



# Progress Report HortiFresh West Africa 2019

Commercial Fruit & Vegetable Sector Development in West Africa programme

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## Contents

<b>1</b>	<b>Key Project Data</b>	<b>3</b>
<b>2</b>	<b>Executive Summary</b>	<b>3</b>
<b>3</b>	<b>Introduction</b>	<b>4</b>
<b>4</b>	<b>Results and Outcome</b>	<b>4</b>
<b>5</b>	<b>Sustainability</b>	<b>6</b>
<b>6</b>	<b>Risks</b>	<b>6</b>
<b>7</b>	<b>Institutional / Organizational Development and Human Resources</b>	<b>8</b>
<b>8</b>	<b>Finance</b>	<b>8</b>
<b>9</b>	<b>Lessons learned</b>	<b>8</b>
	<b>Annex 1 - Indicators and progress</b>	<b>10</b>
	<b>Annex 2 - Activities</b>	<b>14</b>
	<b>Annex 3 - Detailed report HortiFresh activities Cote d'Ivoire</b>	<b>18</b>
	<b>Annex 4 - Overview grant recipients Innovation, Youth Employment &amp; Cluster Fund</b>	<b>20</b>

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Reporting Period	2019	Reporting Institution	Wageningen University & Research
Reporting Manager	Irene Koomen	Date	24 March 2020

## 1 Key Project Data

Project Title	The <b>HortiFresh</b> West Africa; Commercial Fruit & Vegetable Sector Development in West Africa programme					
Duration of Project	Current Phase	2018 - 2021	Project Launch	1/1/2018	Closing date	31/12/2021
Budget	Budget for reporting period	2.425.563	Overall Budget	€ 8.990.478	Overall contribution by	

## 2 Executive Summary

### a. Main Results or progress towards achieving results, lessons learned and conclusions

Being a full implementation year with all staff in place and all activities metered out, 2019 saw good progress. All innovation and youth funds were fully committed with more than 80% of partners commencing their projects. Cluster activities took off very well and third parties and anchor investors in the clusters were engaged to commence work. Our sustainability strategy of establishing a horticulture development authority was fully accepted and comprehended by the Ministry. Our business platforms, roundtables matters arising were followed through to result in targeted activities where needed. A successful fruit and vegetable fair hosting the largest gathering of Ghanaian actors in the horticulture sector yielded remarkable business engagements for our network partners and brokered relationships for scaling up in their enterprises. In Cote d'Ivoire, the sector partners expanded in the year under review. A lot more energy was seen in the sector and we hosted 10 companies during the SARA fair. An SPS study was successfully conducted and cluster activities were mapped out.

### b. Main Steering implications for the next reporting period

In Ghana the focus for 2020 will be on:

- Sustainability of the programme activities, especially with regards to the establishment of a privately led Horticulture Development Council and a Horticulture Association;
- Execute an internal mid-term review to establish if modification for the programme are required;
- Piloting of the remaining financial products, solar irrigation, vegetable input packages and the RDF facility with Barclays;
- Scaling of the current running financial products;
- Monitoring and coaching of grantees of the innovation and the youth fund;
- Follow-up in the clusters with agronomy support, financial literacy, gender mainstreaming activities and the linking to markets;
- Complete one agronomy training with private extension advisors and coach all graduates from earlier Hortifresh trainings of trainer;
- Provide agronomy support to grant beneficiaries and cluster demonstration activities;
- Initiate a nutrition communication campaign through a youth-empowering social media competition with the Yamfo College of Health and Nutrition and a point of sales awareness campaign;
- Establish and facilitate a temporary task-force (FDA-EPA-GSA-GGL-private sector) to tackle pesticide and food safety related bottlenecks;
- Conduct special studies in a number of sector areas where the need has been expressed and gaps have been identified to better inform and guide interventions in those area;
- Establish linkages with other organizations (GIZ, IFC etc) to concretize sector interventions for sustainable impact trade missions.

In Cote d'Ivoire we focus on:

- Monitoring and coaching of grantees of the innovation fund;
- Initiate youth and nutrition activities;
- Follow-up in the clusters with agronomy support and market linkages;
- Provide individual business support and explore the potential for financial products;
- Policy support based on the outcome of the SPS study;
- Enhance B2B activities;
- Trade promotion.

### 3 Introduction

#### a. Description of project and intervention strategy

The HortiFresh WA programme (hereafter HortiFresh) funded by the Embassy of the Kingdom of the Netherlands in Ghana is being implemented by a consortium of 5 partners: WUR (the lead), SNV, Resilience, Advance Consulting and SENSE.

The programme seeks to attain its overarching goal of "a sustainable and internationally competitive fruit and vegetable sector that contributes to inclusive economic growth, food and nutrition security". The main results areas are aligned with the Dutch Development Policy and include:

- A competitive and innovative high-value fruit and vegetable sector;
- An inclusive and sustainable fruit and vegetable sector;
- A conducive business climate that facilitates the development of the fruit and vegetable sector

#### b. Review of follow-up measures taken since last reporting period

Not applicable for this reporting period

#### c. Relevant context changes and their potential impact

In 2019 there was one major context change that affected the programme:

Ghana suspended of selected vegetables to the EU (May, 2019). This self-imposed ban affected export volumes, value, as well as the arrangements of the exporter-outgrower financing

### 4 Results and Outcome

#### a. Description of activities, planned and results (Outcomes and outputs) or progress towards achieving results, including indicators measured against baseline and target values

All instruments for engaging the sector were employed as planned to achieve results. A few indicators were reworded to align with the context of the data being collected. Twenty-nine (29) main indicators and five (5) EKN adopted ones were reported on in 2019. The full reach is given in Annex 1, detail of the activities for Ghana is provided in Annex 2, and for Cote d'Ivoire in Annex 3.

