

**APPENDIX A:
PROJECT DESCRIPTION
Blekusu Women Fish Processing Project – Ghana**

I. Introduction

This appendix describes the activities to be undertaken and the results to be achieved with the funds obligated under this Agreement. Nothing in this Appendix A shall be construed as amending any of the definitions, conditions, or terms of the Agreement.

II. Background

Blekusu is one of the most underserved and disadvantaged areas in Ghana. Its inhabitants rely on fishing as their main source of income.

The 60 female members of Blekusu Women Co-operative Fishmongers Society (BWCFS) have worked together in fish processing and marketing for more than ten years. However, a shortage of working capital, lack of a processing area and storage space, and inadequate processing equipment threaten BWCFS's viability.

ADF's funding will improve the productivity and sustainability of this fish processing enterprise and result in increased income for the cooperative members and their families. It will also support the Government of Ghana's development strategy of poverty reduction.

III. Funding

A. ADF Contribution

The financial plan for ADF's contribution is set forth in Appendix A-1 to this Agreement. The Parties may make changes to the financial plan without formal amendment, if such changes are made in accordance with Article 7 of the Agreement and do not cause ADF's contribution to exceed the obligated amount specified in Article 3, Section 3.1 of the Agreement.

B. Grantee Contribution

Blekusu's in-kind contributions include the following: (1) purchased land (with fencing) for the project site; (2) architectural drawings of the new processing facility; (3) unskilled labor and local materials for the construction activities; and (4) equipment it owns, including four chorkor ovens. The estimated value of land and sand is 20,000,000 cedis. Blekusu's cash contributions include the following: (1) digging of a well at the new site (5,000,000 cedis); (2) members' salaries from the sixth month forward (cedis 4,800,000 monthly); and (3) operating capital (7,000,000 cedis).

IV. Project Goal

The project goal is to improve socio-economic conditions of the rural poor, especially women, in the Volta Region.

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V. Project Purpose

The project purpose is to increase income for the Blekusu Women Fish Co-operative members and their families.

This will be measured by:

- * Average annual member income increased from ₦900,000.00 in Year 0 to:
Yr.1= ₦2,302,100
Yr.2= ₦6,788,782
Yr.3= ₦6,766,057
Yr.4= ₦11,340,166
Yr.5= ₦11,341,000
- * Part-time employment for 60 Cooperative women transformed into full-time employment by end Yr. 1 and thereafter.

VI. Outputs

There are two anticipated project outputs:

- A. Increased productive capacity of the Cooperative.
- B. Improved financial/ management policies and procedures implemented

Indicators for the above-mentioned outputs are as follows:

- A. Increased productive capacity of the Cooperative.

- * Production of quality processed fish increased from 780 baskets per annum in year 0 to: 8,400 in year 1; 9,648 in year 2; 10,640 in year 3; 13,120 in year 4; and 14,880 in year 5.
- * Cooperative net revenues increased from ₦ 31,200,000 in Yr.0 to:
year 1= ₦ 206,927,400
year 2= ₦ 929,123,521
year 3= ₦ 1,047,384,465
year 4= ₦ 2,111,747,745
year 5= ₦ 2,396,519,375
- * Financial sustainability increased from 10% in to 20% in year 1 to 40% by end year 2; 60% by end year 3; 80% by end year 4 and 100% by end of year 5 (EOP).

- B. Improved financial/ management policies and procedures implemented

- * Number of staff effectively recording financial data and generating reliable reports increased from 2 to 4.
- * Number of staff effectively utilizing monitoring and evaluation system to measure progress and solve problems increased from 2 to 9.

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- * Production and sales data recorded and updated daily from the month after all new ovens installed.
- * Women processed and stored quantities of fish in the bumper season according to targets in their business and marketing plan from year two of the project and thereafter.
- * Chorkor smokers maintained regularly and daily production targets of high quality processed fish achieved from the second year onwards.

VII. Activities

Workshop

ADF's funds will be used to construct a processing center that will consist of three sections: a fish smoking area, essentially an open shed with a short wall that will house the ovens; a warehouse that will provide space for the storage of the processed fish; and, an office administration block. The group will use local artisans and locally available materials for the construction.

Fish processing equipment:

ADF funds will enable the members to pay for the construction of 10 double capacity chorkor ovens, acquire 70 baskets and 300 wood and wire mesh trays.

Water storage tank:

Funds are included in the budget to enable Blekesu to purchase a 2,000 liter water storage tank for their facility.

Office equipment and furniture:

Funds in the grant budget will enable the group to purchase basic office equipment and furniture including but not limited to chairs, tables and a filing cabinet.

Protective clothing:

ADF funds will be used to purchase 60 sets of overalls and other protective gear.





Working Capital

ADF funds will enable the group to procure initial supplies of fresh fish, firewood for processing and packaging for the storage of a portion of the product in the bumper season. This will then be sold in the lean season. Since the women will not be producing in the first five months of the project coinciding with the lean season, funds are included to cover a small allowance for the members during that time period.

Training:

ADF funds will enable selected members of Blekesu to participate in training sessions, including business management and marketing, skills upgrading in fish processing, monitoring and assessment and bookkeeping. Budgeted funds will generally cover course fees or hiring of a training venue, participants' transport and per diem, and training materials.

Administrative support:

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ADF funding will also cover the initial administration costs that include communication and bank charges.

Audit: ADF will hire a local firm to audit the project.

VIII. Roles and Responsibilities of the Parties

The ADF Partner, INPRODEC, will arrange for the requisite financial/bookkeeping training necessary for the Grantee to be certified and to begin receiving disbursements. INPRODEC will also provide technical assistance to the Grantee in the formation and training of the monitoring and assessment committees.

Project Management

The project management team will consist of the project manager, treasurer/sales manager and bookkeeper/secretary. Individual team members will co-ordinate and supervise all activities of the project, ensure that the equipment is maintained and used optimally to meet customer demand, process orders for the production unit, produce financial statements, manage records and handle personnel issues. The committee is responsible for maintaining and documenting production, sales, feedback on product quality and customer complaints.

All the women will be involved in the fish processing activities and will be divided into work teams. Each team will have a group leader, who will report directly to the project manager at the end of each day's activity.

The processing activities will be divided into five main stages as follows:

- Purchasing (10 women)
- Cleaning and Drying (6 women)
- Smoking (30 women)
- Packaging (10 women)
- Marketing (4 women)

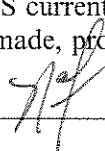
Every member will go through every stage of production within the processing period. The project manager together with the other team leaders will prepare work plans, set targets, assess project performance and resolve problems.

IX. Monitoring and Evaluation

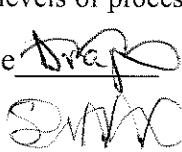
Within sixty days of the effective date of this Agreement, the Grantee, working with the ADF Partner, will form a monitoring and assessment committee composed of a representative cross-section of the Grantee's organization. The committee will work with the Partner to develop a project monitoring plan. In addition, during implementation, the committee will have responsibility for ensuring that the Project follows the implementation plan, and that problems identified through monitoring and evaluation are properly addressed in a timely manner.

BWCFS currently monitors and assesses the performance of the cooperative business in terms of profit made, production levels of processed fish, and marketing data on sales, membership status

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and all project activities. BWCFS also submits monthly financial and activity reports to the District Co-operative officer.

X. Other Implementation Issues

ADF's Partner in Ghana will assist the women to develop terms and conditions for contract arrangements with fishermen to ensure a regular supply of fresh fish. The Partner will carry out a review of the contracts during regular monitoring visits to Blekesu and recommend modifications as necessary.

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