv. <b>Well-formed women’s groups, able to manage funds.</b></li> <li>v. <b>Increased knowledge of women processors to undertake meaningful processing and supply appropriate quantity and quality of fish.</b></li> </ul>
Limitations	<p>What constraints do you face? (e.g. time, budget) What are your main challenges in carrying out your work on this project?</p> <ul style="list-style-type: none"> <li>iii. <b>Coordinating activities with other partners.</b></li> <li>iv. <b>Delay in the release of funds for activities.</b></li> <li>v. <b>Working to increase the cooperation of other non-targeted fishing groups who have complained of being left out.</b></li> <li>vi. <b>Lack of diversified livelihood opportunities in Apam and Winneba.</b></li> </ul>
Stakeholders	<p>Who are the key internal and external stakeholders in your work?</p> <p>Internal- SNV and CEWEFIA; External – District assemblies, Traditional Leaders, Kwame Nkrumah University of Science and Technology, Chief fishermen and women fish processors.</p> <ul style="list-style-type: none"> <li>▪ <b>Who do you work with? Internal and external stakeholders</b></li> <li>▪ <b>Who are your beneficiaries? Women fish processors</b></li> <li>▪ <b>Do you have existing relationships with the private sector? No</b></li> </ul>

## Scoping Brief: Daasgift Quality Foundation (Daasgift)

<p>Vision</p>	<p><b>What would you love to achieve as a team?</b></p> <ul style="list-style-type: none"> <li>iv. <b>Improved income from jobs creation in diversified livelihoods.</b></li> <li>v. <b>Reduction in the rate of environmental pollution along selected coastal communities in the Western Region.</b></li> <li>vi. <b>Improvement in fish value chain.</b></li> </ul> <p><b>What are the primary objectives and goals for your activities on the project?</b></p> <ul style="list-style-type: none"> <li>iv. <b>Knowledge development of the fish value chain.</b></li> <li>v. <b>Provision of capacity development services to women’s groups in the Western Region.</b></li> <li>vi. <b>Promote recycling of plastic waste.</b></li> <li>vii. <b>Sensitization and education of fisherfolk in selected coastal communities in the Western Region on environmental pollution through indiscriminate plastic waste disposal.</b></li> </ul> <p><b>What are your top priorities?</b></p> <ul style="list-style-type: none"> <li>viii. <b>Fish value chain improvement</b></li> <li>ix. <b>Reduction in environmental pollution.</b></li> <li>x. <b>Diversified livelihoods for the women’s groups in the fishing communities.</b></li> <li>xi. <b>Capacity strengthening of the women’s groups, including enterprise development training.</b></li> <li>xii. <b>Microfinance to the women’s groups</b></li> </ul>
<p>Assets</p>	<p>What resources and capabilities would you bring to a partnership? (e.g. convening power, funding, local networks, etc.) In other words, what might the project have to offer to a private sector partner?</p> <ul style="list-style-type: none"> <li>vi. Well-formed women’s groups, able to manage funds.</li> <li>vii. Improved input for the women’s groups to do effective and efficient fish processing</li> <li>viii. Increased knowledge of women’s processors to undertake meaningful fish processing and supply appropriate quantity and quality of fish.</li> <li>ix. Knowledge of approaches to curb environmental pollution.</li> <li>x. Ability to undertake microfinance services effectively.</li> <li>xi. Knowledge in women’s the sale of efficient energy saving gadgets for processing and household usage.</li> </ul>
<p>Limitations</p>	<p>What constraints do you face? (e.g. time, budget) What are your main challenges in carrying out your work on this project?</p> <ul style="list-style-type: none"> <li>vii. Difficulty in accessing some communities earmarked for support.</li> <li>viii. Managing expectations from the fisherfolk – fisherfolk requesting certain support outside the realm of the project.</li> <li>ix. Lack of commitment and involvement of opinion leaders in the communities due to negative behaviors and disappointment from some NGOs.</li> <li>x. Lack of vehicles and motorbikes to commute to communities in the hinterlands.</li> </ul>
<p>Stakeholders</p>	<p>Who are the key internal and external stakeholders in your work?</p> <p>Internal- Hen Mpoano, FoN and SNV; External – Suppliers of household energy items, women fish processors and NGOs into environmental advocacy.</p> <ul style="list-style-type: none"> <li>▪ Who do you work with? Internal and external stakeholders</li> <li>▪ Who are your beneficiaries? Women fish processors and other women groups in the intervention areas.</li> <li>▪ Do you have existing relationships with the private sector? Yes. Suppliers of household energy items.</li> </ul>

