

Ghana

Rural Enterprises Programme

Supervision Report

Main report and appendices

Mission Dates: From 20/05/2019 to 31/05/2019

Document Date 01/11/2019

Project No. 1100001592

Report No. 5060-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		

Approval Date:	15/09/2011	Last audit receipt:	29/06/2019
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
	Domestic Financing Institutions additional	\$4,929,000
	Domestic Financing Institutions	\$6,221,893
	Local Government	\$38,447,522
	National Government (add)	\$17,281,000
	Beneficiaries	\$13,847,832
	National Government	\$25,109,321
Co-financing breakdown,	African Development Bank	\$70,008,084
Project total financing:		\$249,871,634

Current Mission

Mission Dates:	From 20/05/2019 to 31/05/2019
Days in the field:	10 days

Mission composition: The IFAD team comprised of: Hani Elsadani-Salem (IFAD Country Director); Theophilus Otchere Larbi (Country Programme Officer); Mariko Nakayama (Junior Professional Officer); Henry Anim-Somuah (Lead Consultant, MSE Development Specialist); 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. Patricia Palale Makwebo (Snr. Financial Management Specialist); Douglas Kwame Tsise (Procurement Officer); and Ms Jemima Tettey-Coffie (Disbursement Assistant).

The GoG team comprised: Kosi Yankey (Ag. Executive Director, NBSSI); Anna Armoh-Himbson, (Deputy Chief Executive, NBSSI); Philomena Dsane (Ag. Director, PPME, NBSSI); Baffour Akuffo-Ankama, Director of Finance, NBSSI); Adjei Ntimu (Chief Executive Officer, GRATIS); Sampson Abankwa (Ag. Team Leader, SME Development Team, Ministry of Trade and Industry); Kyeremeh (Industrial Promotion Officer, MoTI); Ms Valentina Sam (MoTI); Kyeremeh Yeboah (1D1F, MoTI), David Modzakah (MoFA); Tommy Tommie (Project Coordination Unit, MoFA) and Kipo Cosmos (MoF).

Field sites visited: Kumasi

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	3	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	4
Environment and Natural Resource Management	4	Procurement	3
Exit Strategy	4		
Potential for Scaling-up	5		

Relevance

C. Mission Objectives and Key Conclusions

Background and Main Objective of the Mission

1. The Government of Ghana (GoG), the International fund for Agricultural Development (IFAD) and the African Development Bank (AFDB) undertook a joint supervision mission to the Rural Enterprises Programme (REP, L-841-GH/AL No. 200002131 and AFDB mixed Credit Loan No. 2100150028993, Grant No. 2100155024868) from 20 May to 4 June, 2019.

2. The main objectives of the Mission were to review progress made and results achieved in implementing the 2019 Annual Work Plan and Budget (AWPB), Procurement Plan (PP) and agreed actions from the previous implementation support mission, provide support to expedite implementation and guidance on addressing emerging issues. The mission also assessed the progress of the establishment of institutional eco-system (such as RECOMEPs, and MSMEs Sub-Committees in districts) to support MSMEs, disbursement of AFDB's funding and IFAD's additional financing, alignment with MoTI's 1D1F strategy, measurement of REP's performance, and provide support to accelerate the disbursement of the additional financing. Additionally, the mission followed-up on the strategy and implementation plan of BRCs and framework to engage the private sector to operate BRCs.

Key Mission Agreements and Conclusions

3. Overall, the BDS component implementation has been positive in terms of the number of MSEs that have been established. While 50,055 MSEs have been formed, only 7,173 have been formally registered (12% of the target) and a modest 2,078 graduated to rapid growth (10% of the target), though 35,419 MSEs have been in operation for more than 3 years. *The mission strongly recommends that the BDS component focus on formalizing of the MSEs and graduating the them into rapid growth. A strategy to that end, with targets, needs to be developed by the PCMU.*

4. The mission spent considerable amount of time to interrogate the policy directive provided by the Hon. Minister on both the transitional and the franchising arrangements. The mission found the transitional arrangements to contract the private sector BDS expertise feasible. However, on the part of IFAD since additional financing was to enhance the institutional capacity of NBSSI to sustain the BDS component of the programme, there are no budget line items to contract the private sector BDS experts. The African Development Bank indicated that the proposed transitional arrangement was possible. However, the mission observes that this will require a considerable revision of the project resources allocated for services and such will need a review process that is beyond the scope and mandate of the Mission. The Mission thus recommends that the borrower formally request the Bank and IFAD for a no objection for revision of the lists of goods and services to implement it. The request should be supported with the relevant justifications including the project activities that are to be re-scoped, its impact on the achievement of the project development objectives for review by the Bank and IFAD with a clear exit strategy for this transitional arrangement.

5. On the franchising arrangements, the mission first reviewed the BRC concept and observed that as a one-stop-shop for business development services, the BRCs will have to provide a suite of services including: BDS; Investment Promotion; Export Development and Promotion; Tourism Development and Promotion as well providing a one stop facilitation shop for all the regulatory services such as; the Ghana Revenue Authority, Registrar General's Department, Food and Drugs Authority, and Ghana Standard Authority. The mission, reviewed the continuum of Public Private Partnerships for the private sector participation in providing the services that are of the nature of public goods such as being proposed for the BRCs and observed that a contract service arrangement under the franchising arrangement will be unequalled in terms of ease of operation, management of the physical infrastructure, human resources, revenue generation and accountability. The mission therefore recommends that the PCMU to immediately initiate the procurement of Technical Assistance to structure the franchising arrangements to commence not later than January 2020.

6. The Matching grant facility is facing low absorption by clients of the programme even though there is evidence of demand from the field. The difficulties encountered by the clients are high interest rates, collateral requirements by the PFIs and the inability of the PFIs to provide long term loan for investment assets. The programme is requesting for an increase in the percentage of contribution in terms of the MG to 50% and also de-emphasis the used of bank loan as a condition to benefit from the grant but allow clients to find alternatives sources of funds to meet the counterpart contribution. *The mission recommends the programme to make an official request with adequate justification to IFAD for consideration.*

D. Overview and Project Progress

7. With regard to the 2019 AWPB, output results achieved as of the mission date are 1,401 participants trained in community based skills (24 % of planned target); 1,714 trained in business management skills (48% of planned target); 1,369 clients have been counselled by the BACs (17% of planned target); 1,336 members of Local Business Association (LBAs) trained; 5,942 participants trained and supported as master crafts persons and apprentices (over a target of 875); US\$115,136 Matching Grant funds disbursed (6% of planned amount of US\$1,600,000), to 156 clients (39% of planned target of 400 clients); and US\$304,268 (16% outreach of projected disbursement of US\$1,925,000) of the REDF

disbursed to 563 clients (16% of target). 22 start-up kits have been provided to the graduate apprentices (11% of planned activities). 9 stakeholder consultative meetings (18%) to discuss identified key MSE development issues that could be addressed through stakeholder engagement.

8. Business Development Services. Overall, the BDS component implementation has generally been positive in terms of the number of MSEs that have been established. However, with 50,055 MSEs only 7,173 have been formally registered (12% of the target) and only 2,078 graduated to rapid growth (10% of the target), though 35,419 MSEs have been in operation for more than 3 years. 60,146 new and direct jobs or employment opportunities have been created as a result of the various interventions delivered through the BACs/RTFs to the clients. 50,055 new businesses have so far been created. Together with the stock of enterprises established under REP II, 66,694 business have supported and are at different levels of performance from start-up through survival to rapid growth. 19,789 members of local business associations (LBAs) have so far been trained and empowered to help build a private sector-led support system for rural MSEs. 1,869 clients have been supported to participate in a number of in-country Clients' Exhibition and Trade Shows which have exposed clients and their products to larger markets outside their home districts and also created a platform for MSEs to network among themselves, with suppliers and customers. 3,883 literate youth, with minimum qualification of junior secondary school certificate have been trained in agri-business trades such as beekeeping, fish farming and poultry farming. A database of 1,656 Service Providers has been established to facilitate the development of the private BDS market at the district level and make their services easily accessible to rural MSEs.

9. Agricultural Commodity Processing Infrastructure Development /Technology Promotion and Dissemination. All the 21 existing RTFs have remained operational albeit at different levels of capacity. The establishment of the 10 additional RTFs, construction works is on-going at different stages and deliveries are expected by end of 2019. Four (4) out of five (5) Hostel facilities have been completed with the 5th hostel currently at 96% of contract execution. A Contract have also been awarded for the design of five (5) metal-based engineering RTFs. The programme has so far trained and supported 20,352 participants as master crafts persons and apprentices.

10. Access to Rural Finance (ARF) US\$1.1 million of matching grant funds disbursed to 2,038 clients of which female clients constitutes 50% and also received 45% of the amount. US\$5.7 million of Rural Enterprises Development Fund disbursed to 11,583 clients of which female clients constitute 78% and also received 79% of the amount. The REDF has shown marked improvement and is expected to achieve the intended objectives of the fund. As at the end of May 2019, a cumulative amount of GHS 24.7million (US\$ 5.84 million) of the 80% of the REP funds has been disbursed representing 96% of the appraisal targets to 11,958 MSE clients which is 54% of planned outreach. This translates to an average loan size of about GHS 2,440 per MSEs. *REP should immediately draft the guidelines of the revolving fund and communicate same to the Bank of Ghana to begin the revolving of the fund to participating financial institutions.*

11. Institutional Development (ID): Some modest progress has been achieved by the two RECOMEPS. The mission however, observed that the RECOMEPS are unable to function as expected due to inadequate resources and frequent absence of the chairpersons to convene and chair meetings. Activities of the RECOMEPS have largely been limited to meetings and only when resources have been provided by the REP. The mission also observed that the two RECOMEPS have largely been underutilised in the performance of their core mandates and may have to be restructured and re-oriented to support the new Governments industrial transformation agenda. This observation might not be conclusive as only two RECOMEPS were assessed.

