

## Almost 2 years on the field!

**We will shortly be celebrating 2 years of activities on the field. These have been full of positive challenges, fruitful collaborations and some first positive results.**

In Kakum National Park notably we consider that our contribution has great potential, given that our venture is currently the only ongoing project aiming at the improvement of people's livelihoods.



In Kakum we are working with about 300 villagers engaged in petty trading, food processing & farming (cocoa, vegetables) while in the Amansuri Wetland we are working with approximately 200 micro-entrepreneurs engaged in fishing, pig rearing & petty trading. So far a total of about 95.000 GHS (about 55.000 €) has been given as microcredit in 2 loan cycles. The average loan size is about 125 GHS (about 70 €), though the average amount increases at each loan cycle.

Traders are to reimburse their loans within 6 months, while farmers are given 9 months. See the interview below for a glimpse of a micro-entrepreneur's opinion and check out in the photo above the smiles of the Afiaso community traders' group, which was the very first one to have reimbursed its loan!

During those two years we have strengthened our collaboration with the Wildlife Division in Kakum and the Ghana Wildlife Society in Amansuri, our key

partners. Our collaboration with two local microfinance institutions responsible for day-to-day management of microfinance operations, the Kakum Rural Bank and the Jomoro Rural Bank, has also been strengthened, and actually Microsfere has provided significant backing to them in terms of training and logistic support.

Our Ghanaian team increased from just 1 person at the start of the project in May 2008 to 12 people. This includes our Project Field Coordinator, our Amansuri Officer and 10 community representatives (one from each target community) who work as Solidarity Group Promoters.

Our major challenge for the second half of 2010? Undertaking a training needs assessment and implementing a training programme for the micro-entrepreneurs, in order to improve their business and technical skills.

## Interview: Efua, store keeper



*Efua lives in Kenkuse village north of Kakum with her husband who is a farmer and their 6 children. She runs*

*a small store and participated to the Microsfere fund in order to further develop her activity.*

**How much did you borrow in the 1st loan cycle?** 150GHS (about 80 €)

**How did you invest it?** I used it to buy provisions such as rice, fish, and kerosene.

**How much profit did you make?** I was not able to calculate it but some of it was used to pay for school fees.

**What benefit did you get from the 1st loan cycle?** A lot! I managed to get many more goods for my store, and increased my sales.

**What is your opinion about the project?** Although the amount of loan was not sufficient, it helped me in my business, allowed me to pay for school fees, to travel and to do business around.

**What are your future aspirations?** To put up a small house for myself and my children.

## Ghana : one of the 34 most important places on earth for biodiversity

One of the key reasons for which Microsfere selected south-western Ghana for its project implementation is the fact that this area is part of the Biodiversity Hotspot called "Guinean Forests of West Africa".

A biodiversity hotspot is an area characterised both by exceptional levels of plant endemism and by significant levels of habitat loss (to learn more: [www.biodiversityhotspots.org](http://www.biodiversityhotspots.org)).

The Guinean Forests of West Africa extend from Sierra Leone to Cameroon, and cover 620,314 km<sup>2</sup>. This area is home to more than a quarter of Africa's mammals but logging, mining, poaching and human population pressure are having their toll on ecosystems.

Yet Ghana has managed to preserve much more forest area than its neighbours (see the deep green spots in the image – these are remnant forests) thanks to its efficient system of protected areas.

There are two major categories of ecologically protected areas in Ghana: the forest reserves, managed by the Forest Services Division, where controlled extractive activities such as logging are permitted, and wildlife reserves, managed by the Wildlife Division, which are aimed

at biodiversity conservation.

The ecological value of both sites where Microsfere acts is very high. Kakum's 350 km<sup>2</sup> are mainly forested and host 40 wildlife species of larger mammals including forest elephants, 200 bird species and over 400 butterfly species. Amansuri, which has an area of more than 100 km<sup>2</sup>, is a relatively pristine mosaic with a freshwater lagoon, forests, grasslands and rivers. It has the most extensive remaining stand of intact swamp forest in Ghana.



at biodiversity conservation.