

Ghana

Rural Enterprises Programme

Supervision Report

Main report and appendices

Mission Dates: 18-29 June/ 2018

Document Date 22/06/2019

Project No. 1100001592

Report No. 5082-GH

West and Central Africa Division
Programme Management Department

Abbreviations and Acronyms

A. Project Overview

| | | | |
|-------------------|----------------------------------|------------------------------------|--------------------------------|
| Region: | West and Central Africa Division | Project at Risk Status: | Not at risk |
| Country: | Ghana | Environmental and Social Category: | B |
| Project Name: | Rural Enterprises Programme | Climate Risk Classification: | 1 |
| Project Id: | 1100001592 | Executing Institution: | Ministry of Trade and Industry |
| Project Type: | Credit and Financial Services | Implementing Institutions: | not available yet |
| CPM: | Hani Abdelkader Elsadani Salem | | |
| Project Director: | not available yet | | |
| Project Area: | not available yet | | |

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|----------------------------------|-------------------|---------------------------|------------|
| Approval Date: | 15/09/2011 | Last audit receipt: | 11/06/2018 |
| Signing Date: | 03/11/2011 | Date of Last SIS mission: | 04/06/2019 |
| Entry into Force Date: | 12/01/2012 | Number of SIS Missions: | 16 |
| Available for Disbursement Date: | 12/01/2012 | Number of extensions: | 0 |
| First Disbursement Date: | 14/03/2012 | Effectiveness lag: | 4 months |
| MTR Date: | not available yet | | |
| Original Completion Date: | 31/03/2022 | | |
| Current Completion Date: | 31/03/2022 | | |
| Financial Closure: | not available yet | | |

Project total financing

| | | |
|------------------------------|--------------------------------------------|---------------|
| IFAD Financing breakdown | IFAD | \$31,499,982 |
| | IFAD | \$40,000,000 |
| Domestic Financing breakdown | Beneficiaries additional financing | \$2,527,000 |
| | Beneficiaries | \$13,847,832 |
| | Domestic Financing Institutions additional | \$4,929,000 |
| | Domestic Financing Institutions | \$6,221,893 |
| | Local Government | \$38,447,522 |
| | National Government | \$25,109,321 |
| | National Government (add) | \$17,281,000 |
| Co-financing breakdown, | African Development Bank | \$70,008,084 |
| Project total financing: | | \$249,871,634 |

Current Mission

| | |
|--------------------|------------------|
| Mission Dates: | 18-29 June/ 2018 |
| Days in the field: | 9 days |

Mission composition: The IFAD team comprised: Esther Kasalu-Coffin (Country Director); Theophilus Otchere Larbi, (Country Programme Officer); Mariko Nakayama (Junior Professional Officer); Henry Anim-Somuah (Lead Consultant, MSE Development); Ernest Tettey (Consultant, MSE Business Development); Miriam Cherogony (Consultant, Rural Finance Specialist); Joy Selasi Afenyo (Consultant, M&E); and Daniel Pasos (Financial Management Specialist).
The AfDB team comprised: Tabi Karikari (Snr Agriculture and Natural Resource Management Officer, COGH and AfDB Mission Team Leader); Ms Nana Gyasiwaa Addo (Procurement Consultant); Ms Jemima Tettey-Coffie (Disbursement Assistant) and Philip Doghle (Principal Financial Management Specialist, COGH/SNFI.4).
The GoG team comprised: Kosi Yankey (Ag. Executive Director, NBSSI); Anna Armoh-Himbson,(Director, Business Development, NBSSI); Sampson Abankwa (Ag. Team Leader, SME Development Team, Ministry of Trade and Industry); Valentina Sam (Industrial Promotion Officer, MoTI); Jeremy Opoku (Agribusiness Unit, MoFA); Esther Nuotuo (Human Resource Development Directorate, MoFA); and Inusah Yameogo Musah (IFAD Desk Officer, Ministry of Finance). Mr Emmanuel Asiedu (Chief Executive Officer, GRATIS) joined the mission on 25 June, 2018 whereas, Mr Edmund Nkansah (Head of IFAD/OFID/BADEA of Ministry of Finance) participated in the technical wrap-up in Kumasi on 26 June, 2018.

Field sites visited: Weija, Senya Bereku, Bonwire, Akumadan, Wenchi, Goaso, Effiduase, Ejisu and Nkawie

B. Overall Assessment

| Key SIS Indicator #1 | Ø | Rating | Key SIS Indicator #2 | Ø | Rating |
|---------------------------------------------------|---|--------|------------------------------------------------------|---|--------|
| Likelihood of Achieving the Development Objective | | 4 | Assessment of the Overall Implementation Performance | | 4 |

| | | | |
|----------------------------------------------|----------|---------------------------------------------------------------------------------|----------|
| Effectiveness and Developmental Focus | 5 | Project Management | 4 |
| Effectiveness | 4 | Quality of Project Management | 4 |
| Targeting and Outreach | 5 | Knowledge Management | 5 |
| Gender equality & women's participation | 5 | Value for Money | 4 |
| Agricultural Productivity | N/A | Coherence between AWPB and Implementation | 4 |
| Nutrition | N/A | Performance of M&E System | 5 |
| Adaptation to Climate Change | 4 | Requirements of Social, Environmental and Climate Assessment Procedures (SECAP) | |

| | | | |
|---------------------------------------------|----------|-------------------------------------------|----------|
| Sustainability and Scaling-up | 4 | Financial Management and Execution | 4 |
| Institutions and Policy Engagement | 4 | Acceptable Disbursement Rate | 3 |
| Partnership-building | 4 | Quality of Financial Management | 4 |
| Human and Social Capital and Empowerment | 4 | Quality and Timeliness of Audit | 5 |
| Quality of Beneficiary Participation | 5 | Counterparts Funds | 3 |
| Responsiveness of Service Providers | 4 | Compliance with Loan Covenants | 3 |
| Environment and Natural Resource Management | 4 | Procurement | 3 |
| Exit Strategy | 5 | | |
| Potential for Scaling-up | 5 | | |

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|------------------|
| Relevance |
|------------------|

C. Mission Objectives and Key Conclusions

Background and Main Objective of the Mission

The objectives of the supervision mission were to: review progress made and results achieved in the implementation of the 2018 Annual Work Programme and Budget (AWPB) and Procurement Plan (PP); review the road map for the implementation of activities planned under the Additional Financing (AF); review the status of implementation of the recommendations from the last mission in November/December, 2017 and agree to further actions that will be required to address emerging issues. The mission also sought to assess the progress of procurement for the construction of Business Resource Centres (BRCs) and financial management, including Audit Report for 2017; review performance of the Matching Grant (MG) and the Rural Enterprises Fund (REDF) and guide the Programme Coordination and Management Unit (PCMU) to accelerate its disbursement; guide the PCMU to develop strategies

The Mission started with a courtesy call on the Honourable Alan Kyerematen (Minister for Trade and Industry) and his two deputies, Honourable Robert Ahomka-Lindsay and Honourable Carlos Ahenkorah. Other officers at the courtesy call included Mr Ebenezer Padi Adjirackor (Ag Chief Director of MoTI) and Mr Sampson Abankwa the Team Leader of the Small and Micro Enterprises Development Team of the MoTI, on 18 June, 2018. The Mission shared its preliminary observations and key findings with the PCMU at a technical wrap-up on 26 June, 2018, to validate its preliminary observations and reach broad agreements on the findings and conclusions.

Key mission agreements and Conclusions

1. REP to strategically consolidate their efforts and build synergy among the various components to enhance the effectiveness and efficiency of the programme implementation and generate more concrete outcomes and operationalise the recommendations for the sustainability of the BACs and their transitioning to BRCs and define clear strategies and arrangements to facilitate the implementation of activities under the AF.
2. REP should immediately commence the necessary processes to facilitate the implementation of the two models of Rural Corporate Enterprises using the Value Chain Approach to ensure that this models are commercially viable, sustainable and are structured for wealth creation among the youth.
3. The REP will organize a meeting for all the Participating Financial Institutions (PFIs) to discuss the interest rate capping and agree on the acceptable retail rate to all parties especially the MSE.
4. Programme Co-ordination and Management Unit (PCMU) in collaboration with the Management of the National Board for Small Scale Industries (NBSSI) should make the necessary preparation in readiness to roll out the implementation of programmes and projects under the additional financing.

Key Mission Agreements and Conclusions

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3. The REP will organize a meeting for all the Participating Financial Institutions (PFIs) to discuss the interest rate capping and agree on the acceptable retail rate to all parties especially the MSE.
4. Programme Co-ordination and Management Unit (PCMU) in collaboration with the Management of the National Board for Small Scale Industries (NBSSI) should make the necessary preparation in readiness to roll out the implementation of programmes and projects under the additional financing.

D. Overview and Project Progress

The implementation performance of REP to date is assessed in two stages – on cumulative basis covering the period from inception in February 2012 to March 2018; and on the basis of the half-year implementation of the 2018 AWPB. Overall, the implementation performance of REP is gradually improving with good progress being made at the output level especially resulting from the implementation of Business Development Services (BDS) component and the Access to Rural Finance (ARF) sub-component. The progress with the Technology Promotion and Dissemination (TPD) component which had remained slow mainly on account of the late start of its implementation and substantial level of infrastructure content with the attendant procurement complexities has recently picked up significantly with the near completion of seven Resource Centres and construction of 30 BRCs under construction at different stages of completion. Outcome level results are fair and seem to reflect the overall efforts at the output level so far.

The key output results so far achieved in 2018 as at the mission are 2,444 participants trained in community based skills (22% of planned target); 1,509 trained in business management skills (52% of planned target); 370 members of Local Business Association (LBAs) trained; (35% of planned target); 2,047 participants trained and supported as master crafts persons and apprentices (214% of planned target); US\$95,112 Matching Grant funds disbursed (20% of planned amount of US\$480,000), to 165 clients (24% of planned target of 400 clients); and US\$1.170 million (140% outreach of projected disbursement of US\$800,000) of the REDF disbursed to 2,262 clients (64%). In 2018 a total amount of USD1.2 million was disbursed through 15 PFIs to 1,898 MSEs (82% women) in 20 districts under the Rural Enterprise Development Fund (REDF). This represents 146% and 64% of achievements of the 2018 AWPB. As at the end of June 2018, a cumulative amount of GHS15.9 million (USD4.3 million) of the 80% of the REP funds has been disbursed representing 90% of the appraisal targets to 9,369 MSE clients which is 46% of planned outreach.

The key outcome results achieved include the establishment of a national institutional support framework for rural micro and small enterprises including a network of 161 Business Advisory Centres (BACs) and 21 Rural Technology Facilities (RTFs); creation of 48,894 direct new jobs or employment opportunities (49% of appraisal targets); the establishment of 39,902 new rural businesses (114% of IFAD targets, 47% for AfDB targets); the strengthening of 19,929 existing businesses (33% of appraisal targets) of which 5,641 have been registered with regulatory bodies; and 30,331 enterprises have remained in operation after 3 years (80% of appraisal targets).

E. Project implementation

a. Development Effectiveness

| Effectiveness and Developmental Focus | | |
|---------------------------------------|-----------|--------------------|
| Effectiveness | Rating: 4 | Previous rating: 4 |

Justification of rating

The development effectiveness is rated as (4), moderately satisfactory. The achievement of the outcome indicators is mixed. For example, the new business creation is above the target level; 114% of the appraisal target achieved. In contrast, support towards the existing businesses to realize sustainable operations remains the challenge; 28% of the existing businesses are strengthened against the appraisal target. The project would be able to achieve its development objectives if, during the remaining implementation period, the PCU manage to strategically realign the resources and focus on delivering the remaining development objectives yet to meet the appraisal target. Supports towards strengthening the existing enterprises and graduating them from the survival stages would require significant efforts and resource allocation to achieve the appraisal target in the remaining implementation period.

Log-Frame Analysis & Main Issues of Effectiveness

Overall, the implementation performance of REP is gradually improving with good progress being made at the output level especially resulting from the implementation of Business Development Services (BDS) component and the Access to Rural Finance (ARF) sub-component. The progress with the Technology Promotion and Dissemination (TPD) component which had remained slow mainly on account of the late start of its implementation and substantial level of infrastructure content with the attendant procurement complexities has recently picked up significantly with the near completion of seven Resource Centres and 30 BRCs under construction at different stages of completion. The key output results achieved are 180,225 participants trained in technical and business management skills (45% of appraisal targets); 17,741 members of local business associations (LBAs) trained (126% of appraisal targets); 12,083 participants trained and supported as master crafts persons and apprentices (20% of appraisal targets); US\$9,70,452.82 Matching Grant funds disbursed to 1,826 clients (461% of appraisal targets); and US\$3,648,272 REDF disbursed (75% of appraisal targets) to 8,003 clients (36% of appraisal targets), of which 7,373 are women and 1,996 are men.

