



GHANAMAN



TRUST FUND



**GHANAMAN COMMUNITY RE-INVESTMENT
GRANT TRUST FUND
2019 ANNUAL REPORT**

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GHANAMAN COMMUNITY REINVESTMENT GRANT TRUST FUND

ORIGIN OF THE GHANAMAN CRG TRUST FUND

The Ghanaman Community Reinvestment Grant (CRG) Trust Fund is the direct outcome of the United States African Development Foundation's (USADF) involvement in Ghana over a period of 10 years, during which time the agency promoted grassroots community-based development by providing small grants and loans to organizations and privately held small and medium enterprises that have links to community or farm-based organizations.

The agency provided grants of up to US\$100,000 to organizations for establishing and strengthening management systems and thereafter, made available up to US\$250,000 in grants to these same organisations for expansion. A key component for the expansion funding was a pledge by these organisations (the Grantees) to contribute a small percentage of the grants (i.e. 15-25%) into a Trust Fund to be reinvested in various community-based development projects around the country.

The establishment of the Ghanaman Community Reinvestment Grants (CRG) Trust Fund was facilitated by USADF in 2009 to carry out the mission of investing the contributions from the Grantees into community-based development.

OUR MISSION

The mission of the Trust Fund is to fund and promote community-based development projects in Ghana in order to alleviate poverty, solve social problems, economically empower rural communities especially women, through funding and promotion of community based development projects.

To consolidate the funds, the Trust collects contributions pledged by ADF Grantees and manages these Funds to give grants to eligible local community development organisations.

OUR INSPIRATION

Ghanaman Community Reinvestment Grant (CRG) Trust Fund is inspired by the fact that providing appropriate solutions to community problems in partnership with potential beneficiaries yields desired results.

Trustees of Ghanaman Community Reinvestment Grant Trust Fund

The Board of Trustees is composed of individuals who have excelled in their chosen fields of endeavor and have garnered sufficient expertise and experience on both professional and social basis. The wide range of competencies of the Board members includes Finance & Management, Project Development, Social Work, Law, Administration, amongst others. This synergy makes them an ideal team for exercising governance over the Trust Fund.

The Board has the ultimate responsibility of ensuring that the purposes for which the Trust Fund was established are met. Furthermore, the Board as a whole and each Trustee individually holds a fiduciary relationship and acts in a fiduciary capacity to the beneficiaries of the Trust Fund, i.e., marginalized communities and groups in Ghana. As such, the Trustees are responsible for exercising the highest standard of care in fulfilling their responsibilities.

Lawrencia Adams (Chair)

Lawrencia Adams has worked with national and donor organizations for more than twenty years and is a senior management and consulting professional in the development field. Her technical expertise embraces rights-based and policy/advocacy approaches to programming, and the organizational development of SMES, NGOS, Civil Society Organizations, and Rural People's Organizations. She is a gender specialist with a focus on formulation of innovative social development projects using the participatory approach.

She currently serves on the Governing Boards of Access Agriculture, Kenya and The West Africa Rural Foundation. She was the 2010 winner of the Ray Almeida Fellowship, awarded by the Partnership to Cut Hunger in Africa, Washington. She has worked for organizations such as the UNDP, NEPAD, UNECA, OECD, USAID, AFRICA LEAD and as Coordinator of the Learning Network for Capacity Development (LENCED). She was the Programme Manager for Strengthening Transparency, Accountability and Responsiveness in Ghana (STAR-Ghana), a civil society and governance programme. Prior to this she was the Team Leader of the Ghana Research and Advocacy Programme (G-rap), a multi-donor fund supporting the work of think tanks in policy advocacy and governance. She was also the Coordinator of the Pan-African Organization for Sustainable Development (POSDEV).



**Mrs. Margaret Mercy Akofio-Sowah
(Treasurer)**



Margaret has worked with Ghana Commercial Bank as a Banker for 34 years rising through the ranks to become the Area Manager until her retirement in 2011. She has technical experience in Banking operations and Investment.

Due to her love to help mankind, she joined the Zonta club of Accra II and rose to the position of the President between 2011 and 2013. During the period, she championed with the support of member's development interventions to improve the lot of women and children in deprived communities. She also became Zonta International District 18 Area Director between 2014 and 2016 and currently the District Treasure of Zonta since 2016 till date. Margaret has decided to devote her retirement life to help improve the lot of disadvantaged people and she has personally made contributions to help people.

She holds Executive Masters in Business Administration (Banking and Finance) from GIMPA in 2013 and a BSc. Biochemistry/Chemistry from University of Ghana in 1976. She also completed Wesley Girls High School, Cape Coast in 1972.

Mark Owusu (Trustee)

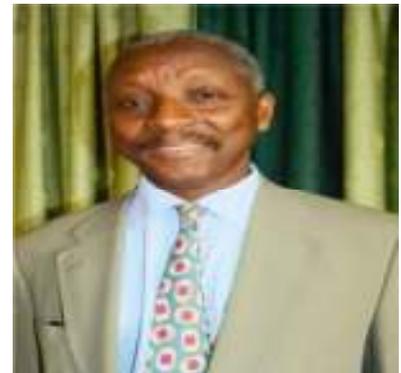


Mark Owusu was, the Country Program Coordinator for the USADF Ghana Program and prior to that worked as the Finance and Administration Manager for Akuaba Limited. While residing in the U.K., Mr. Owusu worked for a number of organizations including Tarmac Construction Limited, a major U.K.-based construction firm, where he worked as an Accountant. He joined USADF as an Accounting Consultant and eventually became the Country Program Coordinator. Mr. Owusu

holds a Master of Business Administration degree from Thames Valley University and is also a Chartered Certified Accountant (ACCA) from the U.K. He attended Kwame Nkrumah University of Science and Technology from 1980 to 1984 and obtained a Bachelor of Arts Degree in Social Science. Mr. Owusu is an Enterprise Development Specialist and has assisted small to medium size businesses, cooperatives and communities in Ghana to build financial and managerial capacities. His passion is to see more economic and social development in marginalized communities. Currently Mark works with the Safe Water Network Ghana Program as Finance and Admin Director and supports the Country Director in the smooth running of the organization. Safe Water Network is a multi-national organization operating from New York with very clear goals of achieving sustainable, safe and affordable access to water by applying market principles for people in need.

Sylvester Zigah (Vice Chair)

Sylvester Zigah is a co-founder of Zigah and Associates, a Ghana-based business consulting firm. He worked as a Consultant (Programs Development Officer) to the Bui Power Authority, which is responsible for the management of the Bui Hydroelectric Project. Prior to that, he acted as the Lead Consultant to the Ghana Presidential Committee on Emoluments. He is currently an Associate Director of Ernst & Young in Ghana, and has been involved in various E&Y consulting assignments, including the restructuring of the West African Monetary Institute (WAMI) and the financial due diligence review of the Ghana Commercial Bank in connection with its additional share floatation. From 1989 through 2002, Mr. Zigah worked at the World Bank in Washington, D.C. in various senior level capacities. Before then, from 1973 to 1989 he worked as an Executive Officer at Lloyds Bank, Plc, New York City. He holds an MBA degree in Finance from Long Island University, and has earned an International Finance and Global Markets Certificate from Georgetown University School of Business, Washington, D.C.



Eric A. Asae (Trustee)

Eric Asae holds a Bachelor of Science degree in Economics from the City University of New York and an MBA degree in Finance from Rutgers University. Mr. Asae's professional experience includes positions as Senior Loan Accountant at Chase Manhattan Bank, Credit Analyst in the Securities Services Division at JPMorgan Chase where he rose to the position of Assistant Vice-President, with responsibility to approve deals of up to \$50MM. In 2006, he joined the Ghana Office of the United States African Development Foundation as Senior Program Manager and became the Country Manager in 2008. Currently, Mr. Asae serves as the Investment/Risk Manager for the Ghana Growth Fund Limited, where he is responsible for appraisal of new investments and risk management of new and existing clients.



