



# COCOBOD *News*

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## **COCOA FARMERS PENSION SCHEME**

**THOUSANDS OF COCOA  
FARMERS TO BE ENROLLED  
BY CLOSE OF SEASON**





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# COCOA FARMERS PENSION SCHEME; THOUSANDS OF COCOA FARMERS TO BE ENROLLED BY CLOSE OF SEASON



What seemed to be a major bottleneck to the smooth implementation of a 39-year provision in the Ghana Cocoa Board (COCOBOD) Law is gradually being removed to pave the way for the actualization of the much-anticipated Cocoa Farmers Pension Scheme (CFPS).

The lack of a credible database on cocoa farmers and other related activities in the cocoa sector remained a stumbling block to policy and commitment towards instituting a pension scheme for our farmers until the decision to commence a process to digitize the cocoa sector in 2020.

After successfully digitalizing operations within the cocoa industry through the Cocoa Management System (CMS) over the past 3 years, there is ample evidence that the CFPS is ready to ride on the back of the CMS to achieve its core objective of providing a

contributory pension scheme for cocoa farmers in the country.

Speaking at the launch of the CMS on 24th October 2020, Vice President of the Republic of Ghana, Dr. Mahamudu Bawumia said, "For the first time, every programme, policy intervention plan and projection, every infrastructural development needed in cocoa growing areas will be based on verifiable data. So the CMS is not only in line with the government's digital transformation agenda, but will also bring enormous benefits to stakeholders of the cocoa industry especially the farmers. The new system will also help with the effective running of the Cocoa Farmers Pension Scheme."

COCOBOD, through the CMS, has been able to bring all pieces of data managed by various actors in the cocoa sector together into a central portal to ensure

inter-connectivity within the value chain, the supply chain, and to assist in the effective management, planning and implementation of policies and programmes. This is particularly necessary to build synergies, and ensure that data is properly managed to accelerate growth in the sector.

According to Hon Joseph Boahen Aidoo, "Essentially, the CMS aims to capture information (biometrically) about the farmer, the household, the land holdings and even the characteristic of the soil on identified farms. Other types of information we want to capture which we currently don't have include weather systems, land tenure arrangements in which cocoa farmers are operating as well as information on our license buying companies (LBCs).

In 2022, the CMS captured some 664,529 farmers and all relevant details about



their farms in six (6) out of the seven (7) cocoa growing regions. The Western North Region is the last where the CMS is currently ongoing with mop up exercises being carried out in other regions to capture farmers who, for some reasons, missed the first instance when the CMS team were in their respective communities to register them. While the project seems to be providing better insights into the cocoa farmer population, there have been some projections which suggest that more than one million farmers would be captured in Ghana after the exercise has been completed. The data will invariably support the implementation of major policies and projects of the Board.

One of such projects is the CFPS which is expected to enrol thousands of farmers who have been issued with their Cocoa Cards by the CMS. Starting from March 2023, enrolment onto the Scheme under phase one, will start in the Ashanti and Western South Regions where the CMS has produced verified and clean data for that purpose.

In line with the enrolment in various communities under the first phase, the Board of Trustees of the Scheme plans to embark on rigorous sensitization activities using the mass media and other emerging non-traditional communication means to explain the benefits and other operational modalities of the scheme. The expectation is that cocoa farmers will listen to their local radio, television stations as well as other publicity tools which would be adopted.

The rather simple enrolment procedure, which is expected to be aided by the CMS, will require farmers to present their Cocoa Cards as proof of having been captured under the CMS. After it has been verified, they will be assisted to elect options and provided with other relevant information pertaining to the pension, after which they would be enrolled accordingly to enable deductions from every sale of cocoa made to the purchasing clerk to be done using the CMS platform and paid instantly into their pension accounts.

We call on all farmers and relevant stakeholders to rally behind the Board of Trustees of the Scheme in implementing this initiative which is part of a broader strategy to promote the sustainability of the cocoa sector. The overarching aim of the scheme is to provide a decent pension for our cocoa farmers when they retire from active cocoa farming. It is therefore hoped that the introduction of the scheme will address the issue of lack of pension for cocoa farmers, which has over the years, become one of the major reasons why the youth have abandoned cocoa farming in search for non-existent white-collar jobs in the cities.

After almost four decades, what has remained an illusion and a mirage is finally seeing the light of day. The Board is resolved to address every hurdle that may arise during the enrolment processes. The onus is on all of us to play our respective roles to make it work in the interest of the sustainability of the cocoa sector and the economy of Ghana.

**CFPS: PROVIDING A DECENT PENSION FOR OUR GALLANT COCOA FARMERS.**





# COCOA PRODUCER PRICE GOES UP 21% TO GHC800 PER BAG



A cross section of management present during the announcement



Hon. Owusu Afriyie Akoto (MoFA) announcing the new cocoa producer price for 2022/2023 cocoa season

The Producer Price Review Committee (PPRC) has announced a 21% increase in the producer price of cocoa from GH¢10,560 per tonne to GH¢12,800.00 per tonne.

The increment brings the price of a 64kg bag of cocoa to GH¢800, with effect from the 7th of October 2022. Hon. Dr. Owusu Afriyie Akoto, the Minister for Food and Agriculture (MoFA), who also chairs the PPRC, made the announcement.

He said projected cocoa production volumes, expected inflows, industry costs, and the need to properly remunerate cocoa farmers, among other considerations, informed the price adjustment.

The PPRC also approved new rates and fees for all other stakeholders in the supply chain, including the buyers' margin, hauliers' rate, warehousing and internal marketing costs, as well as, fees for disinfestation, grading and

sealing and scale inspections.

"The 21% rise in the producer price of cocoa is a testament to Government's resolve to ensure farmers earn a decent income and make cocoa farming lucrative. Government will continue to implement initiatives to build a robust, resilient and sustainable cocoa industry where cocoa farmers and their communities will thrive," Hon. Akoto stated.

He said cocoa farmers will continue to receive support through the pests and diseases control programme (Mass Spraying) and Rehabilitation of diseased cocoa farms. Further support will come by making the requisite inputs such as fertilizers, available for cocoa farmers to buy to increase farm productivity.

Additionally, cocoa farmers will continually be supplied with improved planting materials that are drought-tolerant, early bearing and high

yielding.

The Ghana Cocoa Board (COCOBOD), he said, has also made available funds, jute sacks and related logistics for the smooth take-off of the 2022/2023 main crop season.

He noted that to ensure a decent standard of living for Ghanaian cocoa farmers after retirement, the Cocoa Farmer's Pension Scheme will move from the pilot phase to the implementation phase, after the completion of the farm mapping and enumeration component of the Cocoa Management System (CMS) by the end of October.

Once completed, the CMS will also establish a national mandatory traceability system which will be transparent and accountable. It will ensure that all Ghana cocoa beans are traceable from the port of shipment to the plot of land that produced the beans.





Middle - Mr. Ray Ankrah - (DCE, F&A) COCOBOD, exchanging the signed documents with a representative of the lending financial institutions. To his left - Mr. Peter Mac Manu, Board Chairman, COCOBOD.

# COCOBOD SIGNS US\$1.13 BILLION TRADE FINANCE FACILITY FOR 2022/2023 COCOA SEASON

Ghana Cocoa Board (COCOBOD) has signed a US\$1.13 billion pre-export receivables backed trade finance facility with a consortium of international financial institutions to finance cocoa purchases for the 2022/2023 cocoa season at the Cocoa House in Accra.

The facility, which would attract an interest rate of 1.75%, will also be used to finance operational activities within the crop season. COCOBOD launched the facility to the market on 23rd August 2022 at a launch amount of US\$1 billion and elected to upsize the facility to US\$1.13 billion as a result of over subscription.

Hon Joseph Boahen Aidoo, the Chief Executive of COCOBOD, in a virtual welcome address at the signing said despite the challenges facing the cocoa sector, brought on by the global financial difficulties, the sector had once again shown leadership. He said going into the international financial market this year was a very daunting task due to the challenges that the country is facing.

"But we went into the international market this year with the best minds. We were able to launch an amount of 1 billion US dollars in August and today we have 1.13 billion US dollars committed for signing," he stated.

He gave assurance that the funds will be used 'effectively and efficiently' to support cocoa farmers and the industry.

"In spite of all the challenges, we also want to assure the sector minister, the minister of finance and the entire country that we will make sure that we improve upon our performance. Already the outlook is good for this crop season.... We will work hard and make sure that we make the whole country proud," he said.

Mr. Peter Mac Manu, the Chairman of the Board of Directors of Ghana Cocoa Board (COCOBOD), who also chaired the signing event said he was delighted about the attainment of the facility.

"From where Ghana is sitting right now, people thought it will be very difficult for us to get the signing ceremony

executed. But cocoa is cocoa, and we call it the 'golden pod', so it must always shine," he said.

"We have done this syndication for the past 30 years. I'm happy that it continues to have the confidence of the financiers because we have never defaulted, and we will not default," he assured.

Mr. Ken Ofori-Atta, the Minister of Finance, who witnessed the signing event expressed gratitude to the board and management of COCOBOD and the financial partners, particularly, the Standard Chartered bank for "shepherding" the facility to its success.

He said the signing gives reason for optimism in the Ghanaian economy. "So, I believe it is time for us to have the kind of optimism that will raise Ghana and a black star up where it should be. Yes there continues to be a great future for our country and I think this will ring around the globe and give impetus to our negotiations [with the International Monetary Fund]," he said.

Similarly, Dr. Ernest Addison, the Governor of the Bank of Ghana, expressed confidence that the finance facility will help stabilize the economy. "Every Ghanaian has suffered from the impact of the depreciation of the currency, which has raised the cost of living and we are looking forward to being able to minimize the impact of the depreciation of the currency on the standard of living of Ghanaians, and this particular inflow helps very much in achieving that objective," he said.

The Standard Chartered Bank, Coöperatieve Rabobank, Industrial and Commercial Bank of China (ICBC), MUFG Bank Ltd, Natixis and Ghana International Bank plc were the Initial Mandated Lead Arrangers for the facility.

Bank of China Limited, London branch joined the facility as Senior Mandated Lead Arranger, while DZ BANK AG Deutsche Zentral-Genossenschafts bank, Frankfurt am Main and the Arab Bank for Economic Development in Africa ("BADEA") joined as Mandated Lead Arrangers.

Ecobank joined as Arranger. The OPEC Fund, United Bank for Africa PLC, Ahli United Bank B.S.C. and Federated Hermes Inc. joined as Lead Managers. AfrAsia Bank Limited, Citibank N.A, Absa Bank Ghana Limited and GCB Bank Plc joined as Managers.



