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## **ANNEX I**

## **TOR AND SCOPE OF WORK**

## **SCOPE OF WORK**

**for a**

**COMMUNITY DEVELOPMENT PLAN.**

**Iduapriem and Teberebie Gold Mines**

**Ghana**

**Ghanaian Australian Goldfields Ltd**

**Terms of Reference prepared by IFC Environment Division  
November 2002**

## **1. INTRODUCTION**

Iduapriem Gold Mine is located in the Western Region of Ghana, 17km southwest of Tarkwa, the largest town in the region. The mine was taken over by Ashanti Goldfields Company (AGC) Limited in 1992. The operating company is Ghanaian Australian Goldfields Limited (GAG). The mine is open pit and ore processing is carried out by CIL and Heap Leach Technology. Annual Production is 165,000 ounces.

Teberebie Goldfields Limited (TGL) was owned 90% by Pioneer Goldfields Ltd. and operated the mine adjacent and to the north of Iduapriem Mine. The operation of Teberebie was conventional open pit mining and recovery by heap leach technology and Carbon Adsorption Recovery (ADR) Plant. Production at Teberebie commenced in 1991.

In late 1999, Teberebie (TGL) was put up for sale and Ashanti and Goldfields Ghana Limited (GGL)(located to the north of the TGL concession, having taken over the old State Gold Mining Corporation (SGMC), and now owned by a South African Mining Company) agreed to split the property and absorb the respective halves into each of the two mines, Iduapriem to the south and GGL to the north.

This Community Development Plan is to cover the operations of the entire Iduapriem mine and the portion of the Teberebie Mine that will be managed by GAG.

There are several villages located near the mines. These are Adieyie Village, Teberebie Village, Bandukrom, Akeyempem, Adisakrom, Nkwantakrom, Mile 7 and Wangarakrom. There was at least one village that was entirely relocated from the concession as a result of the EIA done in 1989 for the Iduapriem Mine (Now Mile 8 or Adieyie) and the Teberebie Mine relocated a village which is now the existing village of Teberebie. The other villages are existing villages on or adjacent to the concession.

There was limited information available concerning past socio-economic circumstances of the neighboring communities and the impacts of initial mine construction and subsequent operation over the past 10 years. Any limited socio-economic data that was assembled prior to mine construction is now dated. Iduapriem and Teberebie Gold Mines have a finite lifespan and depending on the gold price and operating costs the mines will close in 8 years. There is thus an urgency to ensure that optimal use is made of the remaining 'window of opportunity' provided by the mining operation to set the foundations for sustainable community development that will continue after mine closure. GAG's goal is to foster economic development to improve the well being of local communities in the pre-closure period and to identify sustainable development initiatives for these communities and the local region. In order to facilitate a process to achieve this goal the following tasks need to be undertaken:

- (i) Assemble adequate and appropriate socio-economic baseline information concerning communities within the mining concession area, including the villages of and assess the impact of the existing mining operation and its possible closure in the near future; (The socio-economic survey has been

done of 4 villages (Mile 8, Mile 7, Teberebie, Wangarakrom) by SGS Consultants Ltd in May 2002, and an additional 2 villages Adisakrom and Nkwantakrom need to be completed as part of this TOR);

- (ii) Using this information and through a process of public consultation with affected parties identify economic development opportunities and prepare a natural resources management and proposed land use plan for communities within the concession area (approximately xx km<sup>2</sup>);
- (iii) Prepare a Community Development Plan, on the basis of these investigations and on-going consultation, to ensure long term community sustainability in the post mine closure period.

This Scope of Work outlines the socio-economic aspects that need to be investigated as a basis for preparing a Community Development Plan to achieve sustainable community development and also outlines the required contents of such a Plan.

## **2. TERMS OF REFERENCE**

### **2.1 SOCIO-ECONOMIC BASELINE SURVEY AND ASSESSMENT OF THE IMPACTS OF THE EXISTING MINING OPERATION AND ITS POSSIBLE CLOSURE.**

#### **Socio- economic Characteristics**

On the basis of existing available information (company environmental and social reports, government data, etc), fieldwork using participatory appraisal methods and quantitative surveys, assemble information on the characteristics of the affected environment to include the following:

- ◆ Identification of directly and indirectly affected communities;
- ◆ Political and Institutional Environment (Local Government and Administration, government policies, local NGO's and Community Based Organizations (CBO's), social organization and leadership, social network structures);
- ◆ Present Land Use Patterns and management within the mine concession area and directly affected neighboring villages (land tenure, settlement patterns, mining areas [including operational areas, waste dumps and tailings dams, rehabilitated areas], cropping and livestock production, grazing areas, woodlots, utilization of indigenous flora and fauna, artisanal gold mining [galamsey, if any], entrepreneurial/ business activities, etc);
- ◆ Local Infrastructure (water and energy supply systems, roads and communication systems, waste disposal facilities, etc). Present Land Use Patterns and Infrastructure should be mapped;
- ◆ Social and other Community Services and Facilities (education, health, retail/business, transport, police and security, entertainment, religious, etc.). This should include an assessment of the role of local and national government, NGO's, CBO's and the mining company in providing these services and facilities;

- ◆ Population and Demographic Characteristics of Affected Communities (population distribution, demographic profile of settlements and households, migrancy). Establish a population database for management and monitoring;
- ◆ Livelihood, Health and Welfare Characteristics of Affected Communities (community livelihood profiles, household economies, employment status, farming systems, income streams, village and household assets profile, education and skills profile, welfare profile, health profile, cultural profile, etc.);
- ◆ Biophysical Environment (climate, soils and land capability, natural vegetation, water resources).

### **Assessment of Impacts of Existing Mining Operations and Eventual Mine Closure on Affected Communities**

Assess the impacts of the existing mining operation on local affected communities and the likely impacts of mine closure. The assessment should include:

- ◆ Economic Environment (economic vulnerability, identification of vulnerable groups including women and the elderly, employment, economic development, agriculture, entrepreneurial and business development, competition for economic resources, infrastructure, etc);
- ◆ Assess mine closure impacts on maintenance of infrastructure and services to the local community (water, electricity, health, education, roads, transport, transfer of responsibilities for service provision, etc);
- ◆ Social Environment (social welfare, social change, population movement, social conflict);
- ◆ Political and Institutional Environment (changes in and transfer of organizational responsibility, resources and capacity, organizational vacuum, etc).

## **2.2 IDENTIFICATION OF ECONOMIC DEVELOPMENT OPPORTUNITIES AND PREPARATION OF A NATURAL RESOURCES MANAGEMENT AND PROPOSED LAND USE PLAN**

### **Economic Development Opportunities.**

- ◆ Identify effective local grassroots institutional arrangements for land tenure and long term management of land use, the local natural resource base and development projects.
- ◆ Identify potential income generating opportunities and projects (such as initiatives to raise income for small farmers, women, youth and disadvantaged groups, micro-credit programs, small and medium enterprise development [SME's], agricultural and agro-industrial co-operatives, etc).

### **Proposed Land Use Plan**

- ◆ Zoning Plan. For the remaining mining period identify:
  - (i) Areas currently required for mining operations, infrastructure, waste dumps and tailings, etc.;
  - (ii) Areas which will be required in the remaining mining period but which could be used for other land uses in the interim(e.g. grazing, cropping, etc);

- (iii) Areas currently being rehabilitated and which will become available for other forms of land use.
- ◆ Prepare a Proposed Land Use Plan based on future economic use of land beyond mine closure to optimize use of local natural resources and infrastructure. This should include post-operative use of remaining mine infrastructure and rehabilitated areas to contribute to the creation of a substitution economy to ensure community sustainability (e.g. convert facilities to an education and training centre, health centre, rural development centre, agri-business facilities, etc).
  - ◆ Land use planning must be undertaken using participatory methodologies with directly affected stakeholders, including communities and local authorities. Identify additional mechanisms for local participation (e.g. local organizational development such as the establishment of Environmental and Land Use Management Committees).

## **2.3 PREPARATION OF A COMMUNITY DEVELOPMENT PLAN**

Prepare a Community Development Plan to maximize use of opportunities in the remaining mining period to build a foundation for on-going community sustainability in the post closure period. This should be undertaken using participatory methodologies and include the following aspects:

- ◆ Preparation of outline of a Community Development Plan in conjunction with Government (national, regional and local), local communities, GAGL and other directly affected stakeholders. This should include a review of Ghanaian government policies and regulations, World Bank Group policies and guidelines;
- ◆ Identification of measures to ensure establishment of an appropriate institutional and organizational base for the post mine closure period, including capacity building of local government structures to takeover infrastructure and services. This should also address preparation to eventually transfer mine responsibilities for infrastructure and services to local authorities and communities;
- ◆ Formulation of a scheduled and budgeted plan to minimize the impacts of mine closure on services to the local community in the transition to the post closure period;
- ◆ Development of mine employee training programs aimed at multi-skills and eventual transfer of skills to other livelihood and economic activities in the post mine closure period;
- ◆ Measures to improve the skills base of the local community and develop alternate livelihood activities;
- ◆ Possible modification of employee benefit and compensation packages to facilitate saving and investment for the post-closure period;
- ◆ Investigate the possibility of establishing an endowment for on-going community development projects, including possible contributions by the mining company, local and outside sources;
- ◆ Measures to build partnerships and promote local business development and the establishment of SME's to contribute to the diversification of the local economy prior to mine closure;
- ◆ Identify pilot projects that could be implemented in the short term. Prepare terms of reference for any projects requiring further feasibility studies by specialized experts, which might include the formation of small businesses for the rehabilitation of decommissioned sites, aquaculture, farming systems (small scale poultry, beekeeping, cotton, essential oils etc.), marketing of agricultural produce, etc.;

- ◆ Preparation of an implementation schedule and budget for the Community Development Plan;
- ◆ Identification of measures to ensure effective monitoring and evaluation.

### **3. RESOURCES**

- IFC, 1998. Doing Better Business through Effective Public Consultation and Disclosure: A Good Practice Manual. Washington DC: IFC Environment Division.
- IFC, 2000. Investing in People: Sustaining Communities through Improved Business Practice. A Community Development Resource Guide for Companies. Washington DC: IFC Environment Division.
- IFC OD 4.30 Involuntary Resettlement

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**ANNEX II****SECOND STAKEHOLDER MEETING****22 January 2004****Aim**

- Tune the activities of other involved parties (as present at the meeting) with the activities proposed in the CDP and find opportunities to contribute to each other's projects.
- Validation of detailed activities that GAG could best implement during the coming 10 years.

**Invited Participants**

<b>Organisation</b>	<b>Name</b>	<b>Rank</b>	<b>Attended</b>
MOFA	Successor of E.Oppong(?) Person next in command (Ms Awua'darkwa	Head	√
Crop Services Department, Agro Forestry Unit	John Kwofie (?)	Principal production officer	√
District Agricultural Extension Services			√
Department of Community Development	Elfreda Annoh *		√
NBSSI ( only when they get soon a office in Tarkwa)	Mathias Atsu Kudafa	Director	√
WACAM	Peter Yaboda or Kwesi Aduaksah		
DA	Tim Nankara	DPO	√
Ghana Water & Sanitation Agency	?		√
Dept of Feeder roads	Nicola Mortey *	District Director of Health	√
Min of Health	T.S.M.Avorti*		√
Min of Education	???		√
Min of Youth	Joseph Adjei Sowah		√
Assembly man	Ernest Kwasi Amoateng		√
GAGL	Martin dadzie	Senior community liaison officer	√
Community Consultative Committees Represetnatives	Representatives from all communities		√ - except Nwkanakrom
ADA	A Representative after The Consultant has selected micro-credit scheme with prospective Bank in Tarkwa		√

## Agenda

Involved persons	Time schedule	Items
		<b>Morning-programme</b>
-	9.00	- Start of the Workshop
Martin Dadzie	9.30 – 9.45	- Opening of the Workshop - Opening prayer
Martin Dadzie / Stakeholders	9.45 – 10.30	- Introduction of stakeholders (+ indication main activities)
Henk Blok, Ina Konterman	10.30 – 11.00	- Introduction of CDP (a/o previous activities that have been carried out by IFC consultants) - Presentation of detailed activities as proposed in the CDP
Dr. Mensah	11.00 – 12.15	- Discussion on validity of proposed activities as indicated in the tables (criteria: 1. No overlapping 2. Usefulness for villages 3. Link with district policies)
Dr. Azu	12.15 – 12.30	- Summary of selected valid activities
	12.30 – 13.30	<b>Lunch</b>
		<b>Afternoon-programme</b>
Dr. Mensah	13.30 – 15.00	- SWOT analysis (Dr. Mensah) about what each party could contribute to the selected valid activities
Dr. Azu	15.00 – 16.00	- Selection of at least four pilot activities by stakeholders (only Economic Opportunity)
Martin Dadzie	16.00 – 16.30	- Set-up of steering committee regarding further management of the CDP - Identification of roles and responsibilities - Next meeting March 2004
Martin Dadzie	16.30 – 17.00	- Wrap up and closing remarks - Closing prayer

