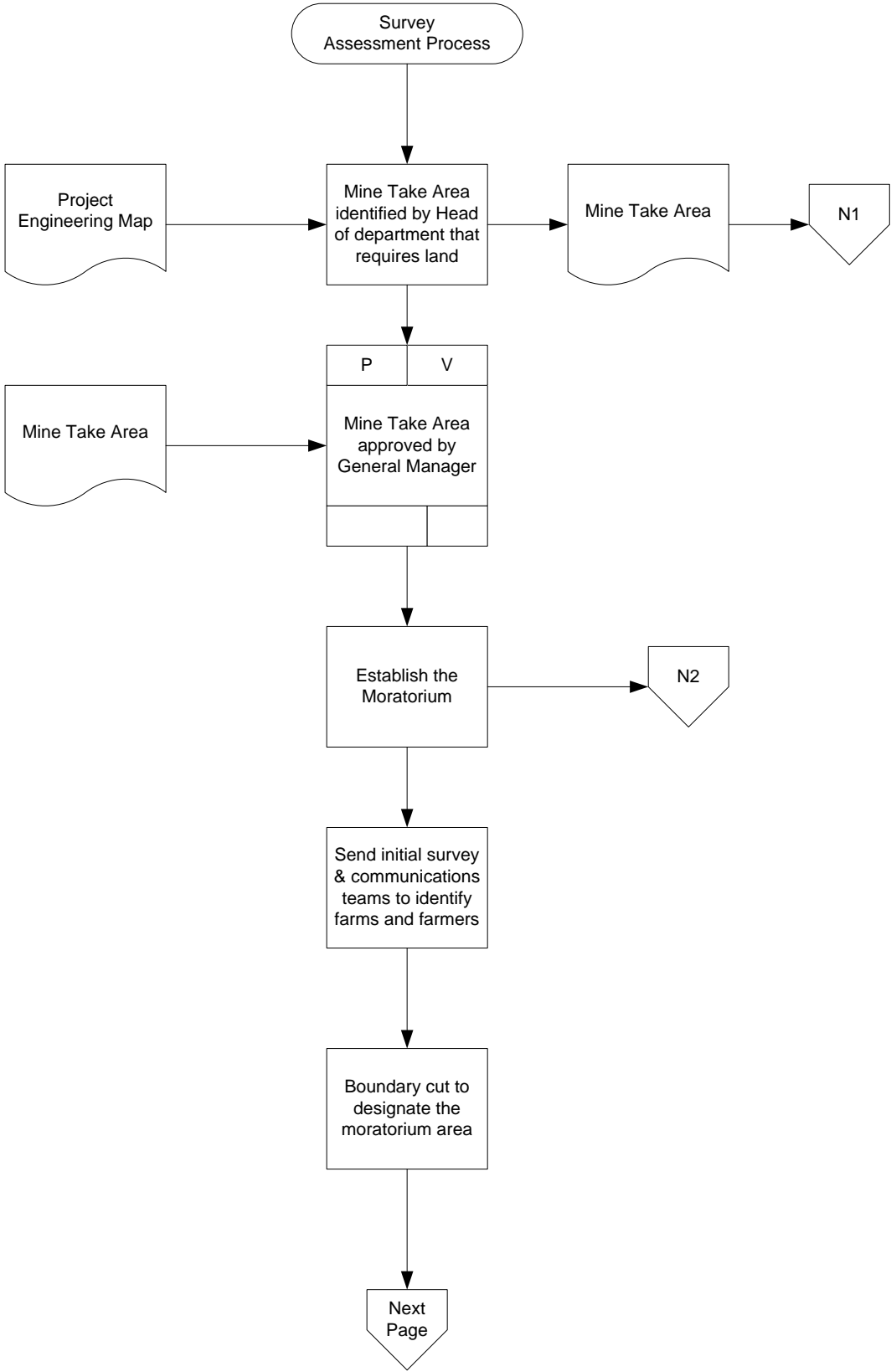
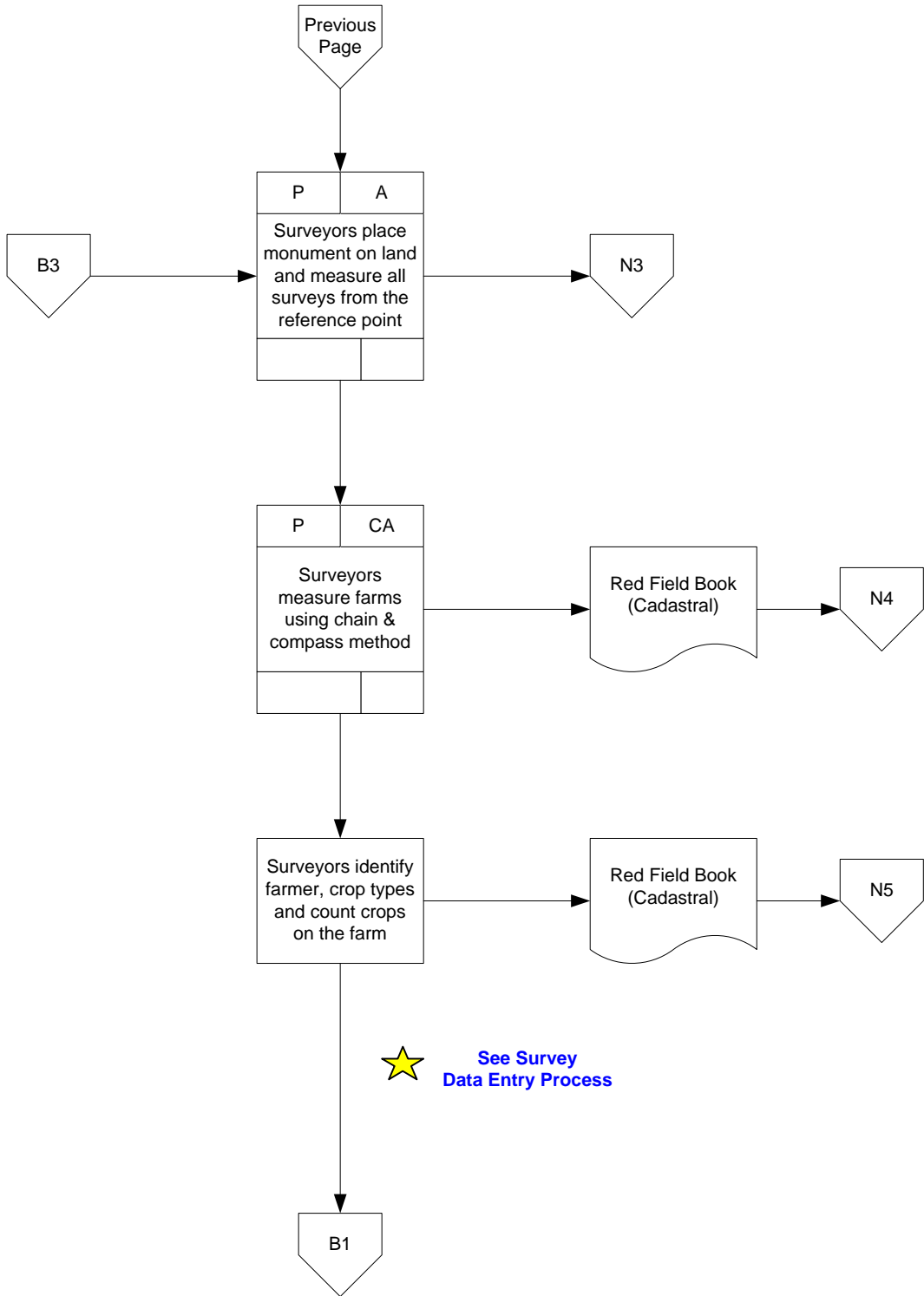
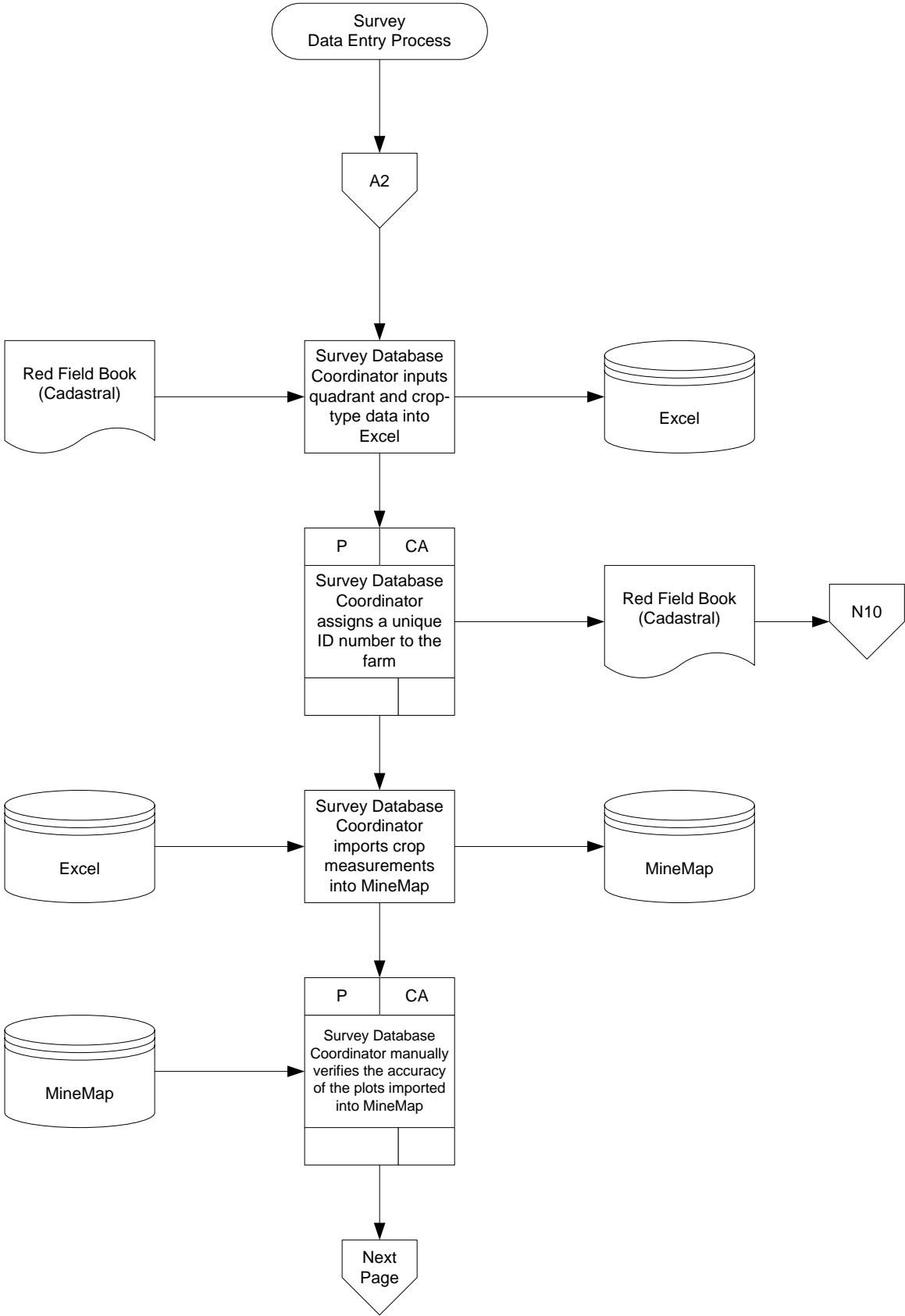
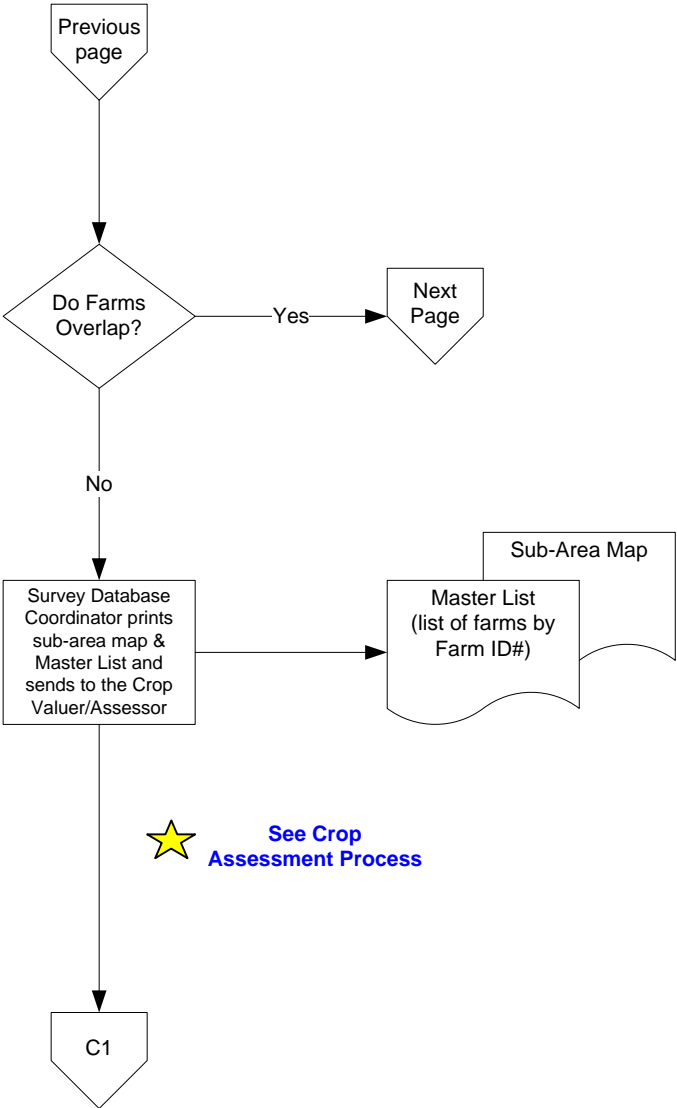


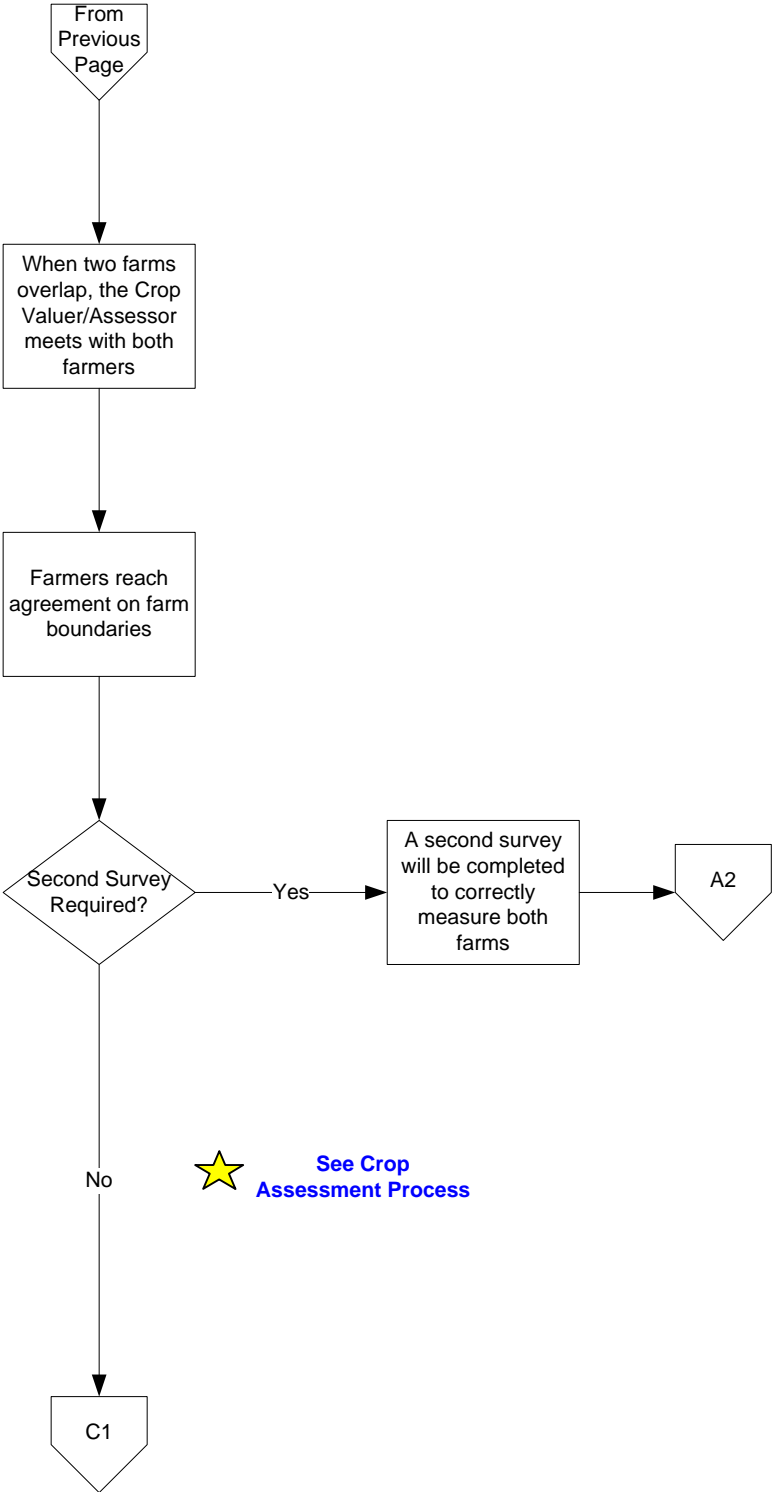
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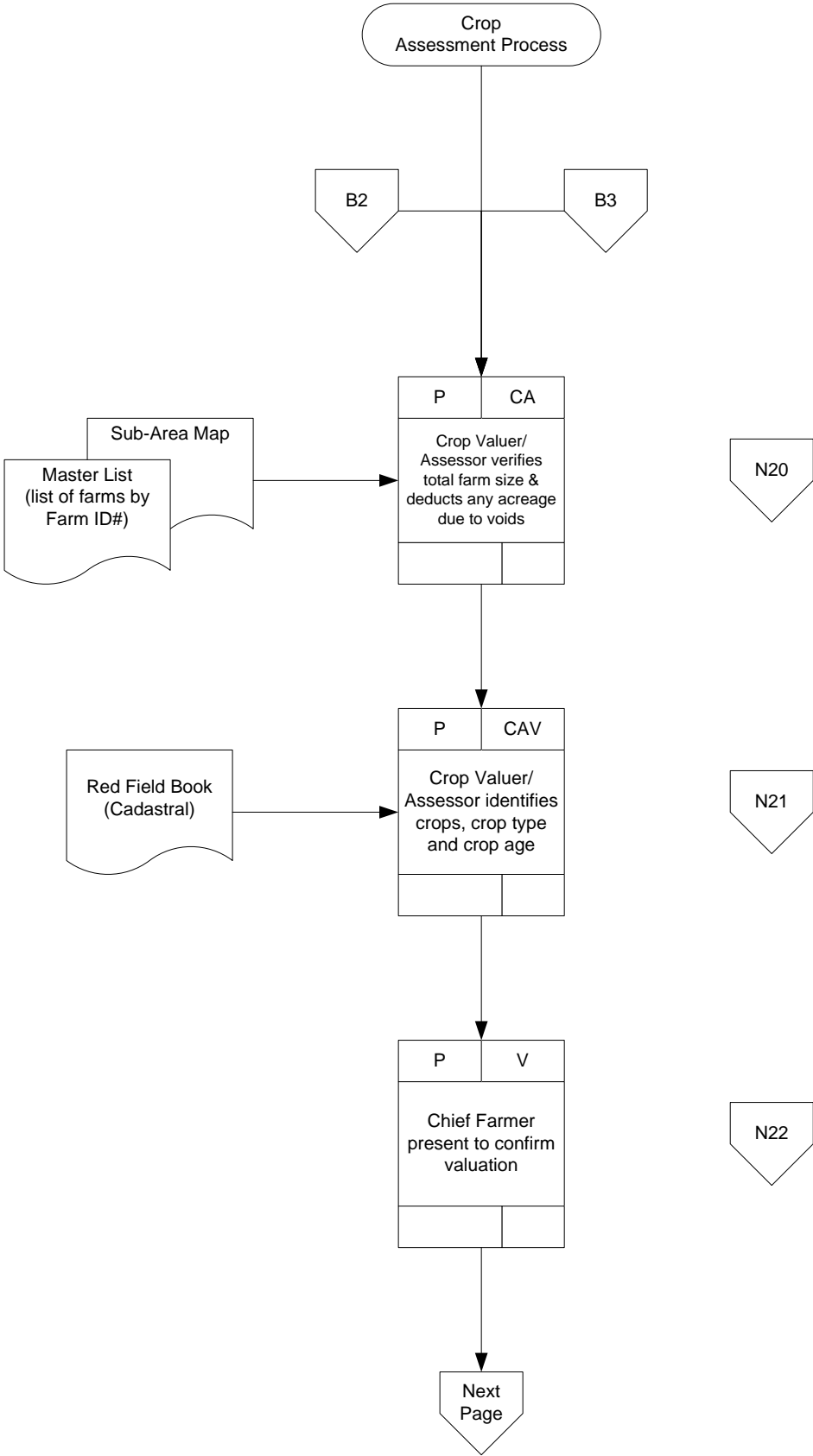