# BISMARCK FUACHIE ADJUDGED 2022 NATIONAL BEST COCOA FARMER



Mr. Bismarck Fauchie receiving recognition as the National Best Cocoa Farmer for 2022



Mr. Bismarck Fuachie from Sefwi Asafo in the Western North Region has emerged as the 2022 National Best Cocoa Farmer.

The 45-year-old Senior High School graduate who also holds a certificate from a farmer business school was presented with the prestigious award by Ghana Cocoa Board (COCOBOD) at the grand durbar for the 38th edition of the Farmers' Day Celebration held at the Jubilee Park in Koforidua, the Eastern Regional Capital on Friday, 2nd December 2020.

He has a total farm size of 88 hectares located at Asafo in the Boako District of the Western North Region. At an impressive 3,258.89kg per hectare cocoa production rate, his total yield for the year under review amounted to 286,782.32kg.

In 2015, Mr. Fuachie was declared the Western North Regional Most Promising Young Cocoa Farmer. He became the District Best Farmer in Sefwi Wiawso in 2016 and then picked up two awards in 2018 as the Regional Best Livestock and Cocoa farmer.

For his prize as the 2022 National Best Cocoa Farmer, Mr. Bismarck Fuachie was presented with a double-cabin Toyota Hilux pick-up vehicle, a dual-purpose motorized slasher/pruner, a

motorized spraying machine and two sets of protective clothing (overalls, wellington boots, safety goggles, respirators, hats and gloves).

In addition, he took home cartons of assorted cocoa and chocolate products, carboic soaps and a crystal plaque.

Mr. Fuachie, who was visibly joyful, expressed gratitude for the national recognition and award. He said it was a dream come true after many years of hard work cultivating cocoa, food crops and rearing animals. He added that he would continue to farm as long as he has strength and will also invite the youth to pursue farming and agribusiness.

Prizes were also presented to 54-year-old, Madam Joyce Dapaah, the National Most Enterprising Female Cocoa Farmer and Mr. Peter Paintsil (39), the National Most Promising Young Cocoa Farmer.

Madam Dapaah has a 28.76-hectare hybrid cocoa farm at Asaman in the Ainyinase District of the Western South Region, while Mr. Paintsil owns four (4) farms with a total size of 18.80 hectares, all located at Atwereboanda in Tarkwa District of the Western South Region.

They were each presented with a

single cabin mini truck, a dual-purpose motorized slasher/pruner, a motorized spraying machine, protective clothing (overalls, safety goggles, respirators, hats), assorted cocoa and chocolate products, carboic soaps and a crystal plaque.

Similarly, Madam Baby Akatusi, a 63-year-old active shea picker from Arigu, a farming community in the Talensi District of the Upper East Region of Ghana received prizes for becoming the 2022 National Best Shea Nut Picker. She received a Tricycle, Protective clothing (Overalls, Safety Goggles, Respirators, etc), cartons of assorted cocoa and chocolate products, a carton of carboic soaps and a crystal plaque.

Thirty-six (36) other award winners at the regional level, consisting of ten Regional Best Cocoa Farmers, ten Regional Most Enterprising Female Cocoa Farmers, ten Regional Most Promising Young Cocoa Farmers, one Regional Best Coffee farmer and five Regional Best Shea Nut Pickers have also received prizes.

At the District level, 70 cocoa farmers have been awarded in different categories, 2 people have been awarded for emerging as the best coffee farmers and 55 others were recognized as best Shea Nut Pickers.



# MAINTAIN PRODUCER PRICE MECHANISM - COCOA FARMERS

Cocoa Farmers have called for the maintenance of the guaranteed producer price mechanism for the purchase of cocoa in Ghana despite some recent media reports questioning the effectiveness of the mechanism.

The call followed an interaction between Ghana Cocoa Board (COCOBOD) and various distinguished cocoa farmers on the processes which lead to the determination of the producer price of cocoa and the uniqueness of Ghana's cocoa purchasing arrangement which is aimed at ensuring decent incomes for all cocoa farmers.

The interaction took place at a major stakeholder meeting which involved hundreds of past award-winning cocoa farmers; national, regional and district chief farmers and executives of cocoa-farmer cooperatives from all cocoa-growing areas in Ghana.

The interactive meeting was held in Kumasi to dialogue on various interventions, programmes and challenges within the cocoa sector.

Addressing the farmers, Hon Joseph Boahen Aidoo, the Chief Executive of COCOBOD said the determination of the producer price also takes into consideration the interventions and services that COCOBOD provides for farmers, such as, the supply of subsidized fertilizers, the mass spraying of cocoa farms, the supply of seedlings at no cost to farmers and the rehabilitation of diseased cocoa farms, among others.

He said, collectively the interventions and the principle of paying at least 70% of the achieved FOB price to cocoa farmers are to ensure that cocoa farming remains a decent economic activity for farmers. He added that COCOBOD and its Ivorian counterpart are working towards the full implementation of the Living Income Differential (LID) and the complete realization of its related benefits for farmers.

Hon Aidoo appealed to the chief



Leaders of COCOSHE (Above) and other concerned farmers present at the stakeholder meeting



farmers and executives of cocoa-farmer cooperatives to help sensitize other farmers to remain in the cocoa farming business despite pressures to convert to alternative cash crops or to release their lands to illegal miners.

He noted, that "galamsey" (illegal mining) is a major threat to the future of Ghana's cocoa sector. The distraction of Ghana's water bodies resulting from Galamsey has stalled COCOBOD's plans to roll out the cocoa irrigation project as an addition to the Productivity Enhancement Programmes (PEPs) to improve yields per unit acre of cocoa farm.

Nana Kojo Amoako, the 2021 National Best Cocoa Farmer, on his part, made

a passionate plea to his fellow award-winning and chief farmers to work in unity among themselves and dialogue with COCOBOD for the sustenance of the industry.

He said chief farmers and executives of various cooperatives must recognize that they have been put in positions of trust and that they have the responsibility to be fair to the members of their cooperatives in supervising activities, such as the distribution of fertilizers and the spraying of cocoa farms.

He advised the farmers to promptly report any suspected instances of diversion of COCOBOD's agrochemicals or smuggling of cocoa beans to neighbouring countries.



# COCOA FARMER COOPERATIVE BUILD A SOAP PROCESSING FACTORY

The Bia West Cocoa Farmers' Cooperative in collaboration with Mondelez International Cocoa Life has built a soap processing factory valued at \$1.5 million.

The facility forms part a broader vision of the Cooperative to provide additional source of income for its members in the Bia West District in the Western North Region.

The factory, located at Essam has the capacity of producing 5 tons of soap a day (8hours) from cocoa husks in addition to producing potassium carbonate for use by pharmaceutical industries.

The project started in 2017 and progressed steadily with enormous technical and financial support from Mondelez International until its completion (first phase) in 2022. The project is estimated to provide direct and indirect jobs to about 300 people.

Delivering the Keynote Address on behalf of the Chief Executive of Ghana Cocoa Board at a ceremony to officially open the factory, Rev Edwin Afari, the Executive Director of Cocoa Health and Extension praised the farmers for the initiative and called on other cooperatives to emulate the example set by the Bia West Cooperative. He assured that the Board would enhance all the Productivity Enhancement Programmes and implored the farmers to give their maximum support.

"The Chief Executive says I should assure you that policies and programmes such as the mass pruning, subsidized fertilizer, irrigation, spraying, rehabilitation and other price-guard initiatives would be pursued and enhanced vigorously to secure the incomes of our farmers", he indicated.

Rev Afari further indicated that the Board would plan a facility tour next year for better understanding of the cycle to enable the Board provide every technical and scientific support the



The newly built Soap factory in the Bia West District - Western North Region

factory would require in the production process to meet quality criteria.

He also expressed optimism that the rehabilitation of dead and diseased cocoa farms currently ongoing in the Region would be scaled up to cover more hectares and praised the chiefs for the land; Mondelez for the support and the farmers for their enthusiasm and foresight. He cautioned against smuggling of cocoa to neighboring Cote D'Ivoire stating that the practice will derail efforts at meeting production target for the current crop year.

The Chairman of the Bia West Cocoa Farmers' Cooperative Alhaji Adama Issah, said the cooperative started with just 250 members but had expanded its membership to 9,908. Alhaji Issah extolled Mondelez for supporting the vision of the group towards the construction of the facility.

"This is an alternative source of income for our members and we are proud of the commitment of members and the efforts of the contractors, Republic Bank and Mondelez", he said.

In brief a statement, Mrs. Yaa Peprah Amekudzi, Country Director for Mondelez International lauded the zeal, sacrifice, passion and enthusiasm shown by the cooperative members towards the project and urged other Cocoa Life Cooperatives across the country to initiate similar income-driven and self-help projects using

their premium. She assured of her outfit's utmost support.

The Chairman of the occasion, Nana Ofori Ahenkan 11, the Krontihene of Sefwi Wiawso in his closing remarks advised the management of the factory to ensure that it remains a useful business entity for years.

"Our major challenge as a people is the lack of culture of maintenance. This syndrome has caused the collapsed of several factories which were once vibrant. Perish the thought that we should fail to maintain this factory for prosperity", he advised.

There were solidarity messages from the Bia West DCE and Member of Parliament, Representatives of Regional Office of the Ghana Cooperative Society, the Registrar of Cooperatives, Asamankese Cocoa Life Cooperative, representatives from World Vision and staff of COCOBOD within the Region. The occasion was attended by over 7,000 farmers.





# SCALE UP EXISTING PEPs TO ACHIEVE SET TARGET - CHIEF FARMER URGES COCOBOD

The President of the National Best Cocoa Farmers Association, Nana Charles Gyamfi has urged the Management of Ghana Cocoa Board (COCOBOD) to consider expanding the existing Productivity Enhancement Programmes (PEPs) to achieve the production target set for the 2022/23 crop year.

Describing the advice as 'the surest way amidst unpredictable weather condition and other uncontrollable factors', Nana Gyamfi, and some leading members of the association, made the request during a courtesy call on management of COCOBOD at Cocoa House, Accra.

Nana Gyamfi applauded management for introducing the cocoa rehabilitation project under the PEPs and said 'the initiative has the potential of increasing production to over one million metric tonnes of cocoa in the near future'. He further observed that the exercise has recorded significant feats since its rollout in the Western North Region 5 years ago.