12. 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 US\$12 million will be awarded under Category 1 (Civil Works) of which US\$ 2.4 million (20%) will be disbursed by the end of 2019. There is strong demand for credit funds from the PFIs. The project has already disbursed US\$ 0.8 million in the last four months and anticipates to disburse an additional amount of US\$ 1.2 million by the end of 2019.

13. Procurement: REP has managed to create a consistent procurement system that enabled carrying out the procurement functions and move towards compliance with the different procurement methods procedures. However, there is still room for improvement, which has been discussed in detail with the PCMU. While good progress is made in the implementation of the procurement plan for 2019 compared to previous years, there is still clear delays in completing several activities, whether the process started and not completed or has not started yet.

14. Procurement of Work. There is particular concern with regard to procurement of works as the major procurement activity, of constructing 30 BRC, which has not started yet and is clearly severely behind schedule, which requires close follow up by the PCMU to ensure that the contract is signed by end of June and the construction completed before the end of the year as stipulated in the original procurement plan.

15. Consultancy services is another area of concern as most activities for 2019 are not launched yet due to the delay in preparing the ToRs by the technical teams. REP and the procurement officer should hold regular meetings with the technical teams to ensure there is no delay in preparing the ToR and other technical materials that are required to launch the procurement process. Another area of concern is the delay in completing the designs and the bidding documents for the construction of the BRCs, which is impacting the start of the bidding process for that activity.

16. The major shortcoming in the REP procurement procedures is that the PCMU does not properly develop and apply the technical evaluation criteria and perform the Post-Qualification processes to the lowest evaluated bidders. REP reports that they started to adopt such criteria in the bidding documents that were issued recently. *The Programme should continue including proper post qualification and evaluation criteria in all bidding documents until end of the programme.*

Agreed Action	Responsibility	Agreed Date
BRC Operationalization and Management Provide a budget and the categorise under which resources can be reallocated to accommodate the budget	PCMU	06/2019
BRC Operationalization and Management Procure Technical Assistance to structure the franchising arrangements to commence not later than January last quarter of 2020	PCMU	06/2019
Improving the absorption of Matching Grant Facility The PCMU to make an official request to review the terms and conditions of the MGF with adequate justification to IFAD for consideration.	PCMU	06/2019
REDF Revolving Fund REP should immediately draft the guidelines of the revolving fund and communicate same to the Bank of Ghana to begin the revolving of the fund to participating financial institutions.	PCMU	06/2019

E. Project implementation

a. Development Effectiveness

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

Justification of rating

Overall, the effectiveness of the programme is satisfactory with good progress being made at the output levels. The recommendation made at the June 2018 mission still remains relevant – REP would need 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 during the remaining period of the programme implementation. The majority of enterprises created are still in the start-up and survival stages of development and operating in the informal sector. Annual Outcome Survey is underway to provide insights on the effectiveness of REP's intervention on the SME development and poverty alleviation in rural Ghana.

Log-Frame Analysis & Main Issues of Effectiveness

Log-Frame Analysis & Main Issues of Effectiveness

The goal of the programme - to contribute to improved incomes and livelihoods of rural poor entrepreneurs measured by: (i) Reduced rural poverty prevalence; (ii) Reduced unemployment rates; and (iii) Reduced prevalence of child malnutrition. The key expected post Mid-Term Review outcome targets of REP are: (i) 100,000 employment opportunities created (60% achieved); (ii) 85,561 (AfDB)/364000 (IFAD) new businesses created (58% achieved for AfDB, 138% achieved for IFAD); (iii) 70,000 existing businesses strengthened (29% achieved); (iv) 20,000 enterprises graduating from survival to normal and rapid growth categories (10% achieved); and (v) 38,000 enterprises in operation after 3 years (93% achieved).

The progress of implementation has been quite positive generally especially at both outcome and output indicator levels. Also, a national institutional network (consists of the district BACs/BRCs and RTFs, the Regional Committees on MSE Promotion, the national MSE support institutions (NBSSI & GRATIS), other private MSE support institutions and an emerging mass of local service providers across the country) which has been established in support of rural MSE promotion and development, is a major outcome of REP implementation.

The capacity of the BAC staff to provide effective post-intervention follow-up support to clients remains a key challenge for the Programme in the transition from skills training to starting a business and nurturing it into growth and profitability. The Programme has made some efforts to improve the delivery capacity of the BACs: (i) A consultancy has been commissioned in 2017 to prepare an operational plan; (ii) Developed a concept note/action plan for the sustainability of the BACs; and (iii) Initiated the establishment of BRCs starting from 2018. The construction of BRCs is in the operational phase in 67 districts to replace the BACs whilst the upgrade of the remaining 94 BACs is scheduled for 2019. A point of concern however is with the management structure of the new delivery mechanisms which needs further clarifications.

High interest rate on loans have been one of the major challenges for REP to support clients' access to finance affecting the achievement of outputs and by extension, outcomes targets. A meeting was held in 2018 with General Managers of 40 PFIs, Bank of Ghana and the ARB Apex Bank. After a discussion on concerns of the PFIs and the negative impact of the high interest's rates on clients' business, a resolution was made not to exceed nine percent (9%) margin. Therefore, with the prevailing wholesale rate of 11% p.a. PFIs will be charging not more than 20% per annum.

Strengthening of the existing businesses would be the key focus of REP's performance for the remaining years of project implementation. To date, 90% of the REP supported SMEs are under the survival stage of growth. Only 1% of the SMEs are registered or formalized. Data on employment created by REP has not been disaggregated by type (i.e. formal or casual). During the mission, it was agreed that this disaggregation is done as a part of REP's performance reporting. A better appreciation of the performance of the MSEs at these stages as well as indications of immediate and intermediate outcomes would be provided by the findings of an outcome and impact survey being undertaken by GIMPA which is scheduled to provide first draft report by August 2019.

Agreed Action	Responsibility	Agreed Date
Employment Data Disaggregate employment created data by type (casual and formal)	M&E	07/2019
M&E Exit Strategy Operationalize the exit strategy of M&E in collaboration with MoTI (including NBSSI & GRATIS) and MoFA to take up the main management functions of REP	Operationalize the exit strategy of M&E in collaboration with MoTI (including NBSSI & GRATIS) and MoFA to take up the main management functions of REP	08/2019

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. Approximately, 64% of people who received service from REP are women and 40% are youth. This reflects that the project is reaching to the targeted vulnerable population. An Annual Outcome Survey is underway and is expected to be completed by early 3Q 2019. The survey will help provide insights to evaluate the quality of REP's targeting strategy.

Gender equality & women's participation

Rating: 5

Previous rating: 5

Justification of rating

REP makes a partial contribution to addressing gender needs and promoting Gender Equality and Women's Empowerment (GEWE) addressing two out of the three of the gender policy objectives (namely, economic empowerment and equal voice and influence in rural institutions and organizations).

Main issues

REP supports GEWE through a job creation and an establishment of a business. 65% of new jobs created are for women. 65% of businesses created are owned by women as well. Regarding gender dynamics of the REP supported MSEs reporting increase in production, sales and market access, the ratio of men to women appears to be fairly even at about 1:2. 73% of people supported to access financial services are also women. BAC's approach in supporting women to form groups helped them overcome the challenge of required physical collaterals.

As a part of the institutional capacity building, REP provides supports to MSE sub-committees, Regional Committee on Micro and Small Enterprises Promotion (RECOMEP), Local Business Associations (LBA) and Association of Small Scale Industries (ASSI). REP has supported 10 RECOMEP to be operational, 161 MSE sub-committees and 91 ASSI to be functional. 77% of people who are the member of the LBAs and received business development service are women. REP has an opportunity to enhance the gender visibility of each institution by obtaining the representation of women in respective institutions supported.

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: 3	Previous rating: 4
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Justification of rating

REP has facilitated the formation of an institutional structure at 10 Regional Coordinating Councils and in most districts to strengthen the national, regional and district linkages, ownership and leadership for MSE development. The Regional Committees on Micro and Small Enterprises Promotion (RECOMEP), are to coordinate and monitor implementation of MSE development activities in their respective regions. RECOMEPs are unable to function as expected. REP has also facilitated the establishment of MSE Sub-Committees as one of the non-statutory Committees of the MMDAs. Irrespective of their general under-resourced capacity, some sub-committees, in collaboration with the BACs, were pivotal in promoting and facilitating MSE development and business development services.