Vincent Kizito Beyuo (Legal Counsel)

Vincent Beyuo currently works with Beyuo & Co as a Managing Partner. He worked with the firm of Tetteh & Co from 1993 until he set up Beyuo & Co in August 2008. In his 16 years of commercial and corporate practice, Mr. Beyuo has advised multi-national and local clients on syndicated financial packages, bilateral agreements, regulatory and compliance issues as well as in relation to real estate disputes and issues of all kinds. He has directly or with other team members represented clients in several high profile litigations in the courts in Ghana covering issues including rights of shareholders to requisition meeting and obligations of a company in relation of loans obtained in excess of its stated capital. He is a member of the Ghana Arbitration Centre and has also been involved in domestic and foreign arbitration as counsel. He was a student of the University of Ghana from 1988 to 1991, then the Ghana School of law from 1991 to 1993.



Joseph Annan Quaye (Secretary)

Joseph Annan Quaye is currently the Managing Consultant of Global Standard Consulting with over eighteen years' experience in consulting practice, **development of business and strategic plans**, institutional assessment, business advisory and development, monitoring and evaluation etc.

Ghanaman CRG Trust Fund



Joseph Quaye has extensive experience and expertise in entrepreneurship training, strategic planning; having led consulting teams to develop strategic plans for Fair Wages and Salaries Commission, Free Zones Board etc.

Mr. Joseph Quaye has vast experience in institutional reforms, organizational leadership and management. He led a team of consultants to undertake a World Bank funded project to undertake institutional assessment and develop business plans for fifteen customary lands secretariats in all the ten regions of Ghana and train their Coordinators in various modules including financial management, implementation of business plans, organizational planning etc. He was the Team Leader for the development of the strategic plan for Fair Wages and Salaries Commission.

Joseph Quaye has been a Project Manager of several institutional developments in Ghana and other West African Countries. He was the Project Manager of a recently completed project funded by the European Union to train all HR Managers in the MMDAs in Ghana in Change Management, Service Delivery Standards and Performance Management, HR Planning, Competency Based Recruitment and Selection, and Job Analysis.

Joseph Quaye has administered several social intervention programmes in all the ten administrative regions of Ghana. He also has vast experience in change management, having been directly involved in implementing change management strategies at the MMDAs through training of all HR practitioners in the 216 MMDAs, RCCs and Local Government Service Secretariats.

He has reviewed several applications for grants, conducted due diligence, monitoring & evaluations on several projects in all the ten administrative regions of Ghana. He has also developed models for over twenty community development initiatives in Ghana.

Prior to joining Shawbell Consulting Limited, he was a Senior Consultant of Investigroup Inc., New Jersey, USA.

THE ADMINISTRATOR

GIMPA Consultancy and Innovation Directorate (GCID), a management consultancy and training firm based in Greenhill, Accra, is the Administrator of the Trust Fund. GCID took over the Administrator position in February 2017 with a new vision to grow the investment fund and achieve value for money on approved projects. The Administrator performs its functions on behalf of the Trustees of the Ghanaman CRG Trust Fund which includes:

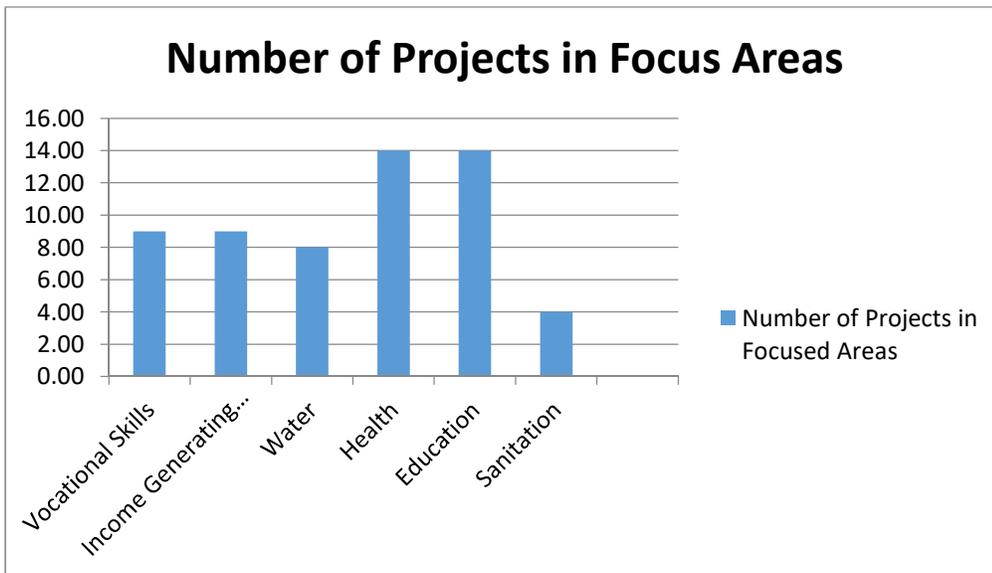
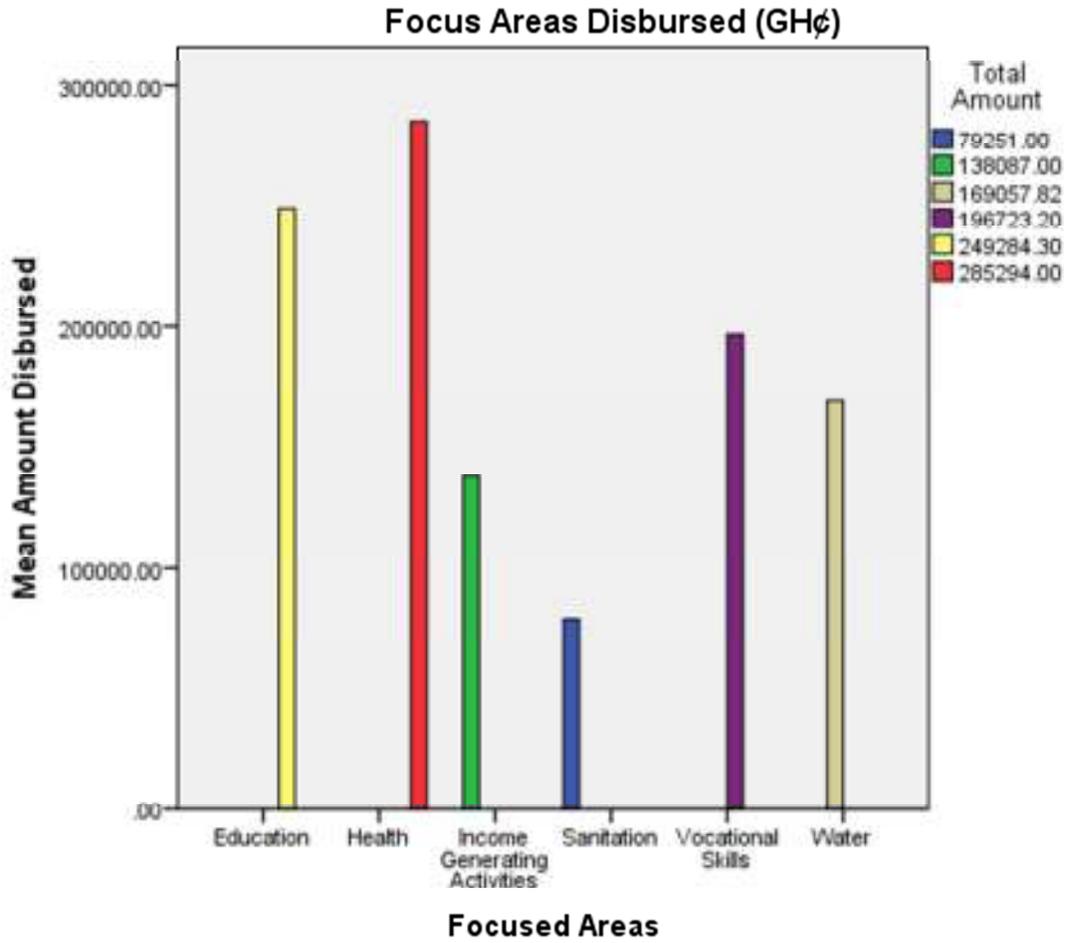
- Receiving applications for revision and reviewing of CRG contributions by USDAF grantees.
- Overseeing the collection of Community Reinvestment Grant (CRG) monies from USADF grantees with assistance of a bailiff designated by the Trustees.
- Drafting and placing advertisements in the appropriate print media to solicit and screen applications for grants for community projects and provide technical support for improving applications.
- Preparing summaries of applications to include due diligence reports and submit for grant decisions as per Trustees meeting calendar at least three times a year.
- Conducting monitoring and evaluation on all projects for which grants have been given by Ghanaman CRG.
- Preparing the annual budget of the Fund and liaising with the Auditors of the fund for annual auditing of the Ghanaman CRG Trust Fund.