"Farmers are happy at the success of the

rehabilitation exercise, they resisted at the beginning but now, they are ready and willing to give out their diseased and unproductive farms to be cut down and replanted....there is abundance of food because the extension officers gave out free plantain suckers to serve as additional source of income for us,' he said

Nana Gyamfi however bemoaned the slow pace of the exercise in the Brong Ahafo Region, mentioning specifically Sankore District and urged management to put measures in place to accelerate progress of the project in that district for maximum results.

'The Sankore District has, over the past decade, produced several National Best Cocoa Farmers. It will be a great honour in recognition of their efforts when we inject impetus into the rehabilitation exercise in the district for the benefits of all farmers', he disclosed.

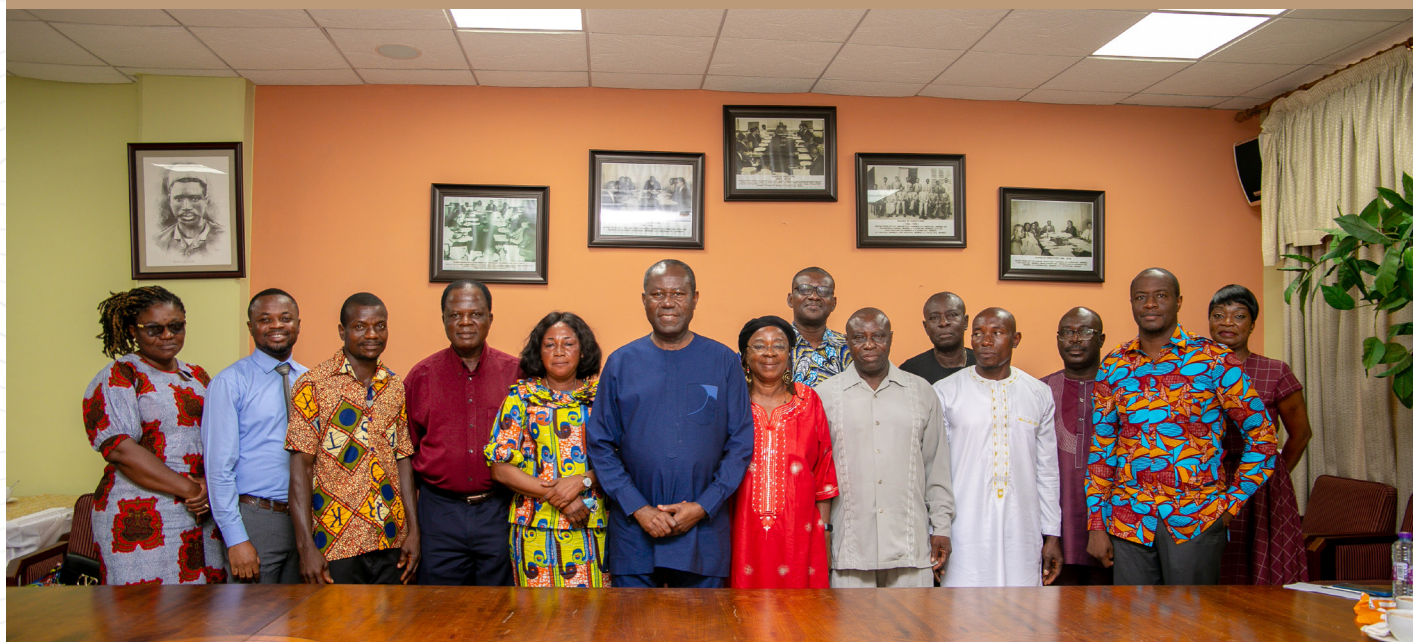
Touching on other aspects of the PEPs, Nana Gyamfi encouraged management to fully roll out the irrigation project to enable a substantial number of farmers to enjoy the benefits that come with

this novel intervention in the cocoa sector.

'Cocoa Farmers have accepted the irrigation project and want it on their farms because during the dry season, it is very difficult to irrigate farms that are producing. We however understand the cost involved and therefore appeal to COCOBOD to put measures in place to make it more economically friendly for farmers', he added.

Nana Gyamfi further urged management to institute a "call center" that will serve as a medium through which farmers can relay their concerns to guide them in carrying out their daily farming activities to increase production.

The Chief Executive of COCOBOD, Hon. Joseph Boahen Aidoo acknowledged the concerns raised during interactions, and assured that COCOBOD would work closely with the Cocoa Health and Extension Division (CHED) to resolve the issues and challenges under the PEPs not only in the Brong Ahafo region but across the cocoa regions.



The Chief Executive of COCOBOD and some members of management in a group photograph with representatives of the Association of National Best Cocoa Farmers.





# HOW TO MAKE YOUR PERFECT HOT CHOCOLATE

Below is a detailed ingredient list and step-by-step instructions in the recipe of how to make hot chocolate, but let's go over the basics:

## HOT CHOCOLATE INGREDIENTS

These are the simple ingredients that are mandatory for the preparation of hot chocolate.

**SUGAR AND COCOA POWDER:** This sweet and hot cocoa drink starts with white sugar and unsweetened cocoa powder.

You could use any sweetener of choice such as brown sugar, regular white sugar, honey, agave nectar or maple syrup.

**SALT:** A pinch of salt which helps enhance the chocolatey flavor, but it won't make your hot cocoa taste salty.

**WATER:** Pour hot boiled water over the sugar, cocoa powder, and salt.

**MILK:** You can use whole, 2 table spoon full or the alternative milk of your choice.

**VANILLA:** A dash of vanilla extract takes the decadent flavor over the top.

**HALF-AND-HALF:** Half-and-half is added after the hot chocolate is poured into the mugs, creating a rich texture and cooling the cocoa to a drinkable temperature.

## HOW TO MAKE HOMEMADE HOT CHOCOLATE

Here's a very brief overview of what you can expect when you make homemade hot chocolate:

1. Put the dry ingredients in a pan, which are (sugar ,salt, cocoa powder) then whisk in the boiling water.
2. Bring to a simmer and cook, stirring constantly, for two minutes.
3. Stir in the milk, remove from the heat, and stir in the vanilla.
4. Pour the hot cocoa into mugs and finish with half-and-half.

Very simple to prepare right? Questions people ask is if Hot Chocolate Has Caffeine?

Hot chocolate contains a small amount of caffeine because chocolate is slightly caffeinated. However, it has much less caffeine than coffee, sodas, and many teas.

Unless you are very sensitive to caffeine, hot cocoa is unlikely to keep you up at night.

## HOW TO SERVE HOT CHOCOLATE

This creamy hot chocolate is decadent enough to sip as-is. You can take it up a notch with traditional toppings like marshmallows, homemade whipped cream, or a drizzle of chocolate

sauce. For a festive twist and subtle minty flavor, garnish each mug of hot cocoa with a candy cane. Adults may appreciate a shot of Irish cream, amaretto, or peppermint vodka.

## VARIATIONS

**Use a blender:** If you have a blender with a built-in heating element (like a Vitamix or Ninja Blender) then you can try dissolving the cocoa powder and sugar by blending on soup mode until the milk is warm and the cocoa fully dissolved. I have not tried this recipe using an immersion blender!

**Use a microwave:** Instead of heating the milk on the stovetop, you could microwave it until hot (but not boiling).

**Adjust cocoa powder:** You can easily customize the chocolate flavors in this hot chocolate. Add more cocoa powder for super chocolatey flavors, add less for more subtle chocolate flavors.

**Adjust sweetness:** This recipe calls for 3 teaspoon of coconut sugar. Feel free to add more or less, depending on how sweet you like its.

## NUTRITION FACTS (PER SERVING)

Calories	-	310
Fat	-	9g
Carbs	-	53g
Protein	-	9g



# AFDB, JICA ASSURE GHANA OF FURTHER SUPPORT TO IMPROVE THE COCOA INDUSTRY



An employee of Kumad Afarinik working at the nursery site

Mr. Daniel Mpeng Bayoi, a portfolio Management Officer at the African Development Bank (AfDB), says the financial institution will continue to support Ghana's development agenda, particularly, in the cocoa sector to grow the industry and improve the lives of cocoa farmers. Such support, he added, is in line with the development bank's drive to play a leading role in Africa's economic transformation.

Mr. Bayoi said this when a delegation from AfDB and the Japan International Cooperation Agency (JICA) was led on a tour to assess the progress of the ongoing cocoa rehabilitation exercise at Sefwi Wiawso in the Western North Region.

The team also visited some nursery sites and other projects being jointly funded by the two development partners.

In 2020, AfDB, JICA and other co-

financiers signed a facility with Ghana Cocoa Board (COCOBOD) to support various projects within Ghana's cocoa industry. The projects primarily targeted support for cocoa productivity through infrastructure support to cocoa value addition and consumption.

Mr Bayoi said the Loan Facility given to COCOBOD for projects within the cocoa sector has begun to pay off and expressed pleasure at the effort made by COCOBOD to improve the industry.

"Coming to the field has given us an opportunity to experience the tangible impact of the intervention funded with the facility", he emphasized.

The Acting Executive Director of the Cocoa Health and Extension Division (CHED), Rev. Edwin Afari, who led the delegation to the farms in the Aboagyekrom and Boako Districts, said the Management of COCOBOD is

keen on restoring all cocoa farms affected by the Cocoa Swollen Shoot Virus Disease (CSSVD) to increase the country production and thanked the team for solidly rallying behind the Board in that regard.

Pointing to one of the treated farms, Rev Afari said, "This farm is 65.65 hectares and COCOBOD has managed it for the past two years, aside the cocoa you see on the farm, there are other economic trees

and the farmer is benefiting greatly because of the financial investments given to us by your outfit".

The team again was at a 100-hectare Plantain Sucker Nursery site owned by Kumad Afarinik in the Dadieso District to inspect the progress of work at the site. The site is one of the sources of suckers for the rehabilitation and replanting process.

Professor Ofosu-Budu, who received the delegation explained that the plantain suckers are planted to serve as temporary shade trees for newly transplanted cocoa seedlings on farms during the rehabilitation, adding that they also serve as alternative livelihoods for farmers as the cocoa grows.

"The plantains we nurse here are given to the farmers free of charge to plant. When they harvest, they sell them for extra income while COCOBOD continues to manage the farms for 2 years" as part of the programme", he noted.

The delegation also had the opportunity to interact with some beneficiary cocoa farmers in the Boako District. The farmers expressed their gratitude to COCOBOD and the financiers for contributing positively to the sustenance of the sector.





# BUNSO COCOA COLLEGE'S FIVE-YEAR DEVELOPMENT PLAN WILL PREPARE US FOR THE FUTURE – RECTOR



Dr. Mercy Asamoah (Rector, Bunso Cocoa College) making a statement at the graduation ceremony

The Bunso Cocoa College is working on a five-year development plan which will make the institute the leader in developing the necessary manpower for the country's tree crop sector, says its acting Rector, Dr Mercy Asamoah.

