

Republic of Ghana

Root and Tuber Improvement and Marketing Programme (RTIMP)

Supervision report

Main report and appendices

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Abbreviations and acronyms

AWPB	Annual Work Plan and Budget
CC	Climate Change
DADU	District Agricultural Development Units
DATCO	Dutch Agricultural Development Trading Company
DSF	District Stakeholder Fora
FFF	Farmer's Field Forum
FMM	Financial Management Manual
ERB	Enterprise Records Books
GoG	Government of Ghana
GPC	Good Practice Centres
ICB	International Competitive Bidding
IDS	Institute of Development Studies
IEC	Information, education and communication
IF	Initiative Fund
MEF	Micro-Enterprise Fund
MoFA	Ministry of Food and Agriculture
MOU	Memorandum of Understanding
MP	Member of Parliament
MTR	Mid-Term Review
NBSSI	National Board for Small-Scale Industries
PCO	Programme Coordinating Office
PCR	Programme Completion Report
PFI	Participating Financial Institutions
PIALA	Participatory Impact Assessment and Learning Approach
ProVACCA	Promoting a value chain approach to climate change adaptation in Agriculture in Ghana
PPP	Public Private Partnership
PPRSD	Plant Protection and Regulatory Services Directorate
RTIMP	The Root and Tuber Improvement and Marketing Programme
R&T	Root and Tuber

A. Introduction¹

1. A joint GoG-IFAD Country Programme Supervision and Implementation Support Mission visited the Roots and Tubers Improvement and Marketing Programme from March 10th until March 20th 2014. The team undertook eight days of field visits and discussions in Cape Coast and Kumasi, and visited clients of the Programme in these two locations. The methodology for the mission included:

- (i) An initial detailed joint briefing from the PCO;
- (ii) Field visits in conjunction with MoFA and NBSSI to inspect prominent processing facilities and farmer groups in Central Region;
- (iii) Detailed discussions with staff involved with the management of each component, M&E and overall programme management;
- (iv) Joint formulation of findings and proposals, and
- (v) Discussion of the above in a joint “technical wrap-up” meeting.

2. The draft Aide memoire of the Mission was discussed at a wrap-up meeting on 20 March, 2014, chaired by the Hon. Dr Ahmed Yakubu Alhassan (MP), Deputy Minister of Food and Agriculture (Crops), and recommended modifications were incorporated into a final version. A management letter will be sent by IFAD to the Borrower highlighting the Mission’s findings and recommendations for follow-up. The Mission would like to express its sincere appreciation to the officials of the two Ministries of Finance and Food and Agriculture, the PCO, the programme clients and other partners for their cooperation and assistance.

3. The Root and Tuber Improvement and Marketing Programme (RTIMP) is in its final year of implementation (programme duration is 8 years from 2007 to 2014). The programme objective is that livelihoods are enhanced for the rural poor who rely on roots and tubers for their income and food security. The programme promotes the development of competitive, market-based and inclusive R&T commodity chains by providing relevant, effective and sustainable services, accessible by the rural poor.

4. Specifically, RTIMP develops linkages within the commodity chain for roots and tubers; enhances the production of roots and tubers through improved technologies; and develops the processing and marketing infrastructure for roots and tubers. The programme connects farmers with processors, markets and relevant, effective and sustainable services to increase agricultural productivity and profitability. Additionally, it empowers farmers by developing capacity within farmer-based and other trade organisations. The programme consists of the following components:

- (i) **Component A: Support to Commodity Chain Linkages:** provision of information, education and communication (IEC), building networks to allow for knowledge transfer, investments, marketing, and the creation of an Initiative Fund (IF) to provide needed capital in small amounts to finance pilot activities of the R&T Commodity Chain identified on a case-by-case basis.
- (ii) **Component B: Support to R&T Production:** Multiplication and distribution of R&T planting material, agricultural research, Integrated Pest and Disease Management and soil fertility management and technology dissemination adoption through Farmer’s Field Forum (FFF). The FFF is an innovative platform for mutual learning for smallholder farmers, extension agents and researchers, together with programme staff.

¹ Mission composition: Mission Composition: Mr Andrew MacPherson, Value Chain Expert; Mr Ulaş Demirag, IFAD CPM; Virginia Cameron, Finance Officer, IFAD HQ.; Mr Richard Pelrine, Agribusiness Finance Specialist; Ms Paxina Chelishie, Climate Change Adaptation Specialist, IFAD, HQ; Mr Godfrey Wanjohi, Financial Management Specialist; Daniel Ekow Pasos, Financial Management Specialist; Mr. Theophilus Otchere Larbi, Country Programme Officer; Representatives from the Ministry of Finance and Economic Planning (Mr. Edward Chonia IFAD Desk Officer) and the Ministry of Food and Agriculture (Mr Richard Donkoh) also participated in the mission.

- (iii) **Component C: Upgrading of small-scale R&T processing, business and marketing skills:** Support to the establishment of Good Practice Centres (GPC) for the development and upgrading of cassava processing technologies including business development training. The component also provides support for the operation of a Micro-Enterprise Fund (MEF) (matching grant facility).
- (iv) **Component D: Promoting a value chain approach to climate change adaptation in Agriculture in Ghana (ProVACCA).** Support for awareness raising on climate change and capacity to address its impacts along the cassava value chain and other complementary food production; adaptation to climate change of cassava production; and, promotion of innovative adaptation solutions along the agriculture value chain.

5. **Mission focus.** It was agreed that the mission would focus on:

- (i) A review of implementation of programme activities;
- (ii) Review of critical financial management issues identified in the previous supervision, including 2012 audit completion and 2013 accounts preparation;
- (iii) Performance of the M&E systems, as well as planning the programme completion activities;
- (iv) Assessment of progress and plans for the PROVACCA component;
- (v) Concepts, approaches and methodologies adopted to ensure sustainability of interventions and the exit strategies from the programme; and,
- (vi) RTIMP Lessons learnt and good practices suitable for mainstreaming and scaling-up in GASIP

6. Building on previously established procedures, the mission agreed with the programme management to continue and strengthen the more inter-active process of review, enabling management and implementation partners to develop full ownership of the assessment and proposals. Accordingly, the following observations are a joint assessment by the PCO/implementers and the mission team.

B. Overall assessment of programme implementation

7. Now in its final year of implementation, the programme continued to make good progress in most technical aspects of implementation. Specifically, it is noted that progress includes:

- (i) Four additional GPCs being launched, as planned;
- (ii) Continued progress on commercialised planting material production;
- (iii) An important and revealing financial analysis of GPCs and R&T Value chains; and,
- (iv) Some improvement in programme financial management.

8. While sound progress in numerous areas as a result of programme interventions has been observed, the lack of a functioning M&E system means that only limited qualitative or quantitative analysis of such progress is possible. Within the context of the continued lack of direct evidence of programme outcomes and impact, the overall implementation progress of the programme is rated moderately satisfactory.

9. The main limitation and risks facing the programme for the remainder of the implementation and continuing impact thereafter are:

- (i) The use of inaccurate or inappropriate procedures of setting advance prices for raw materials and processed products that are likely to lead to an erosion of cohesion and trust between farmers and processors when market prices change. To mitigate this risk, it has been agreed that the Programme will undertake to sensitize implementing partners and value chain

actors to avoid advance price setting, and to facilitate a transparent dialogue between seed multipliers, processors and outgrowers towards agreed criteria and mechanisms for price setting when the transaction takes place, thus avoiding side selling or loss of competitiveness for the buyer.

(ii) Some inconsistency in the support for the development of a commercially viable supply of improved planting materials. In some districts, planting material has been distributed freely to cassava farmers, destroying the market for commercial multipliers, and undermining the sustainability of the chain once the programme is completed. To mitigate this risk, it has been agreed that the programme will no longer support the distribution of free planting material and engage relevant MOFA directorates, implementing partners and sister programmes such as WAAPP in a dialogue to ensure a consistent approach to ensuring farmers' sustained access of planting material. Given the processors' interest to support their outgrowers' productivity in view of ensuring a steady and affordable raw material supply, as observed during the mission, they could act as an intermediary towards a more systematic commercial arrangement, particularly also in view of their access to credit.

(iii) Insufficient attention to the identification and detailed planning for scaling up the programme's support to additional in R&T value chains which could be supported under the GASIP. As the latter is expected to reach effectiveness in 2015, it has been agreed that the programme will reach out to potential additional aggregators/offtakers such as beer breweries or commercial livestock feed producers to support effective linkages between them and farmers, and seed multipliers, with prospective plans for scaling up such arrangements with support from GASIP.

(iv) Residual problems in programme financial management that could continue to hamper effective implementation, as programme management requires up-to-date information on budget execution and flow of resources at all times to optimize implementation and disbursement. A number of detailed recommendations have been agreed to mitigate this risk, which will require close monitoring by programme management, the implementing agency and IFAD.

C. Outputs and outcomes

Component A. Commodity Chain. Linkages

A.1: Effective Information, Communication and Knowledge Management

10. The programme has continued to develop, print and distribute IEC materials. The target at MTR was to distribute some 74,755 items, and this has now effectively been achieved. The programme advises that through this initiative, its clients are now well informed about programme services. Capitalisation and Information, Education and Communication (IEC) activities have included:

- (i) Preparation of programme success stories, with titles such as "Cassava Sticks attract the market"; "Commercial seed yam production, the lifeline to yam production in Ghana"; "Transforming FFF to FBO; The case of Emaahi Food Farmers Association"; and, "Enhancing market access in the cassava value chain through the GPCs"; and,
- (ii) Several documentaries being developed to provide information on selected success stories, commercialisation of planting materials, the story of the National Best Cassava Farmer and a feature on a newly established GPC.

11. **Planned Activities.** The programme intends to continue with the above activities.

12. In addition, it will take action to improve procedures for price setting in the value chains, and specifically avoid arrangements which involve price setting far in advance of sales or delivery. Following observations of poor procedures being used in some instances, it is apparent that there is a need to re-invigorate communication, transparency, trust and commitment to honour contracts between actors in R&T value chains. There is a need to focus on improving value chain operations. The programme will organise discussions on the risks involved in setting prices of raw materials,

products and services with stakeholders, and advise on actions and strategy in the event of price change due to market forces.

13. Effective linkages in the Root and Tuber Value Chains: District Stakeholder Fora (DSF).

A major means to provide linkages has been to organise DSF for farmers and other potential actors in R&T value chains. The 2013 target for this activity was to undertake 40 such DSFs, but programme reports indicate that only 15 was actually organised, or 38% of the target. The DSFs events which have been held have resulted in improved trade relations among chain actors and led to some contracts between the parties. However, it is noted that DSFs are not an appropriate forum for price-setting within value chains, as the role of the programme and its implementing partners should be limited to facilitating communication between the actual value chain actors.

A.2: Link Small Producers to Larger Scale Markets and Promoting New Uses of R&T

14. There has so far been little development of market linkages other than with existing GPCs and associated value chains. However, there is now an emerging opportunity for Public-Private Partnerships, between RTIMP supported farmers and DADTCO and other large-scale users.

The emergence of businesses linked to major breweries (Guinness Ghana Ltd and Accra Breweries Ltd) active in buying larger quantities of R&T products provides the programme and its clients with a major opportunity for scaling up. Initial contact has been made with some of these entities. It is planned to link all RTIMP trained farmers within the operational areas of these firm with the companies, and to advise and train new farmers as well, enabling their participation. The programme would also identify the annual raw material needs of these firms and support them to buy improved planting material for their out growers. It is proposed that this would be done through an arrangement with commercial planting material growers, a Participating Financial Institution (PFI) and purchasing firm, on behalf of its out growers.

15. The activity would also involve the development of a strategic plan of transitioning the PPP arrangement between RTIMP/MOFA, farmers and the breweries and their intermediaries into GASIP.

16. **The Initiative Fund.** The main activities being supported by the Initiative Fund (IF) have been:

- (i) The development and manufacture of 10 Mechanical Harvesters, which have now been acquired for distribution to selected centres across the country. Two have been delivered for testing so far, and all will be evaluated for technical and financial efficiency. Some will be tested on typical farmers' fields.
- (ii) Application of the Esoko electronic information system for pilot activities on two specific R & T value chains based on the Kanyetiware and Asueyi GPCs. It is planned to test and pilot a localised Esoko services for two specific value chains (Asueyi and Kenyatiware) to allow all actors in the chain to exchange text and voice messages on key aspects of their business activities. The information exchanged will facilitate establishing supply schedules, processing use schedules, individual loan repayment schedules and scheduled meetings. A contract is ready to be signed with Esoko to continue this work in 2014. This innovation will be evaluated for its usefulness and efficiency within value chains, with respect to its cost and potential for cost savings.
- (iii) The revision and improvement of Enterprise Records Books (ERB) for farmers and processors. A much improved and simplified version of the ERB has now been produced. An additional 1,000 copies of the revised version is being printed for distribution to farmers and processors.

17. The MTR allocation for the initiative fund was SDR 650,000. Total disbursements as at 28th February 2014 are SDR 445,455, or 68.53% of the available fund. In view of this, the programme proposes to implement the following additional activities using the I.F.

- (i) As a means to improve supplies to GPCs, pilot a de-centralised processing system (mobile processing units) with farmer groups to supply semi- processed cassava to a GPC/processor/offtaker;

- (ii) Acquire 10 ridgers to complement the efficient use of the Mechanical Cassava Harvester for testing on farmer's fields;
- (iii) Replicate the commercial innovation of sweetpotato processing (sweetpotato balls) at the Komenda Edna Eguaful Abirem District in other sweetpotato producing districts across the country; and,
- (iv) Develop procedures to train proprietors of GPCs on conversion of cassava and cassava peels into animal feed for sale. This would include development of relevant feed products for the chicken industry, as well as for other intensive animal production systems.

Component B. Support to Root & Tuber Production

B.1: Planting Material Multiplication and Distribution.

18. **Activities in Planting Material reproduction.** RTIMP has mainstreamed the inspection and certification of R&T planting materials into GSID/MoFA PPRSD. It has produced and distributed 1000 copies of 'A Manual for Root and Tuber Crop planting material Inspection and Certification'. It has also produced and validated separate Guidelines for the Commercialization of R&T planting material (cassava, yam, cocoyam and sweetpotato). This is now ready for printing.

19. The programme is developing a **Documentary on commercialization** to inform farmers on the benefits to be derived from yam and cassava planting material commercialization. This is to be aired before the growing season begins.

20. The programme has distributed free improved planting material to 187,275 farmers between 2007 and 2013. However, in recognition of the need for sustainability of this initiative, commercial reproduction of planting material commenced in 2012. It has been agreed that the distribution of free improved planting materials will no longer be supported by the programme. In 2012 and 2013, 274 commercial cassava planting material growers were supported to establish 228ha of commercial planting material crops. The previously planned area for such support in 2014 was 200 hectares.

21. In order to produce adequate quantities of high quality improved planting materials, collaboration with private stakeholders will be undertaken. There will be provision of technical support to farmers to meet the increasing demand for roots by processors and the breweries (DADTCO, Guinness Ghana Ltd, etc.). This will help to ensure that multiplication and distribution of improved R&T planting material is sustained. The increased supply of planting material will be achieved through:

- (i) maintenance of primary multiplication sites; and,
- (ii) increasing the number of commercial certified seed growers.

22. In order to address the needs of emerging markets (Breweries, expanding GPCs, and Plywood industries), commercial cassava planting material growers will be enabled to establish an additional 150 hectares of secondary multiplication of improved planting materials. With a multiplication ratio of 12, it is expected that an additional 4,200 hectares of fields using improved planting materials will be cultivated by 2016. This will result in an estimated additional tonnage of 84,000 tons of raw cassava roots.

23. In an effort to address current increased demand, commercial activities will be intensified to link existing RTIMP trained farmers to supply roots to new or enlarged processing ventures. In 2012 and 2013, 575 farmers in various chains linked to GPCs were supplied with planting materials to cultivate 230 hectares; this translates into a supply of 4,600 tons of cassava roots. The 228 hectares of planting materials were supplied to commercial planting material producers in 2013 will enable an expected planting of 2,735.3 hectares of cassava fields and with an average yield of 20 tons per hectare; thus 54,705.6 tons of cassava roots of improved varieties can be produced from these commercial planting material activities.

24. The cassava farmers who have received the planting materials produced in 2012 will have roots from an additional 2,000 hectares ready for harvesting in 2014, and this will translate into 40,000 tons of cassava. It is therefore expected that a total of 99,305.6 tons of cassava derived from commercial plantings will be available to meet the current demand.

25. **Farmer Field Fora (FFF).** The programme is aiming to assist better qualified FFFs to transform into commercially oriented FBOs. In support of this, an RTIMP database on all post-FFF groups compiled, and all 426 post-FFF groups will be categorised, by June 2014. Twenty of the best groups willing to transform into FBOs will be supported to form viable commercial entities. Support will focus on business development services, and opportunities to operate within viable value chains for roots and tubers.

26. **Integrated Pest Management:** RTIMP has supported the mass production and release of two bioagents (*Typhlodromalus manihoti*-Tm 2.2 million and *Teretrius nigresens*-Tn 1.4 m) for the control of the Cassava Green Mite and Larger Grain Borer respectively. Proposals have been received from consultants for study of Impact Assessment of the bioagents. Proposal evaluation is to be done by 15th April 2014, studies completed by September 2014.

Component C. Upgraded R&T Processing & Marketing

C1: Transfer of relevant processing technologies. Activities & Progress: Improving the performance of prototype equipment.

27. Two mechanical harvesters are being trialled at Mampong and Wenchi Agricultural Stations. Further trials are to be done on MOFA Agricultural Stations and some farmers' fields by October, 2014. Their technical and comparative financial performance to be documented.

28. There is continued testing of drying capacity, energy consumption and financial viability of GRATIMP HQCF dryer. Local fabricators are to be trained on the dryer maintenance and repair.

C2: Development and operation of Good Practice Centres (GPC).

29. A total of 24 GPCs have been established and are operational. Two more are to be established in 2014. Detailed financial analyses on 18 GPCs have been carried out for 2013, and all assessed GPCs are profitable. However, there is wide variation in the levels of profitability being demonstrated.

TOTAL COST:REVENUE	PERCENTAGE OF 18 GPCs		
	2011	2012	2013
Below 60%	0	22	22
60%-70%	11	6	6
70%-80%	6	22	17
80%-90%	33	33	33
Above 90%	50	6	22
TOTAL	100	100	100

30. The TC/R ratio of GPCs reveals:

- (i) 28% (5) less than 70%: Excellent
- (ii) 22% (4) 70-80%: Moderate
- (iii) 50% (9) higher than 80%: Marginal

31. Moreover, there has been an overall adverse trend in Total Cost/Revenue (TC/R) ratios, with an increase from an average of 64.9% in 2012 to 76% in 2013. This is mainly due to increased raw material costs, rising from 54.8% to 61.4% of total costs in 2013, and a 38.4% lower processed volume. There are observations that the best performance is from GPCs that had a robust and transparent arrangement with other chain actors especially farmers. It is therefore important that the poorer performers are encouraged to develop and maintain better commercial relationships with farmers and other value chain actors.

32. The results of financial analyses are to be used to advise the GPCs on cost of production control, as well as to encourage transparent and flexible pricing in R & T Value Chains.

33. **Planned Activities.** The programme will undertake financial analysis on other value chain actors (e. g. farmers, traders, transporters), especially those that have accessed the MEF grants to enable improved productivity.

34. The following case studies with financial analyses are to be carried out in KEEA district of the Central Region on:

- (i) Sweetpotato processor,
- (ii) Sweetpotato farmer,
- (iii) Cassava processor (MEF beneficiary)
- (iv) Two transport owners (MEF beneficiaries)

C3: Clients equipped with technical, business, marketing skills

35. The only reported activity under this sub-component is that the process of undertaking the study on the impact of training on the operational behaviour of processors, farmers and other actors in the chain has been put in motion. The Terms of Reference have been developed, and the Request for Proposal advertised.

C4: Facilitation of MEF disbursement.

36. **Summary disbursement status.** Total MEF disbursements of USD 454,457.00 have been made. These have benefited 1,264 direct beneficiaries (758 females and 506 males), compared with the Mid-Term Review target of 1,800. MEF grants have facilitated the purchase of improved processing and transport equipment through eleven Participating Financial Institutions (PFIs), ten Rural and Community Banks and Ecobank-Ghana. An additional benefit is that better banking culture has been developed amongst participants, and numerous clients have accessed repeated loans on the basis of credit worthiness built on successful MEF financing and repayment. The following additional disbursements have been made in the first quarter 2014:

- (i) GHs 8,800.00 for 3 Cassava processing enterprises (in the Central Zone)
- (ii) GHs 11,205.20 for 2 women Potaghurt Processing groups in Kassena- Nankana East (Zone 1).

37. In addition, the Akatayiman Rural Bank is considering MEF disbursements for sweet potato farmers in KEEA District to acquire farming equipment such as pumps, ridgers, power tillers and tractors

38. **Loan Repayment.** Monitoring of disbursement and loan repayment conducted on the 61 enterprises/groups that have benefited. Overall repayment has been assessed to be substantially acceptable, with 90% of beneficiaries having met repayment deadlines so far and 77% having made 100% repayment. However, five enterprises are in serious arrears, and the details for six enterprises details are not properly recorded.

39. Some improvements are needed. It appears that MEF grants have been used in the past to finance working capital to the grantees in 12 of 61 cases (20%), although no such cases have been observed since 2011. This is not within the guidelines, and such payments are not eligible for IFAD loan financing. In two cases, the beneficiary seems to have received two grants, also not within the guidelines.

40. Moreover, the template for collecting MEF data lacks detail and clarity. The following items need to be recorded accurately:

- (i) the detailed items and their costs to which grants and down payments are being applied;
- (ii) the dates of grant and loan disbursement and loan repayment;
- (iii) quarterly updates of amounts of grants disbursed; and amounts of loans disbursed and repaid. The Mission recommends use of the Excel Grant Tracking Template provided.

41. In view of the performance of this sub-component, it is recommended that:

- (i) The programme facilitates the building of a pipeline of viable proposals for MEF support;
- (ii) This be done in localities/districts where PFIs have performed well in management of loans supported with MEF grants; and,
- (iii) That Ecobank be requested to identify viable uses for the MEF funds it holds by the 30th of April, and to return the undisbursed MEF balance that it holds after that date.

Component D. Promoting a Value Chain Approach to Climate Change Adaptation in Agriculture in Ghana (ProVACCA).

42. **Summary of Progress.** Activities have focused on awareness raising, training activities and procurement. Over 300 actors have been trained in the 7 districts being covered, and 120 school children have been sensitised CC awareness. The baseline assessment that will inform the activities for 2014 has been completed and is now under PCO review. The baseline informs selection of agricultural and water harvesting equipment. Bids for gasification plants, mechanised roaster, boreholes etc. are now being evaluated. A management committee for the beneficiaries has been formed and a draft MOU reviewed by the parties.

43. The planned activities for 2014 included in the AWPB will increase the disbursement of ProVACCA to over 60% of total budget. These activities include:

- (i) continuation of the awareness raising and training;
- (ii) procurement and installation of infrastructure (water points, meteorological equipment and gasification plant); and,
- (iii) demonstration of sustainable land and water management, agro-forestry practices through 49 FFF.

D1: Awareness raising on climate change and capacity to address its impacts along the cassava value chain and other complementary food production.

44. Planned activities include:

- (i) provision of brochures, posters, leaflets, radio discussions and community durbars. Materials are to be translated into three local languages;
- (ii) training of MoFA/RTIMP staff and researcher to undertake climate risk and vulnerability mapping;
- (iii) Automated Weather Stations to be installed in locations identified jointly with Ghana Meteorological Agency, who will operate & maintain them;

- (iv) GIS equipment and software to be distributed to seven pilot districts; and,
- (v) Training of Trainers for community training on climate change impacts.

D2: Support adaptation to climate change of cassava production.

45. It is proposed that 49 demonstration plots will be set up for sustainable land and water management practices, agro-forestry practices, pests and disease management practices through the FFFs. Cassava varieties best suited to current changes in climate will be identified and 64 soil fertility test kits will be distributed to farmers to enable them continuously monitor the condition of the soil.

D3; Promote innovative adaptation solutions along the agriculture value chain. Strengthening of beneficiary groups.

46. In addition to the planned installations at Asueyi and Akroform, farmers and processors in the pilot communities will be trained to use cassava peels for mushroom production. Honey production will be introduced to the youth beneficiaries as an alternative livelihood activity.

47. **Post RTIMP.** It is noted that ProVACCA will continue after the closure of RTIMP. The implementation team will then be transferred to MoFA. Particular consideration needs to be provided to the M&E capacity that is currently fully incorporated into RTIMP and is the responsibility of the RTIMP M&E officer. Arrangements will need to be in place to ensure continuity in the monitoring of the achievements. Other functions are paid for directly under ProVACCA financing and thus should not be affected by the transition to MoFA.

48. **Extension of Completion and Closing Dates for the GEF grant.** In view of the considerable start-up delay of this component and the current rate of implementation, the activities are expected to be completed in June 2016. Presently the date of completion is December 2015. This calls for an extension of the current completion date. The request for extension will be initiated by RTIMP/MoFA and formally submitted to IFAD by the Ministry of Finance, the formal recipient of the grant.