## Material prepared for the Second Stakeholder Meeting

### Initial proposed set of activities related to Quality of Life interventions

	<b>Safe, flowing, good quality water</b>
A1	Supply of safe potable water facilities (see Table I)
A2	Improved design of water facility (see Table I)
A3	Activate the dormant and initiate new community based water and sanitation committees
A4	Initiate appropriate and low cost technology such as protection of springs and wells and harvesting of roof water
A5	Hygiene promotion program
A6	Encouragement communities to bear costs of operation and capacity building for maintenance (GAGL needs to train volunteers in repair skills)
	<b>Sanitation</b>
B1	Acceleration of sanitation provision to increase coverage (see Table I)
B2	Health promotion program
B3	Assistance in forming community based sanitation/water committees (see A4)
B4	Encouragement communities to bear costs of operation and capacity building for maintenance (GAGL needs to train volunteers in repair skills)
	<b>Good quality education (primary &amp; junior level) – includes quality of teaching materials and buildings</b>
C1	Improvement of schools (see Table I)
	- Buildings (new ones or renovations)
	- Furniture
	- Teaching materials
C2	Scholarship program
C3	Library in Mile 8
C4	Vocational training centre
	<b>Health care services and access to health facilities (eg clinic, outreach, first aid) and provision of medicines/equipment</b>
D1	Subsidising the Iduapriem Health Unit for purchase of drugs
D2	Provide transport for outreach workers Iduapriem Health Unit (and provision of transport to extension workers MOH Tarkwa)
D3	Making health posts available in the 3 villages or at least in one of the communities most faraway from Iduapriem/Tarkwa

D4	To have a number of volunteers trained in first AID and to have them equipped with a kit
D5	Control of disease vectors for Malaria (for instance mosquito net programme
D6	Development of appropriate, low-cost wood stoves

#### **Initial proposed set of activities related to Economic Opportunities interventions**

	<b>Improvement of the skills base of the local communities</b>
A1	Enhancement group formation
A2	Attitude training
A3	Professional and technical training
A4	Assistance in acquiring entrepreneurial skills
A5	For youth: continuation or enlargement of practical attachment program
A6	For youth: continuation of scholarship program
A7	For youth: target young people for employable skills training (see Table II)
	<b>Improvement of livelihood activities</b>
B1	Improvement of production of farmers (higher yields)
B2	Assistance to identified pilot projects (see Table III)
B3	Establishment of a micro-credit scheme (successful modalities)
	<b>Measures to build partnerships and promote local business development and establishment of SMEs</b>
C1	Awareness creation on importance of partnerships
C2	Training programs and usage micro-credit scheme

## Results of the Second Stakeholder Meeting

### Involvement of stakeholders in Quality of Life activities

Activities	Stakeholders interested to be involved
Safe Flowing Good Quality Water	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• WATSAN</li> <li>• Department of Community Development</li> <li>• Ghana Health Services</li> <li>• Ghana Education Services</li> <li>• Consultative Committees</li> <li>• GAGL</li> </ul>
Sanitation	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• WATSAN</li> <li>• Ministry of Fishery and Agriculture (MOFA)</li> <li>• Department of Community Development</li> <li>• Ghana Health Services</li> <li>• Ghana Education Services</li> <li>• GAGL</li> </ul>
Good Quality Education	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• Department of Community Development</li> <li>• Ghana Education Services</li> <li>• National Youth Council</li> <li>• GAGL</li> </ul>
Health Care Service	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• Ministry of Fishery and Agriculture (MOFA)</li> <li>• National Youth Council</li> <li>• Ghana Health Services</li> <li>• Ghana Education Services</li> <li>• GAGL</li> </ul>

### Involvement of stakeholders in Economic Opportunities activities

Activities	Stakeholders interested to be involved
Improvement of the Skills Base of the Local Communities	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• Ministry of Fishery and Agriculture (MOFA)</li> <li>• National Youth Council</li> <li>• Department of Community Development</li> <li>• Ghana Education Services</li> <li>• GAGL</li> <li>• ADS, Financing Institutions</li> </ul>
Improvement of Livelihood activities	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• Ministry of Fishery and Agriculture (MOFA)</li> <li>• National Youth Council</li> <li>• Department of Feeder Roads</li> <li>• GAGL</li> <li>• ADS, Financing Institution</li> </ul>
Measures to Build Partnerships and Promote Local Business Development and Establishment of SMEs	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• Ministry of Fishery and Agriculture (MOFA)</li> <li>• GAGL</li> <li>• ADS, Financing Institutions</li> <li>• </li> </ul>

## Results of the Second Stakeholder Meeting

### Weaknesses of the stakeholders

Stakeholders	Weaknesses
Ministry of Fishery and Agriculture (MOFA)	Staff mobility T&T Delivery of packages and associated finance
Department of Community Development	Staff mobility T&T
District Assembly	Irregular cash flow Political pressure Weak MIS
Department of Feeder Roads	Lack of Technical staff T&T
National Youth Council	Staff Mobility Lack of Computers Working tools
Ministry of Education	Lack of Staff Inadequate and late release of funds Transport
Consultative Committees	Lack of training programs Lack of tools for maintenance Delayed response to requests
WATSAN	Lack of working tools Ability to pay and willingness to pay (ATP/WTP of users)
GAGL	Misconception of GAG's role Gold price fluctuations Intruders/Galamsay problems

## Agenda: Third Stakeholders Meeting on Draft Community Development Plan

March 24 2004, Tarkwa Community Centre

### AIM

1. Present the Draft CDP to stakeholders
2. Tune the activities of other involved parties (as present at the meeting) with the activities proposed by GAGL in the CDP and find opportunities to contribute to each other's projects.

Involved persons	Items	Time schedule
<i>Martin Dadzie</i>	<i>Opening of the Workshop</i> <i>Opening prayer</i>	09.00
	<b>Introduction to the CDP</b>	
<i>Martin Dadzie, Senior Community Relations Officer, GAGL</i>	1. Methodology and steps	09.15
<i>Martin Dadzie</i>	2. Findings of the Socioeconomic Baseline study, Land use plan and Economic Opportunities report	
<i>Dr Azu, OICI</i>	3. Training by OICI	
<i>Dr Ageyman Mensah/Verina Ingram Royal Haskoning</i>	4. Summary of GAGL commitments for Quality of Life and Economic Opportunities & pilot projects	
	<i>Break</i>	10.00
<i>All</i>	<b>Discussion</b>	
	1. Financing the CDP: What are stakeholder's commitments?	
	2. Implementation and coordination: Advisory Committee	
	<i>Lunch</i>	12.00
	3. Monitoring and evaluation: Which Indicators?	
	4. Information disclosure: What and when?	
<i>Martin Dadzie</i>	Wrap up and closing remarks Closing prayer	14.30

## Summary of Proposed GAGL Quality of Life activities

<b>General</b>
<ul style="list-style-type: none"> <li>Needs assessment for quality of life interventions</li> <li>Selection and planning of interventions with help of advisory committee</li> </ul>
<b>Measures to ensure safe, flowing, good quality water</b>
<ul style="list-style-type: none"> <li>Invest in rehabilitation and/or set up of new facilities</li> <li>Improve design of the water facility, as in some villages (Adisakrom) spilled water is discharged in an open basin, readily to become a mosquito-breeding place</li> <li>Activate the dormant and initiate new community based water committees</li> <li>Initiate appropriate and low cost technology such as protection of springs and wells and harvesting of roof water as to increase functionality and reduce costs</li> <li>Hygiene promotion program for water supply collection and handling</li> <li>In order to ensure that water supply facilities are sustained both technically and financially, communities need to be encouraged to bear costs of operation and build their capacity for maintenance (GAGL needs to train volunteers in repair skills)</li> </ul>
<b>Measures to ensure adequate sanitation</b>
<ul style="list-style-type: none"> <li>Invest in rehabilitation and/or set up of new facilities</li> <li>Health promotion program be coupled to the provision of toilet facilities</li> <li>To assist in forming community based sanitation/water committees to ensure full utilisation, functionality and cleanliness of the facilities</li> <li>In order to ensure that sanitation facilities are sustained both technically and financially, communities need to be encouraged to bear costs of operation and build their capacity for maintenance (GAGL to train volunteers in repair skills)</li> </ul>
<b>Measures to ensure adequate education</b>
<ul style="list-style-type: none"> <li>Invest in rehabilitation and/or set up of new facilities</li> <li>Scholarship scheme for deserving students &amp; sponsorship of schools</li> <li>Set-up of a library in Mile 8 ( to be justified by high drop-out and unemployed youth to enlarge/enhance their knowledge)</li> <li>Improvement of schools facilities (textbooks/furniture/transport)</li> </ul>
<b>Measures to ensure adequate health</b>
<ul style="list-style-type: none"> <li>Subsidising the Iduapriem Health Unit for purchase of drugs</li> <li>Provide transport for outreach workers Iduapriem Health Unit (and provision of transport to extension workers MOH Tarkwa)</li> <li>Making health posts available in the 3 villages or at least in one of the communities most faraway from Iduapriem/Tarkwa</li> <li>To have a number of volunteers trained in first AID and to have them equipped with a kit</li> <li>Control of disease vectors for Malaria (for instance mosquito net programme</li> </ul>

## Summary of proposed GAGL Economic Opportunity Initiatives

<b>Measures</b>
<b>Measures to improve the skills base of the local communities</b>
<ul style="list-style-type: none"> <li>To carry out training for the enhancement of group formation</li> <li>To provide relevant professional and technical training</li> <li>To provide assistance in acquiring entrepreneurial skills</li> <li>To provide specific support to the unemployed youth</li> </ul>
<b>Additional measures to improve livelihood options</b>
<ul style="list-style-type: none"> <li>To facilitate improved access to credit</li> <li>To facilitate improved access to services</li> </ul>
<b>Measures to build partnerships and promote local business development and the establishment of SME's</b>
<ul style="list-style-type: none"> <li>To promote entrepreneurship and create awareness of the advantages of building partnership</li> <li>On a pilot basis to make a careful selection of micro enterprises, in terms of the entrepreneurs willingness and feasibility of the product to form a partnership</li> <li>On a pilot basis, to stimulate and facilitate initiatives to establish partnerships for the selected micro enterprises</li> </ul>



## Summary of proposed GAGL financed Economic Opportunity Pilot Projects

Core Activities	
1. Vegetable production	
2. Fish farming;	
3. Small ruminant rearing; and	
4. Oil palm production and processing.	
Supplementary Activities	
1. Snail production;	
2. Bee keeping;	
3. Poultry improvement; and	
4. Soap making.	

