

## Darwin Initiative Main Annual Report

To be completed with reference to the “Writing a Darwin/IWT Report” Information Note:  
(<https://www.darwininitiative.org.uk/resources-for-projects/reporting-forms-change-request-forms-and-terms-and-conditions/>).

It is expected that this report will be a **maximum** of 20 pages in length, excluding annexes)

**Submission Deadline: 30<sup>th</sup> April 2021**

### Darwin Project Information

Project reference	27-011
Project title	<b>Building an investment model enabling citizens to protect Liberia’s forests</b>
Country/ies	Liberia
Lead organisation	Society for the Conservation of Nature of Liberia (SCNL)
Partner institution(s)	Royal Society for the protection of Bird (RSPB) Finance Earth (previously Environmental Finance)
Darwin grant value	£409,994
Start/end dates of project	1 October 2020 – 31 September 2023
Reporting period (e.g. Apr 2020 – Mar 2021) and number (e.g. Annual Report 1, 2, 3)	1 October 2020 – 31 March 2021 Annual Report 1
Project Leader name	Michael F. Garbo
Project website/blog/social media	N/A
Report author(s) and date	Richard Hoff II, April 30, 2021

## 1. Project summary

### Problem

Liberia’s Community Forestry (CF) legislation enables communities to manage and benefit from their forest assets and thereby reduce their poverty. By engaging CF communities to conserve part of their forests, CFs can link protected areas to benefit biodiversity, particularly large, mobile species (e.g. chimpanzees and forest elephants, which face increasing threats).

SCNL and the FDA are supporting three clans in the Gola Landscape to designate 4 CFs and include conservation zones in this way (with funding newly secured to support another three clans in Liberia and five chiefdoms in Sierra Leone - see map below). This 350,000-ha landscape contains the largest remaining tract of Upper Guinea Rainforest, a biodiversity hotspot containing 60 globally-threatened species.

However, cashflows from forest-threatening activities (unsustainable agriculture, illegal bushmeat trading and mining) provide attractive short-term income opportunities and whilst communities are willing to set conservation targets for CFs, a lack of conservation culture combined with poverty and insufficient commercial infrastructure and business support prevent communities from investing time and resources into alternative sustainable livelihoods and conservation activities.

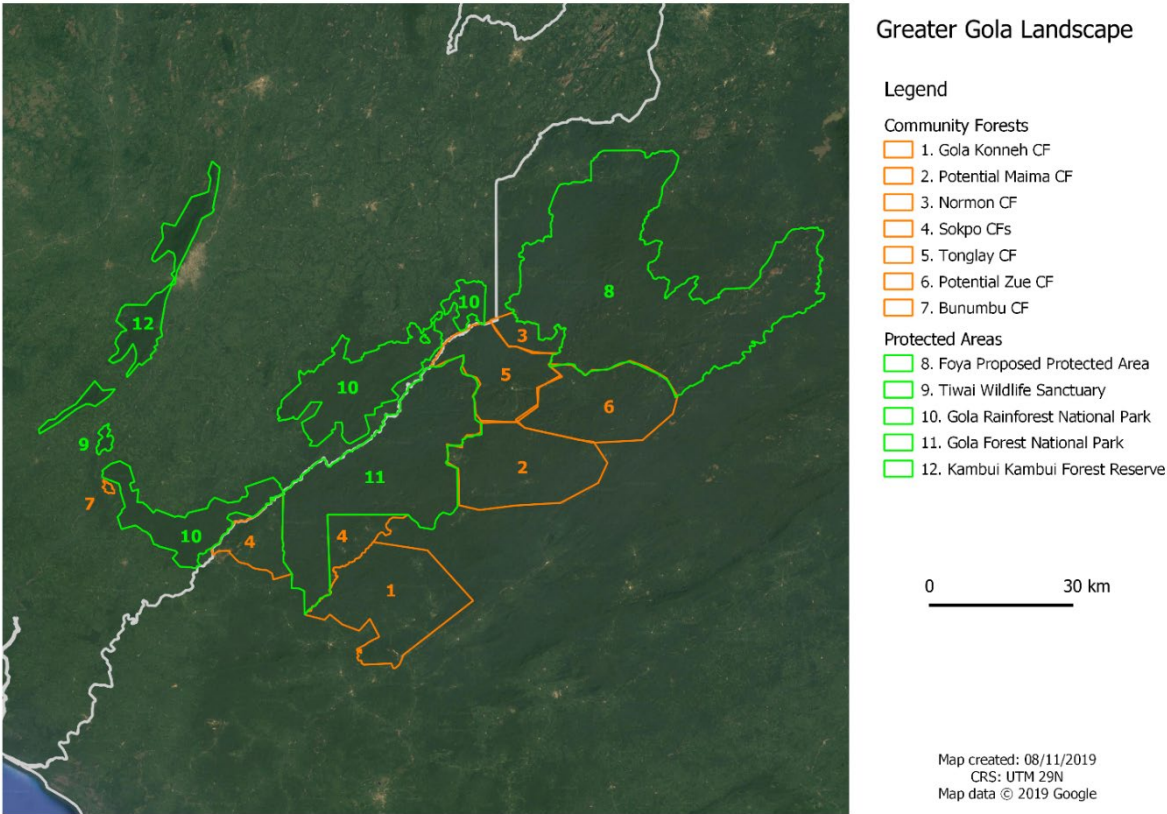
SCNL has worked for five years with the Tonglay and Normon clans and have evidence that: (1) tailored small loan schemes can incentivise uptake of sustainable income-generating activities to reduce poverty and support the establishment of conservation targets for CFs; and (2) a reliable, secure source of income could incentivise communities to conserve and monitor their CFs.

Scaled and expanded loan schemes could reduce poverty through sustainable income-generating activities whilst generating sufficient interest to pay community members to conserve CFs.

Finance Earth believe a £ [redacted] impact investment fund could fund such loan schemes across the Gola Landscape. However, we currently lack sufficient evidence to support the Investment Case to attract this scale of investment as well as ensuring an efficient and impactful deployment of funds.

**Location**

**Map of the Transboundary Gola Landscape**



This map shows how the Gola landscape straddles Sierra Leone (top left) and Liberia (bottom right) country border in white).

The Darwin project area is the Normon and Tonglay Community Forests (3 and 5) which sit between (and link) the Gola Rainforest National Park in Sierra Leone (10) and the Gola Forest National Park (11) and the Foya proposed protected area (8) in Liberia.

By empowering the Normon and Tonglay clans to set a side areas of Community Conservation Zones in their Community forests, it should be possible to link the protected areas, and enable the large roaming endangered species of the Gola Landscape (e.g. chimpanzees and forest elephants) to move around the landscape through a network of protected areas.

Note that the density of the forest on the Liberian (south-eastern) side of the border is much greater than the Sierra Leone side, presenting a critical opportunity to prevent economic development of the region from incentivising and perpetuating further deforestation.

The other community forests marked on the map have the potential, post project, to benefit from the deployment of funds from the Social and Environmental Investment Fund created through this project.

## 2. Project partnerships

### The partnership:

The two formal partners working with SCNL are the Royal Society for the Protection of Birds (RSPB) and Finance Earth (FE):

RSPB is the UK partner of BirdLife International, collaborating with SCNL since 2009 to conserve the Gola Forest. RSPB will continue to provide technical and financial support to SCNL to carry out the Darwin programme. Specifically, in this project RSPB will:

- Support the development of a partnership between FE and SCNL by providing significant matched funding for FE staff time and also some RSPB staff time from the sustainable finance team (Jake DiPaolo). Outside of this project, RSPB has contracted Finance Earth to help reduce reliance on grant funding by creating long-term sustainable financing schemes and we hope to share lessons learned with the BirdLife partners for whom we act as a supporting partner.
- Support the SCNL project leader and co-ordinator in the delivery of their first Darwin project by providing 10% of Anne Gardner's time as co-leader (Anne is the project manager of the previous and also the new EU projects).

Finance Earth is the UK's leading environmental impact investment advisor, with experience of designing >£150 million of social and environmental impact funds. Informed by evidence gathered through the Darwin programme, FE will work with SCNL and RSPB to design an investable model for delivering an expanded small loan and CCT programme in 12 Community Forests across the Gola transboundary region.

- FE's team brings a wealth of experience from finance, investment, fund management, engineering and charity sector backgrounds. FE works with key partners across the conservation industry to design and deliver funding models for the benefit of people and nature. Its work to date includes the design and delivery of a "Blue Impact Fund" in partnership with **WWF UK**, supporting impact investment in marine and coastal communities; advising the **RSPB** across a range of conservation investment programmes; and the development of a "Natural Environment Impact Fund" for **DEFRA**.

FE currently manages over [REDACTED] of impact funds. These include Community Owned Renewable Energy (**CORE**), [REDACTED] investment fund launched in 2017 that acquires solar assets in partnership with and benefitting communities; and **PICNIC**, a £ [REDACTED] impact fund launched in 2019 investing in the UK's urban parks and green spaces.

In addition, we are working with the Community Forest Management Bodies (CFMBs) of the Tonglay and Normon Clans and the Forestry Development Authority (FDA).

The CFMBs, appointed by the elected Community Assembly and Executive Committee, oversee the activities and management of the Community Forests.

In this project, the CFMBs will manage the small loan programme within the communities, using established sub-committees to administer the funds, and monitor funded activities. With support from SCNL staff, the CFMBs will also be responsible for overseeing the creation and management of Citizen Conservation Teams, groups that will work to protect areas of high conservation value forest in the CFs on an ongoing basis through patrolling, bio-monitoring and environmental education.

Three rounds of loans have tested the communities' ability to administer these loans with repayment rates currently at over 99%. Supported by SCNL staff with training and ongoing mentoring, the members of the CFMBs have built their capacity over the past two years to carry out their roles and responsibilities and will receive further training and support as part of this project.

The Forestry Development Authority (FDA) is a State Corporation with the mandate to sustainably manage and conserve all forest resources for the benefit of present and future generations of Liberians. As such, the FDA has oversight responsibility for all forest-related activities in Liberia. SCNL and RSPB are strong partners of the FDA and have been collaborating closely for many years.

The FDA is organised into three departments – conservation, community and commercial (“the three C’s”). Two FDA staff, one each from the conservation and community departments, have acted as FDA focal points for previous project and will serve in the same capacity for this project. These staff participate in management activities such as planning, monitoring and evaluation, and play a key liaison role between the FDA and other partners.

Additionally, regional staff of the FDA participate in community forestry activities in the Gola region. While the regional office is small and therefore relies on partners to lead on many activities, the Regional Forester herself is from the Gola region, she is well-respected in the communities, and contributes significantly to the community forestry process.

The FDA supports this project and is particularly interested in finding mechanisms for sustainable financing of Community Forests.

Please see annex 1: Agreement between SCNL and RSPB, contract between SCNL and FE

Please see annex 2: Photo of small loan disbursement to communities

Please see annex 3: Finance Earth Presentation- Introduction to investment concepts

### **3. Project progress**

#### **3.1 Progress in carrying out project Activities**

Output 1 Normon and Tonglay CFMBs each demonstrate they have the capacity to run expanded small-loan schemes that reduce poverty through encouraging rainforest-friendly livelihoods.

1.1 Project coordinator and CMOs continue regular training for CFMBs, community leadership, and loan groups on the small loan programme, incorporating elements related to CCTs.

Progress: This activity is on course it began in November 2020 with the various training and mentoring of small loan groups by our CMOs as evidence by Annex 14

*On schedule started Y1Q3 (Oct-Dec 2020).*

1.2 Approximately every 6 months, project coordinator and CMOs work with CFMBs and community leadership to start a new round of loans with new loan groups, including adaptation of loan modalities as necessary and training for the members of the new groups.

Progress: We have managed to successfully give out two rounds of Loan to a total of 165 women in 33 groups in the two Clans see annex 23

*First two rounds on schedule were completed end Y1 Q4 – end March 2021.*

1.3 Project leader, co-leader and coordinator work with Environmental Finance to design and implement tests of the interest rate mechanism, using financial data collected by CMOs and M&E officer.

Progress: This activity will take effect as of the second quarter of the second year but modality is been worked out leading to this process schedule to start Y2Q2(2021).

1.4 By month 6, project coordinator works with CFMBs and Clan leadership to develop and agree modalities on use of loan interest to pay stipends for CCTs and other costs.