49. The outcome of some activities will be challenging to measure, and will have to be measured through the GASIP to enable the results to be fully assessed. This will also provide an interface for learning on adaptation options that have been included in the design of GASIP. The measures will also be implementation ready and the service providers identified to provide continuity under GASIP.

D. Programme implementation progress

Programme Management/M&E

50. The RTIMP M&E system has previously been assessed as underperforming. However, significant improvement and plans for further action have meant that programme M&E may now be able to play its role in the analysis and presentation of key outputs and outcomes. The most prominent of the changes and improvements are:

- (i) **Impact Studies on Outcomes of the Programme.** The previous mission noted that reporting on outcomes were lacking in M&E data. It was therefore agreed that 12 studies would be conducted to derive outcome data. TORS for the studies have been developed, the respective RFPS also developed and the corresponding requests for Expressions of Interest have already appeared in the national newspapers. The evaluation of the proposals will be conducted by the middle of April 2014.
- (ii) **A Participatory Impact Assessment and Learning Approach (PIALA)** is to be carried out in collaboration with IFAD and the Institute of Development Studies (IDS). The study is expected to be completed by end of July 2014. The results of the study will be fed into the Programme Completion Report (PCR). The international consultant for the study has been procured and recruitment of the local consultant is underway.
- (iii) **Improvements to the RTIMP M&E (Database) System.** The database of the programme has been revamped to allow analysis of output and outcome data,

particularly data on value chain linkages. Provision has now been made to query the database for information to allow for analysis, reporting and decision making. The flexibility of the system allows for improvements and modifications to be made to suit any data requirement. In order to make the system useful there is need to populate the database with data. Data from 18 GPCs which has been already collected by the programme will be immediately entered into the system. Within the period from beginning of April to the end of April 2014, data with special emphasis on outcomes of the various interventions from targeted clients of RTIMP, such as MEF beneficiaries, transporters, traders, processors, farmers supplying roots to GPCs, and of special interest off-takers will be collected and entered into the database. Additionally, a workshop is planned to sensitize RTIMP programme staff, DADUs and relevant partners on the expected outputs, outcomes and impacts of the implementation of RTIMP. This will help in collecting all the relevant data that will be required and also to help populate the revamped M&E database, enabling meaningful analysis from programme implementation.

- (iv) **Required M&E information towards Programme Completion Report.** A draft action plan to guide the programme on the necessary actions to get the Programme Completion Report duly produced by RTIMP in accordance with IFAD guidelines has been drawn up. The Action Plan is to be shared with IFAD and the mission for comments.
- (v) **Providing leadership in coordinating M&E and Knowledge Management in the PCU.** A weekly M&E meeting has been incorporated into the weekly management meetings of the PCO, as well as intensified regular interactions between the M&E and other PCO Specialists.

51. **Project Completion.** The PCO is required to develop a plan of action for project completion, which will be sent to IFAD for review by 4 April, 2014.

Agreed action	Responsibility	Agreed date
Complete evaluation of proposal for 12 Studies	M&E Officer/NPCO	15 April, 2014
Undertake PIALA with IFAD & IDS	PCO & M&E Officer	30 July, 2014
Enter financial data in new database	M&E Officer/NPCO	30 April, 2014
Draft Action Plan for PCR	M&E Officer/NPCO	4 April, 2014

E. Fiduciary aspects

A. Financial Management

52. **Overall Overview:** Overall, the financial management has slightly improved, and the rating has been upgraded from “unsatisfactory” to “moderately unsatisfactory”. The Financial management team has made efforts to deal with the key issues identified during the previous missions. On the positive side the WA application claims for replenishment of the Special Account are up-to date as at 31 December, 2013. The financial statements for 2012 have been satisfactorily been redone and the re-audit is running consistently with the timetable agreed during the February follow-up mission.

53. Concerns remain concerning the delay in meeting the timelines for preparation of the financial statements for 2013 and the forthcoming audit process, as the unaudited financial statements have not been submitted to IFAD by 28 February 2014 as required by the Financing Agreement. The audit timetable for FY 2013 is 15 days behind schedule, which has necessitated moving the deadline from 5 May 2014 to 15 May 2014. Furthermore, the books of account, which are fully automated using Scala accounting software, are not yet up-to-date for 2014. **It was agreed that for the remaining period of programme implementation and in anticipation of loan closure, the tasks of the**

financial management should be carried out in accordance with the following framework of priorities:

- (i) Complete the re-audit process for the financial statements for the 2012 financial year, and submit audited 2012 financial statements by 31 March 2014.
- (ii) Prepare the unaudited FY 2013 financial statements - covering all funding sources including GEF and OFID - for submission to IFAD by 31 March 2014 and for external audit.
- (iii) Complete the FY 2013 audit, covering all funding sources, by 25 May 2013.
- (iv) Enforce accountabilities and retirements for the imprests in accordance with the laid down procedures in the Financial Management Manual.
- (v) Update the books of Account for FY 2014 for all funding sources. Henceforth ensure that the accounts are updated regularly and reconciled on a monthly basis. To ensure accuracy, bank reconciliations for all bank accounts should be prepared and submitted to the NPC at the end of each month.
- (vi) Prepare quarterly financial statements for the quarter ending 31 March 2014 for submission to IFAD by 30 April 2014. Thereafter prepare such reports regularly as at the end of each quarter, for submission to IFAD and MOFA within four weeks.
- (vii) Prepare quarterly budget performance report for implemented activities at their individual actual cost against their budget provisions. The report should include suitable narrative for the major variances against the budget.
- (viii) Prepare and submit WAs in a timely manner consistently with the laid down thresholds. When the trigger points are achieved on the recovery of the USD 1 million advance, ensure the rates of recovery are negotiated and adhered to.

54. **Review of the Actions agreed during the last Mission.** The actions agreed during the last mission are still being implemented. The remaining ones form part of the foregoing reports.

55. **Financial Management Systems, Internal Controls and their performance.** The financial management systems, internal controls and procedures exist and have largely been incorporated in the Financial Management Manual (FMM). These include financial planning through AWPBs, financial data capturing and accounting system, financial cash flow management, monitoring and reporting, and procurement and auditing. The Programme financial transactions are captured and accounted for using the Scala Accounting System. The internal controls also exist, particularly those related to the authorization and approval of the payment for expenditures. However, a number of areas still require improvement in terms of enforcement of timelines for the imprests retirement, regularity of bank reconciliations at the end of each month, regularity of financial accounting data back up during the week and regular preparation of quarterly financial statements and reports.

56. **Financial Management Capacity.** The mission notes that the FM capacity in terms of availability of equipment, and customised Scala Accounting software is adequate. However, despite adequate and repeated training sessions, the team continue to struggle in applying the system to full use in terms of timely result oriented outputs.

57. **Interim Financial Statements.** The absence of monthly financial reports has been a contributory factor to the low performance of the finance Management unit. It was agreed with the PCO that the Finance Unit shall produce monthly reports, including Bank Reconciliation Statements for all bank accounts, Special Account Reconciliation, Accountable Imprest Schedule, will be prepared monthly and submitted to the NPC for the IFAD loan and the GEF and OFID grants, and that quarterly Interim Financial Statements for the three financing instruments will be sent to IFAD.

58. **2013 AWPB Performance against Actual.** The mission reviewed the budget performance for the financial year to 31 December 2013. Although the financial statements for audit are not finalised, the actual performance was estimated from the records of the WAs. As at the end of the financial year the overall actual performance rate is 68%. The IFAD planned expenditure has achieved 77%, while

GEF and GoG achieved 33% and 55% respectively. This level of implementation should be improved during 2014 so as to ensure maximisation of utilisation of the remaining funds.

59. **2014 AWPB Performance against Actual.** The mission reviewed the budget performance for the financial year to 31 December 2014. Although the financial statements for quarterly period are not updated, the actual performance was estimated from the records of the Cashbook as at 10 March 2014. As at the end of the period the overall actual performance rate is 8%. The IFAD planned expenditure has achieved 9%, while GEF and GoG achieved 4% and 12% respectively. This level of implementation is expected to improve with increased disbursement triggered off by the start of the farming and planting season.

60. **Financial Execution Rate of AWPB (2007-14)**

Table 1: Financial Execution of AWPB (2007 - 2014)			
Year	AWPB	Actual disbursement	% execution
	USD	USD	
2007	3,283,300	1,414,977	43.1%
2008	3,196,390	1,696,300	53.1%
2009	2,933,850	1,851,547	63.1%
2010	3,223,297	2,781,357	86.3%
2011	4,349,030	3,210,529	73.8%
2012	3,374,090	3,008,145	89.2%
2013	2,555,310	2,001,176	78.3%
Total	22,915,267	15,964,032	69.7%
Average	3,273,610	2,280,576	69.7%
Projected Financial Execution for 2014 AWPB**			
2014	3,108,920	2,165,844	69.7%
Available Balance as at 1 Jan 2014	4,200,000	2,280,576	
Projected Surplus	1,091,080	1,919,424	

61. The Programme's average disbursement since its inception is approximately USD2,300,00 representing 70% of AWPB. Whereas the available balance for RTIMP as at 1st January 2014 stood at USD4,200,000 the Programme's budget for 2014 is USD3,100,000 leaving a surplus of USD1,100,000. Judging by the Programme's average performance over the years, RTIMP is likely to have an undisbursed amount of USD1,900,000 (SDR1,200,000) at the end of 2014. **It is against this backdrop that the Programme's management is kindly requested to prepare a revised budget for submission to IFAD and MOFA by 30 April 2014. Implementation of this year's activities must be closely monitored.**

62. **Statements of Expenditure (SoEs) Review.** The mission reviewed the SOEs supporting the Withdrawal Application 85 amounting to totalling USD0.390 million. More than 70% of the SOEs were reviewed with a view to validating the supporting documentation, payment authorisation processes, procurement procedures and amounts of claim. The main issues noted were (i) payment of VAT with loan funds noted, in one instance; and (ii) incompleteness of supporting documentation to a few payments made in respect of goods procured and consultancies. The missing documentation was made available to the mission, but improvements in filing have been recommended. **It was agreed that copies of Goods Received Note, relevant sections of contract documents and reports will henceforth be attached to payment vouchers to ensure completeness.**

63. **Ineligible Payments.** As a result of the above review the mission noted ineligible payments of GHc2,880 (USD1,315.06) in respect returns attached to PV No. S400/12019/12/1 dated 3 December 2014; and payment of GHc255 (USD116.43) in respect of VAT. These ineligible expenditures will be deducted from the next payment of Withdrawal Application by IFAD and the funds in question should be transferred from GOG to RTIMP account.

64. **Recruitment of Financial Controller.** The mission noted that the recruitment process of a Financial Controller to replace the outgoing FC is ongoing. Five applicants have been shortlisted to be interviewed on 25 March 2014. It is planned that a new FC will assume office by 2 May 2014. In the

meantime, a MOFA financial consultant has been backstopping for the current FC whose tenure of office expires on 31 March 2014. It has been agreed that as of the FC's departure on 31 March 2014 and pending the appointment of the new FC, the second signatory on the bank accounts, in addition to the NPC, will be the RTIMP M&E officer.

65. **Review of Accountabilities for Imprests.** The November 2013 mission had identified imprests totalling USD 222,127 which had been claimed under WAs but not yet accounted for. A total of USD 214,386.00 has since been accounted for and as at 14 March, 2014, a total of USD 7,741 still remain to be retired with supporting documents of expenditure for the intended purpose for which it was advanced. **It was agreed that given the long period the accountability has been outstanding, and in accordance with the agreement of the last missions, the amount is declared ineligible for claim from IFAD. However, it was agreed to grant the PCO until 31 March 2014 to follow-up and produce satisfactory evidence for remaining outstanding imprests. Following the 31/3/14 deadline, the concerned amount will be deducted from the next Withdrawal Application number 86 and reimbursed from the counterpart fund account.**

66. **Assets Register and utilisation of assets therein.** The mission reviewed the Asset register and confirms that on the overall it is appropriately maintained and the values are in agreement with the financial statements. However, the register for computers is not yet formulated. It was agreed that the register for the computers will be completed by 15 April 2014.

67. **Review of the SPA and other Programme Accounts.** The mission reviewed the operation of the Special Account and other Programme Account and confirms that the Special Account allocation of USD 1 million is properly accounted for as at 10 March 2014. The Special Account has a cash balance of USD 272,607 while the Programme Operation and Zones accounts had a combined balance of USD 90,909. The key reconciling item is made up of the proceeds of WA 85 for USD 390,722, which has now been paid by IFAD. The other item is made up of the expenditures incurred to date estimated at USD 245,872 and pending submission of the WA. **The only issue affecting the SPA allocation is the imminent recovery of the initial deposit, expected to start by 1 July 2014 at the latest. A recovery plan was prepared during the mission and will shortly be presented to IFAD for approval.**

68. **Justification and payment of the initial deposit.** The mission estimates that the justification and payment of the initial deposit will start by 1 July 2014 at the latest. The mission has assisted the FM team to draw up a projection plan for the Justification/re-payment of the USD 1 million as contained in table here-below. The WAs are based on the AWPB expenditures plans. **The mission recommends that PCO update the projection on a monthly basis so as to reflect the actual expenditures.**

69. **RTIMP closure.** RTIMP activities must be completed and paid for by **31 December 2014**, following which only expenditure relating to wrap-up activities such as the Project Completion report, final audit and operating costs and salaries of core staff will be deemed eligible. All staff should be informed to ensure that any contracts and MOUs reflect the 31 December 2014 cut-off date.

Table 2: Projection for the Justification/Repayment of the Initial Deposit.

Particulars Reporting Period	WA No.	Date	US \$	%age	SDR	Unjustified balance USD	SDR
Authorized Allocation	1	03/02/07	1,000,000.00		664,615.21	0.00	0.00
Justification:							
Ref. No.	WA No.	Date	Estimated WA value (USD)	Proposed Recovery %	Recovery Amount (USD)	Cumulative Recovery Amount (USD)	Cumulative Unjustified balance (USD)
1	88	31/07/14	400,000	20%	80,000	80,000	920,000
2	89	31/08/14	500,000	20%	100,000	180,000	820,000
3	90	30/09/14	600,000	30%	180,000	360,000	640,000
4	91	31/10/14	400,000	35%	140,000	500,000	500,000
5	92	31/12/14	400,000	35%	140,000	640,000	360,000
6	93	31/03/15	300,000	40%	120,000	760,000	240,000
7	94	30/06/15	160,000	50%	80,000	840,000	160,000
8	95	30/09/15	160,000	100%	160,000	1,000,000	-
	TOTAL		2,920,000		1,000,000	1,000,000	

B. Office Administration

70. **Staff Contracts.** The mission noted that with the exception of Production Specialist and Commodity Chains Linkage Specialist, all other project staff do not have valid employment contracts. **The mission agreed with the PCO that all project staff should be issued with valid contracts by March 31, 2014.**

71. **Staff Performance Appraisal.** The mission noted that staff performance appraisal for 2013 has not been conducted. **It was agreed with the PCO that the appraisal exercise will be conducted for all staff and submitted to IFAD for review by April 30, 2014.**

72. **Office Sanitation and Hygiene.** It was observed that the cleanliness of the PCO was unsatisfactory. The mission's investigations revealed there were no sanitary officer / utility assistant at the PCO. Junior officers at the various units (admin, finance, MIS, etc.) were assigned with responsibility of sweeping and cleaning the offices. **The mission agreed with the PCO to recruit a utility assistant with immediate effect to be responsible for office sanitation and hygiene.**

C. Disbursements

73. **RTIMP.** The Cumulative disbursement to date of the **IFAD loans** amounted to SDR 10.73 million or USD 16.57 million representing 82% of the Loan, including the Special Programme Account (SPA) allocation of USD 1million. This status has been reconciled to the IFAD statements. However, the loan utilization, excluding the SPA allocation is SDR 10.01 million, or USD 15.57 million, and represents utilization level of 77%. The mission has factored in the pending WA 86 at the PCO. Consequently, the projected loan utilization is estimated at SDR 10.61 million or 81% of the loan. Taking all these factors into account, the projected Loan balance as at 15 March 2014, is SDR 2.61 million, or USD 3.8 million at the current exchange rates.

74. **GEF.** The utilisation of GEF Grant to date is USD 227,400 representing 9% of the USD 2.5 million allocations. **To avoid shortage of funds, PCO should submit a withdrawal application for the expenditure incurred so far.** To date the Programme has received USD 600,000 and the balance remaining in the project is USD 372,600. The grant completion date is projected at 31 December 2015, and every effort should be made for the utilisation of the GEF funds during the

implementation life of the RTIMP. Should this not be feasible, arrangements for completing implementation of the GEF grant will be agreed at the next supervision mission.

75. **OFID.** No expenditure has been realised by the project against the OFID funds. The programme has received an initial deposit of USD 250,000. The mission confirmed this amount against the relevant bank statements in support of the receipt of this amount. However, the record for this transaction into the books of Account of the Programme is yet to be completed. **It was agreed that the PCO will record this amount in the books of account by 21 March 2014.** In the meantime, the OFID Grant completes its activities on 30 June 2014, hence **all activities should be implemented, and to the extent possible, paid for, by 30 June 2014. The closure date of the OFID grant is 31 December 2014, no extension is foreseen.**

D. GoG Counterpart funds

76. The mission notes that to-date the GoG has contributed USD 2.17 million against the USD 3.9 million allocated at project inception. This represents 55.7% of the allocation. So far the contribution has supported all the requirements, although the annual budgetary levels have not been met. The mission estimates that the Programme will require GHC 600,000 which the PCO will request from GoG in accordance with laid down procedures.

E. Compliance with loan covenants

77. The mission reviewed the covenants of the financing agreement and observes that section 5.02 (b) and section 9.03 of the General Conditions remain unsatisfied, relative to the submission to IFAD and GoG of the 2012 audited Financial Statements. Although the audited accounts were submitted within the June 30 timelines, they were rejected upon review for having not met International Accounting and auditing Standards. However, the mission notes that the audit process is in progress and is due for completion by 25 March 2014. An episode concerning payment of VAT with IFAD funds was also noted by the mission, which is a breach of the financing agreement.

F. Procurement

78. The mission reviewed procurement plan and status and notes that the bulk of the the remaining procurement GEF Grant. The 2013 Plan was late in implementation and therefore the majority of the items were transferred to the 2014 Procurement plan, which includes USD 1.03 million values of goods and USD 835,000 value for consultancies. A number of consultancies have been advertised.

79. **Status of procurement under OFID.** The OFID grant is being utilised to procure and install a gasification plant, five mechanised gari roasters and one borehole with accessories for water distribution at Akrofrom in the Techiman North District. The gasification plant and mechanised roasters have been advertised through International Competitive Bidding (ICB). Bids from various companies are currently being evaluated. It is expected that the evaluation shall be completed by the 21st of March 2014 for subsequent award by 31 March 2014. The borehole and water distribution system was also advertised via National Competitive Bidding (NCB). The bids have been opened and the evaluation is set to be completed by the 27th of March 2014.

G. Statutory Audit

80. The **Audited financial statements for the 2012** financial year were rejected upon review by IFAD, on account of not meeting the minimum standards of the International Accounting and Audit Standards. A repeat of the financial statements consistently with the IFAD reporting template was recommended for action, and followed by re-audit by 15 January 2014. The mission notes that as of 14 March 2014 the financial statements have been redone and the audit process is in progress, and expected to be completed with the receipt of the audited and signed financial statements by 25 March 2014. It was agreed that these audited reports will be submitted to IFAD and GoG by 31 March 2014.

81. **Review of the Status of 2013 Financial Statements.** The mission notes that the Books of account have been updated and a Trial balance produced. The Bank reconciliation work is complete including the Special Account which is fully reconciled as at 31 December 2013. The pending work on preparation of the draft financial accounts for audit is expected to be completed by 25 March 2014. **It was agreed that the unaudited accounts covering all funding sources be submitted to IFAD by 31 March to meet the requirement of sec. 5.01 of the Loan covenants which require such**

accounts to be submitted to IFAD by 28 February 2014. It was also agreed that the audit, covering all funding sources, will be fast tracked and completed by 15 May 2014, and the signed audit report submitted to IFAD and GoG by 25 May 2014.

Table 3: Agreed Actions

Agreed action	Responsibility	Agreed date
Submit signed audited Financial statements for 2012	NPC/FC	31 3 2014
Submit un- audited Financial Statements to IFAD for 2013 financial year	NPC/FC	31 3 2014
Submit audit report for 2013 Financial year	NPC/FC	31 5 2014
Prepare and review Quarterly Financial statements	NPC/FC	31 3 2014
PCO to attach contract documents and goods received notes with payment vouchers	FC	continuous
IFAD to withhold USD 7741 from WA 86 being the current outstanding imprests if not fully accounted for by 31 March 2014	NPC/FC	31 3 2014
Ineligible expenditure to be refunded from GoG Counterpart fund account	NPC/FC	31 3 2014
Revise the implementation plan for GEF funds	NPC/FC	30 6 2014
Review implementation of OFID activities for completion by 30 June 2014 and closure by 31 December 2014	NPC/FC	30 4 2014
All project staff should be issued with valid contracts.	NPC/FC	31 3 2014
Appraisal exercise will be conducted for all staff by April 30, 2014.	NPC/FC	30 4 2014
PCO to recruit a utility assistant with immediate effect	NPC	Immediate
RTIMP activities should be completed by 31 December 2014 . PCO to alert all staff and ensure that any contracts and MOUs reflect the 31 December 2014 cut-off date.	NPC/FC	Immediate
OFID activities should be completed by 30 June 2014 . PCO to alert concerned staff and ensure that any contracts and MOUs reflect the 30 June 2014 deadline.	NPC/FC	Immediate

F. Sustainability

82. The prospects for sustainability of programme impact continued to be largely sound. Better productivity at the farm levels have resulted in increased profitability and reduced costs per unit of revenue. There is also greater application of rigorous financial management, especially at the processor level.

83. A new factor that provides cause for optimism is that there are significant new entrants into the market for roots and tubers, specifically for cassava products. These new markets, mainly emanating from new demand from breweries, is under-pinning an already burgeoning demand situation. It will be important for the programme to support easy access to these markets by the farmers being served.

84. The continued good progress in promoting commercial reproduction of improved planting materials also is a positive factor in ensuring sustainability. The programme now plans to increase this effort to assist farmers to meet increased demands.

85. There are ongoing risks working against sustainable growth for the R&T sector. These include the continued reluctance of banks to provide seasonal and medium-term finance for value chain entities, although some improvement in this factor has been observed. A further factor is that some value chains are not using appropriate price-setting procedures, increasing the risks of contract defaults when prices change due to market forces. The programme is aware of this factor, and is taking steps to provide advice and training to remedy it.

86. Further, in order to build a more robust improved planting material multiplication system, MOFA should undertake to mainstream and harmonize the commercial approach and align other programmes supporting the sector to discontinue any distribution of free material. This undermines

the effort to negotiate a more accurate value system for the planting materials and input markets and diminishes the business opportunity for commercial producers, rendering any multiplication support unviable and unsustainable.

G. Conclusion

87. As RTIMP continues its final year of operation, it is relatively well placed to ensure sustainability of the impact of its interventions. The programme now needs to continue to focus on activities that will make these successful modalities for commercialisation of roots and tuber production to become available to the majority of poor farmers in the country, and to further encourage spontaneous investment in the sector. This would be coupled with the need for RTIMP to develop further PPP models to be ready for GASIP implementation and scaling up.

88. IFAD and the Government of Ghana endorse the findings of the supervision mission.

Appendix 1: Summary of project status and ratings

Project 1312 [670] Root and Tuber Improvement and Marketing Programme – Draft

Basic Facts

Country	Ghana			Project ID	1312	Loan/DSF Grant No.	670
Project	Root and Tuber Improvement and Marketing Programme					Top-up Loan/DSF Grant	
Date of Update	01-Apr-2014						
Supervising Inst.	IFAD/IFAD						
No. of Supervisions	11	No. of Implementation Support/Follow-up missions	7				
Last Supervision	06-Dec-2013	Last Implementation Support/Follow-up mission	19-Feb-2014				

USD million Disb. rate %

Approval	08-Sep-2005			Total financing	32.05	
Agreement	20-Jan-2006	Effectiveness lag	14.2	IFAD Total	18.96	
Entry into force	08-Nov-2006	PAR value	-----	IFAD loan	18.96	84
First disbursement	02-Mar-2007			DSF grant		
MTR	07-May-2010	Last amendment	05-Feb-2010	IFAD grant		
Original completion	31-Dec-2014	Last audit	27-Jun-2012	Domestic Total	8.72	
Current completion	31-Dec-2014			Beneficiaries	0.83	0
Original closing	30-Jun-2015			Government (National)	3.89	56
Current closing	30-Jun-2015			Domes. Fin. Inst.	4.00	0
No. of extensions	0			External Cofinancing Total	4.36	
				EC	1.34	100
				OFID	0.52	0
				GEF	2.50	0

Project Performance Ratings

B.1 Fiduciary Aspects	Last	Current	B.2 Project implementation progress	Last	Current
1. Quality of financial management	2	3	1. Quality of project management	4	4
2. Acceptable disbursement rate	4	4	2. Performance of M&E	3	4
3. Counterpart funds	4	4	3. Coherence between AWPB & implementation	4	4
4. Compliance with financing covenants	4	4	4. Gender focus	4	4
5. Compliance with procurement	4	4	5. Poverty focus	4	4
6. Quality and timeliness of audits	4	3	6. Effectiveness of targeting approach	4	4
			7. Innovation and learning	4	4
			8. Climate and environment focus	4	4

B.3 Outputs and outcomes	Last	Current	B.4 Sustainability	Last	Current
1. Upgrading of Small-Scale R&T processing business	4	4	1. Institution building (organizations, etc.)	4	4
2. Support to R&T crop production	4	4	2. Empowerment	4	4
3. Support to increased commodity chain linkages	5	5	3. Quality of beneficiary participation	4	4
			4. Responsiveness of service providers	4	4
			5. Exit strategy (readiness and quality)	4	4
			6. Potential for scaling up and replication	5	5

B.5 Justification of ratings

The programme is largely on course and consistent with its implementation schedules. It has made continued progress in most technical aspects of implementation with launching of 4 additional GPCs, expansion of commercial planting material production, update on financial analysis of GPCs and R&T value chains, etc. There has been improvement in the M&E system with development of an elaborate data capturing tool. Twelve (12) studies have been initiated to derive outcome data, a Participatory Impact Assessment and Learning Approach (PIALA) is planned for July 2014 and weekly M&E meetings and interaction with Component Specialists are conducted. However, the M&E system is still only able to capture limited qualitative or quantitative analysis of progress. The Financial management has slightly improved. The financial statement of 2012 has been re-done and auditing is in progress. Preparation of the unaudited financial statement for 2013 is slightly behind schedule, and the books of Account are not yet up-to date for 2014. The unretired imprest account of US\$222,127.00 recorded during the last SPN mission has been largely accounted for leaving a balance of US\$ 7,741.00, yet to be retired.

