



ANNUAL REPORT 2015

This year Microsfere paid particular emphasis to technical training and awareness raising. Following consultations with our beneficiaries, activities in Kakum National Park focused on provision of technical training on soap making and technical support on grasscutter rearing. In Amanzuri regular awareness raising campaigns on health issues and environmental protection were undertaken by our staff. Our three libraries continued with success their operation. A major new initiative this year was the set-up of a project for the introduction of improved cookstoves in Kakum. Our report below provides more information on this year's achievements.

IN MEMORIAM:

We would like to share with you our sadness about the passing away of Mr. Peter Aboagye, a retired Wildlife Division officer in Kakum National Park who had been collaborating with us since the very beginning of the Microsfere project back in 2008. Mr Aboagye was instrumental in solidifying our links with the local communities, having worked in the area for more than 20 years. He will be dearly missed. Our thoughts are with his family.



MICROFINANCE

Microsfere conducts its microfinance projects in 10 communities (6 in Kakum National Park and 4 in the Amanzuri wetland). The microfinance operations are undertaken hand in hand with our local partners, the Kakum Rural Bank in Kakum and the Jomoro Rural Bank in the Amanzuri wetland. As a reminder, we have been collaborating with those two banks since the outset of our projects, on the basis of Memoranda of Understanding that have been signed between the bilateral partners. Another reminder is that the microfinance funds come from a revolving fund that has been created by Microsfere; our organization remains the owner of this fund.

In Amanzuri wetland from the beginning of our field operations till the end of 2015 we have attributed a

total of about 600 loans to individuals with an average loan size of about 150 € per loan.

In Kakum National Park, we have given out a total of approximately 950 loans since the beginning of our operations, with an average loan size of approximately 140 €. However, due to internal management issues of Kakum Rural Bank, our local partner, no new loans were disbursed in 2015.

As attested, by our 'success stories' which are available on our website, participants to the microfinance project have been acknowledging the positive impact of the microcredit scheme to their livelihoods.

DEVELOPMENT OF NEW MICROENTREPRISES

As in the past couple of years, we have continued putting emphasis on this aspect of our work, since there is now a high demand on behalf of beneficiaries for support in the creation of new microenterprises. The support is in the form of

improvement of technical skills (through technical training and regular technical support) and also in the form of financial or in-kind inputs. Following the creation of pilot microenterprises in 2013 and 2014, there has been an increased demand for certain

microenterprises, such as grasscutter rearing, soap making and beekeeping.

Grasscutter rearing: We now have a total of four fully operating grasscutter rearing units in the Kakum communities. Following the training received in past years, and an additional support in the form of microcredit, the grasscutter units are prospering and constitute excellent illustrations of novel activities that can be introduced in the Kakum communities.



One of the grasscutter units in Kakum.

As a result, we have a number of additional people who had already received training that are now willing to actually start such businesses.

Soap making: This activity is now in high demand among the beneficiaries of our projects due to its technical simplicity and the high demand of soap. In order to cater for the increasing demand, we provided additional training this year. Soap making is now ongoing in at least three communities in Kakum by approximately 40 women, and two additional communities are also interested in it.



Soap making training in Afiaso, Kakum.

Handicrafts: Beneficiaries in two communities received support in order to produce soaps with high end packaging in order to be distributed to niche markets, such as nearby areas with high numbers of tourists.



Locally made soap in normal and improved packaging versions.

EDUCATION AND AWARENESS RAISING

Children's libraries: The operation of our three libraries (two in Kakum and one in Amanzuri) continued throughout the year. We have been recording very encouraging numbers of attendance and children are telling us that they are very happy to have easy access to high-quality reading materials. Additional books were brought to the libraries of Brahabebome and Abeka Nkwantaa in Kakum.

In order to improve the types of activities proposed to the children in our libraries in Kakum, Microsere organized a training session for the two Kakum librarians in March. The training was provided gratuitously by the Osu Children's Library Fund, which is an NGO that has been sharing the joy of reading with African children for over 25 years, through the operation of a network of libraries (For more information: www.osuchildrenslibraryfund.ca).