She added that by raising the needed skilled manpower through innovative research and a combination of practical and theoretical approaches in training at the College, products from the college will support the tree crop sector to become resilient, even in the wake of the various socio-economic and climactic changes that the world is experiencing.

Dr. Asamoah was speaking at the 2nd Graduation and 1st Matriculation Ceremony of the Bunso Cocoa College (BCC) in the Eastern Region. The College is accredited by the Ghana Tertiary Education Commission (GTEC) and affiliated with the University of Cape Coast. It is a subsidiary of Ghana Cocoa Board (COCOBOD).

She said BCC is designing tailor-made courses that will build the capacity of farmers, staff of COCOBOD, the youth and other stakeholders. Students will develop specialized skills in agronomic services delivery, such as pests and diseases control, soil management,

post-harvest quality controls, and value addition, among others.

She added that the five-year development plan will engender a further increase in the programmes offered, growth in faculty and expansion in infrastructure.

"Accordingly," she added "we expect the College to grow into a fully-fledged university status very soon with, excellence, resilience and financial self-sufficiency."

In his keynote address, the Chief Executive of COCOBOD and Chairman of the College's Council, Hon. Joseph Boahen Aidoo encouraged the students to strive for excellence and to be agents of change in Ghana's agricultural sector.

"We expect our passing out graduates to enter the world, not as dependents or appendages but as instruments of change and development. Be useful and transformational to people that come your way and be beneficial to mother Ghana. Believe in yourselves and that nothing is impossible to accomplish," he advised.

He added that research has shown that the most impactful value-addition model is the artisanal chocolate

manufacturers concept, hence, the Bunso Cocoa College must design a programme for artisanal chocolate entrepreneurs.

"I will urge the management of the university college to introduce innovative programmes that will produce the next generation of local engineers and technicians who will transform the local cocoa processing sector through artisanal chocolate manufacturing", he urged.

He also called for the addition of programmes in cocoa industrialisation; food and nutrition; design and packaging; branding; trading and commerce in cocoa and cocoa-related products.

Currently, the College offers Diploma and Certificate programmes in General Agriculture, with a specialisation in Cocoa and Coffee Agronomy and Extension.

Twenty-one (21) out of the sixty-nine (69) member cohort of graduating students obtained First Class; fourteen (14) obtained Second Class Upper, while thirty-one (31) obtained Second Class Lower. Some ninety-eight (98) students also matriculated.



# BUNSU COCOA COLLEGE GRADUATION IN PICTURES









# PROFILE OF AWARD WINNERS- COCOA SECTOR



## MR. BISMARK FUACHIE - NATIONAL BEST COCOA FARMER

Mr. Bismark Fuachie is a 45 year old Senior High School graduate who has been trained in farmer Business School and certificated. He hails from Sefwi Asafo in the Western North Region and married with 5 biological children and 12 dependents.

Mr. Fuachie won the Regional Most Promising Young Cocoa Farmer award in 2015, District Best Farmer, Sefwi Wiawso Municipality in 2016, Regional Best Livestock farmer in 2018 and Regional Best Cocoa farmer in 2018.

He has a total farm size of 88.00 hectares located at Asafo in the Boako District of the Western North Region which was acquired through outright purchase from the community leaders.

His planting materials were obtained from the Seed Production Division (SPD) at Boako to establish the farm in 2006 and continued with the second phase in 2011. It was established by the technical inspection team that Mr. Fuachie had adopted most of the Good Agronomic Practices (GAPs) taught by the Community Extension Agents (CEAs) including the implementation of some Productivity Enhancement Programmes (PEPs): Pruning and Hand Pollination as well as the CODAPEC activities.

His total yield for the year under review was 286, 782.32kg and his farm productivity for the year was 3,258.89kg per hectare. He sold all his produce to PBC and Kuapa Kookoo.

He has eleven (11) permanent workers and eleven (11) contract labourers who were drawing GH500.00 and GH350.00 monthly respectively. Mr. Fuachie has financially helped in the construction of a nursing training college in the community, supported the construction of a church building with 100 bags of cement and has also supported the needy but brilliant children to attend school.





## PROFILE OF JOYCE DAPAAH - NATIONAL MOST ENTREPRISING FEMALE COCOA FARMER

Madam Joyce Dapaah is a 54 year old Second Cycle School graduate who has benefitted from the Farmer Business School Training. She is married with five (5) children and 5 dependents. She won the Regional Most enterprising Female Farmer award in 2019 for the Western South Region.

Madam Dapaah has 28.76 hectares of hybrid cocoa farm located at Asaman in the Akyinase District of the Western South Region. Part of her land under cultivation was acquired by herself and the other through family inheritance. She obtained her planting materials from Akyekyede and Saaman Cocoa Stations to establish her farm in 2004 and 2005 in phases. Part of her farm was coppiced and grafted in 2013.

She adhered to most of the good agronomic practices. The quantity of cocoa beans produced for the year under review was 90,919.28kg and her crop productivity for the year was 3,161.31kg/ha. She sells her dried beans to PBC.

Madam Dapaah engages the services of six (6) permanent labourers who are paid through 'Abusa' system. She also engages extra labourers whom she pays on daily basis especially, during the peak of farming activities. She has other livelihood activities aside the cocoa farming that add up to her economic

growth. In other crops, she has four (4) acres of cassava farm, three (3) acres of plantain farm, two (2) acres of oil palm farm and two (2) acres of rice farm. Also in livestock, she had twenty-five (25) goats, fifteen (15) sheep, thirty (30) pigs, fifty (50) ducks, one thousand (1,000) poultry birds (foreign) and fifty (50) local poultry birds.

Madam Joyce Dapaah assisted in the connection of solar power into the community, dug a borehole and also helped in both the construction and fixing of broken bridges.

She actively supports most community projects either in cash or kind.



## PROFILE OF PETER PAINTSIL - NATIONAL MOST YOUNG PROMISING COCOA FARMER

Mr. Peter Paintsil is 39 years of age and married with three (3) children and six (6) dependents. He had no formal education but received training on Cocoa Health and Extensions Division's Farmers Business School. He received Regional Most Promising Young Cocoa farmer award in 2021 at Cape Coast for the Western South Region.

Mr. Peter Paintsil has four (4) farms with a total size of 18.80 hectares, all located at Atwereboanda in Tarkwa District of the Western South Region. He acquired the land through outright purchase and the planting materials were sourced from Saaman Cocoa Station. The farm was established between 2010 and 2014. He has a good farm due to proper agronomic practices such as pruning, sanitary harvest and insect pest control. Total yield for the crop year under review was 42,403.40kg. His farm productivity for the

year was 2,255.50kg/ha. The farmer sold all his produce to FedCo.

Mr. Peter Paintsil engaged fifteen (15) labourers at the peak of the season and paid them on daily basis. None of his children is assisting him in his farming activities. Mr. Peter Paintsil engaged in diversified farming which earned him extra income. He owns five (5) acres of a mixed crop farm of cassava, plantain and maize. He also engaged in livestock rearing with seventy (70) goats and twenty-five (25) sheep. He has one hundred (100) local poultry.

Mr. Peter Paintsil supported in the construction of a bridge and donated packets of roofing sheets to a school within his community.



## PROFILE OF BABY AKATUSI - NATIONAL BEST SHEA PICKER

Madam Baby Akatusi is a 63-year-old active shea picker from Arigu, a farming community in the Talensi District of Upper East Region of Ghana. She has a long standing record in Shea picking and can collect 30 maxi bags in a year. She obtained an overall average of 26 maxi bags of dry Sheanut for the 2020 and 2021 seasons.

Madam Baby Akatusi is not only a shea picker but a farmer with reputable records. Aside helping her husband on the family farm, she on her own produced bags of millet, onion, beans and maize from her private farm for the 2021 and 2022 seasons.

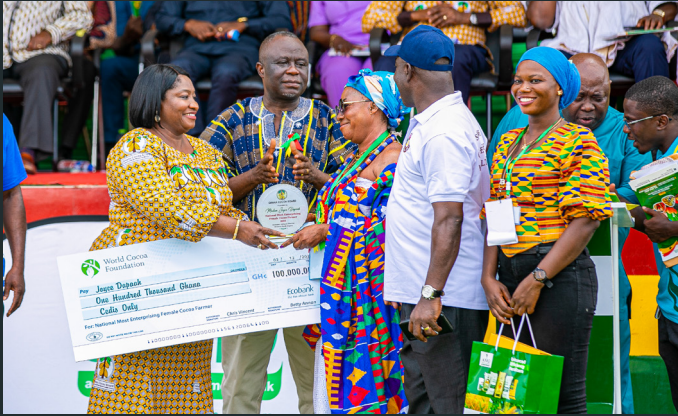
She is also into animal rearing. Her income from shea is used in supporting her family especially in educating the children. She is a native of Arigu with no formal education.