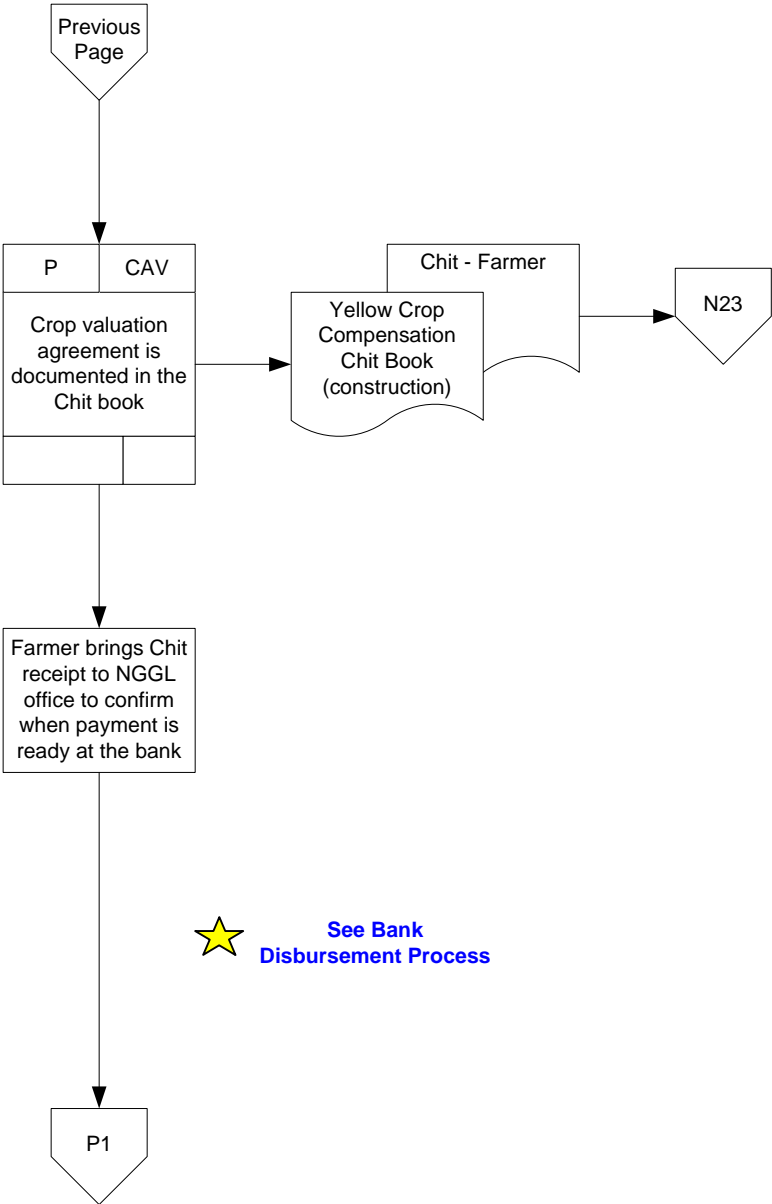


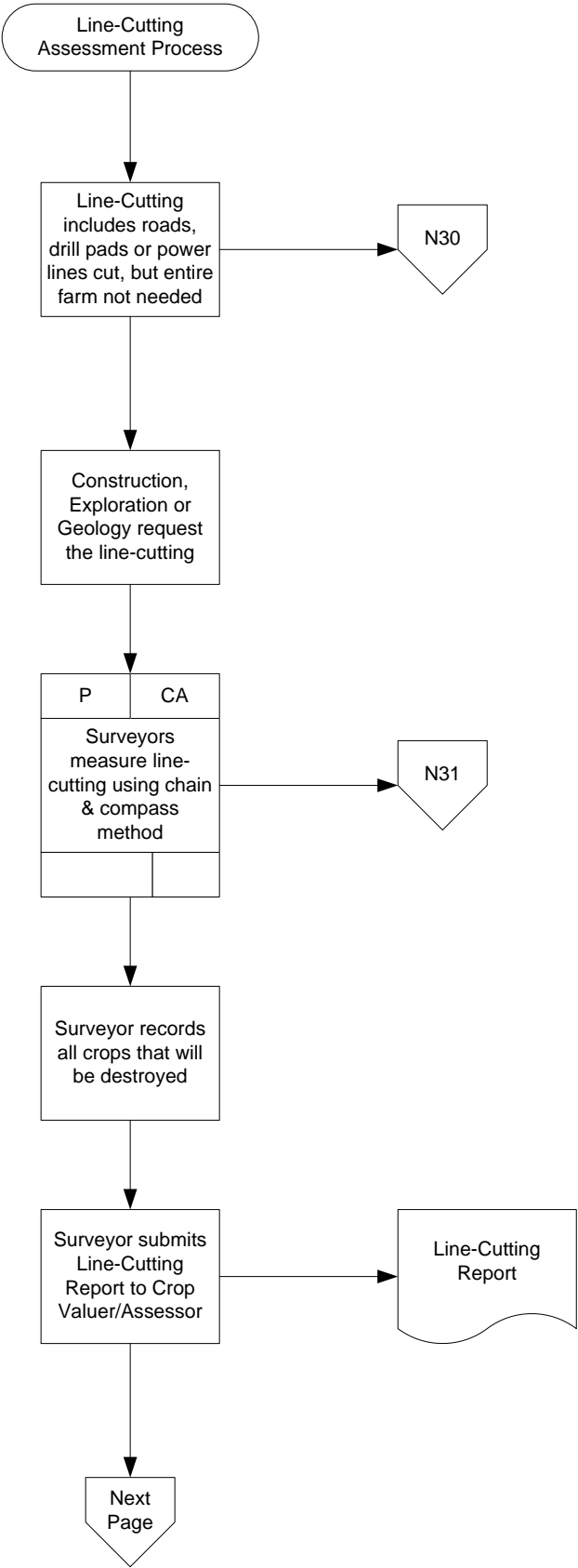


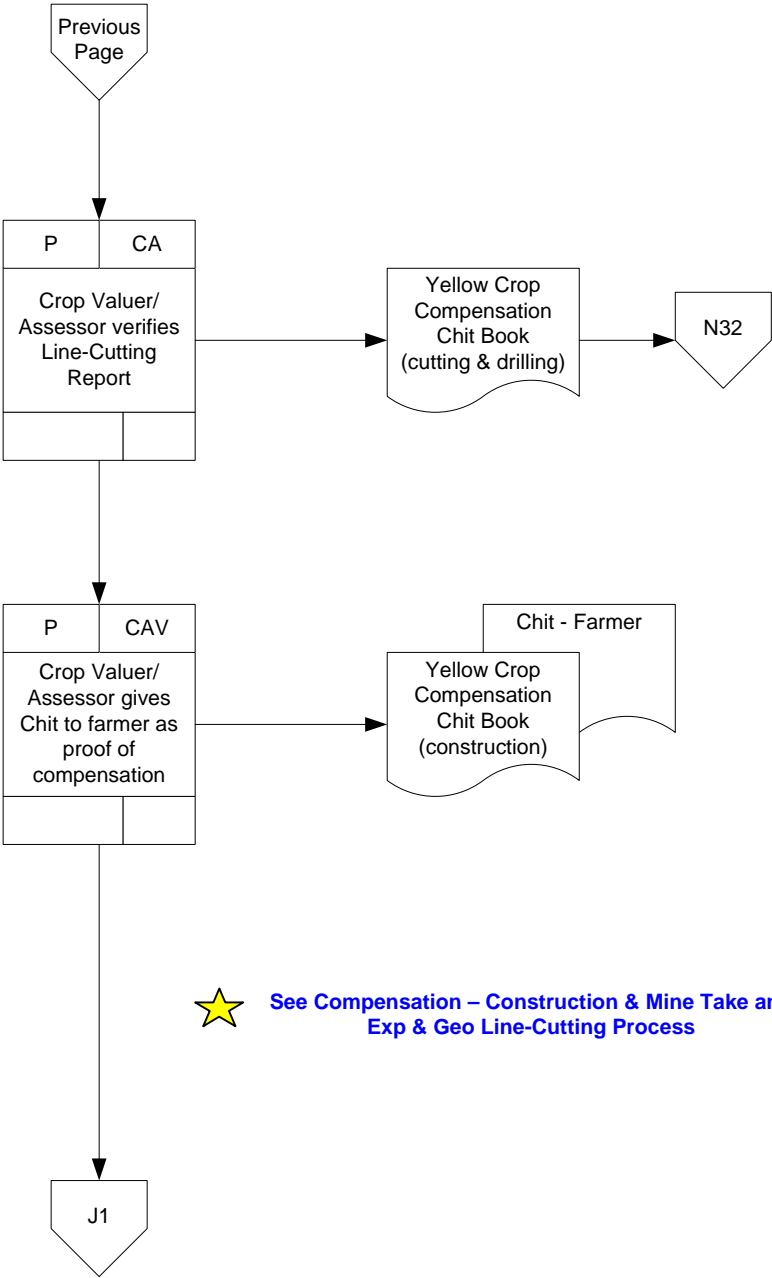


Crop Compensation and Resettlement - Ahafo Project

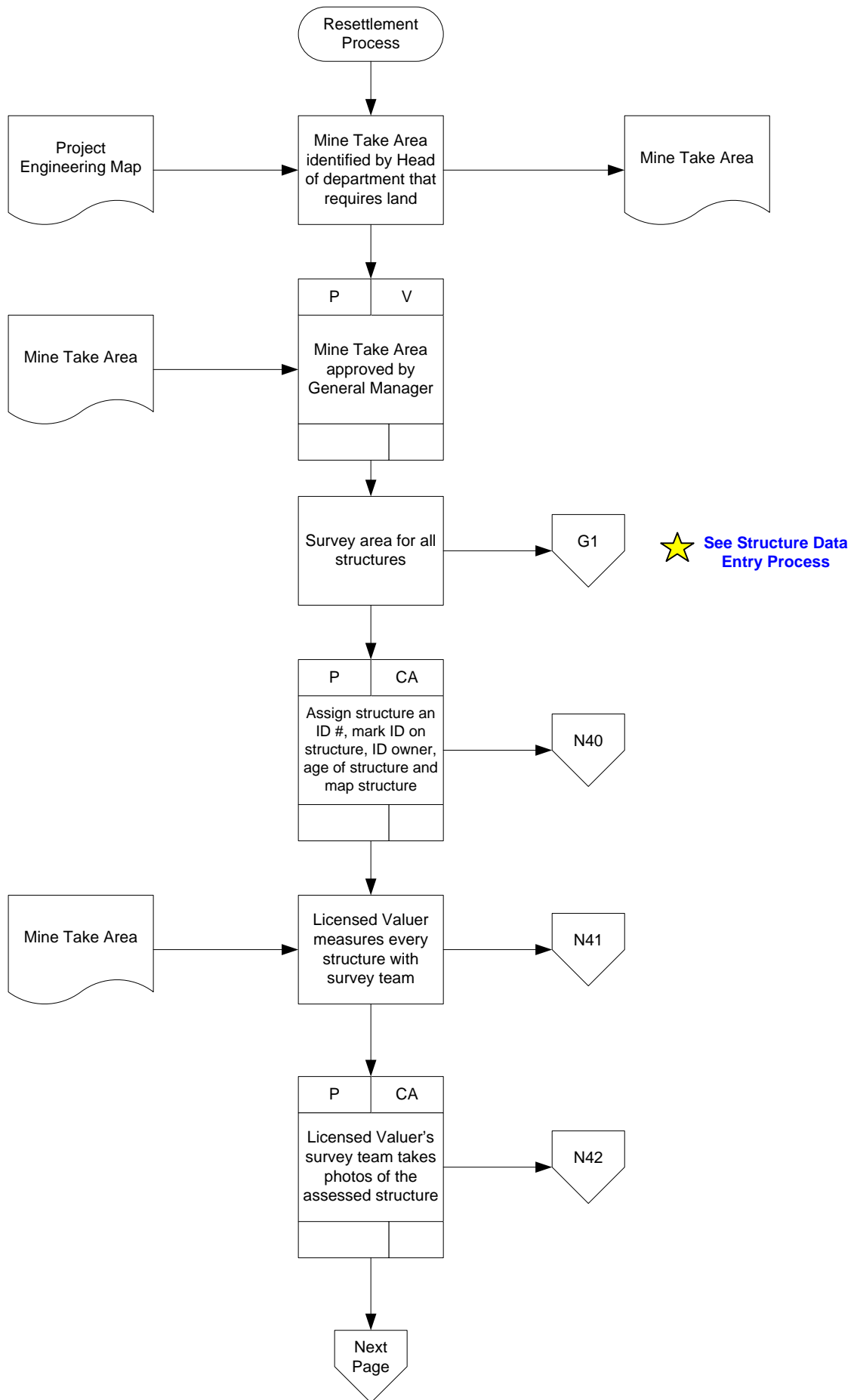


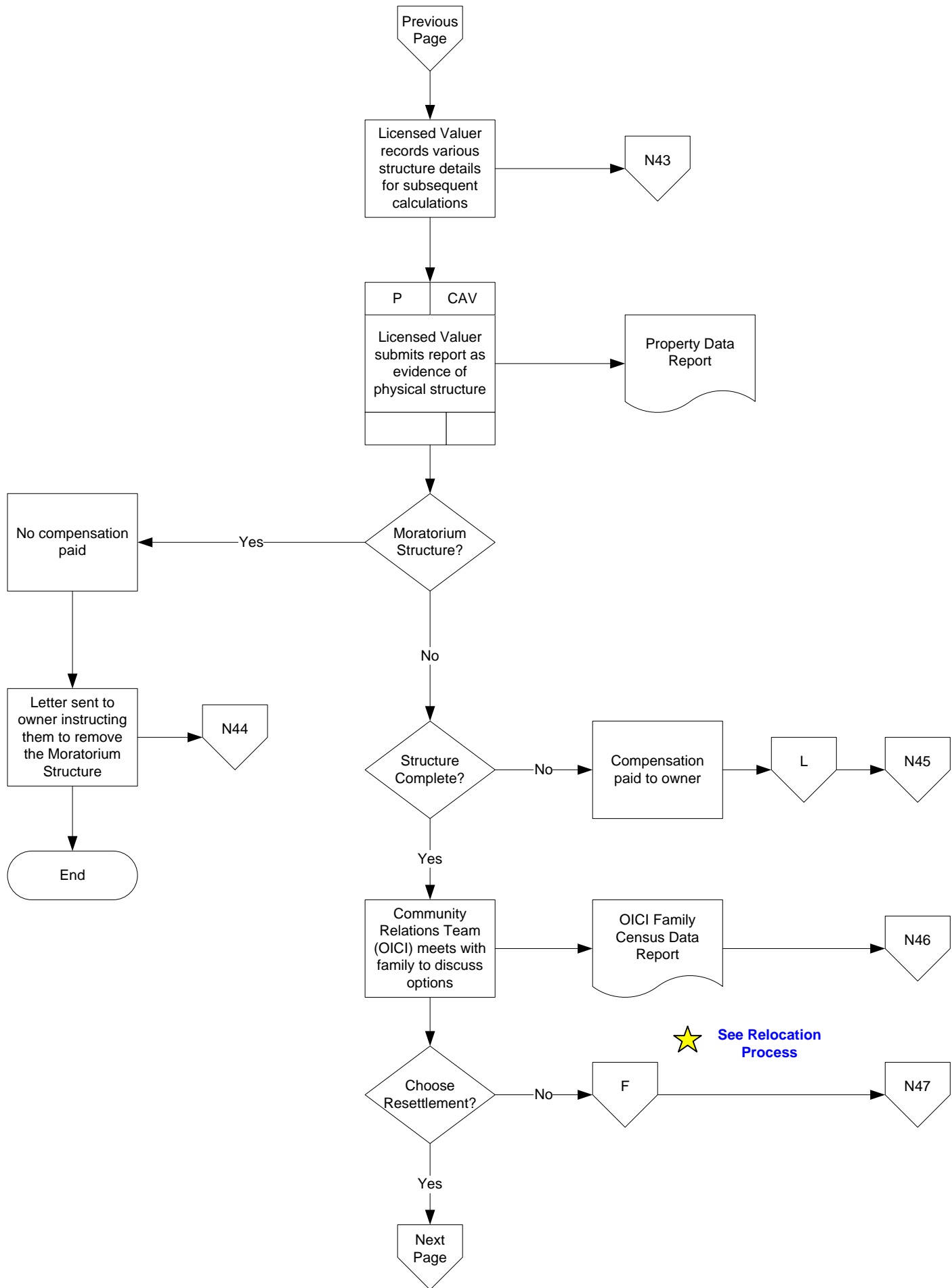


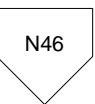
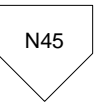


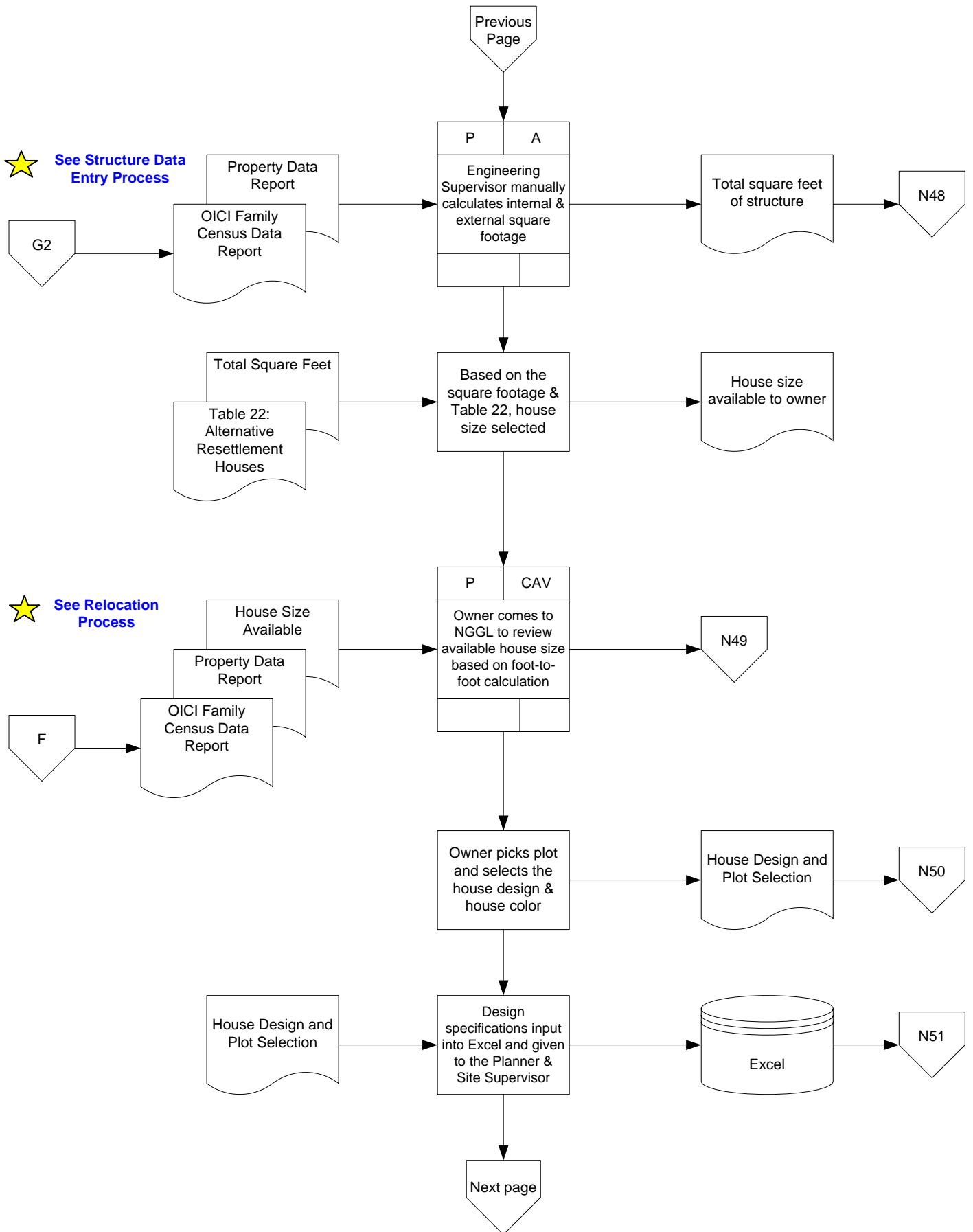


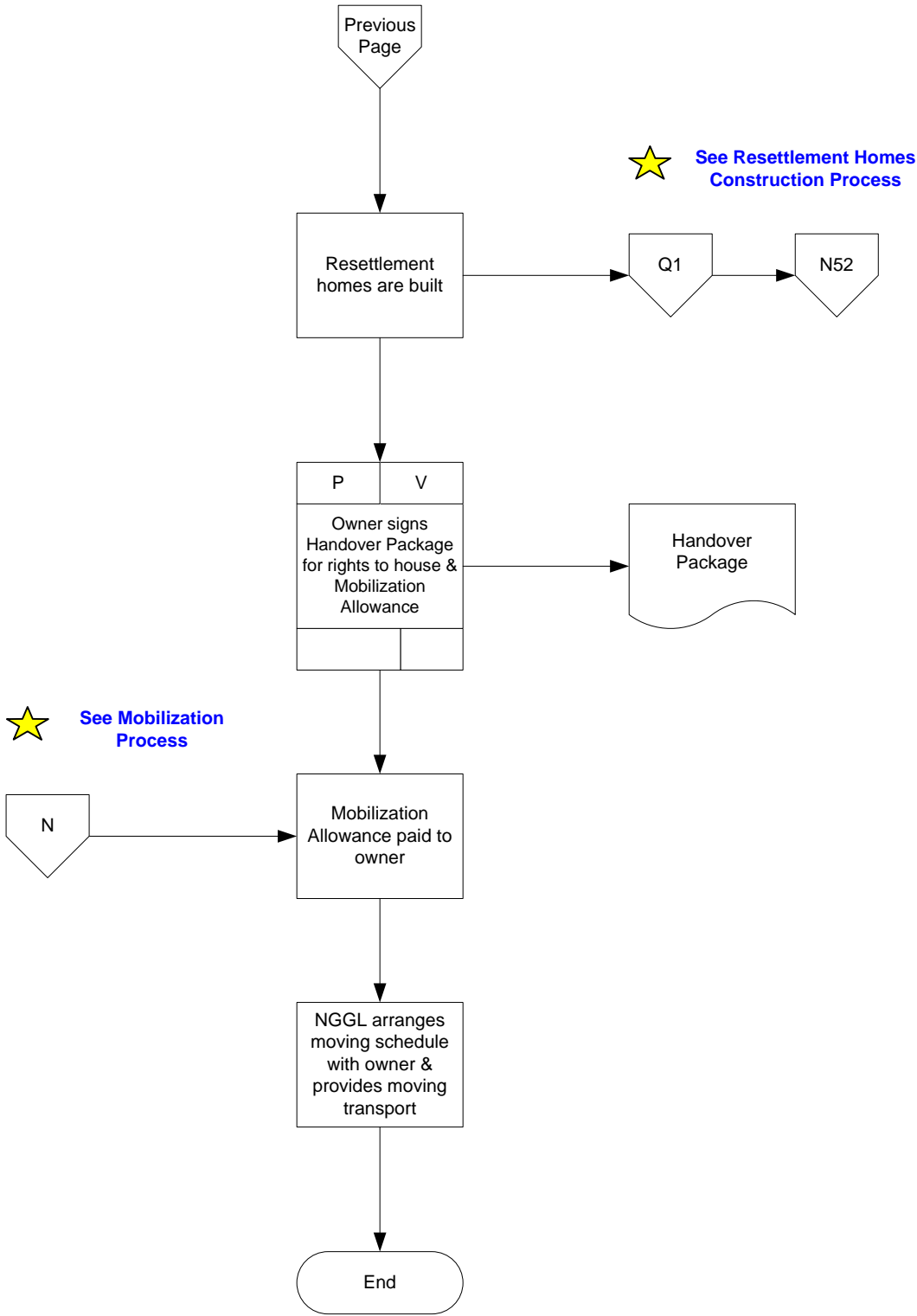
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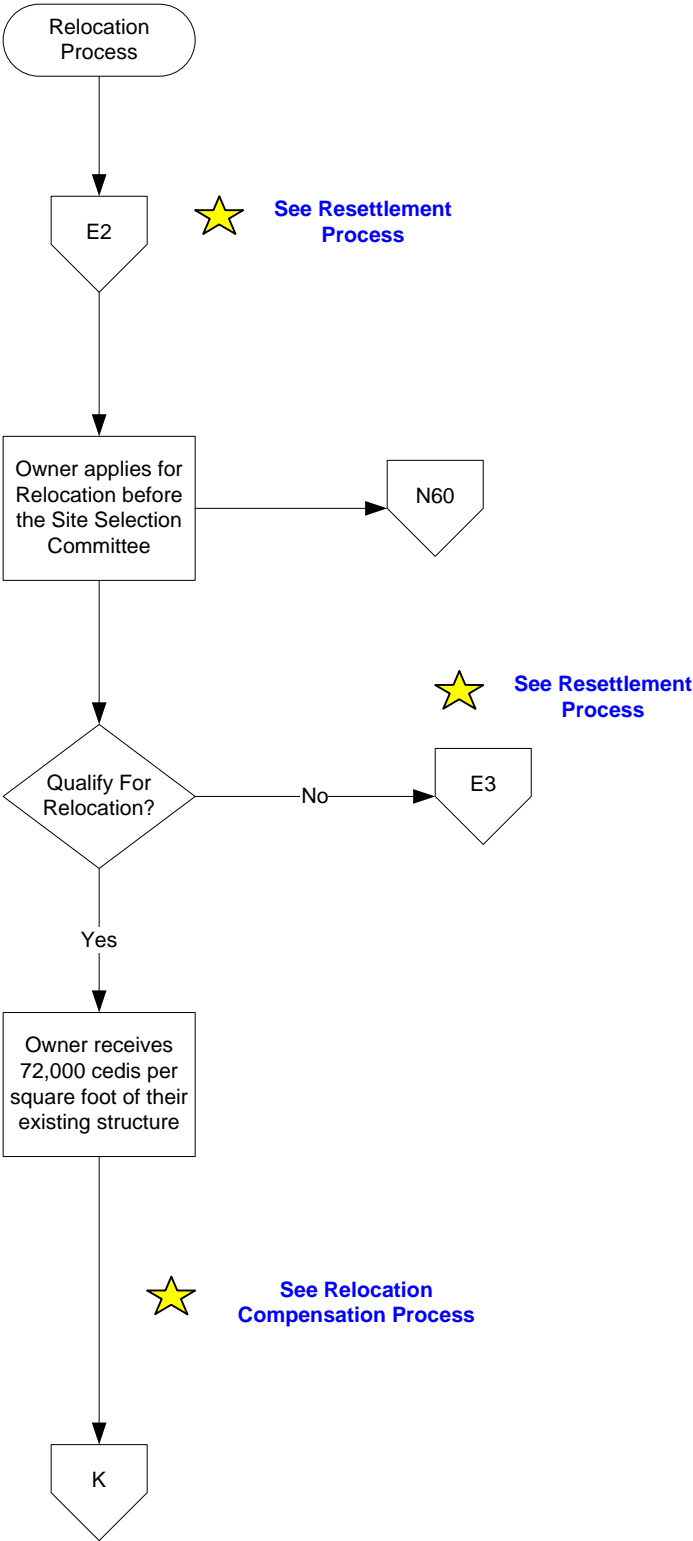




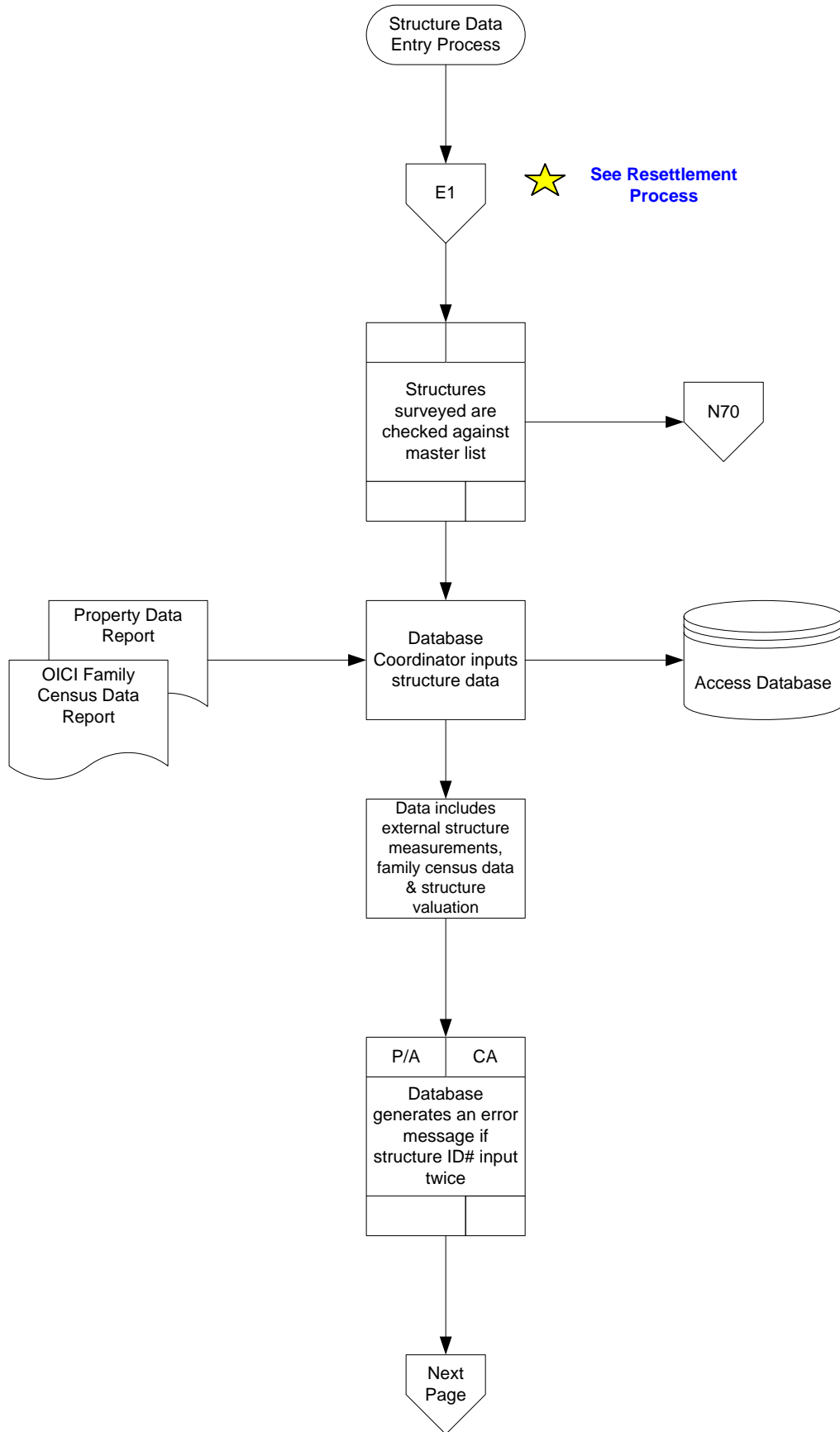


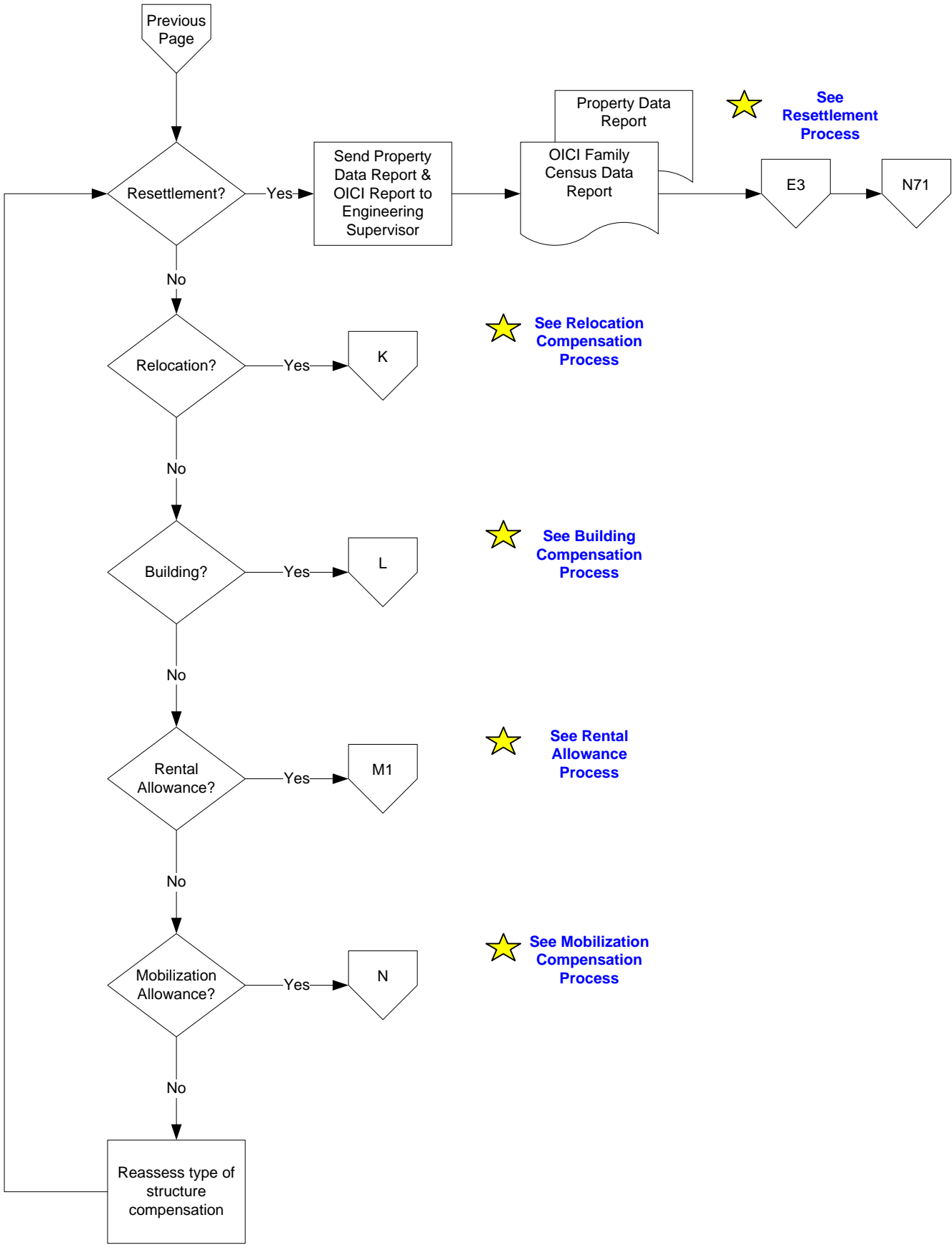


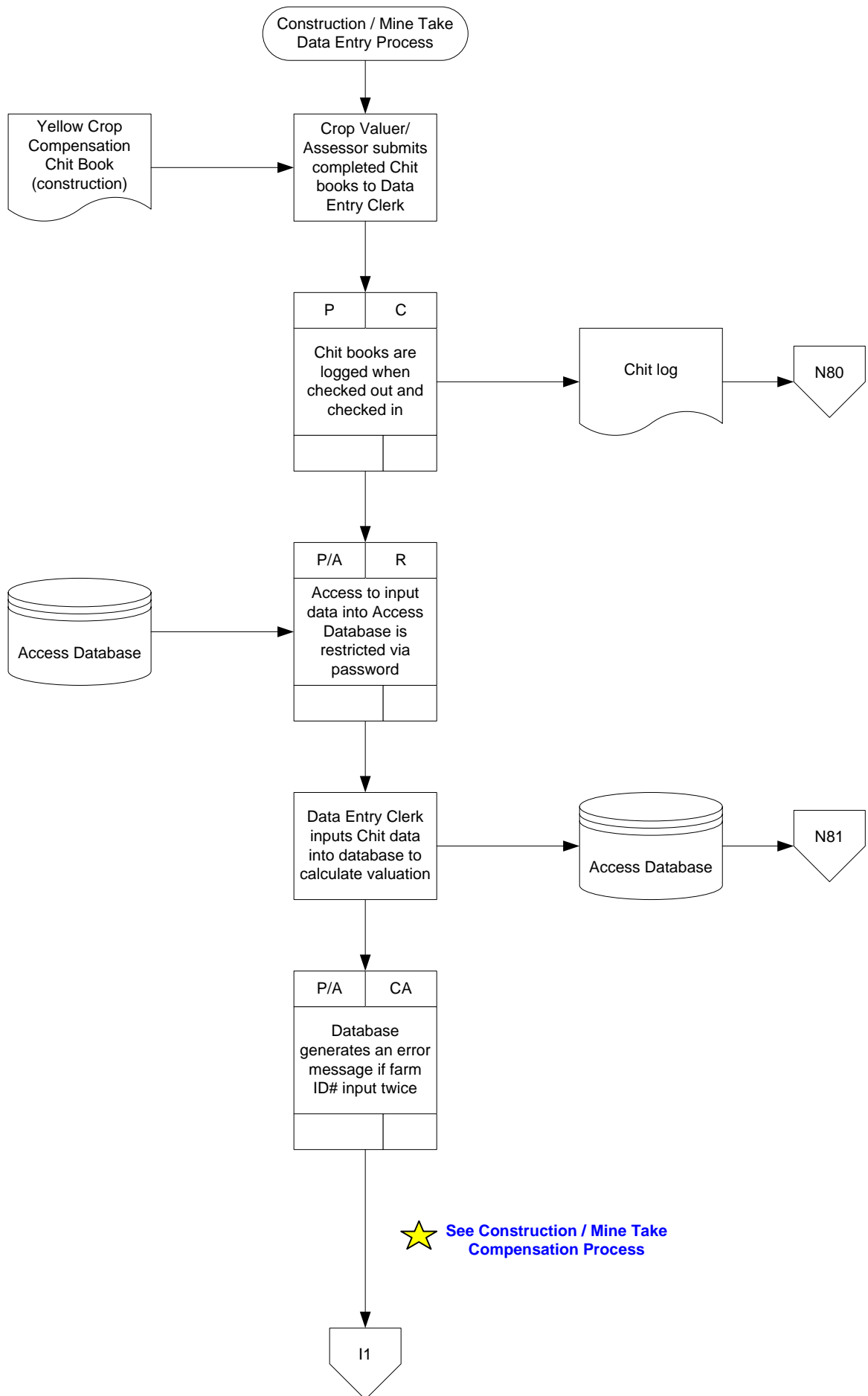




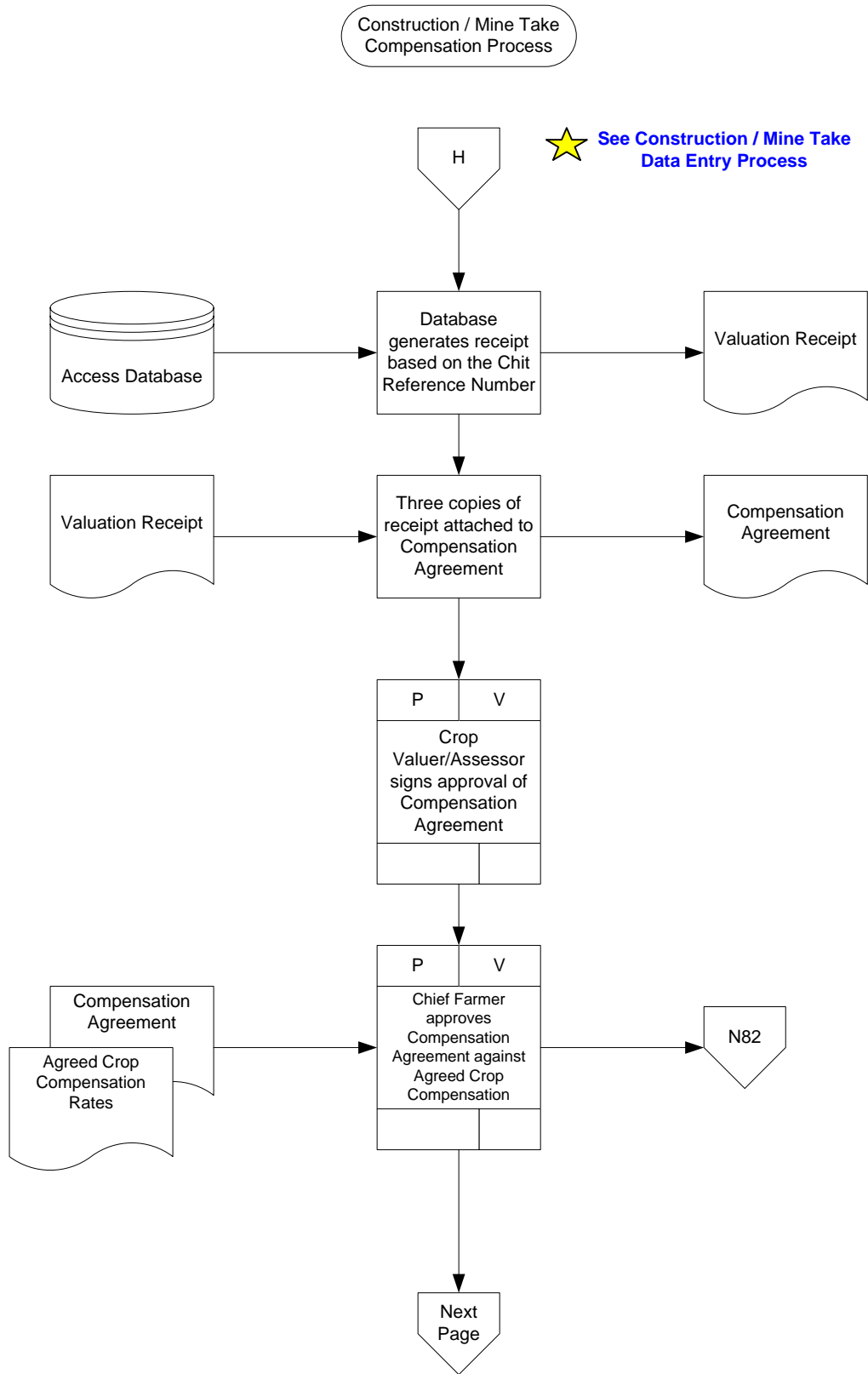
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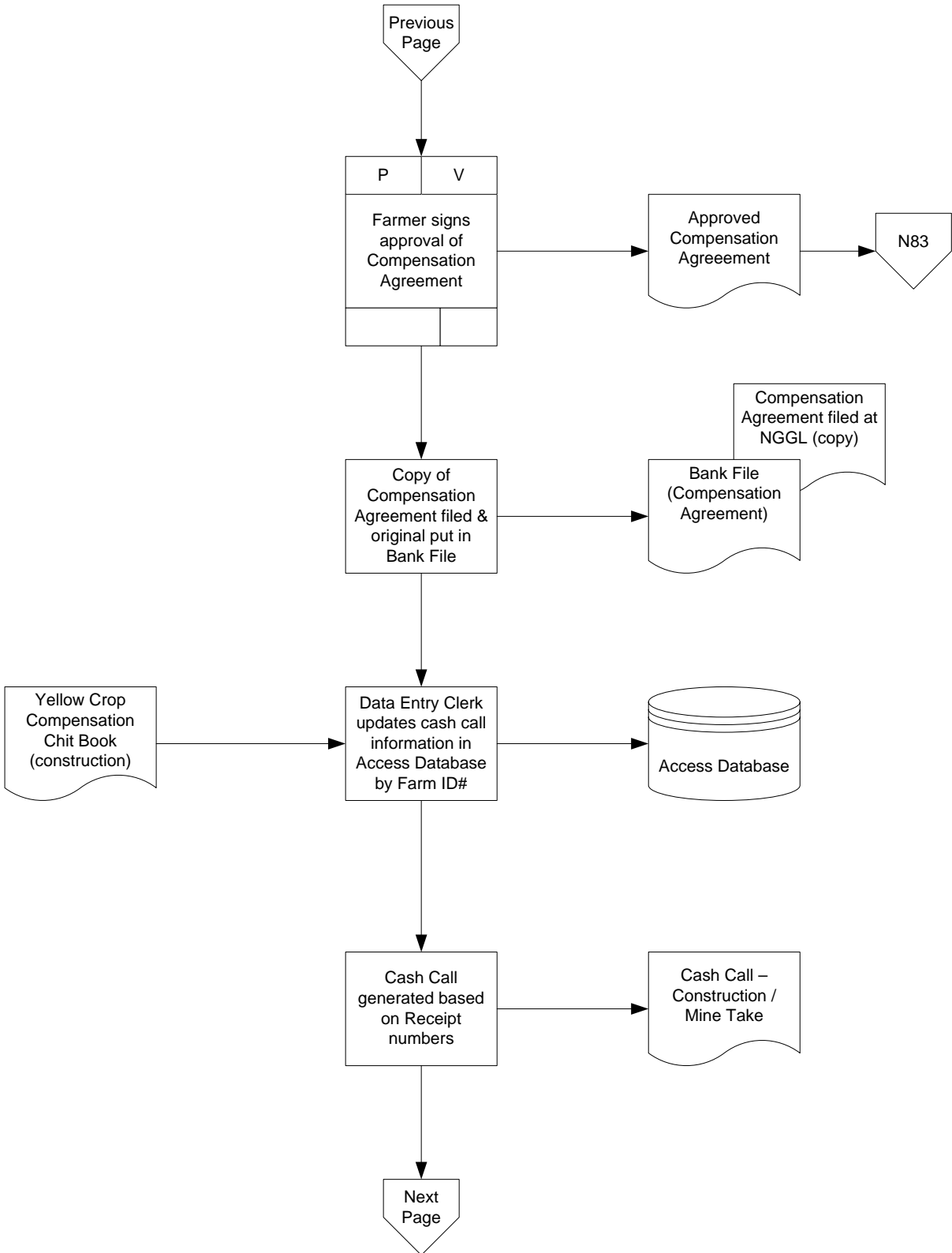


