List of Contents

1. FOREWORD FROM THE FUND MANAGER................................................................. 01

2. WHY GHANA NEEDS BUSINESS ADVOCACY....................................................... 03

3. SUMMARY OF THE BUSAC FUND ACHIEVEMENTS............................................. 05

4. KEY ACTIVITIES IN 2015...................................................................................... 07

6. SELECTED BUSINESS ADVOCACY PROJECTS..................................................... 16
Dear Reader,

I am delighted to present our annual report for 2015. It describes our progress in developing a strong sustainable platform for business advocacy in Ghana. One that leads to a conducive business environment in Ghana, and makes a positive contribution to the Ghanaian society through our support to private sector development.

Our primary role is to provide support to business advocacy through provision of grants to Private Sector Organizations (PSOs) to undertake advocacy actions. The support emphasizes the enhancement of advocacy skills of the PSOs as they seek to influence the government and other relevant private sector institutions to create a better business environment.

Moving towards the end of the phase II of the BUSAC Fund, we have focused on ensuring timely implementation of on-going grants, and yet still continuing to support new requests for business advocacy grant support.

We have brought the existing portfolio of awarded grants to a successful completion, having achieved a 90% completion rate of grants by the end of 2015, while the remaining 10% of on-going grants are still on course. We expect all on-going grants to be finalised before the end of Phase II of the BUSAC Fund.

We are pleased to announce that along with providing support to private sector organisations through advocacy grants, we have developed close ties with relevant ministries, in particular Ministry of Trade and Industry and worked towards building strategic relations with key Private Sector Organisations thereby encouraging collaborations across key national business advocacy issues. We have also liaised with parliamentary select committees on key advocacy issues pursued by our grantees.

We are evolving from providing support to advocacy campaigns towards supporting public private sector dialogue sessions, and have
We have successfully initiated a number of activities that promote private-public dialogue platforms to enhance policy reforms that improve the regulatory environment for businesses.

We have focused on high standards of delivering technical assistance to our grantees. Based on identified needs we have successfully developed and conducted training modules in “Policy making cycle and engaging with parliament” and “How to effectively handle media”. We are proud of the commitment and contribution of our trainers that have tailored such modules and enhanced the knowledge and capacity of our grantees.

During the year, we enjoyed positive and sustained contact with our friends from the media. Getting to the final stage of its operation, we collaborated with the media to disseminate our successes, achievements, demonstrating how our interventions have impacted the private sector in Ghana. We have promoted public-private sector policy dialogue through live business advocacy panel discussions on national TV to enhance the discussions on actions needed to improve key business regulatory issues.

We have successfully introduced the Rapid Response Facility that aims at meeting urgent private sector advocacy opportunities/emergencies and quickly respond to such need. In the course of the year, we awarded nine of such grants, and they have led to moving the advocacy agenda forward on issues raised.

We need to operate efficiently and effectively on our development partners’ behalf, and continuously assessing Value for Money in the implementation of our operations. This will remain our focus for future activities. Our strategy is beginning to pay off as the gap between private and public sectors is narrowing down, and we intend to contribute to stronger dialogue platforms in the future.

In 2015, our contribution to business advocacy and policy dialogue has been recognised by key stakeholders leading to three awards - CIMG not for profit organisation of the year, SME Agency award and AGIs recognition award.

We hope you enjoy reading about our progress and how our contribution to the business environment in Ghana is making a difference.

Nicolas Gebara,
Fund Manager.
WHY GHANA NEEDS Business Advocacy

The private sector in Ghana is recognized as key to socio-economic development that would significantly contribute to poverty reduction. Again, the private sector is identified as the engine to the creation of employment and a source for income generation as well as stabilizing factor in creating sustainable livelihoods for current and upcoming generations.

Though Government continues to ensure that the political and economic environment is conducive for businesses to thrive, the private sector in Ghana is still contending with a wide range of factors that impact on their cost of doing business. These factors, which include employment legislation, environmental legislation, consumer protection, health and safety rules, taxation, duties and tariffs, continue to affect business growth in the country.