## Involvement of stakeholders in Quality of Life activities (from 2<sup>nd</sup> stakeholder meeting)

Activities	Stakeholders interested to be involved
Safe Flowing Good Quality Water	<ul style="list-style-type: none"> <li>District Assembly</li> <li>WATSAN</li> <li>Department of Community Development</li> <li>Ghana Health Services</li> <li>Ghana Education Services</li> </ul>
Sanitation	<ul style="list-style-type: none"> <li>District Assembly</li> <li>WATSAN</li> <li>Ministry of Fishery and Agriculture (MOFA)</li> <li>Department of Community Development</li> <li>Ghana Health Services</li> <li>Ghana Education Services</li> </ul>
Good Quality Education	<ul style="list-style-type: none"> <li>District Assembly</li> <li>Department of Community Development</li> <li>Ghana Education Services</li> <li>National Youth Council</li> </ul>
Health Care Service	<ul style="list-style-type: none"> <li>District Assembly</li> <li>Ministry of Fishery and Agriculture (MOFA)</li> <li>National Youth Council</li> <li>Ghana Health Services</li> <li>Ghana Education Services</li> </ul>

## Involvement of stakeholders in Economic Opportunities (from 2<sup>nd</sup> Stakeholder meeting)

Activities	Stakeholders interested to be involved
Improvement of the Skills Base of the Local Communities	<ul style="list-style-type: none"> <li>District Assembly</li> <li>Ministry of Fishery and Agriculture (MOFA)</li> <li>National Youth Council</li> <li>Department of Community Development</li> <li>Ghana Education Services</li> </ul>

Improvement of Livelihood activities	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• Ministry of Fishery and Agriculture (MOFA)</li> <li>• National Youth Council</li> <li>• Department of Feeder Roads</li> </ul>
Measures to Build Partnerships and Promote Local Business Development and Establishment of SME's	<ul style="list-style-type: none"> <li>• District Assembly</li> <li>• Ministry of Fishery and Agriculture (MOFA)</li> </ul>

## Attendance Register

No	Name	Organisation	Position
1	Kinglsey Gyam	OICI	Credit program manager
2	Joseph Adjei Sowah	National Youth Council	District youth coordinator
3	John Kwofi	MOFA	DMISO
4	Anna Bikensah	MOFA	DDA
5	Malan Acquach	National Youth Council	Secretary to DYC
6	Heleen Slob	University of Utrecht	Student
7	Sebastian Kwaku	Consultative Committee Mile 7	Secretary
8	Samuel Noah	Consultative Committee Nkwantakrom	CBO
9	Ferd Amo Bedako	Consultative Committee Adisakrom	Chairman
10	Kwasi Armeh	Consultative Committee Techiman	Secretary
11	Isaac le Boateye	Consultative Committee Adieye Mile 8	Chairman
12	Charles Kutin	Consultative Committee Abompuniso	Secretary
13	James McAmuafu	Consultative Committee Teberbie	Secretary
14	Ransford K Peprah	Dept of Feeder roads	Superintendent
15	LP Ahorney	WACAM	Admin assistant
16	Kwaku Ageyman Mensha	Royal Haskoning	Consultant
17	Verina Ingram	Royal Haskoning	Consultant
18	Evans Aborne	Consultative Committee Wangakrom	Secretary
19	Dr TSM Arottri	Ghana Health Service	District director
20	JW Douth	District Assembly	Chairman
21	Sayo Adu K	Ghana Health Service	Accountant
22	Elfreda Annoh	Dept of Community Development	District officer
23	Tim Nankara	District Assembly	DPO
24		DEMC Sub committee environment & mines	chairman

### **ANNEX III PLANNING OF ACTIVITIES**

See excel sheet "Planning of activities"

## **ANNEX IV SELECTED PILOT ACTIVITIES**

### **CORE ACTIVITY PILOT PROJECTS**

#### **Priority 1 of Core Activities: Vegetable Production**

Traditional vegetables are grown widely mainly by women as inter-crops on farms and used mainly to prepare food in the household although surpluses are generally sold. The men generally grow the main crops, cereals, roots and tubers, the crops that are sold at the market. There is a huge market for fresh non-traditional vegetables and fruits in the Tarkwa area due to the large number of mine workers and food caterers who patronize these vegetables stands. A cursory interview of the vegetable sellers in Tarkwa revealed a significant fact that the majority of vegetables they sell to the mining community, including sweet pepper, cabbage, green beans, spinach, lettuce, melons, cucumber cantaloupe, papaya, cauliflower, carrots, herbs, spices and the other “European vegetables” are purchased mainly from Kumasi. These vegetables are high priced, the growing periods are relatively short and the technologies and climatic conditions for producing them successfully are available. However, their production remains foreign to the inhabitants of the area. The lack of dependable sources of seeds and inadequate production know-how for these non-traditional specialty vegetables have been listed as the greatest obstacles to their development to exploit the opportunity created by the large demand for these products.

OICI will introduce seeds of these highly demanded non-traditional vegetables and simple technologies such as mulching, composting, integrated pest management and in-line planting for the establishment of bio-intensive vegetable farms in communities with year-round supply of water. In satisfying the micro-irrigation needs of the farms, OICI will collaborate with Enterprise Works (an NGO specializing in micro-irrigation) that is successfully promoting the use of the “treadle pump” for vegetable farming.

OICI will set up demonstration plots and train project participants in the principles and practices of successful production of these vegetables. Among the topics that will be treated will be marketing, vegetable farm planning, seed selection and treatment, nursery establishment and management, transplanting, fertilization, pest control, harvesting, packing and transporting to market. The project participants will also be linked to dependable seed and production supplies sources to enable the establishment of a permanent relationship.

Bio-intensive vegetable farms are space intensive, ecologically sound and can be managed by women. These vegetable farms containing an assortment of vegetables will provide households with access to nutritious foods all year round. It, therefore, has the potential to increase food security and household income of participants in the project.

#### **Priority 2 of Core Activities: Fish farming**

Fish consumption in Ghana is increasing and especially in the mining areas where many people living around the communities have a relatively high level of disposable incomes, the demand for fish is even higher. The GAG communities continue to import a lot of fish from other places in the region because existing stocks can no longer meet demand. Various river fish, especially, tilapia and mudfish (catfish) are very expensive in the markets because of their popularity and delicacy status.

The basic requirements for the establishment of a fish farm are: a dependable supply of water, equipment to construct fish ponds or dugouts that can hold water perennially, supply

of healthy fingerlings, feed and the technology for putting all these together to produce fish in captivity successfully. All these requirements can be met in the Tarkwa area. The amount of rainfall recorded in the Western region is the highest in the country and, therefore, the availability of a dependable source of water is not a problem. All the other requirements can be provided as part of the assistance to the communities to enable them to operate successful fish farms. These preferred types of river fish (tilapia and mud fish) also lend themselves very well to aquaculture development. Although there are a few people who are operating profitable fish farms in the Tarkwa area, their productivity is low and the amount of fish they supply to the market is insignificant. The high cost of pond construction and low productivity due to lack of improved fish farming technologies have remained the main stumbling blocks facing many people interested in pursuing fish farming as an income generating activity.

OICI will introduce a cost-effective fish rearing technique based on traditional fishery practices that utilizes local materials, enabling participants to engage in self-sufficient fish rearing. The need for artificial food, which is one of the constraints of developing fish culture in rural areas, does not need to be introduced in this system of fish rearing.

### **Priority 3 of Core Activities: Small Ruminant Production**

Production of livestock in Ghana is an important economic activity from which food – meat and milk, non-food commodities – manure, hides, skins etc. and cash income are derived. Livestock in rural communities, where a large proportion of the population is poor, is regarded as an asset that could be converted into cash during periods of great need. It does not only provide nutritious food supplement but can be sold when food supplies are low and the money used to attend to family health problems or to purchase needed food. This project will empower farm-households to increase their incomes through livestock production.

In spite of the great potential that livestock production holds, the productivity of livestock enterprises in the subsistence, rural agricultural economy is low. The problems of this sector have not received the desired attention considering its potential for generating additional income for rural communities. Most of the livestock in rural communities are owned by smallholders and managed under traditional low-input husbandry systems. Growth of livestock production in the rural areas is constrained by limited feeding options, lack of improved breeds, predominance of inbreeding and weak stock. In addition, limited availability of affordable veterinary services and supplies also constrain animal production. Government extension and animal health care services are already over-burdened due to limited human, financial and logistical resources. The decentralization program of the MOFA has also created a gap in veterinary service delivery. However, diversification of agricultural operations must, as a necessity, include more livestock production for flexibility in earnings, diversity and improved human nutrition.

In order to increase productivity of livestock, OICI will identify sources of improved breeds of animals and ethno-veterinary drugs that will be procured and distributed to participants. The participants will be trained in animal health, management and the harvesting and storage of feed from the vast natural grazing land and from farm residues accumulated during the rainy season. OICI will also train selected members of the community as Community Livestock Workers (CLWs) who will sustain the provision of services to livestock owners in the communities. OICI will take a conscious decision to ensure that the CLWs are women who live in the communities. Their training will not merely focus on animal health issues but also on women's health, HIV/AIDS and gender issues in the larger context of sustainable

development and natural resource use. They will also be encouraged to work closely with other women in the communities and share their knowledge with them.

#### *Gender considerations in livestock production promotion*

The role of women is crucial in the successful development of livestock projects. In most communities, women are responsible for the day-to-day care and management of animals. While activities performed by women may appear to involve very low skill levels, such as the cleaning of shed, they are, however, critical to the survival, health and production of livestock. For instance, animals are more susceptible to diseases when housed in unhygienic, dirty sheds. Despite this reality, livestock care is somehow considered a “male occupation” The work of women is seldom recognized and they are kept out of important decision-making processes although the responsibilities ultimately impinge on them. Gender considerations will, therefore, feature prominently in the selection of project participants.

#### **Priority 4 of Core Activities: Oil palm production and processing**

Oil palm trees are produced extensively in the forest zones of Ghana where the rainfall is high. It is a major tree crop from which palm oil and palm kernel oil are produced both for human consumption (as a vegetable oil) and for use in the manufacture of soap and other products. The demand for palm oil has gone up because of its traditional use as a vegetable oil and also because of the industrial purchases that are being made by large-scale soap producers and other industrial users. Although there are several land races, efforts by the Government, through the Oil Palm Research Institute of the CSIR, have resulted in the development and distribution of high yielding and early varieties. This development has revolutionized the production of the crop and led to the achievement of high yields and early maturity. Unfortunately, a large number of farmers continue to plant their farms with seedlings that are found growing in the wild and/or with cheap seedlings grown by uncertified nurserymen from seeds arising from wild crosses.

Any attempt to increase the production and productivity of new oil palm plantations must focus on the provision of certified seedlings that are available from reputable sources to guarantee a good profitable crop. Most of the farmers in the GAG communities have native palm trees on their farms and it is only in recent times that farmers are intentionally planting new acreage of the improved type to supplement their farm income. The major factor affecting the establishment of farms is the availability of certified seedlings. OIC will promote the establishment of credible seedling-nurseries by local nurserymen in the area to serve as a supply source for local farmers. OIC will obtain pre-germinated seeds from the Oil Palm Research Institute (OPRI), Kusi for distribution to the nurserymen. They will also be provided with requisite training in nursery establishment and management to ensure that they will be able to meet all the needs of the farmers in their locality.

There are farmers in the area who already have farms that are producing fruit and groups of people who are interested in adding value to the fruits by processing them into palm oil and/or palm kernel oil. Those involved in the direct processing of their fruits get the opportunity to reap higher economic benefits through higher incomes from processed products. OIC will spearhead the development of a rural processing factory that consist of a shed and simple appropriate machinery and equipment for stripping, crushing and boiling the fruit during processing for palm oil. Simple and efficient technologies and equipment for cracking and processing the kernels into palm kernel oil will also be promoted. OIC will set up a pilot processing facility where training in the new technologies and practical demonstrations of the processes will be held so that participants will learn to apply the

technologies by doing. It is anticipated that with the possibilities for processing into high-value products, there will be a greater incentive to plant more trees to take advantage of the increased demand for fruits and this will result in increased acreage and incomes.

## **SUPPLEMENTARY ACTIVITY PILOT PROJECTS**

### **Priority 1 of Supplementary Activities: Snail Rearing.**

Over 80% of the Ghanaian population is the poor to whom protein products such as milk and meat are a luxury. The giant African snail "*Achatina achatina*" is a delicacy and a good source of protein in the meals of the peoples of the Western region as in other parts of the country. The giant African snail is traditionally gathered from the wild, but snail stocks are increasingly threatened by loss of habitat due to the expansion of farming, use of pesticides on farms, mining activities and over-harvesting. Due to dwindling supplies, the snail commands a high market price and the price is determined according to its size. A 100-gram-table-sized giant African snail is achieved in approximately 16 months of culture. Owing to the wet climatic conditions and the availability of abundant sources of food for snails in the various districts of the Western region, the giant African snail that grows naturally in the area, has the potential to multiply and grow freely when reared under captive conditions and managed properly. The rearing of the giant African snail as an income generating business, therefore, offers a good opportunity for many farm families to earn additional income as well as increase their source of protein.

This project will develop an easy-to-understand-and-operate technique for the rearing of the snail by women in the GAG communities. OICI will provide training to women on how to construct the enclosure, establish feed crops in the enclosure, determine optimal soil conditions and stocking density, feed and finally water the snails to prevent them from going into hibernation during the dry period of the year. OICI will conduct the training and work with the trainees in the village where the demonstration site will be located, to ensure better participation and adoption of the technology. At the conclusion of the project, the group will be encouraged to start a small to medium-scale snail farm using the demonstration site and the snails produced during the project.

This project will take about 36 months and it is anticipated that many other people in the community will adopt this low-cost method of growing snails and begin to earn extra money to supplement their income derived mainly from farming.