Main issues

The Rural Enterprises Programme has facilitated the formation of an institutional structure at 10 Regional Coordinating Councils in the implementation of REP to strengthen the national, regional and district linkages, ownership and leadership for MSE development at the regional level. The RECOMEPs are made up of representatives from the Regional Coordinating Council, Regional Economic Planning Office, NBSSI, GRATIS, MoTI, MoFA, MoGW&SP, Ghana Export Promotion Authority, Ghana Standards Authority, Food and Drugs Authority, ARB Apex Bank, ASSI and other co-opted members. The RECOMEP is chaired by the Regional Minister and in his/her absence, by the Regional Coordinating Council. The Regional NBSSI Manager provides Secretarial services to the Committee. Some modest progress has been achieved by the two RECOMEPs. RECOMEPs are to coordinate and monitor the implementation of MSE development activities in the districts of their respective regions. The mission however, observed that the RECOMEPs are unable to function as expected due to inadequate resources and frequent absence of the Chairpersons to convene and chair meetings. Activities of the RECOMEPs have largely been limited to meetings and only when resources have been provided by the REP. The mission also observed that the two RECOMEPs have largely been underutilised in the performance of their core mandates and may have to be restructured and re-oriented to support the new Governments industrial transformation agenda. This observation might not be conclusive as only two RECOMEPs were assessed.

The REP, over the years, have advocated for and facilitated the establishment of MSE Sub-Committees as one of the non-statutory Committees of the MMDAs to ensure the effective co-ordination and sustainability of initiatives, programmes and activities on the development and growth of micro and small-scale enterprises in each district. In some cases, the MSE support functions have been merged with the Local Economic Development Sub-committee. The Sub-Committee is responsible for the effective functioning, co-ordination and integration of all initiatives on MSEs development within the DA system. The mission observed that REP does not provide any direct support to the sub-committees, except for the operations of the BACs, which are members of the sub-committees. It was also observed that irrespective of their general under-resourced capacity, some sub-committees, in collaboration with the BACs, were pivotal in promoting and facilitating MSE development and business development services. They are the key structure at the districts level to mobilise MSEs, facilitate their business registration, facilitate their access to facilities (land, utilities, access roads, sheds, etc.), and markets.

District Implementation Support Teams (DIST) have been constituted in some of the districts in the two regions to coordinate field support activities under the 1D1F initiatives of MoTI. These are institutional set-ups without REP's support; however, their activities are considered complementary to that of the BACs and MSE Sub-committees. The mission recommends that the Programme should facilitate the MSE sub-committees and DIST to establish clear modalities for developing synergies to support the enterprises in the districts to maximise resources and avoid duplication of efforts. Similarly, the mission recommended that the Programme should conduct an evaluation of the RECOMEPs to assess how

best they are meeting their core mandates and improve their roles in MSE development.

Partnership-building	Rating: 4	Previous rating: 4
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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) and Solidaridad for ensuring effective targeting of vulnerable groups. MOUs have been drafted for the two institutions mentioned. Partners are also in place with district assembles and other key institutions such as NBSSI, GRATIS Foundation, 65 participating financial institutions and business service providers to BACs.

Human and Social Capital and Empowerment	Rating: 4	Previous rating: 4
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Justification of rating

This is rated as moderately satisfactory (4). REP to date has provided 200,008 training to rural entrepreneurs (73% female) to build managerial capacities and technical capacities in 161 districts. Moreover, REP has facilitated the formation of 10 Regional Committees on Micro and Small Enterprises Promotion (RECOMEP) to coordinate and monitor the implementation of MSE development activities in the districts of their respective regions. Again, REP provides managerial, leadership and negotiation skills development training for LBAs (local business associations) and ASSI (association of small scale industries) in all 161 districts. Similarly, majority of the REP supported districts sub-committees on MSEs are formed as a part of the decentralization structure to support MSEs implementation activities.

Quality of Beneficiary Participation	Rating: 5	Previous rating: 5
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Justification of rating

REP uses appropriate consultation methodologies to target beneficiary groups including the vulnerable group; namely, the youth and women. The consultation process conducted by the BACs/RTFs captures different views of the different groups in the community in developing and implementing activities for different components of REP. There is an opportunity to systematically strengthen the mechanism to capture the results of consultations from the participants from the various levels (community, district, region and head office) and feed into the planning activities. Beneficiaries contribution have been made consistently in cash/equity to receive trainings and matching grants.

Main issues

REP has a consultative process which allows for all categories of beneficiaries to be engaged in the decision-making processes as well as targeting the youth and women at the various communities. The consultation process conducted by the BACs/RTFs captures different views of the different groups in the community in developing and implementing activities for 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 provides all target groups the opportunity to provide input, feedback and redress in project decisions on improving REP's service delivery and implementation arrangements.

These consultative processes will be leveraged to build synergy among the different components of the project to improve survival of enterprises and strategically develop rural corporate enterprises in line with the Government's industrial transformation agenda. These consultative processes are structured as a part of the service delivery at the BACs or RTFs but there is a room to systemically capture the result of consultations at the head office. NBSSI and REP M&E team will discuss and agree on the process going forward as a part of the M&E manual documentation.

As a part of M&E, REP conducts three activities to consult with clients. First activity is the biannual missions. The mission normally visits clients as well as BACs and RTFs and receive feedbacks directly from the clients. Second activity is the field visits conducted independently by the M&E staffs. This initiative has been ongoing over the years. Since 2018, 71 districts have been visited by the PCMU M&E team. In 2019 20 have already been visited out of 40 districts that are planned to be visited in the year. The third activity is the Annual Outcome Survey. It is a more formal exercise that allows the PCMU to interface directly 200 clients primarily aimed at assessing the higher level results of REP implementation; but which also creates a platform to listen to the priorities, concerns and interests of vulnerable groups.

Implementing partners are also involved in the planning and decision-making process for project design and implementation through the steering committees and missions.

Agreed Action	Responsibility	Agreed Date
Beneficiary Consultation Mechanism NBSSI and REP's M&E will agree to the mechanism to systematically capture the feedback from the clients and implement the agreed mechanism	NBSSI and PCMU	08/2019

Responsiveness of Service Providers

Rating: 4

Previous rating: 4

Justification of rating

The responsive of some of the services providers especially the supervising consultants and contractors for civil works have not been responsive to the REP's timelines and have caused considerable delays in project implementation and its associated cost. On the other hand, the suppliers of goods have been up to task and are very responsive to the needs of REP. These delays are mainly due gaps in the management of the contract since the PCMU doesn't have the expertise to manage the contracts.

Main issues

There is particular concern with regard to procurement of works as the major procurement activity, of constructing 30 BRCs, which has not started yet and is clearly severely behind schedule. It requires close follow-up by the PCMU to ensure that the contract is signed by end of June 2019 and the construction completed before the end of the year as stipulated in the original procurement plan.

Environment and Natural Resource Management

Rating: 4

Previous rating: 4

Exit Strategy

Rating: 4

Previous rating: 5

Justification of rating

REP has developed an exist strategy and commenced implementation of the various strategies by component. The BDS component is well advances in embedding the activities in the NBSSI including the M&E of the various planned activities. As a part of the exit strategy, it was planned that NBSSI and GRATIS will act as the knowledge management centre to support the development of MSMEs but there was yet a clear operational document defining the role and nature of the centre. The mission agreed with the PCMU that NBSSI and REP will develop a concept note to define the functionality of the centre as well as a plan for operationalization.

Potential for Scaling-up

Rating: 5

Previous rating: 5

Justification of rating

REP has developed the institutional framework for MSE development in Ghana at the district level with the potential to scale up the activities to reach out to the various communities. The BACs are becoming the pivots for MSE development and growth in the districts. There is the need to enhance the human resource capacity with the BACs to deliver the match need services to the clients. The BRCs are also structured to meet the needs of the medium enterprises which will provide a one stop shop for all the business development and regulatory services for Medium Small and Micro Enterprises.

Main issues

BRCs Operationalization and Management Structure. The transitional arrangements to contract the private sector BDS expertise is feasible but will require a clear exit strategy for this transitional arrangement.

On the franchising arrangements, the BRCs will have to provide a suite of services including: BDS; Investment Promotion; Export Development and Promotion; Tourism Development and Promotion as well as providing a one stop facilitation shop for all the regulatory services such as; the Ghana Revenue Authority, Registrar General's Department, Food and Drugs Authority, and Ghana Standard Authority. The mission reviewed the continuum of private sector participation in providing such services that are considered to be public goods in nature (such as being proposed for the BRCs) and observed that a franchising arrangement will be unequalled in terms of ease of operation, management of the physical infrastructure, human resources, revenue generation and accountability. This has great potential for scaling up the activities of REP now after the project closes.

c. Project Management

Quality of Project Management	Rating: 4	Previous rating: 4
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Justification of rating

REP is managed by the PCMU and works through various implementing agencies such as NBSSI and GRATIS Foundation in the delivery of the main activities. Over the years, REP have developed good working relationships and have conducted some activities using above mentioned agencies and the decentralised systems. There is the need to now focus on embedding the activities in the head offices of the two main implementing agencies as the project grinds to close. There is the need for PCMU to strengthen effective collaboration with the head offices of NBSSI and GRATIS to fully embed its activities in these two agencies.

