SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Tigo Fishers' Network Business Model

2015
This publication is available electronically on the Coastal Resources Center’s website at http://www.crc.uri.edu/projects_page/ghanasfmp/

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Hen Mpoano:  http://www.henmpoano.org
SNV:  http://www.snvworld.org/en/countries/ghana
SSG Advisors:  http://ssg-advisors.com/
Spatial Solutions:  http://www.spatialdimensions.co/id1.html
<table>
<thead>
<tr>
<th>ACRONYMS</th>
<th>Full Form</th>
</tr>
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<tbody>
<tr>
<td>CCM</td>
<td>Centre for Coastal Management</td>
</tr>
<tr>
<td>CEWEFIA</td>
<td>Central and Western Region Fishmongers Improvement Association</td>
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<tr>
<td>CRC</td>
<td>Coastal Resource Center</td>
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<td>CSLP</td>
<td>Coastal Sustainable Landscape Project</td>
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<td>DAA</td>
<td>Development Action Association</td>
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<tr>
<td>DFAS</td>
<td>Department of Fisheries and Aquatic Science</td>
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<tr>
<td>DMFS</td>
<td>Department of Marine Fisheries Sciences</td>
</tr>
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<td>DQF</td>
<td>Daasgift Quality Foundation</td>
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<tr>
<td>FfF</td>
<td>Feed the Future</td>
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<td>GIFA</td>
<td>Ghana Inshore Fishermen's Association</td>
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<tr>
<td>GIS</td>
<td>Geographic Information System</td>
</tr>
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<td>GNCFC</td>
<td>Ghana National Canoe Fishermen’s Council</td>
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<tr>
<td>HM</td>
<td>Hen Mpoano</td>
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<tr>
<td>ICFG</td>
<td>Integrated Coastal and Fisheries Governance</td>
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<td>MESTI</td>
<td>Ministry of Environment Science and Technology</td>
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<td>MOFAD</td>
<td>Ministry of Fisheries and Aquaculture Development</td>
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<td>NDPC</td>
<td>National Development Planning Commission</td>
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<td>NGOs</td>
<td>Non-Governmental Organizations</td>
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<td>SFMP</td>
<td>Sustainable Fisheries Management Project</td>
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<td>SMEs</td>
<td>Small and Medium Enterprises</td>
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<td>SNV</td>
<td>Netherlands Development Organization</td>
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<td>SSG</td>
<td>SSG Advisors</td>
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<td>STWG</td>
<td>Scientific and Technical Working Group</td>
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<tr>
<td>UCC</td>
<td>University of Cape Coast</td>
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<td>URI</td>
<td>University of Rhode Island</td>
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<td>USAID</td>
<td>United States Agency for International Development</td>
</tr>
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<td>WARFP</td>
<td>West Africa Regional Fisheries Development Program</td>
</tr>
</tbody>
</table>
TABLE OF CONTENTS

CONTENTS
ACRONYMS ................................................................................................................................. iii
TABLE OF CONTENTS ............................................................................................................... iv
Millicom Ghana

• Part of The Millicom Group, a leading international telecommunications and media company dedicated to emerging markets

• Empower a digital lifestyle by offering communication information and entertainment which connect people to their world.
Millicom Ghana was established in 1992 and has become the leading innovative telecommunications company in the country, championing a digital lifestyle.
Network Coverage

- Extensive coverage in all regional, district and local areas of the country.
- 3.5G in all regional and district capitals.
- Cover 80% of inhabitable areas across the country.
Over 135,000 fishers are directly employed in Ghana’s marine capture fisheries.

Over 25,000 fish processors and traders.

500,000 involved in distribution and processing network.

80,000 fishers involved in inland fishing.

Over 2.6M people depend on the Fisheries sector.
Collaboration

- Facilitate communication within the ecosystem.
- Provide alternate livelihood.
- Health Service support to fisher folks.
- Information system training and dissemination of information.
- Provide Tigo Cash savings for Off-season income.
Value Proposition

**Tigo Cash**
- Capability to setup
- Insurance cover to registered user

**Tigo Cash**
- Tigo Cash Wallets
- Ability to allow active users to communicate with each other for free through voice and SMS.