### **Priority 2 of Supplementary Activities: Beekeeping**

Beekeeping for the production of honey and subsequent processing of the honeycomb into commercial beeswax is a simple intervention that does not require very high capital investments but which can have profound results in their income-earning effects on village communities. Beekeeping can be a dependable source income. The huge demand and high price for honey in Ghana and especially in the rural areas for sweetening foods and for making herbal medicines, the available technical know-how and the large native population of honey bees make beekeeping/honey production under good production culture a profitable venture for men and women. Opportunities exist in the GAG communities for the development of profitable beekeeping enterprises through the provision of simple equipment (bee hives, bee suits, smokers and honey extractors) and training in better management of hives, harvesting,

processing, handling and packaging of honey. Establishment and adoption of this beekeeping intervention will serve as another arrow in the quiver of a community that will promote their resiliency and make it easier for them to recover from the effects of crop failures and will also serve as an income-generating opportunity.

Over the past four years, a beekeeping intervention of OICI in the Northern region has been a great success among project beneficiaries. The demand for honey has far exceeded the supply. The beneficiaries have shown great commitment and enthusiasm for continuing the activity. The economic gains from the activity have progressively increased over time and the quality of the honey has improved as well. Beekeeping has also had an unanticipated effect on the environment. Bush burning in beekeeping communities has been reduced to ensure continuous shade, fire protection, and high colonization rates for the beehives.

OICI will identify interested groups in the GAG communities, mobilize and organize the groups, and provide regular training in various beekeeping techniques, harvesting and processing. OICI will attach a beekeeping technical officer to the project to ensure regular training and technical assistance to the beneficiaries. OICI will also select some participants and train them as Community Beekeeping Technicians (CBTs) to serve the communities. Participants will also be encouraged to establish apiaries in communities by planting trees that will provide shade and protection for the beehives.

### **Priority 3 of Supplementary Activities: Backyard Poultry Production**

Poultry is the most developed among the domestic animal industries in Ghana. In spite of this more than 40% of the nation's requirement are imported. Almost every family keeps poultry. Production is mainly backyard and free range especially in the rural areas. The birds fend for themselves with or without feed supplementation. Some kind of housing is often provided but chick mortality can be as high as 100% as veterinary care is virtually non-existent. This traditional system, using un-improved native breeds of chicken, guinea fowl, ducks and turkeys, accounts for about 80% of the national poultry production. In the big towns and cities, however, there are successful intensive commercial production units dominated by small-scale operators with holding capacities of 100 to 1,000 birds. They use imported exotic breeds, good housing, balanced feeds and all possible veterinary care. These farms produce eggs and broilers for the local market. The potential for members of the communities to produce poultry (the different types) successfully is high especially if the supply of chicks, feed and veterinary products can be guaranteed and the supply of these is accompanied by training of the participants in feed production, health, housing requirements and requisite production techniques. This activity will contribute to the total household or farm enterprise by providing cash for investments in other activities.

As part of this program members of the communities will be assisted by OICI in improving the local stock of chickens through the provision of improved cockerels that will be used to cross the local hens. The chicks produced from such crosses are larger, faster growing and well adapted to local conditions. Training will also be provided in housing, feeding and poultry health to complement the supply of improved males. This backyard poultry production will contribute in diverse ways to survival livelihood and the birds will also play an important role as a ready source of cash income for men and women and a means for individual and social wealth generation.

### **Priority 4 of Supplementary Activities: Soap Making Projects**



Soap is one of the major requirements of every household that must be purchased all the time. Soap is the result of combining fats with some sort of caustic agent such as lye using water a catalyst. Armed with just a little bit of knowledge, it is possible to turn out a nice batch of soap with things that can be obtained in the community and most chemical stores. In the rural communities, there are no alternatives for the hard, high-priced perfumed soaps. What they have is the poor quality, locally made soft soap that is popularly referred to as “don’t touch me”. Due to the high demand for high quality but yet affordable soap, attempts have been made by various local entrepreneurs to manufacture cheaper traditional soaps using local materials. Unfortunately the level of skills and technology used are not adequate enough to guarantee the production of good quality hard soap with good fragrance. For this reason the market for such poorly made local soaps has not expanded although the demand exists demand for soap exists.

Soap making is not hard to do if a person is armed with just a little bit of information. There are improved technologies for making good quality soaps and the materials and basic equipment are all available on the Ghanaian market. The OICI soap-making project will introduce the improved technologies to participating community group members and will provide the simple equipment and training required in the manufacturing process. This technology transfer, mainly through the provision of training and the supply of requisite simple equipment and supplies, will lead to the improvement of the overall quality of the soaps produced. Some of the topics to be treated include: the handling of lye and fats and oils, soap mixing, saponification, superfatting, colouring dyes, scenting oils, soap setting curing and storage and other soap making tips such as the lye/water/fat ratio, mixing order of ingredients, and the curing process.

Since there is a high demand for soaps in the communities and the requirement is perpetual, the potential gains in income from this micro-enterprise are high.

#### *Target Strategy*

Research has shown the importance of women’s participation in non-farm income generating activities, both during the farming and off-season periods. Studies have also shown that the factor most influential in the nutritional status of children in Ghanaian households is the portion of income controlled by the mother. These activities provide women with alternative income sources that have the following impacts:

- Women have more resources to invest into the family farm.
- Women can buy more food and improve household nutrition.
- Women can better care for the children.
- Women add value to crops.

Given these considerations, an integral component of the proposed backyard poultry and soap making assistance program is the training of more women in production of these products and in enterprise development. Production and processing, using small-scale improved structures and equipment, offer opportunities for employment in agriculture to generate products used in poultry feed and soap making, add value to local produce and serve to increase the incomes of program participants.

It is important that in any attempt to assist a group in developing a micro-enterprise, there must be business management and marketing training to complement that effort.



## **ANNEX V INFORMATION ON OICI**

The Opportunities Industrialization Centers Ghana (OICG) program, established in 1971 with technical assistance and support from OICI and funding from USAID, was the first vocational skills training and job placement program established by OIC International in Africa. OICG continues to provide practical and livelihood skills training and job-placement services to unemployed youth in Accra, Kumasi, and Sekondi-Takoradi.

OIC Tamale (OICT) was launched in 1999 by OICI and OIC Ghana, to implement the first phase of a Food Security and Outreach Services Initiative (FSOSI) program. OICI/OICG partnership has five successful years of experience working in 141 communities in the Northern Region of Ghana in which 75 have agricultural activities, 115 have water and sanitation activities, and 46 have micro-enterprise activities. The OICT's Rev. Leon Sullivan Food Security and Nutrition Training Center has given OICI an institutional presence in the Northern region, and it is used to host training seminars, conferences, workshops, and to demonstrate the various agricultural related technologies promoted and used by the program.

### **Technical Capacity and Experience**

OICI Ghana has a highly-skilled technical and management team composed of an International Development specialist, Crop Scientist/Agronomist, Post-harvest, Water and Sanitation, and Micro-Enterprise Development specialists, Organizational Development and Business Development Specialists. OICI uses a field team of Polyvalent Community Facilitators (PCFs), a cadre of highly motivated university graduates who live and work with the selected groups in target communities. These multi-functional extension agents promote changes in attitudes and behavior in addition to improving their clients' skills in agriculture, business development, income generation, health, water management, and sanitation. PCFs use participatory approaches in training and development activities, and use appropriate technical materials developed by OICT. Due to the inherent functional flexibility, the polyvalent approach is adaptable to a wide range of constraints and opportunities occurring in the field. This results in flexible and timely responses to needs that arise in the field and also leads to better rates of adoption of skills and innovations.

OICI is implementing a USDA-funded Poverty Alleviation and Income Improvement Program (PAPIIR) Ghana, in the Ashanti, Western and Northern Regions of Ghana.

The objectives of the program are:

1. Improve farm productivity and marketing to increase national and household food security,
2. Improve farm income and rural employment opportunities
3. Improve access to and management of micro-finance, and
4. Strengthen the staff capacity and institutional sustainability of OIC Ghana.

Another USDA-funded program that is being implemented by OICI is the African Trade and Investment Program (ATRIP). The ATRIP program that started in year 2002, seeks to improve the ability and capacity of farmers to gain access to both local and export market through a system of strong farmer-owned and controlled cooperatives. Currently, four farmers associations are receiving technical assistance under the ATRIP program. These include Farmapine Ghana Ltd. with its five shareholding cooperative societies; Vegetable

Producers and Exporters Association of Ghana (VEPEAG); Weija Irrigation Vegetable Cooperative Society Ltd.; and Dawhenya Irrigation Rice Cooperative Society Ltd.

OICI has formed strategic partnerships and collaborations with other governmental and non-governmental organizations to build and strengthen its capacity in Ghana. These partnerships have been documented through the signing of Memoranda of Understanding (MOU) with the relevant institutions. OICI has initiated program activities in collaboration with various supporting organizations including the Ministry of Food and Agriculture (MOFA), Adventist Development and Relief Agency (ADRA), Amex International, World Vision International, Ghana (WVI-G), and the Catholic Relief Services (CRS).

These programs, strategic alliances and the high caliber program staff have strengthened the capacity of OICI to engage in the implementation of various programs associated with cooperative organization and training, agricultural production, credit provision and management and market development.

## **ANNEX VI INITIAL COST ESTIMATE PER ACTIVITY**

See Excel sheet

## **ANNEX VII**

## **INITIAL COST ESTIMATE PER YEAR**

See Excel sheet

**ANNEX VIII PROPOSALS FOR EXTERNAL FUNDING**  
**(See folder: External proposals)**

## **IDEA FOR PUBLIC PRIVATE PARTNERSHIP (PPP)**

### **Community Development Plan, Iduapriem / Teberebie Goldmine, Tarkwa, Ghana**

#### **1. Criteria**

This PPP meets the following criteria;

- Concerted action between local government (Wassa West District Assembly), private sector (Ghanaian Australian Goldfields Ltd. and Royal Haskoning) and civil society organizations (OICI), with partners working on an equal basis, sharing common goals;
- Private sector partner to contribute 50% of private capital to the total budget, when investments are to be made. Without public cooperation the private sector would not be able or willing to implement the activities;
- The PPP includes capacity building and transfer of knowledge to local partners;
- The PPP aims to generate sustained benefits in the short and long term to the target group;
- The PPP is in line with Ghana's national strategies for poverty reduction and sustainable development.

#### ***2. Description of Company***

Ghanaian Australian Goldfields Limited (GAGL) operates the Iduapriem Gold Mine in the Western Region of Ghana, 10km south-west of the town of Tarkwa. GAGL is a Ghanaian registered company owned by Ashanti Goldfields Company Limited (80%) and the International Finance Corporation (20%). The *Iduapriem Gold Mine* started operations in 1992. In 1996, 80% ownership of the Iduapriem Gold Mine was acquired by Ashanti Goldfields Company Limited (AGC) from the previous owners, Golden Shamrock of Australia. AGC is a Ghanaian based publicly-listed multinational company currently in merger discussions with AngloGold Limited of South Africa. . The *Teberebie Gold Mine (TGL)* is adjacent and to the north of the Iduapriem Gold Mine and production commenced in 1991. In 2000, TGL was purchased by Ashanti Goldfields Company (the parent company of GAGL). The entire TGL property was divided roughly into two and the northern half eventually offloaded to Goldfields Ghana Ltd (GGL), which is located to the north of the original TGL concession. The portion of TGL retained by AGC, is now operated together with the Iduapriem concession as a single mine.

#### **3. Potential Partners**

1) **The Wassa West District Assembly (WWDA)**; This is one of the 11 administrative and political authorities in the Western Region and covers an area of 2,354 km<sup>2</sup>. This is one of the premier mining areas in Ghana and one in which most of the major mines are expected to close within the next decade. The WWDA is responsible for the provision, through various agencies, of services such as water, sanitation, roads and infrastructure, health care services, agricultural extension services, facilitating industry and business and environmental protection. The WWDA's Medium Term Development Plan sets the following priorities for the District:

- Improve accessibility to social services;
- Enhancement of governance in the district;
- Creating and in providing an enabling environment for private sector development;
- Modernisation of the agricultural base of the district;



- Improve revenue base and collection management system.

2) **Opportunities Industrialization Centers International (OICI)** is a non-profit private voluntary organization devoted to improving the lives of the underprivileged in developing countries, with over 30 years experience in building community-based job skills training networks. In Tarkwa, they are active in a number of projects, including GAGL and other mining companies, in training, entrepreneurship and microfinance.

3) **Community Committees:** Nine community committees have been set up in the area, with assistance from GAGL and training from OICI, to assist in implementing the CDP and to provide a focus for initiatives and facilitate dissemination of information and training.