Knowledge Management	Rating: 5	Previous rating: 5
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Justification of rating

The project has a Knowledge Management (KM) and Communication Strategy, with activities included and budgeted in the AWP&B. Responsibilities are assigned to implement the plan. Organizational learning mechanism is in place within PCMU. Periodic knowledge sharing workshops have been initiated since November 2018 to share learning among the PCMU staffs. Analysis and documentation of Lessons and good practices from the fields needs to be stepped up, including among the various component heads, to feed into the general KM efforts by the PCMU. Lessons documented by the PCMU should be shared with other project stakeholders including the field staff. Data from REP's M&E are usually used to inform knowledge management 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, participation in the knowledge sharing fairs, sensitization of programmes at the districts, documentation of successes stories of beneficiaries and radio programmes. Development of documentaries on TV is currently on hold. This is because the PCMU wants to capture the latest initiatives including the establishment of BRCs and start of the Enable Youth component. An issuance of a newsletter is also planned in the second half of 2019.

Regarding the knowledge management between the 161 Business Advisory Centres in districts and PCMU, a quarterly reporting mechanism has been established. The reporting includes the success stories and lesson learnt from the BACs in the districts. However, the responses to the reporting requirement have been slow, with a substantial number of BACs not responding. On an ad-hoc basis, couple of surveys have been conducted to capture the lessons from the fields. Reflecting the situation, REP, with an joint effort of NBSSI, has introduced a reward mechanism to incentivise the documentation of good practices and lessons by BACs.

As a part of the knowledge management within the PCMU, REP has started to organize periodic knowledge and experience sharing workshop for the PCMU since November 2018. This is an opportunity for the PCMU staff to bring the lessons and challenges faced by running daily operation of the programme and share experiences and learnings within PCMU. This is in line with a June 2018 mission recommendation that 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. This mission recommended and agreed that as a part of the workshop, the PCMU staff will discuss and identify 2-3 thematic topics/focuses to conduct a deep dive studies in order to support REP to achieve concrete outcomes.

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, Facebook and other social media instruments to reach out to the youth as part of its youth engagement strategy. REP will also conduct a focus group survey to capture the needs of youths and feed into the REP's sensitisation and outreach activities towards its targeting mechanism.

As a part of the exit strategy, it was planned that NBSSI and GRATIS will act as the knowledge management centre to support the development of MSMEs but there was yet a clear operational document defining the role and nature of the centre. The mission agreed with the PCMU that NBSSI and REP will develop a concept note to define the functionality of the centre as well as a plan for operationalization.

Agreed Action	Responsibility	Agreed Date
Thematic focuses for knowledge management as a part of two-day knowledge and experience sharing workshop scheduled in 3Q 2019, PCMU staff will collectively identify and prioritize 2-3 thematic areas where REP will develop thematic studies to enhance its service delivery to the clients.	PCMU	09/2019
NBSSI and GRATIS being an operational knowledge centre of BACs/BRCs Develop a concept note of the knowledge centre within NBSSI, outlining the functionality and implementation plan	PCMU Knowledge Management and NBSSI	10/2019

Value for Money

Rating: 4

Previous rating: 4

Justification of rating

Value for Money was rated as moderately satisfactory (4) based on the available data that REP has as of June 2019 mission. The project implementation is somewhat efficient when compared to the assumption made at the time of the design. It costs approximately US\$ 721 to support one SME by REP while at the design, it was assumed as US\$ 1,028. One new job is created by REP at the cost of approximately US\$ 851 while at the design, it was assumed at US\$ 1,080 per a job.

During the MTR, the cost benefit analysis was conducted and concluded that the benefit outweighs the cost of operating BACs. The analysis estimated the average turnover per district has increased by US\$ 27,442 while the operating cost of BACs were on average US\$ 20,667 for the high-performing BACs. The total benefit would become higher if the job creation and potential increase of the tax revenue to the district are also quantified. However, the attribution is questionable to claim that REP support solely contributed the increase of the revenues. AOS is expected to be conducted in 3Q 2019. The result would give a better visibility to the effectiveness of REP's intervention.

Coherence between AWPB and Implementation

Rating: 4

Previous rating: 4

Justification of rating

Coherence between 2019 AWPB and implementation are rated as moderately satisfactory (4). Overall, there is a physical progress in implementation of the 2019 AWPB up to March 2019. Business Development Service component is on track delivering the trainings. Provision of the consultation to SMEs could be intensified for remaining of the year to support existing SMEs to achieve growth. Access to Finance Sub-component achieved above targets when measured by the number of clients reached but below the target when measured by the amount disbursed. Capacity Building of NBSSI is one of the key activities of Institutional Development Sub-component. The majorities of the activities were planned to be implemented in 1Q 2019 but most of activities are pushed to the 2nd half of the year.

AWPB Inputs and Outputs Review and Implementation Progress

AWPB Review

With regard to the 2019 AWPB, output results achieved as of the mission date are 1,401 participants trained in community based skills (24 % of planned target); 1,714 trained in business management skills (48% of planned target); 1,369 clients have been counselled by the BACs (17% of planned target); 1,336 members of Local Business Association (LBAs) trained; 5,942 participants trained and supported as master crafts persons and apprentices (over a target of 875); US\$115,136 Matching Grant funds disbursed (6% of planned amount of US\$1,600,000), to 156 clients (39% of planned target of 400 clients); and US\$304,268 (16% outreach of projected disbursement of US\$1,925,000) of the REDF disbursed to 563 clients (16% of target). 22 start-up kits have been provided to the graduate apprentices (11% of planned activities). 9 stakeholder consultative meetings (18%) to discuss identified key MSE development issues that could be addressed through stakeholder engagement.

Physical progress of key activities – 2019 AWPB

The planned budget of 2019 AWPB is US\$36.1 million (FX US\$1 = GHS 5.0). IFAD and AFDB are to finance US\$ 11.6 million (32.2%) and US\$ 18.7 million (16.7%) respectively. As of 29 May 2019, the project has achieved to disburse 22.8% of the total budget.

Closer monitoring of programme implementation will be essential to meet the planned activities to be conducted by the end of year.

Agreed Action	Responsibility	Agreed Date
Monitoring of Disbursement PCMU provides latest status of programme implementation and report to IFAD and AFDB on monthly basis	PCMU	06/2019

Performance of M&E System

Rating: 5

Previous rating: 5

Justification of rating

The performance of the REP M&E system is rated satisfactory (5). The M&E system reports regularly on progress at different levels (outcomes, outputs and activities, etc.). PCMU Staff make some use of M&E information for planning and decision-making. An opportunity continues to exist in enhancing the M&E team's analytical capacity by closely working with NBSSI on areas related to business development services. The GIS system upgrade is ongoing and should be completed by September 2019. An Annual Outcome Survey is also currently ongoing by Consultants. The draft report is expected to be ready by August 2019. The mission agreed that an additional dimension of data to assess the quality of REP's performance (for example, the quality of the jobs created, formal vs. casual) will be captured along with the upgrade of GIS system.

M&E System Review

The objective of the REP Monitoring and Evaluation (M&E) system is to provide Programme Management and stakeholders with indications of progress towards achievement of the development objectives; and progress in the use of allocated funds. This is being done through the measurement of the output, outcome and impact level results of the Programme using the Logical Framework as the basis for the M&E system design.

Monitoring and Evaluation: M&E staff have been carrying out field visits to the districts to monitor the progress of implementation and provide backstopping to the BACs and RTFs. In 2018, 51 districts were visited. In 2019, 20 districts have so far been visited and another 20 districts are planned to be visited in the 3Q 2019. The REP M&E system focuses on continuous and systematic data collection on specified indicators to measure implementation progress, both in qualitative and quantitative terms.

The evaluation aspect focuses on a systematic and objective assessment of implementation and results including the outcome and impact (goal) level results especially changes in the livelihoods of the beneficiaries that are related to the implemented Programme activities. The evaluation aims to determine the relevance and fulfilment of objectives, development efficiency, effectiveness, impact, and sustainability. The first Annual Outcome Survey (AOS) is currently underway by GIMPA and expected to be completed by July 2019. 20 districts will be in scope for the review. The questionnaires, which are currently under the development by the consultants, are expected to be shared with IFAD for further discussion prior to the field data collection. The mission recommends REP M&E team to closely work with GIMPA in conducting the survey and assess the feasibility of REP's staff to independently carry out the AOS for the coming years. REP and the mission agreed that REP will first conduct and complete the AOS, then based on the results obtained, REP will conduct a tracer study and reflect lessons learnt from the AOS.

M&E System: The responsibility of data collection and inputting into the system starts with the BAC/RTF staffs in the districts. The preparation of the AWPB is the next step in the data generation and processing after clients' baseline data collection. The preparation of the AWPB begins at the district with district stakeholder fora which are led by the BACs/RTFs. Paper forms have been developed to help the BACs/RTFs staff in collecting the necessary data which they feed into the system. Delays in inputting the data collected from the paper forms onto the system is one of the main challenges of the system. The upgrade of the GIS system is on-going to enhance the analytical capacity of REP's M&E. The system will be built with the automated IT controls to mitigate the risk of manual data entry. An approval process by REP's M&E team upon submission of data from the districts will be also embedded in the system. The procurement process for a Consultant to develop an application for use on Mobile/portable data collection devices is underway. This will digitize the data collection process from the existing manual process and will be linked to the GIS system. Call for Expression of Interest was closed last week and the evaluation should commence shortly procurement the Consultant to link the devices with the GIS upgrade. This will help enhance the timely submission of data across 161 BACs and 21 RTFs.

REP is expected to close in 2022. During the mission, it was agreed that a transition plan of the M&E function from PCMU to NBSSI Head Office will be documented in the M&E manual. The manual will serve as the M&E plan of REP as well. Moreover, the manual will also include the level of data collection and the degree of the data analytics to be carried out as a part of monitoring dashboard to support the delivery of the business development services in consultation with the NBSSI. Lastly, the manual will also capture the approach of collecting feedbacks from the beneficiaries.