Outcome level results are fair and seem to reflect the overall efforts at the output level so far. The results achieved include the establishment of a national institutional support framework for rural micro and small enterprises including a network of 161 Business Advisory Centres (BACs) and 21 Rural Technology Facilities (RTFs); 233,283 people received services promoted or supported by REP (58% of appraisal targets), creation of 48,894 direct new jobs or employment opportunities (49% of appraisal targets); the establishment of 39,902 new rural businesses (114% of IFAD targets, 47% for AfDB targets); the strengthening of 19,929 existing businesses (28% of appraisal targets) of which 5,641 have been registered with regulatory bodies; and 30,331 enterprises have remained in operation after 3 years (80% of appraisal targets). The survival rate observed by REP is relatively high given that 75% of SMEs in Ghana is said to fail within 3 years of operation^[1].

It is therefore necessary for REP to strategically consolidate their efforts and build synergy among the various components to enhance the effectiveness and efficiency of the programme implementation and generate more concrete outcomes. In particular, emphasis could be put on supporting the existing businesses to be strengthened and graduate from survival to normal/rapid growth stage (8% of the businesses created reached to the rapid growth categories).

^[1]<https://www.modernghana.com/news/780532/75-businesses-fail-after-3-years.html> (last retrieved on June 23rd, 2018)

| Development Focus | | |
|------------------------|-----------|--------------------|
| Targeting and Outreach | Rating: 5 | Previous rating: 5 |

Justification of rating

Targeting and outreach was rated satisfactory (5). The targeting strategy of REP includes (i) geographical expansion strategy; (ii) a self-targeting approach within a district focusing on entrepreneurial capacity and clients' willingness to contribute to their own development; (iii) direct targeting of specific sub-groups; namely, women, youth and people with disability. Annual Outcome Survey is expected to be completed by early 2019. The survey will help provide insights to evaluate the REP's targeting strategy.

Main issues

Concerning the targeting strategy for gender, REP has been effectively supporting women. For example, 66% of the new

jobs created by REP are for women. 65% of the new businesses created by REP are also women. In contrast to gender, mainstreaming of youth into REP requires more consideration and efforts. In Ghana, youth faces significant challenges to access business development services and starting up a new business of their own. Taking REP as an example, 26% of the new businesses created by REP are youth-led Micro, Small and Medium Enterprises although the 60% of the population in the age group between 15 years-old and 65 years-old belong to the age group defined as the youth (i.e., 15 to 34 years old). More active measures should be considered to mainstream the support towards youth.

| | | |
|----------------------------------------------------|------------------|---------------------------|
| Gender equality & women's participation | Rating: 5 | Previous rating: 5 |
|----------------------------------------------------|------------------|---------------------------|

Justification of rating

REP enterprises continues to implement programs and activities that strategically target women and also engage women in the decision making processes at all stages of program design and implementation. For example about 78% of beneficiaries who access the Rural Enterprise Development Fund (REDF) under the access to rural finance component are women.

| | | |
|----------------------------------|--------------------|---------------------------|
| Agricultural Productivity | Rating: N/A | Previous rating: 4 |
|----------------------------------|--------------------|---------------------------|

| | |
|------------------|--------------------|
| Nutrition | Rating: N/A |
|------------------|--------------------|

| | | |
|-------------------------------------|------------------|---------------------------|
| Adaptation to Climate Change | Rating: 4 | Previous rating: 4 |
|-------------------------------------|------------------|---------------------------|

Justification of rating

Not part of the original design

b. Sustainability and Scaling up

| | | |
|-------------------------------------------|------------------|---------------------------|
| Institutions and Policy Engagement | Rating: 4 | Previous rating: 4 |
|-------------------------------------------|------------------|---------------------------|

Justification of rating

Rural Enterprise Programme is rated moderately on institutions and policy engagements due to the progress made in supporting MoTI, NBSSI and GRATIS Foundation to deliver a nation-wide micro and small enterprise development programme at the district level. REP's main thrust is to strengthen and mainstream MSE support institutions, and to support a strong local and national pro-poor policy dialogue.

Main issues

Institutional Reform: As part of the industrial transformation programme, REP is supporting the realignment of small scale business development functions currently under MOTI, to improve the delivery of business development services to MSEs. It will involve reviewing the functions of the relevant Units within MOTI, including NBSSI and GRATIS, aligning and upgrading staff skills to the functions of the institutions, so that they are better able to provide technology solutions and business development services as well as market development support to micro, small and medium scale enterprises.

The need to realign REP activities to the current Government of Ghana industrialisation policy was agreed during the last Supervision Mission in May/June 2017. In furtherance of this decision, the PCMU has started the process of reorientation of some specific activities towards the Government Agenda which led to the revision of the 2017 Annual Work plan and Planning Budget (AWPB) to enable the alignment process to start. In the same vein, the 2018 AWPB was prepared to respond to among other things the relevant and immediate policies of MOTI in the areas of providing support for the district industrialisation agenda and to consolidate the delivery of REP interventions aimed at the promotion of more small and medium scale enterprises and corporate groups of micro enterprises based on identified value chains.

The planned interventions are expected to contribute towards five of the Government Ten point pillars in the industrialization agenda namely: (i) One District One Factory; (ii) Business Regulatory Reforms; (iii) development of small and medium-scale enterprises (SMEs); (iv) enhancing domestic retail infrastructure; and (v) the Export Development Programme. The key activities related to MOTI renewed development agenda in the 2018 AWPB of REP are: a). enhancement of physical structures for Business Resource Centres (BRCs); b) establishment of additional Rural Technology Facilities/upgrading of existing ones; c) support for cashew sector interventions; d) implementation of the

ENABLE Youth sub-component to address graduate unemployment; and e) improving access to credit for business start-up and growth

In collaboration with the National Association for Small Scale Industries (ASSI), REP has encouraged Local Business Associations (LBAs) to form umbrella organisations for collaboration in creating the platform to support MSE policy dialogue in the districts. The Programme has funded technical assistance to MOTI in support of the development of an SME Policy for Ghana, which was initiated in 2016 by the Ministry. The development of the SME Policy when completed, is expected to provide a policy framework and direction for the promotion of micro, small and medium enterprises in Ghana.

REP has also carried out institutional strengthening at the district and regional level by organising the Orientation for the Leadership of the 161 Participating District Assemblies. The objective of the orientation was to sensitise the participants on REP the proposed realignment with the Government Industrial Transformation Agenda, especially the One District One Factory initiative.

Partnership-building

Rating: 4

Justification of rating

REP is reaching out to other programmes such as LEAP (a programme for social inclusion of the ministry of Gender and Social inclusion) for ensuring effective targeting of vulnerable groups. Partners are also in place with district assemblies and other key institutions.

Human and Social Capital and Empowerment

Rating: 4

Previous rating: 4

Justification of rating

REP is providing training to significant training to MSMEs thus contributing to Social Capital and Empowerment.

Quality of Beneficiary Participation

Rating: 5

Previous rating: 4

Justification of rating

REP has a robust consultative process which ensures all categories of beneficiaries are engaged in the decision making processes as well as targeting the youth and women at the various communities. The consultative process also allows beneficiaries to participate in decision making process through the various level from community level, to district, regional and national level. Other implementing partners are also involved in the planning process for project design and implementation.

Main issues

REP uses appropriate consultation methodologies to target all the groups within a project community. Different target beneficiary groups including the youth and women are targeted in the different components of the programme. The consultation process captures the different views of the different groups in the community in developing and implementing activities under the different components of REP. For example the youth training on enterprise development and apprenticeship are planned based on the choice of enterprises and the skills of choice for the youth. This also informs the constitution of the starter packs for trainees to help them start their enterprises. This clearly demonstrates how the process provide all target groups the opportunity to provide input, feedback and redress in project decisions and implementation arrangements.

These consultative processes will be strengthen to ensure that the new approach to build synergy among the different components of the project to ensure enterprises survival and strategically develop rural corporate enterprises in support of the Government's industrial transformation agenda provides opportunity for all the target groups to participate in project decision making and implementation arrangements.

Responsiveness of Service Providers

Rating: 4

Previous rating: 4

Environment and Natural Resource Management

Rating: 4

Previous rating: 4

| | | |
|----------------------|------------------|---------------------------|
| Exit Strategy | Rating: 5 | Previous rating: 3 |
|----------------------|------------------|---------------------------|

Justification of rating

REP is strategically developing and implementing exist plan by institutionalizing the key components of the programme and mainstreaming these components into the national micro and small enterprise development activity. The strong collaboration with NBSSI in implementing the institutional arrangements that will support the transfer of institutional memory on of REP's BDS component to NBSSI is ample evidence for this rating

| | | |
|---------------------------------|------------------|---------------------------|
| Potential for Scaling-up | Rating: 5 | Previous rating: 4 |
|---------------------------------|------------------|---------------------------|

Justification of rating

REP is implementing various strategies to scale up different components of the programme by institutionalizing the components within the various state institutions. The BDS component is being redesigned and scaled-up to ensure that the BRCs can provide all the business development services that will ensure active participation of the rural MSEs in the Government's industrial transformation agenda. The Rural Technology Facilities are also being re-tooled to meet the current and new demands of rural industries and factories that will emerge under the One District One Factory flagship programme.

Main issues

The outcome foreseen for this component is the upgrading of the entrepreneurial skills of rural MSEs by providing access to BDS at the district level. It will support the creation of profitable and viable agricultural and rural enterprises.

Transforming Business Advisory Centres: With the additional financing from IFAD, REP will transform 30 BACs into BRCs, and an improved BDS delivery model will be established. The African Development Bank has allocated funds to establish another 37 such BRCs. The remaining 94 BACs will be upgraded in the next three years. The method of selecting MSEs for support could be improved through adopting a value chain approach. It will enable promotion of large range of opportunities – primary production, handling, processing, value addition, packaging, logistics and transport, marketing of end products. REP will closely coordinate with the IFAD-financed value chain programme, the Ghana Agriculture Sector Investment Programme (GASIP), and other related projects in the country.

Market Development: For the majority of entrepreneurs, the process of MSE transformation into thriving commercial enterprises has been slow largely due to weak access to markets. To this effect, the government's industrial transformation initiative includes investing and consolidating MSEs into legally registered bodies, and then linking them to secured markets with well-established commercial off-takers, under value chain arrangements. REP will set up a database on market information as well as trade promotion and investments. ICT will be crucial to achieve this objective.

Support to Youth: A total of 5,000 youth will be targeted, in groups with intensive support on demand-basis. The programme will seek to strengthen the capacity of the rural youth and help them develop bankable proposals. Using the standard process adopted under REP, the support will be intensive and will include: counselling, skills and business management training, provision of advisory services, mentoring and coaching and financial support to establish group enterprises appealing to the youth.

c. Project Management

| | | |
|--------------------------------------|------------------|---------------------------|
| Quality of Project Management | Rating: 4 | Previous rating: 4 |
|--------------------------------------|------------------|---------------------------|

Justification of rating

The PCMU is provided strong leadership for the implementation of planned activities based on the AWPB though have been some implementation challenges with procurement and disbursement of funds. It was observed that the PCMU has most of the staff it requires in place though some have their contracts ending soon. The Ministry will endeavour to ensure that all staff have contracts for the period in which they have to be working though this has not affected the quality of their delivery.

| | | |
|-----------------------------|------------------|---------------------------|
| Knowledge Management | Rating: 5 | Previous rating: 4 |
|-----------------------------|------------------|---------------------------|

Justification of rating

Knowledge management is rated satisfactory (5). The project has a Knowledge Management (KM) and Communication Plan, with some activities included and budgeted for in the Annual Work Plan and Budget. Responsibilities are assigned to implement the plan. Learning systems will benefit from some further improvement. Lessons and good practice will need to be better analysed, documented and used in the project implementation. Lessons and good practices should be discussed among the project stakeholders and brought to higher levels and shared with broader audiences more often. Lessons are not always validated to ensure quality. Data from project M&E are usually used to inform KM initiatives and communication efforts are satisfactory.

Main issues

The programme continues to undertake series of activities to create awareness and to sensitize beneficiaries on its activities. These include – development of programme briefs and bulletins, district level sensitization programmes, successes stories of beneficiaries, radio and TV programmes. Realizing that a key segment of its potential clients i.e. the youth, are increasingly shifting from the traditional media channels such as TV and radio to social media instruments, the REP programme has been innovative to respond adequately. Currently, the programme uses WhatsApp, tweeter, Facebook and other social media instruments to reach out to the youth as part of its youth engagement strategy. A Knowledge Management consultant is also in the process of being recruited to further support the programme. The mission notes and recommends that more effort be made to capture and document innovations and lessons learnt – from BACs, RTFs, MSE development, working with youth etc., as these seem to be lacking.