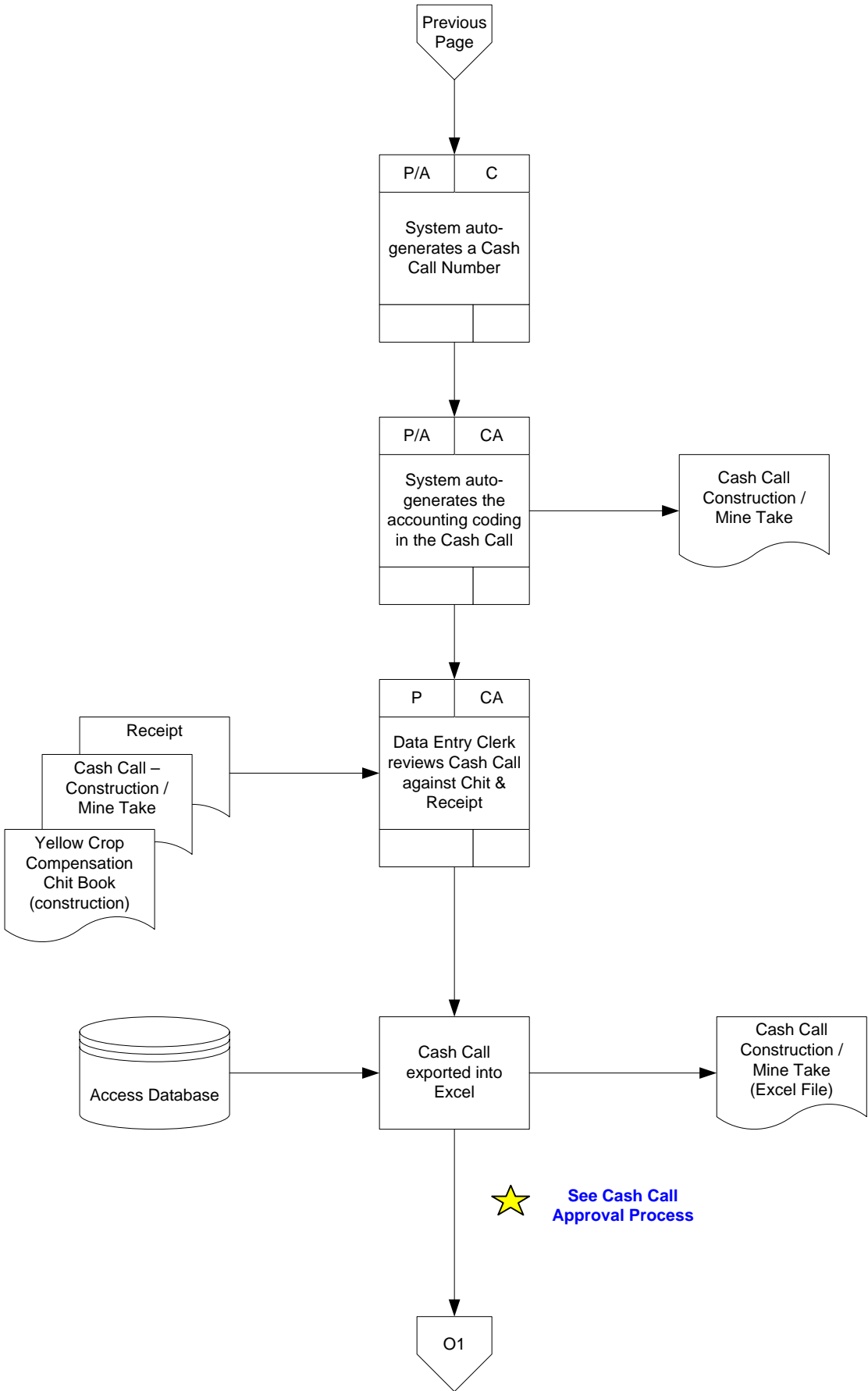




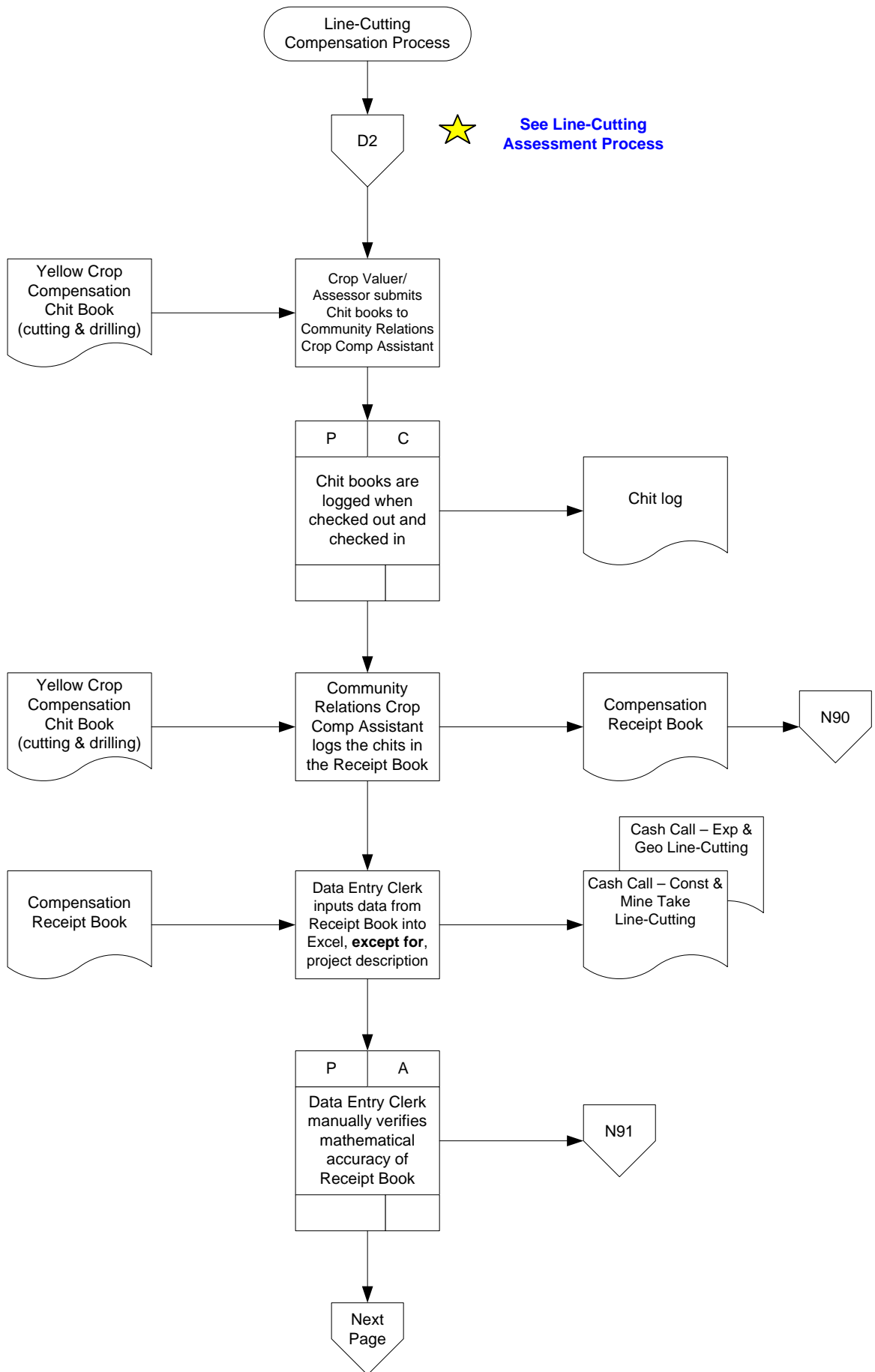
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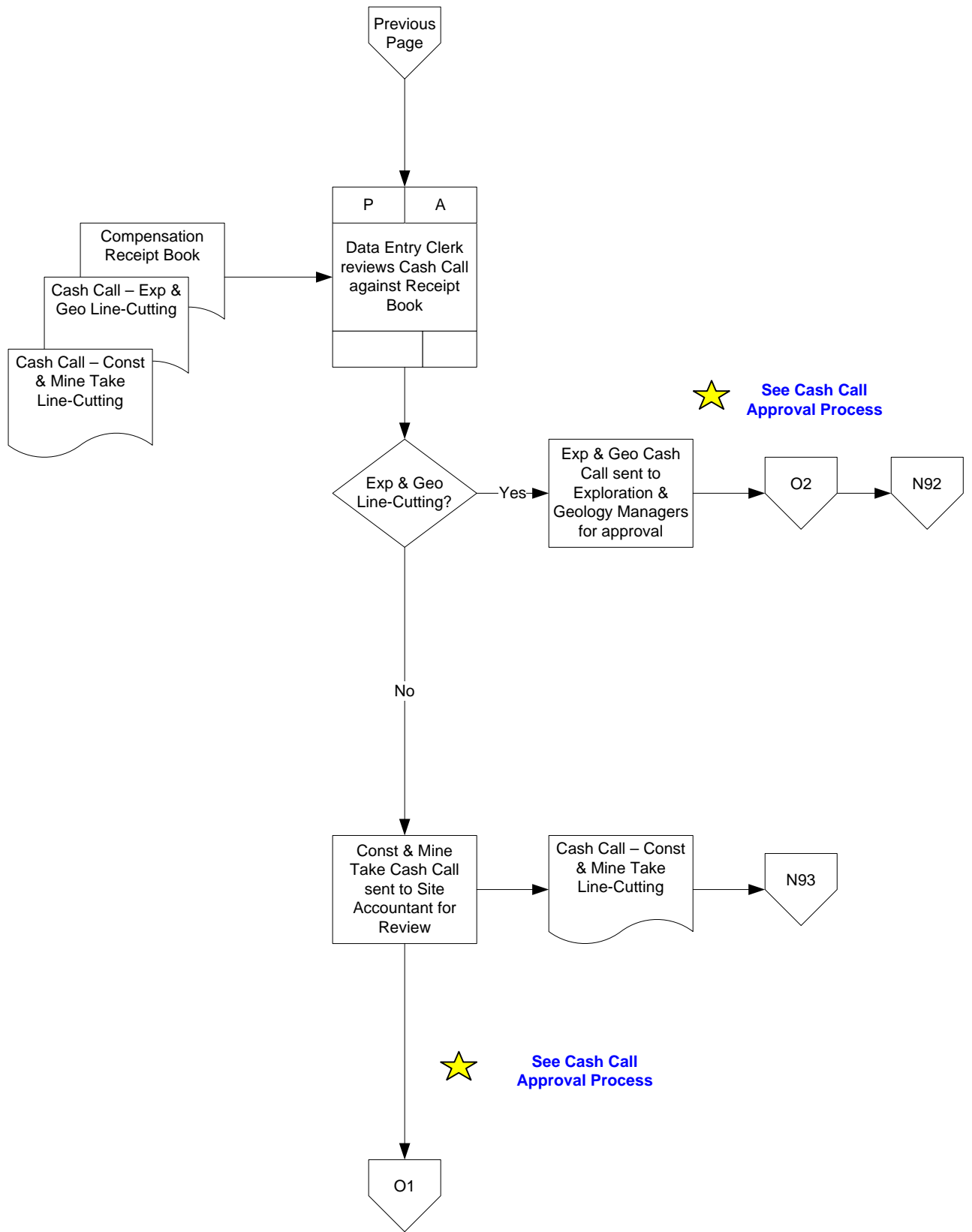




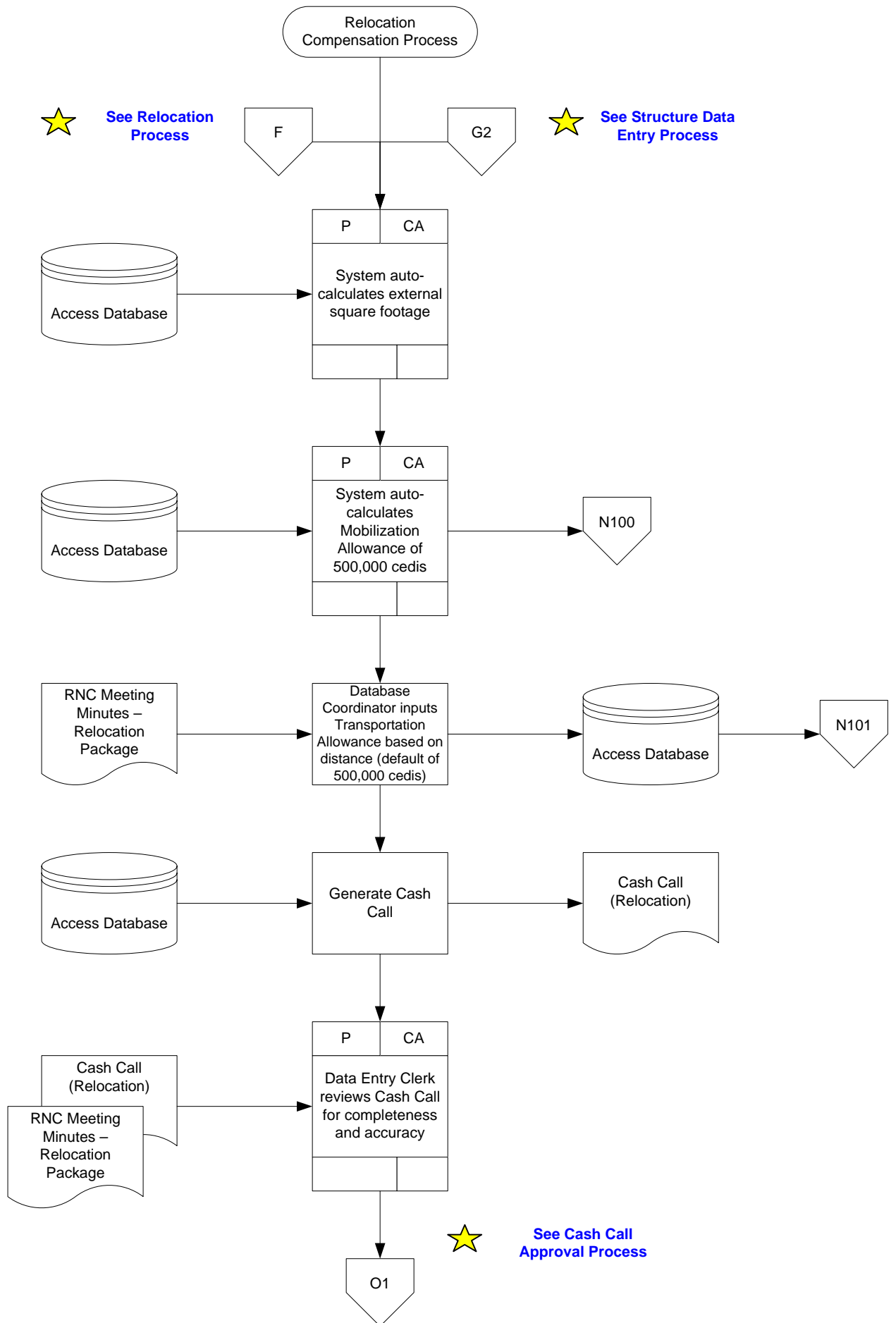
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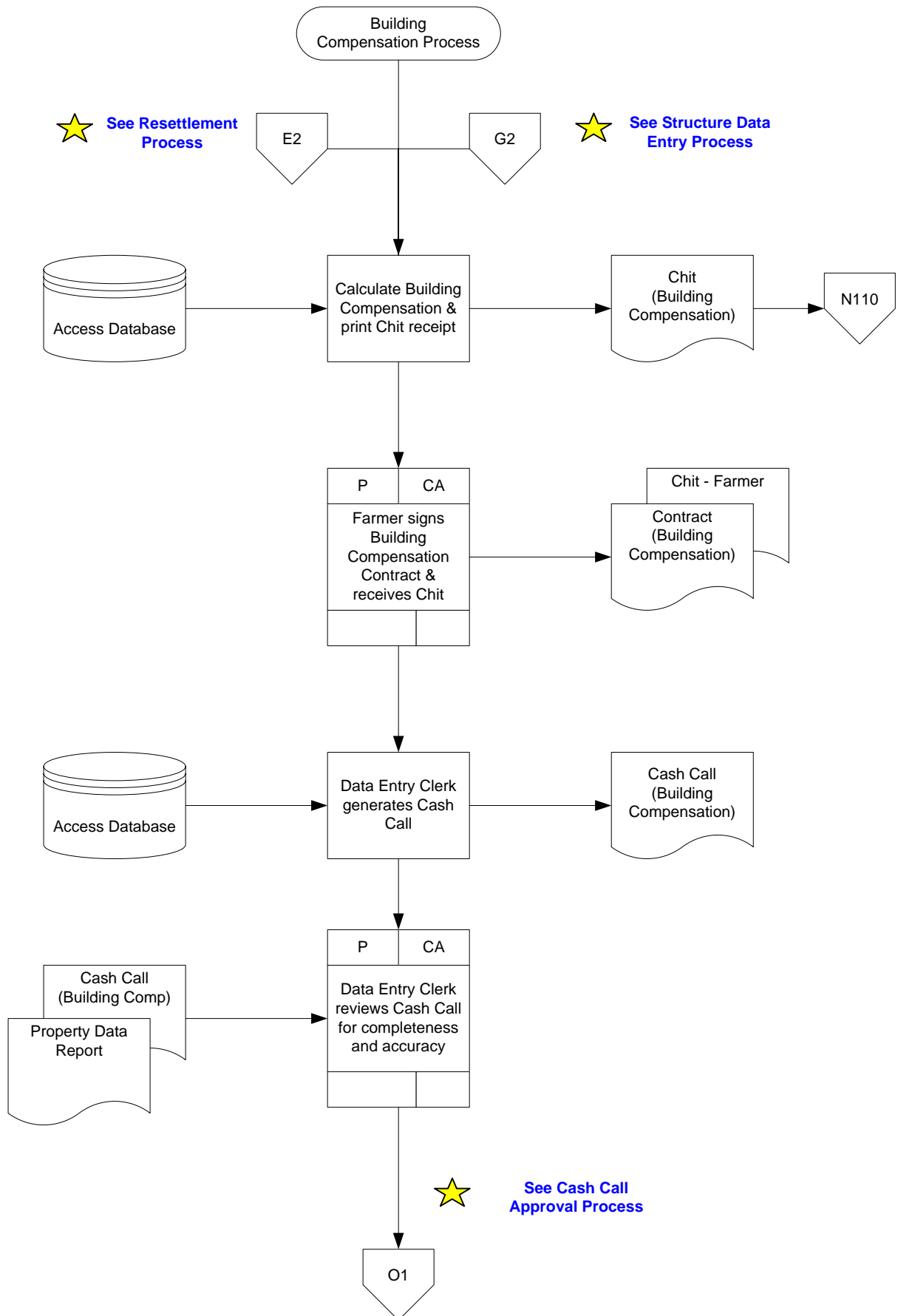
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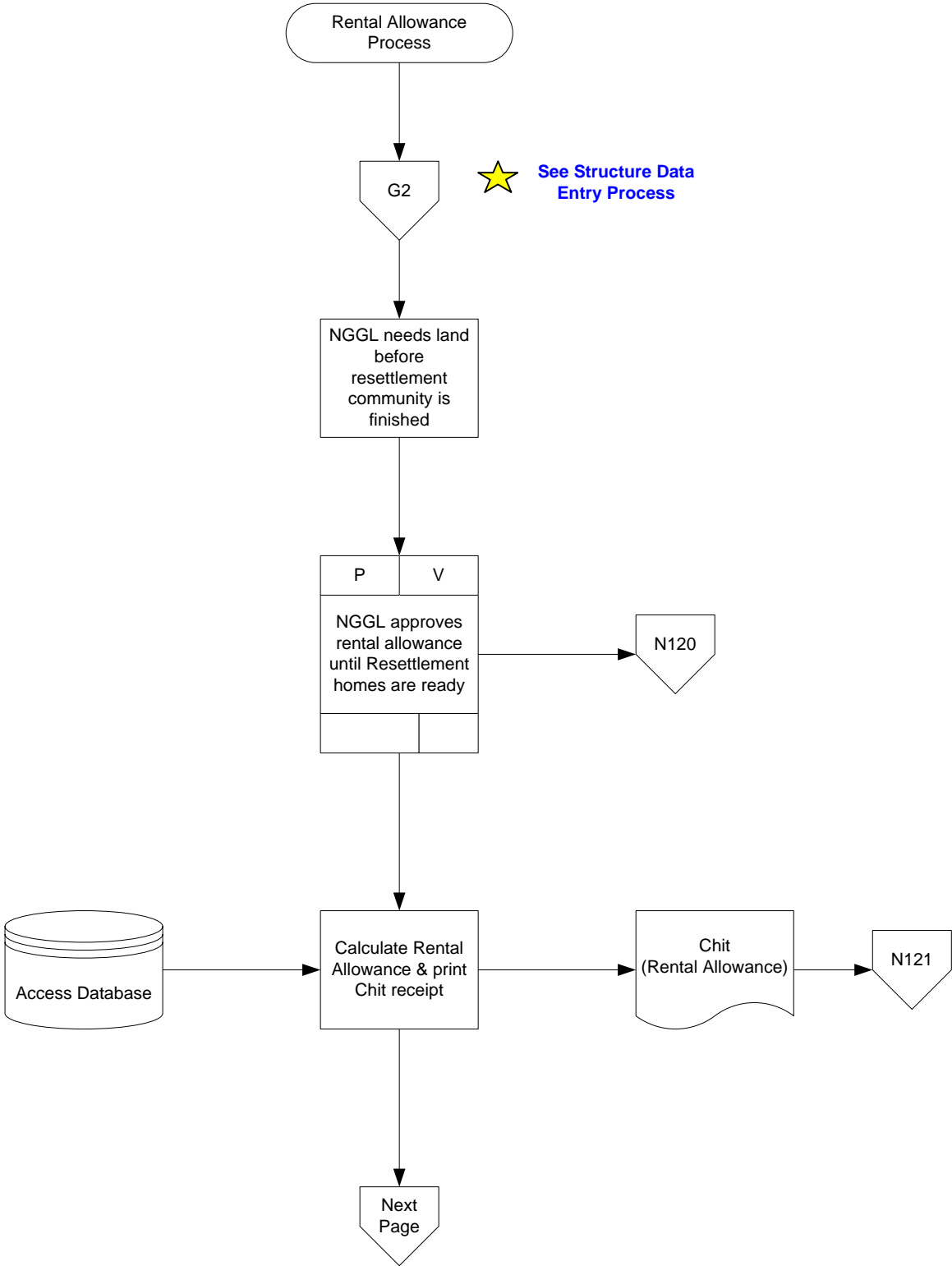