Progress: Once the first two rounds of loan had been given out December and March, SCNL and the CFMB had been involved in a dialogue on the usage of the interest from the loan which will see final arrangement in place by the second quarter of year two

*On schedule to be completed Y2Q2 -end September 2021.*

1.5 Project coordinator and CMOs provide training to the CFMBs and CFMB loan committees on implementation of agreed modalities.

Progress: In December the two CFMB team leaderships were provided training on the loan process and were given detail on how, when and who could benefit from the loan as well as the overall reaching goal of the loan as a conservation driving tool

*On schedule to started Y1Q3 (Oct-Dec 2020).*

1.6 CMOs continue regular ongoing monitoring of and support to the CFMBs, loan committees, and loan groups on management of the loans and on management of the interest.

Progress: SCNL has employed three CMOs who as of the first week in January began regularly supporting the Small loan committee of the CFMB as well as individual loan groups in the two clan

*Started at beginning of Y1Q4 (Jan 2021) as planned.*

1.7 CMOs provide training to borrowers to increase their capacity to run a business and access the loan scheme to increase their well-being.

Progress: The CMOs have engaged all women who have been given the small loan to understand and increase the business skill. One on One mentoring and support to the women have created mutual relationship between the CMOs and women receiving the loans

*On schedule started Y1Q3 (Oct-Dec 2020).*

1.8 CMOs provide training to and work with borrowers to increase capacity for forest-friendly livelihoods activities.

Progress: CMOs have been providing capacity support to all women in the loan groups and have been able to increase the women capacity to do ground nut, bean and swamp rice production as a forest friendly action.

*Started at beginning of Y1Q4 (Jan 2021) as planned.*

1.9 Project leader, co-leader and coordinator work with Environmental Finance to test and design optimum livelihood training programmes and test livelihood programmes to grow borrowing capacity.

Progress: Plans are been worked out to set this aspect in motion shortly as discussions continue on the best practices, lessons learn and other success stories to considered.

*On schedule started Y1Q3 (Oct-Dec 2020).*

**Output 2 Normon and Tonglay CCTs successfully implement conservation/monitoring activities agreed by the CFMBs, the CCTs and other community members, in return for a stipend that reduces poverty.**

2.1 SCNL field staff provide information and carry out discussions about Darwin-funded pilot Citizen Conservation Teams with community members (women, men, youth, occupational groups), community and clan leaders, and CFMBs via meetings and written announcements.

Progress: As of October, when the project began officially our staff engaged all the project communities providing the relevant information through town hall meeting about the Darwin project, its objection and overall reaching goal for the communities.

*On course started from Y1Q3. (Oct-December 2020)*

2.2 SCNL field staff support the CFMBs and community leadership to develop and implement selection criteria and selection process for CCTs.

Progress: All criteria have been developed with the support of both SCNL and the CFMB were 24 permanent CCT members have been recruited, trained and serving in the field

*Have been completed in Y1Q3 (Oct-Dec 2020). See Annex 26*

2.3 SCNL research technician (RT), with support from the project leaders, train all 24 permanent CCT members and at least 24 potential annual members in biomonitoring. Coordinator works

with RT and CCT members to review and revise tools after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months.

Progress: All 24 permanent CCTs and additional 24 non-permanent CCTs have been trained as of December 2020 in biomonitoring and field research work

Started from Y1Q3-Y1Q4. (Oct 2020-March 2021) See Annex 16

2.4 Project coordinator works with community members to develop patrolling tools. SCNL field staff train all 24 permanent CCT members and at least 24 potential annual members in patrolling and work with CCT members to review and revise tools.

Progress: Patrol tools have been developed and are in used by the CCTs to patrol the community forest as planned. Started from Y1Q3-Y1Q4 (Oct 2020-March 2021) See Annex 8,16

2.5 Project coordinator develops materials for conservation education and awareness-raising; train all 24 permanent CCT members and at least 24 potential annual members in conservation education and awareness-raising; and review and revise tools after 3 months, 6 months and 1 yr. Refresher training is carried out at least every 6 months.

Progress: This activity has been scheduled for the second year because of the effort and time behind the development of community friendly materials which will need more time to be completed. Scheduled for Y1Q3-Y1Q4 then Y2Q2 and Y3Q2.

2.6 SCNL field staff support CFMBs to identify, schedule and manage the work of CCT members, including reporting by CCT members.

Progress: Discussion are ongoing between SCNL and the CFMB as to how and when the CCTs will report to the CFMBs as well as total control of the action of the CFMB with SCNL support and is expect to be in place by Q3 Y2.

2.7 SCNL field staff support CFMBs to develop and implement system for paying CCT stipends.

Progress: A system is in place for the payment of the CCT. SCNL with the CFMB have commence dialogue on the system that will see measured put in place for the takeover by the CFMB in the payment of CCTs.

Started from Y1Q3-Y1Q4 (Oct 2020-March 2021) See Annex 9

2.8 Project leader, co-leader and coordinator work with Environmental Finance to design and implement tests of the CCT membership profile and stipend amounts.

Progress: On Course as the project team are in the process of completing the test and make a full determination as to what works will

Scheduled for Y1Q3, Y2Q1 and Q3 and Y3Q1 and Q3.

**Output 3 A social /environmental investment fund of at least £1,200,000 is secured to fund the combined small-loan and livelihood support programme at a scale that is capable of generating sufficient funds to sustainably support 12 CCTs (including the pilot areas of Tonglay and Normon).**

3.1 Environmental Finance will hold regular update calls with SCNL and RSPB to feedback on programme testing and data gathering processes undertaken through Outputs 1 and 2;

Progress: All three partners have continuedly been engage through monthly meetings to provide update on the investment incentive, CCT payment system and small loan process. Finance Earth have developed a business in the box module that is currently under testing.

Started in Y1Q3, Y2Q1 and Q3 and Y3Q1 and Q3

3.2 Environmental Finance will compile all financial, impact and risk data gathered by SCNL and its partners for Outputs 1 and 2.

Progress: Finance Earth has set up a platform that is currently been supported by RSPB to analyse data from the field to update its investment platform.

*Started in Y1Q3 and end Yr2 Q3*

3.3 Environmental Finance analyse and assess project data from Outputs 1 and 2, culminating in the creation of an Investment Case at the end of Year 2 of the project;

Progress: Not started

*Scheduled to start Y1Q4 and end Y2Q4*

3.4 Environmental Finance compiles a list of potential funders/investors for preliminary market testing to establish appetite for social/environmental impact investment into the Gola small loan and CCT project;

Progress: Not started

*Scheduled to start and end Y2Q2*

3.5 Environmental Finance prepares marketing materials for investors, including a presentation, detailed "Teaser" or "Information Memorandum", and financial model (with input from SCNL and RSPB);

Progress: Not Started

*Scheduled for Y2Q3 and then Y3Q1-Y3Q2*

3.6 Environmental Finance engages with target funders on a preliminary basis / market testing;

Progress: Not Started

*Scheduled for Y2Q3 and Y3Q1*

3.7 Environmental Finance refines the Investment Case and fund structure in line with investor feedback;

Progress: Not Started

*Scheduled for Y2Q4 and Y3Q2*

3.8 Environmental Finance engages third-party legal and financial / tax advisors to advise on the structure of the fund (note that the costs of such advice will be sought on a pro-bono/low-bono basis, and will be funded from fund investment so is not be included in the Darwin funding budget);

Progress: Not Started

*Scheduled for Y2Q4-Y3Q1*

3.9 Environmental Finance continues to engage with target funders and new network contacts.

Progress: Not started

*Scheduled for Y3Q2-Y3Q4*

3.10 Environmental Finance undertakes final due diligence processes with preferred funder(s);

Progress: Not started

*Scheduled for Y3Q3-Y3Q4*

3.11 Environmental Finance manages the drafting of legal documentation relating to fund investment;

Progress: Not Started

*Scheduled for Y3Q3-Y3Q4*

3.12 Environmental Finance obtains signed commitment(s) from funder(s).

Progress: Not started

*Scheduled for Y3Q4*

**Output 4 Results of the demonstrations and the Investment Case for social-environmental investment is shared with the conservation and development community across Liberia and Sierra Leone, including with other communities in the Gola Landscape, the FDA, and across Africa through the BirdLife International partnership.**

4.1 Project leader engages external consultant to work with staff and communities to identify lessons learned and produce report

Progress: Not started yet

*Scheduled for Y3Q2*

4.2 Project leader organises workshop to share lessons learned with FDA staff and the Liberia conservation community.

Progress: Not started yet but will began in year 2

*Scheduled for Y3Q3*

4.3 Project leader organises workshop to share lessons learned with FDA staff and the Liberia conservation community.

*Scheduled for Y2Q1*

4.4 Project staff post lessons learned report and relevant explanations on relevant websites (RSPB, SCNL, GRNP, FDA, BirdLife International)

Progress: To started in year three

*Scheduled for Y3Q3*

4.5 SCNL staff present lessons learned at relevant regional meetings of the BirdLife International partnership.

Progress: To started in year 3

*Scheduled for Y3Q3*

**Output 5 SCNL staff capacity to lead the Darwin Initiative project and future projects is strengthened and broadened.**

5.1 SCNL staff capacity to lead the Darwin Initiative project and future projects is strengthened and broadened.

Progress: Internal capacity building amongst project staff was done in November and later March on the staff ability to monitor support the small loan process as well as work with the small loan program to support a friendly environment

*Scheduled for Y1Q3 onwards.*

5.2 SCNL project coordinator, with support from project leader and co-leader, reviews workplans quarterly with all staff and revises as needed.

Progress: Our project workplan has been develop with input of staff and other partners, it was done in line with the logframe and timeline of the current reality of the raining season in Liberia

*Scheduled for Y1Q3 onwards.*

5.3 SCNL project coordinator develops M&E plan with support from project leader and co-leader

Progress:

We have completed the development of an M&E plan with the inputs of all partners and will now use the framework to do monitoring and tracking of project indicators and deliverables.

*Scheduled for Y1Q3,4 Y2 Q1.*

5.4 SCNL project co-ordinator presents project results at annual meetings of the Gola Forest Bilateral Coordination Committee.

Progress: A Gola landscape meeting is scheduled for June 2021 in the landscape. SCNL will present the project result at this landscape conference



*Scheduled for Y1Q2, Y2Q2 and Y3Q2. .*

5.5 SCNL finance staff develop finance reporting tools specific to this project and produce relevant financial reports on time with support from project leader and co-leader.

Progress: We now have an excel sheet for reporting and a quick book software reporting system in place that support the work of the finance team to be able to report on time and with such accuracy.

*Scheduled to take place throughout the project.*

5.6 Project leader and co-leader produce required technical reports with input from project coordinator. By Year 3, project coordinator produces technical reports with support from project leader and co-leader as needed.

Progress: This is ongoing as is evidence by the production sharing responsibility of this report

*Originally scheduled for Y1Q4, Y2Q4 and Y3Q4, but as project was delayed by sixth months, they are due Y1Q2, Y2Q2 and Y3Q2.*

5.7 Project coordinator regularly reviews biomonitoring reports with CFMBs and CCTs.

Progress: A copy of the first Biomonitoring report was share with the CFMB on the CCT patrol for action that will generate support for any illegal action within the community forest

*Scheduled to begin Y1Q2 and end Y3Q3.*

5.8 CCTs, together with SCNL research technician, collect biomonitoring data.

Progress: Biomonitoring is ongoing and reports have been collected over the period of time

*Scheduled to begin Y1Q3 and end Y3Q3*

5.9 SCNL research technician, with support from project leader and co-leader, conduct sensitive interviews about bushmeat hunting.

Progress: Not yet started

*Scheduled for Y3Q3*

5.10 SCNL field staff, under technical guidance of the project leader and co-leader conduct household survey and individual interviews at start and end of project.

Progress: SCNL conduct at the beginning of the project social household survey to understand the level of support needed, the IQ of the project beneficiaries and other information been use to implement the current project.