# FARMERS' DAY 2022 IN PICTURES

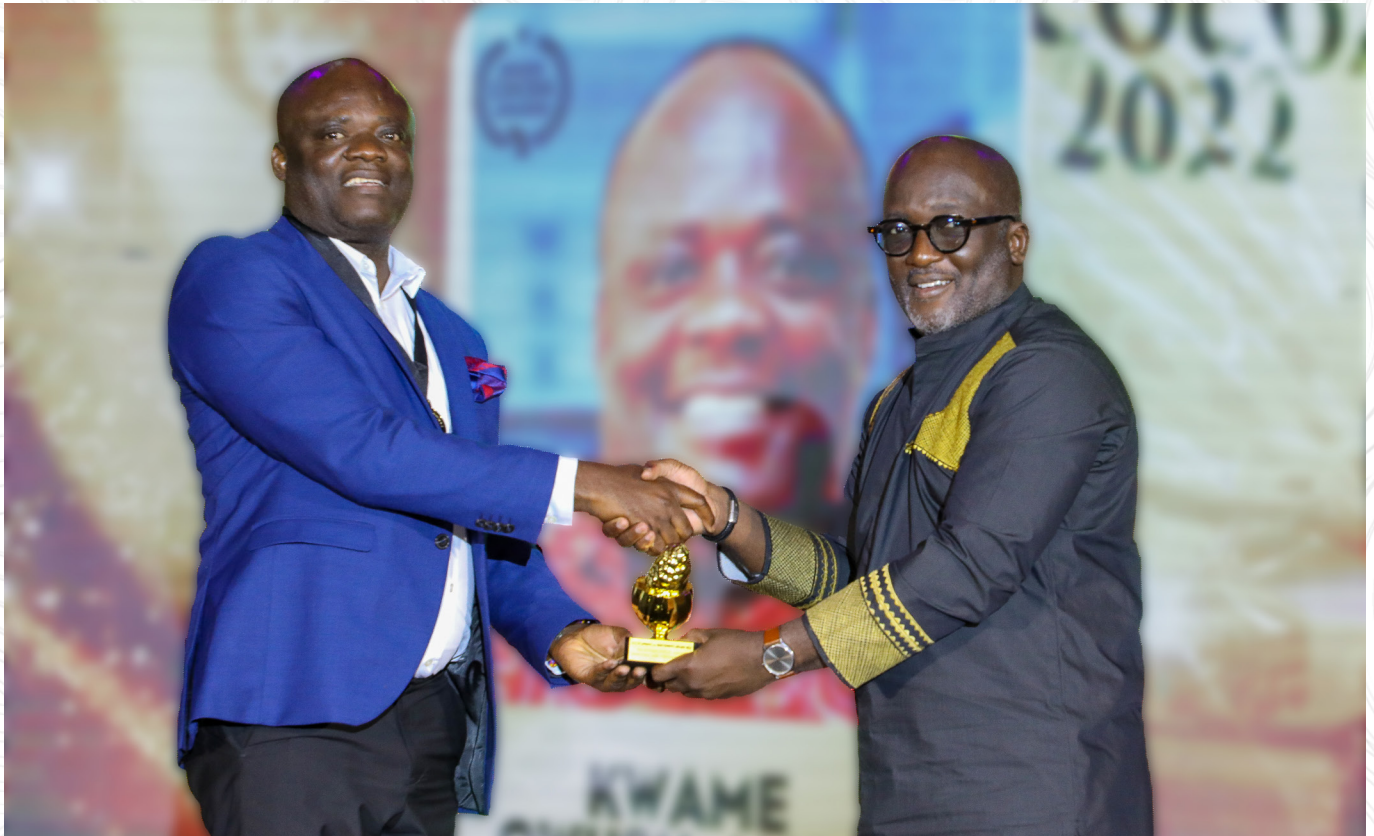








# COCOBOD'S KWAME OWUSU-ANSAH PICKS UP OUTSTANDING ACHIEVEMENT AWARD



Mr. Kwame Owusu-Ansah (Left), receiving an Honorary Award at the event

The Deputy Executive Director of Cocoa Health and Extension Division (CHED) of the Ghana Cocoa Board, Mr. Kwame Owusu-Ansah has picked up outstanding achievement award at the 2022 edition of the Ghana Cocoa Awards Dinner held in Accra.

The award is in recognition of his contribution towards the rehabilitation of diseased and moribund cocoa farms in the Western North Region.

Owusu-Ansah joined Ghana Cocoa Board in 2009 as a Senior Technical Officer and has by dint of dedicated service risen through the ranks to his current position where he is directly responsible for the Board's Productivity Enhancement Programmes (PEPs) designed to increase cocoa yields without expanding the hectareage.

He carved a niche for himself having nurtured and produced five best national cocoa farmers in the Sankore District where he worked for six years.

In a citation eulogising his latest accomplishments, the hardworking and enthusiastic cocoa extension prodigy supervised the implementation of the Cocobod's national rehabilitation blueprint through aggressive cutting and replanting of cocoa farms in areas most affected the Cocoa Swollen Shoot Virus Disease (CSSVD) in the Western North region.

The industry experts have linked his recent appointment from a Regional Manager to Deputy Executive Director to his sense of innovation, dedication and resilience.

Mr. Kwame Owusu-Ansah dedicated the award to his team of dynamic staff in the region who played various roles to ensure that the rehabilitation programme progressed steadily with significant successes.

"The project has been a great success so far. We are in a process of handing over most of the rehabilitated farms 2 years after we managed them," Owusu-Ansah recounted.

He added, "We believe this will mark a significant milestone in the programme's modules. I actually did not know that some persons were monitoring my efforts, I thank God and all my staff for the support and we hope to do ever more for the sector.





# COCOA CLUB FOUNDER ENTREATS YOUTH TO EXPLORE CAREERS IN COCOA AGRIBUSINESS

The founder of Cocoa Club, Michael Owusu Manu, is encouraging students and all youth to actively explore career and business opportunities in Ghana's cocoa industry.

Mr. Owusu Manu made the remarks when over 300 students from the Cocoa Research Institute of Ghana Primary School (CRIPS) and CRIG Municipal Authority Junior High School embarked on an educational tour of the Cocoa Research Institute of Ghana CRIG).

The visit afforded the learners the opportunity to acquire first-hand knowledge about the history and activities of the research hub of the cocoa industry.

The learners are all members of the novel Cocoa Club founded by Michael Owusu Manu, who also doubles as the Deputy Director and Head of the Social Science and Statistics Unit of CRIG.

The Cocoa Club is a fun-based educational outreach programme which aims at empowering students

to cultivate the habit of consuming cocoa regularly.

Cocoa is the backbone of the Ghanaian economy. The Cocoa Industry has countless research developments credited to CRIG, a centre of excellence for developing sustainable, demand-driven, cost-effective socially and environmentally acceptable technologies which enable stakeholders to realize the overall vision of the cocoa industry and that of mandate crops (Coffee, Shea, Kola and Cashew).

The Deputy Director and Head of the Social Science and Statistics Unit of CRIG and founder of the Cocoa Club, Michael Owusu Manu, made this statement on Thursday, 6th October 2022, at the forecourt of the Public Affairs Unit in his welcome address during an interactive meeting with the first batch of pupils from the upper primary.

Mr. Owusu Manu stressed that the cocoa club would shape and develop

their knowledge of cocoa the industry and its related heactivities.

It also aims to introduce them to career opportunities in the cocoa sector such as farming, laboratory technicians, research assistants, scientists, and entrepreneurs (cocoapreneurs / chocopreneurs) among other agribusiness professions.

The Public Affairs Unit of CRIG led the educational tour. The pupils were given the necessary history of cocoa and were also taken through the experiential farm, fermentation and drying processes of cocoa beans before it is made into chocolate.

Each pupil got to taste a sample of CRIG-made chocolate during the visit to the Favour Laboratory where they learned about chocolate making process.

The cocoa educational tour for the JHS 1 to kindergarten spanned from October to November.





# LET'S FIGHT BREAST CANCER THROUGH MONTHLY SELF-EXAMINATION

The Director of Health at the Cocoa Clinic, Accra, Dr. Jerry Owusu-Ansah has suggested monthly self-breast examination as the surest way to ensure early detection and treatment of breast cancer.

Speaking at a Breast Cancer Education Seminar at the Cocoa Clinic in Accra, Dr. Owusu Ansah expressed worry over increasing incidents of late diagnoses of Breast Cancer cases in the country and called for concerted efforts at addressing the disease.

'This year's theme, 'Surviving Beyond Breast Cancer, Together We Can' is crucial in demystifying myths about life after Breast Cancer, as current statistics within the country call for intensive focus on early detection through regular screening', he explained.

He further disclosed that the rate of Breast Cancer cases in Ghana compared to other cancers is 31.8%, much higher than the global rate of 25% and attributed the rising frequency to a number of risk factors including family history, diet and lifestyle.

Dr. Owusu Ansah said while Breast Cancer incidents are comparatively higher in western countries, death rate is significantly lower due to the institution of an early detection system and treatment.

He described the increasing mortality rate in Ghana as worrying, adding that early-stage presentation for treatment can easily prevent deaths.

'Early detection is the only hope for

successful treatment. The challenge is that Breast Cancer often does not give any symptoms at the early stages that is why regular screening is the way to go. From the age of 20, it is advisable for women to conduct self-examination within five to seven days after their menstrual flow", he advised.

He advised again that beyond the monthly self-examination, a clinical breast examination once in three years for women under the age of forty years and once every year for those above forty years is important.

This year's Breast Cancer Education Seminar was organized in collaboration with the Accra Chapter of Yaa Asantewaa Girls Senior High School (YAGHS) Alumni as part of Ghana Cocoa Board's Pink October Series of Breast Cancer Programmes.

Vice President of the Accra Chapter of YAGHS Alumni, Madam Rita Owusu Brempong, expressed appreciation to Management of Ghana Cocoa Board and Cocoa Clinic for the partnership to educate and screen for Breast Cancer in the month of October.

She disclosed that the month of October is the birthday of the patron of the school, the late Nana Yaa Asantewaa of Ejisu and the Breast Cancer Education Campaign is part of activities to commemorate her birthday.

She urged women not to be scared of screening for Breast Cancer since early detection can help save lives.

Two alumni who are breast cancer

survivors also underscored the need for regular breast examination to help with early detection and treatment.

Testifying on her experience with Breast Cancer, 74-year-old Madam Caroline Lokko said self-examination at home prompted her to undergo clinical examination, which led to early detection and treatment of her Breast Cancer two years ago.

Madam Nana Yaa Duncan who discovered her status three years ago, advised women to be advocates of their own health by opting for regular clinical examination. She disclosed that black women genetically have dense tissue cells, which make it difficult to discover breast cancer easily; hence, her first clinical test was not able to detect the cancer.

'A lump was detected in my breast after my first clinical examination but further test showed the lump was not cancerous. I however returned two weeks later for another test because three of my family members have died through breast cancer and liver cancer", she disclosed.

She added that her cancer was hidden underneath a cyst so her request for a lumpectomy led to the discovery of her Breast Cancer.

Nana Yaa advised that anyone with a family history of any form of cancer should undergo regular clinical examination in addition to self-examination.

This year, Cocoa Clinics across the country offered free breast cancer education and screening in October.



# 2022/2023 NATIONAL SERVICE PERSONNEL UNDERGO ORIENTATION AT COCOBOD



Ghana Cocoa Board (COCOBOD) has organized an orientation programme for the 2022/2023 cohort of National Service Scheme's (NSS) personnel posted to its Head Office (Cocoa House) in Accra,

The orientation forms part of the process to integrate the newly posted personnel into the operations of the organization to enable them discharge their duties effectively.

The Director of Human Resources, Mr. Randolph Adei, while welcoming the NSS personnel, advised them to reflect on their desired career paths and work hard to acquire the skills which will

make them employable at the end of their national service posting period.

"It is not cast in stone that you have to stick to whatever you studied in school. You have about a year to decide on your career path. While you are here, know that you can consult with any staff of the Board to mentor you in preparation for life after your National Service", he advised. Mr. Adei urged the personnel to adhere to the Code of Conduct of COCOBOD during their service period.