##### Competitive and innovative high value fruit & vegetable sector

- For improved access to finance the greenhouse and the exporter outgrower financing are well underway. However the exporter – outgrower financing was hampered by the voluntary ban of export to the EU imposed by the Ghanaian government. Furthermore, we facilitated financial and technical support through EKN for GIRSAL for risk cushioning for the financial institutions. The RDF and Barclays missing middle financial model was introduced to present more opportunities for access. Progress was made with the vegetable input package financial product as well as with financing for solar irrigation;
- The innovation fund saw 13 companies contracted, in Ghana xx in the vegetable sector, xx in the fruit sector and in Cote d'Ivoire 3 in the fruit sector (see annex 4). These innovative business ideas contribute to a competitive and high value fruit and vegetable sector;
- Training of trainers for agronomy capacity strengthening for enhanced skills and knowledge for agriculture college tutors, agriculture extension agents and private agronomists were held. All sessions were

concluded with big field days hosting large numbers of farmers for knowledge dissemination. Further field demonstrations to support farmers' practices were embarked upon;

- Cluster development activities geared at addressing needs in the onion, mango, tomato and peri-urban enclaves in Ghana. Mango and peri-urban cluster in Cote d'Ivoire resulted in a lot of engagement with stakeholders to promote competitiveness in the various value chains. For each of the 6 clusters detailed plans have been developed, focus groups in each clusters have been formed and both the local offices of MoFA as well as private sector are involved in the activities;
- Two trade missions have taken place, a horticultural inputs trade mission to Ghana (11-15 March 2019) which attracted 11 participants and a fruit mission to CDI (27-31 November 2019) which attracted 4 Dutch participants and 3 companies from Ghana. In addition HortiFresh was promoted during various meeting in the Netherlands as well as at the BioFach and selected companies were given individual support (see IATI for detailed report).
- In Ghana, the largest and most attended Fruit and Vegetable Fair was organized in July 2019 which saw 75 local fruit and vegetable sector actors converging to display products and services, conduct business, link up for scaling and raise awareness on endless possibilities in the sector
- In Cote D'Ivoire, we also took part in the SARA Fair which is one of the biggest in West Africa. HortiFresh hosted 10 Ivorian companies amidst other activities including a business platform meeting and a regional trade interaction in the fruit sector in collaboration with EJK-ABJ
- In Addition, we actively participated in other trade fairs that had impact on the horticulture sector as follows: WOFAGRIC – June 11-13; Pre-Harvest – August 25-27; National Farmer's Day Week – December 2-6; VegFest – December 6-7.

#### Inclusive and Sustainable growth in the fruit & vegetable sector

- The youth employment fund attracted 62 innovative ideas. Seven of these have been awarded (see annex 4) with one more to be contracted in 2020.
- In Cote d'Ivoire it is envisaged that specific youth activities will be developed in 2020;
- With regard to nutrition a nutrition strategy has been developed. The basis of this is a study on nutrition communication (see IATI for the report)
- The innovation fund put due emphasis on youth, women and nutrition during evaluation of the proposals. Grantees are closely followed and supported in the implementation;
- In the clusters youth and women are actively involved in the activities. For example the peri-urban cluster in Abidjan focuses on fruit processing and is centred around female fruit sellers near the port;
- The support of the Ghana Green Label (GGL) is continuing. After a slow start the uptake of GGL, especially by retailers is gathering speed. Grantees of the various HortiFresh funds are, where applicable, expected to become GGL certified.

#### Conducive Business Climate

- Both in Ghana as well as in Cote d'Ivoire business platform meetings and thematic round tables have been organised;
- Policy support has focussed on food safety and regulations. In Ghana, as mentioned above, has been further supported, activities with the FDA, EPA, PPRSD are coming together in the formation of a Task Force food safety. In Cote d'Ivoire a sanitary phytosanitary study of the fruit sector has been initiated (results to be shared in 2020).

#### **d. Unintended positive and negative effects of the intervention**

None for this reporting period

#### **e. Progress of the implementation of cross cutting themes, gender, youth and nutrition**

- As part of HortiFresh approach to inclusiveness with conscious effort to involve youth as well as women, the youth employment fund (YEF) structure was finalized and launched in the reporting period. This was preceded by a youth focused roundtable in May 2019, during which participants dialogued on gender and youth in horticulture. This provided insights into the key constraints that young women and men face in agribusiness.
- With the call for concept notes on the Youth Employment Fund, 62 businesses (youth led and or aiming to create employment for youth) submitted applications of which seven businesses were selected, based on criteria of viability as well as social impact with regards to benefiting women and young men.
- Within the clusters, innovation fund and access to finance, efforts were made during respective funded project approaches to encourage partners to consciously employ youth and involve women in their target beneficiary groups.

- In 2019, conscious efforts have been made to make HortiFresh funded projects more nutrition sensitive by including some nutrition ideas/interventions during the proposal development stage. Research has been carried out to determine the barriers and drivers of vegetable consumption in Ghana. Nutrition consumption awareness messages were given during field events, BPs and RTs, to encourage participants to consume more fruits and vegetables.

#### f. Overall project and visibility

- Through the regular business platforms, round table events, the website (<https://www.hortifresh.org>) and the newsletter the programme is well recognised in the sector. This is true for Ghana but also Cote d'Ivoire. The programme is often featured in the national press and most media channels.
- The access to finance activities of the programme have clearly put investment in horticulture on the agenda;
- In the Netherlands the trade promotion awareness activities contribute to visibility of HortiFresh in the horticulture sector;
- HortiFresh was presented during the Colorful Harvest: From Feeding to Nourishing a Growing World, Horticulture Research for Development Conference hosted by Feed the Future Innovation Lab for Horticulture (March, 2019); Lessons from HortiFresh were presented during a workshop, jointly organized by WUR and SNV on Seeking systems change through horticulture programmes, Kigali, October, 2019.

## 5 Sustainability

#### g. Measures identified to enhance project sustainability and proposed exit strategy

- Sustainable financing models introduced to the sector resulted in a number of businesses gaining financial support to contribute to sustainable growth.

#### h. Description of exit strategy (if applicable)

The Ministry of Food and Agriculture welcomed our Horticulture Development Authority proposal and are committed to it in principle. The entity seeks to assemble major stakeholders in the horticulture space including public and private sector industry players to champion cohesion, consolidate resources, coordinate activities and lead in advocacy for the sector. Another inclusion is the Ghana Horticulture Association whose scope and mandate for establishment was yet to be defined. Following round table meetings with stakeholders on certification, the formation of a National Food Safety Taskforce was discussed for consideration. This taskforce will be responsible for all food safety and certification related issues supporting the existing agencies and entities mandated to address such.

## 6 Risks

The table below presents the updated risk & mitigation table as was presented in the proposal

Assumption	Risk	Mitigation	Observations for 2019
<b><i>i Development risks</i></b>			
A stable political and economic climate will prevail	Political and/or economic disturbances will collapse the market as well as being able to execute the project according to plan	Outside the scope of the project	The political climate was very stable in 2019. The economic climate for the horticulture sector saw steady improvement with more supermarket chains expanding their fruit and vegetable holdings and a reduction of overall export interceptions in the EU
<b><i>ii Financial risks</i></b>			
The sector is not affected by fraud and corruption	Corruption and fraud will reduce the willingness of entrepreneurs to invest in the sector	Strict procedures and detailed review of all invoices, receipts, financial reports; final activities pre-financed by companies and final payment based on approved final financial report	Procedures and checks have been put into place (i.e. implementation of the fund manual guidelines). Cofinancing of 50% has been a challenge for some applicants of innovation fund in Cote d'Ivoire.