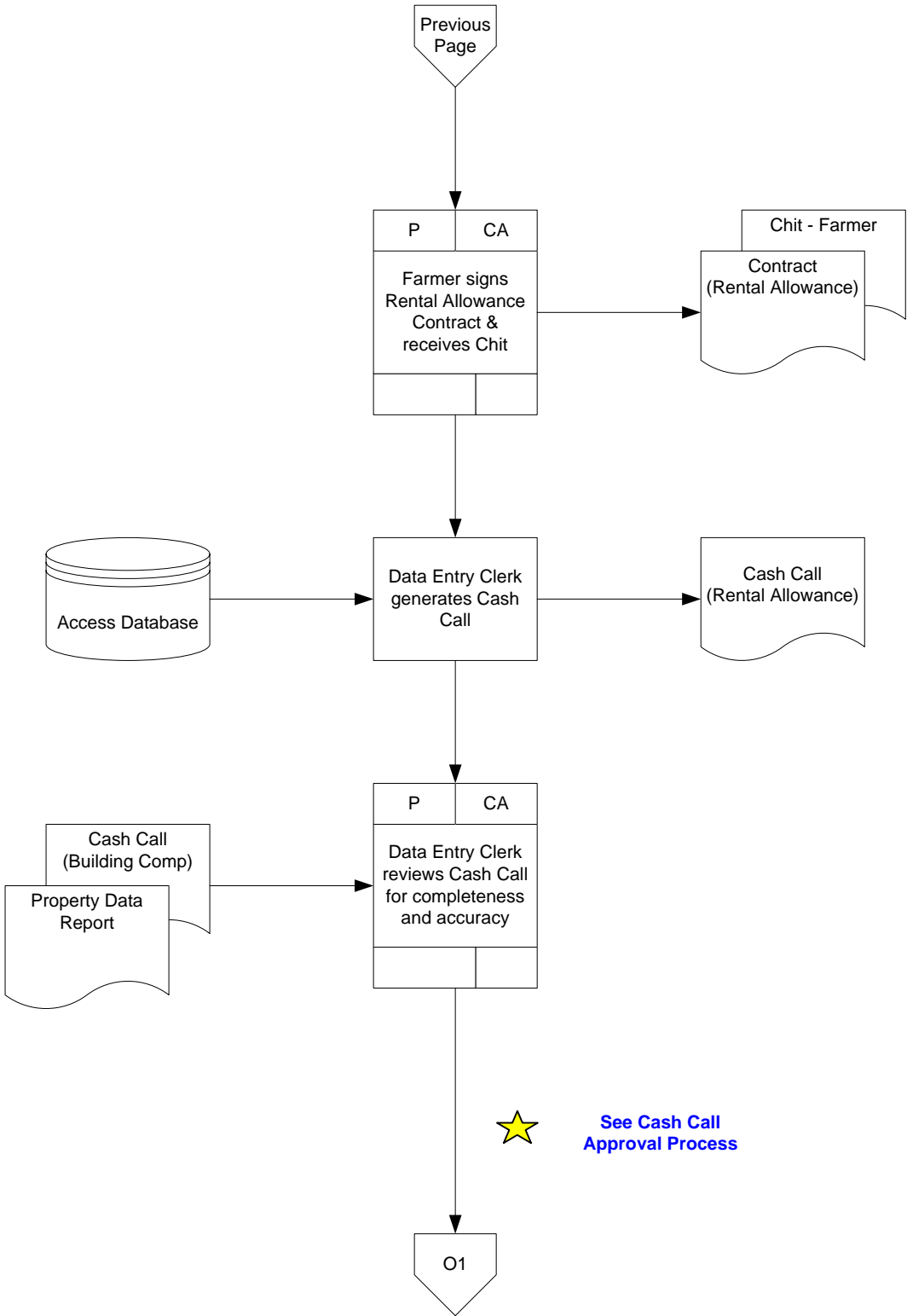
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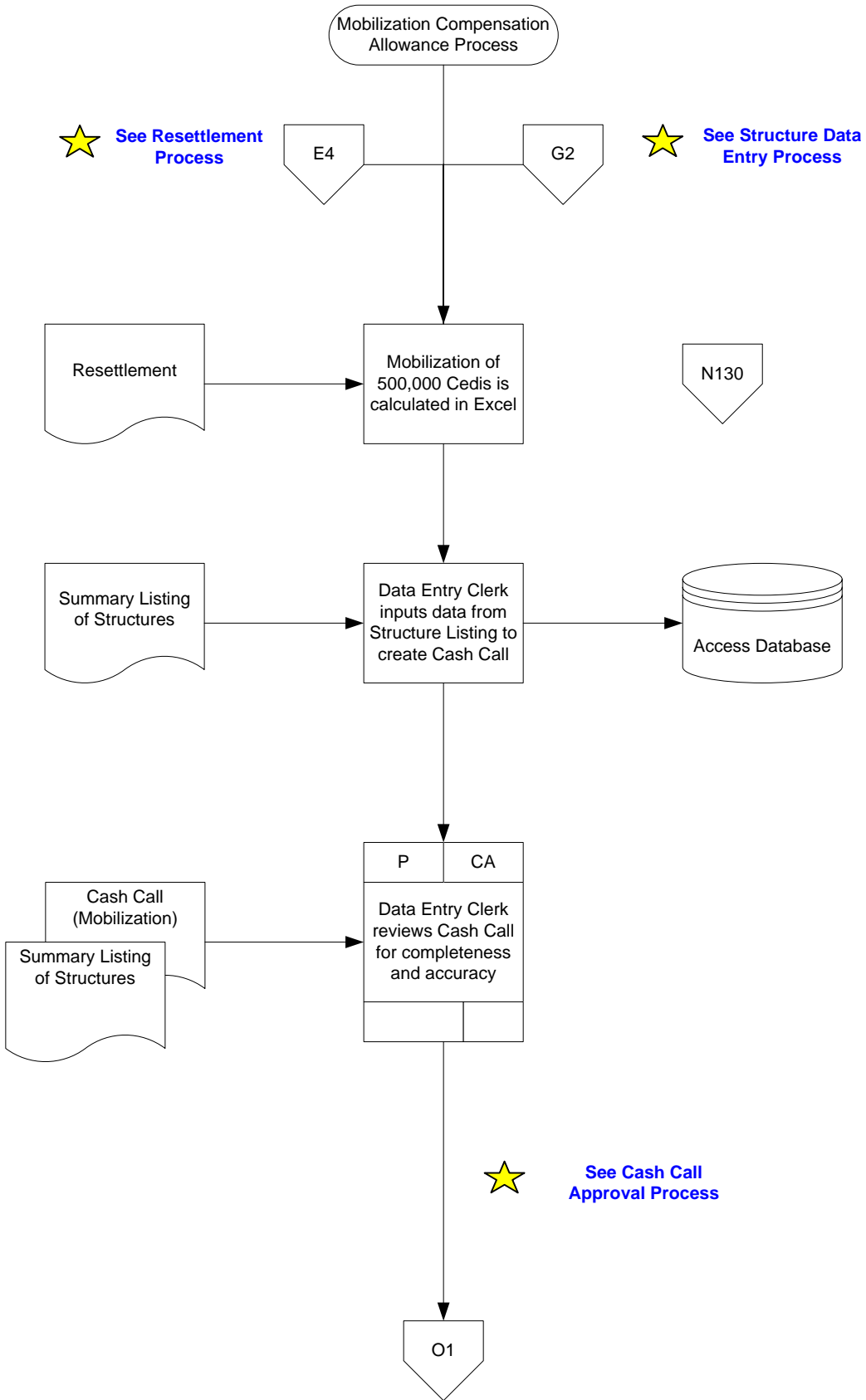
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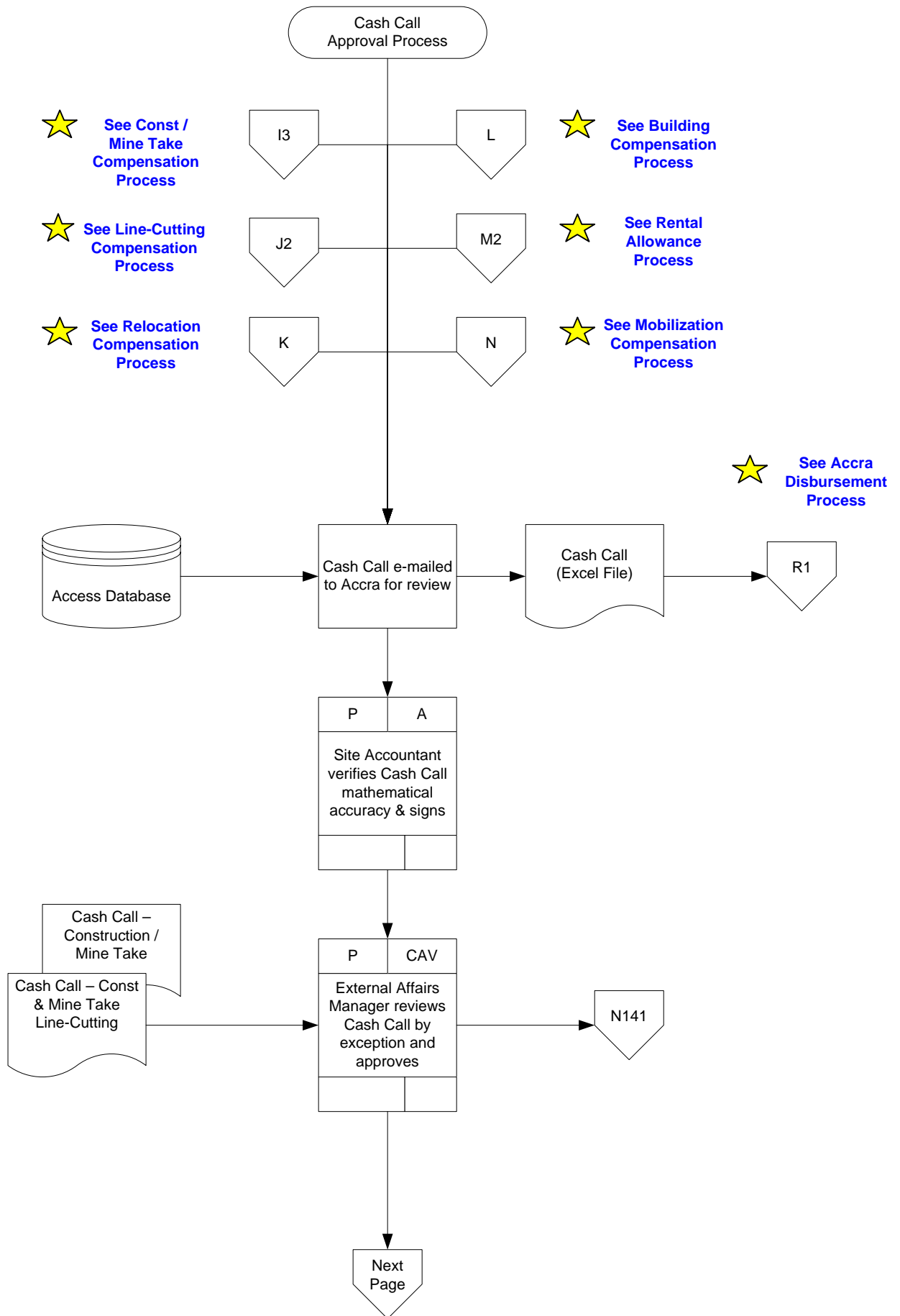


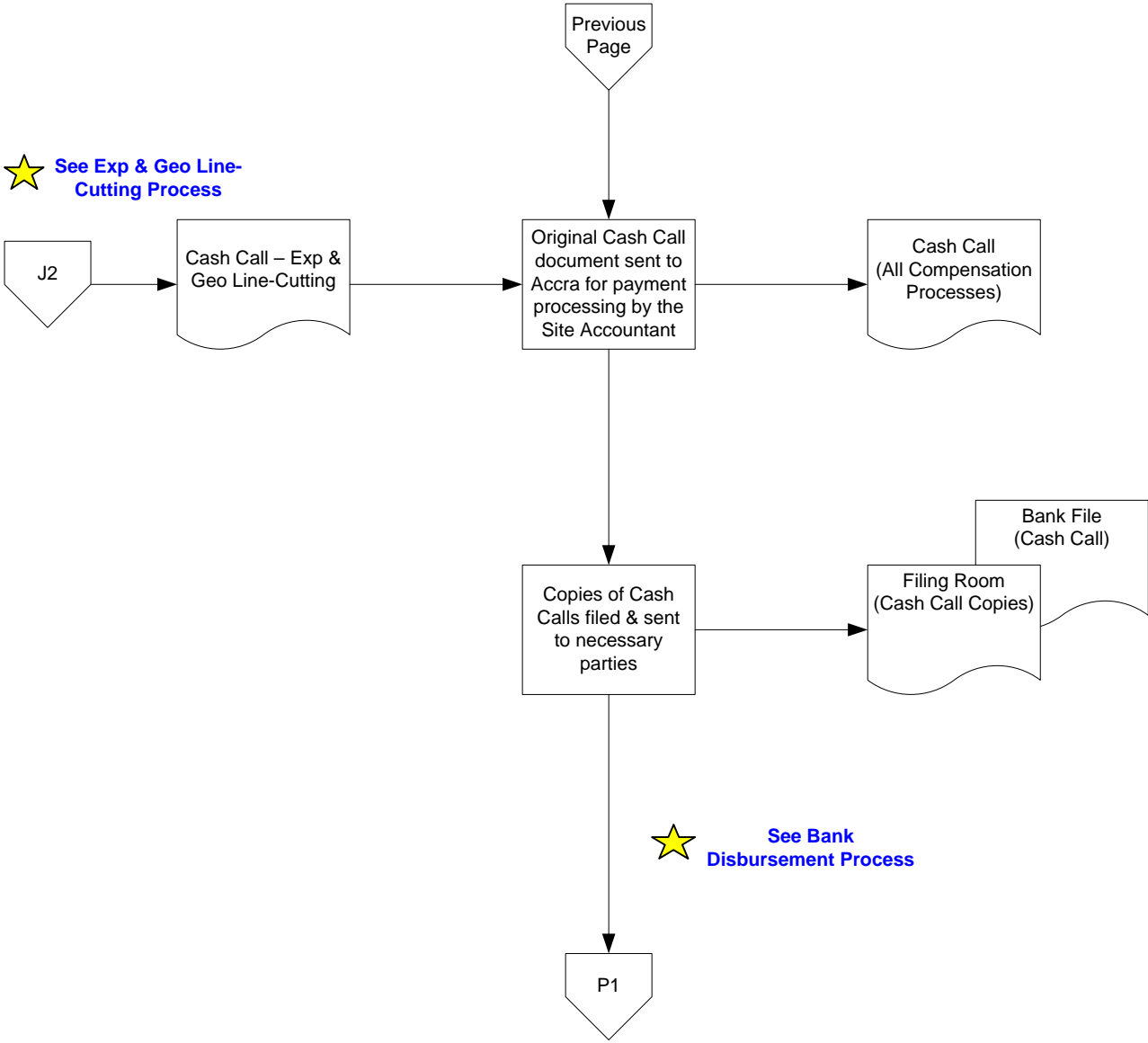


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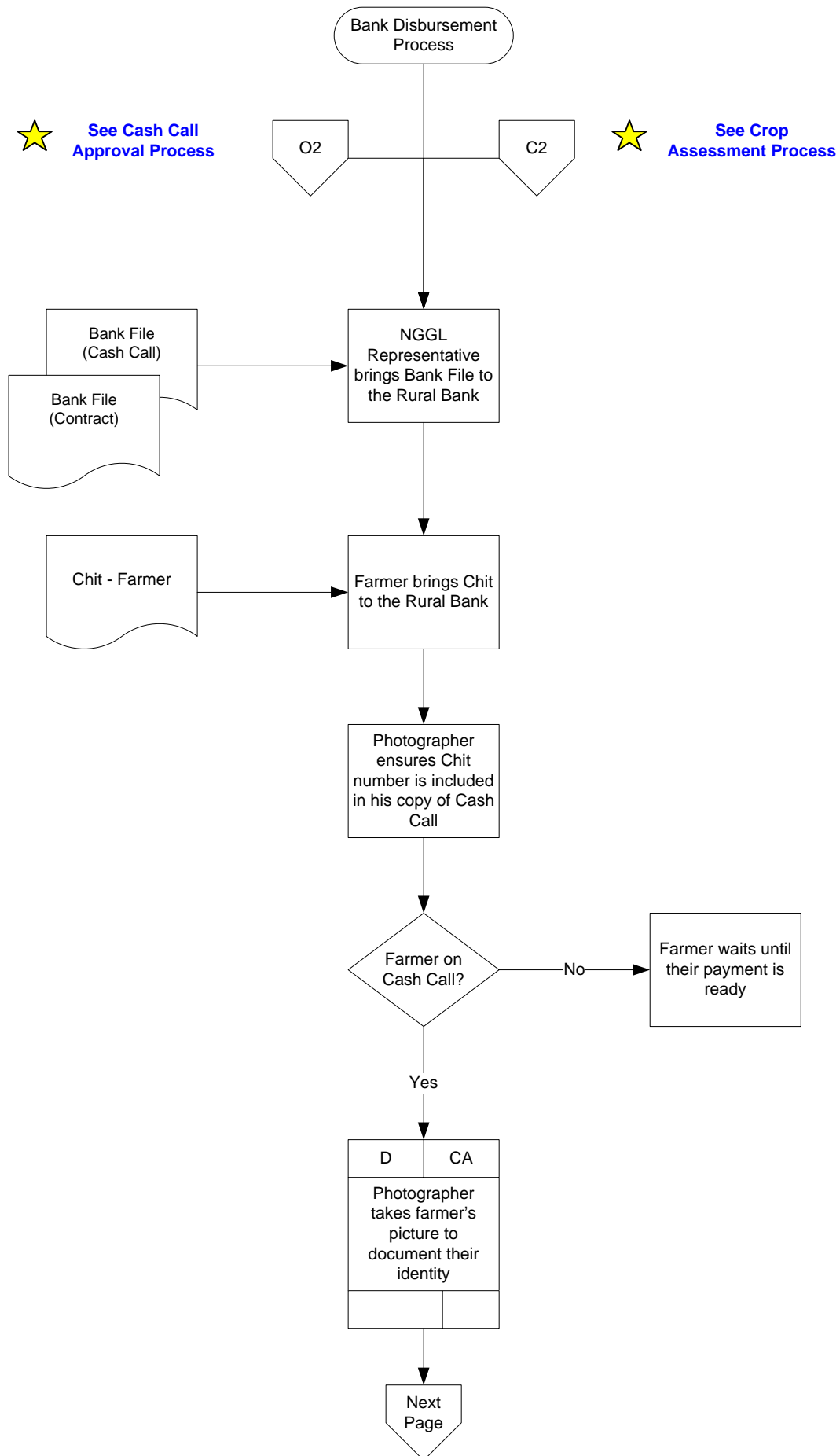


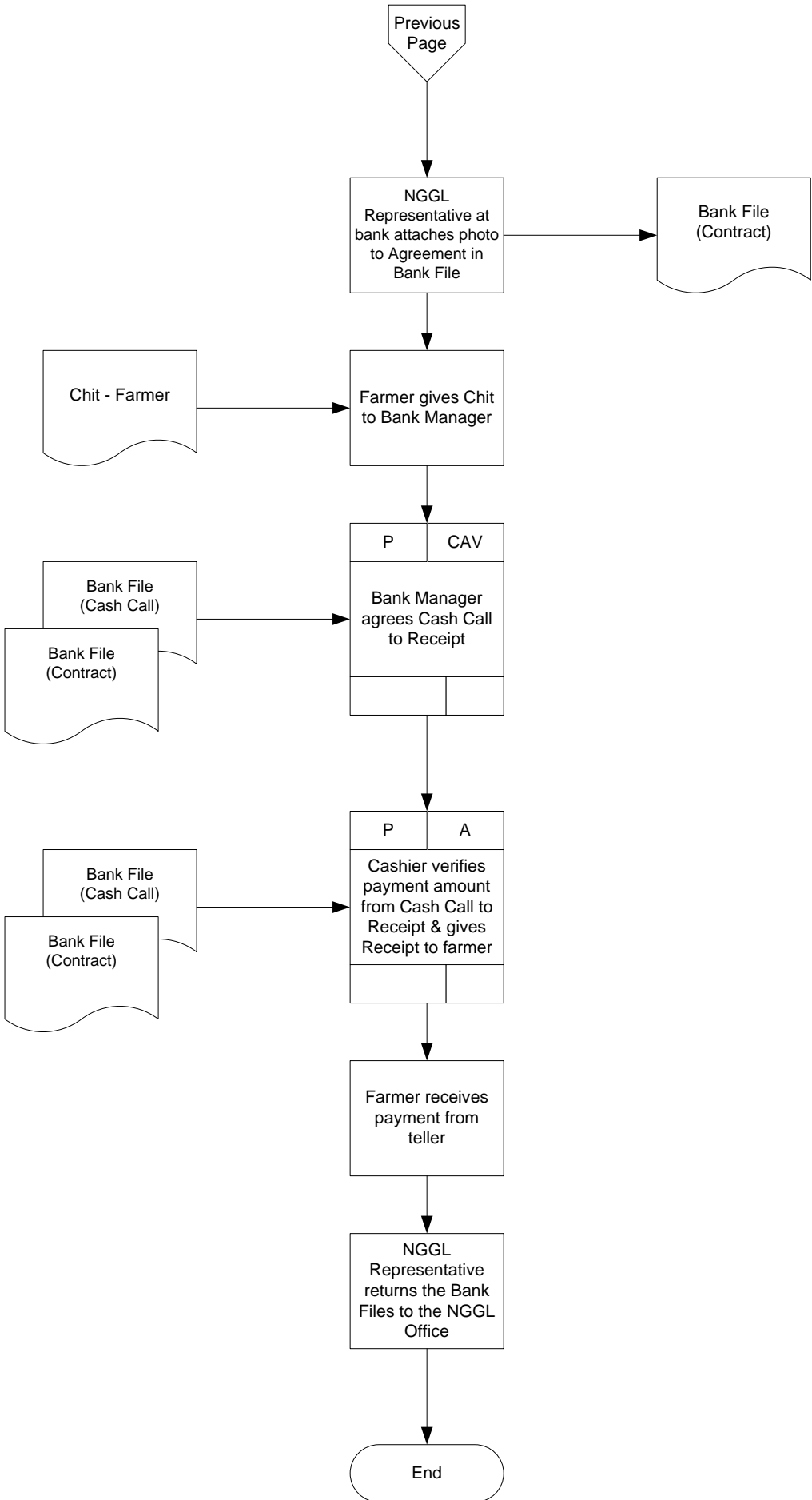
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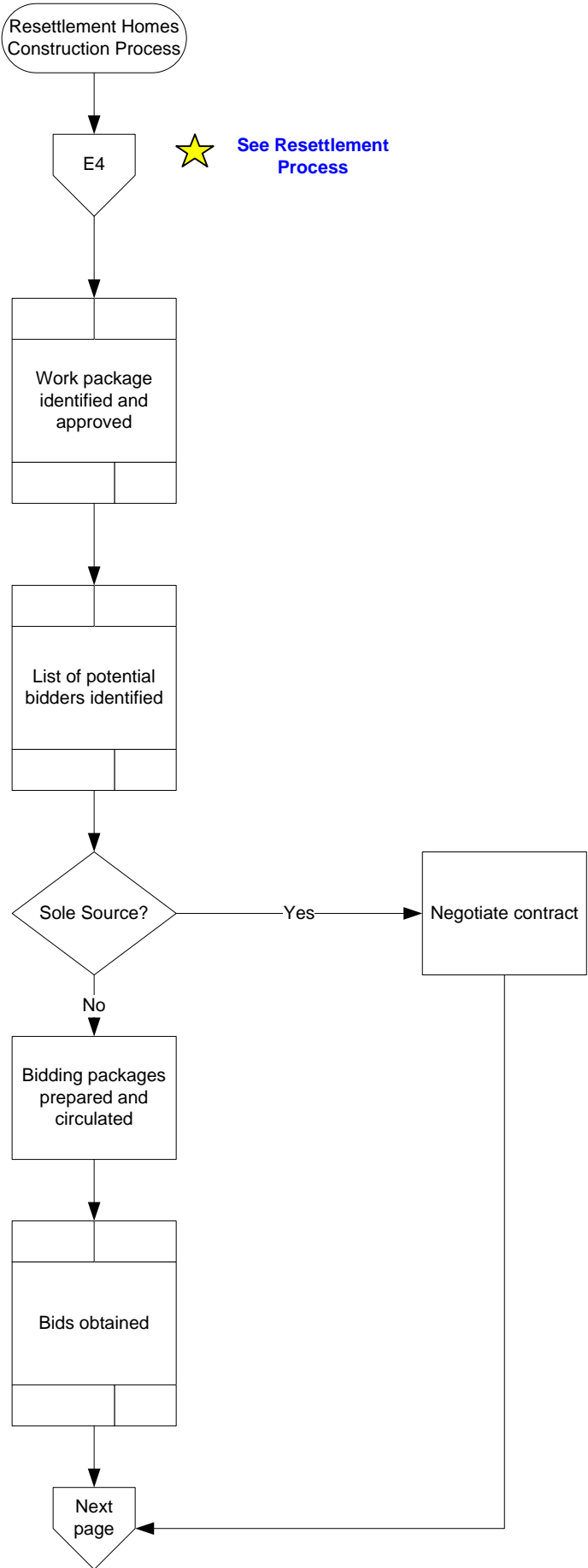


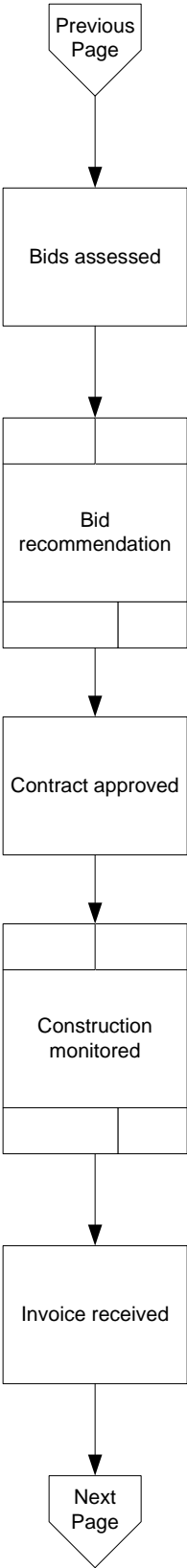


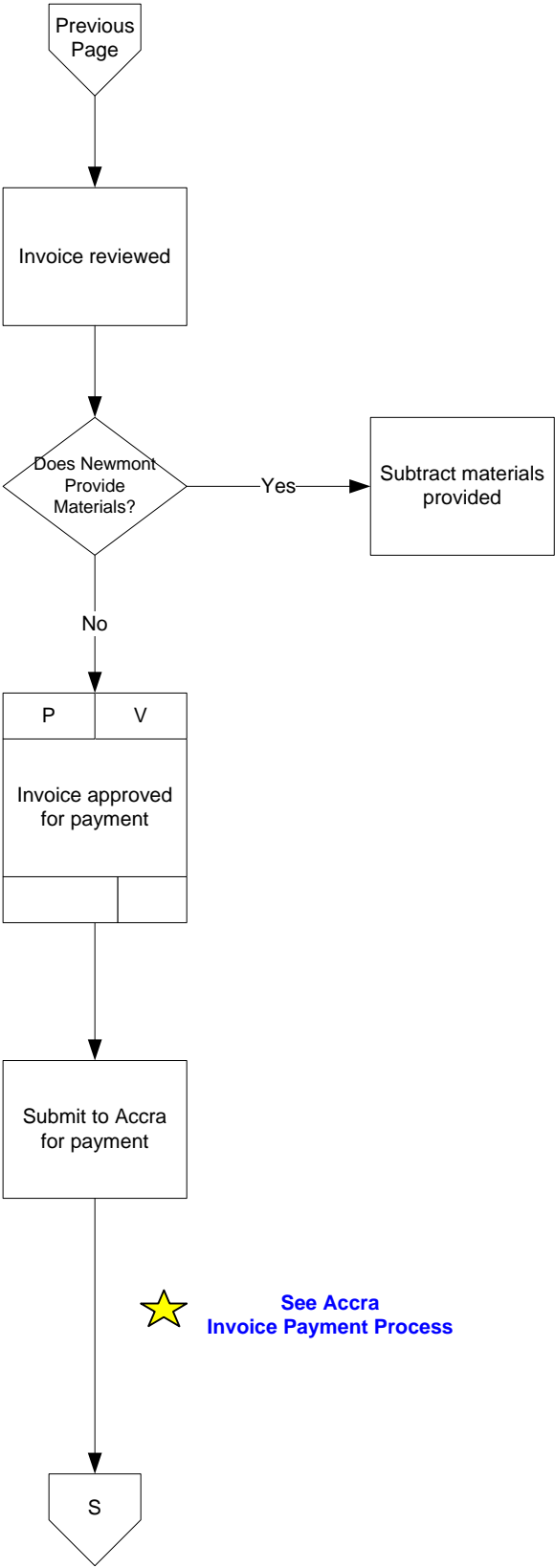
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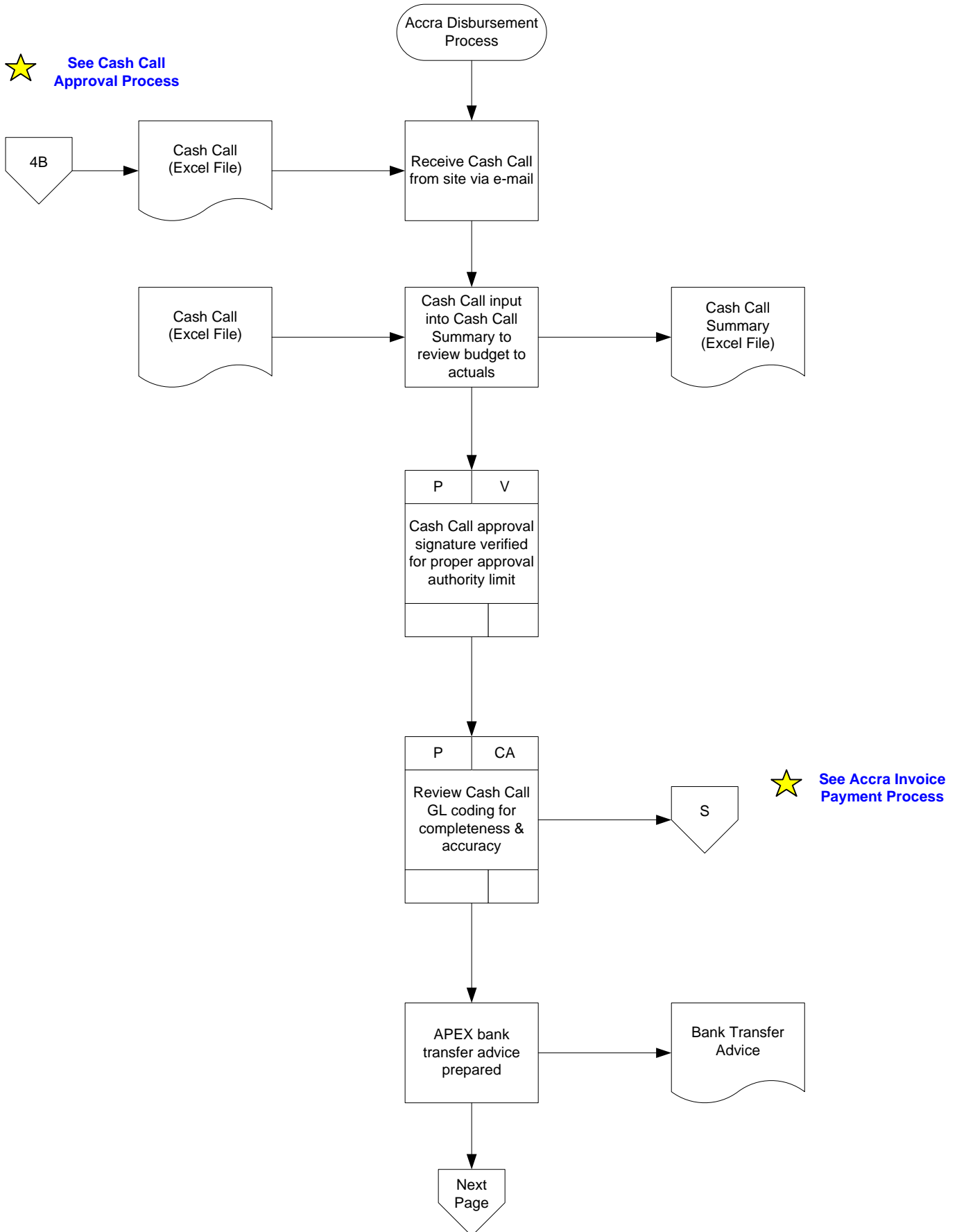


