


FIRST+II Impact Brief

August 04 - 15, 2025

Insights into the journey towards achieving dignified work for youth and young women.

IMPACT GOALS (2024 – 2028)

 **307,000**
youth jobs enabled
(70% held by women)

 **6,200**
Persons with Disabilities
Increase Capacity

 **160,000**
enterprises receive finance

 **\$124 million**
in financing unlocked

 **255,000**
smallholders or MSMEs
receive business
development services or
finance to increase their
incomes

 **80%**
of financial institution
partners increase
agriculture/MSME
lending

Last Mile Lending Unlocked: Manya Krobo Rural Bank Empowers Frontline Lenders to Approve More for MSME Growth

- Access to Finance

Manya Krobo Rural Bank, a priority partner under the Mastercard Foundation FIRST+II Program, has translated technical assistance into tangible operational reform. Building on capacity strengthening, coaching, and systems improvement provided through the Program, the bank has raised the loan approval limit for Branch Managers from GHS20,000 to GHS50,000. This strategic policy change empowers decision-making power to the frontline.

This move reflects the growing competence and confidence of branch leaders - outcomes of targeted FIRST+II technical assistance that enhanced their credit appraisal skills, strengthened internal controls, and improved the quality of loan origination and decision-making processes. By equipping managers with both the knowledge and the authority to act, the bank can now respond more quickly to viable loan requests, reduce turnaround times, and deliver timely, market-relevant financing to MSMEs.

The policy change directly supports the Program's mission of enabling Financial Institutions to better serve youth- and women-led enterprises with speed, flexibility, and innovative financial solutions. With this shift, Manya Krobo RB is not just delegating authority; it is creating a culture of trust, accountability, and customer responsiveness.

This is more than a policy change; it is a catalyst for local economic growth, bringing banking decisions closer to entrepreneurs who create job opportunities for youth, particularly young women, while driving innovation and community resilience.

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From Insight to Impact: How Global Impact is Paving the Way for Financial Inclusion of Persons with Disabilities

- Enabling Environment and Industry Building

With practical tools from GHAMFIN's youth product development training, Global Impact is charting a bold roadmap to empower marginalized youth through innovative financial services.

For Persons with Disabilities in Ghana, accessing formal financial services remains a daunting challenge. Over 70% are excluded from traditional banking and credit opportunities, limiting their ability to start businesses, invest in education, or secure livelihoods. This stark reality has motivated **Global Impact**, a proactive organization based in Spintex, Accra, to take decisive steps toward change.

At a critical planning juncture for their 2025–2026 projects, Global Impact participated in GHAMFIN's two-day youth product development training; a uniquely practical program that empowers organizations to move beyond ideas into actionable plans. Central to this was a participant workbook that challenged teams to identify exactly what to start, change, or improve in their youth financial services.

For Global Impact, the training sparked a breakthrough. They gained clarity on how to engage Persons with Disability, a group often overlooked. Their understanding on youth centric methodologies by first gathering in-depth insights about every cohort or constituency's unique financial needs informed their determination, cleared their doubt and gave them formidable purpose. With these insights, Global Impact is preparing to co-create a youth-responsive financial product for the persons with disabilities community, ensuring solutions are truly relevant and effective.

Their approach is deliberate and innovative: develop a prototype informed by the targeted community input, pilot it the prototype over three months, gather lessons learned, and then scale the rollout.

This roadmap marks a critical shift toward inclusive finance that empowers marginalized youth, promising to unlock new economic opportunities and independence.

Douglas, Head of Programs at Global Impact, reflected on the training's value: "The GHAMFIN workbook is unique, it moves organizations from theory to practical, actionable plans that empower decision-makers to lead real change."

Caroline, Chief Executive, stressed the vital role of engaged leadership: "Real impact emerges when decision-makers step beyond their offices to listen to youth and marginalized groups, committing to bold, inclusive action."

This moment is ripe with opportunity. Global Impact's roadmap, born from GHAMFIN's hands-on training, positions them as leaders in transforming youth financial inclusion in Ghana. The potential ripple effects of their thought through effort to empower thousands of young Persons with Disabilities to access finance and improve their lives is profound. The idea of putting the persons with disability first is not only exhilarating but at least in the context of Ghana's financial space is unprecedented and groundbreaking.