- Liaising with Trustees to publish the annual report of the Trust and assisting in the annual external audit of the Trust.

TOTAL GRANT AWARDS

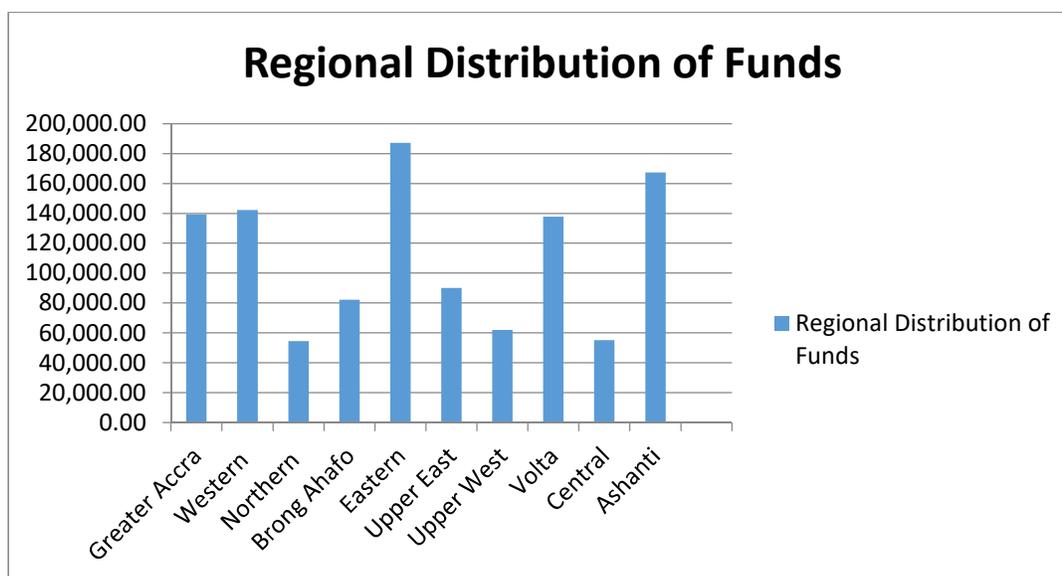
Since the Trust's inception, a total of **GHS1,117,697.32** has been disbursed to support about 58 projects in the areas of health, water, vocational skills training, and income generating activities, education and sanitation. The table below shows the amount of grants disbursed for each focus area and the respective number of projects.

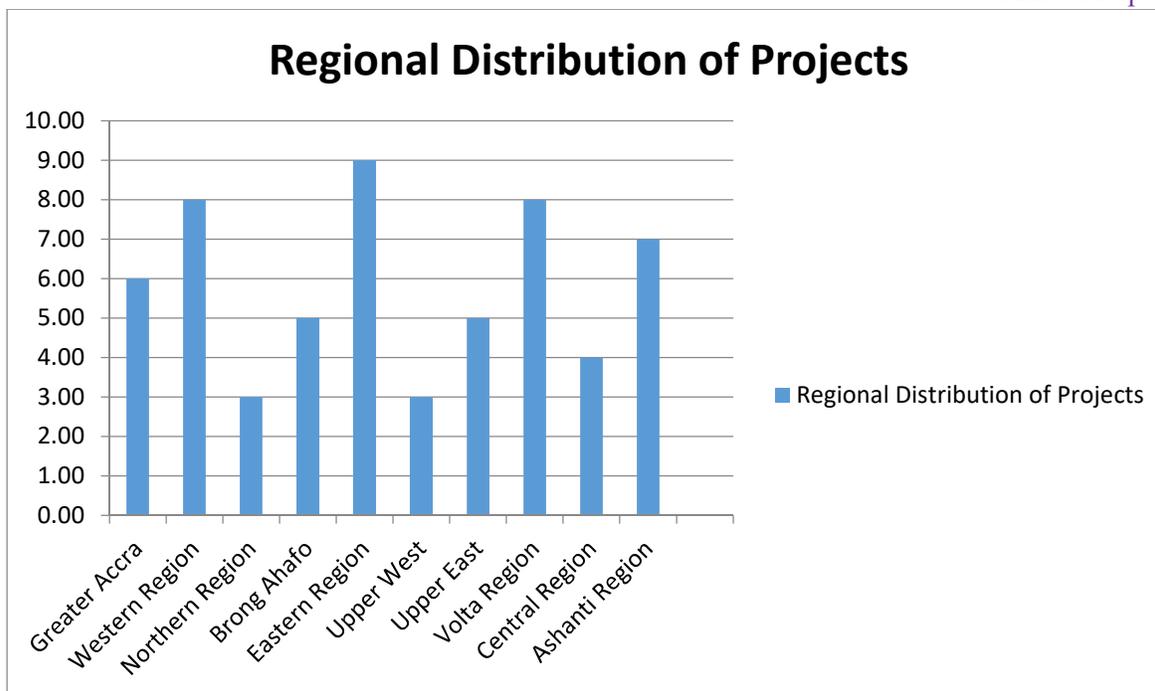
Focus Area	No. Of Projects	Amount Disbursed (GHS)
Vocational Skills Training	9	196,723.20
Income Generating Activities	9	138,087.00
Water	8	169,057.82
Health	14	285,294.00
Education	14	249,284.30
Sanitation	4	79,251.00
Total	58	1,117,697.32



REGIONAL DISTRIBUTION OF FUNDS

Region	No. of Projects	Amount Distributed
Greater Accra	6	139,230.40
Western	8	142,282.80
Northern	3	54,448.00
Brong Ahafo	5	82,211.00
Eastern	9	187,100.00
Upper East	5	90,087.00
Upper West	3	62,058.00
Volta	8	137,827.32
Central	4	55,145.80
Ashanti	7	167,307.00





THE GRANTS AWARD PROCESS

Phase 1

Upon submission of application by Grantees, the Administrator reviews all applications to ensure that applications fall within the Trust's focus areas, secondly to ascertain the veracity of claims made by the applicants and also to verify the authenticity of documents submitted. Further information and documents are requested from applicants in case the Administrator is not satisfied with the initial ones submitted.