*Scheduled for Y1Q2 and Y3Q2.*

5.11 Project leader and co-leader work with SCNL staff to analyse all data.

Progress: Has been completed and report available

*Scheduled to begin Y1Q3 and end Y3Q3*

5.12 Environmental Finance Provide quarterly progress reports of development of investment fund

Progress: They have been able to provide report that covers the period of their work within the first year of the project implementation

*Scheduled for Y2Q1 -Y3Q3*

### **3.2 Progress towards project Outputs**

**Output 1 Normon and Tonglay CFMBs each demonstrate they have the capacity to run expanded small-loan schemes that reduce poverty through encouraging rainforest-friendly livelihoods.**

Baseline condition:

A loan scheme exists in both the Normon and Tonglay clans, with capital being loaned to 130 women and being repaid with interest. Under the Darwin project additional funding has been made available which will enable the loan schemes to benefit more women.

(See evidence of baseline done in Annex 5)

### **Progress and change recorded to date against indicators**

Indicator 1.1: The two loan schemes continue to be managed well (i.e. capital maintained) throughout the project period.

The first round of loans under the Darwin project have been given out to 165 women organised in women's groups from the Normon and Tonglay clans. It is too soon to establish how well the new loans are being managed but MoUs have been signed as planned (Evidence in Annex 24).

Indicator 1.2: Loan groups are able to absorb incrementally larger loan amounts over the life of the project, leading to a loan portfolio size of £20,000 for each Clan.

Demands for the first set of loans was high even though the loans on offer had been increased incrementally (from 130 (pre-Darwin) to 165). Many loan groups who had received loans before the Darwin project started wished to increase their level of borrowing. We could not provide a loan to every group who wanted one. This is a positive indication that loan groups can absorb larger loan amounts.

Indicator 1.3: The number of individuals participating in the loan scheme increases incrementally from 130 to at least 430 over the life of the project.

*The number of individuals participating is now 165 (an increase from pre-Darwin levels of 130)*

Source of evidence for these changes: Ledgers kept by the CFMBs, loan groups, individual members of loan groups; CFMB bank account statements which have not yet started to be used until repayment has commenced.

Indicator 1.4: 90% of the 430 loan scheme beneficiaries report a significant positive impact on their own/their household's wellbeing (e.g., being able to pay school or medical fees, make improvements to accommodation, pay for labour to rehabilitate cocoa farms or plant and harvest more crops) as a result of engaging in the loan scheme.

It is too soon to measure impact but we have taken a baseline against which to measure impact. Source of evidence for this change: Annual surveys of loan scheme beneficiaries and CCT members. We are using the Progress out of Poverty Index to measure impact of the project on each beneficiary (borrowers and CCT members)'s wellbeing/their household's wellbeing. We have completed the baseline survey (see Annex 13).

### **Output 2 Normon and Tonglay CCTs successfully implement conservation/monitoring activities agreed by the CFMBs, the CCTs and other community members, in return for a stipend that reduces poverty.**

Baseline condition: No Community Conservation Teams or any organised form of community forest protection existed before the Darwin project began. Communities were delighted to hear that through the Darwin project they would be given support to patrol and monitor their own forests.

Progress and change recorded to date against indicators

2.1 CCT members (12 permanent and 3 annual for each of two teams) are selected by communities using a transparent process with clear criteria by Month 6 of the project. Indicator achieved.

Source of evidence for this change: A list of CCT members from each Clan; testimonies from each CCT member.

2.2 All CCT members (24 permanent and 6 annual) are trained in biomonitoring, patrolling, conservation education and awareness-raising by the end of Year 1.

All CCT members trained in biomonitoring and patrolling. Training in conservation education and aware-raising has been delayed until next year because of time taken to develop materials. We want to make sure these are effective.

Source of evidence for this change: Training workshop reports .

2.3 By the end of the project, CCT members are implementing a scientifically robust but locally appropriate programme of biomonitoring, patrolling, conservation education and awareness-raising activities.

CCT members are already patrolling and biomonitoring. Training in conservation education and awareness-raising activities postpone until next year (see indicator 2.2 above).

Source of evidence for this change: Reports from CFMBs, CCTs, FDA; focus group discussions with community members; by-laws .-

2.4 By end of project 90% of the 30 CCT members report a significant positive impact on their/their household's wellbeing as a result of engaging in the loan scheme.

It is too soon to have evidence of impact on their/their household's well-being but we have we have taken a baseline against which to measure impact. As for the loan group members we are using the Progress out of Poverty Index to measure impact of the project on each beneficiary (borrowers and CCT members)'s wellbeing/their household's wellbeing. We have completed the baseline PPI survey.

Source of evidence for this change: Annual surveys of loan scheme beneficiaries and CCT members (See annex 33).

**Output 3 A social /environmental investment fund of at least £1,200,000 is secured to fund the combined small-loan and livelihood support programme at a scale that is capable of generating sufficient funds to sustainably support 12 CCTs (including the pilot areas of Tonglay and Normon).**

Baseline condition: No investment fund in existence.

We are setting out the modality for assembling data for the Investment case. No progress scheduled against indicators 3.1-3.3 until beginning of Year 3. [But see Annexes X for loan data and business in a box collection and Caleb's diagram of loan mechanism](#)

**Output 4 Results of the demonstrations and the Investment Case for social-environmental investment is shared with the conservation and development community across Liberia and Sierra Leone, including with other communities in the Gola Landscape, the FDA, and across Africa through the BirdLife International partnership.**

This output is not due to start until Y3Q2

**Output 5 SCNL staff capacity to lead the Darwin Initiative project and future projects is strengthened and broadened.**

Baseline condition: Survey analysis done to understand the current level of women participation in small business available

Progress and change recorded to date against indicators:

5.1 A Monitoring and Evaluation (M&E) plan is put in place by Month 4 of the project.

[A Give details...](#)

[near final draft of M and E plan is available.](#)

Source of evidence for this change: 1 M&E plan. (See annex X)

5.2 A project implementation committee is established to guide and support the project.

~~Give details...~~

This committee will be set-up in Y2 Q2 due to some delay in project start-up date

Source of evidence for this change: Implementation committee attendees list and minutes of the first meeting

5.3 The implementation committee meets biannually, or more frequently as requested by committee members

~~Give details...~~

Delay due to project start-up period anticipated to start in Y2 Q2

Source of evidence for this change: Implementation committee attendees list and minutes

5.4 SCNL prepares regular (biannual) internal notes for the steering committee and for future records on the progress of the project.

~~Give details...~~

Steering committee to be put in place in year 2 Q2

Source of evidence for this change: SCNL steering committee notes, list of attendees and meeting minutes (recording decisions made) for each meeting held.

5.5 A financial reporting system is in place by the end of Month 2 and financial expenditure remains within contractual limits.

~~Give details...~~

[An excel sheet for reporting and a quick book software reporting system has been put in place](#)

Source of evidence for this change: Financial reports.

### **3.2 Progress towards the project Outcome**

**Outcome:** An evidence-based pilot secures £1,200,000 of social/environmental investment to finance 12 Citizen Conservation Teams through small-loan programmes, enabling community stewardship of High Conservation Value Community Forest and uplifting local economies.

There are only 2 pilot communities in Gbarpolu (Normon & Tonglay) which are been tested as to the level of the social investment funds. The results from the study will greatly inform the investment scheme.

#### **Indicator and progress**

Indicator 0.1 By end of project, conservation by-laws governing at least the 15,000 ha of conservation zones of the Normon Community Forest and Tonglay Community Forest are respected and enforced by community members.

The Community forest is now been fully patrol at every side of the forest to prevent illegal logging/pit sawing, deforestation through farming and large-scale mining. Addition support through the FDA rangers have been provided to support the protection of the forest land.

Source of evidence for this change: Biomonitoring and patrolling reports from CCTs. (for first reports see Annex 11)

Indicator 0.2 By end of project, conservation goals (e.g. no loss of primary forest, no illegal activities including illegal hunting) for the conservation zones of the Normon and Tonglay

Community Forests are attained and threats to biodiversity (e.g. commercial bushmeat hunting) are decreasing compared to baselines.

As of the closing of this report the Normon and Tonglay community forest have been attained, the government have given the community the forest land while CCTs patrol in the first year have reduce drastically commercial bush meat hunting and trading.

Source of evidence for this change: Reports and analysis of satellite data; biomonitoring and patrolling reports from CCTs; reports and analysis of sensitive interviews (e.g. regarding bushmeat hunting).(see Annex)

Indicator 0.3 By the end of project, direct loan beneficiaries have increased in total from 130 to at least 430. 42 people benefit from employment in 2 pilot Citizen Conservation Teams. 24 people will be employed on a permanent basis, and 18 (6/year) will be employed annually.

Current reality is that the project has now reached a total of 165 women in 33 groups with the small loan, recruited and in service 24 Citizens Conservation team for the first year of the project.

Source of evidence for this change: Reports of benchmark and end-of project household surveys, and individual interviews. (Seen Annex for baseline report?)

Indicator 0.4 A social/environmental investment fund of £1.2 million by end of project is available to support small-loan programmes and aligned CCTs in 12 CFs (7 in Liberia, 5 in Sierra Leone).

*At present the project is working to gathered information and collate data that will be use to promulgate the investment incentive. This aspect is currently been led by Finance Earth*

Source of evidence for this change will be: Meeting notes from investor engagement activities; copies of investor commitments collated in Year 3 of the project.

### **3.3 Monitoring of assumptions**

#### **Assumption 1: The Government of Liberia maintains its commitment to biodiversity conservation.**

*Comments: This will hold true because despite a recent change in government, Government policies with respect to biodiversity conservation have not changed and Government staff continue to support conservation measures.*

Evidence: Support to the Foya conservation process as in the meeting minutes of Annex 23

#### **Assumption 2: The Forestry Development Authority (FDA) or other authorities will support the Tonglay and Normon Clans in enforcing CF bylaws.**

*Comments: This will hold true because FDA is doing so now to a limited extent and part of the approach to establishing a CF is to strengthen the relationship between communities and the FDA.*

Evidence: Signing of the new CF for Normon and Tonglay as in annex 34

#### **Assumption 3: There is a market for a social /environmental investment fund for the Gola region, and investors are willing to commit funds to the programme.**

Comments: *This will hold true because Finance Earth formerly Environmental Finance, a leading investment advisor, expects investor interest in this project (at relatively low rates of interest) would be high.*

*This assumption is supported by the June 2019 report released by the Global Impact Investing Network (GIIN)'s, detailing a survey of impact investors: investment in projects delivering environmental and social impact totalled US\$13.6bn in 2018, a 40% increase from 2014. EF will engage with its existing network of impact investors to inform the design and development of a funding model that works for the Gola forest, Gola communities and investors alike.*

Evidence: Meeting minutes from discussions with Finance Earth as in Annex 26

**Assumption 4: The interest rate charged on the loans can be set at an affordable rate for borrowers whilst generating sufficient funds to cover operating costs, CCT stipends and an appropriate return to future impact investors.**

Comments: *This will hold true because small loan holders have repaid 10% interest rates with confidence. Using best practice to reduce operating costs, that if communities have the capacity to absorb enough loan capital, the interest payments should generate enough to cover CCT stipends and an appropriate return for investors. This community capacity is the key assumption. If we do not have enough individuals with the capacity to take out and repay loan principal and interest, the model will struggle to make sufficient financial surpluses to fund the stipends. i.e. the capital will exist but loans will not be taken out in the volumes required to create sufficient surpluses. To mitigate against this, loans will be coupled with a 'menu' of livelihood training programmes e.g. 'business in a box' whereby borrowers are supported with training in a proven business model such as rice, honey and cocoa. This will help grow the borrowers capacity to borrow and repay larger loans. (Detail provided in response letter to stage 1 feedback)*

Evidence: As is set in the loan repayment scheme Annex 20

**Assumption 5: SCNL and external partners are able to continue to provide aligned training for the CFMBs and the borrowers.**

Comments: *This will hold true because SCNL has a strong team able to deliver this work. Currently the small loans schemes are successful. Also, the Darwin funds (and eventually the investment fund) will enable SCNL to continue to provide aligned training that will enable all the CFMBs and the borrowers to build their capacity to manage a larger fund.*

Evidence: The Small loan training attendance sheet

**Assumption 6: Loan schemes benefiting women's groups continue to have a positive social impact.**

Comments: *This will hold true because communities' value the contribution the loan schemes are making to address gender inequality in education and literacy rates. If they so choose, during the further large expansion of the programme under the Darwin project or later, they can also develop men's loan groups, or mixed groups.*

Evidence: As reported in the Social scientist research on the benefit of the Darwin project Annex 22