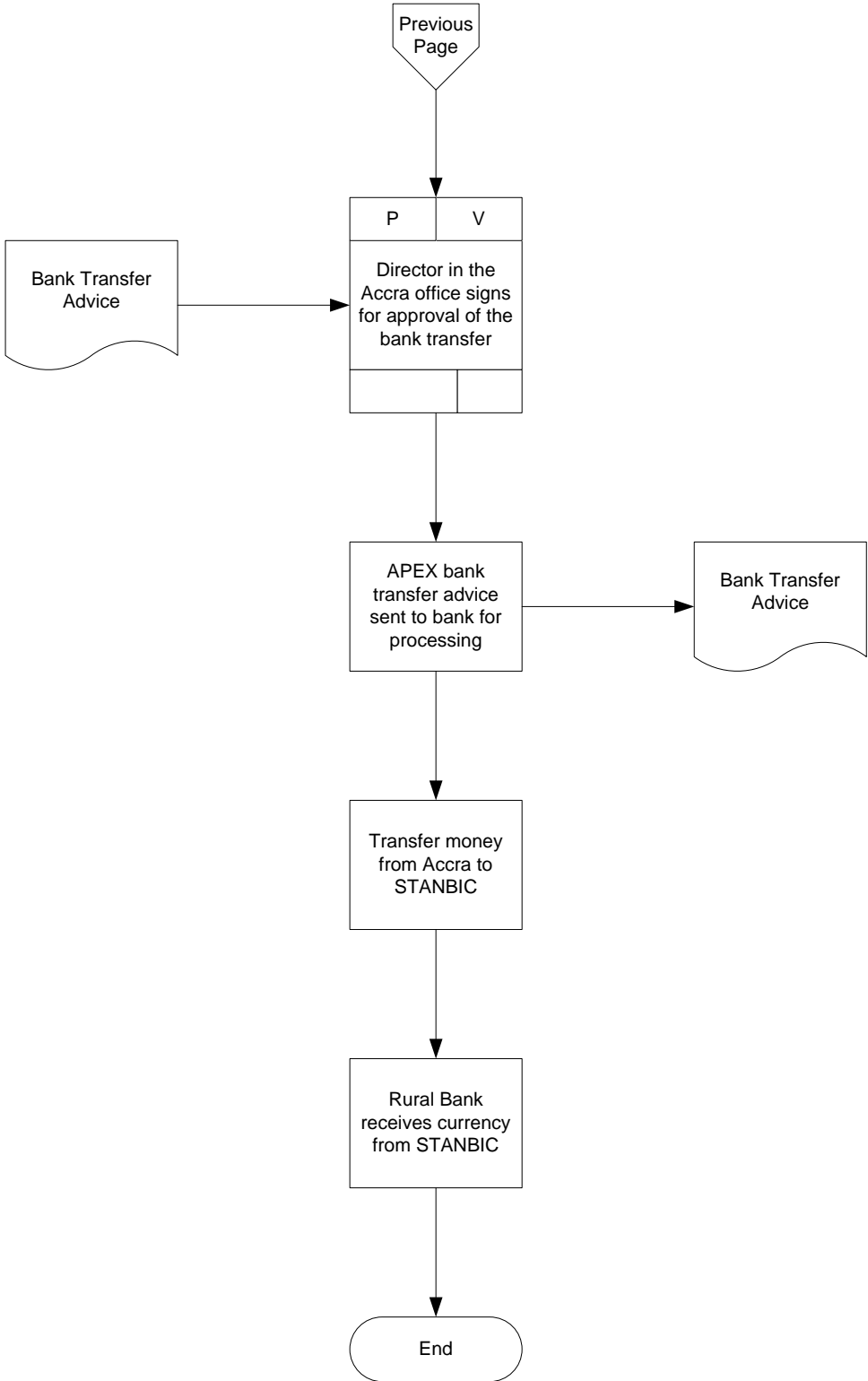


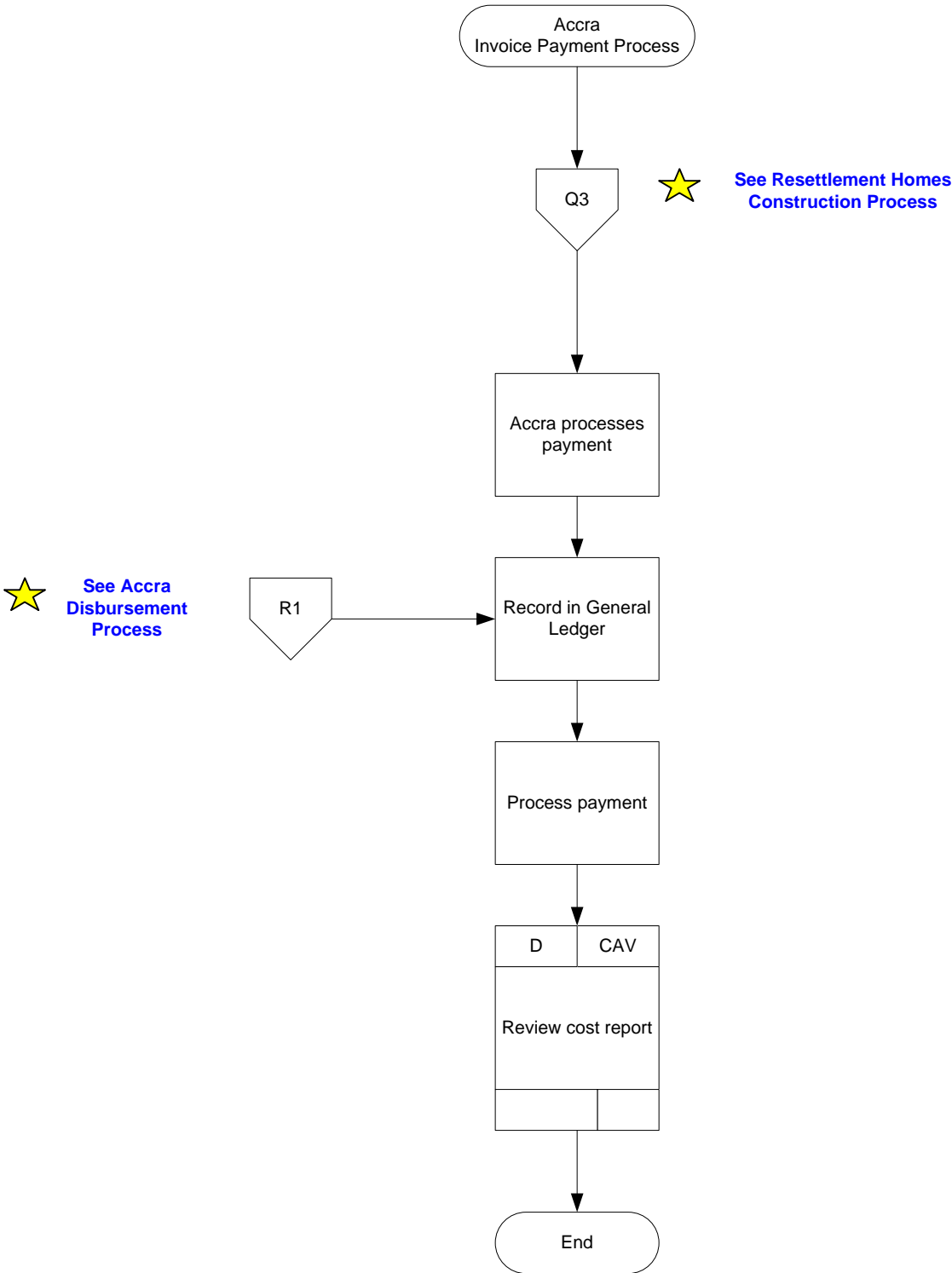




Crop Compensation and Resettlement - Ahafo Project







Crop Compensation and Resettlement - Ahafo Project

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N1 The Mine Take Area is the area within the total leased mining area that will be required to be unpopulated for the mining activities.

N2 The Moratorium is established by NGGL and communicated to the community by the Resettlement Negotiating Committee, “RNC”.

N3 There are approximately nine contractor teams that survey for NGGL. The survey team is made up of 2 men who weed a path through the farm boundary, cut palm poles to use as markers and place the poles in the ground; 1 man who tags each pole with the farmer’s & surveyor’s initials and the pole number; 2 men who use a compass to measure the bearing of the pole and measure the distance between the poles. The survey team places a marker at one point on the farm, usually next to a marker on the adjacent farm, and measures a polygon around the farm based on that first marker. The farmer walks their farm with the survey team, and points out the boundary. The points of the polygon are marked with palm sticks and tagged with the initials of the farmer, the surveyor initial and the number of the marker. The survey team then plots the polygon data into Excel to convert the measurements into coordinates that can be mapped.

N4 The survey team records the following information collected in the Red Field Notebook (Cadastral):

- Mine Footprint Description ID
- Farm ID Number
- Quadrants of farms based on chain & compass measurements
- Type of crops
- Number of crops
- Age of crops (based on discussion with farmer – small, medium or mature)

N5 The survey team counts the types and number of crops on the farm and documents in the Red Field Notebook (Cadastral).

N10 A unique farm ID number is assigned to the farm when it is input into MineMap. The unique number is written into the Red Field Book (Cadastral) for use by the Crop Valuer/Assessor.

N20 The Crop Valuer/Assessor returns to the surveyed farm to discuss the size of the actual farmed area versus the size of the land the farmer owns. The Crop Valuer/Assessor will deduct areas void of crop from the total area surveyed before performing crop valuation.

N21 The Crop Valuer/Assessor determines the main crop and values of the crop based on planting density and size. The Crop Assessor uses the Minister of Agriculture Planting Density Rates to value the main crop. The Crop Assessor explains the method of measurement to the farmer so that they understand and agree with the resulting valuation and compensation. For any mixed crops in the field, the Crop Assessor assigns a percentage of the total size that mixed crops occupy and count them as well.

N22 The Chief Farmer is a respected citizen in the local community, who sometimes accompanies the Land Valuation team during a crop assessment. The Chief Farmer acts as a mediator if there is a disagreement between the team and the farmer, however the Chief Farmer is not required to attend all crop assessments.

N23 The Crop Valuer/Assessor documents the land and crop valuation in the Yellow Crop Compensation Chit book, and the farmer signs or gives their finger print to denote agreement. The farmer is given a copy of the Chit, which they are instructed to bring to the NGGL office to inquire if payment is ready, and then they will take to the bank for proof of payment. NGGL maintains a copy of the chit for its records.

N30 Related to building the mine, mine construction teams often need to cut a road, build a drill pad, or install power lines, but do not need to compensate for the entire farm. This is referred to as line cutting, and in these instances the surveyor will go to the area that the construction or exploration & geology team needs to access and for the purpose of compensating the farmer for any crops that will be damaged or removed. There is one surveyor per construction team that is employed by NGGL. There are numerous surveyors that accompany the different construction team. Crops are deemed damaged if a branch needs to be cut for a power line, but the tree is left standing. Crops are deemed removed if they are cut from the line needed with a bulldozer. Farmers are compensated for both damage and the removal of their crops.

N31 The surveyor marks the line cut with palm poles and tags every 25 meters. The construction team is able to clear 800meter to 1km per day. The surveyor records the crops damaged or destroyed, records the measurement on the line where the crops are and submits a Line-Cutting Report to the Crop Valuer/Assessor for confirmation and valuation. The farmer is usually not present when the survey is completed.

N32 The Crop Valuer/Assessor goes to the field to verify the Line-Cutting Report. The farmer is typically present for the assessment, but the presence is not required. Often times the farmer will contact the Crop Valuer/Assessor to report the line-cutting damage to their crops before the Crop Valuer/Assessor contacts them.

N40 The independent Licensed Valuer, registered with a government agency, surveys and plots every structure. The structure is marked with a unique ID number and the location of the home is surveyed so that it can be plotted on the map.

N41 The survey team, made up of four to six people and approximately two RNC representatives, measures the exterior of the home with the Licensed Valuer's guidance.

N42 The Registered Valuer takes a picture of the structure, including the ID # marked on the structure, as evidence for the report.

N43 The Registered Valuer collects data for reporting purposes. The data includes:

- Diagram of the structure including the rooms
- Measurement of the exterior dimensions of the structure
- Measurement of any free-standing structures, such as animal pens.

N44 If a structure is deemed to be an incomplete structure, and it was built after the moratorium, the owner does not qualify for resettlement and will not be compensated. NGGL sends a letter to the owner of the illegitimate moratorium structure. The letter notifies the owner that the structure was built illegally and the owner must remove before the land is cleared for mining.

N45 If a structure is deemed to be an incomplete structure, and it was built before the moratorium, the owner qualifies for resettlement and will be compensated based on the value that the Licensed Valuer assigns during their valuation process.

N46 The Social Responsibility team meets with each family at their home to discuss the resettlement and related options at length. These meetings take as long as the owner needs to understand what is happening and are designed to prevent the owner from disagreeing with the resettlement in the future.

N47 If the owner has another residence where they can move, they may choose between resettlement and relocation. Resettlers are compensated for any crops and some infrastructure that won't be replaced, and are provided a new home built by NGGL in a resettlement neighborhood. Relocaters are compensated for cash crops and their homes if they qualify for relocation. To qualify, they must prove that they own a second residence in their name and will move there.

N48 The measurements from the Property Data Report are used to manually calculate the structure's internal and external square footage. These figures are then checked against each other to ensure the calculation is correct.

N49 If the owner chooses resettlement, they come to the NGGL offices to review the OICI Family Census Data Report, the Property Data Report and the available house size that they qualified for.

N50 The owner is able to pick the plot in the resettlement village as well as the interior color, exterior color, window and door trim color and the design of their new home. There are only two resettlement plot sizes: 18 x 30m, 1-3 rooms, and 27 x

30m, 4 or more rooms. Also, any structure that isn't replaced with the resettlement will be paid for by NGGL. A picture of the owner is taken to prove their identity. The owner signs the House and Plot Selection sheet, which approves the house type and design specifications.

N51 The information in the House and Plot Selection Sheet is input into Excel:

- Stool
- Building code
- Homeholder
- Kitchen, yes or no?
- Internal area
- External area
- Resettlement house options
- House type
- Plot size
- Plot number

N52 After the resettlement home is ready, NGGL brings the owner to the office to review the Handover Packager and get the keys to their new home. The Handover Package includes gives NGGL the right to the purchased structure and also authorizes a moving allowance to be paid to the owner. After signing the Handover Package, the owner receives the keys to their home.

N60 The owner may apply for relocation before the Selection Committee if they have a second residence that they own and are able to live in. The Selection Committee will evaluate the owner's request and determine if the owner qualifies for relocation. If the owner does not qualify for relocation, they must resettle.

N70 Structural data from the Property Data Reports, prepared by the Licensed Valuer, are input in the Access database. The database then calculates the structures' square footage.

N71 If the owner chooses to resettle, the Property Data Report and the OICI Family Census Data Report are sent to the Engineering Supervisor to calculate the square footage and qualifying new home size.

N80 The Yellow Chit books are logged in and logged out to ensure restricted access to the books and to ensure all chits are processed for payment.

N81 The data from the Yellow Book (crop compensation chit book) is input into an Access Database to create the Crop Compensation Agreement.

N82 The Chief Farmer reviews all Compensation Agreements generated by the Access Database to ensure the calculated compensation is complete and accurate.

N83 The Farmer signs the Compensation Agreement after the Chief Farmer. This ensures they understand the agreement, and their signature denotes that they agree to the terms.

N90 The Yellow Chit books (line-cutting) are submitted to the Community Relations Crop Compensation Assistant once all chits have been used. The Community Relations Crop Compensation Assistant writes receipts in the Receipt Book for each chit in the Yellow Chit book (line-cutting). The Community Relations Crop Compensation Assistant give the completed Receipt Book and Yellow Chit book (line-cutting) to the Data Entry Clerk for processing.

N91 The Data Entry clerk inputs the details from the Receipt Book into Excel and verifies the mathematical accuracy.

N92 The Exploration and Geology Managers approve line-cutting and input the proper description into the Cash Call.

N93 The Construction / Mine Take line-cutting Cash Calls are approved via the standard Cash Call Approval Process (See Cash Call Approval Process).

N100 Owners that qualify for relocation are eligible for a Relocation Compensation Allowance. Each owner is paid a standard 500,000 cedis for mobilization and a calculated Transportation allowance.

N101 The Transportation Allowance is calculated based on the relocation distance. If the distance is within 50 kilometers, the Transportation Allowance is 500,000 cedis. If the distance is greater than 50 kilometers, the owner will be compensated with a lump sum of 500,000 cedis plus 1,000 cedis per kilometer for every kilometer more than 50, up to a maximum distance of 550 kilometers.

N110 If a building, built before the moratorium, will not be replaced the owner qualifies for compensation, and will be compensated based on the value that the Licensed Valuer assigns during their valuation process.

N120 The Crop Compensation Process is designed to compensate and relocate owners and farmers before their land is needed for the mine development. However, if NGGL needs the land before the resettlement homes are ready, the owners are paid a rental allowance to move into temporary housing.

N121 The owner is paid for twelve months of rental allowance so that they may move from their current home before their resettlement home is ready. The local market requires rentals to be at least twelve months, thus even if the time is shorter; twelve full months are paid to the owner.

N130 All owners that resettle are entitled to a Mobilization allowance in the amount of 500,000 cedis. This allowance is paid to the owner on the day that they move.

N140 The Cash Call Excel files are e-mailed to the Accra Accounting department for review before the signed Cash Calls are sent. This enables the Accra Accounting department to begin processing the Cash Calls before the original documents arrive.

N141 The External Affairs Manager reviews the Cash Calls for any unusual items and signs his approval.

N150 The Accounting Clerk reviews the invoice for the following items: approval authority, cost coding, payment calculations, invoice support is attached and that it is converted to GHC (rate of bank tender for a specific week). The invoice should only be converted to GHC if the letter of authorization is not in place (issued by the Bank of Ghana).

ANNEX O

NEWMONT GHANA GOLD LIMITED
ACKNOWLEDGMENT/ UNDERTAKING OF RECEIPT OF BUILDING(S)/PLOT

1. PREAMBLE

An Agreement has been reached with Newmont Ghana Gold Limited's ("NGGL") Ahafo Project Resettlement Negotiating Committee ("RNC") to regulate the moving/resettlement/relocation of people in the Brong Ahafo Region affected by the operations of NGGL. The owner/occupier referred to in this document has opted to be resettled.

This document sets out the terms and conditions with regard to the handing over of the building(s)/plot (s) that have been provided for the owner/occupier by NGGL at either of the resettlement sites approved by the RNC, as well as other related resettlement issues. The said sites are referred to as the Kenyasi and Ntotoroso Resettlement Sites.

2. ACKNOWLEDGMENT/UNDERTAKING

I **CEMOBRASS KUSI APPIAH** the undersigned, and owner/occupier hereby acknowledge/undertake/accept that:

- A. I have opted to be resettled by NGGL in **KENYASI 2** Resettlement Site on to Plot Number **BLK.B- N3** and into House Type **A3**
- B. I have personally inspected the new building(s) that have been constructed and the plot that has been prepared at the resettlement site and I confirm that:
 - the details of new building(s) set out in the attached information sheets form are accurate and I shall not query said details in the future;
 - the aforementioned new building(s) and /or plot constructed and prepared are acceptable in all respects and conform in all respects with the specifications set out in the attached information sheets and site plan;
 - I accept the dimensions and measurements of said building(s) and /or plot and the quality of the materials and workmanship used in the construction and preparation thereof, provided that the building contractor who constructed the building (s) will comply with its contractual obligation (as summarized in the defects liability guidelines attached in Schedule A) to carry out a construction defects inspection in terms of its contract with NGGL.
 - I accept and understand that the defects liability for the new building (s) set out in the attached information sheets is as per the guidelines attached in Schedule A and that the defects liability period is for a 6 month period from the time Newmont accepts the structure from the building contractor. For the aforementioned new building (s) covered under this agreement the defects liability period start date is: **15 July, 2005.**

- C. The building(s) and/or plot referred to in a) above are an acceptable and complete replacement for the existing/old building(s) owned or occupied by me in the NGGL Concession that was affected by NGGL including any land the buildings occupy.
- D. I accept the RNC agreed upon Resettlement Terms and Conditions as interpreted and explained to me, in a language I understand, by my nominated, RNC Representative as final and binding and that I am not entitled to any further compensation or benefits whatsoever other than that which the RNC has agreed with NGGL. I shall abide by and move in accordance with all the resettlement terms and conditions agreed upon by the RNC.
- E. I am the only lawful owner of the existing/old buildings that are being affected by NGGL referred to in the attached information sheets and no other person has any interest in said building(s). I am fully entitled to accept the new building(s) and /or plot set out in the attached information sheets. My family and I and our successors and assigns hereby indemnify NGGL against any claim made by another party claiming to be the owner or a person having an interest in said buildings. If such a claim is lodged then I shall take over the defense against said claim/case in my own name and at my own expense.
- F. I have not and shall not at any time sell, pledge or in any way alienate or transfer the existing/old buildings referred to in the attached information sheets to any third party whatsoever.
- G. Prior to myself or anyone else being entitled in any way to occupy any buildings at the resettlement site:
- I do hereby unconditionally and irrevocably release to NGGL the existing/old buildings referred to in the attached information sheets.
 - I do hereby handover the said existing /old buildings to NGGL and shall ensure that all occupants thereof vacate them in time for their demolition/destruction thereof to take place.
 - I shall be present on the day designated by NGGL for my final departure from my village. If I fail to be present as agreed, then NGGL shall be entitled to remove all items in and on the buildings and demolish the buildings.
- H. My family and I shall, together with all our possessions, move from the village/area where we currently reside to the new buildings referred to in the attached information sheets on the day agreed to with NGGL and in accordance with the RNC terms and conditions.
- I. From the date that I and / or my family occupy the new building(s) referred to in the attached information sheets:
- I shall become the owner of said new building(s);
 - I shall be issued with a plot certificate for the plot referred to in the attached information sheets, the terms of which shall be set out in a document that shall be signed by me and NGGL and/or other relevant authorities if any such document is available or required under Ghanaian law.

- Risk in the new building (s) and plot referred to in the attached information sheets shall pass to me and NGGL shall not be responsible for looking after and maintaining said building (s) and plot;
- I shall be liable and responsible for all and any levies, fees, taxes or other imposts due to the central, regional and district authorities, if any, on the new buildings/plots. I shall also be liable and responsible for any fees, charges or other imposts levied on the plot for the use of electricity, water, sewerage or any other publicly offered services that are now or may be offered by any other public bodies arising out of occupation of the new building (s) and plot referred to in the attached information sheets.
- My family and I/or any other occupants thereof; shall cooperate with the parties who will manage the resettlement site and the communal facilities situated thereon.

J. On moving to the resettlement site, neither myself nor any one else in my family shall:

- move back to the village or area where we currently reside and where the existing/old buildings referred to in the attached information sheets are situated;
- engage in any farming or building activities on the NGGL Concession, except in areas where such activity is authorized, in writing, by NGGL;
- cause any nuisance or disturbance to other people or parties at the resettlement site;
However, should any such activities be undertaken no compensation shall be claimable from or any other claim be made against NGGL for such disturbance.

K. I undertake to comply with all town planning standards and all applicable legislation relating to building construction if I undertake any construction activities on the plot allocated to me and referred to in the attached information sheets or anywhere else at the resettlement site.

L. While NGGL is engaged in any construction activities at the resettlement site:

- neither myself nor any one else in my family shall erect any buildings or structures outside the plot referred to in the attached information sheets;
- My family and I shall in no way impede or disrupt NGGL's construction activities.
- I confirm and undertake that all information furnished by me to NGGL relating to my personal details, building(s) and other matters relating to my move is accurate and correct.

M. This Acknowledgment/Undertaking, as well as this document in its entirety including the attached information sheets, site plan and photograph/s have, together with the implications thereof, been fully interpreted and explained to me in a language that I understand by the

NGGL signatory referred to below and I understand , accept and undertake to abide by the contents thereof.

N. I have no objection to making this Acknowledge/Undertaking and sign it freely and voluntarily.

Signed/Thumb-printed at _____ on _____

SIGNATURE/THUMBPRINT OF OWNER/
OCCUPIER

SIGNATURE OF NGGL REPRESENTATIVE

(Who hereby confirms that he/she has fully
Interpreted and explained this document and documents attached
to and referred to therein as well as their implications to the
Owner / Occupier in a language that the Owner / Occupier
understands)

Cemobrass Kusi Appiah
NAME OF OWNER / OCCUPIER

SIGNATURE OF RESETTLEMENT NEGOTIATING COMMITTEE REPRESENTATIVE

NAME OF RESETTLEMENT NEGOTIATING COMMITTEE REPRESENTATIVE

SIGNATURE OF TRADITIONAL AUTHORITY REPRESENTATIVE (as witness)

NAME OF TRADITIONAL AUTHORITY REPRESENTATIVE (as witness)

SCHEDULE A

Defect Liability Guidelines.

1. In accordance with Section 17 of the Agreements between NGGL and **Air and Angels Ltd.** for the construction of Resettlement House Type **A3** and between NGGL and **Cosdat Technical Services** for the construction of the KVIP all on Lot Number **BLK.B- N3** of **Kenyasi 2** Resettlement Site, the Building Contractor (s) shall at their own expense (except for design related faults) be responsible for any defects due to defective plant, material or workmanship for a 6 month period upon taking over of the structures by Newmont. In this regard, the contractor shall be responsible for remedying defects such as:
 - ☞ Settlement cracks in floors due to improper compaction of hardcore;
 - ☞ Shrinkage cracks due to substandard concrete mixes;
 - ☞ Settlement cracks in walls;
 - ☞ Peeling render and paint;
 - ☞ Leakages in roof, except where the leakage is caused by an “act of God” such as severe abnormal event, in which case the contractor shall be reimbursed for the cost incurred in remedying such defects;
 - ☞ Warps in woodwork due to the use of inadequately seasoned timber;
 - ☞ Defective ceilings due to improper plugging of noggings to walls or fastening of boarding to noggings;
 - ☞ Doors falling off the frame due to improper fixing, or fixing with inadequate screws.

2. The contractor shall, however, not be responsible for defects due to careless handling of the works by occupants of a building, such as:
 - ☞ Improper handling of doors or windows;
 - ☞ Damage inflicted on walls, roofs, ceiling and floors by occupants as a result of hitting with a heavy object; punching or cutting with a sharp object; or dropping a heavy object;
 - ☞ Damage caused as a result of an attempt by occupant to fix a defect within the said defects liability period;
 - ☞ Damage caused as a result of an attempt by occupant to change any component item on the building within the said defects liability period.
 - ☞ Damage caused as a result of building expansions from the initial handover from Newmont to the owner.
 - ☞ Improper care with fire, resulting in damage to the building.
 - ☞ Damage caused by machinery not related to the project.
 - ☞ Damage caused by alteration of the lot and surrounding foliage.

In the event of detecting any defect on any part or component part of the building, the occupant shall immediately inform the Consultant's site representative (Planning Alliance) of the defect for an investigation to ascertain the cause of the defect in order to assign responsibility accordingly. If a defect is found to be due to any of the causes outlined in section 1 above, the Consultant shall within three (3) days inform the Contractor of the defect, which shall within seven (7) days commence remedy of the defect.

Any attempt by an occupant to fix a defect, or change any part or component part of the building shall relieve Newmont of its responsibility for remedying the defect even if found to be due to causes outlined in section 1 above.

ANNEX P



OPPORTUNITIES INDUSTRIALIZATION CENTERS INTERNATIONAL
Transforming hopelessness to hope through human resource development

LIVELIHOOD ENHANCEMENT AND COMMUNITY EMPOWERMENT PROGRAM
LEEP- (Implementation over 18 Months – Jan 2005 thru June 2006)
(Community development plan for mine affected populations
In the Asutifi, Brong Ahafo Region)

Revised
Newmont Ghana Gold Limited (NGGL)
March 15, 2005

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TABLE OF CONTENTS

Executive Summary	3
LEEP Goals, Objectives and Proposed Activities	3
Detailed Program Description.....	10
Description of Economic Activities.....	14
Detailed Implementation Plan.....	22
Monitoring and Evaluation.....	28
Performance Indicators and Targets	35
Financial Accountability	35
Budget	38
Summary of Appendices	39
Appendices	
• Organizational Chart	40
• Gender Principles & Strategy	42
• Complementarity with other Stakeholders	44
• Budgets.....	47

EXECUTIVE SUMMARY

OICI hereby presents a comprehensive strategy, action plan, timetable and budget, for a Community development plan (CDP) with proposed name of the program, **Livelihood Enhancement and Community Empowerment Program (LEEP) to be implemented over the 18 month period from January 2005 through June 2006**. This is part of a larger ongoing development plan that will be implemented once mine operations start in July 2006.

Prior to finalizing this design and starting the implementation of these activities, OICI/Newmont will facilitate the creation of a public/private/community advisory committee and sensitize communities about the program. This will serve the dual purpose of creating good public relations for the mining company as well as sensitizing the communities on the new community development plan and the benefits and impact on the communities for participating and supporting it!

LEEP – VISION, GOAL, OBJECTIVES AND PROPOSED INTERVENTIONS

The Opportunities Industrialization Centers International (OICI) in partnership with Newmont Ghana Gold, the Asutifi and Tano District Assembly, other governmental ministries, non-governmental partners and local community members proposes to implement a Community Development Program (CDP) called **LEEP** over a period of 18 months from January 2005 through June 2006. The target group consists of towns, villages and hamlets including the principal towns of Ntotroso, Gyedu, Wamahinso, Kenyase No. 1, Kenyasi No.2 and surrounding small, communities in the Asutifi District which will be affected by resettlement, relocation and mining operations. There is an on-going community assistance program being undertaken by the Community Relations Department of the Company and those components already being implemented or planned for implementation have been incorporated in this plan.

Vision

The vision of LEEP is to be a high impact, results focused, sustainable community development program that focuses on economic growth, wealth creation, quality of life, and empowerment which can be replicated in mine affected communities all over the world!

To ensure sustainability and also community ownership of the program, the vision of LEEP is to create an advisory committee to include both private (Newmont, other SME), public (DA and Gov't Ministries, OICI, NGO partners, donors, and community representatives (traditional rulers, women, men, youth groups etc) in order to get their expertise and contributions to finalize the LEEP design and also to secure their participation in the process, i.e. mobilizing human, material and financial resources, and technical expertise for the implementation, and monitoring and evaluation of the program.

Program Goal

The goal of the LEEP program is to improve livelihood security and the quality of life of 10,000 poor, vulnerable men, women and children who are affected directly through resettlement and relocation due to mine construction.

Program Objectives and Targets

Objective 1: To Enhance Livelihood Capacities of 2000 households reaching a total of 10,000 direct beneficiaries.

This objective will seek to increase economic opportunities for target groups through small and medium enterprise development (SME), increased agriculture production, agri-business development, and vocational and technical skills training for employment for adults and youth.

The diversification of **non-farm income generating activities as well as agriculture growth** in the area are necessary to ensure **Food Security** especially of the vulnerable relocated or resettled populations and is critical to

the enhancement of rural livelihoods and community resiliency. Food security defined as the availability (production/supply), access to (income) and utilization (adequate nutrition) of food. Unless there are rapid improvements in agricultural productivity as well as alternative livelihood creation and efficiencies, the rural poor will remain vulnerable and impoverished especially those displaced by mining activities.

To diversify and increase income, LEEP will also promote **income-generating activities**, and provide **vocational and technical skills training** for example, in tailoring, masonry, carpentry, catering, food processing and value added technologies, and training in **SME creation** and expansion to encourage development of viable businesses. LEEP will provide **business development services (BDS)** to the existing groups identified in the livelihood survey as well as facilitate the creation of new **SMEs**. These new SMEs will be created to support some of the new services and needs that will arise out of a population influx into the community due to the new mining operations. These include businesses such as tailoring for mine worker uniforms, block-making for construction, high value vegetable and fruit production, livestock/ meat production, and transportation services to name a few, .

To support the **SME creation and expansion**, LEEP will also be undertaking the development of a revolving **Micro-credit with education scheme** targeting both farmer and business groups. The scheme, once developed and funded would provide cash and in-kind loans at low interest rates with flexible repayment schedules. Funding for the scheme is yet to be sourced.

In the past, **agriculture growth** has been achieved through expanding cultivation, but the land frontier is rapidly closing as well as being taken up for mining operations. Accelerated growth must involve a transition to more intensive farming and improved husbandry, applying increased inputs to farms, promoting livestock/crop integration, increasing crop diversification and improving access to technical expertise, inputs, agricultural technology and credit. Through this objective, LEEP will address food security and vulnerability factors and provide training in areas such as **improved farming techniques, soil fertility, natural resource management, participatory farm management, marketing, seed production and Integrated Pest Management (IPM)** in order to increase food production and productivity for farmers.

On **cash crops** in particular **Cocoa**, LEEP will get advice from the Sustainable Tree Crop Program. The proposed program aims at improving the economic and social well being of smallholder cocoa farmers and the environmental sustainability of tree crop farming. This will be achieved by strengthening farmer and community based organizations, transfer of production technologies and by development of trade and market information systems around cocoa. These key activities will be executed by conducting capacity needs assessment of producer organizations, packing and delivering targeted training to improve capacity of these organizations, training of farmers in improved cocoa cropping systems using discovery based learning approaches, diagnostic study of internal cocoa marketing to identify weakness and design interventions to make the market more efficient.

In order to **Save** more food, LEEP will train farmers on **post-harvest loss reduction techniques** and on construction of household and community storage structures. An inventory credit and storage services management program will also be implemented to help farm households protect and save household food production for consumption and also for sale at times when they can gain a higher market price and increase their income.

Objective 2: To Enhance Human Capabilities of 2000 households in health, nutrition, and education to improve the quality of life of a total of 10,000 men, women and children.

This objective aims at improving the quality of life of target groups through interventions to improve health, nutrition and education.

LEEP will work with the Ghana Health Services for construction and **rehabilitation of health clinics** as well as assist with some **provision of basic medicines and equipment** to rural health posts. ***LEEP also has intentions of assisting in the upgrading of the Asutifi District health clinic through a phased approach into a hospital.***

LEEP will also provide **borehole wells and KVIP latrines**, and water and sanitation education for formation of WATSAN committees where needed and as identified in OICI's water and sanitation assessment report. Key health

messages on prevention and basic treatment methods will also be disseminated especially to women in the communities.