All applications considered successful by the Administrator are sent to the board of Trustees for final review and approval.

Phase 2

The Administrator undertakes due diligence on projects approved by the board of Trustees. Due diligence is carried out on the site of the proposed project to give the Administrator first-hand information about the location of the project and to seek further information about the project.

A comprehensive report on the due diligence is later compiled by the Administrator and sent to the Trustees for review and approval. Depending on the recommendation of the Trustees, an application may proceed to the next stage or be put on hold if Trustees are not satisfied with the information available for decision making.

On all occasions applicants are duly notified on the progress of application. Applications which do not qualify at the first phase or after due diligence are formally communicated to on the reasons for their disqualification.

Once a project is approved by the Trustees, a contribution agreement stating the terms and conditions of the grants award is signed between the Trustees and the applying organization here after called grantee.

Phase 3

The first tranche of funds is released to grantees for the commencement of the project. The amount released is based on the work plan submitted to the Administrator.

Beyond the regular correspondences that exist between the Administrator and grantees, grantees are mandated to submit a quarterly report on the progress of activities indicating in the report receipts and payments for all purchases and the Bank statement of the account into which the money was transferred.

To ensure value for money and to prevent the possibility of abuse of funds the Administrator embarks on monitoring and evaluation on all the projects funded. This exercise affords the Administrator an opportunity to interact with the major stakeholders of the project.

After reporting on the due diligence to Trustees, the last tranche of money is released to the grantees to complete their projects.

The Trustees reserve the right to truncate the transfer of the second tranche if it is established that grantees have abused or misapplied previous funds.

Upon completion of the project, grantees in collaboration with the Trust commission the various projects to serve the needs of the intended beneficiaries.

Criteria for selection of Projects:

Amongst other things programmes and projects will be selected for consideration if they:

- Show community involvement
- Have strong accountability & control measures
- Will benefit so many people
- Have the potential for sustainability

SUMMARY OF THE PROCESS

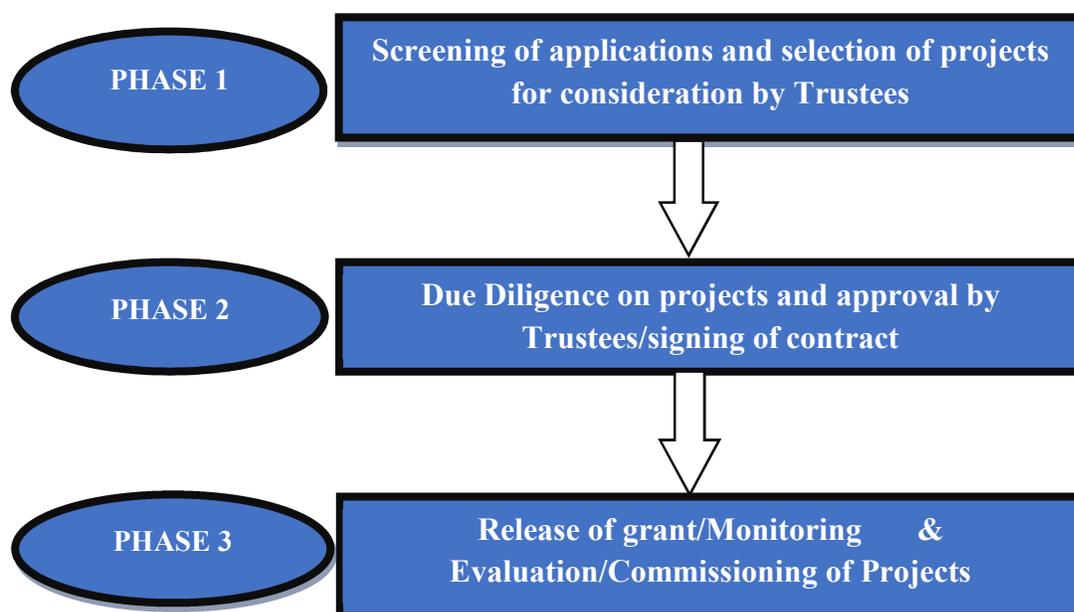


Table 3: Matrix of Projects Funded to Date

Project Description	Location	Amount of Grant (GHS)	Year
ADOMFIE INTEGRATED COMMUNITY DEVELOPMENT - The Ghanaman Trust Fund refurbished the Adomfie Vocational Training Centre with modern equipment for teaching catering and food processing as well as dress and textile making. The Centre was established by Adomfie Integrated Community Development, an NGO in the Eastern Region. The NGO also mobilized 120 widows under a project called Widows Empowerment Programme; members of the group use the facilities in the catering department to bake bread and other pastries to sell in Kukurantumi and its environs. The Centre currently has 38 regular students and it has introduced new courses in Hospitality Management and Medical Assistantship. The project has been officially commissioned.	Adomfie-Eastern Region	GHS 18,952.00	2011
ATIDZIVE TOWN DEVELOPMENT COMMITTEE The project is the mechanization of one bore-hole located in the	Atidzive Community, Volta Region	GHS 18,500.00	2011

<p>Atidzive Community which supplies water to an elevated Polytank and distributes it through 15 standpipes situated throughout the community. With support from Ghanaman Trust Fund, the Atidzive Water Supply Project has been completed and commissioned. The town currently has access to potable water both for consumption and other domestic use. Currently, 2,500 inhabitants are benefiting from the project. The project was commissioned in 2012.</p>			
<p>TIETAA INTEGRATED DEVELOPMENT AGENCY (TIDA) The Tietaa Integrated Development Agency, with support from Ghanaman CRG Trust Fund, has equipped the Mangu Methodist School's Information Communication Technology (ICT) Centre in Wa with furniture, computers and other computer-related accessories. The ICT centre provides computer training skills to more than 1,000 pupils in schools within the Mangu Educational Circuit in Wa. The project is yet to be commissioned.</p>	Wa, Upper West Region	GHS 22,058.00	2011
<p>WHINDO/ASSAKAE STMA JHS The furniture used by Whindo/Assakae STMA Junior High School students and faculty was wholly inadequate for their needs; not only was there an insufficient number of desks and chairs but the majority of them were dilapidated, all of which detrimentally affected their learning process. Ghanaman Trust Fund has supported the school with the provision of 80 mono desks to ensure and promote an effective teaching and learning environment for the teachers and students. The project was commissioned in 2012.</p>	Whindo/Assakae - Sekondi Takoradi Western Region	GHS 4,120.00	2012
<p>FRIENDS FOR AFRICAN FARMERS AND FISHERMEN (FAFF) The Sogakope Junior High School commissioned a computer laboratory block with support from Ghanaman CRG Trust Fund. The facility will equip about 1,800 students from seven private and public schools in Sogakope with ICT skills. The project has been commissioned.</p>	Sogakope, Volta Region	GHS 19,552.50	2012
<p>BIAKOYE DISTRICT BEEKEEPERS ASSOCIATION (VORAB) Volta Region Association of Beekeepers (VORAB), through the Edem Garden Training Centre, has trained 10 women beekeepers for one year (or two production seasons), equipped and integrated them into the Biakoye District Beekeepers Association with support from Ghanaman Trust Fund. The project also provided 10 old members of the association with beehives. The project was commissioned in 2012.</p>	Biakoye, Volta Region	GHS 8,000.00	2012
<p>EDUCATION FOR SELF HELP (ESEH) In 2010, the Education for Self Help organization (ESEH), an NGO, constructed a pipe-borne water system at Akakpokofe in the Volta Region. A nearby community Abusakofe requested</p>	Akakpokofe - Volta Region	GHS 15,812.82	2012