Assumption	Risk	Mitigation	Observations for 2019
There is a high demand for high quality fruit & vegetables	Low demand resulting to surpluses and low prices	Market intelligence and consumer preferences should be determined	Retail outlets are signing up to the Ghana Green label.
There is a genuine interest of the private sector to invest in the fruit & vegetable sector.	No new investments in the sectors	Awareness and sensitization of potential investors; sharing successes	There is a sizable expansion in Melcom's fresh produce retail sections across Ghana. Estimated demand is huge and sourcing comes from some of HortiFresh's grantees including urban jungle
Participation of genuinely motivated and well-capacitated companies in the project will lead to expected results	Companies are not willing to participate or there are not enough of this type of company	Participating companies will be guided in phases – on the basis of a concept note explaining their proposed business plan they can proceed to write a full proposal (due diligence)	All grants completely and fully committed and awarded successfully. Some grantees are ready to receive the 2 <sup>nd</sup> tranche.
Banks and financial institutions are not interested in lending to or investing in the agricultural sector	Companies cannot obtain loans	The HortiFresh team identified banks and financial institutions that were willing, and facilitated support from EKN to strengthen capacity of GIRSAL to provide risk cushioning for companies	There have been regular meetings with the financial institutions, both individual and during a round tables and some banks have demonstrated their willingness to lend to companies in the horticulture sector
Investments by (new) businesses will result in increased market opportunities	Investment do not yield results, loss of capital	Support to business planning and intelligence by HortiFresh as well as dialogue with public sector / policy makers for a conducive business climate and enabling environment	Advocacy and dialogue with and on behalf of exporters to the Ministry concerning an internal ban imposed on vegetable exports by PPRSD. The ban was eventually lifted
Access to business opportunity fund will enhance and expand investments in the sector	Innovation fund will be underutilized	Awareness creation about the various funds; coaching of potential grantees during the development of a proposal and continued support and technical assistance with implementation to ensure complete utilization of funds	All funds fully committed and being utilized according to plan in 2019.
<b>iii social risks</b>			
Labour costs are competitive	Businesses have too high labour costs and cannot compete at the market	Contracts with companies will include a clause that the company ensures that no child labour is happening in the company. Enforcement of this is outside the scope of the project	Included in the contract
Chain actors are willing to collaborate and share information	VCs will not function optimally	Promoting information sharing and learning during events, through success stories shared in our outreach channels, peer learning and training in the clusters	Communication with people in different countries with diverse cultures through newsletters, online, social media is a challenge
Information is available that can drive innovation	Sector transformation will not take place.	Promote innovative research as well as investments; make knowledge about innovation available to the stakeholders.	Uptake or adoption of technology and behavioural change is gradually improving
Researchers are willing to do R&D for the private sector	The local R&D sector cannot support sector growth	Promote the R&D development fund; provide	R&D is not a priority in HortiFresh as it was previously in GhanaVeg –

Assumption	Risk	Mitigation	Observations for 2019
		guidance of development of R&D plans.	this risk is as such not applicable
A demand driven research agenda will result in a competitive and innovative sector	Generated technology is not taken up by the sector	Design a process for joint agenda setting	Together with the sector topics for further research and study were identified.
The activities will be able to involve both women and youth in a sustainable way.	Women and youth do not benefit from the programme	Go beyond counting numbers; setting of concrete outcome targets for women and youth; involve women and youth in design of activities.	Concept notes have been evaluated on their contribution to social inclusion. A gender & youth analysis was performed
Increase production, marketing and income will lead to an improved and diversified diet	The project activities do not lead to a diversified diet.	Involve a nutrition expert to improve nutrition outcomes; Awareness raising amongst the programme partners on the importance of nutrition.	Concept notes have been evaluated on their contribution to nutrition. A nutrition analysis was performed
<b>iv Environmental risks</b>			
Both the public and private sector are willing to invest in safe food and environmentally sound production systems	Unsafe food enters the market and the environment is negatively affected by the intensified production methods.	Provide support to project partners; awareness on the issues of sustainable production; Support GAP programmes; strengthen both public and private institutes.	Support has been given to EPA, FDA and the Ghana Green label and is continuing. However health hazard from use of inferior quality inputs on horticultural produce in the market. Potential pollution of groundwater for inappropriately sited and poorly managed dump sites. Discussions around setting up a Food Safety Taskforce is ongoing.
<b>v Other</b>			
Information & data will be made available by all project partners for monitoring evaluation and reporting	Incomplete overview of programme achievement and outputs	Increase collaboration and contact moments with partners. Awareness creation about the importance of data collection, provide easy to use tools and templates.	Regular portfolio and team meetings, building trust with partners through events and dialogue encourages their openness with us for data and information sharing on a regular basis.

## 7 Institutional / Organizational Development and Human Resources

In 2019, all staff were in place in both Ghana and Cote d'Ivoire ensuring optimum task division, steady implementation and delivery of results. In Cote d'Ivoire one young expert was recruited under the Netherlands Young Expert program to support our activities there. Towards the end of 2019, the Fund Manager resigned to pursue further studies after completing all tasks successfully.

## 8 Finance

Presented in a separate document.

## 9 Lessons learned

This year, 2019, has concentrated on getting all the activities on the road. All the funds have been allocated with the exception of part of the new financial products and the sector is actively engaged in the programme. The activities in Ivory Coast are well underway way and the programme is now well established in the country.



The main lessons learned in 2019 have been:

- The high level public-private dialogue, especially around the establishment of a Horticulture Development Authority have been excruciatingly slow especially on the side of the public sector.
- The business environment of the fruit sector in Ivory Coast is dominated by large foreign owned enterprises making it difficult to find small local entrepreneurs to find partnerships and companies are more interested in donations. The co-financing model, as for the innovation fund, seems difficult to apply in Ivory Coast;
- The interest in the youth fund has been above expectation and the awarded grants look promising;
- With regards to finance there is a lack of understanding at financial institutions of agribusiness dynamics, they have bureaucratic processes, high interest rates and stringent requirements eg. the required collateral and there is limited funding for medium sized loans, the missing middle;
- On the side of companies the financial products struggle with a low level of commitment to the funding process, a lack of track records, poor management and technical challenges and low level of professionalism;
- Our demand driven approach of dealing with the cluster needs, even though the dynamic nature of each cluster results in longer time to get some activities rolled out, it results in co-creation and ownership (bottom up approach). Intensifying the Multi Stakeholder Partnership (MSP) process will bring sustainability in cluster activities;
- The general literacy level of the beneficiary famers in the vegetable cluster seem little lower than expected, this raises sustainability concerns;
- Agronomist complete sessions motivated and highly appreciate the training although each batch witnessed about a 30% drop out rate. Maximizing impact of the agronomy training of trainers can better be attained by coaching of trained agronomist trainers rather than by increasing the quantity of trained agronomists;
- A nutrition communication strategy has been developed, providing insights into the current level of vegetable consumption, drivers and barriers to consumption, and media use. However the design of the programme makes it difficult to engage in specific nutrition activities through grantees and training;
- Monitoring of indicators lags behind as much of the programme reach is through grantees and fund related activities. However with the complete allocation of funds the potential reach can now be assessed.