4) **Royal Haskoning:** Is an independent, world-wide operating multi-disciplinary consultancy firm which has offices in Ghana and the Netherlands. It has been working with GAGL to develop its Community Development Plan. Haskoning would continue to provide services to support the CDP implementation.

#### 4. Common goals

GAGL has a limited lifespan and depending on the gold price and operating costs, the mine may close within the next 8 to 10 years. For the 18 villages located near the mine, mine closure will pose difficult social, economic, and environmental issues. For instance, mineworkers living in these villages, will have to search for other jobs, others that are indirectly dependent on mining operations, might lose (part of) their income. Facilities currently maintained and supported by GAGL, will deteriorate. There is thus an urgency to ensure that optimal use is made of the remaining 'window of opportunity' to set the foundations for sustainable community development that will continue after mine closure.

In order to achieve sustainable community development, GAGL's goal is to foster economic development to improve the well being of local communities in the pre-closure period and to identify sustainable development initiatives for these communities and the local region.. GAGL are thus developing and implementation a **Community Development Plan** (CDP) for communities associated with the Iduapriem / Teberebie Mine. This is being done in a structured way, with input from the local communities, local government, local financing institutions, NGOs and training, capacity building and advice from consultants for all stakeholders. The aim is sustainable development of alternative livelihoods and poverty reduction. A draft CDP has now been developed and priority areas have been identified, for which all stakeholders, especially the local government and GAGL have identified areas for financing in the short and medium term. However, due to limited funds from the District Assembly, not all the priorities can be financed, despite some urgent and basic needs in the areas of water and, sanitation (small scale infrastructure e.g. toilets, boreholes and maintenance training), environment (sustainable logging and natural resources use from the forest and Nueng forest reserve), education (school equipment transport to schools, road maintenance), health care (training and awareness campaigns, small scale equipment provision) and developing alternative livelihoods (re-skilling, training, arranging micro-credit).

GAGL has proposed a budget of US\$150,00 per year till mine closure, to finance some of these priority initiatives that normally are the responsibility of local government, such as assisting economic development initiatives, road maintenance, provision of electricity, health care, education, water and sanitation facilities.

**Support from the Dutch Ministry of Foreign Affairs for the PPP would allow an increased number of selected, priority initiatives to be realized prior to mine closure,**

jointly by the WWDA, GAGL and partners such as OICI, Community Committees and Royal Haskoning.

## **5. Target group**

The target group is the communities that are directly affected by the existing mining operations and eventual mine closure:

- Six communities using roads currently maintained by GAGL;
- Six communities and farmers affected by actual reclamation and closure operations and potential environmental pollution;
- Eleven communities where employees of GAGL and subcontractors live, both inside and outside of the concession area.

In these communities, a significant number have earnings that are under the national poverty line, and most of the communities outside of the one main town of Tarkwa (population 30,000) exist on subsistence farming. Provision of, and access to healthcare, education, infrastructure is limited and generally of poor quality. This target group (ie those affected by GAGL operations within Wassa West district are about 56,000 people), including the employees and subcontractors of GAGL who total about 1000.

### *Outcome of the PPP:*

Primary goals: 1) Establish sustainable alternative livelihoods to mining for affected communities (2) alleviate poverty through PPP to increase access to health, water, sanitation, education and infrastructure and facilitating income generation projects (3) Provide a PPP model for other mines in the District (4) Capacity building for public and private sector, communities and NGOs.

## **6. Anticipated budget**

A contribution of € 450,000 from DGIS allows the budget for the first 3 years already allocated by GAGL and the WWDA to be doubled.

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## ANNEX XI

## TRAINING & CAPACITY BUILDING

### Plan

Goal	Objective	Activity	Target	Person Responsible	Output
Improve on a sustainable basis the Socio-economic livelihood of the communities affected by the mining operations	(a) To Assist the communities in group formation (b) To strengthen Existing Groups (c) To help groups to register with Cooperative Department and other service providers	Visiting the communities Meeting community leaders  Registering the existing groups Identification/formation of new groups	8 Communities  8 Consultative assembly members & 32 business group executives  32 groups	OICI Staff  OICI Staff  OICI Staff/Department of Cooperative/National Youth Council	OICI becomes familiar with the communities and their activities  32 groups registered, new ones identified and registered
Group Development	To train the groups to become viable and sustainable  To sharpen the financial and business management skills of the groups	Organize training/workshops for the groups in Group dynamics Leadership skills/ Decision making process etc Organize workshops for the groups in financial and business management	8 consultative committee members & 32 business group executives  8 consultative committee members & 32 business group executives	OICI Training Team  OICI Training Team	Participants trained in group dynamics etc  Participants trained in basic business management skills

Goal	Objective	Activity	Target	Person Responsible	Output
Group Development	To improve the record keeping among the groups	Organize workshop for groups in financial management and basic marketing strategies	8 consultative committee members & 32 business group executives	OIC Training Team	Participants trained in financial management and basic marketing skills
	To train the groups in basic marketing strategies	“		“	
	To enhance the technical skills of group members				
	To improve access of the groups to credit	Organize training/workshops in appropriate technology transfer	8 consultative committee members & 32 business group executives	OIC Training Team	Participants trained in appropriate technology transfer activities
		Introduce groups to financial institutions etc.	“	OIC Staff	Participants linked/introduced to some of the financial institutions/other organizations and OICI for credit assistance

## **Training Program**

Target group: 8 Consultative Assembly members and 32 Micro Enterprise Group Executives

### **Module 1. Group Dynamics & Team Building (Feb. Monday, 16 - Friday, 20)**

- Group Dynamics, Group Formation, Group sustainability and Team Building skills
- Conducting effective Meetings
- Leadership Skills
- Communication skills
- Group Constitution-Making Process
- Decision Making process
- Conflict resolution and Crises Management

### **Module 2. Business Management (Feb. Monday, 23 – Thursday 26)**

- Basic steps in starting and managing a successful Business
- How to set up your own business
- How to prepare a Business Plan
- Costing and pricing of products
- Stock control
- How to draw effective work plan for implementation

### **Module 3. Financial Management (March. Tuesday, 9 – Friday 12)**

- Record keeping/basic book keeping skills
- Credit Management & Loan Repayment
- How to cultivate a good banking culture

### **Module 4. Marketing/Sales Strategies (March Monday, 15- Thursday 18)**

- Importance of marketing
- Concept of marketing mix
- Effective selling techniques
- Time management

### **Module 5. Appropriate Technology transfer (March, Monday 29 – Wed. 31)**

- Types of machines needed for specific jobs
- Machine operation and maintenance
- Maintenance of structure housing processing equipment
- How to handle extraction machines
- Personal Safety, personal hygiene and environmental sanitation in production activities
- Machine maintenance/Routine checking

Programme: February – March 2004

## Module 1: Group Dynamics

<b>Day 1. Monday, February 16, 2004</b>	
8.30 – 9.00	Arrival and registration of participants
9.00- 9.30	Introductions Opening Prayer & Welcome address Self Introductions Workshop objectives & Participants expectations and fears Group contract/ norms
9.30 – 11.00	Group Dynamics, Group Formation, Group sustainability and Team Building skills
11.00 – 12.30	Break
12.30 – 1.30	Group Formation, Group sustainability and Team Building skills continues.
1.30 – 2.00	Plenary Discussions and Presentations
2.00	Closing
<b>Day 2. Tuesday, February 17</b>	
9.00 – 9.15	Review of day 1 activities
9.15 – 11.00	Leadership skills
11.00 - 12.30	Break
12.30 – 1.30	Roles of leaders and group members
1.30 – 2.00	Plenary Discussions and Presentations
2.00	Closing
<b>Day 3. Wednesday, February 18</b>	
9.00 – 9.15	Review of day 2 activities
9.15 – 11.00	Group Constitution Making Process
11.00 – 12.30	Break
12.30 – 1. 30	Meeting Skills
1.30 – 2.00	Plenary Discussions and Presentations
2.00	Closing
<b>Day 4. Thursday, February 19</b>	
9.00 – 9.15	Review of day 3 activities
9.15 – 11.00	Communication and Information dissemination skills
11.00 – 12.30	Break
12.30 – 1. 30	Decision Making Process
1.30 – 2.00	Plenary Discussions and Presentations
2.00	Closing
<b>Day 5. Friday, February 20</b>	
9.00 – 9.15	Review of day 4 activities
9.15 – 11.00	Conflict Resolution and Crises Management skills
11.00 – 12.30	Break
12.30 – 1. 30	Conflict Resolution and Crises Management continues
1.30 – 2.00	Plenary Discussions and Presentations
2.00	Closing

## Modules 2: Business Management

<b>Day 1. Monday, February 23,</b>	
8.30 – 9.00	Arrival and registration of participants
9.00- 9.15	Review of last week's activities
9.30 – 11.00	Basic steps in starting and managing a successful business
11.00 – 12.30	Break
12.30 – 1.30	How to set up your own business
1.30 – 2.00	Plenary Discussions and Presentations
2.00	Closing
<b>Day 2. Tuesday, February 24</b>	
9.00 – 9.15	Review of day 1 activities
9.15 – 11.00	How to draw up a Business Plan
11.00 - 1230	Break
12.30 –1.30	Costing and Pricing of products
1.30 – 2.00	Plenary Discussions and Presentations
2.00	Closing
<b>Day 3. Wednesday, February 25</b>	
9.00 – 9.15	Review of day 2 activities
9.15 – 11.00	How to draw up effective work plan for implementation
11.00 – 12.30	Break
12.30 –1. 30	How to draw up effective work plan for implementation contd.
1.30 – 20	Plenary Discussions and Presentations
2.00	Closing
<b>Day 4. Thursday, February 26</b>	
9.00 – 9.15	Review of day 3 activities
9.15 – 11.00	Stock & stock control in business
11.00 – 12.30	Break
12.30 –1. 30	Planning and Forecasting in Business
1.30 – 20	Plenary Discussions and Presentations
2.00	Closing



### Module 3: Financial Management

	<b>Day 1, Wednesday March 10</b>
9.00- 9.15	Review of the previous week's activities
9.30 – 11.00	Record Keeping & Basic Book keeping techniques
11.00 – 12.30	Break
12.30 – 1.30	Credit & Credit management techniques
1.30 – 2.00	Book keeping exercises
2.00	Closing
	<b>Day 2. Thursday, March 11</b>
9.00- 9.15	Review of day 1 activities
9.30 – 11.00	Loan repayment techniques & how to cultivate a good banking culture
11.00 – 12.30	Break
12.30 – 1.30	Book keeping exercises
1.30 – 2.00	Record keeping exercises
2.00	Closing
	<b>Day 3. Friday, March 12</b>
9.00- 9.15	Review of day 2 activities
9.30 – 11.00	Advantages and disadvantages of discounts
11.00 – 12.30	Break
12.30 – 1.30	Exercises
1.30 – 2.00	Exercises
2.00	Closing

### Module 4. Marketing /Sales strategies

#### Day 1, Monday March 15

8.30 – 9.00	Arrival of participants
9.00- 9.15	Review of last week's activities
9.30 – 11.00	Marketing and its Importance in production
11.00 – 12.30	Break
12.30 – 1.30	The market and market research techniques
1.30 – 2.00	Exercises
2.00	Closing

#### Day 2, Tuesday, March 16, 2004

9.00- 9.15	Review of last week's activities
9.30 – 11.00	Importance of selling and salesmanship
11.00 – 12.30	Break
12.30 – 1.30	Effective selling skills.
1.30 – 2.00	Exercises
2.00	Closing

#### Day 3, Wednesday, March 17, 2004

9.00- 9.15	Review of last week's activities
9.30 – 11.00	Budget and budget control
11.00 – 12.30	Break
12.30 – 1.30	Budget and budget control continues
1.30 – 2.00	Plenary session
2.00	Closing

## Module 5: Appropriate Technology transfer

	<b>Day 1, Monday, March 29</b>
9.00- 9.15	Review of past weeks activities
9.30 – 11.00	What is appropriate technology? And what are types of machines needed for specific jobs?
11.00 – 12.30	Break
12.30 – 1.30	Field work to see existing machines and how they work
1.30 – 2.00	Field work to see existing machines and how they work
2.00	Closing
	<b>Day 2. Tuesday, March 30</b>
9.00- 9.15	Review of day 1 activities
9.30 – 11.00	Report on field experience on machine operation and maintenance
11.00 – 12.30	Break
12.30 – 1.30	Machine maintenance & routine checking
1.30 – 2.00	Maintenance of structure housing processing equipments
2.00	Closing
	<b>Day 3. Wednesday, March 31</b>
9.00- 9.15	Review of day 2 activities
9.30 – 11.00	Personal safety, personal hygiene and environmental sanitation in production activities
11.00 – 12.30	Break
12.30 – 1.30	Exercises
1.30 – 2.00	Exercises
2.00	Closing