## Scoping Brief: Friends of the Nation (FoN)

Vision	<p><b>What would you love to achieve as a team?</b></p> <p><b>i. Formulation and implementation of policies and affirmative actions that address diverse issues in the fisheries sector.</b></p> <p><b>What are the primary objectives and goals for your activities on the project?</b></p> <p><b>viii. Minimize the incidence of child labor and trafficking in target fishing communities in the Central and Western Regions of Ghana.</b></p> <p><b>ix. Develop mitigation measures that address climate change vulnerability and environmental degradation.</b></p> <p><b>x. Assist the regulatory bodies and security agencies to effectively enforce the fishery laws.</b></p> <p><b>What are your top priorities?</b></p> <p><b>xiii. Enforcement of the fisheries laws.</b></p> <p><b>xiv. Child labor and trafficking.</b></p> <p><b>xv. Development and implementation of policies to sustain fishing.</b></p> <p><b>xvi. Environmental degradation and climate change.</b></p> <p><b>xvii. Development of fisheries management plans, including one for the Pra River estuary.</b></p>
Assets	<p><b>What resources and capabilities would you bring to a partnership? (e.g. convening power, funding, local networks, etc.) In other words, what might the project have to offer to a private sector partner?</b></p> <p><b>xii. Reliable empirical data to aid in decision-making and business management.</b></p> <p><b>xiii. Local network among the fisherfolk to aid in information dissemination.</b></p> <p><b>xiv. Coordinate and facilitate ideas and information exchange between the private sector and the targeted government institutions under the project.</b></p> <p><b>xv. Advocacy for reforms in the fisheries sector.</b></p>
Limitations	<p><b>What constraints do you face? (e.g. time, budget) What are your main challenges in carrying out your work on this project?</b></p> <p><b>xi. Eliciting the cooperation, compliance and right attitudinal change of community members, opinion leaders, chiefs, group leaders and district authorities.</b></p> <p><b>xii. Determining right ways and forms of incentives for compliance and positive attitudinal change.</b></p> <p><b>xiii. How to ensure early involvement of women/timely buy-in of women and women’s groups in FoN’s activities leading to general empowerment of women.</b></p>
Stakeholders	<p><b>Who are the key internal and external stakeholders in your work?</b></p> <p><b>Internal: Hen Mpoano, DAA, CEWEFIA and SNV; External – District assemblies, Traditional Leaders, Marine Police, fishermen associations, women fish processors, Social Welfare Department and Jubilee Partners.</b></p> <ul style="list-style-type: none"> <li>▪ <b>Who do you work with? Internal and external stakeholders</b></li> <li>▪ <b>Who are your beneficiaries? Partners and fisherfolk in the intervention areas.</b></li> <li>▪ <b>Do you have existing relationships with the private sector? No</b></li> </ul>