<p>that ESEH extend the facility to them but the request was denied due to a lack of funds. Subsequently, Ghanaman CRG Trust Fund was requested to purchase materials and equipment to extend the pipe-borne water to Abusakofe. The project started in March, 2012 and was commissioned in December, 2012. This has reduced the prevalence of water-borne diseases and improved the health of the people in the Abusakofe community.</p>			
<p>CENTRE FOR INITIATIVE AGAINST HUMAN TRAFFICKING (CIAHT) Women in the northern part of Ghana are often marginalized and suffer socio-economic injustices. In view of this, the Centre for Initiative against Human Trafficking (CIAT) came up with the idea of building the capacities and skill sets of 40 women from Gbulahigu, Tinbung, Gbanjonla and Gonlinga in the Northern Region of Ghana with skills in organic vegetable cultivation, an intervention that will ultimately economically empower each of them. Ghanaman Trust funded the project with the provision of water pumping machines, watering cans, hoes, cutlasses and other needed equipment. The project was commissioned in 2012.</p>	<p>Gbulahigu, Tinbung, Gbanjonla and Gonlinga – Northern Region</p>	<p>GHS 20,000.00</p>	<p>2012</p>
<p>KATCHITO COMMUNITY DEVELOPMENT CENTRE Ghanaman Trust provided funds to Katchito Community Development Centre, a local community based NGO in Buipe in the Northern Region for the purchase of a set of cassava grater machine for the processing of gari and cassava dough by the women in the area. The aim is to improve the living conditions of local communities through the creative and organized energies of the people. The project is also to provide entrepreneurial training to the women who are engaged in Gari and cassava dough processing.</p>	<p>Katchito - Buipe in the Northern Region</p>	<p>GHS 20,000.00</p>	<p>2013</p>
<p>VOLUNTEER PARTNERSHIP FOR WEST AFRICA Volunteer Partnership for West Africa is a local NGO operating a Street Library in Anoff, a town in the Nsawam Adoagyire Municipality of the Eastern Region. Pupils from the town and surrounding villages converge at a particular location to have their reading lessons after which the books are sent to different location for the same purpose. The challenge is that the pupils are distracted in so many ways since most of the reading venues are in open locations. With support from the Trust the NGO, permanent site has been put up to serve as a reading hub for the pupils in the town and neighboring communities.</p>	<p>Anoff, - Nsawam Adoagyire Municipality</p>	<p>GHS 24,858</p>	<p>2013</p>
<p>TUMU DEANERY RURAL INTEGRATED DEVELOPMENT PROGRAM (TUDRIDEP) The Youth Empowerment for Sustainable Livelihoods (YEMSUL) project by Tumu Deanery Rural Integrated Development Programme was set up to equip the youth in the Tumu District with employable skills through training in</p>	<p>Tumu Upper West Region</p>	<p>GHS 14,448.00</p>	<p>2014</p>

welding, carpentry, sewing and weaving. Ghanaman Trust has provided the project with sewing machines and tapes, as well as welding electrodes, training kits and other tools. More than 100 young people are currently enrolled in the project.			
OUR LADY OF MERCY COMMUNITY SERVICES (OLAM) - The project, which is located in Navorongo in the Upper-East Region of Ghana, is to provide entrepreneurial skills development to the JHS/SHS graduates in the community who, due to abject poverty, could not further their education. With support from Ghanaman CRG Trust, beneficiaries are being taken through various vocation courses including batik, tie and dye, beadwork, floral arrangements, dressmaking, weaving, ICT and soap-making whilst those individuals who have completed their vocational training are currently undergoing entrepreneurship and small business management training. The project was commissioned in May, 2014.	Navorongo, Upper East Region	GHS19, 350.00	2014
SEKYERE DEVELOPMENT FUND RAISING COMMITTEE - Ghanaman CRG Trust Fund supported the Sekyere Fund Raising Development Committee to embark on a laboratory and health theatre project in the Sekyere District. The aim of the project is to improve the health delivery system in the area by expanding the Sekyere Community Health Centre through infrastructural development. The laboratory will also improve the accuracy of diagnoses, ensure better health delivery systems and improve emergency care.	Sekyere, Ashanti Region	GHS20, 000.00	2014
ANANDA MARGA PRACARAKA SAMGHA - Funds were provided by the Trust for the completion of a building to be used as a vocational centre. The structure is earmarked to provide practical training in agriculture and other vocational skills for the youth in Ejura Sekyere Dumasi District in the Ashanti Region. It is expected that the vocational training will equip students with the requisite skills for the job market and also improve their literacy levels. The project is yet to be commissioned	Ejura Sekyere Dumasi. Ashanti Region	GHS 13,338.00	2014
CHRISTIAN RURAL AID NETWORK (CRAN) The Christian Rural Aid Network (CRAN), with support from Ghanaman CRG Trust Fund, is embarking on a water harvesting project for the CRAN Methodist School and its environs. This is to provide potable water to the students and teachers of the school as well as the community who initially resorted to salt water. The project is located in the Shama- Kedzi District of the Western Region of Ghana.	Shama- Kedzi District – Western Region	GHS 20,000.00	2014
CORBAN FOUNDATION With support from the Trust, 30 graduates of Corban Foundation, a vocational institute based in Tema have been provided with a start-up capital to help them procure items for their businesses. The interest of the Foundation lies in bringing	Tema, Greater Accra Region	GHS 19,450.00	2014

up of young ladies from deprived communities to learn at a minimum cost. This is to equip them to set up their own enterprises and prepare them well enough to fit into established places. The training involves catering, hairdressing, dress-making, batik making and screen printing. Students are drawn from Ashiaman, Afienya ,Downya, Tema New Town and surrounding areas.			
SINGLE MOTHERS' ASSOCIATION (SMA), The Trust provided an amount of GHS 20,000.00 to the Single Mothers Association based in Daborin in the Upper East Region of Ghana for the production and processing of local rice. Single Mothers Association is a registered NGO with specialty in working with rural women in alleviating their under-privileged status. The association began in 1995 as a small group of independent single women who in their free time would come together to discuss and resolve livelihood issues. Through its income generating activities, SMA gives its member's economic empowerment, more independence and heightened decision making capacity. With the help of the Trust, the women have also been able to rehabilitate the production centre.	Daborin, Upper East Region	GHS 20,000.00	2014
AFAATABA MULTI-PURPOSE COOPERATIVE SOCIETY A support from the Trust has been provided to the Afaataba Multi-Purpose Cooperative Society in the Bawku West for the facilitation of a milling house for shea butter oil extraction. The group is made up of women engaged in activities such as dry season gardening, shea butter extraction, processing of dawadawa towards improving the living conditions of the vulnerable and the disadvantaged group in the society. The mill has made it possible for the women to be engaged in income generating activities thereby reducing poverty.	Bawku West, Upper East Region	GHS 18,737.00	2014
VE GBODOME YOUTH ASSOCIATION Over the years, Ve-Gbodome Community in the Volta Region has been confronted with the unavailability of a toilet facility. With help from Ghanaman, the community is constructing a 10 seater water closet toilet facility to serve the district health center, the education office staff and the people in the community and to also improve their sanitation status.	Ve-Gbodome Community, Volta Region	GHS15,062.00	2014
VESTER OIL MILLS Vester Oil Mills as part of its corporate social responsibility is undertaking the construction of a health centre to meet the needs of the people in Abuontem in the Ashanti Region as far as health issues are concerned. Ghanaman Community Trust Fund has provided grants to assist Vester Oil Mills, in the construction of the health centre. The facility is earmarked to improve the health delivery services in the area and provide the community access to quality healthcare.	Abuontem, Ashanti Region	GHS 20,000.00	2014
GLOBAL MEDIA FOUNDATION-	Nasana – Tain	GHS 20,000.00	2014