Value for Money

Rating: 4

Justification of rating

Value for Money was reviewed as a part of June 2019 supervision. Please make a reference to June 2019 supervision mission for the justification.

Coherence between AWPB and Implementation

Rating: 4

Previous rating: 3

Justification of rating

Overall there is steady progress in implementation of the AWPB for the 2018 period, though the level of activity that was captured as at the time of the mission was mainly March 2018.

AWPB Inputs and Outputs Review and Implementation Progress

1. The key outcome results achieved include the establishment of a national institutional support framework for rural micro and small enterprises including a network of 161 Business Advisory Centres (BACs) and 21 Rural Technology Facilities (RTFs); creation of 48,894 direct new jobs or employment opportunities (49% of appraisal targets); the establishment of 39,902 new rural businesses (114% of IFAD targets, 47% for AfDB targets); the strengthening of 19,929 existing businesses (33% of appraisal targets) of which 5, 641 have been registered with regulatory bodies; and 30,331 enterprises have remained in operation after 3 years (80% of appraisal targets). The key output results achieved are 154,385 participants trained in technical and business management skills (53% of appraisal targets); 17,741 members of local business associations (LBAs) trained (126% of appraisal targets); 19,852 participants trained and supported as master crafts persons and apprentices (168% of appraisal targets); US\$9,70,452.82 Matching Grant funds disbursed to 1,876 clients (51% of MTR targets); and US\$4,375,826 REDF disbursed (90% of planned amount) to 9,369 clients (X% of planned outreach), of which 7,373 are women and 1,996 are men.
2. With regards to the 2018 AWPB, the key output results so far achieved as at the mission are 2,444 participants trained in community based skills (22% of planned target); 1,509 trained in business management skills (52% of planned target); 370 members of Local Business Association (LBAs) trained; (35% of planned target); 2,047 participants trained and supported as master crafts persons and apprentices (214% of planned target); US\$95,112 Matching Grant funds disbursed (20% of planned amount of US\$480,000), to 165 clients (24% of planned target of 400 clients); and US\$1.170 million (140% outreach of projected disbursement of US\$800,000) of the REDF disbursed to 2,262 clients (64%).
3. A number of training activities for potential and existing MSEs is being implemented and the 2018 AWPB achievements at the output level as at March are as follows: 2,444 clients have been trained in community-based skills representing 22% of the AWPB target. 1,509 clients have been trained in business orientation, entrepreneurship, general business management, basic financial management, basic marketing/customer relations, business planning and production management. This represents 52% of the AWPB target. 36 clients have gone on internship and 105 have undertaken study tours. 1,842 clients have been counselled by the BACs. 370 LBA members (35%) have been trained. 2,047 master crafts persons and apprentices have been trained as reported by the BACs and RTFs from the 7,887 for which funding has already been released to the districts. 464 members of FBOs have been trained in value chains that are in line with the Government's 1D1F initiative.

Performance of M&E System**Rating: 5****Previous rating: 5****Justification of rating**

The performance of the M&E system is rated satisfactory (5). M&E system reports regularly on progress at different levels (outcomes, outputs and activities, etc.). Managers make some use of M&E information for planning and decision-making; an opportunity exists to enhance the M&E team's analytical capacity. GIS system upgrade is planned and to be completed by the end of 1Q 2019. Annual Outcome Survey is expected to be completed and reported by the end of 1Q 2019.

M&E System Review

The Programme's M&E system continues to provide up-to-date progress on physical implementation of activities. In order to be able to report more comprehensively on outcomes and impact, the analytical capacity and functionalities of the M&E system as a whole is expected to be enhanced with the planned GIS system upgrade and the Outcome Survey to be conducted.

For data collection, the programme administers a Business Counselling and Follow-up Form at the BAC/RTF levels. The form helps the REP M&E team to collect primary data on its beneficiaries and MSEs especially data on their performance, growth, employment creation, finances etc. The data, which is usually collected by the BAC/RTF staff manually, is then uploaded onto the MIS/GIS platform of the Programme. The mission identified that entry of data onto the MIS/GIS platform at the BAC level remains one of the weak links in the M&E system. This is attributable to the fact that some BACs are not regular in transferring collected data from the forms onto the online platform partly as a result of the staffing challenges. This goes to affect the completeness and reliability of the dataset in the entire system.

To improve on the overall completeness and quality of the data collected and uploaded onto the MIS/GIS system, previous missions recommended the provision of portable data collection devices for the BACs. Procurement of the devices (94 Pieces) has been budgeted for procurement in the second half of the year 2018. It is noted in this respect that a suitable data application would be required as interphase for the operationalization of the mobile devices. The mission recommends that the PCMU proceeds to engage the services of an IT/Software specialist to develop a suitable app for the mobile devices for data collection.

The PCMU is working on an upgrade to the MIS/GIS system and to integrate it within the IFAD Country Office as well as the Ministry of Trade (MOTI) IT platforms. Technical and financial proposals are expected for the upgrade; whilst a No Objection has been granted by the ICO to sign a contract with the technical service provider for the integration of the GIS application. The mission recommends that the upgrade should take into consideration data required by IFAD for the ORMS. The GIS system upgrade is expected to be completed by the end of March 2019.

IFAD RIMS has been migrated to a new system called the Operating Results Management System (ORMS) and the retrofitting of core indicators in ongoing project logical frameworks is expected to be completed by the end of 2018. The mission and M&E team discussed the key changes brought about by the migration of the system and agreed to complete the required reporting adjustments by the end of 2018.

Processes to conduct the Annual Outcome Survey are on-going, initial results are expected to be reported by the end of March 2019. Originally, the plan was to conduct the tracer study in 2018 as well to review the effectiveness and ineffectiveness of the service provided by BACs and RTFs, but this has now postponed to 2019. The mission supports this change as it will enable the M&E team to firstly obtain and analyse the result from Annual Outcome Survey and identify the key areas for the Tracer Study to further assess the impact and effectiveness of REP's intervention.

**Requirements of Social,
Environmental and Climate
Assessment Procedures (SECAP)**
Rating:**d. Financial Management & Execution****Disbursement by financier**

| Type | Name | Current Amount | Disbursed Amount | Actual Rate |
|-------------------------------------|------------------------------------|----------------|------------------|-------------|
| Domestic Financing breakdown | Beneficiaries additional financing | \$2,527,000 | | |
| | Beneficiaries | \$13,847,832 | | |

| Type | Name | Current Amount | Disbursed Amount | Actual Rate |
|-------------------------|--------------------------------------------|----------------|------------------|-------------|
| | Domestic Financing Institutions additional | \$4,929,000 | | |
| | Domestic Financing Institutions | \$6,221,893 | | |
| | Local Government | \$38,447,522 | | |
| | National Government | \$25,109,321 | | |
| | National Government (add) | \$17,281,000 | | |
| Co-financing breakdown, | African Development Bank | \$70,008,084 | | |

Acceptable Disbursement Rate

Rating: 3

Previous rating: 4

Justification of rating

The project is in its 8th year of implementation after entry into force on 12 January 2012. IFAD has disbursed SDR16.5 million (approximately USD 23.7 million) representing 83.6% of the original loan facility of SDR19.7 million, and SDR 2.2 million (USD 3 million) for the additional loan facility of SDR28.3 million at the end of April 2019.

Main issues

Main issues

Overall disbursement is 38.8% for total loan, with an undisbursed amount of SDR29.4 million (approximately USD40.6 million).

IFAD Disbursement Profile. The disbursement profile for REP indicated that 27% (SDR 10.8 million) of SDR 39.7 million allocated for investment costs have been expended while disbursement for recurrent cost stood at 59.5% of the allocated amount of SDR 6 million. With the exception of Category V (Credit Funds and Matching Grant) that has been exceeded 30% for Loan 1 (Original Loan), all other categories have positive balances. It is anticipated that contracts worth USD12 million will be awarded under Category 1 (Civil Works) of which USD2.4 million (20%) will be disbursed by end of 2019. There is strong demand for credit funds (Cat V) from the PFIs. The project has already disbursed USD 0.8 million in the last four months and anticipates to disburse an additional amount of USD1.2 million by end of 2019.

- 1. AFDB Overall Disbursement Performance:** The mission noted the slow disbursements of the loan and grant funds. At the time of the mission the disbursements for the loan and grant were 45% and 38% respectively. The project is encouraged to take steps to ensure disbursement of resources. This should include the justification of the special account so that expenditures already incurred can be recognized in the banks system
- 2. Planning and Budgeting:** The PCMU conducted stakeholder consultation meetings as part of the 2019 AWPB preparation processes. The total budget for 2019 is USD 36.1 million of which IFAD and AFDB are to finance USD11.6 million (32.2%) and USD18.7 million (16.7%) respectively. As of 31 May 2019, the project has achieved 22.8% of the total budget. The Programme, has achieved 28% of the 2019 target for Components 1 (Business Development) of which AFDB financed 67% of disbursed amount. AFDB financed 95% of the target achieved for Component 2 (Technology Promotion) which currently stands at 22.7% of the 2019 target. For Component 3 (Rural Financial Services), the project has achieved 25% of the annual target of which 63% were disbursed with IFAD financing. No significant activities disbursement were made for Component 4 (Support to Rural MSEs Dev;t) and Component 5 (ENABLE Youth). The activity codes are reference on Procurement Plan for traceability, but are yet to be loaded in the ISCALA Accounting software. Below is the budgetary performance for the period 2016-2019.

| Agreed Action | Responsibility | Agreed Date |
|------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------------|
| Financial Management & Execution | | |
| Improve the efficiency by focusing in the AWPB on investment activities and by introducing cost savings with regards to operating costs. | NPC and FC | |
| Improve disbursement by Eliminating procurement bottlenecks. | NPCU | |

Fiduciary aspects

Justification of rating

The focus of the review was to determine the adequacy of the current FM system in place to meet to perform the accounting, financial reporting and other fiduciary requirements of the programme to the AfDB and IFAD. The mission randomly selected samples of project transactions and tested their completeness and eligibility. The mission interacted with the National Project Director, Financial Controller and his team, and the Procurement & Administrative Manager for documentation and clarifications. In the mission's view, the FM system appears adequate and capable of continuously fulfilling the accounting, financial reporting and discharging the other fiduciary requirements of the programme to its financiers.

Main issues

1. **Key Financial Management Weaknesses:** The following FM weaknesses were identified requiring urgent attention and corrective actions: lack of coordination in the filing of supporting documentation for accountability of advances and advances; accounting, recording and accountability of funds by BAC's and RTF's; non completeness of the fixed assets register; absence of system to follow up motor vehicle expenses and usage of fuel; non compliance of counterpart funding; low disbursements of project funds; absence of a system to follow up audit and supervision mission recommendations; absence of internal audit reports; and funding gap with regard to AFDB financing.
2. **Accounting:** The mission concluded that the accounting function seems adequate and capable of meeting the financial reporting requirement to both the Bank and IFAD. The Financial Controller of the Programme heads the FM function of the Programme and takes overall responsibility for the entire accounting and financial reporting functions of REPIII. The qualification and experience of the FC and his Accounts Officers are adequate.
3. **Financial Reporting.** The mission reviewed Programme Financial Statements (PFS) FY2018 and IFRs (Interim Financial Report) as at 30 April 2019. The PFS and IFR were prepared in accordance with IPSAS cash basis of accounting and included all the necessary reports required by IFAD and AFDB. In particular, the notes included a breakdown of the receivables and the expenditures were disclosed by financing source as required. The budget for other receipts for sources of funds was highly underestimated. The estimates need to be calculated on repayment of loans advance to PFIs from the REDF and matching Grant. It is commendable that the PFS included variance analyses that shed light on REP's performance for the FY2018. However, the variance analyses for the YTD performance were not ready at the time of the mission.
4. **Status of funds.** The mission reviewed the status of funds as at 3rd May 2019 for Loan 1 (Original Loan) and noted that all expenditure categories show strong disbursement rates with four categories over drawn. The overdrawn categories require reallocation to correct disbursement ratios.
5. **Reallocation.** Reallocation of funds for overdrawn categories of the original loan (841-GH) has been submitted by the GoG to IFAD and it is currently undergoing internal processes at IFAD for approval.
6. **Designated/Special Accounts and Bank Reconciliations.** The mission reviewed the adequacy of the Designated/Special Accounts and the bank reconciliation statements of the project and concluded that the funds are adequate and have been duly accounted for supported with up to-date bank reconciliation statements for all bank accounts.
7. **Funding Gap:** At the time of the supervision mission the REP III management indicated that there were identified funding gaps under the AFDB loan and grant categories. The funding gaps under the loan and grant were US\$6.5million and US\$2.2million respectively. By the end of the mission management had reworked the figures and had eliminated the gaps. The mission recommends that the adjusted amounts be interrogated and confirmed before they are finalized with the Task Manager.
8. **Log Book of Internal Control Issues** To improve the internal control framework, the mission recommended that the finance unit maintains a logbook on the status of issues raised by external audit, internal audit and supervision missions by IFAD and AFDB. This is to be shared with IFAD and AFDB as part of the quarterly IFRs. The mission reviewed the outstanding control issues and followed up with the finance team. The status of these issues is included in Annex 2.
9. **Fixed Assets Management:** The mission observed that eight (8) new pickup vehicles have been received and parked at the PCMU. The vehicles are subjected to the vagaries of the weather and security issues. Delays in the distribution of the vehicles will have a negative effect on the implementation of programme activities. The mission recommends that the project urgently allocate and distribute the vehicles to the intended or deserving beneficiaries. Thirteen (13) old vehicles that were retrieved from some BACs in 2018 are still parked at the PCMU awaiting refurbishment to be allocated as implementation tools to some BACs and RTFs under the Programme. The mission urged the PCMU to complete the processes for the assessment of vehicle breakdown and the required refurbishment as leaving these vehicles to weather conditions worsens their existing conditions. The PCMU maintains a fixed asset listing that is always forms part of the audited and unaudited financial statements for the project. However, the fixed assets lists are not complete as it does not include the unique identification details and details of the officers / offices to whom the assets are allocated. The mission recommends that the Financial Controller works with the consultants to activate the Fixed Asset Module in iScala system.
10. **Motor Vehicle Expenses.** The mission noted that there are substantial expenses with regard to motor vehicle maintenance, repairs, insurance and fuel. It is however not possible to follow through the expenditures related to