Ten years ago, BUSAC Fund and its supporting partners led by DANIDA recognized that reducing the burden on businesses would allow them to enjoy greater rates of growth, enhance their competitiveness of exporters, reduce their vulnerability to economic shocks in the

The virtuous circle diagram illustrates how both the private and public sectors benefit from fruitful dialogue.
country and create jobs. The BUSAC Fund and its development partners also believe that business growth would create a positive cycle for government with the private sector investing and growing with contribution of taxes which government can use to improve infrastructure and social services.

The key challenge identified by the BUSAC Fund and its stakeholders lies in the private sector attempting to influence the development and implementation of regulatory instruments that will lead to improvement in the business environment for its operators.

**Role of the BUSAC Fund.**

BUSAC Fund’s support for private sector advocacy therefore seeks to promote dialogue and responsiveness between relevant public sector and the private sector officials in an attempt to influence the development and implementation of policies to improve the business environment.

The fund allows Ghanaian private sector organisations to advocate or engage with the local, regional and national level authorities to effect changes in the legal and regulatory frameworks that hinder the growth and development of the private sector.

The business advocacy is carried out using a five (5) step approach including (1) identifying the issues; (2) carrying out advocacy research to understand the problem; (3) developing an advocacy policy position/ proposal; (4) influencing policy makers; (5) following up on the implementation of agreed policy changes.
Getting to the end of Phase II of the BUSAC Fund, activities have concentrated on bringing the implementation of on-going grants to an end in a timely way. By the end of the reporting year, the completion rate reached 89.9%, which is quite satisfactory taking into account that 27 new additional grants were awarded in the course of 2015.

In 2015, the phase II activities under the BUSAC Fund achieved the following:

- Contributed to the achievement of policy reforms, new legislations and currently supporting more than 41 on-going advocacy activities aimed at regulatory changes or enforcements to enhance the business environment for the private sector. Our grantee capacity assessment indicate that since 2010, the percentage of PSOs actively participating in public policy formulation has reached 68%.

- Out of the 27 invitational grants issued to PSOs by the Fund in 2015, 11 grants were awarded to PSOs within the agricultural sector, nine (9) to PSOs within the services sector and seven (7) to PSOs within the Industrial sector.

- Contributed to enhancing public-private sector dialogue forums aiming at addressing the needs and concerns, calling for coherent policy to promote the private sector. By the end of 2015, 35 functional public-private dialogue structures were formed exceeding our targets.

- Enhanced the capacity of Private Sector Organisations (PSOs) to undertake business advocacy independently Making a compelling case for changing public policy rooted on solid evidence based facts. This includes Eight (8) training events on “Why and How to advocate” with 129 participants from eight (8) grantee associations, and a newly introduced module on “handling media and communication” targeting representatives from five national private sector business associations.
The charts and table below illustrates the distribution of BUSAC Fund grants within the period under review.

<table>
<thead>
<tr>
<th>No. of Grants</th>
<th>Sum of Grant Amounts (GHS)</th>
<th>Sum of Total Eligible Cost* (GHS)</th>
<th>Average Total Eligible Cost (GHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>27</td>
<td>2,489,290.57</td>
<td>2,799,557.46</td>
<td>103,687.31</td>
</tr>
</tbody>
</table>

*Includes grantees’ own contribution towards grants in 2015
A. SUSTAINING BUSINESS ADVOCACY PROJECTS

Ghana Printers and Paper Convertors Association in coalition with Ghana Book Publishers Association engaged the media while advocating maximum local participation in textbook development, procurement and distribution by the local printing industry.

Grant management activities during the 2015 reporting period have focused on ensuring timely implementation of on-going grant opportunities and identification of new business advocacy grants taking into account the time frame left to end Phase II.