Overall Assessment and Risk Profile

	Last	Current
C.1 Physical/financial assets	4	4
C.2 Food security	4	4
C.3 Quality of natural asset improvement and climate resilience	4	4
C.4 Overall implementation progress (Sections B1 and B2)	4	4

Rationale for implementation progress rating

RTIMP is in its eighth and last year of implementation. It has developed and distributed over 70,000 copies of different information and communication materials, as well as several documentaries on success stories on the R&T value chains. The programme is exploiting an emerging opportunity for partnership with large scale agribusiness companies (DATCO, Guinness Ghana Ltd. and Accra Breweries) in linking R&T farmers for bulk purchase of cassava for brewing. To facilitate the disbursement of the Initiative Fund, the Programme will support pilot decentralised processing units with farmer groups to supply semi-processed cassava to processors, replicate the commercial innovation of sweet potato processing into different food forms and transformation of cassava and cassava peels into livestock feed. The production, inspection and certification of R&T planting materials continued to be mainstreamed into the Ghana Seed Inspection Division of MoFA. It has produced, published and distributed over 1,000 copies of a manual on R&T planting material inspection and certification. It has also produced guidelines on the commercialisation of R&T planting materials. The Programme is transforming 20 post-FFF farmer groups into viable FBOs. Two mechanical harvesters are being trialled and the fabricated HQCF dryer is still being tested for its drying capacity, energy consumption and financial viability. Detailed financial analysis of 18 GPCs has been completed and found to be profitable. However, there are wide variations in the levels of viability. The repayment of MEF has been encouraging, with few defaulters. However, the data collection tool lacks detail and clarity on the items and their costs, dates of grant and loan disbursement, and repayment; and inadequate use of the Excel Grant Tracking template. A persistent challenge has been the MEF component, which still remains undisbursed by Ecobank.

C.5 Likelihood of achieving the development objectives (section B3 and B4)	4	4
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Rationale for development objectives rating

Some targets have been achieved while others are still lacking. The level of implementation is about 77% but critical adjustments are required to strengthen the financial management, the M&E system, diligent implementation of Project Completion activities and focusing on concepts, approaches and methodologies that can ensure sustainability of interventions, as well as, lessons learned and good practices that can be mainstreamed and up-scaled in GASIP.

C.6 **Risks** Short description of major risks for each section and their impact on achievement of development objectives and sustainability

Fiduciary aspects	The overall status of programme financial management is moderately unsatisfactory. The residual financial management issues, if not resolved within acceptable time limits can hamper effective implementation, starving management of information on budget execution and flow of resources, and inability to optimize implementation and disbursement.
Project implementation progress	Some level of risk is associated with unclear direction and policy support for the development of commercially viable production and supply of improved R&T planting materials after the programme is completed. Free supply of planting material continues in certain districts of the country and this has tendency to destroy the market for commercial producers and likelihood of undermining the cassava value chain. Inadequate processes for setting prices for raw cassava and finished products also likely to erode the trust and cohesion among actors along the chain.
Outputs and outcomes	Programme implementation is rated moderately satisfactory. The Programme outputs and outcomes are largely being achieved and numerous interventions are being implemented to address agreed actions and recommendations of missions. However, the M&E system is required to strengthen the capture of detailed qualitative and quantitative analysis of such progress. Twelve studies have been initiated to evaluate the outcomes and impact of selected programme mechanisms to inform on how and what can be scaled up in GASIP.
Sustainability	The Programme is well focused on mainstreaming lessons learnt and good practices. For example, the transformation of post-FFF farmer groups to viable FBOs, the commercialization of R&T planting materials and improved productivity at farm and processor levels, the entry into the cassava market of large agribusiness companies provides some optimism. However, the continued reluctance of Commercial Banks to provide seasonal and medium-term finance for value chain actors continue as a major risk. The inadequate price setting processes adopted could increase the risk of contract defaults.

Proposed Follow-up

Issue / Problem	Recommended Action	Timing	Status
M&E	Complete M&E system to capture detailed qualitative and quantitative analysis of outcomes	30 April 2014	
M&E	Conduct 12 specific tracer studies on outcomes of specific programme components will be carried out a long with a broader participatory impact assessment (PIALA)	30 June 2014	
Fiduciary	Prepare up-to-date Financial Statement for 2013 for Auditing	15 May 2014	
Programme Management	Prepare a comprehensive Project Completion Action Plan	15 April 2014	

Additional observations

Appendix 2: Updated logical framework: Progress against objectives, outcomes and outputs

Narrative Summary	Key Performance Indicators	Means of Verification	Assumptions (A) / Risks (R)
Goal:			
To enhance incomes and food security to improve the livelihoods of the rural poor of Ghana	x% reduction in rural poverty in Ghana by 2014.... <ul style="list-style-type: none"> 20 % reduction in the frequency of national food shortage among households by 2014.... 20 % reduction in malnutrition among households (Children under 5 years) in Programme support districts by 2014.... 	<ul style="list-style-type: none"> SRID report Ghana Living Standard Survey (GLSS) report RTIMP impact assessment reports 	
Project Development Objective:			
To build competitive and market-based R&T commodity chains supported by relevant, effective and sustainable services that are easily accessible by the rural poor	<ul style="list-style-type: none"> 20 % increase in income levels of R&T farmers, processors and traders (by gender) by 2014... Increase in the number of sustainable R&T chains established by 2014 Existence of relevant, effective and sustainable service delivery systems by 2014... (RIMS L. 3) 	<ul style="list-style-type: none"> SCF Report, RTIMP RTIMP Annual Reports 	<ul style="list-style-type: none"> Integrated R&T commodity chains remain pro-poor Increased market for R&T products

Narrative Summary	Key Performance Indicators	Means of Verification	Assumptions (A) / Risks (R)
Outcome 1: Selected market-based R&T commodity chains established	4 viable market-based R&T commodity chains established and functioning by 2014 (RIMS L. 2)	<ul style="list-style-type: none"> Quarterly and Annual Reports, M&E Reports Financial Analysis Report Enterprise Record Books(ERBs) Supply Chain Facilitators (SCFs) reports 	<ul style="list-style-type: none"> Willingness of Actors to belong to Chains Rural infrastructures (access roads, electricity etc.) are improved
Outputs: 1.1. R&T Chains established 1.2. (RIMS) Quantity of R&T commodities traded annually 1.3. Increased participation of R&T actors (disaggregated by gender) engaged in the four chains by 2014	<ul style="list-style-type: none"> 6 plywood chains established (RIMS L. 2) by 2014 6 HQCF supply chains established (RIMS L. 2) by 2014 75 gari chains established (RIMS L. 2) by 2014. 1 fresh yam supply chain established (RIMS L. 2) by 2014... (Note: SM recommendation) 56,400 tons of R&T commodities traded by product by 2014 (RIMS L.1) : <ul style="list-style-type: none"> 13,200 tons of PCF traded by 2014, 12,800 tons of HQCF traded by 2014, 2,400 tons of Yam (chain only) traded by 2014, 28,000 tons of Gari traded by 2014. 10,500 clients (disaggregated by gender) engaged in the four chains by 2014 (RIMS L.1) 	<ul style="list-style-type: none"> SCF Report RTIMP Progress and Annual Reports Supervision Mission Reports Special Studies Reports RTIMP Annual Report Quarterly and Annual Reports, M&E Reports Financial Analysis Report Enterprise Record Books(ERBs) Supply Chain Facilitators (SCFs) reports RTIMP Annual Report Supply Chain Facilitators (SCFs) reports 	<ul style="list-style-type: none"> Existing processing facilities are financially viable R&T products remains competitive R&T products remain profitable
Outcome 1.1 Public sensitized, informed and	<ul style="list-style-type: none"> 50% of population of target districts aware of RTIMP activities by 2014(Not an Appraisal target) 	<ul style="list-style-type: none"> Surveys 	<ul style="list-style-type: none"> Information reaches total population in target districts Actors are willing to use the

Narrative Summary	Key Performance Indicators	Means of Verification	Assumptions (A) / Risks (R)
educated on RTIMP activities			information
Outputs: 1.1.1 RTIMP activities promoted in beneficiary districts 1.1.2 RTIMP web-site operational 1.1.3 Market information system operational. 1.1.4 Commodity Chain Partnership Platform established	<ul style="list-style-type: none"> 30,000 copies of promotional materials developed and distributed by 2014 (leaflets, fact sheets, brochures, poster etc.) (RIMS L. 1) 160 radio discussion organised by 2014, 10 TV documentaries etc.) organised by 2014 (RIMS L. 1) People accessing the RTIMP web-site by 2014 (To be monitored.) RTIMP website is updated 4 times annually (RIMS L. 1) 10,500 R&T actors accessing market information through the Market Information system by 2014 (RIMS L.1) 417 District Stakeholder Fora (DSF) organized by 2014 ((RIMS L.1) 	<ul style="list-style-type: none"> Copies of promotional materials, DVDs of documentaries, write-ups, Radio recordings RTIMP Progress Reports Progress report M&E unit website address /uniform resource locator (URL) RTIMP Progress reports ESOKO platform Progress report by ZOCs Progress report by Component A 	<ul style="list-style-type: none"> Interest in R&T activities sustained. Internet host remain operational Interest in R&T activities sustained Esoko platform still in place Interest of Actors sustained
Outcome 2 Yields of R&T-based cropping systems increased	<ul style="list-style-type: none"> Yield of FFF Cassava farmers increased by 30% by 2014 (RIMS L.2) Yield of FFF yam, cocoyam and sweet potato farmers increased by 25% each by 2014 (RIMS L.2) Yield of FFF Frafra potato farmers increased by 30% by 2014 (RIMS L.2) 	<ul style="list-style-type: none"> M&E Surveys reports MoFA Statistics Research / Impact Study report 	<ul style="list-style-type: none"> There would be no adverse weather conditions and disease outbreaks Farmers are willing to use the new technologies
Outcome 2.1: Availability and access to planting material for R&T crops improved	<ul style="list-style-type: none"> 174,400 R&T farmers receive healthy planting material by 2014 (by crop / gender) 	<ul style="list-style-type: none"> Progress reports by GLDB Progress reports by DDA Progress reports by Component B Progress reports by ZOCs 	<ul style="list-style-type: none"> Farmers' interest sustained. Favourable weather conditions

Narrative Summary	Key Performance Indicators	Means of Verification	Assumptions (A) / Risks (R)
Outputs: 2.1.1 Fields of improved planting materials established	<ul style="list-style-type: none"> 608 hectares of R&T primary fields established by 2014 (RIMS L.1) 2,514 hectares of R&T secondary fields established by 2014 (RIMS L.1) 	<ul style="list-style-type: none"> Progress reports by GLDB Progress reports by DDA Progress reports by Component B Progress reports by ZOCs 	<ul style="list-style-type: none"> Favourable weather conditions Farmers' interest sustained.
Outcome 2.2: Improved technologies adopted by FFF farmers (improved integrated pest management practices, improved varieties, crop husbandry practices, soil fertility management practices)	<ul style="list-style-type: none"> 85% adoption rate among FFF farmers by 2014 (Disaggregated by gender) (RIMS L.2) 	<ul style="list-style-type: none"> Progress reports by DDA Progress reports by research institutes Progress report by ZOCs Progress report by Component B 	<ul style="list-style-type: none"> Farmers are willing to use the new technologies
Outputs: 2.2.2 R&T farmers trained (by gender)	<ul style="list-style-type: none"> 17,639 FFF farmers to be reached by 2014 (by gender) (RIMS L.1) 500 FFF to be established by 2014 (RIMS L.1) 365 FFF facilitators trained by 2014 (RIMS L.1) 	<ul style="list-style-type: none"> Progress reports by DDA Progress reports by research institutes Progress report by ZOCs Progress report by Component B 	<ul style="list-style-type: none"> Farmers' interest sustained.
Outcome 2.3: Incidence of diseases and pests on R&T crops minimised	<ul style="list-style-type: none"> Reduction in the incidence of pests and diseases on R&T crops in project districts by 2014 (To be monitored) (Not an Appraisal target) 	<ul style="list-style-type: none"> Progress reports PPRSD, SARI Progress reports IITA (backstopping) 	
Output 2.3.1 Bioagents for pest and disease management produced/released	<ul style="list-style-type: none"> Produce/release: 2,500,000 of CGM predators (<i>Typhlodromalus manihoti</i>) released (RIMS L.1); 1,312,000 of LGB predators (<i>Teretriusnigresens</i>) released. (RIMS L.1); Bioagents released in 620 locations (RIMS L.1) 	<ul style="list-style-type: none"> Progress reports PPRSD, SARI Progress reports IITA (backstopping) 	<ul style="list-style-type: none"> Farmers would cooperate and not apply insecticides in released areas
Outcome 2.4 Improved adoptable technologies released for farmers use	<ul style="list-style-type: none"> New research technologies adopted by 2014 (To be monitored) 	<ul style="list-style-type: none"> Research reports Interview of beneficiaries/Extension agents 	<ul style="list-style-type: none"> Conducive environment for research Favourable policy towards research in sub-sector.

Narrative Summary	Key Performance Indicators	Means of Verification	Assumptions (A) / Risks (R)
Output: 2.4.1 Improved adoptable technologies developed	<ul style="list-style-type: none"> 840 farmers participate in the research project by 2014. (RIMS L.1) 23 on-farm research projects on R&T crops conducted by 2014 (RIMS L.1) 	<ul style="list-style-type: none"> Research reports Interview of beneficiaries/Extension agents 	<ul style="list-style-type: none">
Outcome 3: R&T processing and marketing upgraded	<ul style="list-style-type: none"> % increase in volumes through GPCs (To be monitored) 	ERB Reports of the SCFs	
Outcome 3.1 Improved processing technologies adopted by Processors	<ul style="list-style-type: none"> 500 processors adopt good technologies by 2014 (disaggregated by gender) (RIMS L.2) 80% of processors trained adopt QMS and GMP by 2014 (RIMS L .2) 4 R&T commodity chains functional by 2014 xx% increase of R&T products from GPCs annually xx% increase in profit levels of R&T GPCs annually 	<ul style="list-style-type: none"> Progress reports GRATIS, SIS Eng., RTFs, RTSC Progress reports by research institutes Zonal reports progress report by Component C 	<ul style="list-style-type: none"> Processors can afford stainless steel equipment Improved technologies are user-friendly
Output: 3.1.1 Processing technologies/innovations identified, tested and transferred 3.1.2 Good Practices Centres (GPC) established 3.1.3 Good Practices Centres (GPC) used for demonstration	<ul style="list-style-type: none"> 30 prototypes tested by 2014 (RIMS L.1) 30 prototypes adopted and mainstreamed by 2014 (RIMS L.2) 200 local artisans trained in manufacturing of equipment and construction of processing units by 2014 (RIMS L.1) 40 GPC-1 for gari processing established by 2014 (RIMS L.1) 5 GPC for agbelima processing established by 2014(RIMS L.1) 30 GPC-2 (only frying + fermentation) established by 2014 (RIMS L.1) 75 Financial Analysis conducted for GPCs annually (RIMS L.1) 	<ul style="list-style-type: none"> Progress reports GRATIS, SIS Eng., RTFs, RTSC Progress reports by research institutes Progress reports by IITA Zonal reports progress report by Component C Physical observation Progress reports GRATIS Progress reports research institutes Field observation Physical observation Progress reports GRATIS Progress reports research institutes Field observation 	<ul style="list-style-type: none"> Improved and appropriate technologies available and accessible. Processing facilities are financially viable

Narrative Summary	Key Performance Indicators	Means of Verification	Assumptions (A) / Risks (R)
	<ul style="list-style-type: none"> • 5,449 processors exposed to good technologies by 2014. (RIMS L.1) • 200 processors trained in quality management systems(QMSs) and good manufacturing practices (GMPs) by 2014 		
Outcome 3.2: Access of R&T chain actors to financial services and recovery of credit improved	<ul style="list-style-type: none"> • 100% repayment rate of Loan (RIMS L.1) by 2014 • 100% Disbursement rate of MEF (RIMS L.1) by 2014 • 2000 clients acquiring improved equipment (RIMS L.1) by 2014 	<ul style="list-style-type: none"> • Reports : Component C, • BACs, DADU, ZOCs, Consultants, PFIs. 	<ul style="list-style-type: none"> • Clients able to meet requirements of PFIs
Output 3.2.1 Adoption of business and marketing skills by R&T actors improved. 3.2.2 Clients equipped with technical, business and marketing skills 3.2.3 Micro Enterprise Fund Disbursed	<ul style="list-style-type: none"> • 3000 entrepreneurs adopt business and marketing skills (operating business accounts etc.) by 2014. • 190 business plans developed (RIMS L.1) • 6,000 clients trained by type (Business Development and Marketing Skills, Records Keeping and Basic Financial Management, Banking Culture, Business Plan Preparation and Implementation) and gender by 2014. ((RIMS L.1) • 1,800 clients access MEF (by gender) by 2014 (RIMS L.1) • 30 PFIs financing R&T Value Chains by 2014. (RIMS L.1) • US\$610,368 MEF disbursed by 2014 	<ul style="list-style-type: none"> • Reports : Component C, • BACs, DADU, ZOCs, Consultants, PFIs. • Reports : Component C, • BACs, DADU, ZOCs, Consultants. • Reports : Component C, • BACs, DADU, ZOCs, Consultants, PFIs 	<ul style="list-style-type: none"> • PFIs are willing to disburse funds
Outcome 4: Programme effectively managed, monitored and evaluated.	<ul style="list-style-type: none"> • Programme objectives attained. 	<ul style="list-style-type: none"> • AWPB document • Reports. • Minutes of Management meetings 	Conducive environment in the country maintained

Narrative Summary	Key Performance Indicators	Means of Verification	Assumptions (A) / Risks (R)
Outputs: 4.1 Programme activities effectively implemented. 4.2 Financial Management and procurement monitored and evaluated. 4.3 Effective M&E systems in place	<ul style="list-style-type: none"> • 2 PDIP meetings held annually. • 2 NPSC meetings held annually. • 6 technical working group meetings held annually. • 12 PCO/ZOCs meetings held annually. • AWPB developed and reviewed. • 2 ISMs held annually. • Satisfactory disbursement rate • External audit • Sound financial system • Sound procurement plan • Operational plan • Quarterly monitoring • Quarterly meetings • Baseline/Midline surveys • Mid-year and annual review 	<ul style="list-style-type: none"> • Minutes of Meetings. • AWPB Document • Aide memoires • Withdrawal applications • Financial Reports • Audit Reports • Procurement plan • Minutes of meetings • Reports 	

Appendix 3a: Status of Agreed Actions of November/December, 2013 Implementation Support Mission

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
<p><i>Supply Chain Facilitators (SCFs) have continued to be active in four value chains; namely Export Gari, High Quality Cassava Flour (HQCF), Plywood Cassava Flour (PCF) and Export of Yams. The engagement of SCFs has been completed at the end to October 2013. They were tasked to build sustainable and viable chains based on specific market opportunities for Yam, Gari, HQCF and Plywood Cassava Flour.</i></p> <p><i>(Paragraphs 24, 25, 26)</i></p>	Conduct assessment on two out of the four commodities (Gari and Yam) to ascertain their impact and contribution to exports in 2013 and 2014.	CCLS/ PCO Specialists	June 2014	<ul style="list-style-type: none"> • Terms of Reference (TORs) developed. • No objection given by IFAD. • Request for Proposals (RFPs) prepared, Expression of Interest appeared in the newspapers on 4th March, 2014
COMPONENT B				
<p><i>It is planned that farmers will be sensitized to obtain healthy improved planting materials from trained commercial planting material producers. The locations of these commercial planting material producers will be publicized to enable easy identification and access by potential clients. RTIMP will also provide the ERB to commercial growers to enable them record all transactions, and ensure that their business is viable.</i></p>	<ul style="list-style-type: none"> • Sensitize farmers on how to obtain healthy improved planting materials from trained commercial planting material producers. • Publicise the locations of these commercial planting material producers to enable easy identification and access by potential clients. • Provide the Enterprise Record Books (ERB) to commercial growers to enable them record all transactions, and ensure that their 	PCO Specialists	June 2014	<ul style="list-style-type: none"> • List of commercial growers showing their names and locations prepared. List made available to RTIMP zonal offices, MOFA Regional and District Directorates (M/DADUs, M/DCEs) and other relevant offices for easy access to farmers • Sensitization activities on commercial planting material producers have started with Radio programmes facilitated by the Zonal Coordinators and the District

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
(Paragraph 32)	business is viable.			<p>Agric Directors.</p> <ul style="list-style-type: none"> Enterprise Record Books made available to the commercial growers through the RTIMP Zonal Coordinators and DADUs. Follow up on the usage of the books to be done in collaboration with the BACs.
<p><i>The Programme in collaboration with the University of Cape Coast, Plant Protection and Regulatory Services Directorate, Crop Research Institute & SARI drafted guidelines for the commercialization of cassava, yam, sweet potato and cocoyam. The guideline is yet to be validated and finalized, but this is planned to be achieved and the guidelines printed for wider circulation by January 2014. This is to be followed by intensive awareness and publicity on the commercialisation initiative. The Guidelines for Inspection and Certification of R&T planting materials has been finalised and 500 copies printed for distribution. It was agreed that the Programme will expedite the circulation of the draft document to the MoFA PPRSD, the CSIR-CRI and SARI for their final comments and printing by December 2013.</i></p>	<ul style="list-style-type: none"> Validate and finalize the guidelines for the commercialization of cassava, yam, sweet potato and cocoyam and print the guidelines for wider circulation. Follow the circulation with intensive awareness and publicity on the commercialisation initiative. Expedite the circulation of the Guidelines for Inspection and Certification of R&T planting materials to the MoFA PPRSD, the CSIR-CRI and SARI for their final comments and printing by December 2013. 	PS and PCO Specialists	<ul style="list-style-type: none"> January 2014 December 2013 	<ul style="list-style-type: none"> Guidelines for cassava, yam and cocoyam validated and finalized 1000 cassava guidelines published and distribution in progress The Guidelines for Inspection and Certification of R&T planting materials distributed to DADU's with copies to Minister of Agriculture, Chief Director, MoFA Crops Services, MoFA PPRSD, CSIR-Secretariat, CSIR-CRI and SARI, Senior High Schools

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
(Paragraph 33)				
<p>As part of the FFF Transformation process, RTIMP will categorize of all post-FFF groups into three categories, as follows: <i>Stage 1 group: absence of clear leadership;</i> <i>Stage 2 groups: functional leadership, a binding constitution, active bank accounts and effective use of ERBs effectively;</i> <i>Stage 3 groups: As for Stage 2, plus dues paying members, regular meetings and demonstrated initiative to access services and funds to improve group welfare or enterprises.</i></p> <p>(Paragraph 35)</p>	<p>Categorize all post-FFF groups into three categories, as follows: Stage 1 group: absence of clear leadership; Stage 2 groups: functional leadership, a binding constitution, active bank accounts and effective use of ERBs effectively; Stage 3 groups: As for Stage 2, plus dues paying members, regular meetings and demonstrated initiative to access services and funds to improve group welfare or enterprises.</p>	PS and PCO Specialists	<ul style="list-style-type: none"> June 2014 	<ul style="list-style-type: none"> Categorisation of 426 post-FFF groups is ongoing. Out of the 92 post-FFF groups in Zone 1, 11 (eleven) are in stage 1 (absence of clear leadership), and 81 (eighty-one) are in stage 2 group (functional leadership, a binding constitution, active bank accounts and effective use of ERBs effectively)
<p>Integrated Pest Management: RTIMP has supported the mass production and release of two bioagents (<i>Typhlodromalus manihoti</i>-Tm 2.2 million and <i>Teretrius nigresens</i>-Tn 1.4 m) for the control of the Cassava Green Mite and Larger Grain Borer respectively. However, the impact of these bio-agents in reducing damage by these pests needs to be assessed, and TORs have been developed for a study to undertake the assessment. RTIMP will request 'No Objections' by</p>	<p>Request 'No Objections' from IFAD by to enable the bioagents impact studies to be undertaken in early 2014.</p>	PS and PCO Specialists	31 st December 2013	<ul style="list-style-type: none"> 'No Objections'; granted by IFAD for the bioagents impact studies to be undertaken. Requests for Proposals (RFPs) given to Consultants to submit their proposals by the 28th of February 2014. Next step is Evaluation of proposals.