each vehicle. The mission noted the prior recommendation for the usage of Tom Cards for fuel usage to allow follow up and control of fuel usage. The mission recommends that this recommendation is implemented. Information regarding fuelling, servicing, repairs should be included in the vehicle logbooks. The project should develop a system to follow up expenditures related to each vehicle under the project.

11. **Automatic Backup System.** The mission discussed the issue of automatic backup system for the project's data. The conclusion was reached that such a system should include NBSSI and GRATIS data. The project will seek technical assistance to define the scope of work and budget for the consideration of the project financiers.
12. **Digitization of Documents.** The volume of REP physical documentation has grown over the years and it is expected to increase quite tremendously with concurrent implementation of activities under the original and additional loan facilities. The mission reiterates its recommendation for the project to scan all project documents digitally store them in an electronic document management system.
13. **SOEs Spot Checks.** The Mission examined a sample of transactions from all categories amounting to US\$662,788 (representing 84%) of expenditures claimed under SOEs (WA 44) USD787,509.52 for the period 1 December 2018– 31 March 2019. Expenditures amounting to GHS75,000 (Eqv: USD15,663.83) budgeted under GoG financing in the 2018 AWPB were inappropriately charged to IFAD. The amount of GHS75,000 must be refunded to IFAD Operational Account.

| Agreed Action | Responsibility | Agreed Date |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------|
| Financial Management & Execution | | |
| Reverse the transfer of USD159,005.65 from the revolving Fund Account to the Designated Account and refund the ineligible amount of USD159,005.65 to the DA or IFAD | PC and FC | 07/2018 |
| Distribute the vehicles procured for BACs and RTFs to selected BACs and RTFs. | PC and FC | 07/2018 |
| Expedite action on renewal of staff contracts | NPCU and MOTI | 07/2018 |
| Install automatic backup system for accounting data | | 09/2018 |
| Maintain a log on the status of internal & external audit and IFAD mission recommendations and share these with IFAD as part of quarterly financial reports. | PCMU | 12/2018 |
| Improve the controls with regards to buying fuel by exploring the use of the electronic card system and by including the meter reading in every request for approval of fuel purchases. | PCMU | 12/2018 |
| Expedite action on renewal of staff contracts | MOTI / PCMU | 12/2018 |
| Conduct physical verification of project assets | PCMU | 12/2018 |
| distribute computers, motor cycles and start-up kits to the intended beneficiaries | PCMU | 12/2018 |
| Install automatic backup system for accounting data | PCMU | 01/2019 |
| Refurbish and distribute retrieved vehicles to BACs | PCMU | 01/2019 |
| Fixed Assets Management Refurbish and distribute retrieved vehicles to BACs Update FAR with unique identification details of the office(r)s Activate the Fixed Asset Module in IScala system. | PCMU | 06/2019 |

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------|
| Refund Amounts Refund all amounts inappropriately charged to IFAD | MoF/MoTI/PCMU | 07/2019 |
| Automatic Backup System Install automatic backup system for accounting data | PCMU | 09/2019 |
| Motor Running Expenses Improve the controls with regards to buying fuel by exploring the use of the electronic card system and develop a system to follow up expenditures related to each vehicle under the project. by including the meter reading in every request for approval of fuel purchases. | PCMU | 06/2021 |
| Log Internal controls issue Maintain a log on the status of internal & external audit and IFAD mission recommendations and share these with IFAD as part of quarterly financial reports. | PCMU | 08/2021 |
| Improve the controls with regards to buying fuel by using the electronic card system and by including the meter reading in every request for approval of fuel. | | |
| Maintain a log on the status of internal & external audit and IFAD recommendations | | |
| Use a phased approach to adopt the GIFMIS and TSA in order to ensure IFAD minimum requirements are met. | | |

Quality and Timeliness of Audit

Rating: 5

Previous rating: 4

Justification of rating

External Audit: The audit for the FY2017 was conducted by Deloitte & Touche in accordance with International Standards on Auditing (ISA), and was received on time. Auditors issued an unqualified audit opinion on the Programme Financial Statements, Statement of Expenditure and operation of the Designated Account. The Programme has consistently complied with this fiduciary requirement over the years. The auditors also issued a management letter which contained well documented field visits to selected districts and follow-up on the status of prior audit recommendations. The mission recommends that the Programme should follow up on the internal control issues raised by the auditors.

Main issues

- IFAD is committed to the use of country's financial management systems whenever these are deemed to meet IFAD's minimum requirements. An Agreement was reached by IFAD (represented by the Director of Financial Management Department / Financial Operations Department) and the Auditor-General of the Ghana Audit Service (GAS) during a visit by the former to Ghana in March 2018, that GAS would include REP in its audit with effect from the FY2018. All correspondence related to that was shared with the PCMU. The mission recommends that the PCMU should liaise with the GAS to implement the roadmap for the audit of REP as agreed between IFAD, MoF and the GAS as soon as possible. The above was brought to the attention of MoTI during the final wrap-up meeting, chaired by the Honorable Deputy Minister for Industry Hon. Robert Ahomka-Lindsay and he assured the mission that the Ministry would follow up with GAS to ensure the audit would be done on timely basis to meet the deadline. During the same meeting, AfDB indicated their support to the arrangement that GAS would carry out the annual audit in accordance with best practices.
- In line with international best practices IFAD will now publicly disclose Programme audit reports consisting of the audited financial statements and audit opinions but excluding the management letter. The mission recommends that the new IFAD audit guidelines (approved in December 2017) should be followed for the 2018 Financial Statements.

| <i>Agreed Action</i> | <i>Responsibility</i> | <i>Agreed Date</i> |
|---------------------------------------------------------------|-----------------------|--------------------|
| Financial Management & Execution | | |
| Follow up on audit concerns raised in the FY2017 Audit | PCMU | 03/2019 |
| Engage Ghana Audit Service for the audit of FY2018 PFS | PCMU | 03/2019 |

Counterparts Funds

Rating: 3

Previous rating: 3

Justification of rating

The mission urged the Government to provide the necessary counterpart contributions to the Programme

Main issues

GoG support to REP consists of payroll payments to District Assemblies, NBSSI, and GRATIS, as well as budgetary support and tax exemptions. Contributions to District Assemblies, NBSSI, and GRATIS stands at 15.7%, 54.2%, and 20.8% respectively. The low contribution to the participating government agencies has contribution adversely to the programme as in many BACs and RTFs, the required staffing are not available. Since inception of REP 2012, the Government of Ghana has contributed approximately USD2.6 million, representing 43.8% of the expected budgetary and tax exemptions contribution of USD5.5 million to the Programme. Overall, GoG has contributed USD16.8 million (representing 25.9%) out of expected USD64.8 million. The mission urged the Government to provide the necessary counterpart contributions to the Programme (including the participating agencies) to help achieve the objectives of the Programme.

| <i>Agreed Action</i> | <i>Responsibility</i> | <i>Agreed Date</i> |
|-----------------------------------------------------------------|-----------------------|--------------------|
| Financial Management & Execution | | |
| Counterpart financing to be provided in a timely manner. | MOF/MOTI | 12/2018 |
| Provide counterpart financing to the Programme | MOF/MOTI | 12/2027 |

Compliance with Loan Covenants

Rating: 3

Previous rating: 4

Justification of rating

The mission noted the programme has complied with the key covenants of the Financing Agreement with the exception of lack of counterpart financing.

Additional Financing. IFAD board approved additional financing of USD40 million to GoG for the implementation of REP. To-date, this additional financing has not been ratified by the GoG. The mission urged the GoG to expedite action to the ratification of the additional financing of USD40 million to help achieve the programme objectives.

Procurement

Procurement

Rating: 3

Previous rating: 3

Justification of rating

The Mission discussed the status of implementation of the 2018 Procurement Plan, the Contract ledger and cleared some procurement related documents for onward processing. The Mission observed that generally the procurement performance was satisfactory and recommends: (i) Expeditious recruitment of a firm to undertake the Audit of the entire program for the current year if the arrangements with the Auditor Generals Department fails; (ii) Contract Ledger be reviewed to highlight key areas for easy interpretation and concurrence; (iii) Bid Securities and Performance Guarantees of Contracts in progress be monitored to ensure its conformity with the timeliness as agreed in the contract; (iv) The status of all contracts be monitored effectively to prevent any delays in implementation; and (v) Unsigned contracts are signed expeditiously.

F. Agreed Actions

| <i>Agreed Action</i> | <i>Responsibility</i> | <i>Agreed Date</i> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------|
| Financial Management & Execution | | |
| Reverse the transfer of USD159,005.65 from the revolving Fund Account to the Designated Account and refund the ineligible amount of USD159,005.65 to the DA or IFAD | PC and FC | 07/2018 |
| Distribute the vehicles procured for BACs and RTFs to selected BACs and RTFs. | PC and FC | 07/2018 |
| Expedite action on renewal of staff contracts | NPCU and MOTI | 07/2018 |
| Install automatic backup system for accounting data | | 09/2018 |
| Counterpart financing to be provided in a timely manner. | MOF/MOTI | 12/2018 |
| Maintain a log on the status of internal & external audit and IFAD mission recommendations and share these with IFAD as part of quarterly financial reports. | PCMU | 12/2018 |
| Improve the controls with regards to buying fuel by exploring the use of the electronic card system and by including the meter reading in every request for approval of fuel purchases. | PCMU | 12/2018 |
| Expedite action on renewal of staff contracts | MOTI / PCMU | 12/2018 |
| Conduct physical verification of project assets | PMCU | 12/2018 |
| distribute computers, motor cycles and start-up kits to the intended beneficiaries | PMCU | 12/2018 |
| Install automatic backup system for accounting data | PCMU | 01/2019 |
| Refurbish and distribute retrieved vehicles to BACs | PMCU | 01/2019 |
| Follow up on audit concerns raised in the FY2017 Audit | PCMU | 03/2019 |
| Engage Ghana Audit Service for the audit of FY2018 PFS | PCMU | 03/2019 |
| Fixed Assets Management Refurbish and distribute retrieved vehicles to BACs Update FAR with unique identification details of the office(r)s Activate the Fixed Asset Module in IScala system. | PCMU | 06/2019 |
| Refund Amounts Refund all amounts inappropriately charged to IFAD | MoF/MoTI/PCMU | 07/2019 |

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------|
| Automatic Backup System Install automatic backup system for accounting data | PCMU | 09/2019 |
| Motor Running Expenses Improve the controls with regards to buying fuel by exploring the use of the electronic card system and develop a system to follow up expenditures related to each vehicle under the project. by including the meter reading in every request for approval of fuel purchases. | PCMU | 06/2021 |
| Log Internal controls issue Maintain a log on the status of internal & external audit and IFAD mission recommendations and share these with IFAD as part of quarterly financial reports. | PCMU | 08/2021 |
| Provide counterpart financing to the Programme | MOF/MOTI | 12/2027 |
| Improve the efficiency by focusing in the AWPB on investment activities and by introducing cost savings with regards to operating costs. | NPC and FC | |
| Improve disbursement by Eliminating procurement bottlenecks. | NPCU | |
| Improve the controls with regards to buying fuel by using the electronic card system and by including the meter reading in every request for approval of fuel. | | |
| Maintain a log on the status of internal & external audit and IFAD recommendations | | |
| Use a phased approach to adopt the GIFMIS and TSA in order to ensure IFAD minimum requirements are met. | | |