## Annex 1 - Indicators and progress

The verification and adaptation of the Theory of Change and its assumptions led to slight adaptations in the indicator framework and indicator measurement.

- Indicator 21 (% increase in mean number of days per week of F&V consumption amongst HortiFresh beneficiaries in Ghana) has been deleted and will be changed following the advice of the nutrition expert as the means of data collection seem not reliable. We will probably include an indicator measuring outcome of the nutrition social media campaign competition to replace the previous indicator.
- Indicators 25 (on GAP) and 26 (on Green Label market outlets) have been split to track data at farmer (out-growers) and at business/SME levels separately.
- Data for indicator 24 (on food safety monitoring) is still not available (not for 2018 and 2019) as the data source (EPA) does not report results of specific crop inspections for fruits and vegetables. We decided to remove this indicator.
- Indicator 29, was added to track HortiFresh network actors expansion and reach by counting participants at various events organized by HortiFresh.
- Some data sourced from external sources (1, 5, 6, 12, 25a) is not yet available for 2019, cells are left blank.

No	Indicator	FY2018		FY2019		Baseline Figure	EOP Target	Cumulative Achieved	Variance	% Achieved	
		Target	Achieved	Target	Achieved						
<b>Competitive and innovative high value F&amp;V Sector</b>											
1	% change in yield per hectare of selected F&V <sup>1</sup>		4 %	3.7 %	12%		20 %	-	-	-	
				20.17		-	19.45	23.39	-	-	
	Vegetables	Tomato		7.99		-	-	-	--	-	-
		Pepper(Chili)		8.95		-	-	-	-	-	-
		Garden Eggs		8.55		-	-	-	-	-	-
	Fruits	Mango		13.34		-	-	-	-	--	-
		Papaya(pawpaw)		39.96		-	-	-	-	-	-
Citrus			42.24		-	-	-	-	-	-	
EKN adopted # 1 <sup>2</sup>	# of family farms with increased productivity and/or income		-	-	600	902		1500	902	-598	60 %
	Female					32			32		
	Male					870			870		
	<35					279			279		
2	# of initiatives (new technologies) adopted by actors <sup>3</sup>		-	-	7	31	43	25	31	6	124 %
EKN adopted # 2	# of farmers that adopted research results/knowledge /new technology		-	-	600	350		1,500	350	-1,150	23 %
	Female					6			6		
	Male					344			344		
	<35					149			149		

<sup>1</sup> Data Source – MoFA-SRID average yield: Attribution is by the support the project is providing to the sectors and its implication on national data. Value of yield in mt/h

<sup>2</sup> The “EKN adopted” indicators that are part of the Food & Nutrition indicator framework of the Netherlands Ministry of Foreign affairs are inserted in this table. HortiFresh indicators are listed with their ID.

<sup>3</sup> New initiatives/technology includes: Greenhouse, Irrigations,

No	Indicator	FY2018		FY2019		Baseline Figure	EOP Target	Cumulative Achieved	Variance	% Achieved
		Target	Achieved	Target	Achieved					
3	#of participants enrolled in the various modules in agronomy(direct) <sup>4</sup>	5	73	75	282	60	200	355	155	178 %
	Male		67		278			345		
	Female		6		4			10		
4	#of farmers trained by trained agronomists (indirect)	-	0	2,200	0	3,500	6,000	0	-6,000	0 %
	Male				0			0		
	Female				0			0		
5	% change in volume of export (regional and international) <sup>5</sup>	5 %	17.8 %	20 %	-		75 %	23.7 %		51.3 %
		219,791,437	258,945,802			209,325,178	366,319,062	258,945,802	-107,373,260	
6	% change in value of export (regional and international) <sup>6</sup>	5 %	47.4 %	15 %	-		50 %	47.4%		47.36 %
		88,071,179	123,603,933	9,645,910	No data	83,877,313	125,815,969	123,603,933	-2,212,036	
7	#of Dutch companies investing in the W/A (Ghana/Cote d'Ivoire) F&V sector as a result of HortiFresh activities	-	1	6	8	0	15	9	-6	60 %
8	# of international companies excluding Dutch companies investing in the W/A F&V sector as a results of HortiFresh activities	-	0	8	6	17	15	6	-9	40 %
9	# of national companies investing in the W/A F&V sector as a result of HortiFresh activities	-	3	12	20	0	25	23	-2	92 %
10	(% change in) volume of fresh and processed F&V supplied to the domestic markets	-	-	10 %	240,283	0	20 %	240,283		
11	(% change in) value of fresh and processed F&V supplied to the domestic markets (volume in kg)	-	-	10 %	1,024,282	0	15 %	1,024,282		
12	(% change in) value of imported vegetables supplied to the domestic markets <sup>7</sup>	-5 %		-	-		-25 %			
		11,907,742	16,732,413			12,534,465	9,400,849	16,732,413	7,331,564	
13	# of Business/SMEs that have accessed commercial financial products developed by HortiFresh	2	3	16	2	0	35	5	-37	8 %
EKN adopted # 3	# of family farms with improved access to input and/or output markets	-	0	900	2,796		3,000	2,796	-204	93 %
	Female				1,004			1,004		
	Male				1,792			1,792		
	<35				132			132		

<sup>4</sup> 2018 value includes solely trained agronomist by HortiFresh/WCDI, 2019 value includes agronomist and service providers

<sup>5</sup> Data source-GEPA: % change and volume in kg provided

<sup>6</sup> Data source-GEPA: % change and value in US\$ provided

<sup>7</sup> Data source-MoTI; Vegetables only: % change and value in USD provided