Outcome Reporting: metrics related to the financial performance of stakeholders; namely, the disbursement rate of District Assemblies, turnover of RTFs and turnover of BACs are in the original design but have not been captured in the

logical framework to date. Establishment of the reporting of above mentioned indicators would require separating the data of the funding from IFAD to the districts. The M&E team will work on to organize the data along with the GIS upgrade and start reporting on the metrics.

Agreed Action	Responsibility	Agreed Date
Annual Outcome Survey The PCMU M&E staff will closely follow the process of the on-going Annual Outcome Survey and assess if it will be feasible to carry out similar assignments in-house in subsequent years.	NBSSI and PCMU M&E	07/2019
M&E Manual and Transition Plan A transition plan of M&E function from PCMU to NBSSI will be developed. The M&E manual currently being developed to document the necessary M&E processes (from data collection to the required data analytics) to support the delivery of business development services at districts should also document the M&E transition plan.	NBSSI and PCMU M&E	08/2019
M&E system upgrade Portable devices will be procured and linked with the upgraded GIS system	PCMUM&E	09/2019

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	\$0	0.0%
	Domestic Financing Institutions additional	\$4,929,000	\$0	0.0%
	Domestic Financing Institutions	\$6,221,893	\$0	0.0%
	Local Government	\$38,447,522	\$0	0.0%
	National Government (add)	\$17,281,000	\$0	0.0%
	Beneficiaries	\$13,847,832	\$0	0.0%
	National Government	\$25,109,321	\$0	0.0%
Co-financing breakdown,	African Development Bank	\$70,008,084	\$0	0.0%

Acceptable Disbursement Rate

Rating: 3

Previous rating: 3

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.

<i>Agreed Action</i>	<i>Responsibility</i>	<i>Agreed Date</i>
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

Quality of Financial Management

Rating: 4

Previous rating: 4

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
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
distribute computers, motor cycles and start-up kits to the intended beneficiaries	PMCU	12/2018
Refurbish and distribute retrieved vehicles to BACs	PMCU	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
SOEs Spot Checks Refund all amounts inappropriately charged to IFAD Recategorize fixed asset transaction of Item 14 of Category V (Credit Funds) of WA44 to Category II (Equipment).	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: 5

Justification of rating

The audit was received on time. The audit was conducted in line with IFAD audit requirements and International Standard

on Auditing. Auditors issued an unqualified opinion on the project financial statements. The auditors issued an informative management letter which contained follow-up on the status of prior audit recommendation. Project's management provided replies to auditor's observations. There was no follow up on the status of implementation of previous years recommendations.

Main issues

<i>Agreed Action</i>	<i>Responsibility</i>	<i>Agreed Date</i>
Various internal control deficiencies at district level Management to take action on the 47 internal control observations issued by auditors and report back to IFAD on the status of implementation	PCMU and district offices	11/2019
REP to regularize the payment of socail security for staff	PCMU	11/2019

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>
Provide counterpart financing to the Programme	MOF/MOTI	12/2027

Compliance with Loan Covenants

Rating: 4

Previous rating: 3

Justification of rating

The mission noted the programme has complied with all the key covenants of the Financing Agreement with the exception of the shortfall in the counterpart financing

<i>Agreed Action</i>	<i>Responsibility</i>	<i>Agreed Date</i>
Counterpart funding Engage MoFA and MoTI for counterpart financing to be provided in a timely manner.	MoTI and MoFA	09/2019

Procurement

Procurement

Rating: 3

Previous rating: 3

Justification of rating

REP has managed to create a consistent procurement system that enabled carrying out the procurement functions and move towards compliance with the different procurement methods procedures. However, there is still room for improvement, which will be discussed in detail below. The REP Procurement Unit is based at the PCMU in Kumasi and is resourced with a full-time experienced Procurement and Administrative Manager in addition to one Procurement/Administration Assistants. Some gaps are identified at the level of the evaluation of consulting services and the development/application of the evaluation/post qualification criteria. While good progress is made in the

implementation of the procurement plan for 2019 compared to previous years, there is still clear delays in completing several activities.

Procurement Review

Procurement Review

Procurement of Work. There is particular concern with regard to procurement of works as the major procurement activity, of constructing 30 BRC, which has not started yet and is clearly severely behind schedule, which requires close follow up by the PCMU to ensure that the contract is signed by end of June and the construction completed before the end of the year as stipulated in the original procurement plan.

Consultancy services is another area of concern as most activities for 2019 are not launched yet due to the delay in preparing the ToRs by the technical teams. REP and the procurement officer should hold regular meetings with the technical teams to ensure there is no delay in preparing the ToR and other technical materials that are required to launch the procurement process. Another area of concern is the delay in completing the designs and the bidding documents for the construction of the BRCs, which is impacting the start of the bidding process for that activity.

Procurement of Goods. Most procurements has been started with exception of few, however there is still delay in completion according to the plan. The need to ensure that procurement processes are in compliance with IFAD Procurement Guidelines and Handbook in what relates to: i) the IFAD prior review requirements; ii) the update of the procurement plan; iii) the preparation of bidding documents (the evaluation and post qualification criteria in the bidding documents are either absent, unclear or incomplete); iv) the evaluation process; and v) the contract management.

The Programme has included several shopping transactions in the 2019 PP with cost estimate up to US\$ 50,000 while there is no threshold, established for such method in the LTB. It is realized that later the programme has converted all these items into NCB transactions, however for sake of planning, *shopping procedures should not be included in the PP as long as the LTB is not amended.*

Contract Register: The mission reviewed the project register of contracts –on sample basis. The template for the register of contracts was found in conformity with IFAD requirements. In February it was found that some data were missing or enrolled mistakenly such as: (i) Type of Procurement; (ii) Date of IFAD No Objection; (iii) Reference to approved AWPB; (iv) Status of payment. At the time of the supervision mission in May 2018, it was found that the comments was addressed. *The mission recommend that the contract register should be amended regularly, once a new contract is signed or status changed.*

Standard Bidding Document: The utilized SBDs were found insufficient and it did not meet the basic requirements. It was agreed at February follow up mission that *the Programme will start using the National Standard Bidding Documents for the procurement of Goods and Works for NCB method. For ICB method, the World Bank recent SBDs will be utilized without any customization except in the Bid Data Sheet and Contract Special Conditions sections and when refereeing to the source of financing and supervision. For shopping method, the mission has recommended that the Programme will utilize the National Template for Request for Quotations.*

Programme Implementation Manual (PIM): The Programme has not developed a Programme Implementation Manual (PIM), the Programme has only an administrative manual. As a good practice and in accordance with the Programme Design Report, *the Programme should develop a comprehensive Implementation Manual including the procurement section that will incorporate the different steps to be followed for the Procurement of all procurement categories, i.e. Goods, Works, Consulting services and Non-Consulting services.*

Contract management. Although the Programme has established a consistent procurement system, there is some gaps in the contract management aspects.

Agreed Action	Responsibility	Agreed Date
Procurement (1) Ensure strict compliance to procurement requirements as stipulated in the LTB, procurement handbook and other related project documents	PCMU	06/2019
Procurement (5) Organize a bi-monthly meeting between the Procurement Manager and originators using the updated PP.	PCMU	06/2019

Procurement (7) Adjust the LtB in order to adjust the IFAD Prior Review threshold for the transactions to be carried out by NBSSI and update the applicable selection methods for Consultancy Services Category as well as any other items	IFAD	06/2019
Procurement (8) Regular update of the contract register.	PCMU	06/2019
Procurement (9) The Programme uses the National Standard Bidding Documents for the procurement of Goods and Works for NCB method. For ICB method, the World Bank recent SBDs will be utilized	PCMU	06/2019
Procurement (10) The programme uses proper post qualification and evaluation criteria in all bidding documents and apply them properly in the evaluation.	PCMU	06/2019
Procurement (12) Maintain and update the procurement filing system.	PCMU	06/2019
Procurement (2) Use new PP template in case the AWPB for 2019 is modified and a new PP needs to be developed.	PCMU	07/2019
Procurement (3) Shopping procedures should not be included in the PP as long as the LtB is not amended.	PCMU	07/2019
Procurement (4) PP should be constantly update the PP on bi-monthly basis.	PCMU	07/2019
Procurement (11) The programme should develop a comprehensive Implementation Manual including a procurement section	PCMU	07/2019
Procurement (6) The Programme should revise the Procurement Plan to reflect the comments provided in the Aid memoire and submit to IFAD for No Objection.	PCMU	10/2019

e. Key SIS Indicators

Likelihood of Achieving the Development Objective

Rating: 4

Previous rating: 4

Assessment of the Overall Implementation Performance

Rating: 4

Previous rating: 4

F. Agreed Actions

<i>Agreed Action</i>	<i>Responsibility</i>	<i>Agreed Date</i>
Overview and Project Progress		
BRC Operationalization and Management Provide a budget and the categorise under which resources can be reallocated to accommodate the budget	PCMU	06/2019
BRC Operationalization and Management Procure Technical Assistance to structure the franchising arrangements to commence not later than January last quarter of 2020	PCMU	06/2019
Improving the absorption of Matching Grant Facility The PCMU to make an official request to review the terms and conditions of the MGF with adequate justification to IFAD for consideration.	PCMU	06/2019
REDF Revolving Fund REP should immediately draft the guidelines of the revolving fund and communicate same to the Bank of Ghana to begin the revolving of the fund to participating financial institutions.	PCMU	06/2019
Development Effectiveness		
Employment Data Disaggregate employment created data by type (casual and formal)	M&E	07/2019
M&E Exit Strategy Operationalize the exit strategy of M&E in collaboration with MoTI (including NBSSI & GRATIS) and MoFA to take up the main management functions of REP	Operationalize the exit strategy of M&E in collaboration with MoTI (including NBSSI & GRATIS) and MoFA to take up the main management functions of REP	08/2019
Sustainability and Scaling up		
Beneficiary Consultation Mechanism NBSSI and REP's M&E will agree to the mechanism to systematically capture the feedback from the clients and implement the agreed mechanism	NBSSI and PCMU	08/2019
Project Management		
Monitoring of Disbursement PCMU provides latest status of programme implementation and report to IFAD and AFDB on monthly basis	PCMU	06/2019