<p>Ghanaman has assisted in the construction of a community health centre at Nasana in the Tain District. The project was initiated by the community themselves who contributed both cash and labour towards the project till it reached its roofing level. The completion of the project will bring affordable and quality health services to the people and also make it easier for lower income and poor people to access the services. The project commenced in November, 2014.</p>	<p>District, Brong Ahafo</p>		
<p>TRAX PROGRAM SUPPORT The programme located in the Bongo district of the Upper East Region, is intended to improve food security and generate income for the women in the community. It involves distributing goats and bowls of cereals to the local women for reproduction. After the goats have reproduced and the crops harvested, the women will give back a number of kids and bowls of cereals to the association which will in turn pass them on to other beneficiaries. This revolving programme will therefore ensure that a large number of women are empowered economically</p>	<p>Bongo, Upper East Region</p>	<p>GHS20,000</p>	<p>2015</p>
<p>HOPE RESTORATION NETWORK Anakum primary and JHS in the Amemfi West District of the Western Region, was provided with a fully furnished library and a computer laboratory to support the learning needs of the pupils. The library is stocked with books to enhance the reading and arithmetic skills of the pupils at all levels. The computer laboratory will equally promote the ICT skills of the students in the Junior High School. The project has been commissioned and fully in use by the pupils.</p>	<p>Anakum - Amemfi West District, Western Region</p>	<p>GHS 18,955.80</p>	<p>2015</p>
<p>SAVIOUR SENIOR HIGH SCHOOL With support from the Trust the science laboratories of Saviour Senior High School in Osiem in the Eastern Region have been furnished with equipment and tools for practical studies in the school. This support is to enable the students to perform better in their science subjects.</p>	<p>Osiem – Eastern Region</p>	<p>GHS 20,000</p>	<p>2015</p>
<p>ORTHOPEDIC TRAINING CENTER (OTC) The Dr. Tarcisius Protheses and Orthotics Training College was supported by the Trust to procure and install Prosthetic and Orthotic equipment for the efficient and effective running of the training school. Hitherto, a lot of their operations were done manually; therefore they could not perform efficiently. The new equipment which have been purchased and installed will significantly improve the operations of the training school and make the students more professional upon completion of their training.</p>	<p>Nsawam, Eastern Region</p>	<p>GHS 20,000</p>	<p>2015</p>
<p>PRESTIGE PROFESSIONAL INSTITUTE Prestige Institute Professionals, located at Achimota in Accra</p>	<p>Achimota – Accra, Greater Accra Region</p>	<p>GHS 25,000</p>	<p>2015</p>

<p>trains students in the various disciplines of cosmetology including facial care, manicure and pedicure, massage etc. Though many more young people are interested in the course, the cost of the training is a barrier to them since most of them were from poor homes thereby killing their ambitions of becoming professional beauticians. The Trust supported the training of 25 students under the Anchor of Hope Programming by providing 80% scholarship to students who were willing to pursue the cause but lacked the necessary funds to do so.</p> <p>The first batch of students under this programme has graduated successfully, equipped with relevant knowledge and professional skills to earn a decent living.</p>			
<p>RYNER PAUL ANGLICAN SCHOOL Pupils of Ryner Paul Anglican School in Ngyersia, a fishing community in the Sekondi/Takoradi Municipality of the Western Region had to walk home or go to the nearby beach during school hours in order to attend nature's call because they didn't have any toilet facility in their school. Sometimes when the pupils go home to use the toilet in the house, they do not return to school to continue their lessons. This situation, school authorities say, is very worrying and seriously hampering academic activities.</p> <p>The Trust converted an existing urinal into a WC for use by the staff and pupils of the school. At the commissioning of the project, the school authorities thanked Ghanaman Trust Fund for coming to their aid with a water closet toilet facility.</p>	Ngyersia, Sekondi/Takoradi Municipality Western Region	GHS 16, 379.00	2016
<p>COMMUNITY CHILD WELFARE CLINIC With support from the Trust, an existing structure which was used by the Atebubu District Hospital as children's clinic was renovated to serve as the children's clinic of the hospital. Hitherto the health personnel could not attend to the children during rainy seasons or sometimes when the sun is hot and scorching. The renovated and fully furnished structure is now conducive for weighing, immunization, antenatal and postnatal care as well as general care for children who visit the hospital. The new structure also serves as a youth centre to handle youth related issues such as adolescent reproductive health and teenage pregnancy.</p>	Atebubu, Brong Ahafo Region	GHS 20,000	2016
<p>KOKOFU DEVELOPMENT ASSOCIATION Through their own initiative the people of Gomoa Kokofu began the construction of a community clinic to cater for the health needs of the inhabitants. Because of the absence of a health facility in the community the sick had to be taken to Apam which is about 2 hours' drive from Kokofu on a very bad road.</p>	Gomoa Kokofu, Central Region	GHS 24,000.00	2016

<p>The Trust supported the completion of the health facility to enable the community members enjoy accessible health care.</p>			
<p>AKPAFU COMMUNITY CLINIC Akpafu Community is a remote community located in the Sefwi Wiawso District of the Western Region. The people for a long time relied on traditional health attendants and local drug peddlers for all their health needs. The closest health facility is located in the district capital, Wiawso, which is very far from the town. The lack of a health post manned by qualified personnel adversely affected health care delivery in the town in many ways. Ghanaman provided funds for the completion of a health post started by the community members. The Ghana Health Service in the district has subsequently posted personnel to the new facility that now carry out weighing of babies, immunization, antenatal and other minor health cases.</p>	Akpafu -Sefwi Wiawso District, Western Region	GHS 20,000	2016
<p>CATHOLIC CLINIC AND MATERNITY The Trust provided support for the Catholic Hospital to enable the hospital complete the construction of its maternity ward as an extension of the hospital. The hospital located in the Akim Oda District of the Eastern Region serves a large number of people in the community. Maternal related cases are one of the frequently reported OPD cases. Therefore, a new maternity ward will go a long way to improve the health conditions of the people and reduce maternal and infant mortality.</p>	Akim Oda, Eastern Region	GHS 20,000	2016
<p>KOJOKROM WATER AND SANITATION COMMITTEE The continuation and completion of sixteen (16) seater Water Closet (W/C) at Kojokrom was funded by the Ghanaman Community Reinvestment Grant (CRG) in 2017. The project duration spans from November, 2016 to October 2017. With a contract sum of GHC 22, 810.00, the project was supervised by City Wide Settlement Upgrading Fund (NGO) in collaboration with the Kojokrom Water and Sanitation committee. The project beneficiaries are the Kojokrom community .</p>	Kojokrom, Western Region	GHC 22, 810	2016
<p>ABAK FOUNDATION Ghanaman Trust provided funds to ABAK Foundation, a local community based NGO in the Asante Akyem Central Municipal in the Ashanti Region for the redesign and renovation of an old building into nurses quarters for occupation by the Midwife and two other assistance in the Obenimase -Dwease - Praaso area to end the needless death of women. The aim is to ensure that, the health workers at Obenimase are provided a permanent accommodation in the community so she can quickly attend to pregnant women at all times. The project is also to increase patronage of the facility by pregnant women and nursing mothers due to improved services at the facility</p>	Obenimase - Ashanti Region	GHC 24,274	2016