Rural Enterprises Programme

Logical Framework

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|-------------------|-------------------------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|-----------------------|-----------|----------------|-------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| Outreach REP | 1.b Estimated corresponding total number of households members | | | | | | | | | | |
| | Household members | | | 1 000 000 | 0 | 0 | 0 | | | | |
| | 1.a Corresponding number of households reached | | | | | | | | | | |
| | Non-women-headed households | | | | | | | | | | |
| | Women-headed households | | | | | | | | | | |
| | Households | | | 250 000 | 1 310 | 37 674 | 15.1 | | | | |
| | 1 Persons receiving services promoted or supported by the project | | | | | | | | | | |
| | Males | | | 100 000 | | | | | | | |
| | Females | | | 100 000 | | | | | | | |
| | Young | | | | | | | | | | |
| | Not Young | | | | | | | | | | |
| | Indigenous people | | | | | | | | | | |
| | Non-Indigenous people | | | | | | | | | | |
| | Total number of persons receiving services | | | 250 000 | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|---------------------------------------------------------------------------------------------|-----------|----------------|---------------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| Project Goal To improve the livelihoods and income of rural poor micro and small entrepreneurs | Reduced % of rural poverty | | | | | | | National hh expenditure surveys; National statistics on MDGs | | | |
| | Percentage | 29 | | | | | | | | | |
| | Reduced unemployment rates | | | | | | | | | | |
| | male | | | | | | | | | | |
| | female | | | | | | | | | | |
| | Reduced prevalence of child malnutrition (weight for age of boys/girls) | | | | | | | National hh expenditure surveys; National statistics on MDGs | | | |
| | Percentage | 14 | | | | | | | | | |
| Development Objective To increase the number of rural micro and small enterprises that generate profit, growth and employment opportunities | New jobs created (by gender and age) | | | | | | | REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis | | | Youth (18-35 years) |
| | Males | | | 60 000 | | | | | | | |
| | Females | | | 40 000 | | | | | | | |
| | youth | | | 20 000 | | | | | | | |
| | People | | | 150 000 | | | | | | | |
| | male youth | | | 10 000 | | | | | | | |
| | female youth | | | 10 000 | | | | | | | |
| | Businesses created | | | | | | | REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis | | | |
| | MSE | | | 35 600 | | | | | | | |
| | male owned | | | 21 000 | | | | | | | |
| | female owned | | | 14 000 | | | | | | | |
| | youth male owned | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|---------------------------------------------------------------------------------------------|-----------|----------------|-------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | youth female owned | | | | | | | | | | |
| | Existing businesses strengthened | | | | | | | REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis | | | |
| | businesses | | | 70 000 | | | | | | | |
| | male owned | | | | | | | | | | |
| | Female owned | | | | | | | | | | |
| | Enterprises graduating from survival to normal and rapid growth categories (growth measure) | | | | | | | REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis | | | |
| | MSE | | | 20 000 | | | | | | | |
| | male owned | | | | | | | | | | |
| | female owned | | | | | | | | | | |
| | Enterprises in operation after 3 years (sustainability measure) | | | | | | | REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis | | | |
| | MSE | | | 45 000 | | | | | | | |
| | male owned | | | | | | | | | | |
| | female owned | | | | | | | | | | |
| | % increase in household | | | | | | | REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis | | | |
| | Percentage | 0 | | 30 | | | | | | | |
| Outcome Business development services accessible to MSEs in rural districts | Operational REP model BACs | | | | | | | | | | |
| | model | 0 | | 150 | | | | | | | |
| | Turnover of BACs | | | | | | | | | | |
| | Money | | | 25 | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|-----------------------------------|-----------|----------------|-------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | Level of institutional performance of BACs | | | | | | | | | | |
| | average efficiency | 0 | | 1 | | | | | | | |
| | Level of effectiveness of BDS training | | | | | | | | | | |
| | Percentage | 0 | | 60 | | | | | | | |
| Output BACs are established and strengthened | New BACs established | | | | | | | REP database & reports | | | |
| | BAC | | | 84 | | | | | | | |
| | Staff of BACs (re)trained | | | | | | | | | | |
| | Staff | | | 835 | | | | | | | |
| Output Capacity of rural MSEs and their associations strengthened | Rural MSEs counselled | | | | | | | Successful restructuring of NBSSI | | | |
| | MSE | 0 | | 110 000 | | | | | | | |
| | male owned | 0 | | | | | | | | | |
| | female owned | 0 | | | | | | | | | |
| | Young | 0 | | | | | | | | | |
| | Not Young | 0 | | | | | | | | | |
| | 2.1.2 Persons trained in income-generating activities or business management | | | | | | | Successful restructuring of NBSSI | | | |
| | Males | 0 | | 200 000 | | | | | | | |
| | Females | 0 | | 200 000 | | | | | | | |
| | Young | | | | | | | | | | |
| | Not Young | | | | | | | | | | |
| | People receiving vocational training | | | | | | | Successful restructuring of NBSSI | | | |
| | Males | 0 | | 30 875 | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|------------------------------------------------------------------------------|-----------------------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|------------------------------------------------------|-----------|----------------|------------------------------------------------------------------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | Females | 0 | | 30 875 | | | | | | | |
| | People trained in business/entrepreneurship | | | | | | | Successful restructuring of NBSSI | | | |
| | Males | 0 | | 114 156 | | | | | | | |
| | Females | 0 | | 114 156 | | | | | | | |
| | People trained in income generating activities | | | | | | | Successful restructuring of NBSSI | | | |
| | Males | 0 | | 36 500 | | | | | | | |
| | Females | 0 | | 36 500 | | | | | | | |
| | LBAs supported/trained | | | | | | | Successful restructuring of NBSSI | | | |
| | Males | 0 | | | | | | | | | |
| | Females | 0 | | | | | | | | | |
| | People | 0 | | 2 000 | | | | | | | |
| Output Access to non-financial services | 2.1.1 Rural enterprises accessing business development services | | | | | | | | | | |
| | Rural enterprises | 0 | | 155 561 | | | | | | | |
| Outcome Technical skills transferred and technologies disseminated | Operational RTFs | | | | | | | GRATIS records; REP database & reports; Tracer-study | | | Decentralization policy remains supportive for sustainability of RTFs. |
| | RTF | 0 | | 51 | | | | | | | |
| | Proportion of operational RTFs using accounting software | | | | | | | GRATIS records; REP database & reports; Tracer-study | | | |
| | Percentage | 0 | | 90 | | | | | | | |
| | Turnover of RTFs | | | | | | | GRATIS records; REP database & reports; Tracer-study | | | |
| | RTF | 0 | | 20 | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|----------------------------------------------------------------------------|--------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|----------------------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------|-------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | RTF management boards operational | | | | | | | GRATIS records; REP database & reports; Tracer-study | | | |
| | Board | 0 | | 51 | | | | | | | |
| | NVTI certifications Training aligned with COTVET | | | | | | | GRATIS records; REP database & reports; Tracer-study | | | |
| | Certification | 0 | | 23 000 | | | | | | | |
| | Males | 0 | | | | | | | | | |
| | Females | 0 | | 0 | | | | | | | |
| | Effectiveness of training & start-up kits | | | | | | | | | | |
| | Level (%) | 0 | | 60 | | | | | | | |
| | Male level (%) | | | | | | | | | | |
| | Female level (%) | | | 0 | | | | | | | |
| Output RTFs are established | New RTFs are established | | | | | | | | | | |
| | RTF | 0 | | 30 | | | | | | | |
| Output Capacity of rural master craft persons and apprentices developed | Staff of RTFs (re)trained | | | | | | | RTF reports; MSE Sub-committee reports; GRATIS reports; REP database & reports; Periodic reports from partners | | Co-financing available in time; GRATIS Foundation continues support to RTFs. | |
| | People | 0 | | 153 | | | | | | | |
| | Master craft persons trained | | | | | | | RTF reports; MSE Sub-committee reports; GRATIS reports; REP database & reports; Periodic reports from partners | | Co-financing available in time; GRATIS Foundation continues support to RTFs. | |
| | Males | 0 | | 0 | | | | | | | |
| | Females | 0 | | 0 | | | | | | | |
| | People | 0 | | 30 000 | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|-------------------------------------------------|------------------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|----------------------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | Traditional apprentices trained | | | | | | | RTF reports; MSE Sub-committee reports; GRATIS reports; REP database & reports; Periodic reports from partners | | Co-financing available in time; GRATIS Foundation continues support to RTFs. | |
| | Males | 0 | | 0 | | | | | | | |
| | Females | 0 | | 0 | | | | | | | |
| | People | 0 | | 30 000 | | | | | | | |
| | Technical apprentices trained | | | | | | | RTF reports; MSE Sub-committee reports; GRATIS reports; REP database & reports; Periodic reports from partners | | Co-financing available in time; GRATIS Foundation continues support to RTFs. | |
| | Males | 0 | | 0 | | | | | | | |
| | Females | 0 | | 0 | | | | | | | |
| | People | 0 | | 1 750 | | | | | | | |
| | Graduate apprentices provided with start-up kits | | | | | | | | | | |
| | Males | 0 | | 0 | | | | | | | |
| | Females | 0 | | 0 | | | | | | | |
| | People | 0 | | 19 000 | | | | | | | |
| Output Technology transfer | People accessing facilitated advisory services | | | | | | | | | | |
| | Males | 0 | | 75 000 | | | | | | | |
| | Females | 0 | | 75 000 | | | | | | | |
| Outcome Access of MSEs to finance is ensured | 1.1.5 Persons in rural areas accessing financial services | | | | | | | BAC quarterly reports; PFIs quarterly reports; REP reports | Quarterly | | Effective linkages with other IFAD projects (mainly RAFiP); PFIs' capacities remain sufficient to handle a portfolio of small loans |
| | Men in rural areas accessing financial services - credit | | | 18 500 | | | | | | | |
| | Women in rural areas accessing financial services - credit | | | 18 500 | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|----------------------------|-----------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|-------------------------------------------------|-----------|----------------|-------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | Total persons accessing financial services - credit | | | 27 000 | | | | | | | |
| | Value of gross loan portfolio | | | | | | | | | | |
| | Money | 0 | | 5 527 | | | | | | | |
| | % reduction of portfolio at risk | | | | | | | | | | |
| | Percentage | | | 5 | | | | | | | |
| | Financial Institutions participating in project | | | | | | | | | | |
| | PFI | | | 80 | | | | | | | |
| | Staff of Financial Institutions trained | | | | | | | | | | |
| | Males | | | 173 | | | | | | | |
| | Females | | | 172 | | | | | | | |
| Output MGF operational | MSEs accessing MGF | | | | | | | REP reports; BoG reports; ARB Apex Bank reports | | | |
| | MSE | | | 10 000 | | | | | | | |
| | male owned MSE | | | 0 | | | | | | | |
| | female owned MSE | | | 0 | | | | | | | |
| | MGF amount disbursed | | | | | | | REP reports; BoG reports; ARB Apex Bank reports | | | |
| | Money | | | 3 700 | | | | | | | |
| Output REDF operational | MSEs accessing REDF | | | | | | | REP reports; BoG reports; ARB Apex Bank reports | | | |
| | MSE | | | 31 500 | | | | | | | |
| | | | | | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|---------------------------------------------------------------------------|-------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|-------------------------------------------------|-----------|----------------|---------------------------------------------------------------------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | male owned MSE | | | 0 | | | | | | | |
| | female owned MSE | | | 0 | | | | | | | |
| | REDF amount disbursed | | | | | | | REP reports; BoG reports; ARB Apex Bank reports | | | |
| | Money | | | 6 850 | | | | | | | |
| Outcome Pro-poor MSE support institutions and policies in place | Disbursement rate of DAs | | | | | | | MSE sub-committee reports; Supervision reports | | | NBSSI and GRATIS are restructured and have capacity to fulfill their role |
| | Percentage | | | 80 | | | | | | | |
| | NBSSI is operational knowledge centre for BACs | | | | | | | MSE sub-committee reports; Supervision reports | | | |
| | Percentage | | | 100 | | | | | | | |
| | GRATIS is operational knowledge centre for BACs | | | | | | | MSE sub-committee reports; Supervision reports | | | |
| | Percentage | | | 100 | | | | | | | |
| | MSE Sub-Committees functional | | | | | | | MSE sub-committee reports; Supervision reports | | | |
| | MSE | | | 150 | | | | | | | |
| | RECOMEPs operational at RCCs | | | | | | | MSE sub-committee reports; Supervision reports | | | |
| | RECOMEP | | | 10 | | | | | | | |
| | Functional ASSI branches at district level | | | | | | | MSE sub-committee reports; Supervision reports | | | |
| | ASSI | | | 100 | | | | | | | |
| Output Institutions strengthened at district and regional level | DOTI, MSE Sub-Committees, DA trained | | | | | | | REP reports; NBSSI reports | | | |
| | DOTI, MSE Sub-Committees, DA | 0 | | 150 | | | | | | | |
| | Government officials and staff trained | | | | | | | REP reports; NBSSI reports | | | |
| | Males | 0 | | 161 | | | | | | | |