**ANNEX X**  
**Maps**

## ANNEX XI STAKEHOLDERS

The secondary stakeholders who are most relevance as funding or implementing agencies are indicated with \*

Those selected for the 2nd and 3<sup>rd</sup> CDP Stakeholders Meetings are indicated with <sup>CC</sup>

Those selected for the Economic Opportunities Selection Committee are indicated with <sup>EOSC</sup>

Organisation /Community	Name	Rank	Interest
<b>COMMUNITIES</b>			
Abompuniso/ Mile 10½	Nana Kofi Soro	Odikro	Proximity, employees
Adieyie Junction / New Iduapriem/ Mile 8	Nana Sampson	Chief	In concession
	Nana Sampson	Odikro (village chief)	
	Opanyin Ankomah	Elder	
	Joseph Kyei	Chairman Unit Committee	
	Emml Andoh	Secretary Unit Committee	
	Daniel Yeboah	Chairman Farmers Association	
	David Norshie	Youth Leader (Mbranteehene)	
	M. Asare	Women's Leader	
	Ofori Abebrese	Unit Vice Chairman	
	Kwao Boison	Unit Committee Secretary	
Adisakrom/Adyesakrom	Nana Ewuley	Odikro (village chief)	In concession
	Kofi Mensah	Elder	
	Yaw Arhin	Elder	
	Nana Amoh	Unit Committee Chairman	
	Madam Ama Alua	CBO/Womens' Rep.	
Badukrom	Kofi Nyarko,	Galamsay Chief	
	Agyenimg Boateng	Village leader	
	Nana Dogo Mossi	Odikro (village chief)	
Bankyem Charliekrom and Akyemprim	Dan Ladi Salifu	Assembly Member	Proximity, employees
	Colemena Badu	Village leader	
	Nana Kofi Mensah	Odikro (village chief)	
Effuenta	Sulley Mohammed	Village leader	Concession border, Proximity
	Nana Adwoa Boadi	Odikro (village chief)	
	Abass Mohammed	Unit Committee Chairman	
Mile 7	Malam Issah	Village Leader	In concession
	Ofosu Asare	Chief Farmer	
	Agya Dibre	Opinion Leader	
	Akua Manu	Opinion Leader	
	Ismaila Anyawre	Opinion Leader	

Organisation /Community	Name	Rank	Interest
	Addy	Opinion Leader	
	Agya Badu	Opinion Leader	
	Agya Nsiah	Opinion Leader	
	Madam Grace Akyeamah	Women's Leader	
Nkwantakrom/Acheampongkrom	Nana Kofi Karikari	Village leader & Odikro	In concession
	Festus Acheampong	Elder/Head of Acheapongkrom	
	Bakari Edwards	Youth representative	
	J K Appiah	Elder	
	James Ofori	Unit Committee member	
	Benson Asiedu	Minority representative	
	Elizabeth Boison	Women's representative	
Tamso	Kingsley Sakyi Forson	Village leader	Proximity
	Nana Asmah	Odikro (village chief)	
	Francis Kojo Eyisi	Assembly men for Tanmso Electoral Area (12 communities)	
Techiman	Nana Kwadwo Obeng,	Chief of Techiman	In concession
	Kwabena Manu	Elder	
	Kwame Tibuah	Elder	
	Kofi Asare	Youth rep.	
	Stephen Mensah	Minority rep.	
	Comfort Owusu	Womens' leader	
	Charles Cudjoe	Unit committee	
Wangarakrom	Ernest Kwasi Amoateng	Assemblyman Teberebie C	Old concession
	Nana Awudu	Chief	
	Isaac Asante	Unit Committee Chairman	
	Twumasi Ankrah	Kyeame	
	Eml. K. Gyefour	Tufuhene	
	Opambour Agyemang	Gyasehene/youth rep.	
	Kwabena Bugyei	Abusapanyin	
	Agya Addai	Committee Chairman	
	Agyenim Boateng	Elder	
	Haruna Hamidu	Elder	
	Evans Abore	Committee Secretary	
	Hannah Amoah	Women's Leader	
Tarkwa	Mr. E.K. Ayensu	District Chief Executive	Market, employees
Teberebie	Paapa Ayam	Farmer's Leader	In concession

Organisation /Community	Name	Rank	Interest
	Aaron Arthur	Youth Leader	
	Madam Mary	Women’s Leader	
	Samuel Nuakoh	Unit Committee Chairman	
	Mr. Graham	Head Teacher	
	Henry Adusei Arthur	Local Assemblyman	
	Nana Ocran	Tufuhene (Acting Chief of Teberebie)	
GOVERNMENT AGENCIES			
Wassa West District Assembly *	Mr. E.K. Ayensu	District Chief Executive	Receipt of facilities, District planning, infrastructure
	Tony Moses	District Budget Officer	Budget
	Amoa Darkwa	District Chief CD	
	Tim Nankara	Planning Officer* District Planning Officer* C	Planning
	Anthony Kwofie	GES District Planning Officer	Planning
	Tweneboah Koduah	District Physical Planning Officer	Planning
	Ussher K Richard	District Statistical Officer	Statistics
	E. Amoateng Henry Adusei Arthur	Assemblyman-Iduapriem Assemblyman-Teberebie	Economic Development
	D. Agatiba	Social Service Sub Committee	Social Service
	D. Gyan	Economic Development Planning Sub Committee	Economic Development Planning
	J. Himans	Environmental Management Sub Committee	Copies of GAG reports (sent to EPA)
	J.C. Damoah	Agriculture Sub Committee	Socio-economic development
	Mana Andoh Kyei	Justice & Security Sub Committee	
	Paul Addo	Works Committee	
	Alex Quarm	Finance and Administration Sub Committee	
	Daniel Gyan	Development Sub Committee	

Organisation /Community	Name	Rank	Interest
	J.W. Dontoh	Mines Sub Committee	
	Robina Andoh	Education and Gender Sub Committee	
	Mana Kwesi Ansah	Disaster Sub Committee	
	Benjamin Assabil	Privatization Sub Committee	
	Benjamin Assabil	Public Relations Compliants Sub Committee	
	Benjamin Assabil	Credit Approval Sub Committee	
Wassa West Area Councils	I.Y. Ako	Chairman/Convenor of Tarkwa (Urban Council)	
	Isaac Gyasah	Chairman/Convenor of Nsuam	
	Mrs Victoria Gharbin	Chairman/Convenor of Pepesa East	
	John Himans	Chairman/Convenor of Nsuta	
	J.K. Koomson	Chairman/Convenor of Aboso	
	S.K. Asante	Chairman/Convenor of Bogoso	
	Presea (Urban council)	Chairman/Convenor of E.R. Korsah	
Wassa Fiase Traditional Council	Osagyefo Kwamina Enimil VI	Paramount Chief (president of Traditional Council) and his sub-chiefs	Landuse/ownership/health/infrastructure
EMPRETEC	No local office	Not applicable	Technical assistance, Skills/Job training
Ministry of Food & Agriculture (MOFA) *	E. Oppong (left)  Mr --- Mrs Aman Darkwa	District officer Extension officers  C C	Advice on agriculture
Crop Services Department, Agro-Forestry Unit	John Kwofie	Principal Production Officer	Crop enhancement schemes
Forestry Department/Commission	Mohammed Takku	District officer	Technical assistance Requires copy of Reclamation plan when mine located in Forest Reserve,

Organisation /Community	Name	Rank	Interest
			manages forests
District Agriculture Extension Services	John Kwofie	District Agriculture Extension Officer	Agriculture technical assistance
National Board for Small Scale Industry (NBSSI) *	Mathias Atsu Kudafa Atu Agyei C	Director	Technical assistance, Skills/Job training
Ministry of Health/Ghana Health Services District Health Management Team *	Dr. T.S.M. Avorti C	District Director of Health	Manages health clinics in Iduapriem and Tarkwa District health, clinics
Environmental Protection Agency (EPA) *	Moses M Kpebu C	Assistant Program Officer District officer Natural Resources Management department	Regulation of environment, sets standards, issues permits, enforcement notices, copies of GAG reports sent to EPA, the Environmental Protection Council (EPC) requires copy of Reclamation plan
District Fire Service (DFS)*	N.A. Dei	District Officer	Prevention outbreak of fire / security
Land Valuation Board	Y. Mensah	District officer	Crop & structure valuation for resettlement
Water and Sanitation Committee (WATSAN) *	Tim Nankara C	Planning Officer	Manages local water committees
Department of Community Development	Ms Elfreda Annoh C	District Community Development Officer	Technical assistance to communities
Labour Exchange Department	K. Awotwi	Tarkwa	Employment enhancement, holds registers of people seeking work
Attorney General	Valerie Amate	Chief State Attorney	Land use/leasing
Minerals Commission	B.K. Ntiboeg	District Officer	Regulates and manages minerals resources and policies, Land use/leasing, requires copy of Reclamation plan
Minerals Commission, Small Scale Mining Office	Bernhard K. Ntibrey	District Officer	Permits for small mining operations
Ministry of Mines, Mines Department	S. Out	Senior Inspector	Enforcing minerals & mining law, negotiations for



Organisation /Community	Name	Rank	Interest
			resettlement
Mineral Development Fund (MDF)	E.T. Tagoe	Principal Accountant	Socio-economic development
Department of Feeder Roads (DFR) *	Nicolas Mortey C	District director	Maintain and construct feeder roads
Ministry of Youth	Mr Joesph D.A.Sowah C	District Youth Co-ordinator	Youth groups, registration
District Directorate of Education	N. Osei Nketiah	District director	Schools- Tarkwa, Iduapriem, Teberebie

#### COMPANIES

GAGL (AG)	David Renner	MD	Goldmine
	Joe Nana Nkrumah Boateng	Consultant, former Exec. Assistant	
	Martin Dadzie	Community Relations Manager	
	Dr. William Ahottor	Environment Manager	
	Frank Walker	HSE Manager	
Goldfields Ghana Limited (GGL)	Stephen Yirenky		Goldmine- adjacent lease
Ghana Manganese company (GMC)			Manganese mine- adjacent lease
Abosso			
Prestea			
Tarkwa			
Bogoso Gold Ltd	Sameul Kusi Agyemang	Alternative livelihood manager	Goldmine – in Tarkwa area
	Paul Addo Essah	HR manager	
Bibiani (AG)			
Bonte			
Awaso			
Obusai (AG)			
Dunkwa			
Obotan			

#### OTHER COMPANIES

Ghana Water Company	S. Agyeman-Mensah	District Manager	Community water supply; mainly urban areas
District Water & Sanitation Team (DWST)			Mainly rural areas
Electricity Company of Ghana	Robert Amewuda	Deputy Field Manager, Operations	Community electrical supply (partly financed for Iduapriem by GAGL)
Bogosu Rural Bank	S. Alhassen	Manager	Micro credit
Ghana Commercial Bank	Helen Gartey	Assistant Branch	Micro credit

Organisation /Community	Name	Rank	Interest
		Manager	
Rural Banks			
Amenfiman Rural Bank			
Benso Oil Palm Project (BOPP)			Oil processing & financing start up
Secpoint Security	Munero	Site Commander	GAGL contractor (security)
MDM + Consar Construction	Stefano Ramela	Managing Director	GAGL contractor
OTR	Andrew Higgins	Local representative	GAGL contractor (truck tyre supply & repair)
JSO	Joe Nelson	General Managing Crushing	GAGL contractor (rock crushing )
GPRTU (Ghana Private Road Transport TU)	Kofi Andoh	Branch Chairman	GAGL contractor (transport)
Taywood Mining	Jeff Fischer	Area manager	GAGL contractor (mining operations)
SGS Laboratory	Hichem Tabka	Business Development Manager	GAGL contractor (lab & assays)
UEE Explosives	Emmanuel Ofori Asante	General Manager	GAGL contractor (explosive manufacturer)
Hyspec	Daniel McCarthy	Local Manager	GAGL contractor (hydraulic hose repair)
Eurest	Anthony Tetteh	Camp Boss	Former GAGL contractor (catering)
ATS	Jules	Camp Boss	Former GAGL contractor (catering)
Mobil Oil Ghana Ltd	Benjamin Aequah Abakio	Local representative	GAGL contractor (bulk fuel)
<b>DONORS/DEVELOPMENT PARTNERS</b>			
World Bank (Village Infrastructure Project)	Tim Nankara	Assistant Development Plan Officer	Water boreholes (Wang., Badukrom, Techiman, Adisakrom, Market Mile 10½, Roads Techiman)
Japanese International Co-operation Agency (JICA) (Water Programme)	Tim Nankara	Assistant Development Plan Officer	Water boreholes (Wang., Badukrom, Techiman, Adisakrom, Market Mile 10½, Roads Techiman)
EU	Tim Nankara	Assistant Development Plan Officer	Water boreholes (Adieyie, Mile 7, Abompuniso)
USAID	R. Siaw	Former Planning Officer (not replaced	Socio-economic development