**Assumption 7: There are sufficient numbers of individuals (both men and women) who are willing to be members of a CCT. There are sufficient literacy skills within each CCT to be able to carry out the required activities and prepare appropriate reports/communication.**

Comments: *This will hold true because we have been working with the clans for five years and this has included a literacy programme. Consequently, we know there are enough literate people willing to take up employment on the CCTs.*

Evidence: The list of the CCT provides women and men Annex 9

**Assumption 8: Loans do not drive bushmeat hunting.**

Comments: *This will hold true because although women traders drive the commercial bushmeat trade (the biggest threat to biodiversity in the Gola Forest) the small loan programme provides a valuable intervention by providing women with alternative sustainable livelihoods. Of the 130 women participants in the programme to date, only one was found to have broken the terms of the loan by engaging in bushmeat trading, leading to the disqualification of her group from the programme.*

Evidence: Provided for in the MOU between the CFMB and Women groups Annex 24

**Assumption 9: The Investment Case is sufficiently robust to attract investment from targeted investors.**

Comments: *This will hold true because EF is a leading investment advisor with extensive experience in structuring and implementing social and environmental impact funds, with a team track record of raising over £ [REDACTED] of such funding structures.*

*This assumption is supported by the June 2019 report released by the Global Impact Investing Network (GIIN)'s, detailing a survey of impact investors: investment in projects delivering environmental and social impact totalled [REDACTED] in 2018, a 40% increase from 2014. EF will engage with its existing network of impact investors to inform the design and development of a funding model that works for the Gola forest, Gola communities and investors alike. EF will remain engaged with SCNL and RSPB throughout the expansion and scaling of the small loan scheme and CCT programme to ensure that evidence of the effectiveness of the loan scheme and CCT environmental stipends is sufficiently robust to support the Investment Case of a larger impact fund. To the extent required, EF will work with SCNL and RSPB to determine and implement appropriate adjustments to the scheme (e.g. interest payment obligations, environmental stipend levels) in order to establish the optimum structure of the programmes that will support repayable investments in the long-term. To the extent the Investment Case is not considered sufficiently robust to fully capitalise the fund with repayable capital from impact investors, EF will adjust the proposed fund structure or target further concessionary and/or grant funding that can be blended into the capital structure to ensure a suitably-sized fund can be raised.*

*The concept that interest paid by some individuals in the community is used to pay others in the community has been demonstrated not to be divisive in the pilot scheme. We think this will continue to be the case in a scaled-up loan scheme because: (i) 97% of the target group understand the community forest concept and 70% of households benefit from it; (ii) participants in the small loan programme fully understand that the interest generated from their loans is used to feed back into community and conservation initiatives in their Community Forest; and (iii) individuals value the loan scheme because it provides community benefits (83% of those surveyed found the small loan programme very useful or useful to the community. In the unlikely event that divisions arise and cannot be addressed through ongoing dialogue, communities can raise concerns through an established grievance process. Finally, we will ensure that the M&E process identifies and records any such issues to inform future development of this and other similar programmes.*

Evidence: Meeting minutes with Finance Earth Annex 31

**Assumption 10: Liberian conservation groups, the FDA and Birdlife International are amenable to workshops for learning about the project and lessons learned.**

Comments: *This will hold true because incentivising communities to steward areas of High Conservation Community Forest is a problem faced by all conservation groups working to protect Liberian forests and globally. Incentives can be provided through various forms of conservation agreement, but finding a finance tool that can provide sustainable incentives would be a significant breakthrough and of interest to the whole community*

Evidence: As evidence by Finance Earth meeting minutes and the FDA commitment to communities CF Annex 31,32

**Assumption 11: National conditions in Liberia continue to allow SCNL to operate effectively.**

Comments: *This will hold true: Social and economic conditions are currently deteriorating in Liberia due to the Covid-19 restriction and there is rising political tension even after the election of December 8, 2020. To date this has led to many peaceful protests. Thus far, SCNL has been able to continue to carry out its work throughout the country. Should protests become violent the movement of SCNL staff within Monrovia is likely to become restricted although fieldwork should not be affected. We will mitigate against this by holding key meetings outside the capital and working out of the field office as much as possible. We will keep Darwin informed should this situation change.*

Evidence: SCNL report and country covid-19 update Annex 27

**3.4 Impact: achievement of positive impact on biodiversity and poverty alleviation**

Original Application

Our impact statement is: 82,500 citizens of the Greater Gola Landscape are stewards of c.50,000 ha of High Conservation Value Community Forest, linking protected areas to conserve the largest remaining area of Guinea Rainforest.

High level impact on Biodiversity

Current contribution by SCNL include support to all two forest communities for the signing of the Community Forest Management Agreement between the Forestry Development Authority and Normon and Tonglay which gives more protection to the Gola Forest through livelihood opportunity for community conservation around the Gola Land scape. The green corridor for protection of species via the Normon and Tonglay forest remain protected through the efforts of SCNL support to the two forest communities (See annex 34 for evidence)

High level Impact on Human

We are contributing toward the livelihood of women through small business loan awarded to 33 women groups of 5 each a total of 165 female under the Darwin project. The loan process is helping to provide income and support needs of the local communities. Through our swamp rice, bee keeping and bean/ground nut support to community under the CEPF project we are also supporting food security and reducing deforestation.

(see Annex 35 for evidence)

**4. Contribution to the Global Goals for Sustainable Development (SDGs)**

#1 End poverty (Targets 1.1-1.2, 1.4-1.5, 1a)

Target communities are among the poorest and most marginalised in Liberia. We will support their access to income-generating resources (1.4), training, and small loans to reduce poverty (1.1-1.2) and increase resilience through income diversification (1.5.).

#2 Hunger and food security (2.3-2.4)

Expanded small loan schemes will triple the number of people supported to develop rainforest-friendly agriculture.

#4 ...inclusive and equitable education...(4.3-4.4) and #5 Gender equality (5.5)



Current loan schemes specifically benefit women, empowering them economically, and by encouraging them to participate in literacy and numeracy training, helping address gender inequality in literacy rates. Communities wish this to continue. However, men also benefit from the project - they are more likely to benefit from employment in Citizen Conservation Teams as well as equitable access to livelihoods training and support.

**#8 Sustainable economic growth (8.2, 8.4)**

The project will support income diversification within target communities (8.2), and show how economic growth can be achieved without degrading the environment (8.4).

**#10 Reduce inequality (10.1-10.2)**

We will build capacity of community organisations (Citizen Conservation Teams and Community Forest Management Bodies) to represent their communities at various levels and support their livelihoods through income-generation support.

**#15 (15.1-15.2,15.5,15.7,15.9,15a,15b)**

We will support Liberia to meet national/international commitments on forest protection (15.1) by supporting community forest management (15.2) and preventing degradation of biodiversity (15.5). Empowered communities will take responsibility for controlling illegal activities (15.7), develop biodiversity conservation goals (15.9), and with SCNL, advocate for forest protection in local/national development plans (15.9).

## **5. Project support to the Conventions, Treaties or Agreements.**

Liberia's National Biodiversity Strategy and Action Plan II (NBSAP)

Target 5, Action 1 of the NBSAP aims to establish Community Forests and to "provide incentives to communities for ecosystem services". This project will expand an existing small loan programme (the conditions of which prohibit damaging activities, e.g. commercial bushmeat hunting and trading) tripling the number of loans available to forest communities. These loans will provide the incentive described by the NBSAP, encouraging communities' uptake of conservation activities.

More importantly, the expanded loan programme will provide additional evidence to allow partners to build a robust Investment Case to attract investment capital of £1,200,000 by project end, which will, post project, be used to further scale the two loan schemes and an additional 10 across Liberia/Sierra Leone, to a point where the interest generated can fund Citizen Conservation Teams to steward and monitor High Conservation Value Forest to deliver ecosystem services.

### **CBD**

Cooperation (Article 5) between Liberia (Community Forest Management Bodies, SCNL) and UK (Darwin Initiative, RSPB, Environmental Finance) will help protect an internationally recognised biodiversity hotspot and improve livelihoods of some of the poorest and most remote communities in Liberia.

Incentivising communities living adjacent to the Gola Forest National Park (GFNP) to manage and preserve High Conservation Value Forest as Community Conservation Zones within their Community Forests will contribute to In-situ Conservation (Article 8(e,j))

The partners will pool technical/scientific expertise to develop/prove a replicable impact investment model. In line with Article 18 we will share the model through our global networks, ensuring replicability and scalability.

### **CITES**

A key impact will be incentivising communities to abandon illegal hunting for the bushmeat trade (e.g. chimpanzees) and for the illegal wildlife trade (e.g. pangolins), both through the small-loan programme and by sustainably enabling the communities to monitor and police their Community Forests.

We have discussed the project with Mr. J.S. Datuama Cammue, the National CBD Focal Point at the Environmental Protection Agency. He has provided a letter of support for the project (please see attachments). We have also discussed the project with Blamah Goll, CITES focal point at the FDA.

We will share lessons learned from the Darwin programme with the EPA and the FDA and other NGOs in Liberia through regular presentations and a final end-of-project roundtable

## 6. Project support to poverty alleviation

### Benefits to forest communities around GFNP.

This project will:

- increase direct loan beneficiaries from 130 to c.430, with associated well-being improvements through literacy and numeracy skills, as well as livelihood support programmes. The small loan programme already trialled demonstrated positive outcomes for communities: borrowers reported generating income from loans, as well as benefits from literacy/business training. Income generated by the loans improved the wellbeing of borrower's families (e.g. through paying school fees, purchasing medicine). We expect similar results from the scaled programme.
- employ at least 42 people in 2 pilot CCTs. 24 people will be permanently employed, 18 (6/year) annually.

### Fund model to scale benefits to forests and communities

This project will be used to gather the evidence required for the design and development of a social and environmental impact investment fund that will attract £1,200,000 of investment by the end of the project.

### Long-term impact (post-project)

Once funded, the £1,200,000 impact fund will be disbursed incrementally to 12 Community Forest Management Bodies (CFMBs) (5 in Sierra Leone, 7 in Liberia). This will deliver:

- **Forest protection.** c.50,000 ha of high conservation value forest around both GFNP/GRNP will be under community stewardship, linking protected areas.

**Poverty reduction.** 82,500 citizens of the Gola landscape will have increased: access to loan schemes/business development support, livelihood options (i.e. employment through CCTs) and resilience through forest-related benefits

### Beneficiaries

This project will benefit the people of Tonglay and Normon Clan directly reaching 400 plus women under the small loan and 48 CCTs members in the two clan. The project will link other initiative like the livelihood intervention project supported by Critical Ecosystem Partnership Fund (CEPF) which continue to contributes to the human development capacity and poverty alleviation of the communities. The project is supporting Biomonitoring of the community forest which is part of the Gola Landscape that is been protection currently.

The small loan will help to improve livelihood income of women doing small business with loan taken form the project. The business will provide food and medical care for family living within the project communities. It will provide for small agriculture activity which some women are now engaged with to earn money that would support their kids schooling.

For this year the reported high trade in bush meet has been reduced drastically with the current level of patrol by the CCTs aided by the Research technician creating a tracking and reporting system. This is a clear demonstration that the project is gaining ground as an improvement in the way bush meat trade thrive in the past. See annex 47 CCT patrol report. Indicator 0.2

## 7. Consideration of gender equality issues

This project has secured the time of the Policy and Advocacy officer who is a female and have ensured that women are actively participating and are direct beneficiaries of the small loan program and also part of the CCT.

At this stage we are closely monitoring the process and will report on this aspect for the second-year implementation.++

Women in the two project communities a total of 165 currently have been provided small business loan that have greatly increase their revenue generating capacity and are now actively participating into forest management body as well as community discussion with SCNL on conservation process. (indicator 0.3)

## **8. Monitoring and evaluation**

We have created a tracking tools that will help us identify the level at which the project is been implemented and will help to address any outstanding issues within the project framework this tool will be deploy by the second quarter in year two.

At the end of Y2 Q2 we will have deployed the new M&E tools in tracking all indicators, measuring both the quality and numerical evidence of what have been done on the field

There have been no changes to the M&E plan for now.

This M&E plan is currently been done by all partners and is the responsible of the three-focus point on M&E to ensure the tracker is regularly updated.