Annual Outcome Survey The PCMU M&E staff will closely follow the process of the on-going Annual Outcome Survey and assess if it will be feasible to carry out similar assignments in-house in subsequent years.	NBSSI and PCMU M&E	07/2019
M&E Manual and Transition Plan A transition plan of M&E function from PCMU to NBSSI will be developed. The M&E manual currently being developed to document the necessary M&E processes (from data collection to the required data analytics) to support the delivery of business development services at districts should also document the M&E transition plan.	NBSSI and PCMU M&E	08/2019
Thematic focuses for knowledge management as a part of two-day knowledge and experience sharing workshop scheduled in 3Q 2019, PCMU staff will collectively identify and prioritize 2-3 thematic areas where REP will develop thematic studies to enhance its service delivery to the clients.	PCMU	09/2019
M&E system upgrade Portable devices will be procured and linked with the upgraded GIS system	PCMUM&E	09/2019
NBSSI and GRATIS being an operational knowledge centre of BACs/BRCs Develop a concept note of the knowledge centre within NBSSI, outlining the functionality and implementation plan	PCMU Knowledge Management and NBSSI	10/2019
Financial Management & Execution		
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
distribute computers, motor cycles and start-up kits to the intended beneficiaries	PMCU	12/2018
Refurbish and distribute retrieved vehicles to BACs	PMCU	01/2019
Procurement (1) Ensure strict compliance to procurement requirements as stipulated in the LtB, procurement handbook and other related project documents	PCMU	06/2019

Procurement (5) Organize a bi-monthly meeting between the Procurement Manager and originators using the updated PP.	PCMU	06/2019
Procurement (7) Adjust the LtB in order to adjust the IFAD Prior Review threshold for the transactions to be carried out by NBSSI and update the applicable selection methods for Consultancy Services Category as well as any other items	IFAD	06/2019
Procurement (8) Regular update of the contract register.	PCMU	06/2019
Procurement (9) The Programme uses the National Standard Bidding Documents for the procurement of Goods and Works for NCB method. For ICB method, the World Bank recent SBDs will be utilized	PCMU	06/2019
Procurement (10) The programme uses proper post qualification and evaluation criteria in all bidding documents and apply them properly in the evaluation.	PCMU	06/2019
Procurement (12) Maintain and update the procurement filing system.	PCMU	06/2019
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
Procurement (2) Use new PP template in case the AWPB for 2019 is modified and a new PP needs to be developed.	PCMU	07/2019
Procurement (3) Shopping procedures should not be included in the PP as long as the LtB is not amended.	PCMU	07/2019
Procurement (4) PP should be constantly update the PP on bi-monthly basis.	PCMU	07/2019
Procurement (11) The programme should develop a comprehensive Implementation Manual including a procurement section	PCMU	07/2019

SOEs Spot Checks Refund all amounts inappropriately charged to IFAD Recategorize fixed asset transaction of Item 14 of Category V (Credit Funds) of WA44 to Category II (Equipment).	MoF/MoTI/PCMU	07/2019
Counterpart funding Engage MoFA and MoTI for counterpart financing to be provided in a timely manner.	MoTI and MoFA	09/2019
Automatic Backup System Install automatic backup system for accounting data	PCMU	09/2019
Procurement (6) The Programme should revise the Procurement Plan to reflect the comments provided in the Aid memoire and submit to IFAD for No Objection.	PCMU	10/2019
Various internal control deficiencies at district level Management to take action on the 47 internal control observations issued by auditors and report back to IFAD on the status of implementation	PCMU and district offices	11/2019
REP to regularize the payment of socail security for staff	PCMU	11/2019
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 disbursment 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	19 836	192 252	19.2				
	1.a Corresponding number of households reached										
	Women-headed households										
	Non-women-headed households										
	Households			250 000	4 959	48 063	19.2				
	1 Persons receiving services promoted or supported by the project										
	Females			100 000	730	30 858	30.9				
	Males			100 000	4 229	17 205	17.2				
	Young										
	Not Young										
	Indigenous people										
	Non-Indigenous people										
	Total number of persons receiving services			250 000	4 959	48 063	19.2				

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				24.2					
	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	1 093	21 028	35				
	Females			40 000	1 534	39 118	97.8				
	youth			20 000	1 112	29 607	148				
	People			150 000	2 627	60 146	40.1				
	male youth			10 000	508	10 733	107.3				
	female youth			10 000	604	18 874	188.7				
	Businesses created							REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis			
	MSE			37 000	2 337	50 055	135.3				
	male owned			18 200	932	17 446	95.9				
	female owned			18 200	1 405	32 609	179.2				
	youth male owned			7 280	436	7 234	99.4				

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			7 280	471	13 322	183				
	Existing businesses strengthened							REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis			
	businesses			70 000	0	14 228	20.3				
	male owned			35 000	0	6 264	17.9				
	Female owned			35 000	0	7 964	22.8				
	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	154	2 078	10.4				
	male owned			10 000	48	833	8.3				
	female owned			10 000	106	1 245	12.5				
	Enterprises in operation after 3 years (sustainability measure)							REP database; Reference surveys, studies; Tracer study; Client profile and poverty analysis			
	MSE			45 000	723	35 419	78.7				
	male owned			19 000	201	13 742	72.3				
	female owned			19 000	522	21 677	114.1				
	% 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	0	161	107.3				
	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	57	57	95				
Output BACs are established and strengthened	New BACs established							REP database & reports			
	BAC			84	0	95	113.1				
	Staff of BACs (re)trained										
	Staff			835	0	2 500	299.4				
Output Capacity of rural MSEs and their associations strengthened	Rural MSEs counselled							Successful restructuring of NBSSI			
	MSE	0		110 000	1 369	65 490	59.5				
	male owned	0		55 000	528	24 456	44.5				
	female owned	0		55 000	841	41 034	74.6				
	Young	0		44 000							
	Not Young	0		66 000							
	2.1.2 Persons trained in income-generating activities or business management							Successful restructuring of NBSSI			
	Females	0		231 267.5	2 808	145 973	63.1				
	Males	0		231 267.5	624	54 035	23.4				
	Young			185 014							
	Not Young			277 521							
	People receiving vocational training							Successful restructuring of NBSSI			
	Males	0		46 777	1 001	21 246	45.4				

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				
	People			46 777	1 298	27 619	59							
	Females	0		93 553	297	6 373	6.8							
	People trained in business/entrepreneurship											Successful restructuring of NBSSI		
	People			205 050	2 809	57 164	27.9							
	Males	0		102 525	106	15 983	15.6							
	Females	0		102 525	2 703	41 181	40.2							
	People trained in income generating activities							Successful restructuring of NBSSI						
	Males	0		51 940	95	32 682	62.9							
	People			103 880	1 401	122 587	118							
	Females	0		51 940	1 306	89 905	173.1							
	LBAs supported/trained							Successful restructuring of NBSSI						
	Males	0		33 650	84	4 509	13.4							
	Females	0		33 650	80	15 280	45.4							
	People	0		67 300	164	19 789	29.4							
	Associations													
Output Access to non-financial services	2.1.1 Rural enterprises accessing business development services													
	Rural enterprises	0		106 400	2 093	64 039	60.2							
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	0	21	41.2							

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	
	Proportion of operational RTFs using accounting software							GRATIS records; REP database & reports; Tracer-study			
	Percentage	0		90		100	111.1				
	Turnover of RTFs							GRATIS records; REP database & reports; Tracer-study			
	RTF	0		20							
	RTF management boards operational							GRATIS records; REP database & reports; Tracer-study			
	Board	0		51	0	11	21.6				
	NVTI certifications Training aligned with COTVET							GRATIS records; REP database & reports; Tracer-study			
	Certification	0		23 000	645	8 443	36.7				
	Males	0		11 500	526	3 810	33.1				
	Females	0		11 500	119	4 633	40.3				
	Effectiveness of training & start-up kits										
	Level (%)	0		60		53	88.3				
	Male level (%)			60		53	88.3				
	Female level (%)			60		52	86.7				
Output RTFs are established	New RTFs are established										
	RTF	0		30							