| Results hierarchy | Indicators | | | | | | | Means of verification | | | Assumptions |
|--------------------------------------|----------------------------------------------------------|----------|----------|------------|----------------------|--------------------------|----------------------------|----------------------------|-----------|----------------|-------------|
| | Name | Baseline | Mid-Term | End Target | Annual Result (2019) | Cumulative Result (2019) | Cumulative Result % (2019) | Source | Frequency | Responsibility | |
| | | | | | | | | | | | |
| | Females | 0 | | 161 | | | | | | | |
| | Establishment of Light industrial estates supported | | | | | | | REP reports; NBSSI reports | | | |
| | Estates | | | 20 | | | | | | | |
| Output Support to policy dialogue | Number of policy initiatives emanating from REP and DAs | | | | | | | Supervision reports | | | |
| | Policy initiative | | | 2 | | | | | | | |
| | Quality of policy initiatives emanating from REP and DAs | | | | | | | | | | |
| | Policy initiative | | | | | | | | | | |
| | Apex organisations formed/strengthened | | | | | | | | | | |
| | Apex | | | 161 | | | | | | | |

Ghana

Rural Enterprises Programme

Supervision Report

Appendix 1: Financial: actual financial performance; by financier by component and disbursements by category

Mission Dates: 18-29 June/ 2018
Document Date 22/06/2019
Project No. 1100001592
Report No. 5082-GH

West and Central Africa Division
Programme Management Department

Appendix 1: Financial: Actual financial performance by financier; by component and disbursements by category

Table 1A: Financial Performance By Financiers (USD'000) as at 31 May 2018

| Financier | Appraisal (USD '000) | Disb. (USD '000) | Per Cent Disb. |
|------------------------------------------------|----------------------------|------------------------|----------------------|
| IFAD loan | 31,500.0 | 0.0 | 0.0% |
| AfDB - LOAN | 41,102.8 | 5,470.0 | 13.3% |
| AfDB - GRANT | 35,420.2 | 10,800.0 | 30.5% |
| GoG-District Assemblies | 39,684.2 | 6,023.8 | 15.2% |
| -NBSSI | 11,981.1 | 5,932.6 | 49.5% |
| -GRATIS | 7,272.5 | 1,157.7 | 15.9% |
| -Budget and Taxes | 5,855.7 | 2,566.5 | 43.8% |
| -Participating Financial Institutions & others | 6,221.9 | 3,783.8 | 60.8% |
| -Clients | 13,847.8 | 1,469.1 | 10.6% |
| Total | 192,886.2 | 37,203.5 | 19.3% |

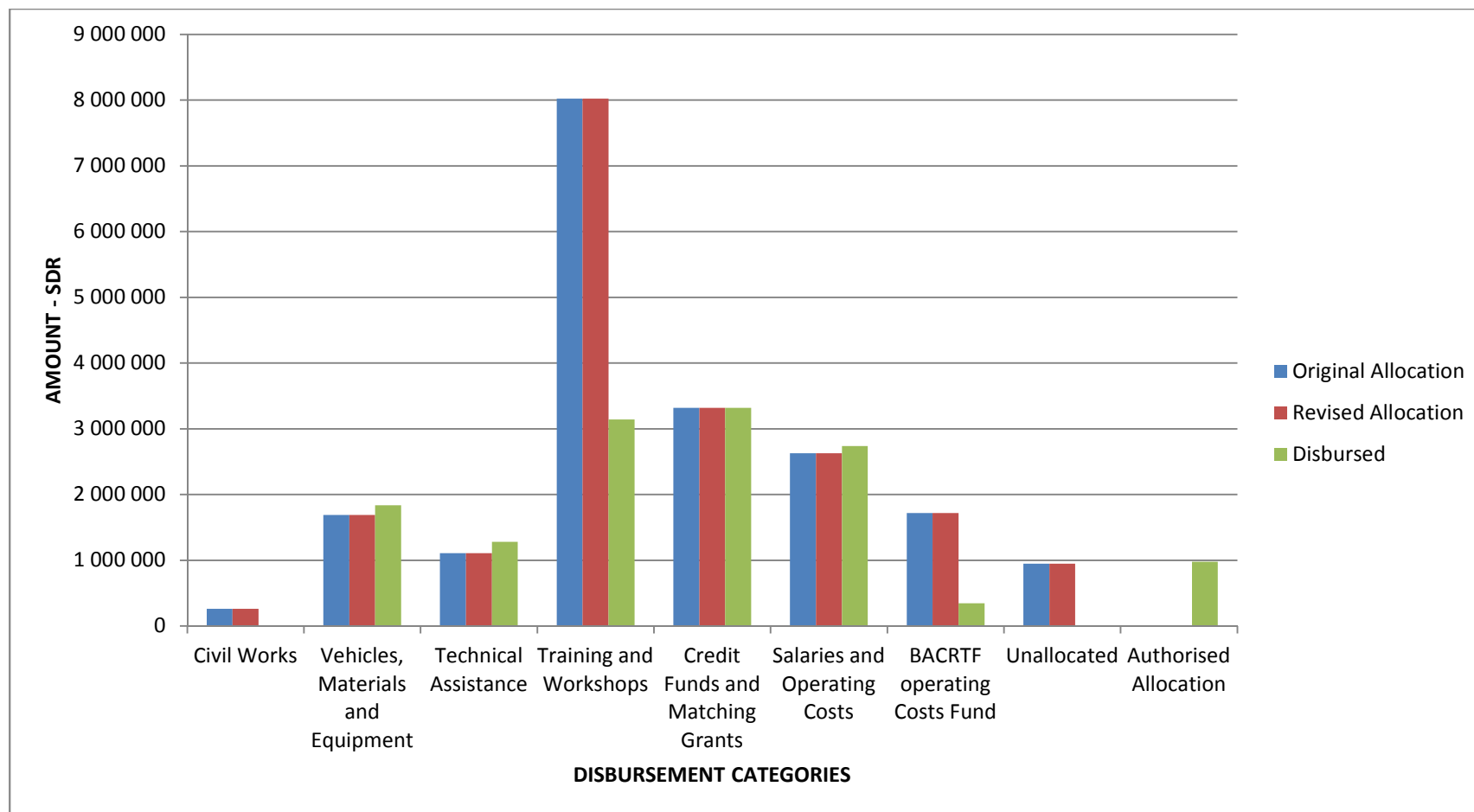
Table 1B: Financial Performance By Financiers by Component (USD'000) as at 31 May 2018

| Component | | IFAD Loan | | | AfDB Mixed Credit | | | Government and others | | | Total | | |
|-----------|-------------------------------|-----------|--------|--------|-------------------|--------|------|-----------------------|--------|-------|-----------|--------|-----|
| | | Appraisal | Actual | %age | Appraisal | Actual | %age | Appraisal | Actual | % | Appraisal | Actual | % |
| A | Business Development Services | 17,826 | 6,104 | 34.2% | 29,684 | 7,856 | 26% | 49,349 | 12,487 | 25.3% | 96,860 | 26,447 | 27% |
| B | Technology Promotion | | 20 | | 41,665 | 6,219 | 15% | 24,900 | 2,577 | 10.3% | 66,565 | 8,816 | 13% |
| C | Enabling MSE Environment | | | | | | | | | | | | |
| 1 | Rural Financial Services | 6,705 | 4,712 | 70.3% | | 43 | | 10,030 | 5,413 | 54.0% | 16,734 | 10,168 | 61% |
| 2 | Support To Rural MSE Orgs.. | 472 | 557 | 118.1% | 2,148 | 868 | 40% | 350 | 22 | 6.3% | 2,970 | 1,448 | 49% |
| | Sub-Total | 7,177 | 5,269 | 73.4% | 2,148 | 911 | 42% | 10,379 | 5,435 | 52.4% | 19,704 | 11,615 | 59% |
| D | PCMU | 6,497 | 7,942 | 122.2% | 3,026 | 1,467 | 48% | 234 | 252 | 108% | 9,758 | 9,660 | 99% |
| | Total | 31,500 | 19,335 | 61.4% | 76,523 | 16,453 | 22% | 84,863 | 20,751 | 24.5% | 192,886 | 56,538 | 29% |

Table 1C: IFAD Loan Disbursement by Category (SDR'000) as at 31 May 2018

| Cat | Category description | Original Allocation | Revised Allocation | Disbursement | WA37 Pending | Available Balance | Per cent disbursed |
|--------------|-----------------------------------|---------------------|--------------------|-------------------|----------------|-------------------|--------------------|
| I | Civil Works | 260,000 | 260,000 | 0 | - | 260,000 | 0.00% |
| II | Vehicles, Materials and Equipment | 1,690,000 | 1,690,000 | 1,836,489 | | -146,489 | 108.67% |
| III | Technical Assistance | 1,110,000 | 1,110,000 | 1,282,325 | | -172,325 | 115.52% |
| IV | Training and Workshops | 8,020,000 | 8,020,000 | 3,034,271 | 109,156 | 4,876,573 | 39.19% |
| V | Credit Funds and Matching Grants | 3,320,000 | 3,320,000 | 3,259,699 | 58,558 | 1,743 | 99.95% |
| VI | Salaries and Operating Costs | 2,630,000 | 2,630,000 | 2,646,365 | 90,593 | -106,958 | 104.07% |
| VII | BACRTF operating Costs Fund | 1,720,000 | 1,720,000 | 300,267 | 47,927 | 1,371,806 | 20.24% |
| | Unallocated | 950,000 | 950,000 | 0 | - | 950,000 | 0.00% |
| | Authorised Allocation | 0 | - | 979,208 | - | -979,208 | |
| Total | Total IFAD Financing | 19,700,000 | 19,700,000 | 13,338,624 | 306,234 | 6,055,142 | 69.26% |

Figure 1: IFAD loan/grant disbursement, comparisons between original and revised allocations and actual disbursement as at 31 May 2018



Ghana

Rural Enterprises Programme

Supervision Report

Appendix 2: Physical progress measured against AWP&B

Mission Dates: 18-29 June/ 2018
Document Date 22/06/2019
Project No. 1100001592
Report No. 5082-GH