No	Indicator	FY2018		FY2019		Baseline Figure	EOP Target	Cumulative Achieved	Variance	% Achieved
		Target	Achieved	Target	Achieved					
<b>Inclusive and Sustainable growth in the F&amp;V Sector</b>										
14	Increase in turnover for SMEs/Businesses supported (US\$ per annum)	-	-	15 %	-85 %		40 %			
				5,940,259	723,975	5,165,443	12,397,063			
15	Total disbursement by partners implementing HortiFresh financial products (in €)	-	107,143		502,953	0		610,096		
16	# of reliable jobs created by HortiFresh supported SMEs/Businesses	-	-	600	387	0	1,500	387	-1,120	25 %
	Male			420	346		1050	346		
	Female			180	34		450	34		
	<35			120	83		300	83		
17	# of women gaining training and career development opportunities with HortiFresh business partners	-	6	300	1,027	0	800	1027	227	128 %
18	# of youth (< 35) gaining training and career development opportunities with HortiFresh business partners	-	-	150	383	0	800	383	-417	48 %
19	# of young entrepreneurs supported in developing, implementing, accelerating or scaling their businesses in the F&V sector	-	-	8	5	0	20	5	-15	25 %
	Male				2			2		
	Female				3			3		
20 EKN adopted # 4	Total number of family farms reached <sup>8</sup> (Direct)	200	73	6,600	4,191	0	15,000	4,264	-10,736	28 %
	Male	140	67	4,620	2851		10,500	2918		
	Female	60	6	1,980	1340		4,500	1346		
	<35	40	13	1,320	467		3,000	480		
	Total number of family farms reached <sup>9</sup> (Indirect)	800	292	26,400	16,576		60,000	16,868		
	Male	560	268	18,480	11,416		42,000	11,684		
	Female	240	24	7,920	5160		18,000	5,184		
	<35	160	52		1740		12,000	1,792		
22	# of nutrition awareness creation programs/events/write-ups/training sessions effected	-	0	8	3	1	20	3	-17	15 %
23	# of interceptions related to fruit and vegetable export to EU market per year	<50	66	<50	45	71	<50			
	Ghana		38		29					
	Côte d'Ivoire		28		16					

<sup>8</sup> Number of family farms reached are farmers, students trained and other project beneficiaries accessing the project interventions such as agronomy training, cluster activities, access to finance as well as innovation and youth employment grants

<sup>9</sup> Farmers, students and other beneficiaries benefiting from ripple effect/benefit of HortiFresh activities (\*4 of direct beneficiaries)

No	Indicator	FY2018		FY2019		Baseline Figure	EOP Target	Cumulative Achieved	Variance	% Achieved
		Target	Achieved	Target	Achieved					
25	# of business/SMEs with GAP Certification <sup>10</sup>			10		0	30			
	# of partner farmers certified under GAP or related Certification Scheme	-	-	-	317	30	30	317	287	1,057 %
26	# of certified Green Label market outlets	-	-	4	2	0	10	2	-8	20 %
	# of farmers under Green Label Certification Scheme <sup>11</sup>									
<b>Conducive Business Climate</b>										
17	# of B2B initiatives started as a results of HortiFresh activities	-	-	5	10	0	15	10	-5	67 %
28	Horticultural councils established	-	-		0	1	3	0	-3	0 %
	Private sector associations support established	-	0		0	0		0		
EKN adopted # 5	# of improvements in major (inter)national FNS policies/laws	-	-		0	2	4	0	-4	0 %
29	# of horticulture actors engaged through HortiFresh organized or supported events	-	1098	-	2210	-	-	-	-	-

<sup>10</sup> Decoupled from the main to track specifically for businesses

<sup>11</sup> Decoupled from the main to track specifically for farmers

## Annex 2 - Activities

This section details activities planned and executed in the 2019 reporting period.

### Funds

#### *Innovation Fund*

- The Innovation fund calls for concepts received optimum responses (in # applications) from the sector and so far in both Ghana and Ivory Coast, 16 companies have been selected out of which 12 have been awarded. The remaining 4 are work in progress. A full list of companies and their thematic innovative ideas are presented in Annex 4.

#### *Cluster fund*

- During the period under review, activities started in the onion (Keta/Denu), tomato (Akumadan, Afrancho and Tuobodom), Greater Accra peri-urban (Accra) and the mango clusters (Ghana: Kintampo, Sunyani, Wenchi, Techiman & Nkoranza; CIV: Korhogo) in line with the cluster action plans developed from stakeholder engagements conducted in 2018. In 2019, grant agreements were signed to carry out the activities in two clusters, with Bomarts for orchard management in the mango cluster, Ghana; GreenEf for compost production in the onion cluster and Tradeline for financial literacy and village loans and saving schemes in several clusters (see Annex 4). To provide agronomy support, HortiFresh has hired agronomist that have been trained by the project for each of the clusters.
- The key issues identified in all the clusters were high incidence of pest and diseases, limited access to finance and limited access to markets. In responses to these, agronomists were engaged in all the clusters (Ghana and CIV) to support the smallholder farmers in addressing issues relating to pests & diseases. Additional support was needed in the Ghana mango cluster, leading to Bomarts (a local fruit processing company) being contracted under the cluster development fund to provide professional agronomic services and orchard management to reduce Bacterial Black Spot (BBS). The 3<sup>rd</sup> party involvement in the Ghana Mango cluster addressed the issues of pest and diseases control as well as access to markets, where Bomarts serves as main off-taker.
- A Multi-Stakeholder Partnership (MSP) process has begun in the Tomato Cluster bringing together executives of the Ghana National Tomato Traders and Transporters Association (GNTTTA) and farmers, to address issues of sustainability in accessing markets.
- Financial literacy trainings were introduced as option for addressing the case of limited access to finance in the Ghana vegetable clusters (onion and tomato clusters). The activity of establishing Village Saving and Loan Associations (VSLAs) provided a good opportunity to support farmers with building both saving culture and farm cost recording habits. Here again, a 3<sup>rd</sup> party (Tradeline Consult) was contracted to coordinated the formation of VSLA groups in the two vegetable. The approach is for Tradeline to introduce the clusters to the VSLA concept and methodically train farmers on the protocols of the VSLA and provide needed materials like the saving booklets. At the end of 2019, seven VSLA groups were formed in four communities with a total of 160 member farmers of which 24 are women and 136 are men. Group decision making processes on how to operate the VSLA and access to materials such as a safety box were the main challenges. In 2020, the groups will receive financial literacy training to strengthen their saving efforts with improved farm management practices and insight in investments for horticulture production to effectively use different loan sources.

#### *Youth Employment fund*

- For the Youth Employment funds, a lot of interest was generated after a youth round table meeting launching the call for concept notes. In all, 7 companies with innovative ideas for the horticulture sector were awarded. Youth and women inclusion was paramount in the consideration. Details of the companies and themes being worked on is presented in Annex 4.