Representatives from the Human Resource Department, Information Systems Unit, Finance, Special Services, Recruitment, Promotion and Audit, took

turns to sensitize the personnel on the operations of COCOBOD, information services, occupational health and safety, payroll and online payment system, among others.

Executives of COCOBOD's Ladies Club, COCOBOD Head Office Senior Staff Association (COHOSSA) and the Cocoa House Christian Fellowship also educated the NSS personnel on their functions, appropriate official dress code, image building and other things which will be expected of them.



A manager in charge of Recruitment and Promotion, Mr. Andrew Asamoah Frimpong Manso, emphasized on COCOBOD's Values,

Code of Conduct, Vision, Mission, and outlined some services available, which included healthcare, a gym facility and bus shuttle services.

He emphasized the need to respect the confidentiality code, cautioning that non-compliance could result in a withdrawal of posting from the Cocoa House.

The service personnel were also tasked to get actively involved in the cocoa consumption campaign and support efforts at inculcating the habit of consuming cocoa daily.

About two hundred (200) personnel took part in the training programme which was organized by the Human Resource Department of COCOBOD.

A cross section of National Service Personnels present at the orientation





# NEW COCOA PRICE - FARMERS IN VOLTA & OTI REGIONS APPLAUD GOVERNMENT

BY ABIGAIL AHORGBA, HOHOE

Cocoa farmers in the Volta and Oti Regions have expressed gratitude to the government and the management of Ghana Cocoa Board (COCOBOD) for increasing the producer price of cocoa by 21% for the 2022/2023 crop year.

Speaking on behalf of the farmers, Nana Kwame Abass, the Volta and Oti Regional Chief Cocoa Farmer said, he and colleague farmers in the regions were pleased with the increment. "We say thank you to the government, the President and COCOBOD", he said.

The Chief Farmer expressed optimism that things would improve in the current cocoa season as a result of the increment which, he said, has far exceeded the expectations of farmers in the country.

Nana Kwame Abass made these comments at a stakeholder meeting held in Hohoe in the Volta Region.

The new price, which was announced by the Producer Price Review Committee (PPRC) on Tuesday, 4th October 2022 raised the price of the 64kg bag of cocoa from GH¢660 to GH¢800, which translates to GH¢12,800.00 per tonne of cocoa.

According to Nana Abass, although a small fraction of the Cocoa Farmers

is agitating and have attempted to influence farmers to kick against the new price, cocoa farmers in the Volta and Oti regions are more than pleased. He believes the new price will go a long way to motivate them to give off their best.

The Chief Farmer further advised his colleagues to avoid smuggling cocoa beans and other farming inputs to neighbouring countries. He described as unpatriotic, persons involved in cocoa smuggling.

The head of COCOBOD's security in the Volta Region, Mr. Wisdom Dalali Amexame, also used the meeting to address some misconceptions made about farmers in the region to the effect that the increase will not deter them from conniving with persons involved in cocoa smuggling.

According to him, the Gh¢800 per bag of 64kg given by the government for the current crop year is a fair deal which must be welcomed by all. He said the impression formed about cocoa farmers in the Volta Region which alleges their complicity in cocoa smuggling is unfounded and must be disregarded by all well-meaning Ghanaians.

"Some people from other Regions actually use the Region as a transit

point for smuggling and not our farmers themselves", he said.

Mr. Delali again advised farmers to desist from comparing Ghana's cocoa price with those of other producing countries, describing what pertains in the country's system of regulating the industry as extremely different from what happens elsewhere.

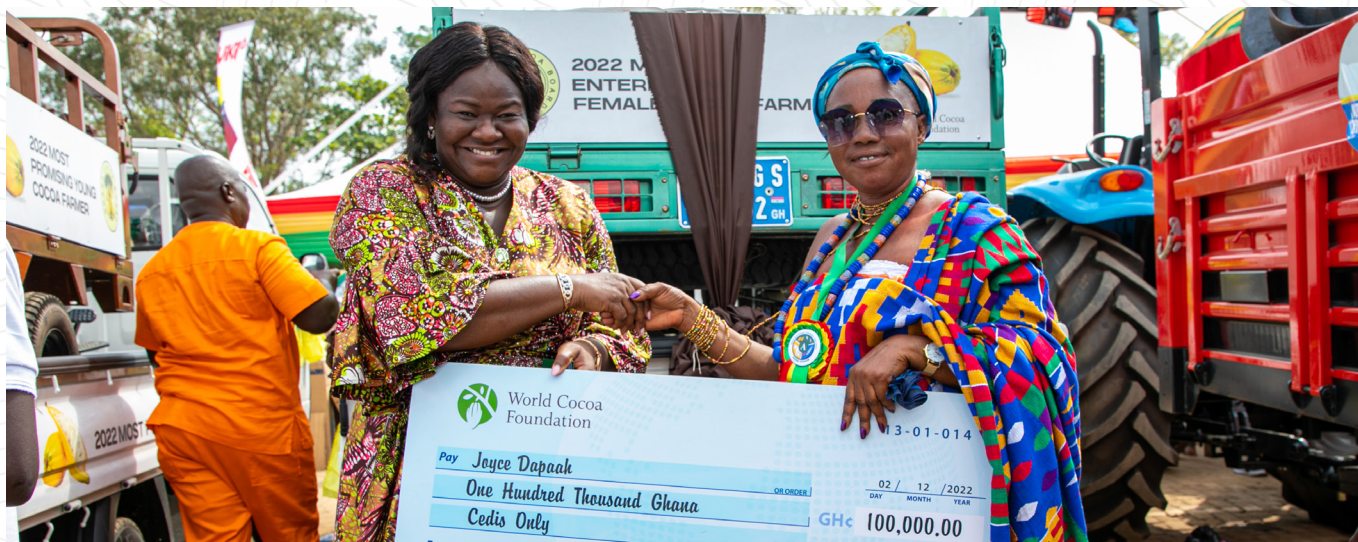
"Ghanaian farmers are, in addition to the producer price, supported with laudable interventions, such as, pests and diseases control, rehabilitation of cocoa farms, free distribution of seedlings, subsidized fertilizer supply, free extension services, artificial hand pollination, among other efforts which are aimed at increasing yield and improving the livelihood of cocoa farmers, their families and communities", he indicated.

Representatives of various state security agencies and other para-security units called on the farmers to keep their cocoa within the corridors of Ghana since any attempt to smuggle the beans outside the country would not be countenanced.

They hinted of a more enhanced security arrangements to curtail the smuggling of cocoa to neighbouring Togo.



# WORLD COCOA FOUNDATION SUPPORTS MOST ENTERPRISING FEMALE COCOA FARMER



Dr. Betty Annan, Country Director (WCF), presenting a dummy cheque to Madam Joyce Dapaah (National Most Enterprising Female Cocoa Farmer)

The World Cocoa Foundation (WCF) has, in two successive years, partnered with Ghana Cocoa Board to enhance the National Most Enterprising Female Cocoa Farmer award Category with money and other logistics.

Joyce Dapaah, the 2022 national awardee, was given an amount of GH¢100,000 and a tricycle by the WCF in addition to the COCOBOD-sponsored prize of a Kia truck, farming machinery, and protective clothing, among others at the 38th National Farmers' Day held in Koforidua in the Eastern Region.

In a similar move, each of the 10 Regional Most Enterprising Female Cocoa Farmers for 2022 also received GH¢20,000 from WCF as part of the agency's contribution towards encouraging and empowering women cocoa farmers in Ghana.

Dr. Betty Annan, the WCF Country Director said, "specifically for the Farmers' Day, we target the best enterprising female cocoa farmer.

We are interested in women because we believe that when a woman makes money, or when a woman is supported, it spreads to the entire family; it

reduces the incidence of child labour; there's more food at home and at least the livelihoods of their families are improved."

She said the expectation is that "whatever funds we are giving to all the awardees will be put into the production of their cocoa to increase their productivity and bring in more income to support their families."

"So, for last years, we gave the National Most Enterprising Female Cocoa Farmer GH¢250,000 cedis, which of course, we found out that she actually constructing a school for the community in which she lives to ensure that the children within the area don't walk long distances to get to school."

This year's awardee, Joyce Dapaah, like her predecessor is a very active member of her community. Upon receiving the award, she indicated that while investing in her farm, she would also commit some of the funds to help her community and her farmer group.

"I am so happy for the support by WCF", she said, "It exceeds my expectation and will empower me to work harder to achieve more. I lead a 6000-member

female cocoa farmer group and will be assisting them to improve, so, that one of them can also emerge as a national award winner."

Already, Joyce Dapaah has been involved in numerous projects to improve her community, including aiding the connection of solar power into her community, the sinking of a borehole and the construction and fixing of broken bridges. She is also the guarantor for many farmers who needed loan facilities to support their farming activities in her community because of her sound financial record.

Dr. Annan is confident that the WCF will sustain its support for enterprising female cocoa farmers along with other interventions in the wider cocoa industry in Ghana. "The support from our [WCF] members is very encouraging and I am very sure that we will be able to continue in the subsequent years," she said.

Meanwhile, Madam Dapaah cultivates close to 29 hectares of a hybrid cocoa farm on inherited and other purchased lands at Asaman in the Ainyinase District of the Western South Region of Ghana.



# A NOVEL ADDITIONAL SOURCE OF INCOME...

How a female mechanic is impacting the cocoa value chain with her skills.

**BY DAVID ASARE ODURO,  
PUBLIC AFFAIRS**

In Ghana, certain works and jobs, are traditionally performed by males. The extent of male dominance in trades such as the works of a chauffeur, carpentry or mechanic naturally keeps their female counterparts away from venturing into these areas although no regulation or law proscribes them.

In recent times however, driven by passion, government policies and perhaps, circumstantial factors, there seems to be a paradigm shift leading to a gradual breakdown of or a departure from occupational stereotypes. A few months ago after COCOBOD News extensively featured Esther Ohenewaa Sakyi, the 34-year-old lady and first female professional driver of Ghana Cocoa Board, the spotlight is now on another female trailblazer, Georgina, a Ghanaian cocoa farmer.

Member countries of the United Nations, through their respective agencies, are enjoined to create the enabling environment that support the realisation of the 17 Sustainable Development Goals (SDGs).

For instance, SDGs 1, 5, and 8 require member countries to step up efforts at eliminating poverty in all its forms through the promotion of inclusive and sustainable economic growth; productive employment and decent work for all as well as empowering women to be economically independent (THE 17 GOALS | Sustainable Development (un.org)). Ghana, being a signatory to the SDGs, through institutions and agencies, has made remarkable progress by implementing programmes in line with the objectives of each of the SDGs.