## **9. Lessons learnt**

For this year implementation we have been able to pilot the small loan to 165 women which so far have been one of the best actions given us a clear understanding of what business the women would engage in supporting the forest friendly action of the project.

What we hope to do better is to make sure the local chairperson of the women is a part of the loan committee to help facility coordination amongst the women.

We would recommend that the small loan be given through a local body that is integrated into the community structure with a set criteria and guideline for borrowers.

We will use our experience learned from this year to ensure we improved in other communities where we are expected to expand by year two.

## **10. Actions taken in response to previous reviews (if applicable)**

This is our first Annual report not applicable for now.

## **11. Other comments on progress not covered elsewhere**

Currently the road condition has given us set-back, many at time our vehicle had to go through bridges that are damaged and would cause delay in reaching the project locations. These factors have impair working in project communities especially during the raining season when the roads are deplorable. We as a project will have to also contribute to the repair of the road and bridges linking to project communities to mitigate the impact of the project.

## **12. Sustainability and legacy**

Following the award of the grant the project proposal was shared with staff from the BirdLife partnership Secretariat and in particular a staff member who was tasked with collating details of all loan programmes run by BirdLife partners globally. Staff supporting Kenyan and Madagascan partners (Nature Kenya and Asity) have already expressed an interest in understanding more about the project and being kept informed of progress. FE have also discussed the project with particular clients/partners.

We have also shared a description of this project with several donors, past and present, also supporting work in the Gola Landscape, through our reports to them and received several expressions of interest to learn how the project evolves.

Within country our focus in the first six months has been to explain and promote the project to our beneficiaries, the Tonglay and Normon clans and to our long-term government partner the FDA. Both the communities and the FDA will be key to promoting the profile of the project amongst other clans (via exchange visits), within national government and across the border into Sierra Leone. Community Conservation teams are already profiling their work on Facebook (link) following broadband reaching Kongbor, the town nearest to Tonglay and Norman clans.

Now the loan groups and CCTs have been set up (and we have pictures of the CCTs and loan groups) SCNL will work with RSPB and FE to generate ideas on how to promote the work throughout our networks. For example, SCNL intends to profile the project e.g., in its newsletter *Pepper bird on its website @www.scnl.org or yearly reports and at the annual Forest Forum*

We have only been implementing the project for six months. At this stage we think the exit strategy still holds. We expect to be in a better place to assess this once the CCTs have been operating for a year, the loan programme has completed one cycle of loan and Finance Earth has sufficient information to do some initial financial modelling.

### 13. Darwin identity

In the next quarter we expect to be able to provide each member of a CCT or loan group with a T shirt showing their affiliation with the Darwin project and including the Darwin logo and acknowledge Darwin funding. We will be discussing with CFMBs, loan groups and CCTs groups how best to publicise the work they are doing – for example by putting up signs in patrolled forests or exhibiting ‘certificates’ for businesses that show they are contributing to funding the CCTs. These materials will be labelled with the Darwin logo and acknowledge Darwin funding.

This has been recognised verbally in all discussions with the Tonglay and Norman clan beneficiaries. For example, in the ceremony where SCNL gave over the Darwin grant to the CFMBs it was made clear than the funds came from the UK Government Darwin Initiative, which wished to support communities to improve their wellbeing whilst protecting the forests of Liberia.

Beneficiaries are clear that the CCTs and the new round of loans are funding by the UK Darwin Initiative.

The CCTs have created the following Facebook page (see above).

### 14. Impact of COVID-19 on project delivery

Current Covid-19 situation in Liberia has in no way limited the project ability to deliver. New dimension of technology has given us the platform to continue to interact with forest communities and it is anticipated that new measure put in place will help reduce the spread of the virus. SCNL has mandated that all its offices have hand washing equipment, a proper protection to avoid the spread of the virus.

We do not expect to reduce or stop implementation and do not foresee any such stoppage.

### 15. Safeguarding

Please tick this box if any safeguarding or human rights violations have occurred during this financial year.

If you have ticked the box, please ensure these are reported to [ODA.safeguarding@defra.gov.uk](mailto:ODA.safeguarding@defra.gov.uk) as indicated in the T&Cs.

SCNL do have a code of conduct for its staff and a safe guard policy which protects community dwellers as well as staff. We have put in place a channel via which communities will be able to direct any complaint or matters related to the project at all time.

### 16. Project expenditure.

**Table 1: Project expenditure during the reporting period (1 April 2020 – 31 March 2021)**

Project spend (indicative) since last annual report	2020/21 Grant (£)	2020/21 Total Darwin Costs (£)	Variance %	Comments (please explain significant variances)
Staff costs (from Section 5)				
Consultancy Costs				
Overhead Costs				
Travel and subsistence				
Operating Costs				
Capital items (from Section 6)				
Others (from Section 7)				

Audit costs	
<b>TOTAL</b>	

Note: Financial report will be submitted on the 10 of May 2021

## Annex 1: Report of progress and achievements against Logical Framework for Financial Year 2020-2021

Project summary	Measurable Indicators	Progress and Achievements April 2019 - March 2020	Actions required/planned for next period
<p><b>Impact</b></p> <p>82,500 citizens of the Greater Gola Landscape are stewards of c.50,000 ha of High Conservation Value Community Forest, linking protected areas to conserve the largest remaining area of Guinea Rainforest.</p>			
<p><b>Outcome</b></p> <p>An evidence-based pilot secures £1,200,000 of social/environmental investment to finance 12 Citizen Conservation Teams through small-loan programmes, enabling community stewardship of High Conservation Value Community Forest and uplifting local economies.</p>	<p>0.1 By end of project, conservation by-laws governing at least the 15,000 ha of conservation zones of the Normon Community Forest and Tonglay Community Forest are respected and enforced by community members.</p> <p>0.2 By end of project, conservation goals (e.g. no loss of primary forest, no illegal activities including illegal hunting) for the conservation zones of the Normon and Tonglay Community Forests are attained and threats to biodiversity (e.g. commercial bushmeat hunting) are decreasing compared to baselines.</p> <p>0.3 By the end of project, direct loan beneficiaries have increased in total from 130 to at least 430. 42 people benefit from employment in 2 pilot Citizen Conservation Teams. 24 people will be employed on a permanent basis, and 18 (6/year) will be employed annually.</p> <p>0.4 A social/environmental investment fund of £1.2 million by end of project is available to support small-loan</p>	<p>The two community forests are about (May 1, 2021) to be approved by the FDA. Currently the CCTs are patrolling along the proposed Foya protected forest and the community zone creating corridor for elephant passage</p> <p>We have been delighted to see the enthusiasm with which communities have (i) taken up loans and (ii) taken up roles in the CCTs</p>	

	programmes and aligned CCTs in 12 CFs (7 in Liberia, 5 in Sierra Leone).		
<p><b>Output 1.</b></p> <p>Normon and Tonglay Community Forest Management Bodies each demonstrate they have the capacity to run expanded small-loan schemes that reduce poverty through encouraging rainforest friendly livelihoods.</p>	<p>(Insert original Output level indicators)</p> <p>1.1 The two loan schemes continue to be managed well (i.e. capital maintained) throughout the project period.</p> <p>1.2 Loan groups are able to absorb incrementally larger loan amounts over the life of the project, leading to a loan portfolio size of £20,000 for each Clan.</p> <p>1.3 The number of individuals participating in the loan scheme increases incrementally from 130 to at least 430 over the life of the project.</p> <p>1.4 90% of the 430 loan scheme beneficiaries report a significant positive impact on their own/their household's wellbeing (e.g. being able to pay school or medical fees, make improvements to accommodation, pay for labour to rehabilitate cocoa farms or plant and harvest more crops) as a result of engaging in the loan scheme.</p>	<p>and reference where evidence is provided e.g. <i>Evidence provided in section 3.2 of report and Annex X</i>)</p> <p>1.1 <i>The first round of loans has been given out. Too soon to establish how well they are being managed but MoUs have been signed as planned (Evidence in Annex 23).</i></p> <p>1.2 <i>Demand for the loans was high, with many loan groups who had received loans before the Darwin project started wishing to increase their level of borrowing. We could not provide a loan to every group who wanted one.</i></p> <p>1.3 <i>The number of individuals participating is now at 165</i></p> <p>1.4 <i>The Poverty Index of each beneficiary (borrowers and CCT members) has been recorded, setting a baseline for measuring impact of the loan schemes/CCTs.</i></p>	
<p>Activity 1.1</p> <p>1.1 Project coordinator and CMOs continue regular training for CFMBs, community leadership, and loan groups on the small loan programme, incorporating elements related to CCTs.</p>		<p>Began on schedule. One round of training has been completed by community mobilisation officers (CMOs).</p>	<p>CMOs will continue to mentor CFMBs, community leadership, and loan groups and provide additional training as required.</p>
<p>1.2 Approximately every 6 months, project coordinator and CMOs work with CFMBs and community leadership to start a new round of loans with new loan groups, including adaptation of loan modalities as necessary and training for the members of the new groups.</p>		<p>As planned, we have given out two rounds of Loans to a total of 165 women in 33 groups in the two Clans.</p>	<p>Next round of loans will be given out in Yr1Q4.</p>

1.3 Project leader, co-leader and coordinator work with Environmental Finance to design and implement tests of the interest rate mechanism, using financial data collected by CMOs and M&E officer.	Planned for Y2Q2 but some preparation already being made to make sure data is collected well.	Planned for Y2Q2.
1.4 By month 6, project coordinator works with CFMBs and Clan leadership to develop and agree modalities on use of loan interest to pay stipends for CCTs and other costs.	SCNL and the CFMB have been involved in a dialogue on the usage of the interest from the loan.	Final arrangement in place as scheduled but end Sep 2021 (Y2Q2).
1.5 Project coordinator and CMOs provide training to the CFMBs and CFMB loan committees on implementation of agreed modalities.	Completed as scheduled Y1Q3 (Oct-Dec 2020).	
1.6 CMOs continue regular ongoing monitoring of and support to the CFMBs, loan committees, and loan groups on management of the loans and on management of the interest.	3 CMOs employed and (as of early Jan) are supporting the Small loan committee of the CFMB as well as individual loan groups in the two clans.	This is an ongoing task.
1.7 CMOs provide training to borrowers to increase their capacity to run a business and access the loan scheme to increase their well-being.	The CMOs have engaged all 165 women who have been given the small loan to help them understand the loan process and increase their business skills. One on One mentoring and support to the women have created mutual relationship between the CMOs and women receiving the loans.	CMOs will repeat/refresh training with borrowers at the start of each new loan cycle.
1.8 CMOs provide training to and work with borrowers to increase capacity for forest-friendly livelihoods activities.	CMOs have been providing capacity support to all women in the loan groups and have been able to increase the women capacity to do ground nut, bean and swamp rice production as a forest friendly action.	CMOs will repeat/refresh training with borrowers at the start of each new loan cycle.
1.9 Project leader, co-leader and coordinator work with Environmental Finance to test and design optimum livelihood training programmes and test livelihood programmes to grow borrowing capacity.	Started on schedule. Discussions underway on the best practices, lessons learn from existing livelihoods in the project area and success stories from elsewhere are being considered.	Livelihoods identified will be tested and revised as the project develops, the plan being to end up with a diverse suite of livelihoods to offer borrowers to increase loan uptake.