The invitational grants and rapid response grants approved in the course of the year 2015 are progressing well. In the year 2015, the Fund Management Unit made conscious efforts to create strategic platforms for beneficiary Private Sector Organisations (PSOs) to deepen their engagements with the public sector officials thereby enhancing their chances of realising their advocacy objectives.
The Fund encouraged key business organisations to develop joint advocacy actions that could serve their collective interests. Among such initiatives, the following can be mentioned:

1. **Duty Draw back**, an initiative led by the Ghana Chamber of Commerce and Industry (GCCI) jointly with AGI and the Association of Freight forwarders
2. **GEA and TUC** on entrepreneurship development, Occupational Safety and Health and on formalising the informal economy
3. **Ghana Book Publishers Association (GBPA)** and Ghana Printers and Paper Convertors Association (GPPCA)
In the course of 2015, structured training programs have been limited to “Why & How to Advocate” and eight (8) of such training programs were delivered over the period. However, ad hoc capacity needs of grantees continued to be addressed throughout the reporting period as reflected in the improved health status of grants.

The FMU also developed tailored module to enhance beneficiary grantees’ understanding of the policy formulation process in Ghana.

The Fund also organised a one-day training programme for key national organisations to enhance the competencies of their staff in handling media and communication approaches as well as engagements during business advocacy.

Left: BUSAC Fund’s Media Consultant, Mr. Charles Y. Mawusi facilitating a strategic communication workshop for representatives of selected business associations.

Right: BUSAC Fund Manager, Mr. Nicolas J. Gebara presenting a certificate of participation to a representative of the Poultry Farmers Association, Mr. Ken Quartey
Throughout the year, the Fund actively worked to establish and strengthen its working relations with key public institutions including:

a) Ministry of Trade and Industry:

Oil Palm industry: The Fund supported the newly formed Oil Palm Development Association of Ghana (OPDAG) to hold a stakeholder workshop led by the Minister of Trade and Industry. The workshop enabled the association to bring its constituencies and government agencies together to discuss challenges and elaborate a common strategy that would allow the oil palm industry to accelerate its growth.

Printers and publishers: Series of coordination meetings with the Ministry of Trade and Industry, the Ghana Book Publishers Association (GBPA) and Ghana Printers and Paper Convertors Association (GPPCA) resulted in activities that are encouraging the involvement and participation of local printers and publishers in the supply of textbooks to schools.

Sugar policy development: The Fund organised a stakeholder workshop for the Ministry of Trade and Industry (MoTI) to solicit the private sector stakeholders’ views and contributions into the draft national sugar policy to help revamp Ghana’s sugar industry. The policy also seeks to reduce foreign exchange expenditure on imported sugar thereby contributing to rural industrial development as well as provides supplementary electricity through co-generation for the national grid.
b) Ministry of Food and Agriculture/Ministry of Trade and Industry:

Road map for the Cashew Nut Industry

The Ministry of Food and Agriculture (MoFA) and the Ministry of Trade and Industry (MoTI) have cooperated closely with the BUSAC Fund and Alliance for Cashew Industries to facilitate the first stakeholder workshop for the development of a Cashew Master Plan. The participants discussed comprehensive cashew sector strategy consisting of lifting Ghana’s raw cashew nut production from 50,000 MT to 150,000 MT, while increasing the utilization of about 65,000 MT of installed processing capacity from 5 % to 75 %.

Following the strategy workshop, a positioning paper on options to regulate the cashew sub-sector in Ghana was sent to the Ministry of Food and Agriculture and the Ministry of Trade and Industry for consideration.
The BUSAC Fund, in partnership with the Ghana Employers’ Association (GEA) and the Trade Union Congress (TUC) has identified key issues related to the formalisation of the informal sector and entrepreneurship development.

- In close dialogue with the Government of Ghana (GoG) the GEA and TUC are jointly implementing a project aiming at developing a roadmap for the transitioning of informal economies to formal economies. The action is based on the most recent report from ILO on the transition from the informal to the formal economy (International Labour Conference, 104th Session, 2015).