## Scoping Brief: Hen Mpoano

<p>Vision</p>	<p><b>What would you love to achieve as a team?</b></p> <p><b>i. Facilitate the formulation and implementation of policies and affirmative actions that address issues in the fisheries sector.</b></p> <p><b>What are the primary objectives and goals for your activities on the project?</b></p> <p><b>xi. Profile the fishery sector for stakeholders to appreciate and understand the sector.</b></p> <p><b>xii. Develop mitigation measures that address climate change vulnerability and environmental degradation.</b></p> <p><b>xiii. Provision of GIS support service to enhance monitoring and evaluation of the project activities.</b></p> <p><b>xiv. Assist the regulatory bodies and security agencies to effectively enforce the fishery laws.</b></p> <p><b>What are your top priorities?</b></p> <p><b>xviii. Profiling of the fishery sector</b></p> <p><b>xix. Climate change, including vulnerability assessment of climate change impacts, with particular focus on Nzema East as well as Ellebele and environmental compliance</b></p> <p><b>xx. Enforcement of the fisheries laws</b></p> <p><b>xxi. Gender strategy assessment and analysis</b></p> <p><b>xxii. Monitoring and evaluation support for baseline studies/assessments.</b></p>
<p>Assets</p>	<p>What resources and capabilities would you bring to a partnership? (e.g. convening power, funding, local networks, etc.) In other words, what might the project have to offer to a private sector partner?</p> <p><b>xvi. Reliable empirical data to aid in decision-making and business management.</b></p> <p><b>xvii. Local network among the fisherfolk to aid in information dissemination.</b></p> <p><b>xviii. Coordinate and facilitate ideas and information exchange between the private sector and the targeted government institutions under the project.</b></p>
<p>Limitations</p>	<p>What constraints do you face? (e.g. time, budget) What are your main challenges in carrying out your work on this project?</p> <p><b>xiv. Ensuring effective implementation of plans for ameliorating effects of climate change and developing sustainable climate adaptation options given a lack of adequate funds for implementation by the District Assemblies.</b></p>
<p>Stakeholders</p>	<p>Who are the key internal and external stakeholders in your work?</p> <p>Internal- CEWEFIA, Daasgift, Spatial Solutions and DAA; External – District assemblies, Ministry of Fisheries and Aquaculture Development, Marine Police, Fisheries Commission, fishermen associations and women fish processors.</p> <ul style="list-style-type: none"> <li>▪ Who do you work with? Internal and external stakeholders</li> <li>▪ Who are your beneficiaries? All partners, fishermen, MOFAD and Fisheries Commission</li> <li>▪ Do you have existing relationships with the private sector? No</li> </ul>

## Scoping Brief: SNV

<p>Vision</p>	<p><b>What would you love to achieve as a team?</b></p> <ul style="list-style-type: none"> <li><b>vii. Improvement in the value chain of smoked fish.</b></li> <li><b>viii. Improved stakeholder participation in fisheries management decision-making.</b></li> <li><b>ix. Reducing child labor and trafficking in the fisheries sector in the Central Region of Ghana.</b></li> </ul> <p><b>What are the primary objectives and goals for your activities on the project?</b></p> <ul style="list-style-type: none"> <li><b>xv. Promote ecosystem-based management/development of the value chain of the small pelagic fishery sector.</b></li> <li><b>xvi. Knowledge development of the fish value chain with focus on sardinella.</b></li> <li><b>xvii. Minimize the incidence of child labor and trafficking in the fisheries sector and in the intervention areas.</b></li> <li><b>xviii. Provision of capacity development services to women groups and targeted partners.</b></li> <li><b>xix. Contribute to project communication and stakeholder engagements.</b></li> </ul> <p><b>What are your top priorities?</b></p> <ul style="list-style-type: none"> <li><b>xxiii. Fish value chain improvement</b></li> <li><b>xxiv. Child labor and trafficking.</b></li> <li><b>xxv. Project communication</b></li> <li><b>xxvi. Completion of baseline studies in a timely manner and development of an organizational manual for partners.</b></li> <li><b>xxvii. Setting up an effective Fish Training Center</b></li> </ul>
<p>Assets</p>	<p>What resources and capabilities would you bring to a partnership? (e.g. convening power, funding, local networks, etc.) In other words, what might the project have to offer to a private sector partner?</p> <ul style="list-style-type: none"> <li><b>xix. Improved input for the women groups to do effective and efficient fish processing</b></li> <li><b>xx. Increased knowledge of women processors to undertake meaningful fish processing and supply appropriate quantity and quality of fish.</b></li> </ul>
<p>Limitations</p>	<p>What constraints do you face? (e.g. time, budget) What are your main challenges in carrying out your work on this project?</p> <ul style="list-style-type: none"> <li><b>xv. Sustainability of interventions that will be deployed to the targeted partners.</b></li> <li><b>xvi. Securing sources of innovative financing for fish smoking stoves and relative working capital/maintenance.</b></li> <li><b>xvii. Developing and implementing an effective and sustainable project communication strategy.</b></li> </ul>
<p>Stakeholders</p>	<p>Who are the key internal and external stakeholders in your work?</p> <p>Internal: FoN, CEWEFIA, Daasgift and DAA; External: Stove manufacturers, Ghana Standards Authority, Food and Drugs Authority, supermarkets and women fish processors.</p> <ul style="list-style-type: none"> <li>▪ Who do you work with? Internal and external stakeholders</li> <li>▪ Who are your beneficiaries? CEWEFIA, DAA and women fish processors</li> <li>▪ Do you have existing relationships with the private sector? Yes. Stove manufacturers.</li> </ul>