<p><b>Output 2.</b> Normon and Tonglay CCTs successfully implement conservation/monitoring activities agreed by the CFMBs, the CCTs and other community members, in return for a stipend that reduces poverty</p>	<p>2.1 CCT members (12 permanent and 3 annuals for each of two teams) are selected by communities using a transparent process with clear criteria by Month 6 of the project.</p> <p>2.2 All CCT members (24 permanent and 6 annual) are trained in biomonitoring, patrolling, conservation education and awareness-raising by the end of Year 1.</p> <p>2.3 By the end of the project, CCT members are implementing a scientifically robust but locally appropriate programme of biomonitoring, patrolling, conservation education and awareness-raising activities.</p> <p>2.4 By end of project 90% of the 30 CCT members report a significant positive impact on their/their household's wellbeing as a result of engaging in the loan scheme.</p>	<p>2.1 indicator achieved. (see Annex 26)</p> <p>2.2 All CCT members trained in biomonitoring and patrolling. Training in conservation education and aware-raising delayed until next year because of time taken to develop materials. We want to make sure these are effective.</p> <p>2.3 CCT members are already patrolling and biomonitoring. Training in conservation education and awareness-raising activities postpone until next year (see indicator 2.2 above).</p> <p>2.4 Interviews with CCT members to record their (Baseline) poverty index set to record this.</p>	
<p>Activity 2.1. SCNL field staff provide information and carry out discussions about Darwin-funded pilot Citizen Conservation Teams with community members (women, men, youth, occupational groups), community and clan leaders, and CFMBs via meetings and written announcements.</p>	<p>Completed to schedule (Y1Q3 Oct-December 2020)</p>	<p>We will continue to remind beneficiaries of the nature and aims of the project as we proceed.</p>	
<p>Activity 2.2. SCNL field staff support the CFMBs and community leadership to develop and implement selection criteria and selection process for CCTs.</p>	<p>Completed as scheduled in Y1Q3 (Oct-Dec 2020). All criteria have been developed with the support of both SCNL and the CFMB.</p>		
<p>Activity 2.3 SCNL research technician (RT), with support from the project leaders, train all 24 permanent CCT members and at least 24 potential annual members in biomonitoring. Coordinator works with RT and CCT members to review and revise tools after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months.</p>	<p>All 24 permanent CCTs and additional 24 non-permanent CCTs have been trained as of December 2020 in biomonitoring and field research work.</p>	<p>Tools revised after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months.</p>	

<p>Activity 2.4 Project coordinator works with community members to develop patrolling tools. SCNL field staff train all 24 permanent CCT members and at least 24 potential annual members in patrolling and work with CCT members to review and revise tools after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months.</p>	<p>Patrol tools have been developed and are in use by the CCTs to patrol the community forest as planned.</p>	<p>Tools revised after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months.</p>
<p>Activity 2.5 Project coordinator develops materials for conservation education and awareness-raising; train all 24 permanent CCT members and at least 24 potential annual members in conservation education and awareness-raising; and review and revise tools after 3 months, 6 months and 1 yr. Refresher training is carried out at least every 6 months.</p>	<p>This activity has been re-scheduled for the second year because of the effort and time behind the development of community friendly materials which will need more time to be completed.</p>	<p>Scheduled for Y1Q3-Y1Q4 then Y2Q2 and Y3Q2</p>
<p>Activity 2.6 SCNL field staff support CFMBs to identify, schedule and manage the work of CCT members, including reporting by CCT members</p>	<p>Discussions are ongoing between SCNL and the CFMB as to how and when the CCTs will report to the CFMBs</p>	<p>Reporting process to be in place by Y2Q1.</p>
<p>Activity 2.7 SCNL field staff support CFMBs to develop and implement system for paying CCT stipends.</p>	<p>An interim system is in place for the payment of the CCT by SCNL. SCNL and the CFMBs have begun discussions on how the CFMBs will pay CCT stipends.</p>	<p>This activity will continue.</p>
<p>Activity 2.8 Project leader, co-leader and coordinator work with Environmental Finance to design and implement tests of the CCT membership profile and stipend amounts.</p>	<p>Project team are in the process of designing the test.</p>	<p>Test to be implemented.</p>
<p><b>Output 3. A social/environmental investment fund of at least £1,200,000 is secured to fund the small-loan programme at a scale that is capable of generating sufficient funds to sustainably support 12 CCTs (including the pilot areas of Tonglay and Normon)</b></p>	<p>3.1 An Investment Case for investors is available at the end of Q1, Year 3 of the project, based on evidence of outputs 1 and 2.</p> <p>3.2 At the beginning of Year 3 of the project, the Investment Case is being marketed to investors.</p> <p>3.3 By end of project, investor commitments are secured into the social/ environmental investment fund.</p>	<p>3.1 – 3.3 Data collection for Investment case underway. (see Annexes X for loan data and business in a box collection and Caleb's diagram of loan mechanism)</p>
<p>Activity 3.1 Environmental Finance will hold regular update calls with SCNL and RSPB to feedback on programme testing and data gathering processes undertaken through Outputs 1 and 2.</p>	<p>Finance Earth have held regular bi-monthly video calls at which they have been able to: give SCNL and RSPB staff an introduction to key concepts of conservation finance discuss key information needed and determine how it will be gathered to allow FE to</p>	<p>Ongoing</p>

	conduct an early options assessment for designing an investment model for the Gola small loans programme and discuss impact measurement and reporting to allow preparation of an impact management framework	
Activity 3.2 Environmental Finance will compile all financial, impact and risk data gathered by SCNL and its partners for Outputs 1 and 2.	Started on schedule in Y1Q3. Finance Earth has set up a platform that is currently been supported by RSPB and SCNL to analyse data from the field to update its investment platform	Ongoing
Activity 3.3 Environmental Finance analyse and assess project data from Outputs 1 and 2, culminating in the creation of an Investment Case at the end of Year 2 of the project;	Not scheduled to start this reporting period	Starts Y1Q4
Activity 3.4 Environmental Finance compiles a list of potential funders/investors for preliminary market testing to establish appetite for social/environmental impact investment into the Gola small loan and CCT project;	Not scheduled to start this reporting period	
Activity 3.5 Environmental Finance prepares marketing materials for investors, including a presentation, detailed "Teaser" or "Information Memorandum", and financial model (with input from SCNL and RSPB);	Not scheduled to start this reporting period	
Activity 3.6 Environmental Finance engages with target funders on a preliminary basis / market testing;	Not scheduled to start this reporting period	
Activity 3.7 Environmental Finance refines the Investment Case and fund structure in line with investor feedback;	Not scheduled to start this reporting period	
Activity 3.8 Environmental Finance engages third-party legal and financial / tax advisors to advise on the structure of the fund (note that the costs of such advice will be sought on a pro-bono/low-bono basis, and will be funded from fund investment so is not be included in the Darwin funding budget);	Not scheduled to start this reporting period	
Activity 3.9 Environmental Finance continues to engage with target funders and new network contacts.	Not scheduled to start this reporting period	
Activity 3.10 Environmental Finance manages the drafting of legal documentation relating to fund investment;	Not scheduled to start this reporting period	
Activity 3.11 Environmental Finance obtains signed commitment(s) from funder(s).	Not scheduled to start this reporting period	
<b>Output 4: Results of the demonstrations and the Investment</b>	This output was not scheduled to begin in this reporting period.	

<p><b>case for social-environmental investment shared with the conservation and development community across Liberia and Sierra Leone, including with other communities in the Gola Landscape, the FDA, and across Africa through the BirdLife International partnership</b></p>		
<p><b>Output 5 SCNL staff capacity to lead the Darwin Initiative project and future projects is strengthened and broadened.</b></p>	<p>5.1 A Monitoring and Evaluation (M&amp;E) plan is put in place by Month 4 of the project.</p> <p>5.2 A project implementation committee is established to guide and support the project.</p> <p>5.3 The implementation committee meets biannually, or more frequently as requested by committee members</p> <p>5.4 SCNL prepares regular (biannual) internal notes for the steering committee and for future records on the progress of the project.</p> <p>5.5 A financial reporting system is in place by the end of Month 2 and financial expenditure remains within contractual limits.</p>	<p>5.1 Near final draft of M and E plan available (Annex X).</p> <p>5.2 has this been set up?</p> <p>5.3 has it been meeting?</p> <p>5.4 is this working or was this changed?</p> <p>5.5 excel sheet for reporting and a quick book software reporting system in place</p>
<p>Activity 5.1 SCNL staff capacity to lead the Darwin Initiative project and future projects is strengthened and broadened.</p>		<p>Internal capacity building amongst project staff was done in November and later March on the staff ability to monitor support the small loan process as well as work with the small loan program to support a friendly environment.</p> <p>This will be ongoing</p>
<p>Activity 5.2 SCNL project coordinator, with support from project leader and co-leader, reviews workplans quarterly with all staff and revises as needed.</p>		<p>Our project workplan has been develop with input of staff and other partners, it was done in line with the logframe and timeline of the current reality of the raining season in Liberia.</p> <p>We will use the framework to do monitoring and tracking of project indicators and deliverables</p>

Activity 5.3 SCNL project coordinator develops M&E plan with support from project leader and co-leader.	We have completed a near final draft of the M&E plan with the inputs of all partners. (See Annex X).	
Activity 5.4. SCNL project co-ordinator presents project results at annual meetings of the Gola Forest Bilateral Coordination Committee.	A Gola landscape meeting is scheduled for June 2021	SCNL will present the project result at this landscape conference
Activity 5.5 SCNL finance staff develop finance reporting tools specific to this project and produce relevant financial reports on time with support from project leader and co-leader.	We now have an excel sheet for reporting and a quick book software reporting system in place that support the work of the finance team to be able to report on time and with such accuracy.	Reporting is ongoing
Activity 5.6 Project leader and co-leader produce required technical reports with input from project coordinator. By Year 3, project coordinator produces technical reports with support from project leader and co-leader as needed.	First report produced on schedule.	Half -year report due 31 October 2021
Activity 5.7 Project coordinator regularly reviews biomonitoring reports with CFMBs and CCTs.	A copy of the first Biomonitoring report was shared with the CFMB and the CCT patrol in each Clan. It was reviewed by the CFMB and action plan put place to share the report finding with other community members	Ongoing
Activity 5.8 CCTs, together with SCNL research technician, collect biomonitoring data (e.g. loss of primary forest, signs of illegal activities including illegal hunting).	Biomonitoring is ongoing and reports have been collected over the period of time. The report shows traces of wild life and species that are under study	Ongoing
Activity 5.9 SCNL research technician, with support from project leader and co-leader, conduct sensitive interviews about bushmeat hunting.	No progress scheduled in this reporting period.	Scheduled for Y3Q3
Activity 5.10 SCNL field staff, under technical guidance of the project leader and co-leader conduct household survey and individual interviews at start and end of project.	Interviews held with each project beneficiary (receiving a loan or employed in the CCT) involved in loan programme or CCT to calculate a Poverty Index. This will form a baseline of beneficiary wellbeing. This was considered to be more informative than a household survey)	The beneficiaries will be re-interviewed after each round of loans/year of involvement in the CCTs to re-evaluate their Poverty Index.

Activity 5.11 Project leader and co-leader work with SCNL staff to analyse all data.	No progress scheduled in this reporting period.	
Activity 5.12 Finance Earth provide quarterly progress reports of development of investment fund	FE have provided reports that cover the period of their work within the first year of the project implementation	Ongoing

## Annex 2: Project’s full current logframe as presented in the application form (unless changes have been agreed)

<p><b>Impact:</b> 82,500 citizens of the Greater Gola Landscape are stewards of c.50,000 ha of High Conservation Value Community Forest, linking protected areas to conserve the largest remaining area of Guinea Rainforest.</p>			
Project Summary	Measurable Indicators	Means of Verification	Important Assumptions
<p><b>Outcome:</b> An evidence-based pilot secures £1,200,000 of social/ environmental investment to finance 12 Citizen Conservation Teams through small-loan programmes, enabling community stewardship of High Conservation Value Community Forest and uplifting local economies.</p>	<p>0.1 By end of project, conservation by-laws governing at least the 15,000 ha of conservation zones of the Normon Community Forest and Tonglay Community Forest are respected and enforced by community members.</p>	<p>0.1 Biomonitoring and patrolling reports from CCTs.</p>	<p>1. The Government of Liberia maintains its commitment to biodiversity conservation. <i>We think this will hold true because despite a recent change in government, Government policies with respect to biodiversity conservation have not changed and Government staff continue to support conservation measures.</i></p> <p>2. The Forestry Development Authority (FDA) or other authorities will support the Tonglay and Normon Clans in enforcing CF bylaws. <i>We think this will hold true because FDA are doing so now to a limited extent and part of the approach to establishing a CF is to strengthen the relationship between communities and the FDA.</i></p> <p>3. There is a market for a social /environmental investment fund for the Gola region, and investors are willing to commit funds to the programme. <i>We think this will hold true because Environmental Finance, a leading investment advisor, expects investor interest in this project (at relatively low rates of interest) would be high. This assumption is supported by the June 2019 report released by the Global Impact Investing Network (GIIN)’s, detailing a survey of impact investors: investment in projects delivering environmental and social impact totalled US\$13.6bn in 2018, a 40% increase from 2014. EF will engage with its existing network of impact investors to inform the design and development of a funding model that works for the Gola forest, Gola communities and investors alike.</i></p>
	<p>0.2 By end of project, conservation goals (e.g. no loss of primary forest, no illegal activities including illegal hunting) for the conservation zones of the Normon and Tonglay Community Forests are attained and threats to biodiversity (e.g. commercial bushmeat hunting) are decreasing compared to baselines.</p>	<p>0.2 Reports and analysis of satellite data; biomonitoring and patrolling reports from CCTs; reports and analysis of sensitive interviews (e.g. regarding bushmeat hunting).</p>	