<p>NNEKA YOUTH FOUNDATION The Trust funded the provision of two sets of 5KVA AEESL Diesel Generator to the Nneka Youth Foundation in the Volta region for the operation of their activities in supporting the youth with skills.</p>	Ve Gbodome, Volta Region	GHC 20,900	2016
<p>ABEREWANKO COMMUNITY DEVELOPMENT Ghanaman Trust provided funds for the construction of a mechanized borehole for the Aberewa Nko Community in the Afram Plains of the Eastern region. The aim of the project is to provide clean and sustainable water to the community and other surrounding communities.</p>	Aberewa Nko - Afram Plains, Eastern Region	GHC 19,900	2016
<p>AL-NAHAYAN JHS The Trust supported the AL-Nahayan JHS with GHC22,211 for the renovation of the school block. The renovation included the re-roofing of the JHS block, electrical wiring, ceiling and fixing of doors. The aim is to provide a comfortable learning environment to the students and improve the educational standards in the community.</p>	Sunyani, Brong Ahafo	GHC22,211	2016
<p>OBOOMMA RURAL ACTION PROGRAMME (ORAP) The Ghanaman Trust funded the construction of a mechanized borehole for the people of Amenam in the New Abirem district in the Eastern region. The mechanization includes overhead poly tanks for storage and distribution of water in the Amenam community. The aim is to provide clean water to the community</p>	Amenam - New Abirem, Eastern Region	GHC23,945	2016
<p>BLOOMING AFRICA Blooming Africa with funding from Ghanaman Community Reinvestment Trust fund constructed three boreholes for the Papaase No.1 community in the central region which cost GHS20, 900. The project currently is providing drinkable water to about 800 residents who patronize the boreholes and contribute a little money for its maintenance.</p>	Papaase No.1, Central Region	GHC 20,900	2016
<p>COMMUNITY COLLEGE OF FUNCTIONAL EDUCATION The Ghanaman Trust supported the Community college of Functional Education in the Sekyere district in the Ashanti region with GHS24, 695 to buy items such as Bread and pastry mixer set, Gas stove. Gas oven, Freezer, Microwave oven, Central Kitchen Table, Gas cylinder and Kitchen accessories. These facilities have been available for the training of young girls in the Sekyere community and provide functional skills for economic empowerment.</p>	Sekyere, Ashanti Region	GHC 24,695	2016
<p>PENCIL OF PROMISE Ghanaman Trust Fund supported the renovation of a 2 unit KG Block started by the community 3 years ago. The project was</p>	Adedome, Volta Region	GH¢20,000.00	2017

commissioned in 2018.			
<p>YOUTH NETWORK FOR HUMAN RIGHTS AND DEMOCRACY</p> <p>The Adankraja CHPS compound project was started in 2014 by the Chief and people of Adankraja on 20th February 2014. To ensure survival of mothers and babies during pregnancy, delivery and after childbirth as well as bringing health care delivery to the door step of community members, Ghanaman Community Trust Fund equipped the newly constructed health post by the community with medical equipment's to support the delivery of health care to the community.</p>	Adankraja, Ashanti Region	GH¢20,000.00	2017
<p>LIBERTY MOVEMENT ORGANIZATION</p> <p>The fund with the support of the Catholic Church renovating the ICT center at Saint Patrick's catholic primary and junior high school and provided computers and other technical support to the ICT center.</p> <p>The project entailed the provision of chairs and tables to the center, fixing of computers and other ICT tools needed for the place to be fully functional and the setting and provision internet services.</p>	Half Assini, Western Region	GH¢20,000.00	2017
<p>SHEPHERDS CENTRE FOR THE AGED</p> <p>Ghanaman Trust Fund furnished and equipped the Shepherds Centre for the aged to enable promote and support successful ageing in an era of rapid dislocation of the traditional family system and communities.</p>	Likpe Bala, Volta Region	GH¢20,000.00	2017
<p>CENTRE FOR RURAL WATER DEVELOPMENT AND SANITATION</p> <p>The Ghanaman Trust supported women group in Bongo to cultivate vetiver grass for sale to basketry weavers in the Upper East region. The grant mainly served as a revolving fund for the women to borrow for the cultivation of the vetiver grass and repay at no interest after harvesting and selling the grass to basket weavers. The funding went into the purchase of seedlings, polypot bags, black soil and watering cans for the cultivation.</p>	Bongo, Upper East Region	GH¢12,000.00	2017
<p>LITTLE ANGELS TRUST</p> <p>Ghanaman Trust fund supported Little Angels Trust to rehabilitate the playground at the children's ward of the Accra Psychiatric hospital. This was to provide a safer and conducive environment for the children in the hospital to facilitate treatment as a form of "rehab", and recreational centre.</p>	Accra Asylum Down, Greater Accra Region	GH¢25,020.00	2018

<p>SENIOR HIGH TECHNICAL SCHOOL FOR THE DEAF Ghanaman Trust Fund purchased a Ristograph for the Akuapim School for the Deaf to facilitate the printing of examinations and other academic materials to support academic work. Currently, the school has students ‘population of four hundred and fifty-four (454), comprising two hundred and eighty-five (285) males and one hundred and sixty- nine (169) females.</p> <p>The purchase of the Ristograph has alleviated the challenges the institution faces in constantly servicing the available photocopier because of the undue pressure put on it during examination periods.</p>	Mampong Akuapim, Eastern Region	GH¢15,695.00	2018
<p>Sharecare Ghana Ghanaman Trust Fund facilitated the training of twenty of the mothers with children with neurological disabilities in liquid soap production and marketing of the product. The trained mothers also received start-up capital for the soap making business. The beneficiaries were empowered to support their children’s therapies and their own livelihoods.</p>	Osu Anorhor , Greater Accra Region	GH¢19,760.40	2018
<p>Koinonia Foundation Project The community initiated the construction of a 2-unit KG Block for Presbyterian Primary School some years back. With the support from the Ghanaman Trust Fund, the project is expected to be completed within the timeframe. Currently, the building project is at the lentil level.</p>	Kraboa Coaltar- Eastern Region	GH¢18,750.00	2019
<p>RYNER PAUL ANGLICAN SCHOOL Ryner Paul Anglican School in Ngyersia, a fishing community in the Sekondi/Takoradi Municipality of the Western Region. The school needed a support for a completion of ICT Centre for Primary and JHS. The project was to facilitate teaching and learning of ICT in the school bot at the primary and JHS levels. The school had 9 desk top computers located at the Headmistress office due to lack of space to assemble them for use, which made learning of ICT difficult.</p>	Ngyersia, Sekondi/Takoradi Municipality	GHS 20,000	2019
<p>Tema Senior High School Ghanaman Trust Fund supported the construction of a solid waste incinerator for burning sanitary pads and other wastes generated from the girls’ dormitory of the school.</p>	Tema	GH¢25,000.00	2019