With strategic support and partnership with the donor community, international funding or even a little investment from the FIRST+II program, this blueprint can be nurtured to move swiftly from intention to impact, setting a replicable example for inclusive financial innovation nationwide.

Did You Know?

Over 70% of persons with disabilities in Ghana are excluded from formal financial services.

Access to finance is a critical barrier limiting their ability to start businesses, invest in education, and improve livelihoods.

From Mental Math to Measured Success – Young

"I never really understood what 'Asset' and 'Liability' meant until today. I used to do budgeting in my head, but that will change immediately. I've

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Women in the Susu Sector Embrace Structured Budgeting

- Enabling Environment and Industry Building

On the 12th & 13th August 2025, GHAMFIN, under the Mastercard Foundation FIRST+II Program in collaboration with CapPlus, convened members of the Ghana Cooperative Susu Collectors Association (GCSCA) for a transformative two-day workshop at the Sunlodge Hotel, Accra. Centered on the theme “Budgeting for Sustainability”, the training brought together cooperative leaders and frontline Susu operators to sharpen their financial planning skills and strengthen long-term institutional resilience.

The sessions blended practical budgeting principles, record-keeping techniques, and cost management strategies. But the most striking impact emerged in the personal reflections of the young women in attendance. For Comfort Abakah-Mensah, CEO of Aaromos Susu Enterprise, the workshop was a turning point:

already bought a tablet, and I'll make sure it is put to good use for my budgeting.”

Her experience was echoed by other young female participants, who shared newfound clarity on the importance of basing budgets on accurate business records and integrating structured financial planning into daily operations. These are not just skills; they are mindset shifts that will shape the way these women run and grow their enterprises.

By equipping grassroots financial service providers with practical, applicable tools, GHAMFIN - through the FIRST+II Program - is strengthening the sustainability of Susu enterprises and driving a broader vision: a more resilient, inclusive, and youth-driven financial sector in Ghana. The ripple effect of these changes will extend beyond balance sheets, fueling economic empowerment in the communities these women serve.



Figure 1: Photo of a GHAMFIN facilitator, leading the session on budgeting with members of the Ghana Cooperative Susu Collectors Association (GCSCA)

Advancing Disability-Inclusive Finance in Ghana

- Business Development Services

Tanye, a member of the group, shared her heartfelt gratitude:

“My group members and I are very grateful for the input we received through this project. As women,

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In the heart of Ghana's farming communities, a quiet transformation is taking place. Across fields and villages, smallholder farmers are beginning to see their hard work yield not just crops but hope for a better future. This change is being driven by Farmerline, under the FIRST+II Business Development Services (BDS) component, through an innovative approach that combines tailored input credit with training in Good Agricultural Practices (GAPs).

For years, many smallholder farmers, especially women, have struggled to access the tools and resources they need to thrive. Fertilizers, quality seeds, and farming equipment are often out of reach, either too costly or unavailable when needed most. Farmerline's tailored input credit system is tackling this challenge head-on by providing essential inputs, especially fertilizers, on credit, and ensuring they reach farmer groups at the right time.

This approach will not just boost yields but will contribute to the Government of Ghana's Feed Ghana flagship program, which focuses on expanding farming opportunities and improving food security at the grassroots level.

A shining example comes from the Dagaaba Widows Group in Atakura No. 1, Ejura (Ashanti Region). In June 2025, the group received Safisana organic fertilizer through Farmerline's program. For these women, many of whom are the sole providers for their families, this support is a game-changer. It's expected to significantly increase their maize yield per acre, opening the door to higher incomes and even creating job opportunities for local youth through additional casual labor needs.

we know how difficult it is to access farm inputs, especially on credit. We used to struggle to buy fertilizer. Getting credit is not easy for women's groups. But thanks to Farmerline, we received input on time, and now our farms look better than ever. We are hopeful that this year's harvest will bring real change to our families."

With a smile, she added:

"The support we received has already started showing promising results, even before harvest. Like Oliver Twist, we will continue to ask for more, because this kind of support keeps widows like us farming and motivated."