- The Fund also sponsored a consultative workshop jointly organised by the Ghana Employers’ Association (GEA) in collaboration with the Trades Union Congress (TUC) of Ghana on Entrepreneurship Development in Ghana. The workshop aimed at soliciting views from public and private sectors on how to enhance entrepreneurship development in Ghana.

In all fifteen (15) participants attended the workshop representing Ministry of Employment and Labour Relations (MELR), National Board for Small Scale Industries (NBSSI), the Micro Finance and Small Loans Centre (MASLOC), Venture Capital Trust Fund, Ghana Association of Women Entrepreneurs, (GAWE), National Association of Beauticians and Hairdressers (NABH), National Youth Authority (NYA), GEA and TUC and the BUSAC Fund. The National Employment policy was used as a starting point for discussions on entrepreneurship development.

The stakeholders are currently looking at harmonizing the processes prospective executives and women go through in terms of registration of their businesses with various bodies at the national, regional and local levels and obtaining business certificates and permits.
E. MEDIA AND COMMUNICATION

Left: The Deputy Minister of Local Government, Nii Lante Vanderpuye interacts with officials of ESPA and PWCAG on episode 7 of the Business Advocate programme aired live on 20th August 2015. Right: Officials of Peasant Farmers Association of Ghana and MoFA discussing the cattle ranching law on episode 10 of the programme.

1. Business Advocate programme: enhancing private public dialogue

To promote public-private sector dialogue on the creation of a more enabling business environment for the Ghanaian private sector, the FMU, in collaboration with the Ghana Journalists Association (GJA), initiated the live panel discussion programme, “Business Advocate” on GTV. The new Business Advocate was launched beginning of June 2015 with the intention to promote public-private sector dialogue on the creation of a more enabling business environment for the Ghanaian private sector.

The programme, which consists of a televised panel discussion...
platform, has enabled key stakeholders from both the private and the public sectors to deliberate on business issues/challenges with commitments to tackling such issues.

Some episodes of this programme have triggered significant responses from the public sector. For instance, a discussion platform for the Peasant Farmers Association of Ghana (PFAG) and officials of Ministry of Food and Agriculture (MOFA) on the need to promulgate and enforce a Cattle Ranching Law in Ghana has led to follow up meetings between the parties and a major stakeholder’s conference in Accra to discuss the cattle ranching law, during which MoFA expressed a strong commitment to facilitating the promulgation of the law. The Ministry of Food and Agriculture (MOFA)

2. Media Platform for grantee success stories
The BUSAC Fund secured another media platform on TV3 Network Limited: Business Focus. The programme enabled Grantees together to disseminate to a wider audience their achievements through the Fund’s support. The Business Focus programme has successful grantees to discuss as well as showcase the results of their advocacy action to the general public. In the second half of 2015, Business Focus covered sixteen success stories.

Among the grantees who were featured on this programme the Apex Farmers Association of Ghana (APFOG), Ghana LP Gas Operators Association (GLPGOA), Ghana Grains Council (GGC), Ghana Root Crops and Tubers Exporters Union and Ghana Association of Biomedical Laboratory Scientists (GABMLS) show cased their successes and the effect of their advocacy efforts on their members.

Officials of Ghana Association of Biomedical Laboratory Scientists discussing their success story on TV3’s “Business Focus” programme on 19th October 2015
F. COLLABORATION WITH OTHER FUNDS

In the course of the reporting year, the BUSAC Fund collaborated with a number of sister organisations including:

**Working With Advocacy Sister Funds.**

In continuation of the 2012 African Business Advocacy Fund Conference in Tanzania, the BUSAC Fund in November in Accra a conference with sister business advocacy funds. Four Business Advocacy programmes were represented at the conference including ENABLE (Nigeria), FAN (Mozambique), Best-Dialogue (Tanzania) and the BUSAC Fund.