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	
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	0	60	39.2				
	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		15 160	456	13 532	89.3				
	Females	0		15 160	0	204	1.3				
	People	0		30 320	456	13 736	45.3				
	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		15 160	241	4 061	26.8				
	Females	0		15 160	83	1 552	10.2				
	People	0		30 320	324	5 613	18.5				
	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		948	81	884	93.2				
	Females	0		948	6	119	12.6				
	People	0		1 895	87	1 003	52.9				
	Graduate apprentices provided with start-up kits										
	Males	0		9 500	35	1 606	16.9				
	Females	0		9 500	22	893	9.4				
	People	0		19 000	57	2 499	13.2				

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	
Output Technology transfer	People accessing facilitated advisory services										
	Males	0		67 777	1 159	27 934	41.2				
	Females	0		67 777	0	31 655	46.7				
	People			135 553	1 159	59 589	44				
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	238	3 586	19.4				
	Women in rural areas accessing financial services - credit			18 500	481	9 522	51.5				
	Total persons accessing financial services - credit			27 000	719	13 108	48.5				
	Value of gross loan portfolio										
	Money	0		5 527	407.57	6 415.78	116.1				
	% reduction of portfolio at risk										
	Percentage			5	4.3	4.3	86				
	Financial Institutions participating in project										
	PFI			80	1	65	81.3				
	Staff of Financial Institutions trained										
	Males			173		359	207.5				
	People			345							

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			172		10	5.8				
Output MGF operational	MSEs accessing MGF							REP reports; BoG reports; ARB Apex Bank reports			
	MSE			10 000	156	1 963	19.6				
	male owned MSE			5 000	110	1 056	21.1				
	female owned MSE			5 000	46	976	19.5				
	MGF amount disbursed							REP reports; BoG reports; ARB Apex Bank reports			
	Money			3 700	103.3	1 100.35	29.7				
Output REDF operational	MSEs accessing REDF							REP reports; BoG reports; ARB Apex Bank reports			
	MSE			31 500	563	11 076	35.2				
	male owned MSE			15 750	128	2 530	16.1				
	female owned MSE			15 750	435	8 546	54.3				
	REDF amount disbursed							REP reports; BoG reports; ARB Apex Bank reports			
	Money			6 850	304.27	5 315.44	77.6				
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							

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	
	MSE Sub-Committees functional							MSE sub-committee reports; Supervision reports			
	MSE			150	0	161	107.3				
	RECOMEPs operational at RCCs							MSE sub-committee reports; Supervision reports			
	RECOMEP			10	0	10	100				
	Functional ASSI branches at district level							MSE sub-committee reports; Supervision reports			
	ASSI			100	0	91	91				
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	0	161	107.3				
	Government officials and staff trained							REP reports; NBSSI reports			
	Males	0		161	0	291	180.7				
	Females	0		161	0	67	41.6				
	People			322							
	Establishment of Light industrial estates supported							REP reports; NBSSI reports			
	Estates			20	0	0	0				
Output Support to policy dialogue	Number of policy initiatives emanating from REP and DAs							Supervision reports			
	Policy initiative			2	0	1	50				
	Quality of policy initiatives emanating from REP and DAs										
	Policy initiative										
	Apex organisations formed/strengthened										
	Apex			161	0	88	54.7				

Ghana

Rural Enterprises Programme

Supervision Report

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

Mission Dates: From 20/05/2019 to 31/05/2019
Document Date 01/11/2019
Project No. 1100001592
Report No. 5060-GH

West and Central Africa Division
Programme Management Department

Appendix 2: Financial: Actual financial performance by financier; by component and disbursements by category

Table 2A: Financial Performance by Financiers (USD'000) as at 31 May 2019

Financier	Allocation at Appraisal and Current	Disbursements	disbursed
	(USD '000)	(USD '000)	%age
IFAD Loan 1	31,500.0	23,675.7	75.2%
IFAD Loan 2	40,000.0	3,000.0	7.5%
AfDB - LOAN	41,102.8	14,884.8	36.2%
AfDB - GRANT	35,420.2	12,606.6	35.6%
GoG-District Assemblies	39,684.2	6,219.3	15.7%
-NBSSI	11,981.1	6,495.1	54.2%
-GRATIS	7,272.5	1,512.7	20.8%
-Budget and Taxes	5,855.7	2,566.5	43.8%
Participating Financial Institutions & others	6,221.9	4,806.3	77.2%
Clients	13,847.8	1,469.1	10.6%
Total	232,886.2	77,236.1	33.2%

Table 2B: Financial Performance by Financiers by Component (USD'000) as at 31 May 2019

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	6,469	35.9%									
					29,684	11,866	40.0%	49,349	14,170	28.7%	96,860	32,430	33.5%
B	Technology Promotion		20										
					41,665	7,528	18.1%	24,900	2,577	10.3%	66,565	10,124	15.2%
C	Enabling Mse Environment												
1	Rural Financial Services	6,705	6,283	85.7%		43		10,030	5,413	54.0%	16,734	11,200	66.9%
2	Support To Rural Mse Organs.	472	722	143.4%									
					2,148	868	40.4%	350	22	6.3%	2,970	1,567	52.8%
	Sub-Total	7,177	7,005	89.5%									
					2,148	911	42.4%	10,379	5,435	52.4%	19,704	12,767	64.8%
D	PCMU	4,997	7,182	135.7%									
					3,026	1,467	48.5%	234	252	107.6%	8,258	8,501	103%
	Authorised Allocation	1,500	3,000										
	TOTAL	31,500	23,676	67.0%									
					76,523	21,771	28.5%	84,863	22,434	26.4%	191,386	63,823	33.3%

Table 2C: IFAD Loan Disbursement by Category (SDR) as at 31 May 2019

Cat	Category description	Original Allocation	Revised Allocation	Disbursement	WA43 Pending	Projected Disb.	Available Balance	Per cent disbursed
I	Civil Works	260,000	260,000	0	0	0	260,000	0.00%
II	Vehicles, Materials and Equipment	1,690,000	1,690,000	1,836,489	0	1,836,489	(146,489)	108.67%
III	Technical Assistance	1,110,000	1,110,000	1,320,564	2,912	1,323,476	(213,476)	119.23%
IV	Training and Workshops	8,020,000	8,020,000	3,243,158	30,584	3,273,742	4,746,258	40.82%
V	Credit Funds and Matching Grants	3,320,000	3,320,000	3,979,359	361,726	4,341,085	(1,021,085)	130.76%
VI	Salaries and Operating Costs	2,630,000	2,630,000	2,838,202	86,622	2,924,824	(294,824)	111.21%
VII	BACRTF operating Costs Fund	1,720,000	1,720,000	417,303	34,480	451,783	1,268,217	26.27%
I	Unallocated	950,000	950,000	0	-	0	950,000	0.00%
I	Authorised Allocation	0	-	979,208	-	979,208	(979,208)	0.00%
Total	Total IFAD Financing	19,700,000	19,700,000	14,614,283	516,324	15,130,607	4,569,393	69.26%

Ghana

Rural Enterprises Programme

Supervision Report

Appendix 2: Physical progress measured against AWP&B

Mission Dates: From 20/05/2019 to 31/05/2019

Document Date 01/11/2019

Project No. 1100001592

Report No. 5060-GH

West and Central Africa Division
Programme Management Department

Appendix 1: Physical progress measured against AWP&B 2019

Component/ Sub-component or Output	Indicator	Unit	Period: as at March, 2019			Cumulative	Appraisal	%
			AWP&B	Actual	%	Actual	Target	
Component 1: Business Development Services								
	No. of operational REP model BACs	No.	161	161	100%	161	161	100%
	Amount of turnover of BACs in USD (average)	USD	25,000	-	-	-	25,000	-
	Level of institutional performance of BACs (average efficiency by year 8)	%	50%	-	-	-	80%	-
	Level of effectiveness of BDS training	%	60%			57%	60%	95%
Output: BACs established/strengthened								
BACs established	No. of BACs	No.	-	-		161	161	100%
Activity C1.1.1.1: Upgrade of BACs	No. of BACs	No.	42	-	-	-	94	
Activity C1.1.1.2.2: Construction of BRCs	No. of BRCs	No.	30	-	-	-	30	-
Activity C1.1.14.1: Training of BAC staff on Programme implementation tools	No. of BAC staff trained	No.	188	-	-	490	600	82%
Activity C1.1.14.2: Organise training for staff of BACs (Outsourcing)	No. of BAC staff trained	No.	188	-	-	-	600	-
Output: Capacity of rural MSEs and their associations strengthened								
Provide training for clients/LBAs	No. of clients trained	No.	17,310	3,279	19%	196,322	400,000	49%
Literacy and Numeracy	No. of clients trained	No.	4,376			1,500	31,500	
Internship	No. of clients trained	No.	2,315			326	-	-
Provide business counselling for clients	No. of clients counselled	No.	8,052	1,369	17%	65,490	74,000	89%
Organise study tours for clients	No. of clients taken on study tour	No.	6,750	15	0%	1,599	-	-
Facilitate client Mentoring	No. of clients mentored	No.	150		-	-	-	-
Organise annual Clients' Exhibition & Trade shows	No. of clients participating in trade show	No.	500			1,828	-	-
Provide farm business start-up kits	No. of persons benefiting from start-up kits	No.	1431			47		0%