## Access to Finance

- The Access to Finance component includes two activities: (1) financial products; and (2) individual company support. In 2019 we started pilots for 3 financial products: greenhouse financing, exporter-outgrower financing and solar irrigation. For each of these products activities are implemented on the ground now. For greenhouse financing the construction of the greenhouse is almost completed and we are in discussion with a second company to start the expansion of a similar greenhouse project (Ardhi Ltd). The two exporter-outgrower projects, Joekopan and AB Farms, are also being implemented, but experience serious challenges because of very strict phytosanitary measures imposed by the PPRSD. We are working closely with the two companies to see how exports can be diversified and some of the produce can be channelled to the local market. The solar irrigation pilot with PEG Africa has also commenced in 2019. 10 Farmers were selected for the pilot and 3 systems had been installed at the end of 2019. The remaining 7 will be installed in the first months of 2020. In 2020 we want to upscale this pilot to at least 100 farmers.
- For individual company support we finalized loan agreements for two companies in 2019: Golden Riverside Limited and Groital Company Limited. Golden Riverside Limited received a loan of €305,000 from Fidelity Bank Limited (a local bank) with a partial guarantee from GIRSAL while Groital Company Limited received a loan of \$67,738 from Rabobank Foundation. Two other companies are at different stages of the process: Sodipex Sarl and Ribeth Hygenyk Foods. This process has been slower than anticipated due to two reasons: (1) getting all the documentation from the companies took more time; and (2) banks were slow in providing feedback on proposals and documents. Still, we expect we can have five individual company support projects finalized by 2020 (out of a target of six by 2021). Already a pipeline has been filled and a new 'missing middle fund' is being established to finance new initiatives. The missing middle are companies that are too big for short-term working capital finance and too small for investment capital financing. Together with the Danish supported Rural Development Fund and Barclays Bank, HortiFresh has been engaged in discussions how to fill this gap.
- In brokering these transactions, different sources of financing were leveraged. These were mainly company internally generated funds, shareholder equity, HortiFresh grant contribution for technical assistance and bank loans. Internally generated funds, shareholder equity and bank loans are sustainable sources of financing as the first two sources (internally generated funds and equity) can be reinvested into other projects to organically grow the company. The latter (bank financing), once sought and successfully paid back, will place the company in a better position to seek additional financing for subsequent viable projects, thus making the source as sustainable one.

### Details on ongoing projects under Access to Finance

	Company	Finance Institution	Disbursed Loan Amount	Leveraged Company Funding
1.	Fruitmaster Limited	Rabobank Foundation	USD 120,000	USD 25,000
2.	AB Farms Ventures	Rabobank Foundation	USD 80,866	USD 60,052
3.	Joekopan Limited	Rabobank Foundation	USD 73,102	USD 54,546
4.	Groital Company Limited	Rabobank Foundation	USD 67,739	USD 34,180
5.	Golden Riverside Limited	Fidelity Bank	EUR 305,000	USD 62,481

## Agronomy and Capacity Strengthening

- In 2019, two groups of public sector agronomists, comprising 28 Tutors (selected from 3 Farm Institutes, 5 Colleges of Agriculture and 2 Universities) as well as 26 Agriculture Extension Agents (AEAs), selected from the Keta/Denu onion cluster, the Akumadan/Afrancho tomato cluster and the Accra peri-urban cluster, participated in the training of trainers for agronomy in the first half of the year. Of the participants a total of 50 (24 Tutors and 26 AEAs) graduated in June 2019 at Kwadaso College of Agriculture. A field event was organised, at which the graduating group trained some 250 farmers in different topics. Some input dealers in the HortiFresh network also had the opportunity at this event to exhibit their products and services to the visiting farmers. In the second half of 2019, another group of 27 sector professionals, mostly private agronomists (some from HortiFresh funded projects) and some public sector agronomists were enrolled. They are scheduled to graduate in May, 2020.

- Many of the extension agents who were trained in the first half of 2019 have implemented demo fields in their cluster areas to train their farmers on some of the needs in their communities with some of the knowledge acquired from the training. Field days have been organised at these demos and many farmers have attended. In all, 12 demo fields were established in the various cluster areas and 11 field events have been organised at these demo fields for farmers.
- The trainings offered are in the following areas: transplant raising, spraying technique, crop protection, fertiliser management and adult learning and training skills. As part of the training, participants are taken to the field to assess the needs of the farmers and design specific trainings to address their needs. The training spans for a total of 15 days for participants during the first half of the year. For the participants enrolled in the second half of the year, the training days have been extended to 21 days, in order to complete some topics in more detail. After every training session, trainees have evaluated the trainings as useful and that they think they learned new skills and knowledge that they can apply practically.

### **Youth, Gender and Nutrition**

- As part of HortiFresh approach to inclusiveness with conscious effort to involve youth as well as women, the youth employment fund (YEF) structure was finalized and launched in the reporting period. This was preceded by a youth focused roundtable in May 2019, during which participants dialogued on Gender and youth in horticulture. This provided feedback on the structure as well as insights into the key constraints that young women and men face in agribusiness. A key lesson was that, while finance is key, it is not the only constraint that young people have and so non-monetary support is also beneficial. This was captured in an ISSUE brief.
- With the call for concept notes on the YEF, 62 businesses (youth led and or aiming to create employment for youth) submitted applications. Seven businesses were selected, based on criteria of viability as well as social impact with regards to benefiting women and young men. Operational focus of these businesses covers Production (out-grower models), Online Distribution/Marketing channels and Processing. 3 out of the 7 YEF selected businesses are women led. Contract agreements for five of these were finalized and signed in 2019, while the remainder are being finalized in quarter one of 2020. It has been agreed that, as part of the funding process, lessons learned will be captured with these seven businesses to better understand the challenges young people/businesses of youth focus face in the sector.
- Within the clusters, innovation fund and Access to finance, efforts were made during respective funded project approaches to encourage partners to consciously employ youth and involve women in their target beneficiary groups. Where applicable, quantitative data collected from project partners were disaggregated into male-female and youth <35 years to determine extent of inclusiveness. Options for gender training in the clusters were discussed and agreed on in the reporting period. The gender facilitation cards methodology which has been implemented in other projects will be adapted to be rolled out in 2020 Q1 and Q2. Options are also been discussed on possible roll out of youth program in Cote d'Ivoire in 2020.
- In 2019, conscious efforts have been made to make HortiFresh funded projects more nutrition sensitive by including some nutrition ideas/interventions during the proposal development stage. With support from WCDI, a research has been carried out to determine the barriers and drivers of vegetable consumption in Ghana. Through this research, there is more insight on this subject. Out of this also, a strategy document has been developed to guide the nutrition communication, beginning from 2020. A number of nutrition consumption surveys were carried out during Business Platform meetings and Round Tables to determine the level of consumption of fruits and vegetables among out stakeholders. Also, nutrition consumption awareness messages were given during field events, Business Platform meetings and Round Tables, to encourage participants to consume more fruits and vegetables.