West and Central Africa Division
Programme Management Department

Appendix 2: Physical progress measured against AWP&B

| Component/ Sub-component or Output | Indicator | Unit | Period: as at June, 2018 | | | Cumulative Actual | Appraisal Target | % |
|-----------------------------------------------------------------------------|---------------------------------------------------------------------------|------|--------------------------|--------|------|----------------------|---------------------|------|
| | | | AWP&B | Actual | % | | | |
| Component 1: <i>Business Development Services</i> | | | | | | | | |
| | No. of operational REP model BACs | No. | 161 | 161 | 100% | 161 | 161 | 100% |
| | Amount of turnover of BACs in USD (average) | USD | 15,000 | - | - | - | 25,000 | - |
| | Level of institutional performance of BACs (average efficiency by year 8) | % | 40% | - | - | - | 80% | - |
| | Level of effectiveness of BDS training | % | 60% | 54% | 90% | 54% | 60% | 90% |
| Output: BACs established/strengthened | | | | | | | | |
| BACs established | No. of BACs | No. | 161 | 161 | 100% | 161 | 161 | 100% |
| Activity C1.1.1.1: Undertake civil works for new BACs | No. of BACs | No. | 40 | - | - | - | 95 | |
| Activity C1.1.1.2.2: Construction of BRCs | No. of BRCs | No. | 30 | - | - | - | - | - |
| Activity C1.1.14.1: Training of BAC staff on Programme implementation tools | No. of BAC staff trained | No. | 322 | - | - | 490 | 600 | 82% |
| Activity C1.1.14.2: Organise training for staff of BACs (Outsourcing) | No. of BAC staff trained | No. | 308 | - | - | - | 600 | - |
| Output: Capacity of rural MSEs and their associations strengthened | | | | | | | | |
| Provide training for clients/LBAs | No. of clients trained | No. | 15,539 | 4,359 | 28% | 177,185 | 400,000 | 44% |
| Literacy and Numeracy | No. of clients trained | No. | 1260 | 370 | 29% | 17,741 | 14,100 | 80 |
| Internship | No. of clients trained | No. | 240 | 36 | 15% | 248 | - | - |
| Provide business counselling for clients | No. of clients counselled | No. | 7,800 | 1,842 | 24% | 56,512 | 74,000 | 76% |
| Organise study tours for clients | No. of clients taken on study tour | No. | 380 | 105 | 28% | 1,168 | - | - |
| Facilitate client Mentoring | No. of clients mentored | No. | 150 | - | - | - | - | - |
| Organise annual Clients' Exhibition & Trade shows | No. of clients participating in trade show | No. | 500 | 159 | 32% | 1,556 | - | - |
| Provide start up kits to graduate apprentices | No. of persons benefiting from start-up kits | No. | 1647 | - | - | - | 8250 | 0% |
| Organise Training for Trainers of MOFA Farm Institutes | No. of farm institute trainers trained | No. | 30 | - | - | 15 | 30 | 50% |

| | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|---------------------|-----|-----|------|-------|--------|------|
| Training of Youth at Farm Institutes | No. of clients trained | No. of participants | 800 | 655 | 82% | 3,782 | 6,000 | 63% |
| Training of Youth (IFAD Additional Financing) | No. of youth trained under AF | No. of participants | 500 | - | - | - | - | - |
| Upgrade facilities of farm institute | No. of farm institutes upgraded | No. | 3 | - | - | 3 | 3 | 100% |
| Training of BDS Providers (NBSSI) | No. of BDS providers certified | No. | 400 | - | - | - | - | - |
| Component 2: Agricultural Commodity Processing Infrastructure Development (Technology Promotion and Dissemination) | | | | | | | | |
| Objective (Outcomes) :- To transfer technical skills and disseminate technologies | No. of RTFs operational | No. | 21 | 21 | 100% | 21 | 51 | 41% |
| | Amount of turnover of RTFs in USD | USD | - | - | - | - | 20,000 | - |
| | No. receiving NVTI certifications | No. | - | 979 | - | 4,573 | 23,000 | 20% |
| | Training aligned with COTVET | - | - | - | - | - | - | - |
| | Level of effectiveness of training & start-up kits support (by gender) | - | 60% | 50% | 83% | 50% | 60% | 83% |
| Output: Functional RTFs established | | | | | | | | |
| Construct new RTF workshop buildings (light indus. Eng. types) | No. of new RTF workshop buildings constructed | No. | 5 | - | - | - | 15 | 0% |
| Construct/Refurbish RTF workshop buildings (adopted and existing RTFs) | No. of new RTF workshop buildings constructed | No. | 26 | - | - | - | 26 | - |
| Construct new RTF workshop buildings (other types) | No. of new RTF workshop buildings constructed | No. | 5 | - | - | - | - | - |
| Construct/rehabilitate RTF workshop buildings (Malnutrition Matters types) | No. of new RTF workshop buildings constructed | No. | 10 | - | - | - | - | - |
| Engineering consultancy for new RTFs (AESL) | No. of contracts for design and construction of new RTFs signed | No. | 1 | 1 | 100% | 1 | - | - |
| Procure 4WD pickups for new RTFs | No. of 4 WD twin-cab pickups procured for new RTFs | No. | 13 | - | - | - | 30 | 0% |
| Procure workshop equipment for new RTFs (light industrial type) | No. of workshop equipment | No. | 5 | - | - | - | - | - |
| Procure special workshop equipment for RTFs (CNC) | No. of workshop equipment procured | No. | 3 | - | - | - | - | - |
| Procure special workshop equipment for RTFs (pneumatics, | No. of workshop equipment procured | No. | 3 | - | - | - | - | - |

| | | | | | | | | |
|---------------------------------------------------------------------------------|--------------------------------------------------------------------------|-----|-----|-----|------|-------|--------|------|
| hydraulics, electronics) | | | | | | | | |
| Procure workshop equipment (re-tooling for adopted and existing RTFs) | No. of workshop equipment procured | No. | 26 | - | - | - | -- | |
| Procure workshop equipment for other types of RTFs | No. of workshop equipment procured | No. | 5 | - | - | - | - | - |
| Procure generators for new RTFs | No. of new generators procured for new RTFs | No. | 15 | - | - | - | 30 | 0% |
| Procure office furniture and basic equipment for new RTFs | No. of office furniture and basic equipment procured for new RTFs | Set | 10 | - | - | - | 30 | 0% |
| Procure desktop computers, software & ups for new RTFs | No. of desktop computers, software and UPS procured for new RTFs | Set | 15 | - | - | - | 30 | 0% |
| Procure laser printers for new RTFs | No. of laser printers procured for new RTFs | No. | 15 | - | - | - | 30 | 0% |
| Train or retrain staff of RTFs and GRATIS | No. of staff of RTFs (re)trained | No. | 84 | 5 | 6% | 60 | 153 | 39% |
| Supervision of RTFs | No. of RTF supervision carried out | No. | | | | 45 | 168 | 27% |
| Recruit design and supervision consultant for resource centres | No. of design and supervision consultant recruited for resource centres | No. | 1 | 1 | 100% | 1 | - | -- |
| Continuing supervision consultancy for RTF hostels construction. | No. of consultants recruited | No. | 1 | 1 | 100% | 1 | 1 | 100% |
| Design and supervision of transformation of resource centres to BRCs | No. of resource centres constructed | No. | 7 | - | - | - | - | - |
| Enhancement (extension works) of resource centres to BRCs | No. of resource centres constructed | No. | 7 | - | - | - | - | - |
| Construct business resource centres | Resource centres constructed | No. | 30 | - | - | 7 | 42 | 18% |
| Complete RTF Hostels construction. | Hostels constructed | No. | 5 | 2 | 40% | 2 | 5 | 40% |
| Procure desktop computers for resource centres | No. of desktop computers, software and UPS procured for resource centres | No. | 37 | - | - | - | 42 | 0% |
| Procure laser printer for resource centres | No. of laser printers procured for resource centres | No. | 7 | - | - | - | 42 | 0% |
| Procure furniture and fittings for RTF Hostels | No. of Hostels | Set | 5 | - | - | - | - | - |
| Output: Capacity of rural master craft persons and apprentices developed | | | | | | | | |
| Provide training to master crafts persons | No. of master craft persons trained by type of training and gender | No. | 623 | 969 | 156% | 8,757 | 30,000 | 29% |
| Provide training to traditional apprentices | No. of traditional apprentices trained by type of training and gender | No. | 134 | 346 | 258% | 2,582 | 30,000 | 9% |
| Provide training to technical | No. of technical apprentices trained by type of | No. | 100 | 224 | 224% | 744 | 1,750 | 43% |

| | | | | | | | | |
|--------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----|--------------|---------|------|------------|------------|-----|
| apprentices/students | training and gender | | | | | | | |
| Provide training in occupational safety, health & environmental mgt. | No. of clients trained by type of training and gender | No. | 100 | 602 | 602% | 7,769 | - | - |
| Carry out testing/replication of agro-processing equipment | No. of agro-processing equipment tested/replicated | No. | 21 | - | - | 13 | 48 | 27% |
| Develop and produce prototype agro-processing equipment | No. of agro-processing equipment tested/replicated | No. | 4 | - | - | - | - | - |
| Carry out field demonstration of new/improved technologies | No. of demonstrations of new/improved technologies carried out | No. | 40 | 4 | 10% | 41 | 1,092 | 4% |
| Facilitate NVTI certification of graduate apprentices | No. of graduate apprentices certified by NVTI | No. | 200 | 928 | 464% | 4,094 | 21,780 | 19% |
| Provide start-up kits to graduate apprentices | No. of graduate apprentices provided with start-up kits | No. | 200 | 895 | 448% | 2,444 | 4,400 | 52% |
| Provide support to DAs to develop light industrial estates | No. of DAs supported to develop light industrial estates | No. | 4 | - | - | - | 73 | 0% |
| Training in use and maintenance of agro processing equipment | No. of persons trained in use and maintenance in agro processing equipment | No. | 20 | | | | | |
| Train beneficiary groups of Malnutrition Matters Soybeans Processing Equipment | No. trained | No. | 30 | | | | | |
| Component 3: Enabling MSE Environment | | | | | | | | |
| <i>Sub-component: Access to Rural Finance</i> | | | | | | | | |
| Objective (Outcomes) :- To improve access of MSEs to finance | No. of active borrowers of which at least 50% women (by gender and age) | No. | - | - | - | 9,829 | 27,000 | 36% |
| | % reduction of portfolio at risk | No. | - | - | - | - | | - |
| Output: Capacity of PFIs & ARB Apex Bank improved | | | | | | | | |
| Provide training/retraining for staff of PFIs | Number of staff of PFIs (re)trained (by gender) | No. | 120 | - | - | 369 | - | - |
| Establish partnership with new PFIs | No. of new PFIs partnered with | No. | 5 | 3 | 60% | 64 | 80 | 80% |
| Procure motor cycles/bicycles for PFIs | No. of PFIs supported with motor cycles/bicycles | No. | 25 | - | - | - | 50 | 0% |
| Procure Laptops for APEX Bank and BOG | No. of laptops procured | No. | 4 | - | - | - | - | - |
| Hire consultant to operationalise the micro lease program | No. of facilitating agent recruited | No. | 1 | 1 | 100% | 1 | - | - |
| Hire consultant design and implement Agency bank platform | No. of facilitating agent recruited | No. | 1 | - | - | - | - | - |
| Output: MGF operational | No. of PFIs participating in MGF | No. | - | - | - | 55 | 80 | 69% |
| MSEs' access to MGF | No. of MSEs accessing MGF | No. | 400 | 38 | 10% | 1,826 | 7,000 | 26% |
| MGF Amount disbursed | MGF GHc amount disbursed (by gender and | GH¢ | 8,000,000.00 | 562,483 | 7% | 14,559,833 | 31,666,667 | 46% |

| | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------|-----------|-----------|-----|------------|------------|------|
| | age) (100%) (Ex. Rate GHc 5.00: \$1.00) | | | | | | | |
| Output: REDF operational | No. of PFIs participating in REDF | No. | - | - | - | 59 | 80 | 74% |
| Facilitate MSEs' access to REDF | No. of MSEs accessing REDF | No. | 3,500 | 870 | 25% | 8,003 | 22,000 | 36% |
| REDF Amount disbursed | Amount of REDF disbursed (by gender age) (100%) (Ex. Rate GHc 5.00: \$1.00) | GH¢ | 5,075,000 | 2,768,375 | 55% | 22,801,700 | 30,312,500 | 75% |
| Sub-component: Institutional Development | | | | | | | | |
| Objective (Outcomes):- Pro-poor MSE support institutions and policies in place | Level of disbursement of DAs for MSE development | % | 50% | - | - | - | 80% | - |
| | Level of NBSSI as operational knowledge centre for BACs | % | - | - | - | - | - | - |
| | Level of GRATIS as operational knowledge centre for RTFs | % | - | - | - | - | - | - |
| Output: Institutions strengthened at district and regional level | | | | | | | | |
| Facilitate organisation of district consultative meetings | No. of district consultative meetings held | No. of meeting | 50 | 17 | 34% | 99 | 480 | 21% |
| Provide support to RECOMEP meetings | No. of RECOMEP meetings | No. of meeting | 20 | - | - | 64 | 40 | 160% |
| Facilitate organisation of Private dialogues and workshops on the Government Ten Point Industrial Transformation Agenda | No. of Private dialogues and workshops on the Government Ten Point Industrial Transformation Agenda facilitated | No. | 1 | - | - | - | - | - |
| Provide training for ASSI | No of ASSI members trained | No of ASSI member | 200 | - | 0% | 13 | 40 | 33% |
| Recruit Technical Assistance for gender & youth training /a | No. of Technical Assistance for gender & youth training recruited | No. | 1 | - | 0% | - | - | - |
| Organise gender mainstreaming training for Programme staff including BACs and RTFs /b | No. of BACs and RTFs trained in Gender mainstreaming | No. | 375 | - | 0% | - | - | - |
| Develop and publish Policy Briefs | No. of policy brief published | No. | 2 | - | 0% | - | - | - |
| Strengthening of NBSSI | | | | | | | | |
| Civil works and office Rehabilitation-NBSSI | No. of office rehabilitated | | 1 | - | 0% | - | - | - |
| Procure SUV vehicles for NBSSI | No. of SUV vehicles procured for NBSSI | No. | 3 | - | 0% | - | - | - |
| Procure 4x4 Double cabin pickups for NBSSI | No. of 4x4 Double cabin pickups procured | No. | 13 | - | 0% | - | - | - |
| Procure desktop computers, software and UPS for NBSSI | No. of desktop computers procured | No. | 30 | - | 0% | - | - | - |
| Procure scanners/photocopiers for | No. of scanners/photocopiers procured | No. | 25 | - | 0% | - | - | - |