The Ghana Cocoa Board (COCOBOD), is one of such machineries that constantly, through engagements with its relevant stakeholders, rolls out programmes which support the requirements of the SDGs. While the story of Esther Ohenewaa Sakyi, goes



Madam Esther Ohenewaa Sakyi, examining a mechanical part of a vehicle



deep in the annals of the cocoa sector, the success story of yet another unsung heroine at Goaso, one of Ghana's major cocoa growing areas is being featured in this edition of the COCOBOD News.

Madam Georgina Owusuaa, is the first female professional mist blower mechanic, becoming a celebrity in her circles. She has, over the past 28 years, broken what has become a stereotype, and carved a niche for herself as the first female mechanic, with speciality in repairing all types of mist blowers - a business that traditionally has been the preserve of males.

Madam Gina's accomplishment, to some extent, adds to the likes of Madam Melody Dapaah, the first woman cadet officer who flew aircraft alone in the early 70s in Ghana as well as Madam Rosemond Asiamah Nkansah, the first female to be enlisted into the Gold Coast Police Service in 1952. These women in history, excelled and attracted several admirers, giving other women the impetus and inspiration to work harder to manoeuvre into challenging and male-dominated careers.

The female mist blower mechanic is in her mid-50s and hails from Goaso in the Ahafo Region of Ghana. Although she never had any form of formal education due to financial constraints, she never gave up in life. Madam Gina, as she is affectionately called, began to fend for herself at a very tender age and this led her to explore several menial job opportunities which earned her just a little to live on.

During one of her usual hand-to-mouth hunting exposé, she chanced upon a mechanic who was into repairing motorized spraying machines around Bunso in the Eastern Region. Her interest to learn the trade kindled and soon, found her way through it. The mechanic's initial discouraging remarks, could not deter Gina from pursuing her passion to learn the job and this, caused the mechanic to give up, allowing her the slimmest chance to go through the training.

***'My Master didn't charge me for learning this trade because he thought I would not and never be able to complete the apprenticeship because according to him, I am a woman and there was no way I could realize my dream', she recounted.***

Interestingly, although Madam Gina met over six other male apprentices who were her seniors, she quickly

became her master's favourite. She recounted, 'My boss liked me because I was desirous, meticulous, diligent and resilient within the first three months. I ended up acquiring all the skills and knowledge within a year, servicing motorized machines of any brand brought to the shop by cocoa farmers', she explained.

After her apprenticeship, Madam Gina was asked by her boss to stay and work with him while her other colleagues either dropped or after completion, left. According to her, this was something her boss would ordinarily not do. Gina further worked with her master for five years, acquired more skills and later decided to move on after her boss' demise.

***'I became an itinerant repairer, moving from one community to another, even to the remotest locations to fix farmers' machines because I realised that it was just difficult for them to travel with their machines to Goaso to fix them. This was because I wanted to help especially my colleague cocoa and sheanut farmers in their operations', she disclosed.***

Gina indicated that over the past 28 years, she has been able to train 27 workers many of whom own their shops at different locations. According to her, as part of her contribution towards addressing youth unemployment, she has resolved that anyone who wants to learn this trade will not pay a fee. In addition, free lunch is available to them as an incentive.

According to her, Apart from creating jobs in her small enterprise, Madam Gina's role in the cocoa value chain is extremely indispensable as each year, millions of litres of liquid fertilizers and other chemicals are churned out to cocoa farmers across the country for the mass spraying exercise. As these machines break down, Gina's role in restoring the machine becomes tremendously in sustaining the mass spraying exercise.

The former Deputy Executive Director of the Cocoa Health & Extension Division (CHED), Dr. Mercy Asamoah who discovered Gina described her contribution as very remarkable in the cocoa value chain especially in the administration of CODAPEC/ Hitech Programme and encouraged the youth to avail themselves to learn a trade to improve their standard of living. Dr.

Mercy extolled Gina for her policy of not charging any apprentice for the trade and called on the youth to consider the profession instead of migrating to the cities for non-existent jobs.

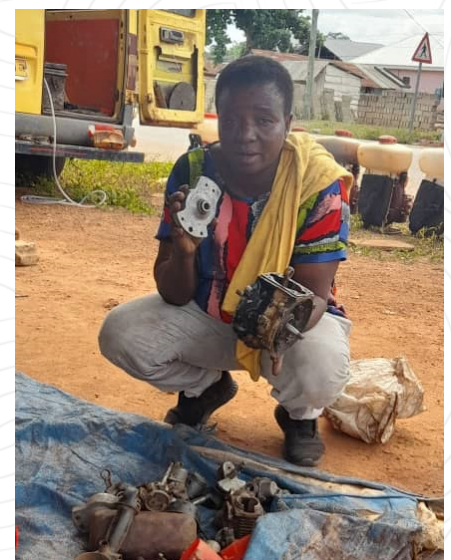
For his part, the Deputy Director of Public Affairs, COCOBOD, Mr. Stephen Boafo while heaping praises on Gina for her initiative, advised CHED to discuss possible ways the Board could provide assistance to help expand her trade to attract other female cocoa farmers within her catchment area. Mr. Boafo was confident the move would align with the Board's quest to support women to discover alternative sources of income to augment their cocoa business.

Meanwhile, the District Cocoa Officer of Sunyani, Madam Faustina Aberor, through whose efforts Gina's distinguished prowess was discovered has described her trade as 'essential' calling on NGOs to support her to remain integral to the sector. She called for more women to learn a vocation to empower themselves and also get additional sources of income.

Gina's effort is one of the kinds that must be celebrated. She needs support from all corners to enable her scale up her operations. Perhaps, the One District One Factory programme could consider her innovativeness and engage her further to see how her trade could be mainstreamed for the general good of her community.

Without concrete support, Gina's enterprise would only remain limited to her confines with marginal impact.

## **CONGRATULATIONS TO MADAM GINA!**





# BEST COCOA FARMER AWARDEES URGED TO BE GOOD AMBASSADORS OF COCOA SECTOR REFORMS



Members of National 2022 National Award winners



Chief Executive and some key members of COCOBOD management

The Chief Executive of Ghana Cocoa Board (COCOBOD), Hon Joseph Boahen Aidoo has encouraged the three National Best Cocoa Farmers for 2021 not to renege on their roles as agents of change in the numerous policy reforms of COCOBOD aimed at sustaining the cocoa sector.

In a meeting held at Cocoa House, Accra, the best farmers, Nana Kwadwo Amoako, Madam Adwoa Sintim, and Mr. Kwame Alex, were grateful to the Board and Management for their support in propelling them to their current status in their profession.

Briefing management on prevailing trends in the industry, the 2021 National Best Cocoa Farmer, Nana Kwadwo Amoako lauded the Board's pollination programme which is a major flagship programme that has contributed to the increased productivity registered by cocoa farmers in the 2020/2021 crop season.

Describing himself as a pollination Ambassador, Nana Amoako appealed to management to bring back the sponsorship of the nationwide pollination programme to assist

farmers in their bid to increase productivity.

Touching on motivational strategies to sustain cocoa farming, Nana Amoako recommended that management should introduce an award category targeted at past awardees to encourage the spirit of excellence in the continuous implementation of the recommended agronomic practices among past winners, as it has been observed that past awardees tend to renege on their commitment to excellence.

"I believe that an award category for the Champion of Champions would go a long way to motivate past awardees and help sustain the cocoa farming trade", he said.

The Chief Executive of COCOBOD, Hon Joseph Boahen Aidoo, at the meeting appealed to the farmers, to continue to uphold their commitment to cocoa farming in order to withstand the current environmental and economic trends the sector is facing. Hon Aidoo charged them to continue being role models to their peers.

"I entreat you to adhere to practices

such as pruning to ensure the health of your farms to reduce infestation by pests", he advised.

He further indicated, "Adhering to these prescribed practices will even limit the incessant request for pesticides and fertilizers, as these practices go a long way to assure the health of farms and crop productivity".

He assured the awardees that the Board will see to the complete execution of the rehabilitation programme and ensure strict supervision in districts where the rehabilitation programme had stalled.

He encouraged the farmers to channel all complaints and observations to their district officers and regional CHED managers to ensure accountability.

He hinted that management of COCOBOD had planned a meeting in Kumasi to meet all district best cocoa farmers as part of a nationwide move intended to strengthen the collaboration between cocoa farmers and COCOBOD for a sustainable cocoa sector.



# EXERCISE FREQUENTLY TO ENSURE MENTAL WELLNESS - DR. ESSEL



Dr. Cobby Essel, The Chief Executive of Health Essentials (HE), a Non-Governmental Organization, advocating healthy lifestyle has advised Ghanaians to boost their health through frequent exercise to promote their mental wellness and overall wellbeing.

Dr. Essel made this call during a Health Walk organized by Cocoa Research Institute of Ghana (CRIG) in New Tafo-Akim as part the Farmers' Day celebration to encourage staff make exercise a habit and create awareness on the need to consume cocoa regularly. 'We must preserve our wellness through exercise, good nutrition and habitual intake of cocoa as it provides dietary antioxidants and promotes cleansing and detoxification of the body'; he added.

Addressing the participants after the aerobic session, Mr. Lemuel Ollennu, the Human Resource Manager at CRIG encouraged staff to prioritize regular exercise as a lifestyle and not an option to promote their mental wellness and cultivate the habit of consuming cocoa as it promotes nourishment, good health of brain cells and minimizes stress.

This health walk and aerobic session has come to stay as it would be held quarterly to sensitize staff on the importance of exercise to the body, soul and mind, he emphasized.

The Health Walk was attended by staff from various divisions and units of the Institute.



# COMBATING HEARTBURN & FIRE IN YOUR BELLY

Over the past few months I have noticed a worrying trend of people getting repeated episodes of heart burn as well as unbearable burning sensation in their bellies. Many of the "victims" seem to be in a long-term relationship with nonsteroidal anti-inflammatory painkillers such as ibuprofen and are often in love with high dose dispersible Vitamin C as well as lemon, spices and a host of other concoctions.

There seems to be a link with COVID-19 in this surge and especially in people who claim they had been diagnosed with peptic ulcer disease but had been perfectly fine for decades.

Peptic Ulcer Disease is commonly caused by long-term NSAID use and infection by the bacterium *Helicobacter pylori* (H. pylori).

All other factors such as spices, cigarette smoking and caffeine consumption do not cause the ulcer BUT aggravate/worsen the symptoms. In reflux disease referred to as "heartburn", the band at the junction of the stomach and esophagus (tube from throat into stomach) is weak so allows stomach contents including acid back "upstairs" where they have no business.