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
<i>IFAD by 31st December 2013 to enable the studies to be undertaken in early 2014.</i> (Paragraph 37)				
COMPONENT C				
<i>The 10 newly acquired mechanical cassava harvesters have been deployed for testing by AMSECs.</i> (Paragraph 39)	Testing of newly acquired mechanical harvesters. Some of the testing to be done on farmers fields with collaboration of MOFA staff. <i>Testing will include an assessment of their capacity and a comparative financial analysis, compared with manual harvesting.</i>	PCO Specialists	June 2014	<ul style="list-style-type: none"> Two of the ten newly acquired mechanical harvesters have been sent to Agric Stations at Wenchi and Ashanti Mampong. Testing will begin when the cassava fields are ready for harvesting. The rest will next be sent 8 AMSECs.
<i>There is a continued observed shortage of supply of raw materials for processing, especially of cassava, despite buoyant market demand. There are some signs of a supply response, but most cassava processors continue to operate below their capacity and supply opportunities. There is ample evidence that the creation of such links leads to dramatically improved farm productivity. This can be combined with the testing and rapid roll-out of the mechanical cassava harvester;</i> (Paragraphs 12, 13, 14, 15)	<ul style="list-style-type: none"> Continue and emphasize on linking farmers with GPCs, other localised processing facilities, and with larger buyers such as breweries. Facilitate the testing and rapid roll-out of the mechanical cassava harvester. 	PCO Specialists	Immediately	<ul style="list-style-type: none"> Farmers are being linked with GPCs, other localised processing facilities, and with larger buyers. Farmers are also encouraged to expand their farms since there is high demand of fresh roots from GPCs and other processing facilities.
<i>Training programmes for new chain</i>	Conduct Studies to ascertain the	PCO Specialists	In 2014	<ul style="list-style-type: none"> Terms of Reference (TORs)

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
<i>actors in Quality Management Systems (QMS), Packaging and Labelling have been continued. Studies to ascertain the impact of the use training on profitability and other outcomes will be commissioned in 2014. (Paragraph 40)</i>	impact of the use of training on profitability and other outcomes.			<ul style="list-style-type: none"> developed. No objection given by IFAD. Request for Proposals (RFPs) prepared, Expression of Interest appeared in the newspapers on 4th March 2014
<i>Only one of five new GPCs commenced in 2012 has been completed and handed over to the beneficiaries. The remaining four are only partially completed due to delays in work by contract RTFs. Two new GPCs planned for construction in 2013 have been put on hold. Final inspections and assessments of four GPCs under construction will be done by December 15, 2013. If works are unsatisfactory, contracts will be terminated and re-awarded to other private stakeholder fabricators. Contracts for the upgrading of the remaining two new GPCs are to be awarded to other private fabricators in 2014. (Paragraph 41)</i>	<p>Undertake final inspections and assessments of four GPCs under construction.</p> <p>Award contracts for the upgrading of the remaining two new GPCS to other private fabricators.</p>	PPS and PCO Specialists	<p>December 15, 2013</p> <p>In 2014</p>	<ul style="list-style-type: none"> Done. All GPCs are completed.
<i>The Programme continues to assess financial viability of GPCs. It will prepare a financial analysis on all GPCs by January 31, 2014. It also plans to intensify financial analysis monitoring to ascertain the profitability</i>	<ul style="list-style-type: none"> Prepare a financial analysis on all GPCs. Intensify financial analysis monitoring to ascertain the profitability of all the actors in the chains with emphasis on total 	PCO Specialists	January 31, 2014	<ul style="list-style-type: none"> Financial Analysis has been carried out on 18 GPCs and some other chain actors with positive results. Thorough investigations on the actors reveal outcomes such as

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
<i>of all the actors in the chains with emphasis on total cost/revenue ratio as an indicator of profitability and sustainability. It is agreed that such financial analysis data is to become a major and integral part of information routinely linked with the programme M & E system. (Paragraph 42)</i>	<p>cost/revenue ratio as an indicator of profitability and sustainability.</p> <ul style="list-style-type: none"> The financial analysis data is to become a major and integral part of information routinely linked with the programme M & E system. 			actors educating their wards in different levels of education and building of new houses.
<i>While the overall training activities under this component have been impressive, their impact has not been rigorously analysed. The programme plans to rectify this in 2014 through the conduct of Tracer Studies for assessment of outcomes and emerging impacts of training, with focus on: Numbers trained in all zones, and in which thematic areas; Assessment of knowledge/skills acquired and extent of application/adoption; Extent of transformation of clients enabling operation along formal business lines; Multiplier effects on other non- RTIMP micro-small enterprise operators; and, Sustainability of achievements from training with BACs, DADUs, etc. (Paragraph 47)</i>	<p>Conduct Tracer Studies for assessment of outcomes and emerging impacts of training, with focus on:</p> <ul style="list-style-type: none"> Numbers trained in all zones, and in which thematic areas; Assessment of knowledge/skills acquired and extent of application/adoption; Extent of transformation of clients enabling operation along formal business lines; Multiplier effects on other non-RTIMP micro-small enterprise operators; and, Sustainability of achievements from training with BACs, DADUs, etc. 	PCO Specialists	In 2014	<ul style="list-style-type: none"> Terms of Reference (TORs) developed. No objection given by IFAD. Request for Proposals (RFPs) prepared, Expression of Interest appeared in the newspapers on 4th March 2014
<i>A further restriction on further</i>	Focus on engagement of commercial	PCO Specialists,	May 2014	<ul style="list-style-type: none"> Discussions have started with

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
<p><i>development of the programme outreach is commercial financing constraints. These continue to inhibit expansion of production and processing, and are caused by a variety of factors, including limited liquidity within Rural and Community Banks (RCBs), lack of activity by larger banks and poor perceptions concerning lending in the agricultural sector.</i></p> <p><i>(Paragraphs 12, 13, 14, 15)</i></p>	<p>banks and facilitation of partnerships between those and existing RCBs, and with larger agribusiness entities. This will be done in conjunction with NRGp and REP, and with the support of RAFiP;</p>	<p>REP, NRGp, RAFiP</p>		<p>commercial banks, RCBs and other businesses on ways to improve availability of credit facilities to potential RTIMP clients.</p>
<p><i>Loan repayment rates for MEF co-financing have been monitored closely. So far, there have been repayments from 58 enterprises/groups, and 90% of these (53 beneficiary enterprises) have met repayment deadlines. Some 52% have made full repayment. However, six enterprises have not met repayment schedules, with one 30 days in arrears, two 90 days in arrears, and three in default.</i></p> <p><i>(Paragraph 51)</i></p>	<p>RTIMP will assist the banks to vigorously follow up with those in loan repayment arrears to ensure full repayment in the near future. RTIMP should analyse the loan repayment performance, and help banks learn lessons.</p>	<p>PCO Specialists, BDTMS</p>	<p>March 2014</p>	<ul style="list-style-type: none"> ● Preliminary analysis of Micro-Enterprise Fund disbursement and Loan Repayment analysis prepared, pending update after the intensive monitoring exercise.
<p><i>RTIMP recognises the limitations now being imposed through lack of access by clients to seasonal and medium-term finance. In common with NRGp and REP, it will seek the support of RAFiP to improve client financing.</i></p> <p><i>(Paragraph 53)</i></p>	<p>RTIMP to take the following actions to improve access to finance:</p> <ul style="list-style-type: none"> ● Acceleration of disbursements to active processors whose MEF applications are being processed. ● Intensification of practical refresher training for PFIs. 	<p>BDTMS, PCO Specialists</p>	<p>March to December 2014</p>	<ul style="list-style-type: none"> ● RTIMP has started discussions with the banks with the view to improve access to finance. ● Three (3) disbursements made by Kwamanman Rural Bank to processing enterprises. Two (2) are being processed by Naara Rural Bank.

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
	<ul style="list-style-type: none"> • Peer interaction between leading RCBs and others. • Agency Banking through RCBs, using Fidelity Bank and others. • Accessing the Outgrower Value Chain Fund (OVCF) for medium-term investment finance; and • Identification of more Universal/Commercial Banks to participate in client financing. 			<ul style="list-style-type: none"> • Kwamanman Rural Bank and Amantin& Kasei Community Bank have had peer interactions on loan disbursement repayment experiences and strategies at a joint MEF Committee Meeting at Mampong.
<i>There is a clear need to make arrangements to ensure monitoring of the performance of loans coupled with MEF grants beyond the RTIMP implementation period to ensure that data and the opportunity to learn from the experience are available in the future. It is recommended that specific information on this aspect of implementation be consolidated within the GASIP NPCO as soon as it is formed in 2014. (Paragraph 54)</i>	Make arrangements to ensure monitoring of the performance of loans coupled with MEF grants beyond the RTIMP implementation period to ensure that data and the opportunity to learn from the experience are available in the future.	PCO Specialists	2014	<ul style="list-style-type: none"> • Preliminary analysis of Micro-Enterprise Fund disbursement and Loan Repayment done, and Plans for the Monitoring of the performance of loans prepared.
COMPONENT D				
<i>As a means to identifying specific CCA needs of value chain actors, the programme intends to undertake baseline studies, conduct topical PRAs and then develop strategies to address identified needs. The programme will identify the specific needs of the</i>	As a means to identifying specific CCA needs of value chain actors, RTIMP needs to undertake baseline studies, conduct topical PRAs and then develop strategies to address identified needs. RTIMP to identify the specific needs of the various value chain actors	PCO Specialists	Immediately	<ul style="list-style-type: none"> • Needs assessment questions included in baseline study questionnaire. • Field data collection for baseline study has been completed.

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
<p><i>various value chain actors and stakeholders in relation to climate change so as to fashion specific interventions to meet those needs.</i></p> <p><i>(Paragraph 56)</i></p>	and stakeholders in relation to climate change so as to fashion specific interventions to meet those needs.			<ul style="list-style-type: none"> Draft Baseline Report has been submitted.
<p>D2: Support adaptation to climate change of cassava production. Proposed activities in this sub-component include building links with existing FFF groups and working with them to undertake adaptive research on drought-resistant and improved varieties, adaptive land management practices to improve soil and water moisture conditions and identifying agro-forestry options for cassava production. (Paragraph 57)</p>	Build links with existing FFF groups and work with them to undertake adaptive research on drought-resistant and improved varieties, Use adaptive land management practices to improve soil and water moisture conditions and identifying agro-forestry options for cassava production.	PCO Specialists	Immediately	<ul style="list-style-type: none"> Funds have been released to Pilot Districts for sensitization of FFF groups. Dates for the sensitization and adaptive research work being worked out with the Districts.
<p>D3; Promote innovative adaptation solutions along the agriculture value chain. Strengthening of beneficiary groups. There has been good progress with six groups at Asueyi and Akrofrom to begin to analyse and outline their roles and responsibilities towards each other and the planned installations i.e. Biogas plant, gasification plant, borehole and water distribution. However, the group analysis and profiling exercise revealed that three of the beneficiary groups at Asueyi had informal business relationships and therefore</p>	<ul style="list-style-type: none"> Get an a MOU to be signed among participating groups to formalise their relationship, Follow up on the Preliminary Environmental Assessment for the gasification and biogas plants and training of beneficiaries to comply with environmental permit conditions. 	PCO Specialists, Project Officer	April 2014	<ul style="list-style-type: none"> Draft MOU prepared by RTIMP PCO. Awaiting comments from participating groups.

COMPONENT A	Agreed Action	Responsibility	Agreed date	Status
<i>would require assistance to form into formal groups. (Paragraph 58)</i>				
COMPONENT E				
<p><i>However, there is a continuing lack of reporting on outcome level data. As the programme is moving towards completion, more focus should now be put on harvesting the results for learning and scaling up. To facilitate this, a total of 12 studies to be carried out on outcome level analyses in 2014. In addition, an overarching participatory outcome assessment, PIALA, will be carried out in collaboration with IFAD/IDS. Furthermore, it is expected that the programme M&E unit will provide leadership in coordinating M&E and Knowledge Management in the PCU and specifically in following up on the agreements of the current mission. (Paragraph 61)</i></p>	<ul style="list-style-type: none"> • A total of 12 studies to be carried out on outcome level analysis in 2014 • Carry out an overarching participatory outcome assessment, PIALA, in collaboration with IFAD/IDS. • M&E unit to provide leadership in coordinating M&E and Knowledge Management in the PCU and specifically in following up on the agreements of the current mission. 	PCO Specialists	June 2014	<ul style="list-style-type: none"> • No objection given by IFAD. • Request for Proposals (RFPs) prepared, • Expression of Interest for Potential Consultants sent for advertising in the Print Media.

Appendix 3b: Summary of Key Actions to be taken within the Next 6 Months

Agreed action	Responsibility	Agreed date
Organise discussions on price setting for raw materials and products and develop strategies for managing price changes.	Component A Specialists	30 June, 2014
Establish additional 150 hectares of secondary multiplication of improved planting materials.	Component B Specialists	30 June, 2014
Identify interventions for scaling up under GASIP	PCO Specialists	30 June, 2014
Print and distribute IEC materials	Component A Specialists	30 April, 2014
Establish functional linkages between farmers and Breweries (DATCO, Accra Brewery and Guinness Ghana Ltd.)	Component A & C Specialists	30 June, 2014
Estimate the raw material needs of Breweries and support the supply of planting materials for their outgrowers	Component B Specialists	30 June, 2014
Implement additional activities using the Initiative Fund: <ul style="list-style-type: none"> i. Decentralised processing system (mobile processing units) ii. Acquire 10 Ridgers for testing on farmers' field iii. Replicate commercial sweetpotato processing into other food forms (sweetpotato balls) iv. Develop procedures to support the whole chain to produce animal feed 	Component Specialists	30 June, 2014
Compile database on all post-FFF groups and categorise them	Component B Specialists	30 June, 2014
Provide support for the Transformation of 20 post-FFF groups to FBOs	Component B & C Specialists	31 December, 2014
Conduct Financial analysis of other value chain entities, especially those that have accessed MEF grants in the KEEA District.	Component C Specialists	30 June, 2014
Develop pipelines of viable proposals for MEF support	Component C Specialists	30 April, 2014
Request Ecobank to identify viable uses for the MEF Funds, and if possible return undisbursed balance after 30 April, 2014	PC	30 April, 2014
Close monitoring of the 2014 AWPB execution for PROVACCA	NPC/CC Expert	Immediate & ongoing
Conduct Vulnerability mapping in value chain to identify areas of greatest CC impact	CC Expert	31 July, 2014
Propose revised targets for the eight identified indicators in the PROVACCA logframe	NPC/CC Expert	30 June, 2014

Complete evaluation of proposal for 12 Studies	M&E Officer/NPCO	15 April, 2014
Undertake PIALA with IFAD & IDS	PCO & M&E Officer	30 July, 2014
Enter financial data in new database	M&E Officer/NPCO	30 April, 2014
Draft Action Plan for PCR	M&E Officer/NPCO	25 April, 2014
Submit signed audited Financial statements for 2012	NPC/FC	31 March 2014
Submit un- audited Financial Statements to IFAD for 2013 financial year	NPC/FC	31 March, 2014
Submit audit report for 2013 Financial year	NPC/FC	25 May, 2014
Prepare and review Quarterly Financial statements	NPC/FC	31 March, 2014
PCO to attach contract documents and goods received notes with payment vouchers	FC	Always
IFAD to withhold USD 7741 from WA 86 being the current outstanding imprests if not fully accounted for by 31 March 2014	NPC/FC	31 March, 2014 (Next WA)
Ineligible expenditure to be refunded from GoG Counterpart fund account	NPC/FC	31 March, 2014
Revise the implementation plan for GEF funds	NPC/FC	30 June, 2014
Review implementation of OFID activities for completion by 30 June 2014 and closure by 31 December 2014	NPC/FC	30 April, 2014
All project staff should be issued with valid contracts.	NPC/FC	31 March, 2014
Appraisal exercise will be conducted for all staff by April 30, 2014.	NPC/FC	30 April, 2014
PCO to recruit a utility assistant with immediate effect	NPC	Immediate
RTIMP activities should be completed by 31 December 2014 . PCO to alert all staff and ensure that any contracts and MOUs reflect the 31 December 2014 cut-off date.	NPC/FC	Immediate
OFID activities should be completed by 30 June 2014 . PCO to alert concerned staff and ensure that any contracts and MOUs reflect the 30 June 2014 deadline.	NPC/FC	Immediate

Appendix 4: Physical progress measured against AWP&B, including RIMS indicators

Component/ Sub-component or Output			PERIOD: JAN.—DEC. 2013						CUMMULATIVE: NOV. 2006— <u>Dec</u> 2013					
	Indicator	Unit	Target for 2013	Total achieved of 2013 target by gender (Jan-Dec, 2013)			%	Remarks	Cumulative Achieved as at <u>Dec, 2013</u>			MTR revised Programme targets	% achieved of MTR target	Remarks
				Male	Female	Total			Male	Female	Total			
COMPONENT A														
Sub-Comp. A1														
Information, Communication and Knowledge Management	Promotion materials developed and distributed	Number	4,000	-	-	3200	80%	Distribution of printed materials is in progress at district levels.	-	-	74,073	74,755	99.09%	
	RTIMP website set up as knowledge center	Number	1	-	-	1 Website in place and operational	100							
<u>Sub-Comp.A 2</u> R&T chains developed														
Commodity Chains development through IF	Disbursement rate of IF	Rate	USD 591,6 40	-	-	USD 280,859	47.5%	Payment of final instalment on SCF consultanci es	-	-	USD 574,516	USD 944,617	60.82	Supply Chain Facilitators (SFCs) recruited have enhanced commodity chain deve't

Component/ Sub-component or Output			PERIOD: JAN.—DEC. 2013						CUMMULATIVE: NOV. 2006— <u>Dec</u> 2013					
	Indicator	Unit	Target for 2013	Total achieved of 2013 target by gender (Jan-Dec, 2013)			%	Remarks	Cumulative Achieved as at <u>Dec, 2013</u>			MTR revised Programme targets	% achieved of MTR target	Remarks
				Male	Female	Total			Male	Female	Total			
<u>Sub-Comp.A 3</u> Commodity Chain Partnership	<i>District Stakeholder Fora (DSF) organised</i>	Number	40	-	-	30	75%		-	-	325	417	77.94%	Good collaborati on with DADU's
<u>COMPONENT B</u> <i>Support to R&T Crop Production</i>														
<u>Sub-Comp. B 1:</u> Availability and access to planting materials	<i>Number of farmers who receive healthy tertiary planting material</i>	Number	15,000	8,393	5,434	13,827	92.2%		127,476	59,799	187,275	174,400	107.4	
<u>Sub-Comp.B 2</u> Dissemination of improved crop husbandry technologies enhanced	<i>Number of farmers reached (by gender)in FFF (R.1)</i>	Number	500	328	422	750	150		7,111	7,590	14,701	17,639	83.34	
<u>Sub-component B 3 : Dissemination of improved pest and disease management (IPM) practices improved</u>														
	<i>Number of CGM predators released</i>	Number	-	-	-	-	-		-	-	2,220,511	2,500,000	88.82%	
	<i>Number of LGB predators</i>	Number	-	-	-	-	-		-	-	1,504,555	1,312,000	114.68%	

Component/ Sub-component or Output			PERIOD: JAN.—DEC. 2013						CUMMULATIVE: NOV. 2006— <u>Dec</u> 2013					
	Indicator	Unit	Target for 2013	Total achieved of 2013 target by gender (Jan-Dec, 2013)			%	Remarks	Cumulative Achieved as at <u>Dec, 2013</u>			MTR revised Programme targets	% achieved of MTR target	Remarks
				Male	Female	Total			Male	Female	Total			
	<i>released</i>													
<u>Sub-Comp. B 4</u> : Participatory research to develop new improved adoptable technologies conducted														
	<i>Number of Research Topics conducted</i>	Number	-	-	-	-	-	No new proposal was funded. Research proposals are based on problems emanating from the field.	-	-	16	23	69.5	
<u>COMPONENT C</u> : Upgrading of Root and Tuber Processing and Marketing														
<u>Sub-component C1</u> Processing technologies identified and transferred	<i>Number of prototypes and technologies tested</i>	Number	4 (2 equip't , 2 Prototypes)	-	-	2	50%	Dryer under testing. Hydraulic Press identified but not acquired	-	-	26	30	86.67%	-Good collaborati on with Lead fabricators

Component/ Sub-component or Output			PERIOD: JAN.—DEC. 2013						CUMMULATIVE: NOV. 2006— <u>Dec</u> 2013					
	Indicator	Unit	Target for 2013	Total achieved of 2013 target by gender (Jan-Dec, 2013)			%	Remarks	Cumulative Achieved as at <u>Dec, 2013</u>			MTR revised Programme targets	% achieved of MTR target	Remarks
				Male	Female	Total			Male	Female	Total			
	<i>Number of artisans trained in manufacturing of equipment and construction of processing units</i>	Number	8	8	-	8	100		202	3	205	200	102.5	Good collaborati on with Implement ing. Partners.
	<i>Number of beneficiaries of exposure visits</i>	Number	0	0	0	0	0		1000	2,77 7	3,777	5,449	69.3	Interest shown by participant s
<u>Sub-Comp C2</u> G PC's established and used for demonstration	<i>Number of GPCs established</i>	Number	2	-	-	0	0		-	-	24	75	32	*Upgrading work is on- going for five
<u>Sub-Comp C3</u> Clients equipped with technical business and marketing skills	<i>Entrepreneurs trained in business development and marketing skills by gender</i>		500	219	123	342	68.4		1657	2302	3959	6,000	65.98	Effectivenes s of RTIMP's training Programme .
R&T based Business developed and financed	Disbursement rate of MEF	Rate	USD 14,70 0	-	-	3,902	26.5	Change in procedure is slowing down	-	-	USD 508,498	USD 610,368	83.3	

Component/ Sub-component or Output			PERIOD: JAN.—DEC. 2013						CUMMULATIVE: NOV. 2006— <u>Dec</u> 2013					
	Indicator	Unit	Target for 2013	Total achieved of 2013 target by gender (Jan-Dec, 2013)			%	Remarks	Cumulative Achieved as at <u>Dec, 2013</u>			MTR revised Programme targets	% achieved of MTR target	Remarks
				Male	Female	Total			Male	Female	Total			
								disburse ment						
	Entrepreneurs accessing financial services facilitated by the project (R1)	Number	10	6	8	14	140.0	Involvement of BACs and addition of active PFIs have enhanced service delivery	476	713	1189	1,800	66.05	

Appendix 5: Financial Performance by Financiers, and Disbursement by Components and Categories

Table 5A: Financial Performance by Financiers as at 10 March 2014

Financier	Allocation	Disbursements	disbursed
	(USD '000)	(USD '000)	%age
IFAD Loan	18,965.0	16,573.3	87.4%
Private Sector	3,998.0	2,107.0	52.7%
GEF Grant	2,500.0	227.4	9.1%
OFID Grant	500.0	0.0	0.0%
Government	3,894.0	2,170.8	55.7%
Beneficiary Contribution	832.0	524.5	63.0%
Total	30,689.0	21,603.1	70.4%

Table 5B: Financial Performance by Financier by Component as at 10 March 2014

Component Description		IFAD Loan			GEF			OFID			GOG			PFIs		
		Appraisal	Actual	%age	Appraisal	Actual	%age	Appraisal	Actual	%age	Appraisal	Actual	%age	Appraisal	Actual	%age
A	Support to Increased Commodity Chain Linkages	5,840	3,993	68.4%							287	202	70.2%			
B	Support to Root and Tuber Crop Production	6,194	5,140	83.0%							1,456	948	65.1%			
C	Upgrading of Small-Scale Root and Tuber Processing , Business and Marketing Skills	4,028	3,916	97.2%							368	290	78.9%	3,998	2107	53
D	Promoting a value chain Approach to climate change adaptation in Agriculture in Ghana				2,500	227	9.1%	500	0	0%						
E	Programme Coordination, Monitoring & Evaluation	2,903	3,026	104.2%							1,783	628	35.2%			
Total		18,965	16,075	84.8%	2,500	227	9.1%	500	0	0%	3,894	2,068	53.1%	3,998	2,107	52.7