Children in the Ekabaku library (Amanzuri)

The training took place in Accra over one week, and the two librarians learned a number of practical skills such as handling and maintenance of the books, friendly supervision and assistance of the children during their reading activities, assistance of adults for reading and writing and management of the attendance.

Health awareness: In collaboration with the local health center in Amanzuri, we continued for a second year the awareness raising on various health issues that are of direct relevance to our beneficiaries, such as family planning, hygiene, malaria, tuberculosis, maternal mortality, etc.

Environmental awareness: Our local coordinator conducted on monthly basis awareness raising sessions on various environmental issues of direct concern to our beneficiaries. Topics covered included waste management, deforestation, water resources and pollution, protection of marine resources, etc.



Environmental awareness meeting in Amanzuri.

In order to interest students on the issue of environmental protection, we also conducted three school quizzes throughout the year; students formed teams and competed in environmental awareness issues. Participants to the competitions received books and notebooks as prizes.

PROMOTION OF ENERGY EFFICIENT COOK STOVES

Following some preliminary work conducted in the previous year with the support of Entrepreneurs du Monde, this year we managed to secure funding for the actual purchase of improved cook stoves in the area of Kakum National Park.

The “Agence de Microprojets” granted to Microsfere in 10/2015 a fund for the implementation of this project. Its aim is to promote energy efficient cook stoves in order to reduce wasteful fuelwood consumption and the negative effects to women’s health.

The decision-making for the main choices (type of cook stove, target communities, selection criteria of beneficiaries, financial participation of beneficiaries, etc.) is the responsibility of the Project Steering Committee, which is constituted of representatives from Microsfere, the local office of the Wildlife

Division, and from the three participating communities.



The current and highly inefficient cooking system of “three stones”.

The Steering Committee met twice and decided to change its previous recommendation for charcoal cook stoves to gas cook stoves. The people eligible and interested in the cook stoves project were identified and registered. Each one of them made a financial contribution towards the cook stove price, as a means to ensure their commitment to the initiative.

A market research was conducted in Cape Coast, Takoradi and Accra in order to find the most interesting financial offer.

The purchase and delivery of the cook stoves will take place in the beginning of 2016.

COMMUNICATION

Awards: Though she did not win the award, Microsere's president was within the 15 finalists (among more than 100 initial participants) for the Terre des Femmes Award of the Yves Rocher Foundation. This award recognizes achievements by women in favor of the environment and sustainable development. A video presenting her motivation and origins of Microsere was created for the purpose of this award and can be viewed on our Facebook page.

The conclusions and capitalization documents were added to the very interesting platform run by EdM "Pratiques Microfinance" <http://www.pratiques-edm.org/en/>

Social Microfinance Days: Microsere participated in the Social Microfinance Days (Journées de la Microfinance Sociale) organised by Entrepreneurs du Monde (EdM) in Lyon between 2-4 June 2015. The aim of this event was to promote exchange of know-how among practitioners of social microfinance, based on experience and best practices.

Newsletter: One issue was published this year (French and English versions), focusing on the operation of the three Microsere libraries and the librarians' training. As usual, the Newsletter was distributed via email and internet to all our supporters, members and partners, in France, Ghana and other countries. Some limited paper copies were also distributed to local stakeholders and community representatives, who do not have access to internet.



Workshop participants

The programme included presentations from organisations with hands-on experience, as well as panel discussions and participative practical workshops that allowed for direct interaction and exchange of know-how among the participants.



Field visit by "Entrepreneurs du Monde": In the context of know-how exchange among social microfinance practitioners, Mr. Chris Czerwonka,

Country coordinator for Ghana for the Ghanaian microfinance NGO ID-Ghana, visited in December the communities in Kakum and Amanzuri where Microsfere operates. Microsfere organised the visit for him and presented the various initiatives that we have recently undertaken.

Facebook: We have been updating regularly our Facebook page by including information on Microsfere's initiatives, but also other initiatives/campaigns with objectives similar to those of Microsfere. By the end of 2015 we had approximately 1025 "Likes".

Website: Our website has not changed much. We upload from time to time success stories of our beneficiaries. Those are short interviews in which the beneficiaries explain with their own words how the Microsfere project has benefited them and what the

remaining challenges are. The success stories are one of the best ways to highlight directly the work we do and present our beneficiaries.



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