The 2015 conference focused on the BUSAC Funds’ overarching goals, namely to contribute to favourable private sector business environments and to enhance business competitiveness in Africa by using private/public dialogue advocacy:

- To take stock of the lessons learnt from the sharing of experiences during the first conference in 2012;
- To exchange experience on how far the Funds have reached in the implementation of key strategic issues central to Business Advocacy and draw on the successes achieved;
- To provide a platform to review the underpinnings of the following keys issues: success dialogue, impact, advocacy, legacy and sustainability.

*Mr. Lars Jøker, Team Leader of DANIDA Business and Green Growth addressing participants at the Sister Funds’ Conference held from 25 – 27 November 2015.*
Selected Business
Advocacy Projects

Creating opportunity for Biomedical Laboratory Scientists

Advocacy actions embarked by the members of the Ghana Association of Biomedical Scientists have created opportunities for its members to offer services to the National Health Insurance facilities. This will enable more Ghanaians to benefit from the services of the GABMLS thereby putting more money into the pockets of the laboratory scientists.

The advocacy activities which also led to the passage of the Health Professions Regulatory Bodies Bill and formation of an Allied Health Task Force has also enabled the stakeholders to identify and take out unlicensed medical laboratory practitioners from the system. Beginning from October 2013, members of GABMLS have engaged officials of the Ministry of Health and the Parliamentary Select Committee on Health in dialogue sessions on the need to pass the Health Professions Regulatory Bodies Bill into law to regulate medical laboratory practice and the activities of professionals within the Allied Health industry in Ghana.

A laboratory scientist at work
Boosting confidence in the export of Root and Tuber Crops

The development of a traceability policy with a database by the Ministry of Food and Agriculture will certainly support Ghana Root Crops and Tubers Union (GROCTEU) to eliminate the activities of fraudsters within the value chain.

The policy which allows buyers of Ghanaian export crops to verify documentation from their respective producers, according to the Union will enhance confidence in agricultural exports from Ghana unto the international markets, thereby ensuring transparency, trust and confidence within the value chain.

GROCTEU members engaged relevant duty bearers from the public sector in dialogue sessions on the need to formulate a National Traceability Policy to create a database for tropical foods cultivation. As a result of GROCTEU’s advocacy action, the Ministry of Food and Agriculture (MoFA) has developed a traceability policy and database, which is currently in the pilot stage.

Tuber exporters in Ghana are calling for the establishment of a traceability policy
Growing the shea industry

The domestic shea industry is experiencing growth ever since the Ghana Cocoa Board stopped controlling the price of the commodity. The shea industry has become vibrant, profitable, and operators in the shea industry said they could now depend on the shea business to sustain their livelihoods. A lot more people are involved in the industry now than before.

Starting from December 2012, members of the Ghana Shea Alliance (GSA) engaged officials of the Ghana Cocoa Board in a series of dialogue sessions on the need to amend section 3 of Act 1984 (PNDC Law 81) to enable private sector shea nut collectors to set their own prices.

Following the successful advocacy action of GSA, the Ghana Cocoa board stopped announcing floor prices for shea by the last quarter of 2014. Since that time until date, the forces of demand and supply have determined the market price of shea.

*The market for sheanuts is now vibrant, as government no longer sets the floor price for sheanut*
Supporting vegetable farmers to reduce cost of production.

The ability of the members of the Buduburam Vegetable Crop Farming and Marketing Association (BVCFMA) to secure an agreement for increased access to prompt tractor services is helping the vegetable farmers to reduce their cost of production.

The farmers are now able to negotiate favourable terms with the tractor owners. Currently, the cost of ploughing an acre of land is GHc100 down from about GHc150 per acre. The reduction in the rental price has helped the members of the association save some money in ploughing their lands for cultivation. Again, through the advocacy action, the association has been able to secure a reduction in the initial deposit from 50% to 20% and an extension of the repayment period from 2 years to 4 years to allow them acquire a tractor to expand their farming activities.