| | | | | | | | | |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|------|-----|---|----|---|---|---|
| NBSSI | | | | | | | | |
| Procure tablets for NBSSI | No. of tablets procured | No. | 40 | - | 0% | - | - | - |
| Procure software for NBSSI | No. of computer software procured | No. | 1 | - | 0% | - | - | - |
| Procure electronic typewriters for NBSSI | No. of electronic type writers procured | No. | 12 | - | 0% | - | - | - |
| Procure Binders and lamination Machines for NBSSI | No. of scanners/photocopiers procured | No. | 12 | - | 0% | - | - | - |
| Procure Cameras & Phones for NBSSI | No. of binders and lamination Machines procured | No. | 20 | - | 0% | - | - | - |
| Procure projector and projector screens | No. of binders and la projector and projector screens procured | No. | 12 | - | 0% | - | - | - |
| Procure laser printers for NBSSI | No. of laser printers procured | No. | 10 | - | 0% | - | - | - |
| Procure laptop computers for NBSSI Knowledge Management Centre, Head Office and Regional Offices | No. of laptop computers procured | No. | 38 | - | 0% | - | - | - |
| Office furniture including computer tables, chairs, Projector and projector screen for NBSSI | Sets of computer tables, chairs, Projector and projector screen procured | Sets | 12 | - | 0% | - | - | - |
| Procure chairs for NBSSI Knowledge Management Centre | No. of chairs procured | No. | 10 | - | 0% | - | - | - |
| Procure steel cabinet for NBSSI Knowledge Management Centre | No. of steel cabinet procured | No. | 6 | - | 0% | - | - | - |
| Procure Books and manuals on entrepreneurship for NBSSI Knowledge Management Centre | No. of books and manuals on entrepreneurship procured | No. | 150 | - | 0% | - | - | - |
| Training of NBSSI Management in Project Management Skills | No. of Project Management Skills training organized | No. | 1 | - | 0% | - | - | - |
| Training of NBSSI Management in Consultancy Skills | No. of technical consultant recruited | No. | 1 | - | 0% | - | - | - |
| Training of NBSSI Management in Negotiation Skills | No. of Management in Negotiation Skills training organized | No. | 1 | - | 0% | - | - | - |
| Training of NBSSI Management in Incubation skills | No. of technical consultant recruited | No. | 1 | - | 0% | - | - | - |
| Training of NBSSI Management in Knowledge Management skills | No. of staff trained in No. of Management in Knowledge Management skills | No. | 12 | - | 0% | - | - | - |
| Training (additional) of NBSSI Managers on GIS/I-scala | No. of NBSSI staff trained in ISCALAR | No. | 30 | - | 0% | - | - | - |
| Development of Human Resource Management Information System for NBSSI | No. of technical consultant recruited | No. | 1 | - | 0% | - | - | - |
| Training of Head office Management | No. of technical consultant recruited | No. | 1 | - | 0% | - | - | - |

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| in the HRMIS | | | | | | | | |
| Organise Workshop for NBSSI and other Stakeholders on NBSSI initialisation of the BDS Component and 2019 AWPB | No. of workshop organised | No. | 1 | - | 0% | - | - | - |
| Provide financial support for NBSSI Regional Review Meetings | No. of review meetings | No. | 2 | - | 0% | - | - | - |
| Provide support for NBSSI Head Office Monitoring | | No. | 2 | - | 0% | - | - | - |
| Provide funding for NBSSI Regional Offices Monitoring | | No. | 2 | - | 0% | - | - | - |
| Award for BACs documenting and sharing stories and useful experiences | No. of awards to BACs on documenting and sharing stories and useful experiences | No. | 1 | - | 0% | - | - | - |
| NBSSI Board Monitoring | | No. | 1 | - | 0% | - | - | - |
| NBSSI Head Office Meeting with BACs | No. of NBSSI head office meeting supported | No. | 1 | - | 0% | - | - | - |
| Training of NBSSI Management in Data Management & analysis | Data Management & analysis training organised | No. | 1 | - | 0% | - | - | - |
| Training (additional) of GRATIS staff on ISCALAR | No. of staff trained on ISCALAR | No. | 30 | - | 0% | - | - | - |
| Provide Technical Assistance to GRATIS Head Office for the recruitment, appointment and orientation of new staff | No. of technical consultant recruited | No. | 1 | - | 0% | - | - | - |
| Provide funding for GRATIS Annual Review Meetings | No. of GRATIS review meeting supported | No. | 2 | - | 0% | - | - | - |
| Provide funding to GRATIS for Performance setting workshop | | No. | 1 | - | 0% | - | - | - |
| Provide funding for GRATIS Board, Management and RTFs Meetings | | No. | 2 | - | 0% | - | - | - |
| Output: Policy dialogue supported | | | | | | | | |
| Provide Technical Assistance to MOTI for the completion of SME Policy Document | | No. | 1 | - | 0% | - | - | - |
| Provide Technical Assistance for the Institutional transformation of NBSSI | | No. | 1 | - | 0% | - | - | - |
| Provide Technical Assistance to MOTI for the design of framework to align REP activities with MOTI | | No. | 1 | - | 0% | - | - | - |
| Transaction Advisory service for the | Number of experts in local MSE policy | No. | 1 | - | 0% | - | - | - |

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| RTF PPP Project | development engaged | | | | | | | |
| Organise stakeholder Validation Workshop on the RTF PPP Project | No of Transaction Advisory Firm hired for RTF PPP | No. | 1 | - | 0% | - | - | - |
| <i>Sub-component: ENABLE Youth (EY)</i> | | | | | | | | |
| Output: Business incubation hubs developed | | | | | | | | |
| Recruit technical assistance for the development of business incubation hubs | No. of contracts signed for development incubation hubs | No. of person | 1 | - | - | - | | |
| Develop incubation hubs Business Plans for selected incubator hubs | No. of plans developed | No. | 4 | - | | | | |
| Develop governance and management structure for incubation Centers | Management structure developed for incubation center | No. of person | 3 | - | | | | |
| Design incubator hub facilities | No. of incubation hubs designed | No. | 4 | | | | | |
| Construct incubator hub facilities | No. of hub constructed | No | 2 | - | | | | |
| Upgrade incubator hub facilities | No. of incubator hub upgraded | No. of hub | 2 | - | | | | |
| Procure workshop equipment for incubator hub facilities | Set of equip. procured | Set of equip. | 7 | - | | | | |
| Procure desktop computers for incubator hub facilities | No. of set of computers procured | Set of c'ter | 4 | - | | | | |
| Procure laser printer for incubator hub facilities | No. of printers procured | No. of printer | 4 | - | | | | |
| Procure Microsoft Office Project software for incubator hub facilities | No. of MS Office project software procured | No. | 4 | - | | | | |
| Develop/review training strategy and materials for incubator centres | No. of strategy and materials developed for incubation centres | No. | 4 | - | | | | |
| Provide training for incubation hubs managers, staff, trainers and ENABLE Youth Coordinators | No. of persons trained | No. | 70 | - | | | | |
| Output: Youth agripreneurs (Incubatees) trained | | | | | | | | |
| Procure 4WD pick-up vehicle for ENABLE Youth Officer | No. of vehicles procured | No. | 1 | - | | | | |
| Commence technical skills training for incubatees at Incubation centres | No. of incubates trained | No. | 400 | - | | | | |
| Commence training in financing options for incubatees | No. of incubates trained | No. | 400 | - | | | | |
| Develop guidelines on access to finance for incubatees | No. of guidelines developed for accessing finance | No. | 1 | - | | | | |

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| Provide business management training for incubatees | No. of incubates trained | No. | 400 | - | | | | |
| Programme Coordination and Management | | | | | | | | |
| Output: Civil Works, Vehicles, Equipment and Materials procured | | | | | | | | |
| Recruit Technical Assistance for Documentation of client stories and profiles | Documented stories | No. | 1 | - | - | - | - | - |
| Organise Writeshops to Document experiences from the field | Documented stories | No. | 2 | - | - | - | - | - |
| Design and print Brochures/Facts Sheets and Stories from the Field | No. of publications made | No. | 4 | 2 | 50% | 2 | -- | - |
| Develop and air TV Documentaries | No. of publications made | No. | 2 | - | - | - | - | - |
| Develop and Print Profiles on Selected Trades/Business | No. of publications made | No. | 5 | - | - | - | - | - |
| Print and distribute Programme Newsletter | No. of publications made | No. | 1 | - | - | - | - | - |
| Output: Capacity of Programme staff built through training | | | | | | | | |
| Provide Programme staff with technical training | No. of training programmes attended | No. of trg | 8 | - | - | 30 | 80 | 31% |
| Provide Programme staff with Knowledge Management Training | No. of training programmes attended | No. of trg | 12 | - | - | - | - | - |
| Programme staff participation in international workshops | No. of workshops conducted | No. of Per. | 7 | - | - | - | - | - |
| Output: Specialist services for unspecified Programme Implementation support provided | | | | | | | | |
| Development of operational plan for BAC Sustainability | BAC operational plan | No. | 1 | 1 | 100% | 1 | - | - |
| Output: Annual Audit of Programme Accounts conducted | | | | | | | | |
| Conduct annual audit of Programme accounts | No. of annual audits of Programme accounts conducted | No. | 1 | 1 | 100% | 6 | 8 | 75% |
| Programme Monitoring and Evaluation | | | | | | | | |
| Output: Capacity of M&E staff built through training | | | | | | | | |
| Provide M&E staff with capacity building training | No. of training workshops attended by M&E staff | No. of training. | 4 | 1 | 25% | 11 | 8 | 138% |
| Output: Baseline and exit surveys, other unspecified studies and contracted supervision undertaken | | | | | | | | |
| Client Tracer studies | No. of studies conducted | No. | 1 | - | - | - | - | - |

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| Conduct Annual Outcome and Impact Survey (OIS) on a sample of beneficiaries and non-beneficiaries | No. of studies conducted | No. | 1 | - | - | - | - | - |
| Further development work on GIS | Improved GIS | No. | 1 | - | - | - | - | - |
| Upgrading and Integration of REP M&E System into the GoG M&E system & IFAD ICO | REP M & E and GOG systems integrated | No. | 1 | - | - | - | - | - |
| M & E Manual Documentation | M & E Manual | No. | 1 | - | - | - | - | - |

Ghana

Rural Enterprises Programme

Supervision Report

Appendix 3: Compliance with legal covenants: status of implementation

Mission Dates: 18-29 June/ 2018
Document Date 22/06/2019
Project No. 1100001592
Report No. 5082-GH

West and Central Africa Division
Programme Management Department

Appendix 3: Compliance with legal covenants: Status of implementation as at 30 June 2018

| Section | Loan Covenant | Target/Action Due Date | Compliance Status/Date |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------|---------------------------------|-------------------------------------------|
| Section B.06 | Opening of a Designated Account in BoG in USD | 20 Dec. 2011 | Done |
| | Deposit of Authorized Allocation of USD | 14 March 2012 | Done |
| Section 7.01 | Submission of AWPB each year to IFAD for approval | Annual | Done |
| Section E.02 | National Director has been duly appointed | 1 December, 2012 | Done |
| Section 7.01 | Opening of Programme Account | 20 Dec. 2011 | Done |
| Section 7.11 | Insure key Project personnel against health and accident risks | 2012. | Done |
| Section 8.08 | Transfer of annual GoG counterpart funds in accordance with AWPB | Initial Deposit made on 8/10/12 | Done |
| | Transfer of annual counterpart funds from other national and district-level financiers in accordance with AWPB | Annual transfers | Not Compliant |
| Section 8.02 | Submission of semi-annual and annual progress reports to IFAD | Twice a year | Done |
| Section 8.03 | Mid-Term Review (MTR) carried out jointly by Borrower, IFAD | Dec 2015 | Done |
| Section 9.03 | Audit of Programme financial Statements in accordance with Programme guidelines by an independent Auditor | Once a Year | Done for FY2012 to FY2017. FY2018 not due |
| Schedule 1 Par 9.2 & 9.13 | Enter into an MOU with NBSSI subject to prior no objection by IFAD | 31 Mar 2014 | Done |
| Schedule 1 Par 10.2 & 13 | Enter into an MOU with GRATIS subject to prior no objection by IFAD | 31 Mar 2014 | Done |
| Schedule 1 Par 11.2 & 13 | Enter into an MOU with Bank of Ghana subject to prior no objection by IFAD | 31 Mar 2014 | Done |