### **Monitoring and Evaluation**

- The annual review on the validity of the Theory of Change (ToC) and its assumptions with staff and partners has resulted in slight adaptations in the ToC. In the pathway towards conducive business climate we concluded that "conducive policies in place and implemented" in the attribution zone of HortiFresh has been adopted to "Improved Food Safety control systems". In the pathway towards a



competitive and high value F&V sector, outputs have been adapted to include technical assistance on business management. Two of the assumptions were found to be not valid: (a) the regulatory systems and structures are not transparent. We will propose new activities to help address this. (b) the costs of inputs is not competitive. We are trying to address this partially with activities leading to less inputs to be purchased (less weedicides, train farmers to make compost to replace compost buying), but non-competitive input costs will also lead to reduced uptake of technologies. The checking of the Theory of Change also led to slight adaptations in the indicator framework and measurement. Indicator 21 (% increase in mean number of days per week of F&V consumption amongst HortiFresh beneficiaries in Ghana) will be changed following the advice of the nutrition expert as the means of data collection seem not reliable. Indicators 25 (on GAP) and 26 (on Green Label market outlets) have been split to track data at farmer (out-growers) and at business/SME levels separately. Data for indicator 24 (on food safety monitoring) is still not available as the data source (EPA) does not have / does not report results of specific crop inspections for fruits and vegetables. Indicator 29, added to track HortiFresh network actors expansion and reach by counting participants at various events organized.

- Also targets for indirect reach of farmers have been defined. Baseline surveys have been conducted for all clusters and baseline data has been collected with some businesses and entrepreneurs benefiting from innovation and youth funds. Regular monitoring visits to monitor progress have been conducted with beneficiaries of the funds. A data management system for regular progress monitoring is operational. IATI compliant updates on transactions have been done and with actual project activities having started in 2019, IATI compliant sharing of results has been prepared and has been done for 2019. A methodology for collecting qualitative information on change using narrative assessment and change stories has been developed and piloted and will be implemented in 2020 and 2021.

## Communication & Events

- The year under review saw the HortiFresh publication of the 2019 Business Opportunities report which highlighted salient horticulture sector opportunities and challenges in Ghana for sector actors to be aware or take advantage. Two issue briefs, one on gender inclusion for the horticulture sector and another on contract spraying were also produced to support the sector with findings and approaches in these two areas respectively. Building on experiences from previously organised fruits and vegetable fairs, the 2019 fair had 68 participating companies profiled in a brochure to increase visibility and easy post-fair networking across participating stakeholders. Releases were developed and distributed to media houses to aid publicity.
- The reporting period witnessed increased visibility of HortiFresh activities as the project actively and consciously made use of media platforms available. In Ghana and Cote d'Ivoire, HortiFresh activities featured well in the media space with stories mostly in traditional media (TV, newspapers, radio) and online and new media (twitter & Facebook). These traditional media typically featured our prime events such as Trade Missions, activity launches, Fruit and Vegetable fair among others. HortiFresh own social media channels Twitter and Facebook were also used to inform stakeholders outside the project's direct reach on events like round tables, stakeholder and community engagements as well as other smaller or internal events. The website has been successfully rebranded as HortiFresh website and shares information about the events, capacity development, publications and businesses supported.
- Awareness creation, sector developments and updates on HortiFresh activities were as well brought to the doorsteps of businesses, farmers and other sector actors within our network via the monthly newsletters. Technical assistance on communication approaches was offered to grantees and other HortiFresh stakeholders in the reporting period.
- Fifteen stakeholders in the Mango cluster (farmers, youth, agronomists) have been sharing their story on their current situation and aspirations in Mango farming. The stories have been filmed and will be shared and used for monitoring change purposes.
- HortiFresh organized a series of business platform meetings, roundtables and other events for discussing emerging policy issues. These events bring together different stakeholders in the horticulture value chain and occurs at the regional (Northern Ashanti and Western) and national level. The outcomes from such events provide valuable input into project planning and for sector transformation

## **Annex 3 - Detailed report HortiFresh activities Cote d'Ivoire**

### **Financial Products**

The Access to Finance component in Cote d'Ivoire focuses on Individual Company Support. In April 2019, HortiFresh conducted a scoping mission in the north of Cote d'Ivoire to find suitable companies and projects to support through Individual Company Support. Sodipex, which plans to invest in a coconut packing line, virgin coconut oil production and recycling waste through charcoal production, was identified as a potential partner during this scoping mission. HortiFresh is supporting them in the process of acquiring a loan from the Rabobank. Sodipex has been given a subsidy to hire a consultant to develop a strong business plan. While the process has seen significant delay, the first tranche has been transferred and a draft business plan is expected in the first quarter of 2020.

### **Cluster Fund**

After several meetings and a round table in Korhogo in February 2019, the Cote d'Ivoire Mango cluster was established with the Inter-Mangue as a main partner. The needs assessment for strengthening the mango value chain identified key challenges that need urgent support from HortiFresh.

- Good Agricultural practices by producers and fruits harvesters.
- Market accessibility for exporters and processors
- Capacity building for fruit processors

The seasonality of the mango crop and the limited duration of the Fresh Mango season (only from April-June) delayed the starting of cluster activities in 2019 to deal with identified challenges.

In 2020, HortiFresh will follow-up in the clusters with agronomy support, demonstration plots, training, capacity building, round table and trade mission for business linkages.

As for the peri-urban fruit market in Abidjan, a needs assessment is yet to be done and follow up initiated for strengthening the women association.

### **Innovation Fund**

A total of 4 Innovation Funds are available for Cote d'Ivoire, three of which have already been allocated. Two of the 4 were granted to Koppert West Africa and Agricultural Solutions for Africa (ASFA) in the first quarter of 2019. These partners have already launched their activities and met the requirements for the second tranche. Both, however, have run into major challenges, which require them to modify their planned activities and agreement with HortiFresh. In the case of Koppert West Africa, this is because Programme d'appui au développement des filières agricoles (PAFDA) has distributed free crop protection products to all mango producers in the North of Cote d'Ivoire, disrupting Koppert West Africa's market. ASFA, which leases drip-irrigation systems and solar pumps to smallholder farmers, is faced by security issues. Leaving their technology in the field would require investing in security or risking theft. Both of these partners are in the process of proposing adjustments, after which the second tranche will be transferred in the first quarter of 2020. The flexibility Innovation Fund partners have in adapting their plan allows partners to deal with unexpected challenges and situations. The third Innovation Fund was granted to Terres chaudes, which sells products for water retention, in the last quarter of 2019. The Terms of Reference was recently signed and their first tranche has been disbursed. The fourth Innovation Fund is still in the pipeline, due to difficulties in finding companies that meet the requirements and are able to co-finance. The aim is to have the fourth Innovation Fund allocated in the first quarter of 2020.

### **Youth Employment Fund**

The youth employment fund is not available in Cote d'Ivoire as it is in Ghana. Alternative means of integrating youth in HortiFresh activities will be sought. This will be explained further in the annual plan for 2020, under cross-cutting themes.