	0.3 By the end of project, direct loan beneficiaries have increased in total from 130 to at least 430. 42 people benefit from employment in 2 pilot Citizen Conservation Teams. 24 people will be employed on a permanent basis, and 18 (6/year) will be employed annually.	0.3 Reports of benchmark and end-of project household surveys, and individual interviews.	4. The interest rate charged on the loans can be set at an affordable rate for borrowers whilst generating sufficient funds to cover operating costs, CCT stipends and an appropriate return to future impact investors. <i>To date borrowers have repaid 10% interest rates with confidence. Using best practice to reduce operating costs we believe that if communities have the capacity to absorb enough loan capital, the interest payments should generate enough to cover CCT stipends and an appropriate return for investors. This community capacity is the key assumption. If we do not have enough individuals with the capacity to take out and repay loan principal and interest, the model will struggle to make sufficient financial surpluses to fund the stipends. i.e. the capital will exist but loans will not be taken out in the volumes required to create sufficient surpluses. To mitigate against this, loans will be coupled with a 'menu' of livelihood training programmes e.g. 'business in a box' whereby borrowers are supported with training in a proven business model such as rice, honey and cocoa. This will help grow the borrower's capacity to borrow and repay larger loans. (Detail provided in response letter to stage 1 feedback)</i>
	0.4 A social/environmental investment fund of £1.2 million by end of project is available to support small-loan programmes and aligned CCTs in 12 CFs (7 in Liberia, 5 in Sierra Leone).	0.4 Meeting notes from investor engagement activities; copies of investor commitments.	
<b>Output 1:</b> Normon and Tonglay Community Forest Management Bodies each demonstrate they have the capacity to run expanded small-loan schemes that reduce poverty through encouraging rainforest friendly livelihoods.	1.1 The two loan schemes continue to be managed well (i.e. capital maintained) throughout the project period.	1.1 -1.3 Ledgers kept by the CFMBs, loan groups, individual members of loan groups; CFMB bank account statements (publicly available).	5. SCNL and external partners are able to continue to provide aligned training for the CFMBs and the borrowers. <i>We think this will hold true because SCNL has a strong team able to deliver this work. Currently the small loans schemes are successful. Also, the Darwin funds (and eventually the investment fund) will enable SCNL to continue to provide aligned training that will enable all the CFMBs and the borrowers to build their capacity to manage a larger fund.</i>
	1.2 Loan groups are able to absorb incrementally larger		6. Loan schemes benefiting women's groups continue to have a positive social impact. <i>We think this will hold true because communities' value the contribution the loan schemes are making to address gender inequality in education and literacy rates. If they so choose, during the further large expansion of the programme under the Darwin</i>



	loan amounts over the life of the project, leading to a loan portfolio size of £20,000 for each Clan.		<i>project or later, they can also develop men's loan groups, or mixed groups. (More detail provided in response letter to stage 1 feedback)</i>
	1.3 The number of individuals participating in the loan scheme increases incrementally from 130 to at least 430 over the life of the project.		
	1.4 90% of the 430 loan scheme beneficiaries report a significant positive impact on their own/their household's wellbeing (e.g. being able to pay school or medical fees, make improvements to accommodation, pay for labour to rehabilitate cocoa farms or plant and harvest more crops) as a result of engaging in the loan scheme.	1.4 Annual surveys of loan scheme beneficiaries and CCT members.	
Output 2: Normon and Tonglay CCTs successfully implement conservation/ monitoring activities agreed by the Community Forest Management Bodies (CFMBs), the Citizen Conservation Teams (CCTs) and other community	2.1 CCT members (12 permanent and 3 annual for each of two teams) are selected by communities using a transparent process with clear criteria by Month 6 of the project.	2.1 A list of CCT members from each Clan; testimonies from each CCT member.	<p>7. There are sufficient numbers of individuals (both men and women) who are willing to be members of a CCT. There are sufficient literacy skills within each CCT to be able to carry out the required activities and prepare appropriate reports/communication. <i>We think this will hold true because we have been working with the clans for five years and this has included a literacy programme. Consequently, we know there are enough literate people willing to take up employment on the CCTs.</i></p> <p>8. Loans do not drive bushmeat hunting. <i>We think this will hold true because although women traders drive the commercial bushmeat trade ( the biggest threat to</i></p>

members, in return for a stipend that reduces poverty.			<i>biodiversity in the Gola Forest) the small loan programme provides a valuable intervention by providing women with alternative sustainable livelihoods. Of the 130 women participants in the programme to date, only one was found to have broken the terms of the loan by engaging in bushmeat trading, leading to the disqualification of her group from the programme. (For more detail see response letter to stage 1 feedback).</i>
	2.2 All CCT members (24 permanent and 6 annual) are trained in biomonitoring, patrolling, conservation education and awareness-raising by the end of Year 1.	2.2 Training workshop reports.	
	2.3 By the end of the project, CCT members are implementing a scientifically robust but locally appropriate programme of biomonitoring, patrolling, conservation education and awareness-raising activities.	2.3 Reports from CFMBs, CCTs, FDA; focus group discussions with community members; by-laws.	
	2.4 By end of project 90% of the 30 CCT members report a significant positive impact on their/their household's wellbeing as a result of engaging in the loan scheme.	2.4 Annual surveys of loan scheme beneficiaries and CCT members.	
<b>Output 3</b> A social /environmental investment fund of at least £1,200,000 is secured to fund the combined small-loan and livelihood support programme at a scale that is capable of generating sufficient funds to sustainably support 12 Citizen Conservation Teams	3.1 An Investment Case for investors is available at the end of Q1, Year 3 of the project, based on evidence of outputs 1 and 2.	3.1 Draft version of the Investment Case.	<p>9. The Investment Case is sufficiently robust to attract investment from targeted investors. <i>We think this will hold true because EF is a leading investment advisor with extensive experience in structuring and implementing social and environmental impact funds, with a track record of raising over £50 million of such funding structures.</i></p> <p><i>This assumption is supported by the June 2019 report released by the Global Impact Investing Network (GIIN)'s, detailing a survey of impact investors: investment in projects delivering environmental and social impact totalled US\$13.6bn in 2018, a 40% increase from 2014. EF will engage with its existing network of impact investors to inform the design and development of a funding model that works for the Gola forest, Gola communities and investors</i></p>

(CCTs) (including the pilot areas of Tonglay and Normon)			<i>alike. EF will remain engaged with SCNL and RSPB throughout the expansion and scaling of the small loan scheme and CCT programme to ensure that evidence of the effectiveness of the loan scheme and CCT environmental stipends is sufficiently robust to support the Investment Case of a larger impact fund. To the extent required, EF will work with SCNL and RSPB to determine and implement appropriate adjustments to the scheme (e.g. interest payment obligations, environmental stipend levels) in order to establish the optimum structure of the programmes that will support repayable investments in the long-term. To the extent the Investment Case is not considered sufficiently robust to fully capitalise the fund with repayable capital from impact investors, EF will adjust the proposed fund structure or target further concessionary and/or grant funding that can be blended into the capital structure to ensure a suitably-sized fund can be raised.</i>
	3.2 At the beginning of Year 3 of the project, the Investment Case is being marketed to investors.	3.2 Investor marketing materials; meeting notes from investor engagement activities.	<i>The concept that interest paid by some individuals in the community is used to pay others in the community has been demonstrated not to be divisive in the pilot scheme. We think this will continue to be the case in a scaled-up loan scheme because: (i) 97% of the target group understand the community forest concept and 70% of households benefit from it; (ii) participants in the small loan programme fully understand that the interest generated from their loans is used to feed back into community and conservation initiatives in their Community Forest; and (iii) individuals value the loan scheme because it provides community benefits (83% of those surveyed found the small loan programme very useful or useful to the community. In the unlikely event that divisions arise and cannot be addressed through ongoing dialogue, communities can raise concerns through an established grievance process. Finally, we will ensure that the M&amp;E process identifies and records any such issues to inform future development of this and other similar programmes. (See response letter to stage 1 feedback).</i>
	3.3 By end of project, investor commitments are secured into the social/ environmental investment fund.	3.3 Formalised investor commitments with documentary proof; funds available in the investment fund.	
Output 4 Results of the demonstrations and the Investment	4.1 Lessons learned report prepared by 2 months before the end of the project.	4.1 Lessons learned report.	10. Liberian conservation groups, the FDA and Birdlife International are amenable to workshops for learning about the project and lessons learned. <i>We think this will hold true</i>

<p>Case for social-environmental investment is shared with the conservation and development community across Liberia and Sierra Leone, including with other communities in the Gola Landscape, the FDA, and across Africa through the BirdLife International partnership.</p>			<p><i>because incentivising communities to steward areas of High Conservation Community Forest is a problem faced by all conservation groups working to protect Liberian forests and globally. Incentives can be provided through various forms of conservation agreement, but finding a finance tool that can provide sustainable incentives would be a significant breakthrough and of interest to the whole community</i></p>
	<p>4.2 Lessons learned report presented at a workshop of c.100 people for the Liberian conservation community (including the government, civil society) 1 month before the end of the project.</p>	<p>4.2 Workshop presentation and report.</p>	
	<p>4.3. Reports detailing lessons learned at key milestones throughout the project made available to stakeholders in the Gola Landscape throughout project (including with the Sierra Leone and Liberia governments, other civil society organisations).</p>	<p>4.3 Interim lessons learned reports.</p>	
	<p>4.4 Lessons learned report shared at presentation specifically for relevant FDA staff 1 months before the end of the project.</p>	<p>4.4. Meeting presentation and report.</p>	

	4.5 Lessons learned report will be shared online 1 month before the end of the project via RSPB, SCNL, CSSL, GRC LG and BLI websites.	4.5 Website pages containing details of key findings from the report.	
	4.6 Lessons learned report will be shared within the BirdLife International partnership at a regional meeting 1-2 months before the end of the project.	4.6 Workshop and webinar presentation and report.	
	4.7 By mid project, 3 and by end of project, 5 other NGOs in Liberia/Africa demonstrate a commitment to replicate the pilot.	4.7 Correspondence with other NGOs	
SCNL staff capacity to lead the Darwin Initiative project and future projects is strengthened and broadened.	5.1 A Monitoring and Evaluation (M&E) plan is put in place by Month 4 of the project.	5.1 M&E plan.	<p>11. National conditions in Liberia continue to allow SCNL to operate effectively. <i>Social and economic conditions are currently deteriorating in Liberia and there is rising political tension. To date this has led to peaceful protests. Thus far, SCNL has been able to continue to carry out its work throughout the country.</i></p> <p><i>Should protests become violent the movement of SCNL staff within Monrovia is likely to become restricted although fieldwork should not be affected.</i></p> <p><i>We will mitigate against this by holding key meetings outside the capital and working out of the field office as much as possible.</i></p> <p><i>We will keep Darwin informed should this situation change.</i></p>
	5.2 A project implementation committee is established to guide and support the project.	5.2 Implementation committee attendees list and minutes of the first meeting.	
	5.3 The implementation committee meets biannually, or more frequently as requested by committee members	5.3 Implementation committee attendees list and minutes.	
	5.4 SCNL prepares regular (biannual) internal notes for the steering committee and for future records on the progress of the project.	5.4 SCNL steering committee notes, list of attendees and meeting minutes (recording decisions made) for each meeting held.	
	5.5 A financial reporting system is in place by the end	5.5 Financial reports.	

	of Month 2 and financial expenditure remains within contractual limits.		