Table 5C: IFAD Loan Disbursement and Utilisation as at 10 March 2014

Category		Current Financing	Original allocation	1st Revised allocation	2nd Revised allocation	Disbursement up to WA 85		Pending expenditure-WA 86		Projected Loan Utilisation	Project L Bala
		%age	SDR'000	SDR'000		SDR'000	%age	USD'000	SDR'000	SDR000	SD
I	Vehicles and Office Equipment	100	970	2,160	1,700	1,551	72%	4.8	3	1,554	
II	Materials and Supplies	100	630	1,350	1,610	1,181	87%	6.0	4	1,185	
III(A)	Technical Assistance, Professional Services and Studies	100	1,150	1,250	2,080	1,212	97%	7.9	5	1,217	
III(B)	Subject Matter Specialist	100	180	410	440	324	79%	19.9	13	338	
IV	Training, Worksops, Farmers and Entrepreneurs	100	4,740	3,940	4,090	3,390	86%	93.3	62	3,452	
V(A)	Initiative Fund	100	1,790	650	490	395	61%	10.1	7	402	
V(B)	Micro-Enterprise Fund	40	1,380	420	360	288	69%	3.7	2	290	
VI	Salaries and Allowances	100	640	1,470	1,830	1,565	106%	109.2	73	1,638	
VII	Operating Costs	40	570	570	450	409	72%	17.8	12	421	
	Unallocated		1,000	830	-	-	0%			-	
Sub-total			13,050	13,050	13,050	10,315	79%	273	182	10,497	2
	Authorised Allocation		-	-		665					
TOTAL			13,050	13,050		10,980	84%	273	182	10,497	2

Appendix 6: Compliance with legal covenants: Status of Implementation as at 15 March 2014

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
Section 2.03	Special Account. (a) The Borrower shall open and thereafter maintain in a bank proposed by the Borrower and accepted by the Fund, a Special Account denominated in US dollar for the purpose of financing the Programme. The Special Account shall be protected against set-off, seizure or attachment on terms and conditions proposed by the Borrower and accepted by the Fund..	Signature of agreement	Done	
Section 2.03	(b) After the Special Account has been duly opened, upon the Borrower's request, the Fund shall make one withdrawal of USD 1 000 000 in the aggregate (the "Authorized Allocation") from the Loan Account on behalf of the Borrower and deposit such amount in the Special Account. The Fund shall replenish the Special Account from time to time upon request, in accordance with Section 4.08 (Special Account) of the General Conditions, in such minimum amounts as the Fund, or the Cooperating Institution on behalf of the Fund, may specify by notice to the Borrower.	Start of programme	Done	
Section 2.03	(c) The PCO on behalf of the Borrower shall be fully authorized to operate the Special Account in accordance with Section 4.08 of the General Conditions. The NPC and the Financial Controller of the PCO shall be the authorized signatories and both authorized signatures shall be required to make any withdrawal from the account.	Start of programme	Done	
Section 2.04	Use of Proceeds. The Borrower and each Programme Party shall use the proceeds of the Loan exclusively to finance Eligible Expenditures in accordance with this Agreement and the General Conditions. Without limiting the generality of the foregoing, it is agreed and understood that it is the policy of the Fund that Loan proceeds not be used to pay Taxes, including (but not limited to) any Taxes levied on the importation, procurement or supply of any goods and services financed by the Loan.	Ongoing	Minor payments of Taxes noted. These will be deducted from WA 86..	
Section 3.02	Annual Work Plans and Budgets. (a) The PCO shall prepare draft annual work plans and budgets (AWPBs) for each Programme Year. The draft AWPBs shall include, among other things, a detailed description of planned Programme activities during the coming Programme Year, and the sources and uses of funds therefore, based on the respective work plans and budgets prepared by each of the Programme Parties.	Annual	On-going	

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
Section 3.02	(b) The PCO shall submit the draft AWPBs for discussion to the PDIP and subsequently to the to the NPSC and the Lead Programme Agency for approval. When so approved, the Lead Programme Agency shall submit each draft AWPB to the Fund and the Cooperating Institution, for their respective comments and approval, no later than 60 days before the beginning of the relevant Programme Year. If neither the Fund nor the Cooperating Institution comment on the draft AWPB within 30 days after receipt, the AWPB shall be deemed approved.	Start of programme	Done	IFAD Operational account opened in June 2009 to separate IFAD funds from GoG Funds
Section 3.02	(c) The NPSC shall adopt the AWPBs substantially in the form approved by the Fund and the Cooperating Institution, and the PCO shall provide copies thereof to the Fund and the Cooperating Institution, prior to the commencement of the relevant Programme Year.	On going	Done	
Section 3.02	(d) If required, the NPSC may propose adjustments in the AWPB during the relevant Programme Year, which shall become effective upon approval by the Lead Programme Agency, the Cooperating Institution and the Fund.	Ongoing	Done	
Section 3.03.	Programme Account. (a) The Borrower shall open and thereafter maintain in a bank proposed by the Borrower and accepted by the Fund, a current account denominated in Cedis for Programme operations (the "Programme Account"). The NPC and the Financial Controller of the PCO shall be fully authorized to operate the Programme Account and both signatures shall be required to make any withdrawal from the account.	Done	Done	
Section 3.03	(b) The Borrower shall cause each Zonal Office (ZO) to open and thereafter maintain in a bank accepted by the Fund a current account denominated in Cedis for Programme operations in their respective Programme Zone (the "Zonal Accounts"). The Zonal Coordinator and the Zonal Accountant of each ZO shall be the authorized signatories to operate the relevant Zonal Account and both signatures shall be required to make any withdrawal from the account.	Done	Done	
Section 3.04	Availability of Loan Proceeds. The Borrower shall make the proceeds of the Loan available to the lead Programme Agency and other Programme Parties in accordance with the AWPBs and its customary national procedures for development assistance to carry out the Programme. The Borrower shall in particular ensure that the proceeds of the Loan are transferred from the Programme Account to the Zonal Accounts as and when required, in accordance with the AWPBs.	Ongoing	Complied	

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
Section 3.05	Availability of Additional Resources. (a) In addition to the proceeds of the Loan, the Borrower shall make available to the Lead Programme Agency and each other Programme Party, promptly as needed, such funds, facilities, services and other resources as may be required from time to time to carry out the Programme in accordance with this Agreement.	Transfers in lumpsums	On-going	
Section 3.05	(b) Without limiting the generality of paragraph (a) above, the Borrower shall make available to the Lead Programme Agency during the Programme Implementation Period counterpart funds from its own resources in an aggregate amount of three million nine hundred thousand United States dollars (USD 3.9 million) in accordance with its customary national procedures for development assistance. For such purpose, the Borrower shall deposit counterpart funds in an initial amount of USD 240 000 into the Programme Account to cover the Borrower's cash contribution for the first Programme Year, and shall make budgetary allocations for each Fiscal Year equal to the counterpart funds called for in the AWPB for the relevant Programme Year and make such allocation available to the Lead Programme Agency quarterly in advance by depositing such amount into the Programme Account. The Borrower's counterpart funds shall cover office rehabilitation, office rental and a share of operating costs, salaries and allowances for contracted staff incurred under the Programme. The Borrower shall for such purpose exempt from Taxes the importation, procurement and supply of goods financed by the Loan in accordance with Schedule 3A.	Being done	Complied	
	(c) Without limiting the generality of paragraph (a) above, the Borrower shall ensure that proceeds of the Loan are made available to the Lead Programme Agency in accordance with the AWPBs.	Being done		
Section 3.06	Channelling of Programme Resources. The Borrower shall transfer available funds and other resources called for in the AWPBs to the ARB Apex Bank and Leaseafric Ghana, in accordance with the Subsidiary Agreements to carry out the Micro-Enterprise Fund Subcomponent C.4.	Not specified	Done – Apex Bank only	Transfers based on applications from PFIs
Section 3.07	Procurement. All procurement financed by the proceeds of the Loan shall be carried out in accordance with Schedule 4 to this Agreement.	done	Being complied	
Section 4.02	Progress Reports. The PCO shall submit to the Fund and the Cooperating Institution progress reports on Programme implementation, as required by Section 8.03	Twice a year	On-going	

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
	(Progress Reports) of the General Conditions, no later than three months after the end of each six-month period during the Programme Implementation Period.			
Section 4.03	Mid-Term Review. (a) The Lead Programme Agency, the Fund and the Cooperating Institution, shall jointly carry out a review of Programme implementation no later than the fourth Programme Year (the “Mid-Term Review”) based on terms of reference prepared by the PCO and approved by the Fund and the Cooperating Institution. Among other things, the Mid-Term Review shall consider the achievement of Programme objectives and the constraints thereon, and recommend such reorientation as may be required to achieve such objectives and remove such constraints.	4 th project year	Done	Completed in May 2010
Section 4.03	b)The Borrower shall ensure that the recommendations resulting from the Mid-Term Review is implemented within the specified time therefore and to the satisfaction of the Fund. It is agreed and understood that such recommendations may result in modifications to the Loan Documents or cancellation of the Loan.			
Section 4.04	Completion Report. The Lead Programme Agency shall submit to the Fund and the Cooperating Institution the completion report on the Programme required by Section 8.04 (Completion Report) of the General Conditions no later than six months after the Programme Completion Date. In addition to those matters specified in said Section 8.04, the completion report shall detail the results of the impact surveys and studies conducted by the PCO.	Pending-	Not yet due	
Section 5.01	Financial Statements. The PCO shall prepare and consolidate the financial statements of the operations, resources and expenditures related to the Programme required by Section 9.02 (Financial Statements) of the General Conditions in respect of each Fiscal Year and deliver such financial statements to the Fund and the Cooperating Institution within two months of the end of each Fiscal Year.	2 months after year end (28 February)	On-going	2013 Financial Statements not submitted submitted on time.
Section 5.02	Audit Reports. (a) The Borrower shall appoint, with the prior approval of the Fund, independent auditors selected by the Borrower in accordance with the procedures	Not specified	Done	Egala, Atitso and Associates

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
	and criteria set forth in the Fund's "Guidelines on Project Audits (for Borrowers' Use)" (as may be amended from time to time), to audit the financial statements relating to the Programme for the first two Fiscal Years. Thereafter, as soon as practicable but in no event later than 90 days after the beginning of each succeeding Fiscal Year, the Borrower, with the prior approval of the Fund, shall confirm such auditors' appointment or so appoint new independent auditors for such Fiscal Year in accordance with this Section 5.02(a).			appointed for 2012 to 2014.
Section 5.02	(b) The Borrower shall have the financial statements relating to the Programme audited each Fiscal Year by such auditors in accordance with the International Standards on Auditing, as may be amended from time to time. In accordance with Section 9.03 (Audit of Accounts) of the General Conditions, in addition to the audit report on the financial statements, the auditors shall provide: (i) an opinion on the certified statements of expenditure and the operation of the Special Account; and (ii) a separate management letter, addressing the adequacy of the accounting and internal control Systems. The PCO shall deliver the above-mentioned items to the Fund and the Cooperating Institution within six months of the end of each such Fiscal Year. The PCO shall submit to the Fund the reply to the management letter of the auditors within one month of receipt thereof.	30 th June	Done	
Section 6.04	<i>Audits.</i> If the Borrower does not furnish any audit report on time as required by Section 5.02, and the Fund, after consultation with the Borrower, determines that the Borrower is unlikely to do so within a reasonable period thereafter, the Fund, or the Cooperating Institution on behalf of the Fund, may engage independent auditors of its choice to audit the accounts relating to the Programme. For such purpose, the Borrower and the Programme Parties shall make their financial and other records available to such auditors promptly upon request, accord them full rights and privileges as agents of the Fund under Section 10.03 (Visits, Inspections and Enquiries) of the General Conditions and otherwise cooperate fully with such audit. The Fund shall make the audit report available to the Borrower promptly upon its completion. The Borrower hereby authorizes the Fund to finance the cost of such audit by withdrawal from the Loan Account on behalf of the Borrower.	Not done	2012 Audit rejected	Re-audit in Progress and completion expected by 31 3 2014

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
Schedule 2	Submission to IFAD of selection/eligibility criteria and operation guidelines for the Initiative Fund	Disbursement Condition	Done	
Schedule 2	Signature of ARB Apex Bank, Leasafric and PFI subsidiary agreements for the Micro Enterprise Fund	Disbursement Condition	Done	
Schedule 3	Establishment of National Programme Steering Committee	Programme effectiveness	Done	
Schedule 3	Establishment of Programme Development & Implementation Partnership	Start of Programme	Done	
Schedule 3	Establishment of Programme Coordination Office and recruitment of key staff	Programme effectiveness	Done	
Schedule 3	Establishment of 3 zonal offices (Tamale, Techiman, Koforidua)	Not specified	Done	
Schedule 3	Submission of Project Implementation Manual for IFAD's approval	90 days after effectiveness	Done	Revised PIM submitted for IFAD's approval
Schedule 3A	Insurance of staff against health and accident risks.	Not specified	Done	
Schedule 4	Procurement of goods, works and services in accordance with the procedures laid down in Schedule 4	On-going	Done	

Appendix 7: Knowledge management: Learning and Innovation

Learning

The programme is capitalising its experiences on different aspects of implementation for learning and sharing with the general public. Feature articles like 'Cassava sticks attract the market', 'Commercial seedyam, the lifeline to yam production in Ghana', 'Transforming FFF to FBO; the case of Emaahi Food Farmers Association', and 'Enhancing market access in the cassava value chain through the GPCS' have been developed and will shortly be published as part of the Capitalization efforts.

Innovation: Describe any interesting innovation noted during supervision

An interesting innovation noted was the value addition to raw sweet potato which has brought market to the sweet potato growers in the Central Region. Sweet potato farmers had marketing problems and as a result were getting very low prices for their produce. A lady buyer of the sweet potato had the idea of adding value to the sweet potato by processing the potato into fried sweet potato balls. This attracted the market as it was known that consuming sweet potato had medicinal value. The demand for fried sweet potato balls kept increasing and in order for the lady to meet the customer demand, she negotiated with some sweet potato farmers so she could take all the sweet potato that they produce. This has brought market to the farmers who now receive a fairer price for their produce.

Farmer groups in the Tropical Starch Value Chain, have started seeking for financial support to acquire equipment to process their produce at their farmgates in order to supply semi-processed material to Tropical Starch GPC. The aim is to reduce the bulky nature of raw cassava roots and increase the quantity to be transported to the GPC. It is the first time a GPC and its chain farmers have come up with such innovation, and the programme intends to support the groups to achieve this through the Initiative Fund (IF).

Annex I: Financial management report.

I. Introduction

89. **The Root and Tuber Improvement and Marketing Programme (RTIMP)** is an 8 year Project, financed by the Government of Ghana (GoG), the International Fund for Agricultural Development (IFAD). In financing also includes Grants from Global Environmental Fund (GEF) and OPEC Fund for International Development (OFID), which are channeled through IFAD. The programme was approved by IFAD on 08 August 2005. The Financing Agreement was signed on 20 January 2006, and the Project became effective on 08 August 2006. The programme is planned for completion on 31 December 2014, while the loan closure is planned for 30 June 2015.

90. **The total cost of the Project, as planned at design** is USD 30.69 million. The Loan amount as provided for in the Financing Agreements is SDR 13.05 million or USD18.66 million equivalents. The other planned cost contributions include USD 4.0 million by Participating Financial Institutions (PFIs), USD 2.5 million Grant through IFAD by Global Environmental Fund (GEF), USD 500,000 Grant also through IFAD by OPEC Fund for International Development (OFID), and respectively USD 3.89 million by the GoG and USD 832,000 by the project beneficiary Communities.

II. The objectives and conduct of the mission.

91. **Financial Management Specialist** will review the fiduciary aspects of the programmes. More specifically, the Financial Management Specialists will carry out the tasks as detailed in Paragraph 16, in the TORs referred to here-below:-

92. **In the course of carrying out the assignments, the mission engaged with the officers of the PCO management, and other staff. The mission takes this opportunity to gratefully thank all these officials and staff for their time, support, cooperation and collaboration.**

III. Detailed Work Done, agreed Actions and recommended Way forward.

H. Financial Management

93. **Overall Overview:** - On the overall the financial management has slightly improved, and the rating has been upgraded from Unsatisfactory to Moderately unsatisfactory. The Financial management team has made efforts to deal with the key negative issues identified during the previous missions. On the positive side the WA application claims for replenishment of the Special Account are up-to date as at 31 December, 2013. The Financial statements for 2012 have been satisfactorily been redone and the re-audit is running consistently with the timetable agreed during the February follow-up mission. Concerns remain concerning the delay in meeting the timelines for preparation of the financial statements for 2013 and the forthcoming audit process, as the unaudited financial statements have not been submitted to IFAD by 28 February 2014 as required by the Financing Agreement. The audit timetable for FY 2013 is 15 days behind schedule, which has necessitated moving the deadline from 5 May 2014 to 15 May 2014. Furthermore, the books of account, which are fully automated using Scala accounting software, are not yet up-to-date for 2014.

94. **It was agreed that for the remaining period of programme implementation and in anticipation of loan closure, the tasks of the financial management should be carried out in accordance with the following. framework of priorities:**

- a) Complete the re-audit process for the financial statements for the 2012 financial year, and submit audited 2012 financial statements by 31 March 2014.

- b) Preparation of the unaudited FY 2013 financial statements - covering all funding sources including GEF and OFID - for submission to IFAD by 31 March 2014 and for external audit.
- c) Complete the FY 2013 audit, covering all funding sources, by 25 May 2013.
- d) Enforce accountabilities and retirements for the imprests in accordance with the laid down procedures in the Financial Management Manual.
- e) Update the books of Account for FY 2014 for all funding sources. Henceforth ensure that the accounts are updated regularly and reconciled on a monthly basis. To ensure accuracy, bank reconciliations for all bank accounts should be prepared and submitted to the NPC at the end of each month.
- f) Prepare quarterly financial statements for the quarter ending 31 March 2014 for submission to IFAD by 30 April 2014. Thereafter prepare such reports regularly as at the end of each quarter, for submission to IFAD and MOFA within four weeks.
- g) Prepare quarterly budget performance report for implemented activities at their individual actual cost against their budget provisions. The report should include suitable narrative for the major variances against the budget.
- h) Prepare and submit WAs in a timely manner consistently with the laid down thresholds. When the trigger points are achieved on the recovery of the USD 1 million advance, ensure the rates of recovery are negotiated and adhered to.

95. **Review of the Actions agreed during the last Mission:** The actions agreed during the last mission are still being implemented. The remaining ones form part of the foregoing reports.

96. **Financial Management Systems, Internal Controls and their performance:** The financial management systems, internal controls and procedures exist and have largely been incorporated in the Financial Management Manual (FMM). These include financial planning through AWPBs, financial data capturing and accounting system, financial cash flow management, monitoring and reporting, and procurement and auditing. The Programme financial transactions are captured and accounted for using the Scala Accounting System. The internal controls also exist, particularly those related to the authorization and approval of the payment for expenditures. However, a number of areas still require improvement in terms of enforcement of timelines for the imprests retirement, regularity of bank reconciliations at the end of each month, regularity of financial accounting data back up during the week and regular preparation of quarterly financial statements and reports.

97. **Financial Management Capacity:** The mission notes that the FM capacity in terms of availability of equipment, and customised Scala Accounting software is adequate. However, despite adequate and repeated training sessions, the team continue to struggle in applying the system to full use in terms of timely result oriented outputs.

98. **Interim Financial Statements:** The absence of monthly financial reports has been a contributory factor to the low performance of the finance Management unit. It was agreed with the PCO that the Finance Unit shall produce monthly reports, including Bank Reconciliation Statements for all bank accounts, Special Account Reconciliation, Accountable Imprest Schedule, will be prepared monthly and submitted to the NPC for the IFAD loan and the GEF and OFID grants, and that quarterly Interim Financial Statements for the three financing instruments will be sent to IFAD.

99. **2013 AWPB Performance against Actual:** The mission reviewed the budget performance for the financial year to 31 December 2013. Although the financial statements for audit are not finalised, the actual performance was estimated from the records of the WAs. As at the end of the financial year the overall actual performance rate is 68%. The IFAD planned expenditure has achieved 77%, while GEF and GoG achieved 33% and 55% respectively. This level of implementation should be improved during 2014 so as to ensure maximisation of utilisation of the remaining funds.

100. **2014 AWPB Performance against Actual:** The mission reviewed the budget performance for the financial year to 31 December 2014. Although the financial statements for quarterly period are not updated, the actual performance was estimated from the records of

the Cashbook as at 10 March 2014. As at the end of the period the overall actual performance rate is 8%. The IFAD planned expenditure has achieved 9%, while GEF and GoG achieved 4% and 12% respectively. This level of implementation is expected to improve with increased disbursement triggered off by the start of the farming and planting season.

101. **Financial Execution Rate of AWPB (2007-2014):** The mission also reviewed the historical execution of AWPB with a view to project the Programme's ability to disburse in 2014. The performance is presented in Table 3 below:

Table 3: Financial Execution of AWPB (2007 - 2014)			
Year	AWPB	Actual disbursement	% execution
	USD	USD	
2007	3,283,300	1,414,977	43.1%
2008	3,196,390	1,696,300	53.1%
2009	2,933,850	1,851,547	63.1%
2010	3,223,297	2,781,357	86.3%
2011	4,349,030	3,210,529	73.8%
2012	3,374,090	3,008,145	89.2%
2013	2,555,310	2,001,176	78.3%
Total	22,915,267	15,964,032	69.7%
Average	3,273,610	2,280,576	69.7%
Projected Financial Execution for 2014 AWPB**			
2014	3,108,920	2,165,844	69.7%
Available Balance as at 1 Jan 2014	4,200,000	2,280,576	
Projected Surplus	1,091,080	1,919,424	

102. The Programme's average disbursement since its inception is approximately USD2,300,00 representing 70% of AWPB. Whereas the available balance for RTIMP as at 1 January 2014 stood at USD4,200,000 the Programme's budget for 2014 is USD3,100,000 leaving a surplus of USD1,100,000. Judging by the Programme's average performance over the years, RTIMP is likely to have an undisbursed amount of USD1,900,000 (SDR1,200,000) at the end of 2014. **It is against this backdrop that the Programme's management is kindly requested to prepare a revised budget for submission to IFAD and MOFA by 30 April 2014. Implementation of this year's activities must be closely monitored.**

103. **Statements of Expenditure (SoEs) Review:** The mission reviewed the SOEs supporting the Withdrawal Application 85 amounting to totalling USD0.390 million. More than 70% of the SOEs were reviewed with a view to validating the supporting documentation, payment authorisation processes, procurement procedures and amounts of claim. The main issues noted were (i) payment of VAT with loan funds noted, in one instance; and (ii) incompleteness of supporting documentation to a few payments made in respect of goods procured and consultancies. The missing documentation was made available to the mission, but improvements in filing have been recommended. **It was agreed that copies of Goods Received Note, relevant sections of contract documents and reports will henceforth be attached to payment vouchers to ensure completeness.**

104. **Ineligible Payments:** As a result of the above review the mission noted ineligible payments of GHc2,880 (USD1,315.06) in respect returns attached to PV No. S400/12019/12/1 dated 3 December 2014; and payment of GHc255 (USD116.43) in respect of VAT. These ineligible expenditures will be deducted from the next payment of Withdrawal Application by IFAD and the funds in question should be transferred from GOG to RTIMP account.

105. **Recruitment of Financial Controller:** The mission noted that the recruitment process of a Financial Controller to replace the outgoing FC is ongoing. Five applicants have been shortlisted to be interviewed on 25 March 2014. It is planned that a new FC will assume office by 2 May 2014. In the meantime, a MOFA financial consultant has been backstopping for the current FC whose tenure of office expires on 31 March 2014. It has been agreed that as of the FC's departure on 31 March 2014 and pending the appointment of the new FC, the second signatory on the bank accounts, in addition to the NPC, will be the RTIMP M&E officer. The bank(s) will be informed accordingly and the related communication(s) forwarded to IFAD. It was further agreed that the NPC will seek IFAD's No objection through the Ministry of Finance to effect this temporary arrangement by 31 March, 2014.

106. **Review of Accountabilities for Imprests:** The November 2013 mission had identified imprests totalling USD 222,127 which had been claimed under WAs but not yet accounted for. A total of USD 214,386.00 has since been accounted for and as at 14 March, 2014, a total of USD 7,741 still remain to be retired with supporting documents of expenditure for the intended purpose for which it was advanced. **It was agreed that given the long period the accountability has been outstanding, and in accordance with the agreement of the last missions, the amount is declared ineligible for claim from IFAD. However, it was agreed to grant the PCO until 31 March 2014 to follow-up and produce satisfactory evidence for remaining outstanding imprests. Following the 31/3/14 deadline, the concerned amount will be deducted from the next Withdrawal Application number 86 and reimbursed from the counterpart fund account.**

107. **Assets Register and utilisation of assets therein:** The mission reviewed the Asset register and confirms that on the overall it is appropriately maintained and the values are in agreement with the financial statements. However, the register for computers is not yet formulated. It was agreed that the register for the computers will be completed by 15 April 2014.