Provide Agro processing and agro-industrial start-up kits	No. of persons benefiting from start-up kits	No.	1695			8		0%
Organise Training for Trainers of MOFA Farm Institutes	No. of farm institute trainers trained	No.	30			18	30	60%
Training of Youth at Farm Institutes	No. of clients trained	No. of participants	800		95%	3,982	6,000	66%
Training of Youth (IFAD Additional Financing)	No. of youth trained under AF	No. of participants	1610	-	-	-	5,000	-
Upgrade facilities of farm institute	No. of farm institutes upgraded	No.	3			3	3	100%
Regulatory Requirements Training	No. of participants		4921	20	0%		20	
Training of BDS Providers (NBSSI)	No. of BDS providers certified	No.	600	-	-	-	-	-
Component 2: <i>Agricultural Commodity Processing Infrastructure Development (Technology Promotion and Dissemination)</i>								
<i>Objective (Outcomes) :- To transfer technical skills and disseminate technologies</i>	No. of RTFs operational	No.	21	21	100%	21	31	68%
	Amount of turnover of RTFs in USD	USD	-	-	-	-	20,000	-
	No. receiving NVTI certifications	No.	200	645	323%	6,744	23,000	29%
	Level of effectiveness of training & start-up kits support (by gender)	-				53%	60%	80%
Output: Functional RTFs established								
Construct new RTF workshop buildings (light indus. Eng. types)	No. of new RTF workshop buildings constructed	No.	5	-	-	-		
Construct/Refurbish RTF workshop buildings (adopted and existing RTFs)	No. of new RTF workshop buildings constructed	No.	5	-	-	-		-
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 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, hydraulics, electronics)	No. of workshop equipment procured	No.	3	-	-	-	-	-
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%
Conduct local RTF exchange visits	No. of visit	No.	21					
Procure office furniture and basic equipment for new RTFs	No. of office furniture and basic equipment procured for new RTFs	Set	5	-	-	-	30	0%
Train or retrain staff of RTFs and GRATIS	No. of staff of RTFs (re)trained	No.	84			185	153	121%
Supervision of RTFs	No. of RTF supervision carried out	No.	84	21	25%	87	168	52%
Recruit design and supervision consultant for resource centres	No. of design and supervision consultant recruited for resource centres	No.	1	1	100%	1	1	100%
Continuing supervision consultancy for RTF hostels construction.	No. of consultants recruited	No.	1	1	100%	1	1	100%
Construct business resource centres	Resource centres constructed	No.	30	4	13%	11	37	30%
Complete RTF Hostels construction.	Hostels constructed	No.	5		100%	5	5	100%
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.	804	456	57%	11,572	7,200	161%
Provide training to traditional apprentices	No. of traditional apprentices trained by type of training and gender	No.	268	324	83%	5,613	4,180	134%
Provide training to technical apprentices/students	No. of technical apprentices trained by type of training and gender	No.	100	85	85%	927	424	219%
Provide training in occupational safety, health & environmental mgt.	No. of clients trained by type of training and gender	No.	400	327	82%	11,390	-	
Carry out testing/replication of agro-processing equipment	No. of agro-processing equipment tested/replicated	No.	84	-	-	13	48	219%
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.	200	5	3%	65		
Facilitate NVTI certification of graduate apprentices	No. of graduate apprentices certified by NVTI	No.	4600	431	9%	7,267	21,780	33%
Provide start-up kits to graduate apprentices	No. of graduate apprentices provided with start-up kits	No.	600	57	10%	2,499	4,400	57%
Training in use and maintenance of agro processing equipment	No. of persons trained in use and maintenance in agro processing equipment	No.	100	57	57%	257	10900	2%
Train beneficiary groups of Malnutrition Matters Soybeans Processing Equipment	No. trained	No.	45					
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.	-	-	-	7,378	27,000	27%
	% reduction of portfolio at risk	No.	-	-	-	4.3%	5.0%	-

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.	100	-	-	369	-	-
Establish partnership with new PFIs	No. of new PFIs partnered with	No.	5	1	20%	65	80	81%
Procure motor cycles/bicycles for PFIs	No. of PFIs supported with motor cycles/bicycles	No.	10	-	-	-	50	0%
Procure Laptops for APEX Bank and BOG	No. of laptops procured	No.	4	-	-	-	2	-
Hire consultant to operationalise the micro lease program	No. of facilitating agent recruited	No.	1	1	100%	1	1	100%
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.		30	-	55	80	69%
MSEs' access to MGF	No. of MSEs accessing MGF	No.	400	131	33%	2,061	7,000	29%
MGF Amount disbursed	MGF GHc amount disbursed (by gender and age) (100%) (Ex. Rate GHc 5.00: \$1.00)	GHc	8,000,000	1,316,100	16%	5,853,385	7,220,000	81%
Output: REDF operational	No. of PFIs participating in REDF	No.		40	-	59	80	74%
Facilitate MSEs' access to REDF	No. of MSEs accessing REDF	No.	3,500	563	100%	7,696	22,000	35%
REDF Amount disbursed	Amount of REDF disbursed (by gender age) (100%) (Ex. Rate GHc 5.00: \$1.00)	GHc	9,625,000	1,928,200	20%	13,976,549	18,430,000	76%
Output: Micro Leasing operational	No. of PFIs participating in Micro leasing		4					
Activity 3A.2.1: Facilitate MSEs' Access to Micro Leasing	No. of MSEs accessing Micro leasing	No.	50	25	50%	25		
Activity 3A.2.2: Micro Leasing amount disbursed	Micro leasing GHc amount disbursed (by gender and age)	GHc	2,500,000	430,510	17%	430,510		
Output: Graduate youth challenge Grants operational	No. of PFIs participating in YCGF	No.						

Activity 3A.2.1: Youth participating in Graduate youth challenge Grants	No. of MSEs accessing YCGF	No.	40			0		
Activity 3A.2.2: Challenge Grants amount Disbursed to Graduate youth	YCGF GHc amount disbursed (by gender and age)	GH¢	2,000,000			0		
<i>Sub-component: Institutional Development</i>								
Objective (Outcomes):- Pro-poor MSE support institutions and policies in place	Level of disbursement of DAs for MSE development	%		-	-	-	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	9	18%	91	480	19%
Provide support to RECOMEP meetings	No. of RECOMEP meetings	No. of meeting	20	-	-	64	40	160%
Provide training for ASSI	No of ASSI members trained	No of ASSI member	1	-	0%	13	40	33%
Recruit Technical Assistance for gender & youth training /a	No. of Technical Assistance for gender & youth training recruited	No.		-	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%	-	-	-
C3B.1.7.2 Provide orientation workshop for leadership of RTFs Districts to operationalise the RTF PPP Project	No. of participants	No.	21					

C3B.1.7.3 Provide orientation for MSE sub-committee	No. of participants	No.	500					
Develop and publish Policy Briefs	No. of policy brief published	No.	2	-	0%	-	-	-
Strengthening of NBSSI								
C3B.1.24a Civil works and office Rehabilitation- NBSSI	Set	Set	1					
Procure SUV vehicles for NBSSI	No. of SUV vehicles procured for NBSSI	No.	1	-	0%	-	-	-
Procure 4x4 Double cabin pickups for NBSSI	No. of 4x4 Double cabin pickups procured	No.	17	-	0%	-	-	-
Procure desktop computers, software and UPS for NBSSI	No. of desktop computers procured	No.	30	-	0%	-	-	-
Procure Office furniture including computer tables, chairs, Projector and projector screen for NBSSI	Set	Set	12					
Procure scanners/photocopiers for NBSSI	No. of scanners/photocopiers procured	No.	25	-	0%	-	-	-
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%	-	-	-
Development of Human Resource Management Information System for NBSSI	No. of technical consultant recruited	No.	1	-	0%	-	-	-
Training of Head office Management in the HRMIS	No. of technical consultant recruited	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%	-	-	-

[illegible]

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	4	-				
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.	4	-				
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.	3	-				

Provide business management training for incubatees	No. of incubates trained	No.	400	-				
Programme Coordination and Management								
Output: Civil Works, Vehicles, Equipment and Materials procured								
Organise Writeshops to Document experiences from the field	Documented stories	No.	1	-	-	-	-	-
Design and print Brochures/Facts Sheets and Stories from the Field	No. of publications made	No.	6	2	50%	2	--	-
Develop and air TV Documentaries	No. of publications made	No.	2	-	-	-	-	-
Print and distribute Programme Newsletter	No. of publications made	No.	2	-	-	-	-	-
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	38%
Programme staff participation in international workshops	No. of workshops conducted	No. of Per.	7	4	57%	12	-	-
Output: Specialist services for unspecified Programme Implementation support provided								
Output: Annual Audit of Programme Accounts conducted								
Conduct annual audit of Programme accounts	No. of annual audits of Programme accounts conducted	No.	1			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			11	9	138%
Output: Baseline and exit surveys, other unspecified studies and contracted supervision undertaken								
Client Tracer studies	No. of studies conducted	No.	1	-	-	-	-	-
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	-	-	-	-	-

Development of mobile BAC Client Monitoring/Visit Application								
M & E Manual Documentation	M & E Manual	No.	1	-	-	-	-	-

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Supervision Report

Appendix 3: Compliance with legal covenants: status of implementation

Mission Dates: From 20/05/2019 to 31/05/2019

Document Date 01/11/2019

Project No. 1100001592

Report No. 5060-GH

West and Central Africa Division
Programme Management Department

Appendix 3: Compliance with legal covenants: Status of implementation as at 31 May 2019

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 is 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