### **Policy Support and Special Studies**

In terms of Policy Support and Special Studies, the main activity in Cote d'Ivoire was the hiring of a consultant to study the Sanitary and Phytosanitary (SPS) status. A consultant was hired to identify regulations and relevant stakeholders, the degree to which these regulations are respected and enforced, the Strengths, Weaknesses, Opportunities and Threats (SWOT), as well as propose several recommendations on how the SPS status could be improved. This study commenced in September with a desk study and interviews. The report has yet to be validated and finalized, which is expected to happen in the first quarter of 2020. The final report will inform dialogue between key stakeholders and potential policy support.

### **Capacity Building Activities**

Capacity building activities focused on a continuing effort to support business partners in the horticulture sector in Cote d'Ivoire. In 2019, special attention was given to companies which were granted with the Innovation fund (ASFA, Koppert) to facilitate the technical implementation of their projects. We also spent a lot of time with various individuals and companies which could not obtain the innovation fund (S2ICA, Fruignon, Mariagri, etc.) since their general technical level was lower than expected. That is preventing them to run profitable businesses.

As part of the capacities building, we also supported the PADFA program by providing technical support during the launching of the program to support mango actors.

In 2020 there will be close support to Mango actors, fruits sellers in Abidjan as part of the cluster development activities, to individuals and companies that are into business or have serious intentions in investing in the fruits sector in Cote d'Ivoire.

### **Support activities – Youth, Gender and Nutrition**

In 2019, no activities specifically oriented towards youth were carried out in Cote d'Ivoire. Incorporation of a youth component has been more of a cross-cutting theme. Through the Innovation Fund, for example, companies were selected in part due to their contribution to youth employment. Exact data on youth employment or support to youth is not available, however, as it needs to be further disaggregated. This will be given more attention the coming year. The plan is to launch a stronger youth component in 2020, which will be described in the 2020 Annual Plan.

In regards to support for women in the fruit sector, the HortiFresh team had a few meetings with a cooperative of women selling fruit at the port in Abidjan. During these meetings, HortiFresh gained a better understanding of their situation and their needs. Placing these needs within the scope of the HortiFresh program, HortiFresh plans to support these women in access to finance, linking them to other businesses and support services, as well as organizing trainings on financial literacy, quality assurance, and strategic and professional promotion of goods. As the women were still in the process of registering themselves as a cooperative, now officially referred to as CVFIR, these activities have been planned for 2020. Since no specific activities have been carried out in 2019, no specific results can be mentioned.

No specific nutrition activities have been carried out in 2020. As explained in the Annual Plan for 2020, due to limited resources for youth, gender and nutrition as cross-cutting themes and the need to prioritize, HortiFresh Cote d'Ivoire will focus on youth and gender support activities instead of nutrition.

### **Events in 2019**

As for 2019, a series of business platforms and trade Missions have been organized successfully in Abidjan to deal with challenges faced by fruits actors in Cote d'Ivoire.

- The 1st Business platform meeting was organized on July 25th with the topic "Creating Opportunities for a competitive Horticulture Sector in Cote d'Ivoire" and
- The 2nd Business platform meeting, organized in November 28th, with the topic "Strengthened Business Partnerships in the Fruit Sector"
- One trade mission was organized, during the SARA (Salon de agriculture et des Ressources Animales d'Abidjan) in November and it focused on fruit sourcing.

In 2020, HortiFresh has planned to organize several Round tables and business platforms in Abidjan, Korhogo and Yamoussoukro and the topics of these meetings will be decided upon. As for trade Missions the objective will be to establish linkages with other organizations (GIZ, IFC, IPD, etc) to concretize sector interventions for sustainable impact trade missions.

## Annex 4 - Overview grant recipients Innovation, Youth Employment & Cluster Fund

#	Project Partner	Sector/ Country	Grant amount (Euro)	Project Name
<b>Innovation Fund Projects</b>				
1	CropLife	Vegetables / Ghana	100,000	Spray services provision
2	ASFA	Fruit / CIV	96,348	Leasing of irrigation materials and solar pumps with technical support to smallholders
3	AATF	Vegetables / CIV	100,000	Ghana agricultural technology evaluation (GATE) project
4	Iribov	Fruit / Ghana	99,865	Tissue culture-based production, propagation and distribution of fruit crop planting materials to smallholder commercial farmers
5	Koppert	Fruit / CIV	60,585	Improving the income of smallholder mango producers by providing biological solutions for fruit fly
6	PPEDCO	Fruit / Ghana	65,000	Provision of professional agronomic and plant protection services
7	Akandem	Vegetables / Ghana	68,988	Sustainable vegetable production with 150 smallholder famers in Builsa North District
8	Ropryn	Vegetables / Ghana	55,382	Minimizing post-harvest loss by introducing cold storage and transport
9	GKV Investments	Fruit / CIV	65,000	Automation of virgin coconut oil processing to drive export
10	Farmstead	Vegetables / Ghana	64,956	Domestic market-oriented vegetable production and distribution
11	Hendy Farms	Fruit / Ghana	64,000	Processing fresh mangoes into mango habanero hot sauce for local and international markets
12	Vintage	Fruit / Ghana	64,500	High value canned fruit and juice for local, regional and export markets
13	Honeycomb	Fruit / Ghana	100,000 (yet to be contracted)	In development phase
14	To be decided	? / Ghana		
15	Ivoire Fleur	Fruit / CIV	TBC	In development phase
16	Terres Chaude	Fruit / CIV	50,000	In development phase
<b>Youth Employment Fund – Ghana</b>				
1	Senam Foods	Fruit	32,000	Improving small-scale processing of virgin coconut oil and coconut-based products
2	AgriShared Limited	Fruit & Vegetables	32,000	Next-generation sharing economy platform for agriculture
3	AP OAK Limited	Vegetables	32,000	Horticulture module of youth in agribusiness project
4	Agroseal	Fruit & Vegetables	32,000	Enhancing market accessibility for smallholder fruit & vegetables' farmers
5	Pure & Just	Fruit	14,060	Improved market linkages among smallholder fruit farmers through technology and traceability
6	GEM	Fruit & Vegetables	TBC	Optimizing vegetable & fruit yield through UAS agronomic advisory services
7	Munisco		TBC	In development phase
<b>Cluster Fund</b>				
1	Bomarts	Fruits (Mango)	68,189	Provide support in reducing incidence of Mango Black Spot disease through professional agronomic services and orchard management to ensure market access
2	GreenEf	Vegetable (Onion)	25,565	Promoting compost production and use among onion farmers in Keta and Denu Municipals of the Volta Region
3	Tradeline	Vegetable (Onion & Tomato)	12,000	Support to improve access to finance and financial literacy for smallholder farmers located in onion, tomato and peri-urban areas



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