108. **Review of the SPA and other Programme Accounts:** The mission reviewed the operation of the Special Account and other Programme Account and confirms that the Special Account allocation of USD 1 million is properly accounted for as at 10 March 2014. The Special Account has a cash balance of USD 272,607 while the Programme Operation and Zones accounts had a combined balance of USD 90,909. The key reconciling item is made up of the proceeds of WA 85 for USD 390,722, which has now been paid by IFAD. The other item is made up of the expenditures incurred to date estimated at USD 245,872 and pending submission of the WA. **The only issue affecting the SPA allocation is the imminent recovery of the initial deposit, expected to start by 1 July 2014 at the latest. A recovery plan was prepared during the mission and will shortly be presented to IFAD for approval.**

109. **Justification and payment of the initial deposit:** The mission estimates that the justification and payment of the initial deposit will start by 1 July 2014 at the latest. The mission has assisted the FM team to draw up a projection plan for the Justification/re-payment of the USD 1 million as contained in table here-below. The WAs are based on the AWPB expenditures plans. **The mission recommends that PCO update the projection on a monthly basis so as to reflect the actual expenditures.**

110. **RTIMP closure.** RTIMP activities must be completed and paid for by **31 December 2014**, following which only expenditure relating to wrap-up activities such as the Project Completion report, final audit and operating costs and salaries of core staff will be deemed eligible. All staff should be informed to ensure that any contracts and MOUs reflect the 31 December 2014 cut-off date.

Table 2: Projection for the Justification/Repayment of the Initial Deposit.

Particulars Reporting Period	WA No.	Date	US \$	%age	SDR	Unjustified balance USD	SDR
Authorized Allocation	1	03/02/07	1,000,000.00		664,615.21	0.00	0.00
Justification:							
Ref. No.	WA No.	Date	Estimated WA value (USD)	Proposed Recovery %	Recovery Amount (USD)	Cumulative Recovery Amount (USD)	Cumulative Unjustified balance (USD)
1	88	31/07/14	400,000	20%	80,000	80,000	920,000
2	89	31/08/14	500,000	20%	100,000	180,000	820,000
3	90	30/09/14	600,000	30%	180,000	360,000	640,000
4	91	31/10/14	400,000	35%	140,000	500,000	500,000
5	92	31/12/14	400,000	35%	140,000	640,000	360,000
6	93	31/03/15	300,000	40%	120,000	760,000	240,000
7	94	30/06/15	160,000	50%	80,000	840,000	160,000
8	95	30/09/15	160,000	100%	160,000	1,000,000	-
	TOTAL		2,920,000		1,000,000	1,000,000	

I. Office Administration

111. **Staff Contracts:** The mission noted that with the exception of Production Specialist and Commodity Chains Linkage Specialist, all other project staff do not have valid employment contracts. **The mission agreed with the PCO that all project staff should be issued with valid contracts by March 31, 2014.**

112. **Staff Performance Appraisal:** The mission noted that staff performance appraisal for 2013 has not been conducted. **It was agreed with the PCO that the appraisal exercise will be conducted for all staff by April 30, 2014.**

113. **Office Sanitation and Hygiene:** It was observed that the cleanliness of the PCO was unsatisfactory. The mission's investigations revealed there were no sanitary officer / utility assistant at the PCO. Junior officers at the various units (admin, finance, MIS, etc.) were assigned with responsibility of sweeping and cleaning the offices. **The mission agreed with the PCO to recruit a utility assistant with immediate effect to be responsible for office sanitation and hygiene.**

J. Disbursements.

114. **RTIMP.** The Cumulative disbursement to date of the **IFAD loans** amounted to SDR 10.73 million or USD 16.57 million representing 82% of the Loan, including the Special Programme Account (SPA) allocation of USD 1million. This status has been reconciled to the IFAD statements. However, the loan utilization, excluding the SPA allocation is SDR 10.01 million, or USD 15.57 million, and represents utilization level of 77%. The mission has factored in the pending WA 86 at the PCO. Consequently, the projected loan utilization is estimated at SDR 10.61 million or 81% of the loan. Taking all these factors into account, the projected Loan balance as at 15 March 2014, is SDR 2.61 million, or USD 3.8 million at the current exchange rates.

115. **GEF.** The utilisation of GEF Grant to date is USD 227,400 representing 9% of the USD 2.5 million allocations. **To avoid running out of funds, PCO should submit a withdrawal application for the expenditure incurred so far.** To date the Programme has received USD 600,000 and the balance remaining in the project is USD 372,600. The grant completion date is projected at 31 December 2015, and every effort should be made for the utilisation of the GEF funds during the implementation life of the RTIMP. Should this not be feasible, arrangements for completing implementation of the GEF grant will be agreed at the next supervision mission.

116. **OFID.** No expenditure has been realised by the project against the OFID funds. The programme has received an initial deposit of USD 250,000. The mission confirmed this amount against the relevant bank statements in support of the receipt of this amount. However, the record for this transaction into the books of Account of the Programme is yet to be completed. **It was agreed that the PCO will record this amount in the books of**

account by 21 March 2014. In the meantime, the OFID Grant completes its activities on 30 June 2014, hence **all activities should be implemented, and to the extent possible, paid for, by 30 June 2014. The closure date of the OFID grant is 31 December 2014, no extension is foreseen.**

K. GoG Counterpart funds:

117. **The** mission notes that to-date the GoG has contributed USD 2.17 million against the USD 3.9 million allocated at project inception. This represents 55.7% of the allocation. So far the contribution has supported all the requirements, although the annual budgetary levels have not been met. The mission estimates that the Programme will require GHC 600,000() which the PCO will request from GoG in accordance with laid down procedures.

L. Compliance with loan covenants.

118. The mission reviewed the covenants of the financing agreement and observes that section 5.02 (b) and section 9.03 of the General Conditions remain unsatisfied, relative to the submission to IFAD and GoG of the 2012 audited Financial Statements. Although the audited accounts were submitted within the June 30 timelines, they were rejected upon review for having not met International Accounting and auditing Standards. However, the mission notes that the audit process is in progress and is due for completion by 25 March 2014. An episode concerning payment of VAT with IFAD funds was also noted by the mission, which is a breach of the financing agreement.

M. Procurement.

119. The mission reviewed procurement plan and status and notes that the bulk of the the remaining procurement GEF Grant. The 2013 Plan was late in implementation and therefore the majority of the items were transferred to the 2014 Procurement plan, which includes USD 1.03 million values of goods and USD 835,000 value for consultancies. A number of consultancies have been advertised.

120. **Status of procurement under OFID:** The OFID grant is being utilised to procure and install a gasification plant, five mechanised gari roasters and one borehole with accessories for water distribution at Akrofrom in the Techiman North District. The gasification plant and mechanised roasters have been advertised through International Competitive Bidding (ICB). Bids from various companies are currently being evaluated. It is expected that the evaluation shall be completed by the 21st of March 2014 for subsequent award by 31 March 2014. The borehole and water distribution system was also advertised via National Competitive Bidding (NCB). The bids have been opened and the evaluation is set to be completed by the 27th of March 2014.

N. Statutory Audit:

121. The **Audited financial statements for the 2012** financial year were rejected upon review by IFAD, on account of not meeting the minimum standards of the International Accounting and Audit Standards. A repeat of the financial statements consistently with the IFAD reporting template was recommended for action, and followed by re-audit by 15 January 2014. The mission notes that as of 14 March 2014 the financial statements have been redone and the audit process is in progress, and expected to be completed with the receipt of the audited and signed financial statements by 25 March 2014. It is agreed that these audited reports will be submitted to IFAD and GoG by 31 March 2014.

122. **Review of the Status of 2013 Financial Statements:** The mission notes that the Books of account have been updated and a Trial balance produced. The Bank reconciliation work is complete including the Special Account which is fully reconciled as at 31 December 2013. The pending work on preparation of the draft financial accounts for audit is expected to be completed by 25 March 2014. **It was agreed that the unaudited accounts covering all funding sources be submitted to IFAD by 31 March to meet the requirement of sec. 5.01 of the Loan covenants which require such accounts to be submitted to IFAD by 28 February 2014. It was also agreed that the audit, covering all funding sources, will be fast tracked and completed by 15 May 2014, and the signed audit report submitted to IFAD and GoG by 25 May 2014.**

123. **Review of Accountabilities for Imprests:** The November 2013 mission identified imprests totalling USD 222,127 which had been claimed under WAs but not yet accounted for. As at 14 March 2014, retirement had been carried out except for 2 items of a total of USD 7,741. No supporting documents of expenditure were available to authenticate the intended purpose for which the advances were provided for. **It was agreed that given the long period the accountability has been outstanding, and in accordance with the agreement of the last missions, the amount is declared ineligible for claim from IFAD. However, it was agreed that PCO be given the last chance to follow-up and account for the outstanding imprests by 31 March 2014. If not accounted for after this date, the amount will be deducted from the next Withdrawal Application number 86.**

124. **Review of the SPA and other Programme Accounts:** The mission reviewed the operation of the Special Account and other Programme Account and confirms that the Special Account allocation of USD 1 million is fairly accounted for as at 10 March 2014. The Special Account has a cash balance of USD 272,607 while the Programme Operation and Zones accounts had a combined balance of USD 90,909. The key reconciling item is made up of the proceeds of WA 85 for USD 390,722, which has since been settled by IFAD. The other item is made up of the expenditures incurred to date estimated at USD 245,872 and pending submission of the WA. **The only issue affecting the SPA allocation is the justification and payment of the initial deposit expected to start by 1 July 2014 at the latest (see paragraph 17).**

Table 3: Reconciliation of the SPA as at 10 March 2014.

Item	Description	Value (USD)	
1	Authorised Allocation		1,000,000
2	Balance in the Special Account	272,607	
3	Balance in the Programme Account	88,785	
4	Balance in the local accounts in the Zones	2,024	
5	Proceeds of WA 85 Pending payment by IFAD	390,722	
6	Expenditure pending preparation and submission of WA 86	245,872	
7	Exchange difference	(11)	
8	Total		1,000,000

O. Disbursement of the IFAD Loan.

Table 4: IFAD loan disbursement as at 10 March 2014, and the Projected Loan Utilisation.

Category	Financing	Original allocation	1st Revised allocation	2nd Revised allocation	Disbursement up to WA 85		Pending expenditure-WA 86		Projected Loan Utilisation	Projected Loan Balance	Projected Loan utilisation
	%age	SDR'000	SDR'000		SDR'000	%age	USD'000	SDR'000	SDR000	SDR'000	%age
I Vehicles and Office Equipment	100	970	2,160	1,700	1,551	72%	4.8	3	1,554	146	91%
II Materials and Supplies	100	630	1,350	1,610	1,181	87%	6.0	4	1,185	425	74%
III(A) Technical Assistance, Professional Services and Studies	100	1,150	1,250	2,080	1,212	97%	7.9	5	1,217	863	59%
III(B) Subject Matter Specialist	100	180	410	440	324	79%	19.9	13	338	102	77%
IV Training, Workshops, Farmers and Entrepreneurs	100	4,740	3,940	4,090	3,390	86%	93.3	62	3,452	638	84%
V(A) Initiative Fund	100	1,790	650	490	395	61%	10.1	7	402	88	82%
V(B) Micro-Enterprise Fund	40	1,380	420	360	288	69%	3.7	2	290	70	81%
VI Salaries and Allowances	100	640	1,470	1,830	1,565	106%	109.2	73	1,638	192	90%
VII Operating Costs	40	570	570	450	409	72%	17.8	12	421	29	93%
Unallocated		1,000	830	-	-	0%			-	-	-
Sub-total		13,050	13,050	13,050	10,315	79%	273	182	10,497	2,553	80%
Authorised Allocation		-	-	-	665						-
TOTAL		13,050	13,050		10,980	84%	273	182	10,497	2,553	80%

Table 5:- Agreed actions during the last Mission (Nov 2013).

Agreed action	Responsibility	Agreed date	Status
Follow-up unretired imprests amounting to USD 222,127	PC/FC	31 3 14	USD 7,741 remaining.
As an extension of 2014 AWPB, project expenditure estimates to 30 June 2015	PC/FC	15 12 2013	Done. But separately
Based on the 2014-2015 AWPB Projections prepare an expenditure categories Re-allocation schedule for consideration by IFAD	PC/FC	15 01.2013	Done
Recruit a qualified Accountant to assist the FM team to re do 2012 Financial statements, Accounts and reports	PC/FC	15 12 2013	Done
Prepare financial statements at the end of each quarter	FC	Quarterly	ongoing
On the basis of 2014 budget prepare a recovery schedule for the USD 1 million	FC	31 01 2014	Done
Submit revised accounts for 2012 for Re-audit	PC/FC	15 01 2014	Done-Deadline-31.3.14

Table 6: Agreed Actions during March 2014 Mission

Agreed action	Responsibility	Agreed date
Submit signed audited Financial statements for 2012	NPC/FC	31 3 2014
Submit draft un- audited Financial Statements to IFAD for 2013 financial year	NPC/FC	31 3 2014
Submit Audited Financial statements for 2013 Financial year	NPC/FC	31 5 2014
Prepare and review Quarterly Financial statements	NPC/FC	31 3 2014
PCO to attach contract documents and goods received notes with payment vouchers	FC	continuous
IFAD to withhold USD 7741 from WA 86 being the current outstanding imprests if not fully accounted for by 31 3 2014	NPC/FC	31 3 2014
Ineligible expenditure to be refunded from GoG Counterpart fund account	NPC/FC	31 3 2014
Revise the implementation plan for GEF funds	NPC/FC	30 6 2014
Review implementation of OFID activities for completion by 30 June 2014	NPC/FC	30 4 2014
All project staff should be issued with valid contracts.	NPC/FC	31 3 2014
Appraisal exercise will be conducted for all staff by April 30, 2014.	NPC/FC	30 4 2014
PCO to recruit a utility assistant with immediate effect	NPC	Immediate
Prepare revised 2014 AWPB	NPC/FC	30/04/2014

Appendix 5: Financial Performance by Financiers, and Disbursement by Components and Categories

Table 5A: Financial Performance by Financiers as at 10 March 2014

Financier	Allocation	Disbursements	disbursed
	(USD '000)	(USD '000)	%age
IFAD Loan	18,965.0	16,573.3	87.4%
Private Sector	3,998.0	2,107.0	52.7%
GEF Grant	2,500.0	227.4	9.1%
OFID Grant	500.0	0.0	0.0%
Government	3,894.0	2,170.8	55.7%
Beneficiary Contribution	832.0	524.5	63.0%
Total	30,689.0	21,603.1	70.4%

Table 5B: Financial Performance by Financier by Component as at 10 March 2014

Component Description		IFAD Loan			GEF			OFID			GOG			PFIs			Beneficiaries		
		Appraisal	Actual	%age	Appraisal	Actual	%age	Appraisal	Actual	%age	Appraisal	Actual	%age	Appraisal	Actual	%age	Appraisal	Actual	%age
A	Support to Increased Commodity Chain Linkages	5,840	3,993	68.4%							287	202	70.2%						
B	Support to Root and Tuber Crop Production	6,194	5,140	83.0%							1,456	948	65.1%				692	405	58.5%
C	Upgrading of Small-Scale Root and Tuber Processing , Business and Marketing Skills	4,028	3,916	97.2%							368	290	78.9%	3,998	2107	53%	140	119	85.4%
D	Promoting a value chain Approach to climate change adaptation in Agriculture in Ghana				2,500	227	9.1%	500	0	0%									
E	Programme Coordination, Monitoring & Evaluation	2,903	3,026	104.2%							1,783	628	35.2%						
Total		18,965	16,075	84.8%	2,500	227	9.1%	500	0	0%	3,894	2,068	53.1%	3,998	2,107	52.7%	832	524	63.0%

Table 5C: IFAD Loan Disbursement and Utilisation as at 10 March 2014

Category		Current Financing	Original allocation	1st Revised allocation	2nd Revised allocation	Disbursement up to WA 85		Pending expenditure-WA 86		Projected Loan Utilisation	Projected Loan Balance	Projected Loan utilisation
		%age	SDR'000	SDR'000		SDR'000	%age	USD'000	SDR'000	SDR000	SDR'000	%age
I	Vehicles and Office Equipment	100	970	2,160	1,700	1,551	72%	4.8	3	1,554	146	91%
II	Materials and Supplies	100	630	1,350	1,610	1,181	87%	6.0	4	1,185	425	74%
III(A)	Technical Assistance, Professional Services and Studies	100	1,150	1,250	2,080	1,212	97%	7.9	5	1,217	863	59%
III(B)	Subject Matter Specialist	100	180	410	440	324	79%	19.9	13	338	102	77%
IV	Training, Worksops, Farmers and Entrepreneurs	100	4,740	3,940	4,090	3,390	86%	93.3	62	3,452	638	84%
V(A)	Initiative Fund	100	1,790	650	490	395	61%	10.1	7	402	88	82%
V(B)	Micro-Enterprise Fund	40	1,380	420	360	288	69%	3.7	2	290	70	81%
VI	Salaries and Allowances	100	640	1,470	1,830	1,565	106%	109.2	73	1,638	192	90%
VII	Operating Costs	40	570	570	450	409	72%	17.8	12	421	29	93%
	Unallocated		1,000	830	-	-	0%			-	-	-
Sub-total			13,050	13,050	13,050	10,315	79%	273	182	10,497	2,553	80%
	Authorised Allocation		-	-		665						-
TOTAL			13,050	13,050		10,980	84%	273	182	10,497	2,553	80%

Table 5D: 2014 AWPB Performance by Component as at 15 March 2014.

Component		IFAD			GEF			GOG			PFIs			Beneficiaries			GRAND TOTALS		
		Budget	Actual	%age	Budget	Actual	%age	Budget	Actual	%age	Budget	Actual	%age	Budget	Actual	%age	Budget	Actual	%age
		USD	USD		USD	USD		USD	USD		USD	USD		USD	USD		USD	USD	
A	Support to increased Commodity Chain Linkages	1,068,810	35,008	3.3%			-	-	-		-	-	-	-	-	-	1,068,810	35,008	3.3%
B	Support to Root and Tuber Crop Production	952,520	76,709	8.1%					-		-	-	-		-	-	952,520	76,709	8.1%
C	Upgrading of small-scale Processing, Business and Marketing skills	453,490	25,073	5.5%					-		18,380	2,995	16.3%	3,680	749	20.3%	475,550	28,817	6.1%
E	Programme Coordination and M&E	633,470	135,979	21.5%				207,580	25,906	12.5%							841,050	161,885	19.2%
D	GEF				1,459,160	63,751	4.4%										1,459,160	63,751	4.4%
	TOTAL	3,108,290	272,770	8.8%	1,459,160	63,751	4.4%	207,580	25,906	12.5%	18,380	2,995	16.3%	3,680	749	20.3%	4,797,090	366,171	7.6%

Table 5E: 2014 AWPB Performance by Categories as at 15 March 2014.

Category		IFAD			GEF			GOG			PFs			Beneficiaries			GRAND TOTALS		
		Budget	Actual		Budget	Actual		Budget	Actual		Budget	Actual		Budget	Actual		Budget	Actual	
		USD	USD	%age	USD	USD	%age	USD	USD	%age	USD	USD	%age	USD	USD	%age	USD	USD	%age
I	Vehicles and Office Equipment	117.1	4.8	4.1%	698.6	1.1	0	-	-		-	-	-	-	-	-	815.7	5.9	0.7%
II	Materials and Supplies	424.7	6.0	1.4%	-	-		-	-		-	-	-	-	-	-	424.7	6.0	1.4%
III(A)	Technical Assistance, Professional Services and Studies	1,139.1	7.9	0.7%	312.7	12.4	4%	-	-		-	-	-	-	-	-	1,451.8	20.3	1.4%
III(B)	Subject Matter Specialist	144.3	19.9	13.8%	-	-	0%	-	-		-	-	-	-	-	-	144.3	19.9	13.8%
IV	Training, Worksops, Farmers and Entrepreneurs	590.9	93.3	15.8%	352.2	37.8	11%	-	-		-	-	-	-	-	-	943.2	131.1	13.9%
V(A)	Initiative Fund	100.0	10.1	10.1%	-	-		-	-		-	-		-	-	-	100.0	10.1	10.1%
V(B)	Micro-Enterprise Fund	14.7	3.7	25.5%	-	-		-	-		18.4	3.0	16.3%	3.7	0.7	20.3%	36.8	7.5	20.4%
VI	Salaries and Allowances	464.9	109.2	23.5%	71.4	12.3	17%	22.6	1.3	5.9%	-	-	-	-	-	-	559.0	122.8	22.0%
VII	Operating Costs	112.6	17.8	15.8%	24.2	0.2	1%	184.9	24.6	13.3%	-	-		-	-		321.8	42.6	13.2%
TOTAL		3,108.3	272.8	8.8%	1,459.2	63.9	4%	207.6	25.9	12.5%	18.4	3.0	16.3%	3.7	0.7	20.3%	4,797.1	366.2	7.6%

Table 5F: 2013 AWPB Performances for 12 months period to 31 December, 2013.

Category		IFAD			GEF			GOG			PFIs			Beneficiaries			GRAND TOTALS		
		BUDGET	ACTUALS		BUDGET	ACTUALS		BUDGET	ACTUALS		BUDGET	ACTUALS		BUDGET	ACTUALS		BUDGET	ACTUALS	
		USD'000	USD'000	%age	USD'000	USD'000	%age	USD'000	USD'000	%age	USD'000	USD'000	%age	USD'000	USD'000	%age	USD'000	USD'000	%age
I	Vehicles and Office Equipment	254.7	205.4	81%	71.5	51.3	72%	-	-		-	-		-	-		326.2	256.7	79%
II	Materials and Supplies	166.3	127.5	77%	-	-		44.9	0.2		-	-		0.3	-		211.6	127.7	60%
III(A)	Technical Assistance, Professional Services and Studies	255.6	120.4	47%	149.7	26.3	18%	-	-		-	-		-	-		405.3	146.7	36%
III(B)	Subject Matter Specialist	143.7	125.3	87%	35.3	-	0%	-	-		-	-		-	-		178.9	125.3	70%
IV	Training, Workshops, Farmers and Entrepreneurs	456.2	445.9	98%	168.8	40.6	24%	2.1	-		-	-		-	-		627.1	486.4	78%
V(A)	Initiative Fund	591.6	280.3	47%	-	-		-	-		-	-		-	-		591.6	280.3	47%
V(B)	Micro-Enterprise Fund	14.7	3.9	27%	-	-		-	-		18.4	-		3.7	-		36.8	3.9	11%
VI	Salaries and Allowances	584.1	584.0	100%	62.0	36.1	58%	24.1	11.8	49%	-	-		-	-		670.1	632.0	94%
VII	Operating Costs	88.4	82.0	93%	15.8	9.2	58%	156.4	113.5	73%				-			260.7	204.7	79%
TOTAL		2,555.3	1,974.7	77%	503.0	163.5	33%	227.6	125.5	55%	18.4	-		4.0	-		3,308.2	2,263.7	68%

Table 5G: Details of SOEs Checked (WA85)