Beginning from February 2012, the leadership of BVCFMA effectively dialogued with relevant duty bearers such as the Ministry of Food and Agriculture and the district assembly on the need to assist vegetable farmers in the district to gain affordable access to tractor services during the farming season.
Supporting Rural Banks with relevant skills

**There is no doubt that the amendment of the Banking Act 673** to allow rural bank board members to serve on other boards especially the ARB Apex Bank Limited and other commercial banks has gone a long way to enhance the human resource base of the rural banks.

The amended Banking Act has allowed board members of rural banks to serve on the boards of other financial institutions such as the ARB Apex Bank. Apex bank currently has a 13-member board, 10 from the association of rural banks representing each region and representatives from the Bank of Ghana and the Ministry of Finance. This change has vastly improved the human resource base of many rural banks in Ghana.

With the support of the BUSAC Fund, the association conducted research into the problem and underwent training on how to advocate effectively. Armed with the requisite advocacy skills and empirical data from the research, members of the association were able to successfully dialogue with officials of Bank of Ghana and Parliament to facilitate the amendment of the Banking Act 2004.
Business life improves after construction of roads

Advocacy activities undertaken by the Cape Coast Regional Chamber of Commerce and Industries had resulted in the improvement of the road network system within Abura, a marketing centre and its environs within the Cape Coast Municipality of the Central Region.

About 40 kilometres of the road has been tarred with bitumen, making movement of people and goods considerably easier. This development has significantly improved movement of people and goods thereby enhancing business activities within the Abura community and its environs.

With the support of the BUSAC Fund, the chamber was able to have dialogue sessions with officials of Ghana Highway Authority and the Department of Feeder roads, during which they persuaded these duty bearers to rehabilitate the road network at Abura and its environs.
District Assembly supports farmers to sell their produce

An alternative route for farmers whilst including the rehabilitation of the bridge in the District Assembly’s Medium Term Development Plan remains is a positive development for Asung Taaba Farmers Association in the Garu Tempane District Assembly of the Upper East Region.

With the new route farmers are able to transport their farm produce to the various market centres. This has enabled farmers to avoid post harvest losses because they are able to sell farm produce on time.

With the support of the BUSAC Fund, the association conducted research into the problem and underwent training on how to effectively advocate. Members of the association further dialogued with duty bearers from the Garu Tempane District Assembly on the need to construct a bridge over the Tampigu river to enhance transportation to farm lands.

The damaged bridge which is currently under construction
More income for Ghana National Association of Traditional Healers.

The inclusion of traditional medicines on the Ministry of Health’s essential list is helping members of the Ghana National Association of Traditional Healers to sell their produce at government health facilities.

With this new policy, members of GNATH are now experiencing increased incomes as they now produce large volumes of their medicine for the public health sector. Members of GNATH do not spend large sums of money on advertising and marketing their products anymore.

With the support of the BUSAC Fund, the association conducted research into the problem and received training on how to advocate effectively. Members of the association further dialogued with duty bearers from Ministry of Health (MoH) and National Health Insurance Authority (NHIA) on the importance of including the approved Essential Traditional Medicines List on the list of drugs dispensed in Ghana’s public health facilities.

Members of GNATH are experiencing increased incomes as they now produce large volumes of traditional medicine for the public health sector.
More women have access to land

Access to arable lands is helping many women who are members of the Association for Development of People (ADEP) to expand their crop cultivation businesses.

After a series of dialogue with the chief and elders of the community a memorandum of understanding to allow women in the area to have land rights was agreed upon. By the first quarter of 2015, majority of women in ADEP had been given access to arable lands, which had enabled them to expand their crop cultivation businesses. A member of the association, Katio Chogisem, 40, mother of seven, stated:

“I am very happy that my life and that of my family has improved tremendously as a result of our advocacy action which was supported by the BUSAC Fund. Aside farming, the financial management training I got is also helping me in my petty trading.”

Starting from the first quarter of 2013, ADEP members held dialogue sessions with traditional authorities and landowners during which the women attempted to persuade these major stakeholders to release arable lands to women farmers for agricultural purposes.

Madam Katio Chogise, working in her millet farm
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