STATUS OF SOME PROJECTS FUNDED TO DATE

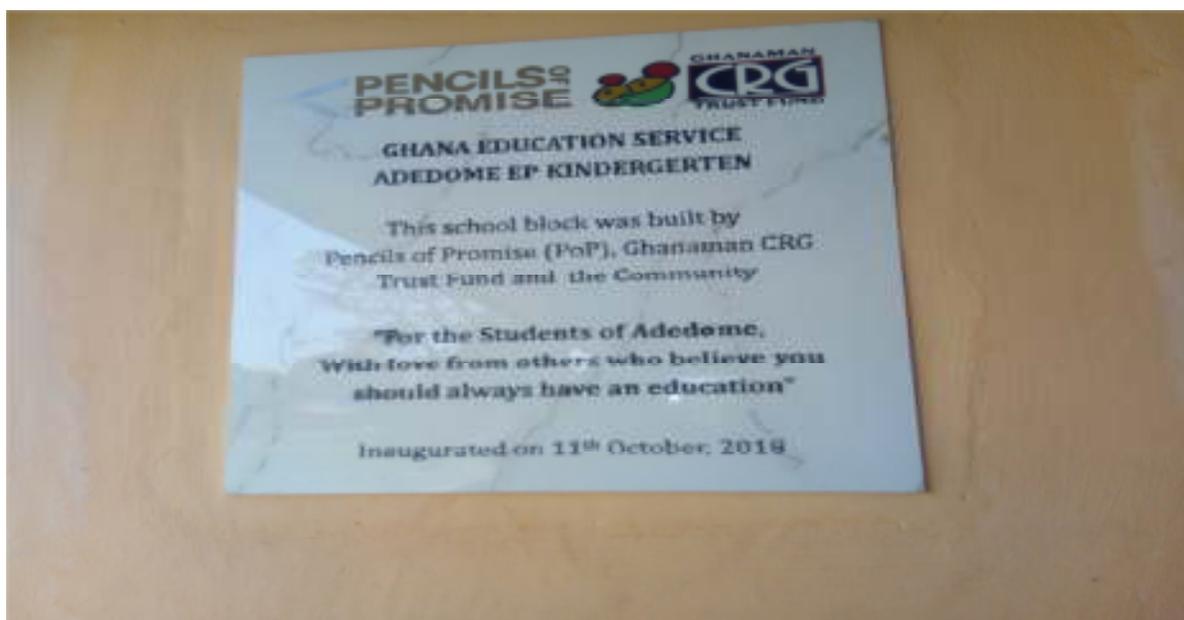
Adedome Kpetoe- Volta Region



A 2- unit completed KG block supported by the Ghanaman Trust Fund at Adedome Kpetoe



A 2- unit completed KG block supported by the Ghanaman Trust Fund at Adedome Kpetoe



Acknowledgement of Ghanaman Trust Fund Support

Ghanaman Trust Fund supported the renovation of a 2 unit KG block started by the community *at* Adedome Kpetoe in the Volta Region 3 years ago. As part of the monitoring exercise, the Team visited the project area to ascertain the progress of the project. Upon inspection of the project, the Team noted that a 2-unit KG Block, an Office as well as urinals for both male and female pupils have been fully completed for use by the direct beneficiaries.

Koinonia Foundation Project - Kraboa Coaltar- Eastern Region

A building project at lenti level supported by the Ghanaman Trust Fund at Kraboa Coaltar, Suhum

The community initiated the construction of a 2-unit KG Block for Presbyterian Primary School some years back. With the support from the Ghanaman Trust Fund, the project is expected to be completed within the timeframe. The stakeholders received an amount of Gh¢18,750.00 from the Ghanaman Trust Fund for the continuation and completion of the project. The Monitoring Team observed that though work on the project has been steadily going on, it appears it is moving at a very slow pace. Currently, the building project is at the lenti level.

Gomoa Kokofu Community Clinic



A completed Community Clinic Facility supported by the Ghanaman Trust Fund at Gomoah Kokofu in the Central Region

Through the mobilization and communal spirit of the people of Gomoa Kokofu in the Central Region, a community clinic was initiated to cater for the health needs of the inhabitants. However, due to financial constraint to complete the project, in 2016, Ghanaman Trust Fund intervened to provide financial support for the completion of the health facility. The project had been fully completed and commissioned for use by the inhabitants in the community. Apart from the inhabitants from the Gomoa Kokofu, there are also other inhabitants from Gomoa Mampong, Gomoa Ahyiem, Gomoa Fomena and Ayamforo who benefit directly from the clinic facility.

Rhyner Paul Anglican Primary School - Ngyeresia, Takoradi



Ryner Paul Anglican School ICT Centre at Roofing Level in Takoradi- support from the Ghanaman Trust Fund

In 2016, Ghanaman Trust Fund provided support to the Ryner Paul Anglican School in Takoradi for completion of ICT Centre for the Primary and JSH School. Currently, the project is about 98% complete. All the building materials for the completion of the Lab are ready and is expected to be fully completed by April 2020.

Kojokrom Water and Sanitation Project- Takoradi -WR



A completed First Eight (8) seater Water Closet (W/C) at Kojokrom in Takoradi- support from the Ghanaman Trust Fund



A completed Second Eight (8) seater Water Closet (W/C) at Kojokrom in Takoradi- support from the Ghanaman Trust Fund

The continuation and completion of sixteen (16) seater Water Closet (W/C) at Kojokrom was funded by the Ghanaman Community Reinvestment Grant (CRG) in 2017. The facility has been fully completed. Minor works such as painting and water connection to the facility are yet to be done for it to be fully put to use by the inhabitants of the community.

Liberty Movement Organization- Half Asini, Western Region



The Ghanaman Trust Fund provided the support to the Catholic Church to renovate the ICT center at Saint Patrick's catholic primary and junior high school at Half Asini in the Western Region



ICT Centre Block – Half Asini

The Ghanaman Trust Fund provided the support to the Catholic Church to renovate the ICT center at Saint Patrick's catholic primary and junior high school and provided computers and other technical support to the ICT center.

Kedzi (Anlo Beach Resort), Shama District – Western Region



Water harvesting project- Kedzi (Anlo Beach Resort) in the Shama District – WR- support from the Ghanaman Trust Fund



Water harvesting project- Kedzi (Anlo Beach Resort) in the Shama District – WR- support from the Ghanaman Trust Fund

The Christian Rural Aid Network (CRAN), with support from Ghanaman CRG Trust Fund, undertook a water harvesting project for the CRAN Methodist School and its environs. This was to provide potable water to the students and teachers of the school as well as the community who initially resorted to salt water.

Construction of Incinerator for the Girls' Dormitory of Tema Senior High School



Construction of Incinerator for the Girls' Dormitory of Tema Senior High School, Community 5, Tema- Support from the Ghanaman Trust Fund

In 2019, Ghanaman Trust Fund provided a grant to aid the construction of a solid waste incinerator for burning sanitary pads and other solid wastes generated from the girls' dormitory of the School.

Challenges

- The banking crises in Ghana affected the investment funds of the Trust. This resulted in only three projects being implemented within the year.
- Low visibility of the activities of Ghanaman Community Reinvestment Trust Fund over the years still persists

Lessons Learnt

Our engagements with various groups spread across the country especially in remote and deprived areas are very revealing experiences. These experiences have become good lessons that will inform our decisions and hopefully improve our performances in subsequent years.

- Communities provided with support should be encouraged to have community ownership of the project (s)
- Stakeholders implementing the project to demonstrate high level of transparency and accountability with the rest of other stakeholders.
- In the case of a health facility, a considered applicant should be requested to provide a letter from the District Assembly regarding its approval for the construction of such an infrastructure in the community.

IMPACT ASSESSMENT OF FUNDING

Over the reporting year, the Trust continues to influence the lives of people by deriving optimum value for the funds provided to support various projects.

SUSTAINABILITY OF THE TRUST

Notwithstanding the remarkable strides attained as a Trust and the significant impact we have made in the lives of vulnerable children in the reporting year, the Trust intends to increase its presence and support to the lives of the underprivileged in society.

The Board of Trustees is committed to ensuring the sustainability of the Trust Fund in order to achieve the above intentions. The Trustees have instructed the Administrator to initiate a campaign for visibility, leverage and fundraising through our website. The Trust is therefore interested in partnering other organizations achieve common goals.

Our strategies for 2020 include intensifying recovery of all funds with Gold Coast Management.