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
1	II - Mat&Sup.	01-Oct-2013	612856	Distribution Of Improved Cassava Planting Materials To Gpc Linked Farmers In Ahafo Ano North And South, Nkoranza North And Sunyani West Districts Pv/S400/9139/09/13	2,978.14	1,431.80	Ok
2	II - Mat&Sup.	01-Oct-2013	612857	Funds For Coppicing Of Improved Cassava Planting Materials Form Asuansi Agric Station To 2013 Pilot Commercial Planting Material Producers And Tertiary Farmers Linked To Gpcs Pv/S400/9140/09/13	842.30	404.95	Ok
3	II - Mat&Sup.	01-Oct-2013	612858	Funds For Coppicing Of Improved Cassava Planting Materials Form Mampong Agric Station To 2013 Pilot Commercial Planting Material Producers And Tertiary Farmers Linked To Gpcs Pv/S400/9141/09/13	1,112.00	534.62	Ok
4	II - Mat&Sup.	01-Oct-2013	612859	Funds For Coppicing Of Improved Cassava Planting Materials From Wenchi Agric Station To 2013 Pilot Commercial Planting Material Producers And Tertiary Farmers Linked To Gpcs Pv/S400/9142/09/13	2,736.00	1,315.38	Ok
5	II - Mat&Sup.	01-Oct-2013	612860	Funds For The Establishment Of 0.4 Hectare 2013 Yam Primary Field At Mampong Agric Station Pv/S400/9143/09/13	2,144.80	1,031.15	Ok
6	II - Mat&Sup.	01-Oct-2013	612861	Funds For The Establishment Of 0.8 Hectare 2013 Yam Primary Field At Wenchi Agric Station Pv/S400/9144/09/13	4,239.60	2,038.27	Ok
7	II - Mat&Sup.	09-Oct-2013	612881	Funds For The Development Of Strategies For The Sustainable Production Of Cassava In Ghana Pv/S400/10032/10/13	1,747.68	840.23	Ok
8	II - Mat&Sup.	21-Dec-2013	613080	Refund To Pmo 3B: Dsa And Fuel To Monitor And Pay For The Final Maintenance Of 2011 Cassava Secondary Fields And Reconnaissance Survey Of 2012 Commercial Fields In 5 District Of Volta Region Pv/S400/12	2,244.50	1,024.89	Ok
1	IIIA - TA PSS	01-Oct-2013	612817	5 Percent Withholding Tax On Consultancy Services Training In The Use Of Scala Accounting Software For Report Generation And Integration Of M&E Data By Kanputech Systems Pv/S400/9079/09/13	396.16	194.20	Ok
2	IIIA - TA PSS	03-Oct-2013	612867	Funds For Official Trip To Mampong Municipality For Financial Analysis On Yam Farmers Pv/S400/10011/10/13	200.00	96.15	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
3	IIIA - TA PSS	15-Nov-2013	612953	Funds For The Printing Of Inspectors Spec Manuals Pv/S400/11031/11/13	3,326.90	1,554.63	Ok
4	IIIA - TA PSS	23-Nov-2013	612985	Funds For Participation In The 29Th National Farmers' Day Celebration At Sogakope- Release Of First Tranche Pv/S400/11069/11/13	10,000.00	4,672.90	Ok
5	IIIA - TA PSS	23-Nov-2013	612986	Funds For Participation In The 29Th National Farmers' Day Celebration At Sogakope- Release Of Second Tranche Pv/S400/11070/11/13	7,231.73	3,379.31	Ok
6	IIIA - TA PSS	19-Dec-2013	613063	Funds For The Printing Of Inspectors Spec Manuals: Payment Of The Remaining 60 Percent Of The Total Cost Pv/S400/12086/12/13	4,990.35	2,278.70	Ineligible payment of USD116.43
4	IIIB - SMS	23-Oct-2013	612904	Staff Salary For The Month Of October, 2013 (David Yankey) Pv/S400/10061/10/13	4,533.46	2,118.44	Ok
5	IIIB - SMS	23-Oct-2013	612909	Staff Salary For The Month Of October, 2013 (Oppong Mensah Aborampah) Pv/S400/10066/10/13	3,838.63	1,793.75	Ok
6	IIIB - SMS	23-Oct-2013	612914	Staff Salary For The Month Of October, 2013 (Vincent Akoto) Pv/S400/10071/10/13	4,012.33	1,874.92	Ok
7	IIIB - SMS	25-Oct-2013	TRF	Staff Salary For The Month Of October, 2013 (Angela Osei Sarfoh) Pv/S400/10109/10/13	4,533.46	2,118.44	Ok
8	IIIB - SMS	31-Oct-2013	612930	Specialist Paye For The Month Of September, 2013 (David Yankey, Angela Osei Sarfo, Vincent Akoto And Dr. O. Mensah-Aborampah) Pv/S400/10098/10/13	4,470.88	2,089.20	Ok
9	IIIB - SMS	31-Oct-2013	612932	Specialist Paye For The Month Of October, 2013 (David Yankey, Angela Osei Sarfo, Vincent Akoto And Dr. O. Mensah-Aborampah) Pv/S400/10101/10/13	4,621.84	2,159.74	Ok
10	IIIB - SMS	19-Nov-2013	612962	Staff Salary For The Month Of November, 2013 (Vincent Akoto) Pv/S400/11047/11/13	4,012.33	1,874.92	Ok
11	IIIB - SMS	19-Nov-2013	612983	Staff Salary For The Month Of November, 2013 (David Yankey) Pv/S400/11057/11/13	4,533.46	2,118.44	Ok
12	IIIB - SMS	19-Nov-2013	612974	Staff Salary For The Month Of November, 2013 (O. Mensah Aborampah) Pv/S400/11058/11/13	3,838.63	1,793.75	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
13	IIIB - SMS	21-Nov-2013	TRF	Staff Salary For The Month Of November, 2013 (Angela Osei Sarfoh) Pv/S400/11074/11/13	4,533.46	2,118.44	Ok
14	IIIB - SMS	13-Dec-2013	613004	Specialist Paye For The Month Of November, 2013 Pv/S400/12030/12/13	4,621.84	2,110.43	Ok
15	IIIB - SMS	19-Dec-2013	613035	Staff Salary For The Month Of December, 2013 (Vincent Akoto) Pv/S400/12054/12/13	4,101.62	1,872.89	Ok
16	IIIB - SMS	19-Dec-2013	613036	Staff Salary For The Month Of December, 2013 (O. Mensah-Aborampah) Pv/S400/12055/12/13	3,923.86	1,791.72	Ok
17	IIIB - SMS	19-Dec-2013	613046	Staff Salary For The Month Of December, 2013 (David Yankey) Pv/S400/12064/12/13	4,634.92	2,116.40	Ok
1	IV - TrgWks	01-Oct-2013	612584	Funds For The Conduct Of Harvesting And Yield Assessment For Two Cassava Farmer Field Fora In Offinso South Municipality Pv/S400/7096/07/13	242.50	121.37	Ok
2	IV - TrgWks	02-Oct-2013	612862	Funds For Attending M&E Harmonization Workshop In Accra Pv/S400/10001/10/13	718.16	345.27	Ok
3	IV - TrgWks	04-Oct-2013	612872	Funds For The National Planning Workshop At Miklin Hotel For 2014 Pv/S400/10021/10/13	27,608.65	13,273.39	Ok
6	IV - TrgWks	12-Oct-2013	612886	Conference Packages For National Planning Workshop At Miklin Hotel Pv/S400/10104/10/13	18,293.44	9,083.14	Ok
7	IV - TrgWks	12-Oct-2013	612887	National Planning Workshop: 5 Percent Withholding Tax On Conference Package For Miklin Hotel Pv/S400/10105/10/13	962.81	449.91	Ok
8	IV - TrgWks	14-Oct-2013	612888	Funds For Meeting Of Specialists And Zocs On Finalisation Of 2014 Awpb Pv/S400/10041/10/13	2,967.36	1,472.64	Ok
9	IV - TrgWks	21-Oct-2013	612893	Workshop To Monitor Progress Of Implementation By Supply Chain Facilitators Pv/S400/10048/10/13	3,828.50	1,900.94	Ok
10	IV - TrgWks	21-Oct-2013	612897	Funds For Field Trip To Carry Out Technical And Financial Analyses On Hqcf Pv/S400/10050/10/13	4,257.92	2,114.16	Ok
11	IV - TrgWks	14-Nov-2013	612942	Gog/Ifad Supervision Mission In Sunyani: Payment Of Deposit For Conference Package Pv/S400/11018/11/13	18,830.00	8,799.07	Ok
12	IV - TrgWks	14-Nov-2013	612947	Funds For November/December 2013 Joint Ifad/Gog Supervision In Sunyani Pv/S400/11024/11/13	42,758.35	19,980.54	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
13	IV - TrgWks	14-Nov-2013	612948	Funds For November/December 2013 Joint Ifad/Gog Supervision: Cost Of Office Catering Pv/S400/11025/11/13	926.00	432.71	Ok
14	IV - TrgWks	03-Dec-2013	612994	Funds For Ism Wrap-Up In Accra Pv/S400/12019/12/13	9,630.00	4,500.00	USD1,315.06 of amount Ineligible. Inappropriate use of IFAD loan funds.
18	IV - TrgWks	19-Dec-2013	613008	Funds For Organising 12Th National Programme Steering Committee Meeting In Koforidua Pv/S400/12077/12/13	33,825.04	15,445.22	Ok
19	IV - TrgWks	20-Dec-2013	613059	Reimbursable Expenses Incurred On Consultancy Services On The Training In The Use Of Scala Accounting Software For Report Generation Pv/S400/12094/12/13	15,549.20	7,100.09	Ok
1	V(A) - Initiative Fund	01-Oct-2013	612796	5 Percent Withholding Tax On Consultancy Services By Trend Pv/S400/9047/09/13	838.60	416.18	Ok
2	V(A) - Initiative Fund	14-Nov-2013	612944	Funds To Freshmacs Gh. Ltd Final Payment Of 20% Professional Fee For Consultancy Services On Fresh Yam Export Supply Chain Facilitation Pv/S400/11020/11/13	10,541.66	4,926.01	Filing reorganised
3	V(A) - Initiative Fund	14-Nov-2013	612945	5 Percent Withholding Tax On Consultancy Services On Fresh Yam Export Supply Chain Facilitation By Freshmacs Ghana Ltd Pv/S400/11021/11/13	554.82	259.26	Ok
4	V(A) - Initiative Fund	14-Nov-2013	612946	Funds For Reimbursable Costs For Consultancy Services On Fresh Yam Export Supply Chain: Inv # Fgl/Rtimp/Acc/04/11/2013 By Freshmacs Gh. Ltd Pv/S400/11022/11/13	1,252.50	585.28	Filing reorganised
5	V(A) - Initiative Fund	09-Dec-2013	612998	Funds For Meeting With Esoko To Localise Esoko Services For Two Selected Value Chains Pv/S400/12022/12/13	709.00	331.31	Ok
6	V(A) - Initiative Fund	19-Dec-2013	613013	Reimbursable Expenses Incurred On The Consultancy Services On Gari Export Industry Supply Chain Facilitation By Ld Consult Pv/S400/12067/12/13	9,697.84	4,428.24	Filing reorganised

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
7	V(A) - Initiative Fund	19-Dec-2013	613016	Reimbursable Expenses Incurred On The Consultancy Services On High Quality Cassava Flour Supply Chain Facilitation By Trend Pv/S400/12068/12/13	11,607.50	5,300.23	Filing reorganised
8	V(A) - Initiative Fund	19-Dec-2013	613017	Payment Of 20 % Professional Fees On The Consultancy Services On High Quality Cassava Flour Supply Chain Facilitation By Trend Pv/S400/12069/12/13	15,933.40	7,275.53	Filing reorganised
9	V(A) - Initiative Fund	19-Dec-2013	613019	Payment Of 20 % Professional Fees On The Consultancy Services On Gari Export Industry Supply Chain Facilitation By Ld Consult Pv/S400/12071/12/13	16,257.95	7,423.72	Filing reorganised
10	V(A) - Initiative Fund	19-Dec-2013	613021	Payment Of 40% Professional Fees On On The Consultancy Services On Plywood Cassava Flour Supply Chain Facilitation By Sustenance Agro Ventures Pv/S400/12073/12/13	37,602.02	17,169.87	Filing reorganised
11	V(A) - Initiative Fund	19-Dec-2013	613023	Reimbursable Expenses On The Consultancy Services On Plywood Cassava Flour Supply Chain Facilitation By Sustenance Agro Ventures Pv/S400/12075/12/13	31,109.09	14,205.06	Filing reorganised
21	VI - Sal & All'ce	11-Oct-2013	612884	Staff First Tier Ssf Contribution For The Month Of September, 2013 Pv/S400/10037/10/13	12,079.70	5,807.55	Ok
24	VI - Sal & All'ce	23-Oct-2013	612895	Staff Salary For The Month Of October, 2013 (Seth Owusu-Nimako And John Safohene Amakye) Pv/S400/10053/10/13	9,308.63	4,349.83	Ok
25	VI - Sal & All'ce	23-Oct-2013	612896	Staff Salary For The Month Of October, 2013 (Akwas A. Adjekum) Pv/S400/10054/10/13	6,590.51	3,079.68	Ok
26	VI - Sal & All'ce	23-Oct-2013	612898	Pmo Allowance For The Month Of October 2013 (P. K. N Boateng) Pv/S400/10055/10/13	914.85	427.50	Ok
27	VI - Sal & All'ce	23-Oct-2013	612899	Pmo Allowance For The Month Of October 2013 (Samuel Boadu Pv/S400/10056/10/13	914.85	427.50	Ok
28	VI - Sal & All'ce	23-Oct-2013	612900	Pmo Allowance For The Month Of October 2013 (Charles Opoku) Pv/S400/10057/10/13	914.85	427.50	Ok
29	VI - Sal & All'ce	23-Oct-2013	612901	Staff Salary For The Month Of October, 2013 (Adu Gyamfi, William Cann, David Melfa And Dunstan Atanga) Pv/S400/10058/10/13	2,226.04	1,040.21	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
30	VI - Sal & All'ce	23-Oct-2013	612902	Staff Salary For The Month Of October, 2013 (Kwadwo Tuffour) Pv/S400/10059/10/13	556.51	260.05	Ok
31	VI - Sal & All'ce	23-Oct-2013	612903	Staff Salary For The Month Of October, 2013 (Frank Ampomah And Abdulai Abillah) Pv/S400/10060/10/13	955.12	446.32	Ok
32	VI - Sal & All'ce	23-Oct-2013	612905	Staff Salary For The Month Of October, 2013 (Haruna Fuseini And Baako Fatawu) Pv/S400/10062/10/13	4,353.78	2,034.48	Ok
33	VI - Sal & All'ce	23-Oct-2013	612906	Staff Salary For The Month Of October, 2013 (Kyei Baffour, Moses Adibigah And Badu Kobea Joseph) Pv/S400/10063/10/13	1,666.76	778.86	Ok
34	VI - Sal & All'ce	23-Oct-2013	612907	Staff Salary For The Month Of October, 2013 (Alfred Amponsah) Pv/S400/10064/10/13	556.51	260.05	Ok
35	VI - Sal & All'ce	23-Oct-2013	612908	Staff Salary For The Month Of October, 2013 (Mallam Seidu) Pv/S400/10065/10/13	418.07	195.36	Ok
36	VI - Sal & All'ce	23-Oct-2013	612910	Staff Salary For The Month Of October, 2013 (George Osei Asibey, Kwame Sarfo, Ibrahim Aziz, Yakubu Razak, Peter Abagyah, Yaw Yeboah, Samuel Odame) Pv/S400/10067/10/13	11,041.50	5,159.58	Ok
37	VI - Sal & All'ce	23-Oct-2013	612911	Staff Salary For The Month Of October, 2013 (Godfred Marfo) Pv/S400/10068/10/13	2,275.25	1,063.20	Ok
38	VI - Sal & All'ce	23-Oct-2013	612912	Staff Salary For The Month Of October, 2013 (Collins Oduro) Pv/S400/10069/10/13	2,592.26	1,211.34	Ok
39	VI - Sal & All'ce	23-Oct-2013	612913	Staff Salary For The Month Of October, 2013 (Jeff Dwamena Frempong, Adu-Boahen Samuel, Emmamunel Dalali, Isaac Vifa, Rockson O. Afriyie And Ohene Agyei) Pv/S400/10070/10/13	7,968.10	3,723.41	Ok
40	VI - Sal & All'ce	23-Oct-2013	612915	Staff Salary For The Month Of October, 2013 (Michael Aforo) Pv/S400/10072/10/13	1,557.40	727.76	Ok
41	VI - Sal & All'ce	23-Oct-2013	612916	Staff Salary For The Month Of October, 2013 (Alex Kwasi Boateng) Pv/S400/10073/10/13	556.51	260.05	Ok
42	VI - Sal & All'ce	23-Oct-2013	612918	Staff Salary For The Month Of October, 2013 (Kwame Awuah) Pv/S400/10074/10/13	321.68	150.32	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
43	VI - Sal & All'ce	23-Oct-2013	612920	Pmo Allowance For The Month Of October, 2013 (Kwasi Appiah) Pv/S400/10075/10/13	914.85	427.50	Ok
44	VI - Sal & All'ce	23-Oct-2013	612919	Staff Salary For The Month Of October, 2013 (Joachim William Frans) Pv/S400/10082/10/13	1,682.67	786.29	Ok
45	VI - Sal & All'ce	25-Oct-2013	TRF	Staff Salary For The Month Of October, 2013 (Samuel Nyamekye And Lambert Dandeebo) Pv/S400/10108/10/13	7,329.82	3,425.15	Ok
46	VI - Sal & All'ce	29-Oct-2013	612928	Professional Staff And Driver Travel Allowance On A Trip To Accra Pv/S400/10094/10/13	1,049.92	490.62	Ok
47	VI - Sal & All'ce	31-Oct-2013	612931	Staff Paye For The Month Of September, 2013 Pv/S400/10100/10/13	13,854.54	6,474.08	Ok
48	VI - Sal & All'ce	31-Oct-2013	612935	Staff Paye For The Month Of October, 2013 Pv/S400/10102/10/13	14,292.22	6,678.61	Ok
49	VI - Sal & All'ce	31-Oct-2013	612936	Pmo 5 Percent Withholding Tax For The Months Of September And October, 2013 Pv/S400/10103/10/13	379.80	177.48	Ok
50	VI - Sal & All'ce	01-Nov-2013	612939	Driver Travel Expenses On A Trip To Accra Pv/S400/11002/11/13	562.08	262.65	Ok
51	VI - Sal & All'ce	12-Nov-2013	612940	Payment Of Staff Ssf Contribution For The Month Of October, 2013 Pv/S400/11007/11/13	11,239.79	5,252.24	Ok
56	VI - Sal & All'ce	19-Nov-2013	612955	Staff Salary For The Month Of November, 2013 (Michael Aforo) Pv/S400/11041/11/13	1,557.40	727.76	Ok
57	VI - Sal & All'ce	19-Nov-2013	612957	Staff Salary For The Month Of November, 2013 (George Osei Asibey, Azziz Maltiti, Abdul-Razak, Yaw Yeboah, Peter Abagya, Samuel Odame) Pv/S400/11042/11/13	8,449.24	3,948.24	Ok
62	VI - Sal & All'ce	19-Nov-2013	612963	Staff Salary For The Month Of November, 2013 (Akwasi Adjei Adjekum) Pv/S400/11048/11/13	6,590.51	3,079.68	Ok
63	VI - Sal & All'ce	19-Nov-2013	612964	Staff Salary For The Month Of November, 2013 (Haruna Fuseini And Abdul Fatawu) Pv/S400/11049/11/13	4,353.78	2,034.48	Ok
64	VI - Sal & All'ce	19-Nov-2013	612865	Staff Salary For The Month Of November, 2013 (Seth Owusu Nimako & John Amakye) Pv/S400/11050/11/13	9,308.63	4,349.83	Ok
77	VI - Sal & All'ce	21-Nov-2013	TRF	Staff Salary For The Month Of November, 2013 (Samuel Nyamekye And Lambert Dandeebo) Pv/S400/11073/11/13	7,329.82	3,425.15	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
78	VI - Sal & All'ce	23-Nov-2013	612987	Staff Travel Allowance Of Accounts Officer On A Trip To Sunyani And Accra Pv/S400/11072/11/13	1,061.60	496.07	Ok
80	VI - Sal & All'ce	09-Dec-2013	612995	Funds For Official Trip Of Npc To Defend The Programme'S Budget To The Parliamentary Select Committee On Food, Agric And Cocoa Affairs Pv/S400/12020/12/13	1,911.44	893.20	Ok
82	VI - Sal & All'ce	09-Dec-2013	612999	Professional Staff And Driver Travel Allowance Of Fc For The Defence Of Gog 2014 Budget Before Parliamentary Select Committee On Food, Agric & Cocoa Affairs Pv/S400/12023/12/13	799.28	373.50	Ok
84	VI - Sal & All'ce	13-Dec-2013	613003	Payment Of Staff First Tier Ssf Contribution For The Month Of November, 2013 Pv/S400/12028/12/13	11,239.79	5,132.32	Ok
87	VI - Sal & All'ce	19-Dec-2013	613027	Staff Salary For The Month Of December, 2013 (Michael Aforo) Pv/S400/12046/12/13	1,593.12	727.45	Ok
88	VI - Sal & All'ce	19-Dec-2013	613029	Staff Salary For The Month Of December, 2013 (Godfred Marfo) Pv/S400/12048/12/13	2,323.96	1,061.17	Ok
89	VI - Sal & All'ce	19-Dec-2013	613030	Staff Salary For The Month Of December, 2013 (Joachim Frans) Pv/S400/12049/12/13	2,156.84	984.86	Ok
90	VI - Sal & All'ce	19-Dec-2013	613032	Staff Salary For The Month Of December, 2013 (Seth Owusu-Nimako And John Safohene) Pv/S400/12051/12/13	9,517.21	4,345.76	Ok
91	VI - Sal & All'ce	19-Dec-2013	613033	Staff Salary For The Month Of December, 2013(Akwasi Adjei Adjekum) Pv/S400/12052/12/13	6,740.04	3,077.64	Ok
92	VI - Sal & All'ce	19-Dec-2013	613034	Staff Salary For The Month Of December, 2013 (Jeffrey Frempong, Samuel Adu-Boahen, Isaac Vifa, Emmanuel Ohene Agyei & Emmanuel Delali Kuwornu) Pv/S400/12053/12/13	7,575.78	3,459.26	Ok
93	VI - Sal & All'ce	19-Dec-2013	613037	Staff Salary For The Month Of December, 2013 (Haruna Andan Fuseri & Baako Abdul-Fatawu) Pv/S400/12056/12/13	4,450.39	2,032.14	Ok
94	VI - Sal & All'ce	19-Dec-2013	613038	Staff Salary For The Month Of December, 2013 (Kwame Yaboah Sarfo) Pv/S400/12057/12/13	2,648.36	1,209.30	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
95	VI - Sal & All'ce	19-Dec-2013	613039	Staff Salary For The Month Of December, 2013 (Collins Oduro) Pv/S400/12058/12/13	2,648.36	1,209.30	Ok
96	VI - Sal & All'ce	19-Dec-2013	613042	Staff Salary For The Month Of December, 2013 (Kwadwo Tuffour) Pv/S400/12060/12/13	568.84	259.74	Ok
97	VI - Sal & All'ce	19-Dec-2013	613043	Staff Salary For The Month Of December, 2013 (Alfred Amponsah) Pv/S400/12061/12/13	568.84	259.74	Ok
98	VI - Sal & All'ce	19-Dec-2013	613044	Staff Salary For The Month Of December, 2013 (Rockson Owusu Afriyie And Alex Boateng) Pv/S400/12062/12/13	1,137.68	519.49	Ok
99	VI - Sal & All'ce	19-Dec-2013	613045	Staff Salary For The Month Of December, 2013 (Mallam Seidu) Pv/S400/12063/12/13	427.17	195.05	Ok
100	VI - Sal & All'ce	19-Dec-2013	613048	Staff Salary For The Month Of December, 2013 (Abdulai Abillah & Frank A. Adjei) Pv/S400/12065/12/13	976.09	445.70	Ok
101	VI - Sal & All'ce	19-Dec-2013	613049	Staff Salary For The Month Of December, 2013 (Kwame Awuah) Pv/S400/12066/12/13	328.51	150.00	Ok
102	VI - Sal & All'ce	19-Dec-2013	613026	Staff Travel Allowance Of Cblo Zone On Office Trip To Pco Pv/S400/12081/12/13	713.28	325.70	Ok
103	VI - Sal & All'ce	19-Dec-2013	613051	Pmo Allowance For The Month Of December, 2013 (Samuel Boadu) Pv/S400/12083/12/13	936.23	427.50	Ok
104	VI - Sal & All'ce	19-Dec-2013	613053	Pmo Allowance For The Month Of December, 2013 (Kwasi Appiah) Pv/S400/12085/12/13	936.23	427.50	Ok
105	VI - Sal & All'ce	20-Dec-2013	613060	Staff Salary For The Month Of December, 2013 (Yakubu Abdul-Razak, Peter Abagya, Maltiti Aziz, Samuel Odame, Yaw Yeboah) Pv/S400/12047/12/13	4,892.76	2,234.14	Ok
106	VI - Sal & All'ce	20-Dec-2013	613055	Staff Salary For The Month Of December, 2013 (George Osei Asibey) Pv/S400/12097/12/13	1,925.40	879.18	Ok
108	VI - Sal & All'ce	20-Dec-2013	613061	Funds For Repairs And Maintenance Of Programme Vehicles By Duah Auto Eng. Works Pv/S400/9082/09/13	2,078.88	949.26	Ok
109	VI - Sal & All'ce	23-Dec-2013	613083	Payment Of Courier Services For April, May, June, July And August, 2013 To Fedex las Pv/S400/9084/09/13	1,196.68	541.48	Ok
1	VII - Opt.Costs	01-Oct-2013	612820	Funds For The Payment Of Internet Subscription For 25Th September To 25Th December, 2013	1,999.20	980.00	Ok

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
				Pv/S400/9088/09/13			
2	VII - Opt.Costs	01-Oct-2013	612821	Cost Of Fixing Seven Tyres, Balancing And Alignment For The Programme 10 Tonner Truck Pv/S400/9130/09/13	1,855.52	909.57	Ok
3	VII - Opt.Costs	01-Oct-2013	612822	Funds For The Purchase Of Electricity Unit For Use At Pco Pv/S400/10007/10/13	216.00	105.88	Receipt available but not attached.
5	VII - Opt.Costs	03-Oct-2013	612863	Refund: Cost Of Expenses Accrued Over A Period Of Time :Fuel, Air Tickets And Dsa Pv/S400/10034/10/13	400.00	192.31	Ok
6	VII - Opt.Costs	03-Oct-2013	612864	Funds For The Purchase Of Electricity Unit For Use At Pco Pv/S400/10044/10/13	2,000.00	961.54	Ok
10	VII - Opt.Costs	09-Oct-2013	612883	Cost Of Building Maintenance Of Office Store Pv/S400/10046/10/13	1,205.50	579.57	Receipt available but not attached.
11	VII - Opt.Costs	21-Oct-2013	612890	Servicing And Maintenance Of Programme Vehicle By Vwr Auto Services Pv/S400/10080/10/13	400.00	198.61	Ok
12	VII - Opt.Costs	21-Oct-2013	612891	Funds For The Purchase Of Electricity Units For Use At Pco Pv/S400/10093/10/13	32.00	15.89	Ok
14	VII - Opt.Costs	24-Oct-2013	612922	Funds For Servicing And Maintenance Of Programme Vehicles By Toyota Gh. Co. Ltd Pv/S400/10097/10/13	96.40	45.05	Ok
15	VII - Opt.Costs	29-Oct-2013	612927	Payment For Repairs And Maintenance Of Programme Vehicles By Duah Auto Eng. Works Pv/S400/11001/11/13	400.00	186.92	Receipt available but not attached.
16	VII - Opt.Costs	29-Oct-2013	612929	Funds For The Payment For The Renewal Of Internet Services For Three Months From 12 November To 12Th January, 2014 Pv/S400/11013/11/13	716.95	335.02	Ok
17	VII - Opt.Costs	01-Nov-2013	612938	Cost Of Laptop Screen Pv/S400/11032/11/13	392.96	183.63	Ok
19	VII - Opt.Costs	13-Nov-2013	612934	Refund: Payment Of Tigo Bill, Cost Of Water And Other Office Consumables Pv/S400/12001/12/13	240.00	112.15	Ok
20	VII - Opt.Costs	15-Nov-2013	612954	Funds For The Payment Of Tigo Bill Of The Npc Pv/S400/12002/12/13	48.00	22.43	Ok
21	VII - Opt.Costs	03-Dec-2013	612988	Funds For The Purchase Of Electricity Unit For Use At Pco Pv/S400/12009/12/13	101.68	47.51	Receipt available but not attached.