Quite often many people tend to self-diagnose and treat with a few bottles of an antacid and may even add prescription medication for about 2 weeks. Do get professional assistance because not treating peptic ulcer or reflux disease appropriately may mean years of pain and distress and even in a few instances things may progress to life-changing situations.

Our focus in this interaction is to assume you are being properly managed for your reflux disease and peptic ulcer disease.

We will share lifestyle changes that are critical in speeding up the healing process and in many instances keeping it at bay for years. You surely will be thankful at least for an end to poor sleep, disturbing cough and what may appear to be an adult onset asthma together with many more.

## DO THESE IN ADDITION TO WHAT YOUR DOCTOR PRESCRIBED:

**1**  
Keep a Food Diary and keep a record of anything that you eat or drink that triggers pain in your chest or belly. This is helpful because the guidelines we give work for most people but you may have things that are peculiar to you and ONLY a food diary will unearth that.

**2**  
Eating a balanced meal that contains vegetables, fruits and whole grains.

**3**  
Avoid nonsteroidal anti-inflammatory drugs (NSAIDs) for managing pain. These include diclofenac,

ibuprofen etc. To be safe paracetamol/ Panadol/ Tylenol should be what you go for except when your health professional who is aware of your condition advises otherwise

**4**  
Taking a multivitamin. This is because a vitamin or other nutrient deficiency makes healing of ulcers difficult.

**5**  
In the treatment phase I suggest you avoid alcohol.

**6**  
Do not smoke cigarettes and do not inhale [passive smoker] it either



**7**

Avoid caffeine in tea and coffee.

**8**

Avoid caffeine from other sources such as chocolate and other drinks

**9**

Avoid fizzy drinks.

**10**

Avoid spicy foods, which means pepper, ginger, nutmeg, onions, garlic etc. should be taken in very small quantities. I have seen tomato come up in the list of foods to avoid but I have found it difficult to understand.

If you have issues when you take tomatoes then do reduce that as well but that leaves you with very few choices so I hope your food diary does not come up with tomatoes.

**11**

Avoid citrus fruits such as lemon, lime, oranges especially on an empty stomach

**12**

Be careful with fatty foods such as fried

foods and most fast foods. I suggest dinner should not have fatty or "oily" foods at all especially if you belong to the heartburn squad.

**A.** Delicacies such as kelewele and khebab may be spicy and oily at the same time

**13**

Eat small frequent meals. Large meals have a way of waking up "sleeping dogs"

**14**

Peppermint or even drinks with the flavour tend to cause discomfort in some people. Avoid.

**15**

Your last meal should be at least three hours before sleep or DO NOT lie down for at least three hours after a meal.

**16**

Keep active so you are healthy and reduce belly fat.

**17**

Manage Stress; it exaggerates everything. Exercise, sleep, meditate, stay positive,

be happy, get sunlight, show gratitude, give and give and give, get a hobby, spend time in the sun and close to nature. No one has all the answers to managing stress (a necessary evil).

Following your doctor's treatment regime that may include antibiotics, if you have H. pylori and taking some prescription medication for up to eight weeks together with these lifestyle modifications will go a long way to bring peace to your belly and quench the fire in your chest during this festive season and beyond.

AS ALWAYS LAUGH OFTEN, ENSURE HYGIENE, WALK AND PRAY EVERYDAY AND REMEMBER IT'S A PRICELESS GIFT TO KNOW YOUR NUMBERS (blood sugar, blood pressure, blood cholesterol, BMI)

Dr. Kojo Cobba Essel  
Health Essentials Ltd/ Mobissel  
(dressel@healthessentialsgh.com)  
\*Dr. Essel is a medical doctor, holds an MBA and is ISSA certified in exercise therapy, fitness nutrition and corrective exercise. He is the author of the award-winning book, 'Unravelling The Essentials of Health & Wealth.'

Thought for the week "A good FOOD DIARY includes everything that goes into your mouth, where you eat or drink, who you eat with and even your mood while you do that. It goes a long way to help you find the triggers to several challenges you may have." - Dr. Kojo Essel.

**References:**

1. Unravelling the Essentials of Health & Wealth; Dr. Kojo Cobba Essel



# FACTS - COCOA FARMERS PENSION SCHEME

## 1. WHAT IS THE COCOA FARMERS PENSION SCHEME (CFPS)?

It is a contributory insurance and welfare scheme that provides a decent pension for cocoa farmers.

## 2. WHAT LAW MANDATES THE ESTABLISHMENT OF THE CFPS?

The Ghana Cocoa Board (COCOBOD) Law 1984(PNDC LAW 81) gave mandate to the Board of Directors of (COCOBOD) to Institute the scheme.

## 3. WHY THE DELAY IN INSTITUTING THE (CFPS)?

The lack of credible data on cocoa farmers, and other actors in the cocoa industry contributed to the delay.

## 4. WHAT IS THE BASIS FOR THE INTRODUCTION OF THE CFPS NOW?

COCOBOD, through the Cocoa Management System (CMS) has successfully registered all farmers and captured other operational activities within the sector.

## 5. HOW USEFUL IS THE (CMS) TO THE SUCCESS OF THE CFPS?

Through the CMS, all registered cocoa farmers have the Cocoa Card. The card will henceforth be presented at the points of sale of cocoa. The card keeps record of all transactions on the CFPS and related activities.

## 6. WHO CAN SIGN ON TO THE SCHEME?

Only cocoa farmers who have the Cocoa Card can register under the CFPS?

## 7. HOW MUCH WILL A CONTRIBUTOR CONTRIBUTE?

For now 5% will be deducted any time a farmer sells his/her cocoa. This will be transferred into the Farmer's Pension Accounts instantly and an alert received.

## 8. CAN THE CONTRIBUTOR NOMINATE A NEXT-OF-KIN?

Yes, contributors will be required to nominate beneficiaries. Opportunity exists for update of such persons nominated as beneficiaries.

## 9. WHAT IS COCOBOD/ GOVERNMENT'S CONTRIBUTION TO THE SCHEME?

COCOBOD will contribute at least 1% on every sale of cocoa made by a contributor.

For example, if a farmer sells a bag of cocoa, he is expected to be paid Ghc660.00. Of this amount, government will contribute Ghc6.60 into the pension accounts while the farmer contributes Ghc33.00. The farmer will therefore be paid a 'take-home' of Ghc 627.00 for selling a bag of cocoa.



## **10. WHERE DOES ONE PAY THEIR CONTRIBUTION?**

Deductions are made at the point of sale of cocoa through the purchasing clerk's device or Application.

## **11. AT WHAT AGE CAN A FARMER JOIN THE SCHEME?**

There is no entry age limit. Once you have the cocoa card, you obviously become a registered farmer who must enjoy pension.

## **12. WHEN IS A CONTRIBUTOR ELIGIBLE TO RETIRE FROM THE SCHEME?**

First and foremost, after 5 years on the scheme, a contributor is eligible to retire. However, the contributor can remain on the scheme for up to 55 years if he/she joined the scheme at an age lower than 50 years. Similar to all pension schemes, the more year and the higher your contribution, the better your pension.

## **13. HOW DOES THE SCHEME SAVE THE CONTRIBUTIONS OF FARMERS?**

Two accounts exist. We have the Personal Savings and Retirement Accounts. 25% of the total contribution would be credited to the Personal Savings Account and the remaining 75% would be credited to the Retirement Account of the contributor.

## **14. CAN A CONTRIBUTOR MAKE A PARTIAL WITHDRAWAL?**

Yes, they may be allowed to withdraw up to 25% of their Personal Savings Account Balance after the initial 5 years on the Scheme. Again, they may also withdraw 20% of the same Personal Savings Account balance every 2 years after the first withdrawal.

## **15. HOW DO CONTRIBUTORS ACCESS THEIR STATEMENTS ?**

Contributors can always download their statements or check their balances on their mobile phones using a simple Application.

## **16. WHAT IS THE NATURE OF PENSION/ GRATUITY ?**

When a contributor is due for retirement, he/she will receive a Lump Sum equal to the balance in the Personal Savings Account. The contributor will then receive monthly pension payments from the Retirement Account which is guaranteed for 15 years.

## **17. HOW SECURE IS THE CONTRIBUTORS' FUND?**

The Scheme operates by the provisions of the National Pensions Act 2008 (Act 766). It is governed by a Board of Trustees Licensed by NPRA. There are two cocoa farmers' representatives on the Board. There is also a custodian that is independent of COCOBOD and the Government.

## **18. ANY GUARANTEE FOR THE CONTINUITY OF THE SCHEME?**

The CFPS is governed by Law and as long as the law exists, the Scheme will continue to operate. There will however be changes in the scheme's operations as the scheme makes progress.

## **19. WHAT IS THE FAR-REACHING IMPACT OF THE SCHEME ON THE COCOA ECONOMY?**

CFPS is part of efforts aimed at making cocoa farming attractive to the youth in the country.

## **20. IS IT COMPULSORY FOR ALL COCOA FARMERS?**

All cocoa farmers are encouraged to sign on to the scheme in their interest.





# COCOA FARMERS PENSION SCHEME

*Providing a Decent Pension  
for Our Cocoa Farmers*

## MODE OF CONTRIBUTION

- 1.** Purchasing clerks are the main facilitators of the deduction process
- 2.** A farmer must provide his/her Cocoa Card as proof of identity and fill a consent form at the point of sale of beans
- 3.** The farmer must insist on the use of the electronic weighing scale by the Purchasing Clerk to ascertain the exact value of cocoa beans sold
- 4.** A minimum of five percent (5%) of cocoa sold will be deducted from the total sales and credited to the farmer's pension account using a mobile technology
- 5.** The farmer has the option to voluntarily select from 2.5%, 5% or 7.5% of the cocoa sales to add to the mandatory (5%) contribution.
- 6.** COCOBOD/Government will contribute a minimum of 1% on the total sales made by the farmer at the same time deductions 4, and 5 are being made
- 7.** The farmer will receive an alert message instantly on his phone to indicate completion of transaction
- 8.** 25% of the total contribution will be credited to the Personal Savings Account and the remaining 75% will be credited to the Retirement Account
- 9.** The farmer may withdraw 20% of his Personal Savings account balance every 2 years after the first withdrawal.
- 10.** When the farmer is due for retirement, he/she will receive a Lump Sum equal to the balance in the Personal Savings Account.
- 11.** The farmer will receive monthly pension payments from the retirement account which is guaranteed for 15 years







# Ghana's Cocoa- The Benchmark for World Quality Standards