In order to improve children's access to education, LEEP will rehabilitate within available resources and upgrade existing **nursery, primary, and secondary schools and libraries as well as construct new ones where it is necessary**. The program will link up with the International Foundation for Education and Self-Help and Ghana Education service for the provision of teachers and also the formation of parent teacher associations, and set up of a **teacher's resource center**.

Objective 3: To enhance Community Resiliency and Participation of resettled and relocated populations

This objective will focus on building the capacity of communities to deal with change and shocks associated with mining environments and also provide training to ensure sustainability of the program. OICI is of the view that the provision of material and physical things must necessarily be accompanied by the building of the people's capacities in two realms. The first is the social/organization capacity building of the community members. Communities get things done when this capacity is strengthened. It enables leadership to emerge among the people and strengthens the decision-making process in problem identification, planning and implementation. The second is the attitudinal/motivational capacity building. A highly motivated people with positive attitudes have always surmounted the problems that crop up in their communities because they start from a position of faith in their abilities to succeed. LEEP will also continue to provide training and support to the consultative groups as well as other community support or welfare groups.

Results Framework- 2 Year

LEEP- Intermediate Results and Primary Activities

Intermediate Results	Enhanced Livelihood Capacity Primary Activities
IR 1: Improved sustainable food and cash crop production among 750 farmer households.	1.1. Training of 750 farmers in sustainable crop production systems including facilitation of access to agriculture inputs 1.2 Provision and facilitation of access to agricultural inputs, equipment and tools 1.3 Training in participatory farm management and agri-business development and marketing 1.4. Training of cocoa farmers in sustainable production methods, technologies and marketing.
IR 2: Post-harvest handling and storage losses for 750 households reduced to 5%.	2.1. Training of 750 farmers in post-harvest handling and safe storage technologies for grains, tubers, and vegetables 2.2. Construction of 250 household grain/produce storage structures and 1 community storage structure.
IR 3: Small and medium size enterprises (SMEs) created and strengthened for income generation for 1500 women and men.	3.1 Money and financial management training for all compensated farmers 3.2. Entrepreneurial skills and business development training of 60 groups or about 1500 clients. 3.3. Training in micro-enterprise development, management and marketing development coupled with business development services (BDS), business planning advice and counseling. 3.4. Formation of women, men and youth business groups for market and input access. 3.5. Training of 10 community livestock workers in animal husbandry and production 3.6. Provision of improved breed animals for animal production.

IR4: Technical and vocational skills enhanced for 600 youth for employment and self-employment	<p>4.1 Provision of vocational skills training in areas such as tailoring, carpentry, masonry, block-making, driving, catering, computer, office skills with basic literacy and numeracy.</p> <p>4.2 Technical skills training and appropriate technology transfer for rural processing and value-addition. (Palm oil, snail rearing, vegetable production, backyard poultry, soap making, beekeeping, fish farming).</p> <p>4.3 Vocational and motivational counseling to youth for appropriate career selection, job placement, and self-employment.</p> <p>4.4 Life skills and marketing training.</p>
IR 5 Access to Micro-credit increased for 800 clients for business creation, expansion and performance	<p>5.1 Formation of 60 business affinity groups for group lending</p> <p>5.2 Training of 60 groups in credit access and management and basic book and record keeping</p> <p>5.3 Provision of back-up technical training to recipient producer groups</p> <p>5.4 Monitoring of loan recovery.</p> <p>5.5 Counseling and advisory services to groups.</p> <p>5.6. OICI has requested a grant from USDA Food for Progress for a micro-credit fund.</p>
Intermediate Results	Enhanced Human Capabilities Primary Activities
IR 6: Access to potable water and sanitation facilities increased for 10,000 people	<p>6.1 Establishment and training of 4 WATSAN Committees</p> <p>6.2 Formation and training of 4 borehole pump and sanitation facilities maintenance teams.</p> <p>6.3. Newmont will rehabilitate and provide wells and latrines under a separate budget.</p>
Intermediate Results	Increased Community Resiliency Primary Activities
IR 7. Increased social/organizational and motivational capacities of resettled and relocated youth.	<p>7.1 Training in participatory decision-making and problem solving.</p> <p>7.2 Formation of community youth support groups in resettlement areas.</p> <p>7.3 Capacity building and training for groups for maintenance of social services in resettlement areas.</p>

Household Targeting and Beneficiary Selection by Vulnerability and Need Criteria

A set of criteria (see next 2 pages for criteria for selection) will be used to select the most vulnerable households in the selected communities in terms of vulnerability to loss of livelihood (impoverishment) and economic need in areas of agricultural production, post-harvest losses prevalence (availability), income generation capacities (access), and need in quality of life areas, i.e. health and nutrition and access to potable water and sanitation facilities (utilization). Application of the criteria will enable OICI to rank households in the target communities according to their level of vulnerability to resettlement, relocation, food and livelihood insecurity (availability, access and

utilization) and to identify their priority needs. Consequently, the households that rank most vulnerable will be selected to participate in the development assistance programs immediately.

The **Target group** includes the **resident farmers living** in the concession that will be relocated and resettled, and those that are currently being compensated for lands being used for mine construction, like road by-pass area.

A system has also been developed through which the vulnerable households in these communities will be targeted to receive various types of assistance dictated by their most pressing development need(s).

Community level group targeting

OICI is aiming to achieve and measure some greater community level impacts that show that the “overall” community of mine affected households has reduced their vulnerability to impoverishment and food & livelihood insecurity. This will be done through multiple interventions that build the resiliency of diverse households in one community to deal with shocks and to enhance their livelihood capacities and improve their food security of as many household members as possible. OICI will work with a selection of existing groups as well as form some new groups and there will be overlap between Objectives 1, Enhanced Livelihood Capacity and Objective 2, Enhanced Human Capabilities.

In order to achieve maximum impact, results, coverage, and greater program efficiencies, OICI will target and form various and diverse groups including men, women, youth (homogeneous and heterogeneous) in a community for different types of interventions. Interventions selected will complement each other to help ensure maximum results and success, rather than single interventions for 1 or 2 groups in scattered communities.

For example, water and sanitation facilities will go to target communities that have been assessed by project and GOG staff to have the greatest need for those facilities. A women’s group in the same community targeted for skills training in processing and value addition and business management training can also receive water and sanitation training. Other groups within the same community but composed of different beneficiaries may be targeted for agriculture improvement and post harvest loss reduction program to increase food availability and decrease post harvest losses as well as women for vegetable gardening to diversify diets and improve nutritional status of children. The Table that follows further explains this targeting.

<i>Integrated Program and Synergies in order to Achieve Maximum Program Results and Impacts & Mitigate and Buffer Shocks by Building Community Resiliency and Maximizing Coverage</i>
1. Priority will be multiple interventions in a community with existing and new groups based on need and demand for maximum impact, synergy and population coverage per community.
2. Formation of multiple groups in larger communities, and mobilize groups in different neighborhoods and by different names for synergetic activities that ensure success of others.
3. OICI will try and select households close to each other in order to minimize transportation costs and get greater coverage in a closer area for health agents and community development officers i.e. balance coverage and target setting for community based staff.
4. There will be some overlap in activities. For example, some Women’s Income Generating Groups may receive micro-credit. Women living in communities targeted for borehole wells will also water and sanitation and hygiene education.
5. OICI will avoid duplication with other government and NGOs but complement work and strengthen areas of weakness. For example, do not duplicate the work of Ministry of Food and Agriculture Extension Agents, but work together with them to maximize population coverage.
6. Network and communicate more with other local and international NGOs, and work with district level agencies to monitor impacts and follow up services for target communities.
7. Improve beneficiary screening and entry strategies and criteria for group membership will be more strictly adhered too.
8. Team approach by technical officers to monitoring and technical assistance in communities to ensure efficient use of resources.

Process for Selection of Vulnerable, High Risk Households and Beneficiaries

All of the households approximately 1200 HHs identified in the livelihood study that will be compensated, relocated/and or resettled will be targeted immediately in Year 1 and 2 of the CDP. Who will be selected to participate will be done based on the vulnerability assessment and also on their willingness to participate in the program.

- OICI staff will meet with this target populations group members and present menu of OICI training programs and services as well as the criteria for selection of beneficiaries.
- The selection of interventions is done by community members, is demand driven and based on their most critical needs.
- Self-selection of beneficiaries is done by application for participation in groups. The CDO interviews beneficiary groups in order to decide if s/he meets the eligibility criteria. The CDO also consults with community leaders and other group members in getting references for applicants.
- Groups mobilized must demonstrate commitment to the program by completing an application that expresses their definite need with OICI (for expansion, diversification of business or acquisition of new skills) and also their in-kind and savings contributions. Management committees of groups (chairperson, treasurer and secretary) are democratically elected.

Specific Criteria for Targeting of Interventions and Beneficiaries by IR

IR1: Improved sustainable food and cash crop production among 750 target farm households

Priority will be given to communities that have historically low production and productivity statistics, but other indices will be considered in the selection process.

- Existence of gaps identified by other organizations like MOFA providing assistance to the community. Level and type of services provided by MOFA and other development organizations
- Community demand for OICI intervention
- Types of crops cultivated
- Availability of land for farming and for group farms.
- Types of storage structure being used & their effectiveness
- Months of household food provision
- Level of food stocks
- Soil fertility
- Level of accessibility and use of agricultural inputs
- Availability of farm power and rural transport
- Animal production levels and type of animals
- Availability of water for nurseries and micro-irrigation areas
- Availability of land for demonstration plots
- Existence of farmer groups and associations
- Major production constraints
- Level of food stocks
- Seasonal Surpluses/Deficits

IR 2: Post-harvest handling and storage losses for 750 households reduced to 5%

For crop post-harvest interventions, priority will be given to communities/households that have relatively higher grain and legume production but suffer from high post-harvest losses; however, other indices will be considered in the selection process.

- Type, quantity, availability, effectiveness of storage structures
- Methods of processing grains
- Quantity of food stored
- Months of household food provisions
- Community demand for OICI intervention

IR3: Small and medium size enterprises (SMEs) created and strengthened for income generation for 1500 women and men.

Creation and strengthening of SME will be targeted first at women income generating groups since traditionally they play the leading role in value-added transformations of agricultural produce in rural communities, trading, and because of their high vulnerability to impoverishment and loss of livelihood, and also because the men tend to be in control of the money given for crop compensation. OICI will target men and youth groups, but will focus on forming women SME groups immediately. OICI will also target those that have received the financial and money management training. Other factors will also be considered in the selection process.

- Existence of a SME even if in a fledging stage.
- Business and food Processing activities that already exist
- Prevalence and supply of the agricultural raw material to be transformed or easily through processing or the availability of the goods for trading.
- Willingness of the participants to join the group and invest their time and resources
- Existence of a viable market for the products from income generation activities
- Type and number of income generating opportunities already existing in communities
- Willingness of men (husbands) and community leaders to allow women to participate in the program
- Absence and/or lack of appropriate technologies for processing

IR4: Technical and vocational skills enhanced for 600 youth for employment and self-employment.

Youth primarily from resettled areas will be the primary target group for these interventions. Youth showing interest in technical skills training will be interviewed, screened and also tested in order to determine their aptitudes and also their interest by OIC vocational counselors in order to place them in appropriate training courses. Illiterate and semi-literate youth will be targeted and provided “feeder, refresher training in basic literacy and numeracy skills in order to prepare them for the training program.

IR5: Access to Micro-credit increased for 800 clients for business creation, expansion and performance.

Groups that will be mobilized for income generating activities may be eligible for credit once funding for the scheme is available and they have completed business development, management and skills training if necessary. There shall be screening of all prospective clients by OICI-Ghana Credit Officers. Standardized loan application forms will be available to the Credit officer, who will help the clients complete them. The application forms will capture basic information about the clients, the type of business and their locations, estimated cost and returns on what they intend doing etc. Information on the form will also be used as impact bench-mark. Completed application forms will be submitted to the loans committee together with recommendations from the OICI-Ghana Credit Officer. The loan approval committee sits and considers each loan and its terms. Letters stating this approval and the loan terms are written to the clients, with repayment schedules attached.

Micro-finance management seminars will also be organized for them before loan disbursements to explain loan terms and conditions to clients. Group guarantee documents are signed by the Executive and group members.

IR6: Access to potable water and sanitation facilities increased for 10, 000 people

OICI will consult with the District Water and Sanitation office on potable water statistics and targeting of needy communities.

The assistance is provided for the entire community and they must express a demand and responsiveness to provision of facilities. Water and Sanitation (WATSAN) committees will be formed to promote community ownership and management of the facilities. Active participation of women in committees will be encouraged as well as gender balance in the composition of the committees. The following factors will also be considered in the selection process:

- Presence of other NGOs and areas of intervention to avoid duplication
- Non-existence of potable water source

- Inadequate water supply, i.e. excess demand for water due to population density
- Prevalence of guinea worm disease/other waterborne diseases; diarrhea
- Absence of support from other WATSAN agencies as determined by the District Assemblies
- Community's willingness to contribute at least 5% cash resources toward the capital cost of building the borehole.
- Community's willingness to cover 100% of the cost of operation and maintenance of facilities
- Community's willingness to provide labor for the construction of facilities.
- Availability or lack of latrines, liquid, solid waste disposal systems
- Water table and potential for siting of water

IR7: Increased social/organizational and motivational capacities of resettled and relocated youth.

OICI will sensitize diverse youth in the community and individuals will be required to volunteer to participate in the groups. The Social welfare groups and clubs will be entirely by self-selection and volunteering.

DETAILED PROGRAM DESCRIPTION

The objectives and corresponding activities to be undertaken to achieve the goal are as follows:

Objective 1: Enhanced livelihood capacity of 2000 households reaching a total of 10,000 direct beneficiaries.

This objective will seek to increase economic opportunities for target groups through increased agriculture production, agri-business development, micro-enterprise development, and provision of micro-credit for business creation and expansion.

IR 1: Improved sustainable food and cash crop production among 750 farmers.

Activities:

- Training in sustainable food and cash crop production;
- Training in sustainable livestock and aquaculture systems;
- Provision and facilitation of access to agricultural inputs, equipment and tools;
- Training in participatory farm management and agri-business development and marketing.

Training in sustainable crop and livestock production systems including facilitation of access to farm inputs.

OICI will train farmers in improved planning and production methods, use of fertilizers, improved planting materials, tools and equipment, and other services to increase production and productivity beyond subsistence levels. Using a team of community development officers, working along with Ministry of Food and Agriculture extension agents and an Agricultural Technical Officer, the project will work with farmer-groups targeting a minimum of 750 farmers over the program period. The project will focus on communities and farmers who have suffered disproportionately with respect to low yields and harvests. OICI will use a system of practical skills and learning-by-doing approaches. The training will involve adaptive trials and demonstration plots in the communities to show the results of using better production methods. Creating self-sustaining practices allows OICI to exit these communities after the established timeframe.

Supporting activities

Seed, fertilizer, tools and equipment input support. OICI will assist farmers by securing sustainable access to improved seed, planting materials and fertilizers through prearranged linkages to private suppliers and provision of input credit to subsistence farmers. One of the outputs for the capacity building of farmers' groups and/or cooperatives is for them to start off with input credit to the point where they will be able to mobilize savings and access credit to purchase farm production inputs. In addition, it is anticipated that such Farmer-Based Organizations (FBOs) would, in the long term, be able to manage their own purchases and sales of inputs and produce. This improved access, coupled with training in production management, will increase crop yields and reduce

vulnerability to food insecurity and income loss. OICI will use a “look and learn, try and share” methodology through the establishment of demonstration and adaptive trial plots. In order to institutionalize sustainability, the program will strengthen and build the capacity of the private sector agricultural input suppliers, enabling them to deal directly with the client farmers.

Bio-intensive gardening

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

OICI plans to introduce new varieties of indigenous vegetable and fruit seeds and simple technologies such as mulching, composting, and in-line planting to establish bio-intensive gardens in communities that have adequate supplies for irrigation. OICI will collaborate with the Ministry of Food and Agriculture that is promoting women’s participation and agricultural diversification in the country. OICI will also promote these vegetable gardens for women in the health and nutrition education program in order to improve children’s nutrition and diversify diets with more micro-nutrient rich foods.

OICI also will link this program to the income generating activities by introducing high value vegetables that can be sold to Newmont catering services to meet needs of the management and worker community in the concession. (A more detailed description of these activities is in the Economic Opportunities section)

Crop diversification and cash crop production

There are various cash crops in the farming system of the Brong Ahafo Region, such as soybean, oil palm, cocoa and others, which are locally adapted and being produced at the subsistence level. Farmers in different parts of Ghana have demonstrated that when effective and efficient marketing conditions exist, production promotion, coupled with other forms of assistance, results in sharp increases in production and income. OICI will work with farmers to establish consistent markets for selected cash crops as one component of an effort to ensure that production will become market driven. OICI will also liaise closely with the International Institute of Tropical Agriculture/ Sustainable Tree Crop Program who is implementing a farmer field school program for cocoa farmers in the area to improve quality of cocoa and sustainability of yields.

The proposed cocoa program aims at improving the economic and social well being of smallholder cocoa farmers and the environmental sustainability of tree crop farming. The objective of the program is to improve production, efficiently market quality cocoa beans and increase income of smallholder cocoa farmers through the development of a sustainable cocoa sector. This will be achieved by strengthening farmer and community based organizations, transfer of production technologies and by development of trade and market information systems around cocoa. These key activities will be executed by conducting capacity needs assessment of producer organizations, packing and delivering targeted training to improve capacity of these organizations, training of farmers in improved cocoa cropping systems using discovery based learning approaches, diagnostic study of internal cocoa marketing to identify weakness and design interventions to make the market more efficient while farmers are sensitized on priority social issues like child labor and HIV/AIDS.

Specific Activities:

- Develop discovery based learning and technology dissemination in cocoa Integrated Crop Pest Management through farmer field schools (FFSs)
- Strengthen producer associations to provide productivity-enhancing services such as technical advise, nursery establishment, inputs and credit while ensuring effective and efficient management of these associations
- Improve internal marketing chain through improved organization and communication
- Institutionalize capacity development approaches within relevant local institutions and producer groups

Expected Results:

Cocoa farmers adopt improved cropping practices that guarantees increased income.

Private producer organization strengthened to delivery effective and efficient services to cocoa farmers in the cocoa supply chain.

IR2: Post-harvest handling and storage losses for 750 households reduced to 5%.*Activities:*

- Training of 750 farmers in post-harvest loss reduction of grains, legumes and tubers;
- Construction of 250 household produce storage structures and 1 community storage structure.

Training in post-harvest handling and safe storage technologies for grains, tubers, and vegetables

Crop storage losses of major crops in Ghana have been shown to average approximately 20% to 30% of total production. These losses are due to molds, insects, and pests destroying the stored grain and other produce. In the Brong Ahafo region where the humidity is favorable to the development of molds, much of the grains and legumes stored deteriorate within a few months of storage, especially where there is no adequate protection against the humid and insect development weather. Providing farmers with training in the correct process of produce harvesting, handling and disinfecting, and the construction of improved storage facilities directly addresses these serious problems. It also increases food availability throughout the year and reduces seasonal food price fluctuations. With a storage option, farmers can time grain sales more optimally to obtain higher farm-gate prices.

Supporting Activities:***Training in post-harvest handling and storage technologies.***

Various grain silo and root and tuber storage systems have been designed and are being promoted by the MOFA, and OICI will be collaborating with MOFA extension agents to introduce those systems into the target communities. OICI will use the Community Development Officers (CDOs) to implement the program in collaboration with individual MOFA extension agents in the target communities. OICI will train the CDOs and MOFA agents to innovatively organize and train farmers in marketing and post-harvest and storage technologies.

Construct and train client farmers on how to manage and construct household storage facilities

Community storage systems will be constructed in production areas where inventory credit and inventory storage service programs will be promoted. Community storage systems create economies of scale in the storage of farm surplus production, encourage uniformity and quality in stored farm products, allow localization of handling and use of chemical pesticides, and encourage increased farm production. OICI Ghana will promote and provide 250 households and 1 community storage structures through contract builders.

Supporting Activities:

Inventory Credit Program (ICP) and Inventory Storage Service Program (ISSP). To address the storage and marketing constraints of its target populations, OICI will support farmers that follow improved harvesting and post-harvest storage methods of grains and legumes by providing Inventory Credit through the use of secured stored produce as collateral for credit advanced soon after harvest when prices are generally low. OICI will also provide Inventory Storage Services through a large-volume centralized storage facility for farmers with large volumes of produce.

Inventory Credit is the credit received by a farmer through the use of secured stored produce as collateral for cash advances. Its main objective is to increase farmers' income through assistance to sell produce at a higher price later in the lean season. This program will involve the rehabilitation of abandoned structures and/or construction of a new community storage structure with maximum capacity of about 50 metric tons. OICI provides training to the storage management committee and the period of storage is short enough that grain deterioration does not occur. OICI together with the farmers decide on the harvest time prices per ton and this amount is paid to the farmers at the time of storage. The grain that is deposited by the farmer is then held as inventory in lieu of the credit that has been advanced to him/her.

This program is community based, community operated and community managed. The farmer group sets up a committee that receives, from OICI field staff, training in handling, storage and management of the grain during the storage period that lasts for about eight months. The committee manages the process along with the OICI CDO and they are trained to maintain records and accounts in a ledger maintained in the community and which OICI CDO verifies. Both the OICI CDO and the ICP farmer committee have a set of keys to the storage structure. The store produce can be sold by the farmers any time that they feel the price is right or they can withdraw some of their

inventory to meet household cash and food needs. OICI believes that this program really builds community resiliency and serves as one tool in a vulnerability surveillance and response system as it maintains food stocks in the community during seasonal periods of food deficits.

IR3: Small and medium size enterprises (SMEs) created and strengthened for income generation for 1500 women and men.

Activities:

- Money and financial management training for compensated farmers
- Entrepreneurial skills and business development training to 60 groups. or about 1500 clients.
- Training in micro-enterprise development, management and marketing development coupled with business development services (BDS), business planning advice and counseling.
- Formation of women, men and youth business groups for market and input access.
- Training of 10 community livestock workers in animal husbandry and production
- Provision of improved breed animals for animal production

OICI will target 60 community groups from the resident relocated/resettled households and the 10 target communities for training in SME creation, expansion and management that will increase and diversify income for households.

Technical skills in Micro-enterprise Development.

OICI will provide training and introduce new technologies to enhance the income earning capacities of selected enterprise sub sectors as identified in the livelihood study. The main business areas are: oil palm production and processing, vegetable production, backyard poultry production, soap making, fish farming, beekeeping, small ruminant and snail rearing, and grass cutter rearing. The processing and value added activities envisaged would increase consumption and expand the marketing of food items that will be produced in greater quantities as a result of the agricultural production improvement interventions. The resultant increased demand should enhance the productivity and profitability of smallholder farming in the communities, progressively increase food availability and, with adequate nutrition education, will improve the nutritional status of vulnerable groups.

It is important that in any attempt to assist a group in developing a micro-enterprise, there must be business management and marketing training. To complement that effort, OICI would offer basic training and services applicable across products and sectors, such as business management training, including basic literacy and numeracy training, and participatory group management. This basic training will be integrated with product/sector-specific technical skills training courses.

Business Development Services (BDS)

LEEP will request support from the World Bank/IFC, Africa Project Development Facility, and Enterprise Support Services who have developed standardized modules and can provide trainers of trainers in the following areas:

- Business Strategy and Planning
- Organizational Development
- Sales and Marketing
- Management Information Systems
- Human Resource Development
- Production Management and Quality Assurance
- Finance and Accounting

The LEEP program Micro-enterprise development officer as well as **Agri-business development officer** will provide training and conduct **marketing surveys** to ensure that there isn't an oversupply of produce, wastage and loss of income to the farmers.

Appropriate Technology, Equipment and Supplies

LEEP will provide start-up processing equipment and supplies, and the groups will be responsible for maintenance, care, and expansion of equipment from group funds. The participating groups will be required to mobilize savings funds and open up savings accounts. LEEP will also identify Community Based Technicians (CBTs) who will provide trainer of trainer programs to beneficiaries in specific skills areas. LEEP CDOs will provide training in business management and marketing skills and monitor and evaluate program results and impact. LEEP will identify appropriate technologies and equipment. Additional technical aspects of the training will be provided by other partner entities in the district.

DESCRIPTIONS OF ECONOMIC ACTIVITIES

Oil palm production and processing

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

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

There are farmers in the area who already have farms that are producing fruit and groups of people who are interested in adding value to the fruits by processing them into palm oil and/or palm kernel oil. Those involved in the direct processing of their fruits get the opportunity to reap higher economic benefits through higher incomes from processed products.

LEEP will spearhead the development of a **rural processing factory** that consists of a shed and simple appropriate machinery and equipment for stripping, crushing and boiling the fruit during processing for palm oil. Simple and efficient technologies and equipment for cracking and processing the kernels into palm kernel oil will also be promoted.

LEEP will set up a **pilot processing facility** where training in the new technologies and practical demonstrations of the processes will be held so that participants will learn to apply the technologies by doing. It is anticipated that with the possibilities for processing into high-value products, there will be a greater incentive to plant more trees to take advantage of the increased demand for fruits and this will result in increased acreage and incomes.

Vegetable Production

Traditional vegetables are grown widely mainly by women as inter-crops on farms and used mainly to prepare food in the household although surpluses are generally sold. The men generally grow the main crops, cereals, roots and

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

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

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

Snail Rearing

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

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

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

Backyard Poultry Production

Poultry is the most developed among the domestic animal industries in Ghana. In spite of this more than 40% of the nation’s requirements are imported. Almost every family keeps poultry. Production is mainly backyard and free range especially in the rural areas. The birds fend for themselves with or without feed supplementation. Some kind of housing is often provided but chick mortality can be as high as 100% as veterinary care is virtually non-existent. This traditional system, using un-improved native breeds of chicken, guinea fowl, ducks and turkeys, accounts for about 80% of the national poultry production. In the big towns and cities, however, there are successful intensive

commercial production units dominated by small-scale operators with holding capacities of 100 to 1,000 birds. They use imported exotic breeds, good housing, balanced feeds and all possible veterinary care. These farms produce eggs and broilers for the local market. The potential for members of the communities to produce poultry (the different types) successfully is high especially if the supply of chicks, feed and veterinary products can be guaranteed and the supply of these is accompanied by training of the participants in feed production, health, housing requirements and requisite production techniques. This activity will contribute to the total household or farm enterprise by providing cash for investments in other activities.

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

Soap Making

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

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

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

Fish Farming

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

The basic requirements for the establishment of a fish farm are: a dependable supply of water, equipment to construct fish ponds or dugouts that can hold water perennially, supply of healthy fingerlings, feed and the technology for putting all these together to produce fish in captivity successfully. All these requirements can be met in the area. The amount of rainfall recorded in the Brong Ahafo region is sufficient and, therefore, the availability of a dependable source of water is not a problem. All the other requirements can be provided as part of the assistance to the communities to enable them to operate successful fish farms. These preferred types of river fish (tilapia and mud fish) also lend themselves very well to aquaculture development. Although there are a few people who are operating profitable fish farms in the area, their productivity is low and the amount of fish they supply to the market is insignificant. The high cost of pond construction and low productivity due to lack of improved fish farming

technologies have remained the main stumbling blocks facing many people interested in pursuing fish farming as an income generating activity.

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

Beekeeping

Beekeeping for the production of honey and subsequent processing of the honeycomb into commercial beeswax is a simple intervention that does not require very high capital investments but which can have profound results in their income-earning effects on village communities. Beekeeping can be a dependable source income. The huge demand and high price for honey in Ghana and especially in the rural areas for sweetening foods and for making herbal medicines, the available technical know-how and the large native population of honey bees make beekeeping/honey production under good production culture a profitable venture for men and women. Opportunities exist in the target communities for the development of profitable beekeeping enterprises through the provision of simple equipment (bee hives, bee suits, smokers and honey extractors) and training in better management of hives, harvesting, processing, handling and packaging of honey. Establishment and adoption of this beekeeping intervention will serve as another arrow in the quiver of a community that will promote their resiliency and make it easier for them to recover from the effects of crop failures and will also serve as an income-generating opportunity.

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

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

Small Ruminant Production including grass cutter production

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

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

Heifer Project International-Ghana (HPI), currently supporting rural farmers in sustainable development and stewardship of the environment through responsible management of animal resources in the southern part of Ghana,

will support OICI field staff in implementing the livestock promotion intervention. OICI will also train selected members of the community as Community Livestock Workers (CLWs) who will sustain the provision of services to livestock owners in the communities. OICI will take a conscious decision to ensure that the CLWs are women who live in the communities. Their training will not merely focus on animal health issues but also on women's health, and gender issues in the larger context of sustainable development and natural resource use. They will also be encouraged to work closely with other women in the communities and share their knowledge with them. OICI CDOs and Community Livestock Workers (CLWs) will train participating farmers in the production, animal health, and management and care of animals, and will promote the Heifer "Passing on the Gift" principles.

Supporting Activities:

Provision of improved breed animal: Increasing livestock production in the Brong Ahafo Region is constrained by limited sources of improved breeds, predominance of inbreeding, and weak stock, as well as limited availability of affordable veterinary services. OICI in partnership with HPI will procure and distribute animals and poultry and provide veterinary services to target farm households.

Gender considerations in livestock production promotion

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

Targeting Strategy for Income Generating Activities

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

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

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

IR4: Technical and vocational skills enhanced for 800 youth for employment and self-employment, (Enterprise development).

Activities:

- Provision of vocational skills training in areas such as **tailoring, carpentry, masonry, block-making, driving, catering, computer, office skills** with basic literacy and numeracy.
- Technical skills training and appropriate technology transfer for rural processing and value-addition. (**Palm oil, snail rearing, vegetable production, backyard poultry, soap making, beekeeping, fish farming**).
- Vocational and motivational counseling to youth for appropriate career selection, job placement, and self-employment.
- Life skills and marketing training.

The LEEP program will upgrade and rehabilitate the Gyedu ICCES, Integrated Community Centres for Employable Skills program which was created by the Government of Ghana with support from UNICEF and started in 1989. The current training center has 6 six large classroom blocks, office space and surrounding land for demonstration training. Due to inadequate funds, lack of equipment and supplies, and inefficient center management, the Gyedu ICCES is not operating at its full potential. The centre currently offers courses in Textiles and Soap-making, Carpentry, Catering and Dress-Making.

OICI has made a formal request both to the local chief of Gyedu and also the Minister of Manpower, Employment, and Development about providing assistance to rehabilitate the center and manage it with new staff, while using the existing Government of Ghana staff as trainers. The LEEP program will replicate a modern version of the OICI vocational training center model adopting an approach called “Training for Employment and Enterprise Development (TEED).

New trainees will have to pay tuition for participation in the training courses in order to ensure the sustainability of the center. The center will also engage in income generating activities geared at providing practical hands on training to trainees as well as creating new and expanding existing enterprises in the area that support the mining operations. For example, tailoring and provision of uniforms to the mine company or block making.