## Scoping Brief: Spatial Solutions

<p>Vision</p>	<ul style="list-style-type: none"> <li>▪ What would you love to achieve as a team? <ul style="list-style-type: none"> <li>ii. Provide technical support for the spatial planning of coastal communities in the project intervention regions with special focus in the Western Region.</li> </ul> </li> <li>▪ What are the primary objectives and goals for your activities on the project? <ul style="list-style-type: none"> <li>xx. Source and provide data to aid in developing strategies to effectively plan the communities that depend on the Ankobra and Pra estuaries for their livelihoods.</li> <li>xxi. Map out areas along the coast that vividly require spatial planning to enhance sustainable fishing efforts.</li> <li>xxii. Develop mitigation measures that address climate change vulnerability and environmental degradation.</li> <li>xxiii. Provision of GIS support service to enhance monitoring and evaluation of the project's activities.</li> </ul> </li> <li>▪ What are your top priorities? <ul style="list-style-type: none"> <li>xxviii. Spatial planning of coastal communities.</li> <li>xxix. Climate change and environmental compliance.</li> <li>•</li> </ul> </li> </ul>
<p>Assets</p>	<ul style="list-style-type: none"> <li>▪ What resources and capabilities would you bring to a partnership? (e.g. convening power, funding, local networks, etc.) In other words, what might the project have to offer to a private sector partner? <ul style="list-style-type: none"> <li>xxi. Credible satellite imagery to aid in spatial planning.</li> <li>xxii. Technical advice with respect to community planning and development.</li> <li>xxiii. Network among the district assemblies and stakeholders that have a mandate for spatial planning.</li> <li>xxiv. Strategies to mitigate environmental degradation and climate change.</li> <li>•</li> </ul> </li> </ul>
<p>Limitations</p>	<ul style="list-style-type: none"> <li>▪ What constraints do you face? (e.g. time, budget) What are your main challenges in carrying out your work on this project? <ul style="list-style-type: none"> <li>xviii. Willingness of the district assemblies to embrace or adopt the technical advice and support to enhance the spatial planning of coastal communities.</li> </ul> </li> </ul>

<p>Vision</p>	<ul style="list-style-type: none"> <li>▪ What would you love to achieve as a team? <ul style="list-style-type: none"> <li>ii. Provide technical support for the spatial planning of coastal communities in the project intervention regions with special focus in the Western Region.</li> </ul> </li> <li>▪ What are the primary objectives and goals for your activities on the project? <ul style="list-style-type: none"> <li>xx. Source and provide data to aid in developing strategies to effectively plan the communities that depend on the Ankobra and Pra estuaries for their livelihoods.</li> <li>xxi. Map out areas along the coast that vividly require spatial planning to enhance sustainable fishing efforts.</li> <li>xxii. Develop mitigation measures that address climate change vulnerability and environmental degradation.</li> <li>xxiii. Provision of GIS support service to enhance monitoring and evaluation of the project’s activities.</li> </ul> </li> <li>▪ What are your top priorities? <ul style="list-style-type: none"> <li>xxviii. Spatial planning of coastal communities.</li> <li>xxix. Climate change and environmental compliance.</li> <li>•</li> </ul> </li> </ul>
<p>Stakeholders</p>	<ul style="list-style-type: none"> <li>▪ Who are the key internal and external stakeholders in your work? <ul style="list-style-type: none"> <li>• Internal- Hen Mpoano; External – District assemblies, Town and Country Planning directorate, Jubilee Partners, fishermen associations and mining companies.</li> <li>▪ Who do you work with? Internal and external stakeholders</li> <li>▪ Who are your beneficiaries? Coastal communities and district assemblies</li> <li>▪ Do you have existing relationships with the private sector? No</li> </ul> </li> </ul>