Item	Category	Payment Date	Cheque Number	Description	Amount (GHc)	Amount (USD)	Comments
22	VII - Opt.Costs	03-Dec-2013	612989	Funds For The Repairs And Maintenance Of Programme Vehicles By Duah Auto Eng. Works Pv/S400/12015/12/13	200.00	93.46	Ok
23	VII - Opt.Costs	03-Dec-2013	612990	Funds For The Purchase Of Fuel Coupon For Use At Pco Pv/S400/12039/12/13	600.00	280.37	Receipt available but not attached.
25	VII - Opt.Costs	03-Dec-2013	612992	Actual Office Expenses Of Rtimp Zonal Office, Koforidua: Broadband Services, Telephone Bill News Papers And Office Consumables Pv/S400/12148/12/13	3,590.00	1,677.57	Ok
				TOTALSOEs CHECKED	663,414.11	309,002.04	79%
				TOTAL OF WA85	837,803.24	390,721.59	

SN	CONTRACT	CONTRACTORS	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
1	Procurement of vehicles: supply of twelve (33) units Nissan Hard body Double Cabin 4WD pick-ups	AUTO PARTS LTD	October 2006	\$660,660.00	N/A	November 2007	Delivered	COMPLETED
2	AUDIT	Messrs Benning, Anang & Partners	10/3/2008	\$13,773	26 calendar months	DECEMBER 31,2007 DECEMBER 31,2008	YES	COMPLETED
3	Newspaper, TV & Radio Advertisement and interactive discussion programmes	STRATCOM M	26/05/09	\$23,9620.77	36 calendar months	Inception report- july, 2009 Progress report mid-year-July, 2010 Annual Report-2010 Final Report - 2012	Yes Yes Yes Yes	COMPLETED
4	Upgrading of Northern Women Co-operative Cassava Processing Centre- Wenchi	Gratis Foundation, BAR	01/11/10	GH¢ 4 COMPLETED 9,434.33	N/A	Site study report- 21/10/10 Progress report- 08/12/10 Completion report	Yes Yes Yes	COMPLETED
5	To upgrade progressive women's movement processing enterprise at Wusuta	CSIR-FRI	07/12/09	GH¢28,400	N/A	Progress of work (installation of additional equipment)- 24/11/10	Yes	COMPLETED
6	Jenifal farms at Adeiso to GPC	Rural Technology	25/01/10	GH¢38,645.00	N/A	Not Available	N/A	

SN	CONTRACT	CONTRACTORS	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
		Facility, Asamankese						
7	Provision of tailor-made & facilitating intervention for R&T Commodity Chain	SelfHelp International	29/07/09	GH¢23,864.00	2 Years	Inception report- 20/10/09 Draft report- 22/03/10 Final report-3/11/10	Yes Yes Yes	COMPLETED
8	To upgrade Mankrong Processing Enterprise to GPC	CSIR-FRI	6/11/09	GH¢30,000.00	N/A	Progress of work- 10/11/10	Yes	COMPLETED
9	Consultancy services for the formation of viable Root & Tuber farmers' organizations Apex Body under RTIMP	TREND	01/03/10	US\$ 38,000	14 Weeks (3½ Months)	Inception report- 21/06/10 Draft report-20/09/10 Final report- 05/10/10	Yes Yes Yes	COMPLETED
10	AUDIT	Messrs Deloitte & Touche	28/04/10	GHS 61,530	3 years	JUNE 30 2010 JUNE 30 2011 JUNE 30 2012	Yes Yes Yes	COMPLETED
11	Supply of 1 unit BMC Pro625 10-Tonne heavy duty multipurpose truck	PHC Motors Ltd	2/12/2010	US\$90,000	N/A	Truck delivered- 6/12/2010	Yes	COMPLETED
12	To upgrade Amadu Farms at Atebubu to GPC	Gratis Foundation,B AR	26/11/09	GH¢48,472.50	N/A	Progress of work- 1/11/10	Yes	COMPLETED
13	Consulting Services on Training of Trainers (TOT) in Business Plan	BIRD	29/05/09	US\$18,900.00	45 Man-days	Inception report- 15/07/09 Interim Report-	Yes Yes Yes	COMPLETED

SN	CONTRACT	CONTRACTORS	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
	Preparation under RTIMP					02/11/09 Draft report-09/03/10 Final report-18/08/10	Yes	
14	Consulting Service for the Provision of Tailor-Made and facilitating intervention for R & T Commodity Chains	AFRIMART Global Ent.	29/07/08	GH¢24,961.00	2 cycle production period	Inception Report-07/10/08 Interim Report-05/01/09 Final Report	Yes Yes Yes	COMPLETED
15	Consulting Services for the provision of Tailor-Made and facilitating interventions for R&T commodity chains and development of production, processing and marketing analysis options 'Template' for TSPs	Integrated Management Consult Ltd	29/05/09	US\$56,000.00	24 calendar Months	Inception report-19/06/09 Draft report-13/01/10 Final report-09/02/11	Yes Yes Yes	COMPLETED
16	Consulting Services for the provision of Tailor-Made and facilitating intervention for R&T Commodity Chains	SODIA	29/07/08	GH¢23,940.00	2 production cycle	Inception report-21/10/08 Draft report-03/02/11 Final report-03/02/11	Yes Yes Yes	COMPLETED
17	Consulting Services for the SWOT analysis of tailor-made R&T value chain linkages being undertaken by TSPs	Pentax Management Consultancy services	12/06/09	US\$42800.00	3 calendar months	Inception report-22/07/09 Draft report-26/10/09 Final report-12/11/09	Yes Yes Yes	COMPLETED
18	Consulting Service for the	Sustenance	29/07/08	GH¢24,449.60	2 cycle	Inception report-	Yes	COMPLETED

SN	CONTRACT	CONTRACTORS	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
	Provision of Tailor-Made and facilitating intervention for R & T Commodity Chains	Agro Ventures			production period	15/09/08 Interim report- 25/09/09 Final report-02/02/11	Yes Yes	
19	Consulting Service for the Provision of Tailor-Made and facilitating intervention for R & T Commodity Chains	OLOF Palme Peace Foundation	30/07/08	GH¢21,600.00	2 cycle production period	Inception report- 28/08/08	Yes	COMPLETED
20	Consulting service for the sensitization, training and support services in business plan preparation and implementation for programme beneficiaries	Integrated Management Consult Ltd	27/03/09	US\$95,000.00	12calendar months	Inception report- 17/04/09 Assessment report- 01/06/09 Progress Report (interim)- 19/10/09 Draft Final Report- 02/09/10	Yes Yes Yes	COMPLETED
21	Consulting services on the conduct of training of trainers (TOT) course in Generic and Need-based training in business development and marketing	GIMPA Consultancy Services	29/05/09	US\$49,643.50	3 calendar months	Inception report- 24/07/09 Interim report- 23/02/10 Final report-	Yes Yes	COMPLETED
22	Consulting Services on financial analysis for processing enterprises to	SMARTeam Services Ltd	29/05/09	GH¢57,000.00	62 Man-days	Inception report- 30/06/09 Draft report-26/11/09	Yes Yes Yes	COMPLETED

SN	CONTRACT	CONTRACTORS	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
	be up-graded to GPCs					Final report-23/03/11		
23	Procurement of Stainless Steel Dryer and a Mechanical Roaster	International Institute of Tropical Agriculture (IITA)	March 2010	US\$ 43426.47	N/A	N/A	yes	COMPLETED
24	Consultancy Service on the RTIMP Mid -Term Review	IITA/Prof. Akoroda	9/04/2010	US\$13,210	23 Working Days		yes	COMPLETED
25	Procurement of Laboratory Equipment and Accessories	Messrs. Wagtech (Ghana) Limited	31/03/2011	GH¢5,913.14+ GBP 105,081.25	N/A	N/A	N/A	COMPLETED
26	Upgrade Milenovisi Gari Village at KorKormu	Gratis Foundation, ER	20/01/10	GH¢44,610.50	N/A	Progress report Completion report Installation Equipment	Yes Yes Yes	COMPLETED
27	Consulting services on Gari Export Industry Supply Chain Facilitators Under the Initiative Fund under RTIMP	LD Consult (LDC)	16/05/11	GH¢240,553.00	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report Final Report	Yes Yes Yes Yes	COMPLETED
28	Consulting services on High Quality Cassava Flour Supply Chain Facilitators Under the Initiative Fund under RTIMP	TREND	16/05/11	GH¢228,759.00	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report Final Report	Yes Yes Yes Yes	COMPLETED

SN	CONTRACT	CONTRACTORS	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
29	Consulting services on Plywood Cassava Flour Supply Chain Facilitators Under the Initiative Fund under RTIMP	Sustenance Agro Ventures (SAVE)	16/05/11	GH¢201,103.20	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report Final Report	Yes Yes Yes Yes	COMPLETED
29	Consulting services on Fresh Yam Export Industry Supply Chain Facilitators Under the Initiative Fund under RTIMP	FreshMacs Ghana Ltd	16/05/11	GH¢ 151,754.30	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report Final Report	Yes Yes Yes Yes	COMPLETED
30	Training and Capacity Building, Monitoring and Evaluation and Project Management and Support	Esoko Ltd	16/5/11	GH¢69072.00 (USD46,048)	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report Final Report	Yes yes yes yes yes	COMPLETED
31	Consultancy Services for mid-line study on the socio-economic status actors of the R & T commodity chain under RTIMP	SRC Consulting Ltd	30/08/11	USD 39,850.00	3 calendar months	Inception report- Draft report- Final report-	Yes yes yes	COMPLETED
32	Consulting services on Fresh Yam Export Industry Supply Chain Facilitators Under the Initiative Fund	FreshMacs Ghana Ltd	23/10/2012	GHs 100,877.15	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress	yes yes yes yes	COMPLETED

SN	CONTRACT	CONTRACTOR	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
	under RTIMP (MoFA/RTIMP/SCF/2012/04)					Report Final Report		
33	Procurement of vehicles: supply of twelve (12) units Toyota hilux IMV 4WD double cabin pick-ups (MoFA/RTIMP/ICB/2012/01)	Toyota Ghana Co. Ltd	18/10/2012	USD327,373.32	N/A	delivered	Delivered	COMPLETED
34	Consulting services on High Quality Cassava Flour Supply Chain Facilitators Under the Initiative Fund under RTIMP	TREND	30/10/2012	GHs141,379.50	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report Final Report	yes yes yes yes	COMPLETED
35	Consulting services on Gari Export Industry Supply Chain Facilitators Under the Initiative Fund under RTIMP	LD Consult	26/10/2012	GHs140,276.50	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report Final Report	yes yes yes yes	COMPLETED
36	Consulting services on Plywood Cassava Flour Supply Chain Facilitators Under the Initiative Fund under RTIMP	Sustenance Agro Ventures (SAVE)	30/10/2012	GHs135,551.60	12 calendar months	Inception Report 1 st Interim Progress Report 2 nd Interim Progress Report	yes yes yes yes	COMPLETED

SN	CONTRACT	CONTRACTORS	CONTRACT DATE	CONTRACT SUM	DURATION	REPORTS TO BE SUBMITTED & DATE	SUBMITTED? Yes or No	Comments/ Remarks
						Final Report		
37	Consultancy Services for Training in the use of SCALA Accounting Software for Report Generation and Integration of Monitoring and Evaluation Data to SCALA Accounting Software	KANPUTECH Systems	12/10/2012	GHs55,211.20	6 calendar months	Inception Report Completion of Training Implementation of M&E Software Training Final Report	Yes Yes yes No	On-going

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
Section 2.03	Special Account. (a) The Borrower shall open and thereafter maintain in a bank proposed by the Borrower and accepted by the Fund, a Special Account denominated in US dollar for the purpose of financing the Programme. The Special Account shall be protected against set-off, seizure or attachment on terms and conditions proposed by the Borrower and accepted by the Fund..	Signature of agreement	Done	
Section 2.03	(b) After the Special Account has been duly opened, upon the Borrower's request, the Fund shall make one withdrawal of USD 1 000 000 in the aggregate (the "Authorized Allocation") from the Loan Account on behalf of the Borrower and deposit such amount in the Special Account. The Fund shall replenish the Special Account from time to time upon request, in accordance with Section 4.08 (Special Account) of the General Conditions, in such minimum amounts as the Fund, or the Cooperating Institution on behalf of the Fund, may specify by notice to the Borrower.	Start of programme	Done	
Section 2.03	(c) The PCO on behalf of the Borrower shall be fully authorized to operate the Special Account in accordance with Section 4.08 of the General Conditions. The NPC and the Financial Controller of the PCO shall be the authorized signatories and both authorized signatures shall be required to make any withdrawal from the account.	Start of programme	Done	
Section 2.04	Use of Proceeds. The Borrower and each Programme Party shall use the proceeds of the Loan exclusively to finance Eligible Expenditures in accordance with this Agreement and the General Conditions. Without limiting the generality of the foregoing, it is agreed and understood that it is the policy of the Fund that Loan proceeds not be used to pay Taxes, including (but not limited to) any Taxes levied on the importation, procurement or supply of any goods and services financed by the Loan.	Ongoing	Minor payments of Taxes noted. These will be deducted from WA 86..	
Section 3.02	Annual Work Plans and Budgets. (a) The PCO shall prepare draft annual work plans and budgets (AWPBs) for each Programme Year. The draft AWPBs shall include, among other things, a detailed description of planned Programme activities during the coming Programme Year, and the sources and uses of funds therefore, based on the respective work plans and budgets prepared by each of the Programme Parties.	Annual	On-going	

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
Section 3.02	(b) The PCO shall submit the draft AWPBs for discussion to the PDIP and subsequently to the NPSC and the Lead Programme Agency for approval. When so approved, the Lead Programme Agency shall submit each draft AWPB to the Fund and the Cooperating Institution, for their respective comments and approval, no later than 60 days before the beginning of the relevant Programme Year. If neither the Fund nor the Cooperating Institution comment on the draft AWPB within 30 days after receipt, the AWPB shall be deemed approved.	Start of programme	Done	IFAD Operational account opened in June 2009 to separate IFAD funds from GoG Funds
Section 3.02	(c) The NPSC shall adopt the AWPBs substantially in the form approved by the Fund and the Cooperating Institution, and the PCO shall provide copies thereof to the Fund and the Cooperating Institution, prior to the commencement of the relevant Programme Year.	On going	Done	
Section 3.02	(d) If required, the NPSC may propose adjustments in the AWPB during the relevant Programme Year, which shall become effective upon approval by the Lead Programme Agency, the Cooperating Institution and the Fund.	Ongoing	Done	
Section 3.03.	Programme Account. (a) The Borrower shall open and thereafter maintain in a bank proposed by the Borrower and accepted by the Fund, a current account denominated in Cedis for Programme operations (the "Programme Account"). The NPC and the Financial Controller of the PCO shall be fully authorized to operate the Programme Account and both signatures shall be required to make any withdrawal from the account.	Done	Done	
Section 3.03	(b) The Borrower shall cause each Zonal Office (ZO) to open and thereafter maintain in a bank accepted by the Fund a current account denominated in Cedis for Programme operations in their respective Programme Zone (the "Zonal Accounts"). The Zonal Coordinator and the Zonal Accountant of each ZO shall be the authorized signatories to operate the relevant Zonal Account and both signatures shall be required to make any withdrawal from the account.	Done	Done	
Section 3.04	Availability of Loan Proceeds. The Borrower shall make the proceeds of the Loan available to the lead Programme Agency and other Programme Parties in accordance with the AWPBs and its customary national procedures for development assistance to carry out the Programme. The Borrower shall in particular ensure that the proceeds of the Loan are	Ongoing	Complied	

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
	transferred from the Programme Account to the Zonal Accounts as and when required, in accordance with the AWPBs.			
Section 3.05	Availability of Additional Resources. (a) In addition to the proceeds of the Loan, the Borrower shall make available to the Lead Programme Agency and each other Programme Party, promptly as needed, such funds, facilities, services and other resources as may be required from time to time to carry out the Programme in accordance with this Agreement.	Transfers in lumpsums	On-going	
Section 3.05	(b) Without limiting the generality of paragraph (a) above, the Borrower shall make available to the Lead Programme Agency during the Programme Implementation Period counterpart funds from its own resources in an aggregate amount of three million nine hundred thousand United States dollars (USD 3.9 million) in accordance with its customary national procedures for development assistance. For such purpose, the Borrower shall deposit counterpart funds in an initial amount of USD 240 000 into the Programme Account to cover the Borrower's cash contribution for the first Programme Year, and shall make budgetary allocations for each Fiscal Year equal to the counterpart funds called for in the AWPB for the relevant Programme Year and make such allocation available to the Lead Programme Agency quarterly in advance by depositing such amount into the Programme Account. The Borrower's counterpart funds shall cover office rehabilitation, office rental and a share of operating costs, salaries and allowances for contracted staff incurred under the Programme. The Borrower shall for such purpose exempt from Taxes the importation, procurement and supply of goods financed by the Loan in accordance with Schedule 3A.	Being done	Complied	
	(c) Without limiting the generality of paragraph (a) above, the Borrower shall ensure that proceeds of the Loan are made available to the Lead Programme Agency in accordance with the AWPBs.	Being done		
Section 3.06	Channelling of Programme Resources. The Borrower shall transfer available funds and other resources called for in the AWPBs to the ARB Apex Bank and Leaseafric Ghana, in accordance with the Subsidiary Agreements to carry out the Micro-Enterprise Fund Subcomponent C.4.	Not specified	Done – Apex Bank only	Transfers based on applications from PFIs

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
Section 3.07	Procurement. All procurement financed by the proceeds of the Loan shall be carried out in accordance with Schedule 4 to this Agreement.	done	Being complied	
Section 4.02	Progress Reports. The PCO shall submit to the Fund and the Cooperating Institution progress reports on Programme implementation, as required by Section 8.03 (Progress Reports) of the General Conditions, no later than three months after the end of each six-month period during the Programme Implementation Period.	Twice a year	On-going	
Section 4.03	Mid-Term Review. (a) The Lead Programme Agency, the Fund and the Cooperating Institution, shall jointly carry out a review of Programme implementation no later than the fourth Programme Year (the "Mid-Term Review") based on terms of reference prepared by the PCO and approved by the Fund and the Cooperating Institution. Among other things, the Mid-Term Review shall consider the achievement of Programme objectives and the constraints thereon, and recommend such reorientation as may be required to achieve such objectives and remove such constraints.	4 th project year	Done	Completed in May 2010
Section 4.03	b) The Borrower shall ensure that the recommendations resulting from the Mid-Term Review is implemented within the specified time therefore and to the satisfaction of the Fund. It is agreed and understood that such recommendations may result in modifications to the Loan Documents or cancellation of the Loan.			
Section 4.04	Completion Report. The Lead Programme Agency shall submit to the Fund and the Cooperating Institution the completion report on the Programme required by Section 8.04 (Completion Report) of the General Conditions no later than six months after the Programme Completion Date. In addition to those matters specified in said Section 8.04, the completion report shall detail the results of the impact surveys and studies conducted by the PCO.	Pending-	Not yet due	
Section 5.01	Financial Statements. The PCO shall prepare and consolidate the financial statements of the operations, resources and expenditures related to the Programme required by Section 9.02 (Financial Statements) of the General Conditions in respect of each Fiscal Year and deliver such financial statements to the Fund and the Cooperating Institution within two months of	2 months after year end (28 February)	On-going	2013 Financial Statements not submitted on time.

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
	the end of each Fiscal Year.			
Section 5.02	Audit Reports. (a) The Borrower shall appoint, with the prior approval of the Fund, independent auditors selected by the Borrower in accordance with the procedures and criteria set forth in the Fund's "Guidelines on Project Audits (for Borrowers' Use)" (as may be amended from time to time), to audit the financial statements relating to the Programme for the first two Fiscal Years. Thereafter, as soon as practicable but in no event later than 90 days after the beginning of each succeeding Fiscal Year, the Borrower, with the prior approval of the Fund, shall confirm such auditors' appointment or so appoint new independent auditors for such Fiscal Year in accordance with this Section 5.02(a).	Not specified	Done	Egala, Atitso and Associates appointed for 2012 to 2014.
Section 5.02	(b) The Borrower shall have the financial statements relating to the Programme audited each Fiscal Year by such auditors in accordance with the International Standards on Auditing, as may be amended from time to time. In accordance with Section 9.03 (Audit of Accounts) of the General Conditions, in addition to the audit report on the financial statements, the auditors shall provide: (i) an opinion on the certified statements of expenditure and the operation of the Special Account; and (ii) a separate management letter, addressing the adequacy of the accounting and internal control Systems. The PCO shall deliver the above-mentioned items to the Fund and the Cooperating Institution within six months of the end of each such Fiscal Year. The PCO shall submit to the Fund the reply to the management letter of the auditors within one month of receipt thereof.	30 th June	Done	
Section 6.04	Audits. If the Borrower does not furnish any audit report on time as required by Section 5.02, and the Fund, after consultation with the Borrower, determines that the Borrower is unlikely to do so within a reasonable period thereafter, the Fund, or the Cooperating Institution on behalf of the Fund, may engage independent auditors of its choice to audit the accounts relating to the Programme. For such purpose, the Borrower and the Programme Parties shall make their financial and other records available to such auditors promptly upon request, accord them full rights and privileges as agents of the Fund under Section 10.03 (Visits, Inspections and Enquiries) of the	Not done	2012 Audit rejected	Re-audit in Progress and completion expected by 31 3 2014

Section	Covenant	Target/Action due date	Compliance Status/Date	Remarks
	General Conditions and otherwise cooperate fully with such audit. The Fund shall make the audit report available to the Borrower promptly upon its completion. The Borrower hereby authorizes the Fund to finance the cost of such audit by withdrawal from the Loan Account on behalf of the Borrower.			
Schedule 2	Submission to IFAD of selection/eligibility criteria and operation guidelines for the Initiative Fund	Disbursement Condition	Done	
Schedule 2	Signature of ARB Apex Bank, Leasafric and PFI subsidiary agreements for the Micro Enterprise Fund	Disbursement Condition	Done	
Schedule 3	Establishment of National Programme Steering Committee	Programme effectiveness	Done	
Schedule 3	Establishment of Programme Development & Implementation Partnership	Start of Programme	Done	
Schedule 3	Establishment of Programme Coordination Office and recruitment of key staff	Programme effectiveness	Done	
Schedule 3	Establishment of 3 zonal offices (Tamale, Techiman, Koforidua)	Not specified	Done	
Schedule 3	Submission of Project Implementation Manual for IFAD's approval	90 days after effectiveness	Done	Revised PIM submitted for IFAD's approval
Schedule 3A	Insurance of staff against health and accident risks.	Not specified	Done	
Schedule 4	Procurement of goods, works and services in accordance with the procedures laid down in Schedule 4	On-going	Done	

Annex II: ACTION PLAN FOR PROGRAMME COMPLETION REPORT

	ACTIVITY	TIMELINES – (To be completed by)	RESPONSIBILITY	RESULTS/OUTPUTS
1	Recruitment of a Consultant to assist in the writing of the PCR			A Consultant to assist the PCO to prepare PCR recruited
	• Preparation of Terms of Reference (TOR)	By June 13, 2014	MES/PCO	TOR prepared and No-Objection received from IFAD
	• Advertise for Expression of Interest, and Prepare RFPs	June 16 – June 25, 2014	PO	Expression of Interest advertised in the National Media
	• Evaluate and Shortlist Consultants	by July 29, 2014	PO/PCO	Consultants to be given RFPs selected and No-Objection received from IFAD
	• Consultants submit RFPs	By August 22, 2014	PCO/PO	RFPs received by RTIMP for evaluation
	• Evaluate and Select Consultant	By August 29, 2014	PCO/PO	Consultant selected and No-Objection received from IFAD
	• Sign Contract with Consultant	By September 5, 2014	NPC	Contract signed
2	Identify data gaps	By September 12, 2014	Consultant/PCO	Report on missing links in information required for report writing
3	Carry out thematic studies	By October 3, 2014	Consultant / MES/PCO	Document with additional data for the report
4	Prepare draft PCR Report	October 6 – December 31	PCO/Consultant	Draft Report ready by end of December 2014
5	Hold Stakeholder Workshop on Draft Report	November 20, 2014	PCO	Workshop report detailing Comments and Suggestions from stakeholders
6	Project Steering Committee meeting	December 18, 2014	NPC/PCO	NPSC meeting report with comments and suggestions by the NPSC
7	Finalise and submit PCR	By February 27, 2015	NPC	Final PCR document