Through the FIRST+II program, Farmerline is doing more than just supplying fertilizer: it's strengthening farmers' capacity, expanding financial inclusion for underserved rural communities, and fostering resilience. The results are already visible in Ejura, and the model holds immense potential for scaling across the country.

As more communities gain access to these tailored input credits, Ghana edges closer to a vision of inclusive, productive, and sustainable agriculture. One where no farmer is left behind!



Figure 2: Photo of The Farmerline Team that delivered the input to the farming Group

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Strengthening Smallholder Farmers' Capacity through Tailored Input Credit Delivery

- Enabling Environment and Industry Building

The Ghana Federation of Disability Organizations (GFD) continues to champion inclusion by equipping key partners with the tools to make their programs more accessible. In recent months, GFD trained several program partners including GHAMFIN, Opportunity International, Digital Frontiers Institute, Farmerline, CDC Consult, and the African Management Institute, on disability inclusion practices, inclusive communication, and adaptive programming.

This effort significantly boosted partners' readiness to integrate disability-inclusive approaches across their work, setting a new standard for accessible and inclusive development.

Building on this foundation, GFD has teamed up with CDC Consult to support financial institutions in developing disability-inclusive financial products. The goal is simple yet transformative: to ensure that financial capability is not only a tool for empowerment but also a catalyst for inclusion and youth-led transformation.

Data-Driven Inclusion Measuring What Matters: Tracking Financial Inclusion Through Smarter Data

- Nimble Capital

For the LPG pilot with GIRSAL, data is not just a compliance requirement, it's a catalyst for change. The newly enhanced data collection and reporting tool equips Pan-Africa Savings and Loans to capture and report detailed profiles of MSMEs, farmer-based organizations, and vulnerable groups served under the guarantee.

By integrating an automated fee reporting tab, the system reduces manual work, enabling staff to focus more on client engagement while providing real-time visibility for CapPlus, GIRSAL, and Pan-Africa into how the guarantee is dismantling financing barriers and fostering economic participation.

The recent training brought together 22 participants: 5 from GIRSAL, 15 from Pan-Africa, and two from CapPlus (16 men and six women). The collaborative session not only built technical capacity but also deepened commitment to leveraging data for targeted inclusion.

"This tool will transform the way we work. We can now trace the direct link between the guarantee and increased access to loans for young women, farmers, and youth." – **Pan-Africa Credit Officer.**

"Before, pulling reports was tedious and prone to delays. Now, with this automation, we're confident our data reporting will be both timely and accurate." – **Pan-Africa Data Analyst.**

"The clarity this system provides helps us make faster, evidence-based decisions to support underserved clients." – **GIRSAL Technical Lead.**

With these insights, the LPG pilot is better positioned to measure social and economic outcomes, track loan characteristics, and capture the transformative impact on communities, proving that smart data is the backbone of sustainable financial inclusion.

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Upcoming Events

- Ag Lending Optimization:
 - **August 4 - 22, 2025** - Field review for Ahantaman Rural Bank
 - **August 11 - 29, 2025** - Field review for Mumuadu Rural Bank
 - **August 20, 2025** - Field debrief/exit meeting for Ahantaman Rural Bank
 - **August 27, 2025** - Field debrief/exit meeting for Mumuadu Rural Bank
- MSME Lending Review - **August 12 - 22, 2025** - On-site, BestPoint Savings and Loans
- Trainer of Trainers for Project Officers - **August 18 - 20, 2025**
- Young Women-centered Design Workshop with the Foundation - **August 19 - 21, 2025**
- Gender Finance Diagnostics -
 - **August 19, 2025** - Field debrief / Exit Meeting for Manya Krobo Rural Bank
 - **August 19 - October 29, 2025** - Kick-off meeting for Mumuadu Rural Bank
- PwD Webinar | Breaking Barriers: Advancing Disability Inclusion in Financial Services - **August 20, 2025** - Online
- DFI – Alumni and Youth Engagement Event - **August 22, 2025** - CAL Bank Office, Accra
- GHASALC Workshop | Developing Risk Management Strategy - **August 28 - 29, 2025** - Online
- Virtual Roadshow for partner FIs by Oikocredit - **August 29, 2025** - Online

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