**Tigo Cash**
- On all Subscriber
- Instant communication to entire network via SMS.

**Tigo Cash**
- Accounts
Target Customer Segments

**Short Term**
- Fisher folk (Marine and inland fishers).
- Fish processors and traders.
- Canoe owners.

**Medium Term**
- Trawler owners and workers.
- Cold store owners.
- FC and MoFA Staff with direct input.

**Long Term**
- FC & MoF Staff and casual workers of the Fisheries with indirect input.
- Marine Police.
- Volunteer organizations.
- Families of Fisher folk and fish processors.
Recommended Price points

- Payments be made yearly
- Devices be purchased outright
- Payments be accepted via mobile money
- Acquisitions be done at group level
- Sponsors and third party partners be encouraged to support deployments at various stages

Plan 1
- 100 On-Net Minutes
- 50 SMS
- 1GB Social Media Bundle
- Unlimited CUG

Price: GHS 3.50

Plan 2
- 100 On-Net Minutes
- 10 Ex-Net Minutes
- 50 SMS
- 1GB Social Media Bundle
- 250MB Data
- Unlimited CUG

Price: GHS 5.00

Plan 3
- 150 On-net Minutes
- 35 Ex-Net Minutes
- 100 SMS
- 1GB Social Media Bundle
- 500MB Data
- Unlimited CUG

Price: GHS 10.00
Devices

GHS 120.00

GHS 70.00
- GREATER ACCRA: BORTIANOR
- VOLTA REGION: ADINE
- WESTERN REGION: AXIM
- CENTRAL REGION: ELMINA
Activities

- Publicity (awareness) to about 80% of the fishing population in each site.
- Get 10,000 fisher folks enrolled on the package across the regions.
- Setup at least 10 sales points for Tigo cash and scratch card at each pilot site.
- Call Centre should be established by the fisheries commission by end of the year.
- 20% of the fisher folks should be active participants of the insurance program by end of year 2017.
- 50% of the fisher folks should be active participants on Tigo cash by end of year 2017.
- Extension of the Tigo service offshore.
- A security system to ensure that non-fisher folks do not get access to the platform.
- Registration must be done through an association leader.
- Bulk SMS package for Fisheries Commission to keep the fisher folks updated.
# Action Plan

<table>
<thead>
<tr>
<th>TASK</th>
<th>ACTIVITY</th>
<th>TIMELINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awareness</td>
<td>• An ideation message for the fisher folks.</td>
<td>• Quarter 1 (1st July, 2017)</td>
</tr>
<tr>
<td></td>
<td>• Creating a channel for identification and selection.</td>
<td>• Quarter 1 (1st August, 2017)</td>
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<td></td>
<td>• Engagement with stakeholders.</td>
<td>• Quarter 1 (1st September, 2017)</td>
</tr>
<tr>
<td></td>
<td>• Rolling out (material production, communication and distribution)</td>
<td>• Quarter 2 (1st October, 2017)</td>
</tr>
<tr>
<td>Net</td>
<td>• A survey to help us build a solid baseline.</td>
<td>• Quarter 1</td>
</tr>
<tr>
<td>Promoter</td>
<td>• Data collection and analysis.</td>
<td>• Quarter 1 – Quarter 4</td>
</tr>
<tr>
<td>Score</td>
<td>• Implementation of results (monitoring and evaluation)</td>
<td>• Quarter 2</td>
</tr>
<tr>
<td>Activation</td>
<td>• Community identification.</td>
<td>• Quarter 1-4 (July, 2017 – April, 2018)</td>
</tr>
<tr>
<td></td>
<td>• Setting up of project team.</td>
<td>• Quarter 1 (July, 2017 )</td>
</tr>
<tr>
<td></td>
<td>• Establishment of post points for registration.</td>
<td>• Quarter 2-4 (Oct, 2017 – April, 2018)</td>
</tr>
<tr>
<td></td>
<td>• One mega launch for each pilot sites.</td>
<td>• Quarter 1 (1st August, 2017)</td>
</tr>
<tr>
<td></td>
<td>• Group and individual registration.</td>
<td>• Quarter 1 (1st September, 2017)</td>
</tr>
<tr>
<td></td>
<td>• Fisher folks training and sensitization.</td>
<td>• Quarter 1 (1st September, 2017)</td>
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</table>
Project Timelines

Quarter 1 – Quarter 2

Awareness
- Ideation message
- Identify & Select
- Engagement with stakeholders
- Production, communication & distribution

JULY - October

Quarter 1 – Quarter 4

Net Promoter Score
- Survey
- Data collection & analysis
- Implementation of results
- Monitoring & Evaluation

July, 2017 – June, 2018

Activation
- Community identification
- Establishing sales points
- Project team
- Mega Launch
- Registration

Jun 18 - Jul 3

October, 2017 – June, 2018