- Provide vocational and motivational counseling to youth. .
- Train Youth in HIV/AIDS prevention education at in-take by OIC Ghana counselors.
- Test Youth to determine aptitude, and career/skills interests for skills training placement.
- Provide basic literacy, numeracy and life skills courses for illiterate and semi-illiterate youth.
- Train youth in one of a menu of skill areas such as tailoring, masonry, carpentry, electricity, driving, catering, textiles, etc in the shortest timeframe possible from 3 months to maximum 12 months. Focus on practical hands on rather than theoretical.
- Provide weekly group counseling and individual counseling to youth as needed.
- Assist youth to find 6-month industrial attachment and/or internship for on the job training with a master artisan or craftsmen in the region.
- Provide follow-up guidance and motivational counseling to youth post training.

IR5: Access to Micro-credit increased for 800 clients for business creation, expansion and performance

Activities:

- Formation of 60 business affinity groups for group lending;
- Training of solidarity groups in credit access and management and basic book and record keeping;
- Sourcing of funding in order to provide micro-credit using revolving micro-credit scheme once the funds are available;
- Provision of technical training to recipient producer groups;
- Monitoring of loan recovery;
- Counseling and advisory services to groups.

Inadequate credit and poor access to credit facilities has been identified to be one of the major constraints to effective business development and agricultural extension delivery. The members of the target communities are totally marginalized in terms of access to micro-credit and this lack has continued to affect business establishment, performance and growth. OICI will develop a micro-credit window to support selected needy participants in the program. The target beneficiaries will be farmers, cooperative members, food processors and small agri-business operators.

OICI's model micro-finance program provides resource poor, largely rural micro-entrepreneurs with the working capital they need to start expand and diversify their existing businesses. OICI designs support packages on the basis of clients' needs and local business conditions. OICI has developed innovative micro-finance service products in areas such as: agricultural/rural credit; small business credit; vocational-technical graduate's credit; and, savings mobilization for micro-entrepreneurs. In most cases, training in capacity building, women leadership, functional

literacy, and business education are an integral part of the financial support package. These services strengthen the clients as entrepreneurs by facilitating the development and the conduct of their businesses. They also contribute to further ensuring proper and timely loan repayment.

An outline of a Model Micro-Finance program that could be developed, once funding can be sourced, is as follows:

- The Credit Officers will conduct needs assessment of potential clients.
- Clients will be organized into groups where they are not in groups and trained etc.
- Where the groups already exist, credit delivery processes can be set up immediately.
- A typical loan size per person may range between ₵500,000 and ₵1,000,000 depending on the type of activity and the capital requirements.
- Where groups are engaged in joint activities, their request will be assessed on the basis of either their fixed or working capital requirements.
- Groups will be introduced to the banking culture by opening up bank accounts in rural and commercial banks and also to foster sustainability consciousness.
- The loan periods would typically not exceed 12 months until it is found necessary to be modified.
- An annual interest rate will be recommended and established to ensure that there will be no depreciation of the loan fund.
- The group's executive officers and their members shall guarantee the loans.
- Program staff will have a monitoring and loan recovery process in place.

Objective 2: Enhanced human capabilities of 10,000 women, men, and children.

This objective aims at improving the quality of life of target groups through interventions to improve health, nutrition and education and access to water and sanitation facilities.

IR6: Access to water and sanitation facilities increased for 10,000 people

Activities:

- Existing borehole wells within the target Communities will be assessed for possible rehabilitation.
- Needs assessment will be conducted to determine, within target Communities, the need for additional facilities to provide potable water and sanitation facilities within the available resources of Newmont Ghana Gold Limited;
- Establishment and training of 4 WATSAN Committees initially with additional training provided if resources are available;
- Formation and training of 4 borehole pump and sanitation facilities maintenance teams.
- Newmont will rehabilitate and provide wells and sanitation facilities with available resources under a separate budget to that of LEEP.

Clean water supply and sanitation facilities are essential for health of the population and improving the quality of life. In addition to reducing farm household productivity due to the time and energy expended to carry water, unsafe drinking water contributes to the high incidence of water-related diseases such as guinea worm, diarrhea, bilharzia, cholera, typhoid and infectious hepatitis. Consequently, the provision of clean and safe water through water wells can directly improve a farm household's food utilization, health and nutrition, and indirectly improve food production.

Newmont has made some effort to provide communities with protected water sources often jointly with government partners such as WATSAN. However, the quality of potable drinking water varies substantially as still some water for human consumption comes from unprotected wells and springs. Newmont has shown a commitment to continue to provide water supply facilities to target communities on the concession. The target communities where additional water supply facilities need to be installed based on community demands and national and district guidelines used to indicate the number of water supply facilities required for a certain number of persons are: Ntoroso, Gyedu, Wamahinso, Kenyasi No. 1, and Kenyasi No.2.

Construction of borehole wells in the communities will be based on the criteria which have already been developed by LEEP such as community contribution to such projects and which have contributed to sustainability of previous water and sanitation programs. LEEP will oversee the work of the contractor who will conduct the hydro-geological surveys to select the potential sites, drill and construct the borehole wells and the pad, trough, and provide some training. In addition OICI will conduct all water quality analyses and certify that they meet the WHO/GWCL standards.

Adequate sanitation is another basic human need. The low levels of hygiene and sanitation and low knowledge levels indicated that this is a critical quality of life area of intervention. The relatively high prevalence of diarrhea in the Communities can also be partly attributed to the lack of access to proper sanitation. Better coverage will contribute to improved public health, personal well-being, reduced costs of curative health services and to a higher productivity as less time and energy is lost from poor health and illness.

Based on guidelines used by the District Assembly, additional sanitation facilities are required in the listed target communities: Ntotoroso, Gyedu, Wamahinso, Kenyasi No.1, and Kenyasi No.2.

Supporting Activities:

Formation of 4 water and sanitation committees - In support of the borehole well and latrine construction, LEEP will organize and train 4 WATSAN committees who will in turn train their community members. Establishment and training of 4 well/pump caretaker teams and 4 sanitation facilities caretaker teams will also be undertaken so that they can manage the wells, maintain them and finally do minor repairs on the facilities to assure sustainable year-round access to the facilities. By integrating the provision of water with sanitation and hygiene interventions, the program will maximize the health benefits to communities. LEEP will prepare health messages in visual and pictorial formats for use by the WATSAN committees. Training will include information on water management that is relevant to each participating community (e.g. rational use of different sources of water to preserve health, time and labor).

Objective 3: Increased Community Resiliency of resettled and relocated communities.

This objective will focus on building communities capacity to deal with change and shocks associated with mining environments and how to solve their own community problems as well as capacity building to ensure the sustainability of the program.

IR 7: Increased social/organizational and motivational capacities of resettled and relocated youth.

Activities:

- Training in participatory decision-making and problem solving;
- Formation of community support groups and social welfare clubs;
- Capacity building and training for better access and maintenance of social services.

The presence of a large number of migrants in the surveyed area who may not have family members close by suggests that group membership will be an important livelihood strategy among the respondents. The foregoing observation was affirmed by the respondents. Two hundred and nine respondents indicated that they belong to some identified community groups in the project area. These social groups include Farmers Associations, Religious groups, Cultural Troupes and Youth Development Associations. 63% of the respondents participate in the activities of these identified community groups. Another 37% also indicated that they belong to some other community groups

OICI is of the view that the provision of material and physical things must necessarily be accompanied by the building of the people's capacities in two realms. The first is the social/organization capacity building of the community members. Communities get things done when this capacity is strengthened. It enables leadership to emerge among the people and strengthens the decision-making process in problem identification, planning and implementation. The second is the attitudinal/motivational capacity building. A highly motivated and people with positive attitudes have always surmounted the problems that crop up in their communities because they start from a position of faith in their abilities to succeed.

Capacity building in these spheres is a hallmark of OICI work in many communities and has proved valuable in “helping communities to help themselves”. As they become aware of the opportunities that are inherent in any problem, they tend to be alive to the various social services that abound around them and begin to find ways to access them.

OICI will continue the capacity building training the already existing groups as well as facilitate the establishment of other type of social/welfare groups in the community and provide modules in topics like group formation, how to run a meeting, decision-making, conflict resolution and dealing with shocks and change!

DETAILED IMPLEMENTATION PLAN – JANUARY 2005 – JULY 2006

The table below describes the activities and schedule for the start-up and implementation of each activity over the next 18 months years by quarter. The 1st Quarter starts in January and ends March 30th; the last quarter starts Oct.1st and ends Dec. 31st of each year.

ACTIVITIES	2005				2006			
	Qtr1	Qtr2	Qtr3	Qtr4	Qtr1	Qtr2	Qtr3	Qtr4
Administrative								
Finalize SOW, DIP, Budget, & sign contracts with Newmont. .	X							
Finalize MOU with Partners-Govt/NGOs	X							
Procure project equipment, materials supplies & vehicles.	X							
Rehabilitate and expand Kenyase/Ntoroso office space.	X							
Recruit technical officers and field staff.	X							
Communication & public relations								
Communication strategy development & community sensitization.	X							
Kick-Off Workshop & participatory training with all stakeholders	X							
Newmont –LEEP launching ceremony	X							

ACTIVITIES	2005				2006			
	Qtr1	Qtr2	Qtr3	Qtr4	Qtr1	Qtr2	Qtr3	Qtr4
Prioritization of Activities and Plans with Communities.	X				X			
Develop Targeting plan and strategy for the year.	X				X			
Follow-up on mini-proposals submitted to donors		X			X			
Monitoring and Evaluation	X	X	X	X	X	X		
Elaborate M&E plan & set yearly targets	X			X				
Collect baseline data by target/beneficiary household.	X				X			
Collect bi & monthly data on monitoring forms.	X	X	X	X	X	X		
Client/beneficiary Satisfaction Surveys			X			X		
Prepare monthly report	X	X	X	X	X	X	X	X
Prepare quarterly report	X	X	X	X	X	X	X	
Prepare and submit Annual Results Report					X			X
Performance Assessment						X		
Program Implementation								
So 1: Enhanced Livelihood Capacity								
IR 1: Improved sustainable food production among 750 farmers								
Selection of beneficiaries and formation of farmer groups.	X	X						
Group formation and training of farmer groups.		X	X	X	X	X		
ACTIVITIES	2005				2006			
	Qtr1	Qtr2	Qtr3	Qtr4	Qtr1	Qtr2	Qtr3	Qtr4
Training in sustainable crop production systems		X	X	X	X	X		
Provision and facilitation of access to agricultural inputs, equipment and tools			X	X		X	X	
Training in participatory farm management and agri-business development and marketing		X	X	X		X	X	
IR 2: Post-harvest handling and storage losses for 750 households reduced to 5%								

Training in post-harvest handling and safe storage technologies for grains, tubers, and vegetables		X	X	X	X	X		
Construction of household grain storage silos & community structures.		X	X	X	X	X		
IR 3: Small and medium size enterprises (SMEs) created and strengthened for income generation for 1500 women and men.								
Formation and /or training of business groups.	X	X	X	X	X	X		
Entrepreneurial skills training	X	X	X	X	X	X		
Provision of technical skills training and appropriate technology transfer for rural processing and value-addition		X	X	X	X	X	X	X

ACTIVITIES	2005				2006			
	Qtr1	Qtr2	Qtr3	Qtr4	Qtr1	Qtr2	Qtr3	Qtr4
Training in micro-enterprise development, management and marketing development (marketing and distribution of farm produce through formation of networks and producer associations)		X	X	X	X	X	X	X
Technical skills training in food processing and value added technologies		X	X	X	X	X	X	X
Formation of women's business groups for market and input access		X	X	X	X	X	X	X
Animal Husbandry and Livestock training			X	X	X	X	X	X
IR4: Technical and vocational skills enhanced for 600 youth for employment and self- employment.		X	X	X	X	X		
IR 5 Access to Micro-credit increased for 800 clients for business creation, expansion and performance								
Formation of business affinity groups for group lending		X	X	X	X	X		
Training of solidarity groups in credit access and management and basic book and record keeping			X	X	X	X		
ACTIVITIES	2005				2006			
	Qtr1	Qtr2	Qtr3	Qtr4	Qtr1	Qtr2	Qtr3	Qtr4
IR 6: Access to potable water and sanitation facilities increased for 10,000 people								
Establishment and training of WATSAN Committees including refresher training.		X	X	X	X	X		
Provision of potable water and sanitation facilities		X	X	X		X		
Caretaker and hand pump maintenance training		X	X			X		
Water quality & quantity assessment		X	X	X	X	X		
Water use assessment		X	X	X	X	X		
Community Training in sanitation and hygiene.		X	X	X	X	X		
Sitting of Schools with community participation.		X				X		
Develop Architecture & construction plans.		X				X		
SO 3: Increased Community Resiliency								

IR 7: Increased social/organizational and motivational capacities of resettled and relocated youth.							
Training in participatory decision-making and problem solving existing and new groups included.		X	X	X	X	X	X
Formation of community support groups and social welfare clubs.		X	X	X	X		
Capacity building and training for groups to access social services.		X	X	X	X	X	X

MONITORING AND EVALUATION

Monitoring and evaluation is an integral part of this project. The logical nature of the project defines desired project results and indicators at the projects inception. The monitoring of the project takes place throughout the life of the project; however, emphasis will be placed on the following periods:

- Pre-project implementation (gathering of household baseline data);
- At the beginning of each major task (confirmation of what needs to be done and where it should be done);
- At the conclusion of each task (assessment of progress made towards the project's stated purpose, using established project indicators);
- Periodic site visits. (Facilitation for data capture through observations interviews and subsequent preparation of quarterly updates to the performance-monitoring plan).

The project design presents a logical framework that links project activities to expected results, which in turn relate to the project objectives and overall goal. The design also contains impact indicators that help measure progress toward achieving the expected results. Tracking project impact and project follow-up is the responsibility of all staff assigned to the project. OICI staff will visit all project sites and stakeholders associated with the project to interview, survey and evaluate to track progress.

These data are collected for the purpose of informed management decision-making by OICI and its partners and for reliable reporting to Newmont and other interested parties. The Program Manager, assisted by the Design M&E Manager will put the data collected from field reports, surveys, and interviews into a management information system for analysis and reporting. Most M&E indicator data that are quantitative in nature are supported by qualitative data obtained from interviews and surveys where appropriate.

Each participant in the project will provide information that will assist in the development of follow-up work that is required and also serve as the basis for providing recommendations for fine-tuning the project plan. In this way resources will be allocated to the most important areas of the program. OICI will be implementing a performance tracking system utilizing its experience in database management for program and resource development purposes. OICI will place a full-time Design, Monitoring and Evaluation Manager who will be responsible for tracking the program indicators and managing program data. The overall responsibility for monitoring and evaluation and reporting, will rest with the Program Manager who reports to the OICI Country Representative.

Monitoring and Evaluation Plan

The proposed monitoring and evaluation plan is designed to provide data on project inputs, outputs and outcomes.

The methodology for measuring program impact has been incorporated starting from the program design and results framework. At program start-up OICI will conduct a kick-off program design and implementation workshop. The objectives of this workshop are to refine project descriptions and to develop the Detailed Quarterly work plans and the overall Performance Monitoring Plans that will permit the efficient monitoring and evaluation of the project in harmony with the established Newmont system...

The M&E plan is a table that organizes data collection by type of data, frequency of collection, collection methodology, the population to be surveyed and the personnel responsible for data collection. The M&E plan is designed to provide data on project inputs (e.g., infrastructure, equipment, and livestock), outputs (e.g. training), and outcomes (e.g. changes in agriculture productivity, income, and health and nutrition) for the purpose of informed management decision-making by OICI and its partners, and for reliable reporting to Newmont and other interested parties. The Design M&E Manager enters the data collected from field reports, surveys, and studies into a management information system for analysis and reporting. The M&E indicator data are quantitative, linked to specific households or communities. The baseline community and household data will include qualitative information and will allow stratification of indicator data (e.g., by gender, activity, and location) for more detailed analysis.

Baseline Data Collection

Since OICI has conducted a baseline study of the area. OICI will just collect baseline data on households participating in the program. This is called "rolling" **baseline data** collected from the participating households will support the indicators and will serve as a reference for data collection during an independent mid-term impact evaluation during the first quarter of the program's second year. During this baseline, a standard data collection form will be used for all participating households, which will be tested for collecting household specific baseline data. This same form will also be used during the impact survey at the end of the program in addition to a

questionnaire to measure community level impacts. Household baseline information will be collected from each participant when they are recruited into the program. This will allow the program to monitor progress and impact at the household level as well as to stratify and aggregate the data to evaluate community and sector impacts. Periodic data collection of impact and monitoring indicators by project staff and consultants will allow the continuous evaluation of the program's progress for the annual program reports and for a mid-term evaluation during the 1st quarter of the program's second year.

Participatory Methodologies Data Collection: Community members along with technical officers and community development officers will monitor project activities such as workshops, site visits, trainings, etc., through appropriately designed instruments that do not require extensive literacy or math skills. Using simple yet sensitive tabulation systems, the project will train community associations to monitor the implementation of activities—agriculture, health and enterprise development. This activity will form a crucial link in the participatory development process since it will allow communities to determine the degree of progress towards the goals set in the initial participatory action plan design. Participants will evaluate the performance of project personnel assigned to work in their communities. Community representatives will aggregate data sets monthly and project personnel will integrate them quarterly into the general M&E system.

Participatory Evaluation: A system will be set up in which program participants will also evaluate project implementation by evaluating the performance of project personnel such as PCF and health agents and the results of specific activities. The data sets created will be compiled and analyzed at the community level on a monthly basis primarily as a means for participants to understand program progress and to measure their level of satisfaction. The consolidated data will be collected quarterly by the M & E project staff and will be incorporated into the program system.

Performance and Monitoring and Evaluation Tables –LEEP -**CDO = Community Development Officer; M&E = Monitoring and Evaluation Officer**

IR 1: Improved sustainable food production among 750 farmers.	Performance Monitoring Plan-A				
Months of household food provisions (I)	Average number of months that households stored grain provisions lasted.	Target Households	Household surveys using structured Questionnaire	Annually (July-August)	CDO Agriculture Officer M&E
Annual harvest yield of targeted crops per hectare (I)	Total annual production (Mt) per hectare of targeted crops.	Target farmers	crop yield cut	Annual	CDO & Agriculture Officer M&E
Annual quantity of food stored and marketed (MT) (M)	Reported total quantity of food stored and marketed in a year by clients.	Target farmers	Record keeping & field observations	Bi-annually	CDO & Agriculture Officer M&E
# of farmers trained in food production methods (M)	Number of farmers completed training in sustainable food production techniques and methods	Target Farmers	Verify Attendance Register	Monthly	CDO and Agriculture Officer M&E
# of farmers trained in participatory farm mgmt. (M)	Number of farmers that completed training in participatory farm management	Target Farmers	Verify Attendance Register	Monthly	CDO and Agriculture Officer M&E
# of farmers using improved inputs distributed by program (M)	Count of farmers who received inputs assistance by type and quantity of assistance.	Target Farmers	Verify input disbursement records	Monthly	CDO and Agriculture Officer M&E

# of hectares in which NRM practices applied (M)	Hectares (land area) in which reforestation, soil improvement, water conservation, forest gardens practiced.	Target households & nursery workers	Check nursery reports, and field measurements	Quarterly	CDO & Agriculture Officer M&E
Number of groups established that are functioning (M)	Count of all OICI groups of project participants established or revived that meet regularly to discuss and share ideas and keep minutes of their meetings	Target Farmers	Verify Attendance Register & field observation	Quarterly	Agriculture Officer & M&E
# of participants trained in improved livestock management (M)	Number of target participants trained in all livestock management-training modules.	Target participant	Verify Attendance register	Monthly	CDO & livestock technical officer M&E
# of community livestock workers trained (M)	Number of community livestock workers trained in all livestock mgmt. modules.	Community livestock workers	Verify Attendance register	Monthly	CDO & livestock technical officer M&E
# of livestock directly distributed to participating HHs (M)	Number and type of animals distributed to a household.	Target Households	Count and check of livestock log	Monthly	Community livestock workers & livestock technical officer M&E
Number of HHs given "Living Loans	Count of number of households that received animals from the program as a foundation stock	Target farmers	Record keeping Review of animal distribution lists	Annual	CDO & Agriculture Officer M&E

IR 2: Post-harvest handling and storage losses for 750 households reduced to 5%.					
% HH using 1> improved food storage practices (M)	Percent of targeted households applying one or more improved food storage practices.	Target Households	Interviews and field observation	Bi-Annually	CDO & Agriculture Officer M&E

# of participants trained in post harvest loss	# of farmers completing all training modules in post harvest loss reduction techniques.	Target Farmers	Verify Attendance Register	Monthly	CDO & Agriculture Officer M&E
# of farmers participating in ICP/ISS program	# of farmers registered receiving credit and storing grain in community storage structures.	Target farmers	Verify ICP/ISS logs and visit/count at storage structures.	Monthly	CDO & Agriculture Officer M&E

Number of household storage structures constructed (M)	Number of HH storage structures built	Target Households	Check construction reports and field observation	Quarterly	CDO & Construction Officer M&E
Number of community storage facilities constructed and/or rehabilitated.(M)	Number of new community storage facilities built and/or rehabilitated.	Target communities	Check construction reports and field observation	Bi-annually	CDO & Construction Officer M&E
# of artisans trained in storage construction techniques (M)	Number of artisans completing training modules on how to build a storage structure.	Target artisans	Check Attendance Register	Quarterly	Construction Officer M&E

IR3: Small and medium size enterprises (SMEs) created and strengthened for income generation for 1500 men and women.					
# of people trained in money and financial management	Number of compensated household members who completed all money management modules.	Target Participants	Check attendance registers	Monthly	CDO and Micro-enterprise development Officers
% of trainees who apply money & financial management techniques.	Number of training participants who are applying skills and knowledge learned in money and financial management	Target Participants	Informal Interviews and Surveys	Monthly	CDO Officers
Number of new business groups established (M)	Number of new business groups established for market access and input.	Target Women	Check group registration certificates	Bi-annual	CDO and Micro-enterprise Development Officer M&E
Number of people trained in MED, business management and marketing (M)	Number of target group completing training modules on MED, business management, & marketing	Target women	Check Attendance Register	Monthly	CDO and Micro-enterprise Development Officer M&E
Group savings rate	% of group funds that are saved in the bank on monthly basis.	Target Business Groups	Check Bank Savings Account Statements and Group registers	Monthly	CDO and Micro-enterprise development officer
# of simple business plans developed and implemented.	# of business plans developed and implemented.	Target Business groups and clients	Check business plans	Monthly	CDO and Micro-enterprise development officer
# of new enterprises generating a profit.	Number of new enterprise earning net profit after sales.	Target enterprises	Verify bank accounts and also accounting records	Quarterly	CDO and Micro-enterprise development officer
% of people adopting new food processing technologies (M)	Percentage of trainee using new food processing technologies as proportion of total trainees	Target Women	Interviews and Field Observation	Annual	CDO & Micro-enterprise Development Officer M&E
Number of people trained in food processing and transformation methods (M)	Number of trainees completing training modules on food processing and transformation as proportion of total trainees.	Target Women	Check Attendance Register	Monthly	CDO and Micro-enterprise Development Officer M&E

IR 4: Technical and vocational skills enhanced for 600 youth.					
% of youth who graduate from skills training program.	Numerator: Number of youth who successfully completed the skills-training course. Denominator: Total Youth Enrollment.	Vocational Skills Trainers	Check test scores and attendance sheets	Monthly, Quarterly, Annually	Vocational Skills Trainers and Counselors
% of youth complete on the job training	Number of youth who completed on the job training as proportion of youth who complete the skills training course.	Vocational Skills Trainers & Counselors	Verify job placement sheets and counseling records	Quarterly	Vocational Skills Trainers and Counselors
% of youth who are employed in formal job or self-employed.	Number of youth who gain employment or are self-employed as a portion of youth who successfully complete the training course.	Vocational Skills Trainers & Counselors	Interviews	Quarterly	Vocational Skills Trainers and Counselors

IR 5: Access to micro-credit increased for 800 clients for business creation, expansion and performance.					
Number of micro-credit groups established and functioning.	Number of groups receiving micro-credit and implementing a simple business plan.	Target business groups	Verify loan records and business plans	Monthly	Credit field officers and micro-enterprise development officer
Average Loan Size \$	Average size of credit given to a group and an individual.	Target business group & clients	Verify loan records and pass books.	Quarterly	Credit field officers and micro-credit manager
Repayment Rate %	Percentage of loan repaid with interest as portion of total loan outstanding.	Target business groups.	Verify loan records and repayment schedules	Monthly	Credit field officers and micro-credit manager
Actual Outstanding Loans \$	Percentage of loan portfolio that has not been repaid to portion of total amount of loan portfolio...	Micro credit fund records	Verify loan repayment records.	Monthly	Micro-credit manager
Total Savings \$	Amount of savings accumulated per group in bank savings account.	Group Savings account statements	Verify savings account statements and savings records.	Monthly	Credit field officers and micro-credit manager.
Number of new enterprises created	Number of new business groups functioning and implementing a business plan.	Target Business groups.	Verify business plans and implementation schedules.	Monthly	Credit field officers and micro enterprise development officer.

IR 6: Access to Potable Water and Sanitation Facilities increased for 10,000 people.					
% of children <36 months with diarrhea in last 2 weeks. (I)	Number of target children < 36 months divided by total number of children in the sample with diarrhea in the last 2 weeks.	Target Children	Interviews with principal caretaker of the child (mini-Rotating KPC survey)	Bi-annual; Baseline, Final Eval.	CDOs and Water and Sanitation Officer
% of population with proper hand washing behavior (I)	Number of food preparers and child caretakers in the sample population who report and demonstrate appropriate hand washing behavior before eating, defecating and before food preparation.	Target child Caregivers and food preparers	Interviews	Bi-annually	CDOs and Water and Sanitation Officer
% of households with year-round access to potable water (M)	Percentage of target households as compared to total population have been provided with borehole wells provide potable water year round.	Target communities	Water quality, pump & supply reports	Annual	Water and Sanitation Officer M&E
# of borehole wells constructed and functional (M)	Number of OICI constructed boreholes yielding water and with the hand-pumps functioning	Target communities	Construction and drilling reports	Quarterly	Water and Sanitation Officer M&E
# of functioning water and sanitation committees (M)	Number of WATSAN committees that can provide written minutes of six meetings during the past year.	Target watsan Committees	Minutes of Meeting & Attendance Register	Quarterly	CDO's and Water and Sanitation Officer M&E
IR 7: Increased social, organizational and motivational capacity of resettled youth.					
# of youth groups established and functioning.	Number of youth groups meeting regularly and developing group plans and activities.	Target Youth Groups	Check minutes of meetings and monthly group plans.	Monthly	CDOs-
# of youth trained in participatory decision making, conflict resolution and problem solving.	Number of youth who all training sessions and complete modules.	Target youth	Check attendance records.	Monthly	CDOs

Performance Indicators and Targets

The following table will summarize the project's indicators and targets by year.

Baseline levels will be established and then yearly targets set for each activity in order to measure the attainment of the intermediate result at start-up.

Performance Indicator Tracking Table – will be elaborated with Newmont once other capital intensive infrastructure activities are determined.

Human Resource Plan- Organizational Chart

OICI will field a team, composed of a management team consisting of a Program Manager, with full-time staff who will be based at the OICI office located on the concession. OICI hopes that Newmont will be able to identify or establish a suitable space for the team on site. OICI will also maintain its office in town. The remaining staff on the organizational chart will spend a proportion of their time on specific key activities and services. The design monitoring and evaluation manager will set up the M&E system, provide training in participatory M&E, regularly monitor program impacts, and organize the household baseline data collection as well as coordinate with an external evaluator the impact evaluation in year 2.

The OICI Country Representative, Program Technical Advisor, Design Monitoring and Evaluation Manager will provide technical assistance related to planning and implementation, and agriculture expertise as well as training especially for the program start up. The Country Representative will supervise the Program Manager, monitor program implementation, prepare reports and also develop proposals for funding and attend donor meetings to search for additional complementary funds. The Finance Advisor, based in Accra will also be responsible for preparing all financial reports and disbursement requests to Newmont for payment of services. He will also monitor program expenditures on the field and also disburse funds to the program as needed.

FINANCIAL ACCOUNTABILITY

OICI is a 501 c3 non-profit international NGO and a registered USAID cooperating agency. It is thus required to maintain financial records with supporting documentation and other evidence in accordance with the Generally Accepted Accounting Principles (GAAP). Pertinent program records are maintained and are available for examination by independent auditors, USAID and other authorized funding agencies upon request. Annual audit reports include Independent Auditor's Reports on Compliance with Requirements Applicable to Each Major Program and Internal Control in Accordance with the Office of Management and Budget (OMB) Circular A-133.

OICI has a financial management system in place that provides accurate, current and complete disclosure of financial transactions. The system includes records that identify the source and application of funds; effective control and accountability for all funds, property and other assets; comparisons of expenditures with budget amounts; and accounting records supported by original documents

Sustainability Strategy

OICI defines sustainability as the program's ability to continue to produce benefits of sufficient value at the community level, to generate adequate resources locally to support the continuation of those benefits at a steady or growing level. OICI believes that the transfer of technical, organizational, managerial and administrative skills to local affiliates is invaluable, and once made applicable and technically appropriate to community members, should benefit communities for life.

Individuals and groups within the community who are able to apply their new or enhanced skills--learning to plan, produce, store, transform or distribute agricultural commodities and reach their objectives, barring major external factors should be able to sustain them and pass them on from one generation to the next. The keys to sustainable activity at the community level are for the activity to be a community felt need and for it not to rely heavily on external assistance or funding.

The District Assemblies are the decentralized arm of the Government of Ghana. Their capacity to sustain the results of the activities is determined by their level of involvement in the project from inception. The Ministry of Food and Agriculture agents who will receive refresher training from LEEP and who assists

CDOs in the field learn new techniques and strategies and are able to replicate them within their zones of operation.

All the program activities will be sustainable during the remaining year if (1) key participants in each community can apply the skills and knowledge learned, and demonstrate the ability to conduct the activity under adverse conditions. (2) local community groups can continue to save, mobilize and use the funds for investment, and maintenance, (3) relevant market linkages are established and strengthened.

OICI will continue to monitor the sustainability elements, and develop specific exit strategies per activity. A summary of these elements and our interpretation of how they will apply to LEEP follow below:

Institutional: Through group formation, training and collaboration with district assemblies, the project will make it possible for communities and their respective institutions to become empowered to maintain numerous relations with other public and private institutions. For example, LEEP groups have executive and management committees that are governed by a constitution and hold elections. The establishment of water and sanitation committees provide a long-term mechanism to address community water, sanitation, and hygiene issues. The program has also linked the WATSAN committees with the District water and sanitation teams so that they can contact them for major repairs.

Technical: The agricultural inputs, storage facilities, as well as the health and water sanitation training and equipment being proposed are adapted and suitable to the local environment. Clients will be able to assimilate and use the tools provided without constant recourse to outsiders. Selection and intensive training of community level technicians, i.e. community beekeepers, cassava processors, pump caretakers and livestock workers will continue throughout the life of the CDP. Community members are trained on pump installation and maintenance. Local community artisans, nominated by the households, are trained on how to build sanitation structures. Communities appreciate and value improved sanitation and hygiene practices being introduced.

Socio-Cultural: The presence of LEEP staff in the communities provides them with an understanding and appreciation for local customs, traditions and history. Community entry, mobilization techniques and strategies are culturally appropriate. Field staffs are sensitive to local work schedules and attend local cultural functions. Specific training programs and interventions complement and improve on existing economic activities.

Human: LEEP strategy for project implementation is participatory, with community or groups in all phases of program design, implementation, and evaluation. The project works through traditional decision making bodies while promoting fair representation of all interests, gender fairness, and respect for democratic principles.