**Activities** (each activity is numbered according to the output that it will contribute towards, for example 1.1, 1.2 and 1.3 are contributing to Output 1)

**Output 1: Normon and Tonglay CFMBs each demonstrate they have the capacity to run expanded small-loan schemes that reduce poverty through encouraging rainforest-friendly livelihoods.**

- 1.1 Project coordinator and CMOs continue regular training for CFMBs, community leadership, and loan groups on the small loan programme, incorporating elements related to CCTs.
- 1.2 Approximately every 6 months, project coordinator and CMOs work with CFMBs and community leadership to start a new round of loans with new loan groups, including adaptation of loan modalities as necessary and training for the members of the new groups.
- 1.3 Project leader, co-leader and coordinator work with Environmental Finance to design and implement tests of the interest rate mechanism, using financial data collected by CMOs and M&E officer.
- 1.4 By month 6, project coordinator works with CFMBs and Clan leadership to develop and agree modalities on use of loan interest to pay stipends for CCTs and other costs.
- 1.5 Project coordinator and CMOs provide training to the CFMBs and CFMB loan committees on implementation of agreed modalities.
- 1.6 CMOs continue regular ongoing monitoring of and support to the CFMBs, loan committees, and loan groups on management of the loans and on management of the interest.
- 1.7 CMOs provide training to borrowers to increase their capacity to run a business and access the loan scheme to increase their well-being.
- 1.8 CMOs provide training to and work with borrowers to increase capacity for forest-friendly livelihoods activities.
- 1.9 Project leader, co-leader and coordinator work with Environmental Finance to test and design optimum livelihood training programmes and test livelihood programmes to grow borrowing capacity.

**Output 2 Normon and Tonglay CCTs successfully implement conservation/monitoring activities agreed by the CFMBs, the CCTs and other community members, in return for a stipend that reduces poverty**

- 2.1 SCNL field staff provide information and carry out discussions about Darwin-funded pilot Citizen Conservation Teams with community members (women, men, youth, occupational groups), community and clan leaders, and CFMBs via meetings and written announcements.
- 2.2 SCNL field staff support the CFMBs and community leadership to develop and implement selection criteria and selection process for CCTs.
- 2.3 SCNL research technician (RT), with support from the project leaders, train all 24 permanent CCT members and at least 24 potential annual members in biomonitoring. Coordinator works with RT and CCT members to review and revise tools after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months.
- 2.4 Project coordinator works with community members to develop patrolling tools. SCNL field staff train all 24 permanent CCT members and at least 24 potential annual members in patrolling and work with CCT members to review and revise tools after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months.
- 2.5 Project coordinator develops materials for conservation education and awareness-raising; train all 24 permanent CCT members and at least 24 potential annual members in conservation education and awareness-raising; and review and revise tools after 3 months, 6 months and 1 yr. Refresher training is carried out at least every 6 months.

- 2.6 SCNL field staff support CFMBs to identify, schedule and manage the work of CCT members, including reporting by CCT members
- 2.7 SCNL field staff support CFMBs to develop and implement system for paying CCT stipends.
- 2.8 Project leader, co-leader and coordinator work with Environmental Finance to design and implement tests of the CCT membership profile and stipend amounts.

**Output 3: A social/environmental investment fund of at least £1,200,000 is secured to fund the small-loan programme at a scale that is capable of generating sufficient funds to sustainably support 12 CCTs (including the pilot areas of Tonglay and Normon)**

- 3.1 Environmental Finance will hold regular update calls with SCNL and RSPB to feedback on programme testing and data gathering processes undertaken through Outputs 1 and 2.
- 3.2 Environmental Finance will compile all financial, impact and risk data gathered by SCNL and its partners for Outputs 1 and 2.
- 3.3 Environmental Finance analyse and assess project data from Outputs 1 and 2, culminating in the creation of an Investment Case at the end of Year 2 of the project;
- 3.4 Environmental Finance compiles a list of potential funders/investors for preliminary market testing to establish appetite for social/environmental impact investment into the Gola small loan and CCT project;
- 3.5 Environmental Finance prepares marketing materials for investors, including a presentation, detailed “Teaser” or “Information Memorandum”, and financial model (with input from SCNL and RSPB);
- 3.6 Environmental Finance engages with target funders on a preliminary basis / market testing;
- 3.7 Environmental Finance refines the Investment Case and fund structure in line with investor feedback;
- 3.8 Environmental Finance engages third-party legal and financial / tax advisors to advise on the structure of the fund (note that the costs of such advice will be sought on a pro-bono/low-bono basis, and will be funded from fund investment so is not be included in the Darwin funding budget);
- 3.9 Environmental Finance continues to engage with target funders and new network contacts.
- 3.9 Environmental Finance undertakes final due diligence processes with preferred funder(s);
- 3.10 Environmental Finance manages the drafting of legal documentation relating to fund investment;
- 3.11 Environmental Finance obtains signed commitment(s) from funder(s).

**Output 4: Results of the demonstrations and the Investment case for social-environmental investment shared with the conservation and development community across Liberia and Sierra Leone, including with other communities in the Gola Landscape, the FDA, and across Africa through the BirdLife International partnership**

- 4.1 Project leader engages external consultant to work with staff and communities to identify lessons learned and produce report.
- 4.2 Project leader organises workshop to share lessons learned with Liberia conservation community.
- 4.3 Project coordinator organises exchange visits and/or workshops as appropriate to share lessons learned with other communities in the Gola Landscape.
- 4.4 Project staff post lessons learned report and relevant explanations on relevant websites (RSPB, SCNL, GRNP, FDA, BirdLife International)
- 4.5 SCNL staff present lessons learned at relevant regional meetings of the BirdLife International partnership.

**Output 5 SCNL staff capacity to lead the Darwin Initiative project and future projects is strengthened and broadened.**

- 5.1 SCNL project coordinator, with support from project leader and co-leader, develops annual and quarterly workplans.
- 5.2 SCNL project coordinator, with support from project leader and co-leader, reviews workplans quarterly with all staff and revises as needed.
- 5.3 SCNL project coordinator develops M&E plan with support from project leader and co-leader

- 5.4. SCNL project co-ordinator presents project results at annual meetings of the Gola Forest Bilateral Coordination Committee.
- 5.5 SCNL finance staff develop finance reporting tools specific to this project and produce relevant financial reports on time with support from project leader and co-leader.
- 5.6 Project leader and co-leader produce required technical reports with input from project coordinator. By Year 3, project coordinator produces technical reports with support from project leader and co-leader as needed.
- 5.7 Project coordinator regularly reviews biomonitoring reports with CFMBs and CCTs.
- 5.8 CCTs, together with SCNL research technician, collect biomonitoring data (e.g. loss of primary forest, signs of illegal activities including illegal hunting).
- 5.9 SCNL research technician, with support from project leader and co-leader, conduct sensitive interviews about bushmeat hunting.
- 5.10 SCNL field staff, under technical guidance of the project leader and co-leader conduct household survey and individual interviews at start and end of project.
- 5.11 Project leader and co-leader work with SCNL staff to analyse all data.
- 5.12 Environmental Finance Provide quarterly progress reports of development of investment fund



## Annex 3: Standard Measures

Table 1 Project Standard Output Measures

Code No.	Description	Gender of people (if relevant)	Nationality of people (if relevant)	Year 1 Total	Year 2 Total	Year 3 Total	Total to date	Total planned during the project
Training measures								
Established codes 6A number of people and 6B (number of weeks of training)	Training CFMBs, community leadership and loan groups on the small loan programme, incorporating elements related to CCTs. (Activities 1.2 and 1.5)	2 Female 8 Male	Liberian	10 people for 3 weeks				10 people for 3 weeks
	Training borrowers to increase their capacity to run a business and access the loan scheme to increase their well-being (1.7)	200 Female 50 Male	Liberian	250 people for 6 weeks				
	Training borrowers to increase capacity for forest-friendly livelihoods activities (1.8)	150 Female 150 Male	Liberian	300 people for 8 weeks				
	Train 24 permanent CCT members and at least 24 potential annual members in biomonitoring (refresh every 6 months) (activity 2.3)	17 Female 31 male	Liberian	48 people for 2 weeks				
	train all 24 permanent CCT members and at least 24 potential annual members in patrolling and work with CCT members to review and revise tools after 3 months, 6 months and 1 yr. Refresher training carried out at least every 6 months (activity 2.4)	8 Female 16 Male	Liberian	24 people for 3 weeks				
	train all 24 permanent CCT members and at least 24 potential annual members in	8	Liberian	24 people				

	conservation education and awareness-raising; and review and revise tools after 3 months, 6 months and 1 yr. Refresher training is carried out at least every 6 months. (activity 2.5)	Female 16 Male		for 3 weeks					
Total 6A and 6B			Liberian	10 people for 3 weeks					
7 (Number of (i.e., different types - not volume - of material produced) training materials to be produced for use by host country)	CCT patrol manual, CCT data tracking sheet, Small business training sheet do's and don'ts, small loan tracking ledger	N/A	Liberia						
Research Measures – Richard I don't think we have any of these?									
Dissemination measures									
14A – conferences/seminars workshops organised	Project leader organises workshop to share lessons learned with Liberia conservation community. (activity 4.2)	Have not commence							
14B number of conferenced/seminars/workshop attended	SCNL staff present lessons learned at relevant regional meetings of the BirdLife International partnership. (activity 4.5)	Have not commence							
Physical Measures									
20 (Estimated value (£'s) of physical assets to be handed over to host country(ies))	Vehicles, computers, other equipment	No capitol items							
21 (Number of permanent educational/training/research facilities, structures, or	We should include the CCTs as organisations coordinating the biomonitoring?								

organisations to be established and then continued after Darwin funding has ceased)									
Financial measures									
23 (Value of resources raised from other sources (i.e., in addition to Darwin funding) for project work)	Cofunding for Darwin project	Have not commence							
23	Trust Fund created during project								

## Annex 4 Onwards – supplementary material (optional but encouraged as evidence of project achievement)

### List of Additional Annexes

Annex number	Title of Annex
1	Agreement between SCNL and RSPB. Contract between SCNL and FE
2	Photo of small loan disbursement to communities
3	Finance Earth Presentation – Introduction to investment concepts
4	CMOs report on small loan groups?
5	Evidence of giving out loans?
6	Evidence of CCT recruitment and training?
7	Evidence of CCT training in biomonitoring and field research work
8	Evidence of patrol tools being in use by the CCTs
9	Evidence of system of payment of CCTs
10	Near Final Draft of Monitoring and Evaluation Plan
11	FE quarterly reports
12	CFMB Payment receipt for small loan
13	Annual surveys of loan scheme beneficiaries and CCT members (Jamesetta baseline PPI survey?)
14	Implementation committee attendees list and minutes of the first meeting (?)
16	First biomonitoring and patrolling reports from CCTs.
17	Meeting minutes – to do with the government support of Foya?
18	Meeting minutes that show FDA are (as of 29 April) preparing to sign the new CF for Normon and Tonglay
19	Meeting minutes from discussions with Finance Earth?
20	Loan repayment scheme
21	Small loan training attendance sheet
22	Social scientist research
23	List of people employed in the CCTs. (same as 26?)
24	MOU between the CFMB and Women's loan groups.
26	Finance Earth meeting minutes and the FDA commitment to communities CF
27	SCNL report and country covid-19 update
28	SCNL support to the two forest communities
29	Alongside the Darwin loan scheme, we are using funds provided by CEPF to fund livelihood training and support e.g., swamp rice, bee keeping and bean/ground to increase food security whilst reducing deforestation.
30	Finance Earth loan data template (to capture loan data for financial modelling and investment case)
31	Finance Earth Loan Process Note for investment case
32	Finance Earth Business in a Box Template
33	Project baseline report 2020
34	Signing of the new CF for Normon and Tonglay

## Checklist for submission

	Check
<b>Is the report less than 10MB?</b> If so, please email to <a href="mailto:Darwin-Projects@ltsi.co.uk">Darwin-Projects@ltsi.co.uk</a> putting the project number in the Subject line.	X
<b>Is your report more than 10MB?</b> If so, please discuss with <a href="mailto:Darwin-Projects@ltsi.co.uk">Darwin-Projects@ltsi.co.uk</a> about the best way to deliver the report, putting the project number in the Subject line.	X
<b>Have you included means of verification?</b> You should not submit every project document, but the main outputs and a selection of the others would strengthen the report.	X
<b>Do you have hard copies of material you need to submit with the report?</b> If so, please make this clear in the covering email and ensure all material is marked with the project number. However, we would expect that most material will now be electronic.	X
Have you involved your partners in preparation of the report and named the main contributors	X
Have you completed the Project Expenditure table fully?	X
Do not include claim forms or other communications with this report.	