Organisation /Community	Name	Rank	Interest
		yet)	
Department for International Development (DFID)	N. Osei Nketsial	District director of Education	Socio-economic development
African Women Development (AWD)	N. Osei Nketsial	District director of Education	Unknown
<b>NGOs</b>			
CARE International, Tarkwa office	Ekwow Fletcher Albert Quansah C	Director Field Supervisor	Community Development, poverty reduction
OICI, Accra, Tarkwa	Carla Dominique Denizard C	Manager	NGO- poverty alleviation, microcredit, training, econ. opps.
FIAN (International), Germany & Tarkwa	Simone Windfuhr C	Program officer-Africa Desk	Human rights
Wassa Association of Communities Affected by Mining (WACAM)	Daniel Owusu-Korantang	Executive Director	Wassa communities affected by mining
FOE (Friends of the Earth) Ghana, Accra	George B. Ahadji	Executive Director	Environment
Angel/Angel of Hope	Unknown	Unknown	Orphans
Project Concern	Mrs E. T. Kwarteng	Project co-ordinator	Health education
FACT, Bogoso	Unknown C?	Unknown	Information, education and communication adolescents (Bogosso)
Integrated Social Development Centre (ISODEC) Ghana, Mining & Environment Project, Accra	Charles Abugre Bishop Akolgo C?	Executive director Deputy Executive	Human (social and economic) rights, law, public interest, microcredit
<b>COMMUNITY BASED ORGANISATIONS</b>			
GAGL Consultative Committees	Representatives from Assemblyman of the Area, GAGL Representative, the Chief, 2 Elders of the Community Youth Representative, Women's Organiser and a Representative of the minority tribe in the community	<ul style="list-style-type: none"> <li>▪ Adisakrom</li> <li>▪ Iduapriem/Mile 8</li> <li>▪ Mile 7</li> <li>▪ Mile 10½</li> <li>▪ Nkwantakrom/Acheampimkrom</li> <li>▪ Teberebie</li> <li>▪ Techiman</li> <li>▪ Wangarakrom</li> <li>▪ Bankyim/Akey epim</li> </ul>	Consultation with GAGL

Organisation /Community	Name	Rank	Interest
Traditional Stools	Osagyefo Kwamina Enimil IV	Wassa Fiase Paramount chief	Socio-economic development
	Osagyefo Kwamina Enimil IV	Wassa Fiase Paramount chief	Socio-economic development
Churches/church organisations	Nana Kwabena Angoh II	Apinto Stool Chief	Socio-economic development
Mine Workers Union	Salom Pentecostal Church First Baptist Church Roman Catholic Church Methodist Church Sacred Action Church Christian Divine Church Church of Pentecost Presbyterian Church Islam	Several	Socio-economic development
National Council of Women and Development (NCWD)	Thomas Tutu John Boison	Branch Chairman Acting Branch Secretary	Rep for Junior Staff, in Collective Bargaining Agreement
Women's Groups	Clifford Fosu	National Service Personnel	Promoting women's development
Farmers Associations		See for details part on communities	
Youth Groups	Teberebie Farmers Assoc. United Farmers Assoc.- Nkwantakrom Mile 8 Farmers' Assoc.	See for details part on communities	Land use/leasing/ Tenure
Community Water Committees	Teberebie Youth Assoc. Mile 8 Youth Assoc.	See for details part on communities	Socio-economic development
	Mile 7 WATSAN Com.	Malan Issa	Local committees for water use. WATSAN

Note \* indicates those of most relevance as funding or implementing agencies.

## ANNEX XII CONTACT DETAILS PRIVATE SECTOR

### TRAINING & ADVICE

#### National Board for Small-Scale Industries (NBSSI)

To enhance the productive capacity of small-scale producers, the NBSSI is charged with the responsibility of formulating, developing and implementing a national programme that is aimed at accelerating the growth of small-scale industries. The objective of the NBSSI is to contribute to new business creation in order to alleviate poverty through the increased output of small-scale enterprises. The Board has three departments Policy Planning, Monitoring and Evaluation, Entrepreneurship Development Department (EDD) and the Investment and Credit Department (I&C).

The Entrepreneurship Development Program (EDP) is of particular interest to the CDP project. The EDP is a comprehensive training and counselling package designed to identify people with adequate entrepreneurial characteristics, and help these potential entrepreneurs establish and successfully manage their own small business. NBSSI would need financial assistance for travel to the project site + participants contribution for training. Outreach to West Wassa District is limited as NBSSI has no representative office in Tarkwa. However, negotiations with the WWD for making office space available are ongoing.

Contact: Director NBSSI in Takoradi\_Mathias Atsu Kudafa mobile 020-8175837, Director Nana (Dr) Baah-Boakye P. O. Box 38 RCC, Kumasi Phone: 2335125426 or 2335126262-5, Ext: 241 - Direct to Regional Manager, [nazira@allghanadata.com](mailto:nazira@allghanadata.com).

#### Intermediate Technology Transfer Unit

Part of the Ghana Regional Appropriate Technology Industrial Service (GRATIS) project, that started already in 1987, a network of ITTUs have been established. The ITTUs make available consulting services to small-scale entrepreneurs who seek to upgrade or expand their activities. Assistance includes entrepreneurial training and business advisory services, socio-economic, industrial, feasibility and market studies, manufacture of equipment for rural industries. In addition advice to small scale engineering and manufacturing industries is given as well as technical training in development of appropriate technology. Their Batik Tie-Dye Technology Transfer Programme is organised at the Textile Training Section of the Tema ITTU. Outreach of ITTU is limited as the nearest Unit is in Takoradi. They would need financial assistance for travel to the project site and participants contribution for training.

Contact: Robert Buatsi, Box 151, Tema Tel: +223 (0) 22 20 4243/Fax: +223 (0) 22 20 4374 E-mail: GRATIS@Ghana.Com

#### Sekondi-Takoradi Worker's College

This college is the extension arm of the Institute of Adult Education (IAE) in the Western region. It has over the years provided services to communities and public organisations/institutions through outreach programmes. The activities of the college of interest to the project are training programmes of illiterate adults (majority of our target groups) in book keeping etc. They would need financial assistance for travel to the project site + participants contribution for training.

Contact: Michael Akita, 021-231664/220462

#### Ministry of Youth

The Department of Youth, located in Tarkwa, provides technical assistance and support to registered youth groups/ individuals pursuing or intend to pursue economically viable

ventures. Core activities include training by various well skilled trainers. The department requires a participants' contribution for training.

Contact: Department of Youth co-ordinator, Joseph Adjei Sowah

#### Ministry of Forestry and Agriculture (MOFA)

Under the Government of Ghana's decentralization program, implementation of agricultural extension activities is the responsibility of the One Hundred and Ten District Assemblies in the country with the regions providing technical and administrative support. The district agricultural directorates would be responsible for financial, administrative and technical management of agricultural development programs. The organisation of MoFA has changed considerably under this decentralisation. Its departments at the national level have been re-grouped into four line and seven technical directorates. Line directorates include: general administration and finance, human resource development and management, policy, planning and monitoring and evaluation and, research, statistics, public relations and information. The technical directorates are: crops services, plant protection and regulatory services, animal production services, veterinary services, fisheries services, agricultural engineering services, extension services. In addition, the Irrigation Development Authority under the auspices of MoFA is responsible for irrigation development.

At the regional level, the Regional Director of Agriculture is assisted by regional development officers i.e. Crops Development Officer, Animal Production Development Officer, Extension Development Officer etc). Regional Directors and their development officers and SMS provide technical assistance to the district agricultural directors and their staff in planning and implementation of development policies, programs and regulatory services and monitor implementation progress.

At the district level the District Director of Agriculture is assisted by district development officers (DDO) and Agricultural Extension Agents (AESs). Each district is divided into 8-12 operational areas, depending on the size of the district. An AEA is assigned to each operational area to operate as all-purpose agent disseminating information on all aspects of agriculture – (crops, livestock, fisheries, marketing etc). The activities of 8-10 AEAs are supervised by a DDO.

There is a Directorate for Women in Agricultural development (WIAD) in MoFA whose major tasks include training and enhancement of food processing, nutrition, and domestic management. Despite the key role women play in agriculture, customs and traditions negatively affect women's activities in agriculture and limit their access to land, credit, technology, training, labour and skills acquisition. Under the Ghana Agricultural Services Sub-sector Investment Program (AgSSIP) currently running, gender sensitisation training for all extension staff would be supported. Women facilitators (FCs) from the women farming community would serve as focal points for reaching women in the communities. Technological messages on which they can be proficient would be identified and training given to them.

Under the promotion of farmer based organisations (FBOs) component of AgSSIP, provision of extension services would be provided to groups of farmers rather than to individuals for more cost-effective and rapid diffusion of technology. Extension agents would be trained on the techniques and dynamics of group formation by the Department of Co-operatives, the Ghana Co-operatives Council and selected NGOs. Groups formed by extension agents could form the building blocks for establishing robust FBOs.

## Kwame Nkrumah University Of Science And Technology (Knust)

KNUST was established about 52 years ago. Currently the University consists of (a) Faculties of Agriculture, Environmental and Development Studies, Pharmacy, Science, Social Sciences; (b) Schools of Engineering, Medical Sciences, Graduate Studies; (c) Institutes of Mining and Mineral Engineering, Renewable /Natural Resources, Land Management and Development, Technical Education; (d) Centres for Cultural Studies, Distance Education, Technology Consultancy Centre (TCC), Information Technology; (e) a Department of Works and Physical Development, a Library, a College of Art; a Bureau of Integrated Rural Development, a Registrar's Office and a Printing Press. For the CDP 3 Departments stand out; the Agricultural Engineering Department, and the Bureau of Integrated Rural Development and the TCC. The Bureau (B.I.R.D) is one of the best known University based institutions for research, extension, training and rural development. The Bureau has been very active in bridging the gap between the University and rural communities through its programmes and projects. Most of the departmental research activities have been concerned with rural development and the focus is on.

- sustainable livelihoods and poverty alleviation;
- natural resources management;
- peri-urban and land use;
- baseline studies to gather data on district assemblies; and
- gender issues

The TCC was established to serve as a link between KNUST, and the Ghanaian public regarding the development and transfer of relevant technologies and service toward Ghana's Industrial development , with the following units of interest: Beekeeping Promoting (APU), Fish Farming Production, Food Processing (FPU) , Minimum Tillage and Agro Forestry Programme, Suame ITTU

Contact: Director, P. Donkor, Technology Consultancy Centre (TCC), KNUST, Kumasi.

## Opportunities Industrialisation Centre (OIC): Sekondi/Takoradi

The OIC Ghana Sekondi/Takoradi Program was established in 1977. Since its establishment OIC Sekondi/Takoradi has been contributing to the reduction of unemployment and poverty among the youth in the metropolis and nearby towns, through the provision of employable skills training, entrepreneurship development and job creation opportunities. The Program offers training in five vocational skills – Office/Computer Skills, Carpentry, Masonry, Building Draughtsmanship, Welding, Tie & Dye Batik and Soap Making.

The Program seeks to offer the marginalized youths, who are not being served by the mainstream traditional formal education system and who would otherwise at best face a future of unemployment and poverty, an opportunity to acquire employable skills and be gainfully employed. OIC Sekondi/Takoradi, in collaboration with the European Union, is currently providing marketable skills training in Carpentry, Masonry, Welding, Tie & Die Batik making and Soap Making to illiterate and semi, literate youths in and around Sekondi/Takoradi in a Special Outreach Vocational Training Programme.

<u>Courses Offered</u>	<u>Duration</u>	<u>Cost (c)</u>
Masonry	I year intensive	600,000
Office practice computing	I year intensive	800,000
Building Draughtsmanship	I year intensive	650,000
Carpentry and Joinery	I year intensive	750,000
Welding and Fabrication	I year intensive	840,000

Tie and Dye/Soap Making      6 months      500,000

In addition to these institution based courses, the OIC have what they call, community based programs. Under this program the OIC will select a master craftsman at the local area, offer the theoretical aspects at the village level and then leave the mastercraftsman to continue with the practicals. OIC will then monitor, supervise, provide counselling periodically two (2 weeks intervals). A similar program is being run at Agona in the Western Region for the Social Investment Fund (GPRP).