Community management committees or farmer groups must exist in a community before implementation can proceed. The groups identify their needs and select the activities that they think will address their needs. OICI training programs emphasize practical, experiential “learning by doing” approach.

Financial: All LEEP groups (WATSAN, Farmers, Women food processors, beekeepers) are required to mobilize funds, open a bank account, and save a portion of their revenues on a regular basis. The establishment of the savings funds from the sales proceeds guarantees funds for maintenance and repair of equipment and boreholes. Communities are required to contribute in-kind and cash for the water and sanitation facilities (borehole and latrines, soak-away and waste dump pit). Although OICI links processors with available markets, the processors sell the products on their own. This promotes group ownership of activity. Business management and marketing skills training provided along with basic bookkeeping also helps ensure financial sustainability.

OICI’s self-help philosophy and practical learning methodologies ensure that clients can adopt and apply the skills and technologies learned from the program, and also continue to use them after the life of the grant. Our local institution capacity building approaches through the development of the community vocational training center and community groups with their own executive committees and savings funds form the basis for sustainable local management after the life of grant.

The exit strategies which will be developed for the entire program are sector specific and will help assure that the program achievements are sustainable. Community development Officers (CDOs) and technical officers will assess and evaluate client and group readiness for graduation.

Below are two examples of sustainability strategies for Agriculture and Health and Nutrition, this will be expounded once the LEEP has been approved and with the input of the advisory committee.

Agriculture

1. Starting in year one, community based artisans will be trained in the construction of household storage structures so that structures can be easily replicated by clients.
2. Farmers that complete post-harvest processing training modules and construct storage structures graduate from the program in 18 months.
3. For continuous supply of agricultural inputs clients will be linked with identified private agro-chemical dealers. In June 2006, high producing farmers will be graduated from the program, and required to purchase certain inputs independently.
4. By June 2006 storage management committees will be adequately trained and group funds saved in order to manage the Inventory Storage Service Program.
5. Target clients will be adequately equipped with skills and knowledge in the use of appropriate agricultural processing technologies. Groups are graduated from the program after it has been assessed that they have adopted, applied, and mastered the skill, and generating revenues and saving on a regular basis.

Water and Sanitation

1. The WATSAN committees will be registered with and linked to the District Assembly water and sanitation departments for monitoring, support and assistance.
2. Water and Sanitation committees will be linked up through group member visits to spare parts dealers in the district and region starting in Year 1.
3. Periodic refresher training and visual aides will be provided to WATSAN committees until they have demonstrated capacity to independently monitor water sources and supply, and conduct a certain amount of group education sessions.
4. Community artisans will be adequately trained and tested on the construction of sanitation facilities so that they can replicate latrines, soakaways and waste dump pits independently.
5. Pump caretakers will be selected, trained, and tested to perform minor repairs and routine maintenance on pumps.

6. WATSAN Reference handbooks written in simple and local language with visuals and symbols will be given to WATSAN committees.

BUDGET

The budget developed for the program is a comprehensive detailed 18 month budget which includes both the management and implementation costs of the program as well as the direct program activity costs. This budget doesn't include the big infrastructural costs related to upgrading the hospitals, the IFESH teacher resource center costs and construction of Nursery, Primary, JSS schools as well as the costs for the civil society strengthening activities. Once these have been elaborated OICI can include them in this comprehensive Community Development Plan.

APPENDICES

APPENDIX 1

1. Organizational Chart

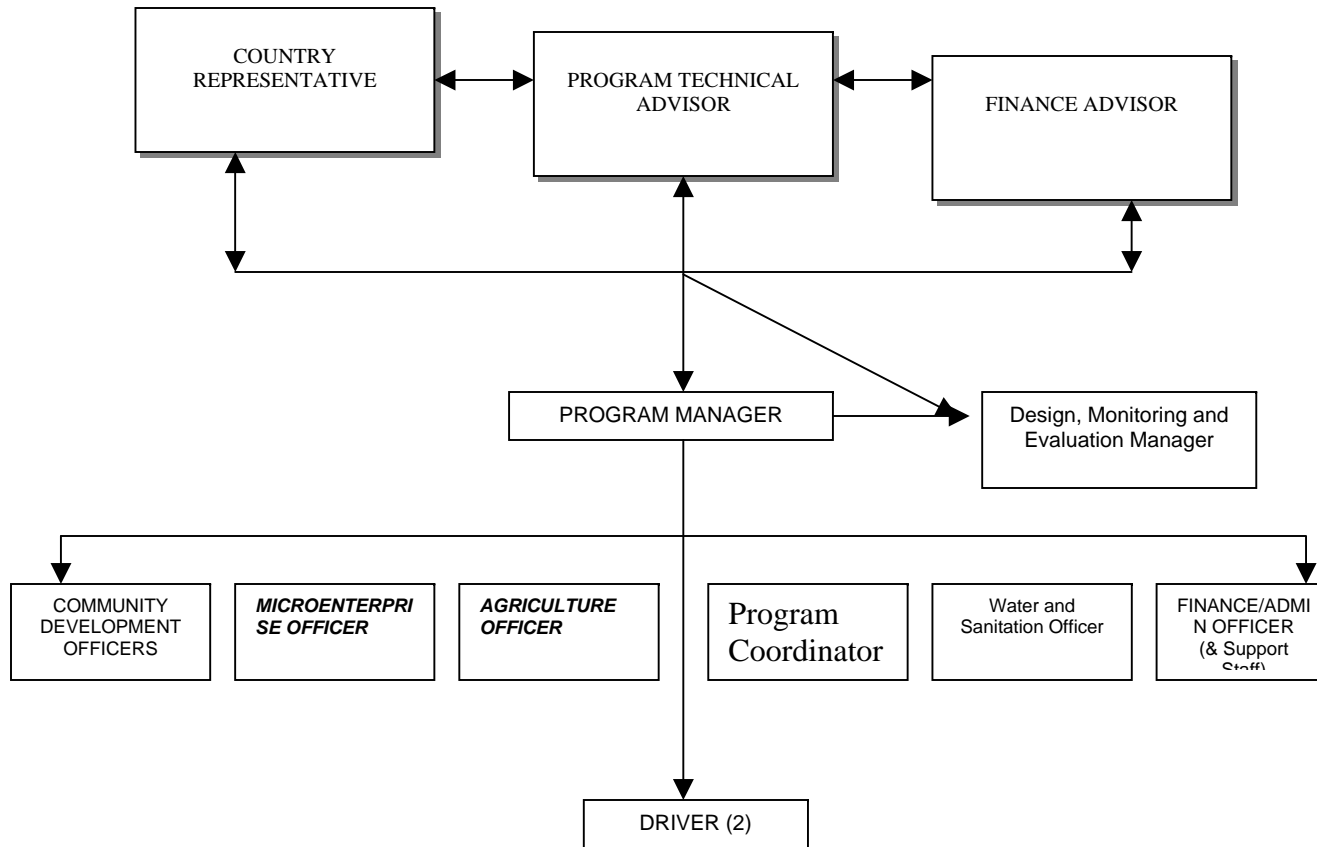
APPENDIX 2

- Gender Strategy and Principles

APPENDIX 3

- Complementarity with Other Stakeholders

APPENDIX 1 - OICI ORGANIZATIONAL CHART FOR NEWMONT LEEP



PART-TIME POSITIONS	% OF TIME SPENT	FULL-TIME POSITIONS	% OF TIME SPENT
Country Representative	15	Program Manager	100
Program Technical Advisor	20	Program Coordinator	100
Finance Advisor	15	Watsan, Agriculture, micro-enterprise development, finance and administrative officer	100
Design Monitoring & Evaluation Manager	25	Community Development Officers & Support staff.	100

APPENDIX 2– OICI GENDER STRATEGY AND PRINCIPLES

Gender issues in development are essentially about the roles played by individuals because they are women or men. As a development agency involved the fight against food insecurity, particularly in Africa, most of the food crop production is in the hands of women. OICI is aware of the disproportionate amount of work that women and the girl- child undertake in carrying out their responsibilities of feeding their families.

It is also aware of the almost insurmountable disadvantages women have in terms of educational opportunities, access to credit, land, and skills acquisition generally. At the same time OICI is also cognizant of the tremendous impact women can have on the social and economic well-being of the family and society at large in their roles as mothers and home makers if given the required attention and empowerment.

OICI, therefore, endeavors to carry out all its development programs and activities from the conviction that effective development work will achieve greater and more lasting impact only through an approach and methodology that assures the fullest integration of women in the entire development process from the planning stage to the final impact evaluation.

As a policy and strategy, therefore, OICI sensitizes its own staff from the Senior Management level at Headquarters to the frontline staff in the field to gender issues. It demonstrates this in its own policies of recruitment, promotion, remuneration and training opportunities.

In programming, OICI's strategy ensures that all its activities take into account the different gender needs, particularly those of women and the girl child. It ensures that women form part of the leadership of management committees of their organizations, that extension officers, service providers and other trainers include women to make the learning and service environment comfortable for women and the girl child.

These gender principles affirm OICI's commitment to giving women equitable and equal opportunities to help themselves as an integral part of its programming. In working toward gender equity, OICI also works on the relations between men and women and seeks to transform these traditional relationships that have not allowed women to realize and express their potentials to the fullest.

This commitment has been demonstrated by OICI in the implementation of the USAID-funded Food Security Training and Outreach Services Initiative in the Northern Region of Ghana, where a major part of the program is gender-balanced to the advantage of women.

This gender policy and strategy of results-oriented integration of gender issues into development will find further concrete expression in the implementation of the NEWMONT-CARES program in the following ways:

Targeting and Selecting Beneficiaries and Clients

OICI will determine the extent of the disparity in the participation in the local and regional economy by women and men to measure the impacts of programs on different members of the household.

- All training and education workshops will have equal participation by men and women
- Income generating activities will target mainly women and adolescent girls.
- OICI will offer training in HIV/AIDS prevention to both male and females.
- Skills training in value addition and food processing specifically targeting women and introducing appropriate technology that will save women time and energy.

- OICI will seek to increase women's participation in the leadership and management of farmers associations and cooperatives.
- OICI will target women in all its water and sanitation education and infrastructure provision programs, as women are responsible for fetching water, children's hygiene, and household sanitation.

Gender Sensitivity in Hiring

- OICI will seek to employ a minimum of 40% female project staff specifically in health & nutrition, HIV/AIDS and income generating skills training programs.
- OICI will encourage and promote women to key managerial and leadership positions in the organization.

Gender in Monitoring and Evaluation

- OICI will use a gender and household dynamics tool and disaggregate data collected by gender.
- Develop gender-sensitive objectives and indicators for tracking progress.
- Gender sensitive reporting will systematically channel information on how, when, and why program interventions impact women and men differently.
- Determine and analyze- gender specific constraints to access to training and services. For example, women's access to land and agricultural inputs in the design of our agriculture component
- Develop women's daily and monthly work calendars for planning training programs and interventions for women respecting their time and other work.
- Impact evaluations must specifically assess the programs impact on both women and men.

Awareness Training

OICI will:

- Incorporate gender issues in planning and staff development workshops.
- Designate an "in house" Gender Specialist. Currently OICI's Technical Service Coordinator will participate in gender conferences and workshops and ensure that gender issues continue to be incorporated in all aspects of the program.
- Collaborate with the Gender Development Institute-Accra, Ghana who will be invited to provide training and workshops in specific Gender themes.
- Collaborate with Commission for Advancement of Women, InterAction, in Washington D.C. to further the cause of gender awareness.

APPENDIX 3– COMPLEMENTARITY WITH OTHER STAKEHOLDERS

During a campaign the protagonist seeks to get allies sympathetic to his cause so as to get the benefit of good counsel, information, resources and support for getting things done. During the development of the Community Development Plan the Consultants identified and dialogued with the various organizations and institutions to get their insights including their interrelations that that will influence the performance and accomplishment of the proposed community development program at different levels. It is prudent to provide timely and relevant information to these institutions and to seek their support during the implementation of the program. The main allies in the campaign are the communities, public agencies at various levels, civil society and the public sector. For good alliances to be formed and put into operation, a number of mechanisms needed to be put in place to tap into the skills, knowledge, resources, information and resources of these stakeholders. During the preparation of the Community Development Plan, stakeholders meetings were held to nail down the institutional arrangements in which the roles of every key player were clearly delineated and performed in a complimentary manner. This was deemed a pre-requisite, and rightly so, for effective and coordinated CDP implementation.

The results of a SWOT analysis of stakeholders delineated the overall lines of agreement by the various institutions as to what contributions they will make during the implementation of the CPD. This information is important as it affords the implementers of the program the opportunity to bring together a maximum number of these stakeholders in the program kick-off planning session that will usher the program to the communities and the public at large.

The main stakeholders and what contributions they promised to provide during the implementation of the CDP and which will be further determined and relied upon are set below:

Communities

Since all interventions are meant to benefit the affected communities, it is indispensable to clarify in what way co-operation with the communities is organized. Newmont should have a Public Consultation and Disclosure Plan (PCDP) governing consultation and disclosure of information involving mine affected communities. The PCDP should outline a basic community liaison structure aimed at improving mutual trust, co-operation and good neighbor lines between the Company and surrounding communities. This structure comprises two main elements, namely the establishment of consultative committees to represent the affected communities and the establishment of working modalities for such committees.

The Committees should aim at fostering good relationship between the community and Newmont. The Newmont community liaison officer should have monthly meetings with these committees to disclose information, receive complaints, respond to concerns raised with interested and affect members of the communities and facilitate community development. Hence, at village level, this representative group will be the first contact to communicate and collaborate with Newmont on CPD issues. In addition, a number of community-based organizations have been identified in the villages. These bodies are not community communication channels but merely entities to co-operate with as related to sub-sector activities.

Public Sector

Stakeholders	Contribution
District Assembly	WATSAN, logistical support
MoFA Fisheries Department	Training
National Youth Council	Training, registration
WATSAN	Water and Sanitation activities

Department of Community Development	Training
Ghana Health Service	Staff for health posts (if constructed)
Ghana Education Service	Teaching staff

Stakeholders in Quality of Life Activities

Activities	Stakeholders interested to be involved
Safe Flowing Good Quality Water	District Assembly WATSAN Department of Community Development Ghana Health Service Ghana Education Service
Sanitation	WATSAN District Assembly Fisheries Department (MoFA) Department of Community Development Ghana Health Service Ghana Education Service
Good Quality Education	District Assembly Department of Community Development Ghana Education Service National Youth Council
Health Care Services	District Assembly Fisheries Department (MoFA) National Youth Council Ghana Health Service Ghana Education Service

Stakeholders in Economic Opportunities Activities

Activities	Stakeholders interested to be involved
Improvement in the Skills Base of the local Communities	District Assembly Ministry of Food and Agriculture National Youth Council Department of community Development Ghana Education Service GYEDU ICEES Ministry of Manpower Development and Employment.
Improvement of Livelihood activities	District Assembly Fisheries Department (MoFA) National Youth Council Ministry of Food and Agriculture Ministry of Women's Affairs Ministry of Manpower Development and Employment.
Measures to Build Partnerships and Promote Local Business Development and Establishment of SMEs	District Assembly World Bank/IFC

LEEP BUDGET SUMMARY

**Opportunities Industrialization Centers International Inc; Ghana
Newmont Gold Ghana Ltd**

Livelihood Enhancement & Empowerment Program

2004 - 2006

BUDGET SUMMARY

	Year 1	Year 2 (6 Months)	LOA
PERSONNEL COSTS/PROGRAM IMPLEMENTATION	123,856	74,028	197,884
TRAINING & SUPPLIES	154,317	139,467	293,783
TRAVEL & ACCOMMODATION	22,650	22,650	45,300
OFFICE ADMINISTRATION & LOGISTICAL SUPPORT	50,520	8,378	58,898
TOTAL DIRECT COSTS	351,343	244,522	595,865
ADMINISTRATIVE OVERHEADS @20%	70,269	48,904	119,173
TOTAL COSTS	421,611	293,427	715,038

LEEP – YEARLY DETAILED BUDGET

**Opportunities Industrialization Centers International Inc; Ghana
Newmont Gold Ghana Ltd**

Livelihood Empowerment Enhancement Program

Detailed Budget - Year 1		Monthly Rate / Unit price	Months/Days Unit/Qty	Funding Sources	
				NGGL	TOTAL
A	PERSONNEL COSTS				
	Program Manager	1,250	12	15,000	15,000
	Community Development Officers (2)	750	24	18,000	18,000
	Micro enterprise Development Officer	750	12	9,000	9,000
	Water and Sanitation Officer	750	12	9,000	9,000
	Agriculture Officer	750	12	9,000	9,000
	Finance & Admin Officer (1)	500	12	6,000	6,000
	Driver (2)	220	12	2,640	2,640
	General Support Staff (2)	80	24	1,920	1,920
	Basic Salaries			70,560	70,560
	Benefits @ 35%			24,696	24,696
					-
	Technical Assistance & Supervision				-
	Country Representative/DME	250	40	10,000	10,000
	Program Technical Advisor	200	42	8,400	8,400
	Finance Advisor	150	36	5,400	5,400
	Monitoring & Evaluation Officer	80	60	4,800	4,800
	SUBTOTAL - Personnel Costs			123,856	123,856
					-
C.	TRAINING				-
	Enhanced Livelihood Capacity				-
	<i>Agriculture and Post-Harvest Loss Reduction</i>				-
	Sustainable Crop Production techniques	10	400	4,000	4,000
	PFM, Agric Business Devt & Training	10	400	4,000	4,000
	Post Harvest Loss Reduction Methods	10	400	4,000	4,000
				-	-

<i>SME creation for income generation</i>			-	-
Money & Financial Mgt Training	16	750	11,667	11,667
Training & Capacity building for SMEs	80	40	3,200	3,200
Formation & Training of Business Affinity Groups	75	30	2,250	
Technical Skills in Food Processing & Value Addition			-	-
- Oil palm production	25	100	2,500	2,500
- Vegetable Production	15	100	1,500	1,500
- Backyard poultry production or grasscutter	15	100	1,500	1,500
- Soap Making	10	100	1,000	1,000
- Fish Farming	40	100	4,000	4,000
- Beekeeping	50	100	5,000	5,000
Vocational Skills Training & Counseling	130	300	39,000	39,000
Enhanced Human Capabilities				-
<i>Water & Sanitation</i>				-
Formation & training of WATSAN committees	350	4	1,400	1,400
Training in Sanitation and Maintenance of WATSAN facilities	250	4	1,000	1,000
				-
Increased Community Resiliency			-	-
Formation & Training of Community Support Groups	600	3	1,800	1,800
SUBTOTAL - Training			87,817	87,817
				-
CONSTRUCTION, EQUIPMENT & SUPPLIES				-
Enhanced Livelihood Capacity				-
<i>Agric Based Interventions</i>				-
Construction of Community Storage Structures	6000	1	6,000	6,000
Construction of Household Storage Structures	40	150	6,000	6,000
Agricultural Inputs & Supplies	35	400	14,000	
			-	-
<i>Income Generation & Micro credit</i>				-
Supply of appropriate technology, equipment & supplies			-	-
- Oil palm production	110	100	11,000	11,000
- Vegetable Production	35	100	3,500	3,500
- Backyard poultry production or grasscutter	75	100	7,500	7,500
- Soap Making	15	100	1,500	1,500

	- Fish Farming	95	100	9,500	9,500
	- Beekeeping	75	100	7,500	7,500
	SUBTOTAL - Construction, Equipments & Supplies			66,500	66,500
					-
E.	TRAVEL & ACCOMMODATION				-
	Fuel - 5 Bikes (2 gals daily @ 25day-month @ \$2.5)	600	12	7,200	7,200
	Fuel - Motor Vehicle (1) (5gals daily @25 day-month @ \$2.5)	400	12	4,800	4,800
	Monitoring & Supervision (Accra-Kumasi-Kenyase-Accra)	150	24	3,600	3,600
	Administrative Support	20	120	2,400	2,400
	Short term Lodging	60	40	2,400	2,400
	Per diem	45	50	2,250	2,250
				-	-
	SUBTOTAL - Travel Accommodation			22,650	22,650
					-
F.	PROGRAM/OFFICE ADMINISTRATION & LOGISTICAL SUPPORT				-
	SUPPORT				-
	Office Equipment and Supplies				-
	Desk Top Computers	1,000	2	2,000	2,000
	Printers & UPSs	400	2	800	800
	Air conditioners	800	3	2,400	2,400
	Calculators & Small equipment	50	5	250	250
	Office Furniture & Fittings	800	1	800	800
	Printing & Production	320	12	3,840	3,840
	Telephone, fax, email	150	12	1,800	1,800
	Postage, Courier	40	12	480	480
	Stationery & Misc Office Supplies	200	12	2,400	2,400
	Electricity & Water	150	12	1,800	1,800
				-	-
	Vehicles & Maintenance				-
	Vehicle - 4x4 Utility /Pick-up	25,000	1	25,000	25,000
	Vehicle Maintenance	350	12	4,200	4,200
	Vehicle Insurance	1,750	1	1,750	1,750
	Office Equipment Maintenance	250	12	3,000	3,000
				-	-
	SUBTOTAL - Prog Admin & Logistical Support			50,520	50,520
					-
	TOTAL DIRECT COSTS			351,343	351,343
G.	ADMINISTRATIVE OVERHEADS @ 20%			70,269	70,269

TOTAL COSTS - Year 1			421,611	421,611
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**Opportunities Industrialization Centers International Inc; Ghana
Newmont Gold Ghana Ltd**

Livelihood Empowerment Enhancement Program

Detailed Budget - Year 2 (6 months Only)

	Monthly Rate / Unit price	Months/Days Unit/Qty	Funding Sources	
			NGGL	TOTAL
A PERSONNEL COSTS				
Program Manager	1,250	6	7,500	7,500
Community Development Officers (2)	750	12	9,000	9,000
Micro enterprise Development Officer	750	6	4,500	4,500
Water and Sanitation Officer	750	6	4,500	4,500
Agriculture Officer	750	6	4,500	4,500
Finance & Admin Officer (1)	500	6	3,000	3,000
Driver (2)	220	6	1,320	1,320
General Support Staff (2)	80	12	960	960
Basic Salaries			35,280	35,280
Benefits @ 35%			12,348	12,348
				-
Technical Assistance & Supervision				-
Country Representative/DME	250	36	9,000	9,000
Program Technical Advisor	200	36	7,200	7,200
Finance Advisor	150	36	5,400	5,400
Monitoring & Evaluation Officer	80	60	4,800	4,800
SUBTOTAL - Personnel Costs			74,028	74,028
				-
C. TRAINING				-
Enhanced Livelihood Capacity				-
Agriculture and Post-Harvest Loss Reduction				-
Sustainable Crop Production techniques	10	350	3,500	3,500
PFM, Agric Business Devt & Training	10	350	3,500	3,500
Post Harvest Loss Reduction Methods	10	350	3,500	3,500
			-	-
SME creation for income generation			-	-

Money & Financial Mgt Training	16	750	11,667	11,667
Training & Capacity building for SMEs	80	20	1,600	1,600
Formation & Training of Business Affinity Groups	75	30	2,250	
Technical Skills in Food Processing & Value Addition			-	-
- Oil palm production	25	100	2,500	2,500
- Vegetable Production	15	100	1,500	1,500
- Backyard poultry production or grasscutter	15	100	1,500	1,500
- Soap Making	10	100	1,000	1,000
- Fish Farming	40	100	4,000	4,000
- Beekeeping	50	100	5,000	5,000
Vocational Skills Training & Counseling	130	300	39,000	39,000
Enhanced Human Capabilities				-
<i>Water & Sanitation</i>				-
Formation & training of WATSAN committees	500	0	-	-
Training in Sanitation and Maintenance of WATSAN facilities	250	4	1,000	1,000
				-
Increased Community Resiliency			-	-
Formation & Training of Community Support Groups	400	3	1,200	1,200
SUBTOTAL - Training			82,717	82,717
				-
CONSTRUCTION, EQUIPMENT & SUPPLIES				-
D. Enhanced Livelihood Capacity				-
<i>Agric Based Interventions</i>				-
Construction of Community Storage Structures	6000	0	-	-
Construction of Household Storage Structures	40	100	4,000	4,000
Agricultural Inputs & Supplies	35	350	12,250	
			-	-
<i>Income Generation & Micro credit</i>				-
Supply of appropriate technology, equipment & supplies			-	-
- Oil palm production	110	100	11,000	11,000
- Vegetable Production	35	100	3,500	3,500
- Backyard poultry production or grasscutter	75	100	7,500	7,500
- Soap Making	15	100	1,500	1,500
- Fish Farming	95	100	9,500	9,500
- Beekeeping	75	100	7,500	7,500

	SUBTOTAL - Construction, Equipments & Supplies			56,750	56,750
E.	TRAVEL & ACCOMMODATION				-
	Fuel - 5 Bikes (2 gals daily @ 25day-month @ \$2.5)	600	12	7,200	7,200
	Fuel - Motor Vehicle (1) (5gals daily @25 day-month @ \$2.5)	400	12	4,800	4,800
	Monitoring & Supervision (Accra-Kumasi-Kenyase-Accra)	150	24	3,600	3,600
	Administrative Support	20	120	2,400	2,400
	Short term Lodging	60	40	2,400	2,400
	Per diem	45	50	2,250	2,250
				-	-
	SUBTOTAL - Travel Accommodation			22,650	22,650
					-
F.	PROGRAM/OFFICE ADMINISTRATION & LOGISTICAL SUPPORT				-
	SUPPORT				-
	Office Equipment and Supplies				-
	Desk Top Computers	1,000	-	-	-
	Printers & UPSs	400	-	-	-
	Air conditioners	800		-	-
	Calculators & Small equipment	50		-	-
	Office Furniture & Fittings	800		-	-
	Printing & Production	220	6	1,320	1,320
	Telephone, fax, email	150	6	900	900
	Postage, Courier	40	6	240	240
	Stationery & Misc Office Supplies	200	6	1,200	1,200
	Electricity & Water	150	6	900	900
				-	-
	Vehicles & Maintenance				-
	Vehicle - 4x4 Utility /Pick-up			-	-
	Vehicle Maintenance	250	6	1,500	1,500
	Vehicle Insurance	1,838	1	1,838	1,838
	Office Equipment Maintenance	80	6	480	480
					-
	SUBTOTAL - Prog Admin & Logistical Support			8,378	8,378
					-
	TOTAL DIRECT COSTS			244,522	244,522
G.	ADMINISTRATIVE OVERHEADS @ 20%			48,904	48,904
	TOTAL COSTS - Year 2			293,427	293,427

**Opportunities Industrialization Centers International Inc; Ghana
Newmont Gold Ghana Ltd**

Livelihood Empowerment Enhancement Program

Detailed Budget - LOA		Monthly Rate / Unit price	Funding Sources		
			Months/Days Unit/Qty	NGGL	TOTAL
A	PERSONNEL COSTS				
	Program Manager			22,500	22,500
	Community Development Officers (2)			27,000	27,000
	Micro enterprise Development Officer			13,500	13,500
	Water and Sanitation Officer			13,500	13,500
	Agriculture Officer			13,500	13,500
	Finance & Admin Officer (1)			9,000	9,000
	Driver (2)			3,960	3,960
	General Support Staff (2)			2,880	2,880
	Basic Salaries			105,840	105,840
	Benefits @ 35%			37,044	37,044
					-
	Technical Assistance & Supervision				-
	Country Representative/DME			19,000	19,000
Program Technical Advisor			15,600	15,600	
Finance Advisor			10,800	10,800	
Monitoring & Evaluation Officer			9,600	9,600	
SUBTOTAL - Personnel Costs			197,884	197,884	
				-	
C.	TRAINING				-
	Enhanced Livelihood Capacity				-
	<i>Agriculture and Post-Harvest Loss Reduction</i>				-
	Sustainable Crop Production techniques			7,500	7,500
	PFM, Agric Business Devt & Training			7,500	7,500
	Post Harvest Loss Reduction Methods			7,500	7,500
	Sustainable Tree Crop			-	-
				-	-
	<i>SME creation for income generation</i>			-	-
	Money & Financial Mgt Training			23,333	23,333
Training & Capacity building for SMEs			4,800	4,800	
Formation & Training of Business Affinity Groups			4,500	4,500	

			-	-
Technical Skills in Food Processing & Value Addition			-	-
- Oil palm production			5,000	5,000
- Vegetable Production			3,000	3,000
- Backyard poultry production or grasscutter			3,000	3,000
- Soap Making			2,000	2,000
- Fish Farming			8,000	8,000
- Beekeeping			10,000	10,000
			-	-
Vocational Skills Training & Counseling			78,000	78,000
			-	-
Enhanced Human Capabilities			-	-
<i>Water & Sanitation</i>			-	-
Formation & training of WATSAN committees			1,400	1,400
Training in Sanitation and Maintenance of WATSAN facilities			2,000	2,000
			-	-
Increased Community Resiliency			-	-
Formation & Training of Community Support Groups			3,000	3,000
SUBTOTAL - Training			170,533	170,533
			-	-
CONSTRUCTION, EQUIPMENT & SUPPLIES			-	-
D. Enhanced Livelihood Capacity			-	-
<i>Agric Based Interventions</i>			-	-
Construction of Community Storage Structures			6,000	6,000
Construction of Household Storage Structures			10,000	10,000
Agricultural Inputs & Supplies			26,250	
			-	-
<i>Income Generation & Micro credit</i>			-	-
Supply of appropriate technology, equipment & supplies			-	-
- Oil palm production			22,000	22,000
- Vegetable Production			7,000	7,000
- Backyard poultry production or grasscutter			15,000	15,000
- Soap Making			3,000	3,000
- Fish Farming			19,000	19,000
- Beekeeping			15,000	15,000
			-	-
SUBTOTAL - Construction, Equipments & Supplies			123,250	123,250

				-
E.	TRAVEL & ACCOMMODATION			-
	Fuel - 5 Bikes (2 gals daily @ 25day-month @ \$2.5)		14,400	14,400
	Fuel - Motor Vehicle (1) (5gals daily @25 day-month @ \$2.5)		9,600	9,600
	Monitoring & Supervision (Accra-Kumasi-Kenyase-Accra)		7,200	7,200
	Administrative Support		4,800	4,800
	Short term Lodging		4,800	4,800
	Per diem		4,500	4,500
			-	-
	SUBTOTAL - Travel Accommodation		45,300	45,300
				-
F.	PROGRAM/OFFICE ADMINISTRATION & LOGISTICAL SUPPORT			-
	SUPPORT			-
	Office Equipment and Supplies			-
	Desk Top Computers		2,000	2,000
	Printers & UPSs		800	800
	Air conditioners		2,400	2,400
	Calculators & Small equipment		250	250
	Office Furniture & Fittings		800	800
	Printing & Production		5,160	5,160
	Telephone, fax, email		2,700	2,700
	Postage, Courier		720	720
	Stationery & Misc Office Supplies		3,600	3,600
	Electricity & Water		2,700	2,700
			-	-
	Vehicles & Maintenance		-	-
	Vehicle - 4x4 Utility /Pick-up		25,000	25,000
	Vehicle Maintenance		5,700	5,700
	Vehicle Insurance		3,588	3,588
	Office Equipment Maintenance		3,480	3,480
				-
	SUBTOTAL - Prog Admin & Logistical Support		58,898	58,898
				-
	TOTAL DIRECT COSTS		595,865	595,865
G.	ADMINISTRATIVE OVERHEADS @ 20%		119,173	119,173
	TOTAL PROGRAM COSTS		715,038	715,038