The OIC provides, certificates, testimonials, and attachment letters.

Contact: Madam Sara Andoh – Counsellor

## Business Advisory Center (BAC)

The Business Advisory Centre of the National Board For Small Scale Industries provides services aimed at entrepreneurship development. The BAC acts as effective support systems for potential as well as practising micro and small-scale entrepreneurs. The BAC focuses on four (4) key areas that are crucial to the development of small businesses.

- facilitating access to enabling environment;
- providing tailor-made entrepreneurial, managerial and technical training;
- providing advisory, counselling and extension services; and
- promoting group formation and strengthening MSE associations.

Since 1991, the Takoradi BAC has trained more than 2000 people (according to the Manager). Apart from Business Management skills, technical workshops in specialised fields e.g. – carpentry, batik making, snail farming, rearing of ruminants, soap making, oil palm processing etc. From 2002 the BAC has been collaborating with UNIDO in Rural Enterprise Development Support with focus on women in agro-processing. So far BAC has trained four (4) groups in the region (Ohia ma Adwen rice growers Association, Sekyere Aboaboso gari and palm oil processors association at Daboase, Aboasi fishmongers association, Sekyere Abroad gari processing group). Apart from providing entrepreneurial and management skills, BAC also assist entrepreneurs to register their businesses and also link them with market sources. Technical course duration ranges between 2-4 weeks for 20-25 persons (for effective co-ordination). The cost is roughly Four Million Five Hundred Thousand Cedis (¢4,500,000). Management workshop where customer care, costing and pricing, management of small and businesses, leadership, association development etc can last for 4-5 days for 20-25 participants. The cost is about One Million Five Hundred Thousand Cedis (¢1,500,000). After training, participants are linked with the Banks to access credit. Apart from UNIDO, BAC Takoradi is collaborating with SIF and REC (an Italian NGO).

Contact: Madam Sara Andoh – Counsellor

## Women's Training Institute- Tarkwa

The Tarkwa Women's Training Institute was set-up in 1969 to offer three (3 year) vocational training to Women/Girls who have had Basic and Secondary education to help them pursue higher courses or become self-employed as well as equip them with employable skills in catering, dressmaking, tailoring hairdressing, needlework and Craft, family life education, computer studies, batik tie and dye. The Institute is under the Department of Community Development.

The Institute's teaching programmes are practical oriented utilising learning by doing teaching approaches and is structured to accommodate women of varying educational background including illiterates and school drop outs. A long



vacation practical attachment programme enables students to obtain hands-on experience and establish links with potential employers.

Contact: Edith Ghunney, Headmistress

## Women's Training Institute

The Department Of Community Development, Women's Training Institute for Tarkwa Western Region provides a one year training programme for under privileged youth in Wassa West District. The total cost breakdown of training per individual under the proposed annual practical training in the institute:

CATERING:	¢
1. Individual students practical demonstration	517,200.00
2. Teacher's practical demonstration	2,877,000.00
3. Equipment's Needed for the project	3,890,000.00
TOTAL	<u>7,284,200.00</u>

DRESSMAKING:	¢
1. Individual student practical demonstration	1,122,800.00
2. Teacher's Demonstration	674,000.00
3. Equipment's Needed for the project	3,890,000.00
TOTAL	<u>5,686,800.00</u>

NEEDLEWORK AND CRAFT:	¢
1. Individual Practical Demonstration	541,000.00
2. Teacher's Demonstration	701,500.00
3. Equipment's Needed	1,130,000.00
TOTAL	<u>2,372,500.00</u>

BATIK/TIE AND DYE:	¢
Equipment's Individual students & Practical Demonstration	9,726,000.00
Tuition for student per year	90,000
GRAND TOTAL	<u>36,109,500.00</u>

## Catholic Women's Training Institute – Tarkwa

The Institute was founded in January 1993 and runs three-year courses in dressmaking, catering and hairdressing. In addition it runs on request programs in tie and dye batik, soap making, pomade, pineapple jam and shito. Students who graduate are provided with National Vocational Training Institute Certificates. Costs are:

1 <sup>st</sup> year	¢245,000 per term	(3 terms per year)
2 <sup>nd</sup> year	¢133,000 per term	(3 terms per year)
3 <sup>rd</sup> year	¢133,000 per term	(3 terms per year)

The Institute is willing to organise localised training for the communities. Short courses can be arranged at Two Hundred Thousand Cedis (¢200,000) per candidate.

Contact: Madam Theresa Okyere Headmistress

## Center For The Development Of People (Cedep)

The Center for the Development of People (CEDEP) is a Ghanaian Non-Governmental Organisation of considerable international repute with more than eighteen (18 years) experience working with people at the grass roots level. Established in 1983, it has grown to become one of the major service NGOs in the country. CEDEP comprises a Board of Trustees, the Executive that sees to the day-to-day business of CEDEP, and the programs and support units. Currently, it has staff strength of sixty-four (64) qualified multi-disciplinary team. In addition CEDEP maintains a directory of experienced professionals as resource persons. The Programs and Support Units comprise the following:

- CEDEP Reproductive Health Project (CRHP)
- Community Development Initiatives (CDI)
- Training and Research Services (TRS)
- Community Learning Centre (CLC)
- Persons Living with HIV/Aids Project (PLWHA)
- CEDEP Adolescent Reproductive and (CARSHIP)
- Sexual Health Initiatives Project
- The Advocacy Unit
- Poverty Alleviation Program.

CEDEP has collaborated to date with several agencies including Save the Children, African Youth Alliance, GTZ, Action Aid, Catholic Fund Overseas Development UK, World Bank, Almere Community of the Netherlands, DANIDA, USAID, European Union, Social Investment Fund.

Contact: Charles S. Sakyi-Deputy Executive Director, Kumasi

## EMPRETEC

EMPRETEC began as a project of the UNDP in 1990. In order to sustain its programmes it became a Foundation, which is a business development organisation with a mission to build high quality, growth oriented and internationally competitive entrepreneurs through training, business advice and access to technology and finance. EMPRETEC provides a wide range of integrated services for small and medium sized enterprises. Training is one of the core services. The others are consultancy, advisory and financial services. The major training activities are designed to target the three main stages of business development namely start-up, survival and growth. The consultancy and advisory services include business counselling, business plan preparation and networking. Financial services consist amongst others of loan monitoring, credit facilitation and accounting /bookkeeping services. EMPRETEC is set up solely or primarily to promote and support SMEs. All services need to be paid for. Empretec can provide on site training as they did for Abosso Goldfields. Fees are Twenty Thousand Cedis (¢20,000) per person per day. Sponsors shall provide fuel, meals accommodation.

Contact: Kingsley Deteah-Regional Manager 024 785776, Anthony Nyarko-Credit Manager, [pmorton@empretecgh.org](mailto:pmorton@empretecgh.org) or [Da-attoh@empretecgh.org](mailto:Da-attoh@empretecgh.org), Takoradi office 031-23788/21380

## Africa Project Development Facility (APDF)

This organisation (financed partly by the IFC) assists African entrepreneurs in formulating project proposals and in raising local and foreign financing.

## African Management Services Company (AMSCO),

This organisation (financed partly by the IFC) strengthens African enterprises by providing experienced managers and training local teams.

## Enterprise Support Services for Africa (ESSA)

This organisation (financed partly by the IFC) provides post-financing support and managerial and technical support.

## MARKETING

### Handicrafts

The International Finance Corporation (IFC) has provided US\$3 million of equity financing to Novica, a global e-commerce company that links artisans in developing countries, including Ghana, with international markets. Novica works with artisans and the family members they support, by sourcing home order items that it sells directly to wholesale buyers and online retail customers. Novica works by streamlining the traditional supply chain, giving buyers a value that they could not otherwise receive. At the same time, Novica lets local artists set their own price, leading to significantly higher incomes than they would receive through other exporters.

Contact: Novica ([www.novica.com](http://www.novica.com)), CEO Roberto Milk, Tel 1-310-479-6685 9 am and 6 pm Pacific Time, fax: (310) 479-7246, mail: NOVICA, 11835 W. Olympic Blvd. Suite 750E, Los Angeles, CA 90064, email [clientservices@novica.com](mailto:clientservices@novica.com)

### Rural electricity

This IFC financed project called "Power to the Poor in Ghana" aims to provide electricity to small businesses and service providers in poor, isolated, off-grid, communities in Ghana through wind-powered generators manufactured locally.

This projects seeks to demonstrate that providing electricity from Ghanaian-made wind turbines for isolated communities is a sustainable and commercially viable option. The innovation lies in creating a local manufacturing capacity by training local artisans to manufacture wind turbines or wind-powered electricity generators. Manufacturing these turbines locally will make them affordable and locally repairable. The primary beneficiaries will be small-scale businesses and service providers using electricity in isolated communities along the Volta river, lakeside, and islands.

The idea of initially introducing the generators to prominent businesses or paid service providers in the pilot project hopes that if the wind generators prove to be acceptable, they will be sold by local manufacturers to interested businesses or individuals at an unsubsidized price, ensuring sustainability. If the pilot project indicates a strong demand, then the locally manufactured units can be popularized by intensive marketing and the training of several manufacturers throughout the country during a follow-up project. The units will be available for sale in the artisan areas of major towns and cities along with other locally made,

appropriate and affordable equipment that has succeeded in enabling small businesses to multiply and prosper. Secondary impact is also likely to be impressive in villages that have little experience with a regular and reliable electricity supply – through increased evening commerce, lower cost energy and new business opportunities (communications, video cinema, etc.).

Contact: Mr. Alan BREWIS, Ghana Country Director, Enterprise Works Worldwide (NGO), Washington. Email: [brewisa@africaonline.com.gh](mailto:brewisa@africaonline.com.gh)

Mr. Wisdom AHIATAKU-TOGOBO, Managing Director, Rural Energy and Environment Systems, Accra.

#### Agricultural Products

Prof. Samuel Sefa-Dedeh

Program Director

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<http://www.ahold.com>

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The Netherlands:

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Tel. +31 75 659 5783 / fax +31 75 659

## **FINANCING**

### **Commercial, Rural and Community Banks (RCBs)**

Of the 115 rural banks registered with the Bank of Ghana, the following are in the project area:

- Bogoso Area Rural Bank Ltd;
- Amenfiman Rural Bank.

These both operate credit schemes, but neither seem suitable for microcredit for the CDP.

This is despite the Ghana Commercial Bank in Tarkwa was asked to co-operate with Bogoso

and Amenfiman Rural Banks in July 2003 to support the alternative livelihood project credit scheme with Bogoso Gold Limited<sup>1</sup>. Later Bogoso Rural Bank pulled out of this arrangement.

The Ecobank network of banks and IFC are also co-financing small and medium enterprises in the Ghana

Contact: Ecobank Ghana Office, 219, Sixth Avenue, Ridge West, P.M.B, G.P.O Accra, Ghana ecobank-gh@ecofinbk.com

Another option would be GMCC, which is also partly financed by IFC.

SSB Bank (partly financed by IFC) is the fourth-largest bank in Ghana. In March 2004 the SSB Bank changes, as it has become a member of the Societe Generale Group. It provides micro-credit schemes

### **Non-Bank financial institutions (NBFI)**

Among the nine specified categories of NBFIs, the Savings and Loan Companies (S&Ls) are most active in micro and small-scale financial intermediation. S&Ls are mostly NGOs licensed as financial intermediaries generally use the same loan products as RCBs but are restricted to a limited range of services. EMPRETEC, an NGO providing training for micro and small businesses, is also trying to meet the paid-up capital requirement for an S&L.

### **Credit Unions (CU)**

CUs are thrift societies offering savings and loan facilities exclusively to members. In 1968 credit unions were brought under legislation and the Credit Union Association (CUA) was formed as an apex body. Individual members of the union make predetermined periodic deposits (CUA i.e. regulations state a minimum of 20,000 cedis- \$ 2.70 for a workplace society and 10,000 cedis for a community based society) into their accounts and may borrow up to two times their savings balance. The CUA is a private organisation of co-operative societies, independent of the government and is an innovator in providing support in establishment of unions as well as in giving credit insurance (which pays off the outstanding loan balance in case of death of a borrower) and a contractual savings program (which matches savings, up to a limit, if held at death or to maturity).

Contact: CUA near Barclay Bank in town in Takoradi; Asare Lartey 03223518/021-807529)

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<sup>1</sup> Daily Graphic July 4 2003