



## Darwin Initiative/Darwin Plus Projects Half Year Report (due 31<sup>st</sup> October 2021)

<b>Project reference</b>	DIR26S2\1011
<b>Project title</b>	<b>Building an investment model enabling citizens to protect Liberia's forests</b>
<b>Country(ies)/territory(ies)</b>	Liberia
<b>Lead organisation</b>	Society for the Conservation of Nature of Liberia (SCNL)
<b>Partner(s)</b>	Royal Society for the Protection of Birds (RSPB), Finance Earth (previously Environmental Finance)
<b>Project leader</b>	<i>Michael F. Garbo</i>
<b>Report date and number (e.g. HYR1)</b>	31 <sup>st</sup> October 2021, HYR2
<b>Project website/blog/social media</b>	N/A

**1. Outline progress over the last 6 months (April – Sept) against the agreed project implementation timetable (if your project has started less than 6 months ago, please report on the period since start up to end September).**

Over the last six months the project provided small business loans to 10 new groups of 5 women, supported the CCTs to carry out 6 patrols within the two community forests, tracking and reporting illegal activities to the local authorities for action.

The project also setup a road map for the Business in a Box (BIAB) component of the project using available data from the field to set-up projection on future loan interest rate, payment modality for the Citizen Conservation Team (CCT) and the Livelihood opportunity best for community.

**1.1** The project held two training workshops for the 12 members of the CFMBs (3 July, 4 September) with support from 4 CMOs. The CMOs continued to provide weekly support.

**1.2** The project worked with the CFMBs to disburse loans to 10 groups of 5 women each, with each group receiving 125,000 Liberian dollars to be repaid in 12 months. There were 4 groups in Camp Alpha, 1 in Kongbor and 5 in Normon.

**1.3** FE held regular meetings and workshops/presentations to explain how different loan modalities affect the interest rate that can be charged, based on information collected and provided by SCNL. We examined the different “levers” that can be adjusted (e.g. number of groups, repayment period) to determine the amount of funds generated by the loan programme to be used to pay the CCT members. The interest rate for the second round of loans has been set to 10% and will increase to 15% by EOP – the maximum rate possible (see 2a.).

**1.4** SCNL and the CFMBs agreed the modalities for paying CCT stipends and the CFMBs will take over that responsibility starting January 2022. Currently, the interest from the loans is stored with the CFMBs and so sufficient loan interest will be available to pay the Jan 2022 CCT stipend by end of Q3 (Dec 2021)

**1.5** One training held in August with 6 CFMB Loan committee members from Norman & Tonglay. 4 local government chiefs and 6 women's leaders attended to understand and support the loan process. SCNL and the participants agreed on the modalities for the next loan disbursement.

**1.6** Project staff carried out 48 monitoring visits to loan groups, 12 visits with the CFMBs, as well as 24 mentoring sessions with the CFMB loan committees to support and improve tracking of the loan process, including providing additional ledgers to the CFMBs.

**1.7** Project staff held two trainings with 10 new loan groups in Kongbor and Normon before giving out the two new loans with an additional 48 mentoring sessions provided to a total of 43 women groups since the start of the project to date. A business training workshop for borrowers is in development and planned to take place prior to next loan disbursement (Oct).

**1.8** CMOs continue to mentor borrowers in groundnut, beans, and honey production as well as supporting cocoa production. An LFSP project is yet to begin but is expected to provide support to some existing livelihood activities as described. A proposal to the IUCN Global EbA Fund was submitted in August by SCNL and RSPB to pilot forest-friendly livelihood activities including, climate smart ground nut production, ground nut processing and two secondary service enterprises in solar renewable charging facilities and cocoa farm rehabilitation services.

**2.3** The project held one refresher training with all 24 CCTs and 12 CFMB members on July 15 to support new smart phone technology for tracking wildlife and illegal hunting (2.3). The project carried out a further 2 biomonitoring trainings in August and September with a follow up training planned for Nov 2021. The smart mobile application is used to collect, monitor and report locations as well as movements of wide life within the protected areas.

**2.4** We worked with the CCTs and CFMBs to review and adopt a new model of the patrolling tools to include smart mobile technology for tracking illegal hunting and wildlife movement as in line with 2.3.

**2.6** CCT members are carrying out monthly bio-monitoring patrols according to an agreed schedule as well as carrying out community-based conservation awareness raising. In order to effectively capture and report incidents, we found that the CCTs require cameras and are making arrangements to purchase them.

**2.7** A system is in place developed by both SCNL and the CFMB to pay CCTs. The CFMB is now in control of paying the CCT in line with agreed modality and that CFMB will use the CCT to collect and support small loan beneficiaries disbursement and loan collection scheme.

**2.8** As part of the same process described in 1.3, SCNL provided the data needed to support the development of CCT profiles and the determination of appropriate stipend amounts. Existing eco guard stipends in other parts of the country. far exceed what is affordable in this pilot. Following consultation with CFMBs and CCTs, SCNL were able to confirm that a regular but reduced stipend rate is acceptable. The stipend rate is now set at \$ USD per month. SCNL prepared 1-page 'contracts'/MOUs with CCT members, outlining the stipend rate, how to operate, and what is and isn't acceptable behaviour. Ownership of these contracts will be transferred to CFMBs in line with stipends being paid by CFMBs (1.4)

**3.1** Regular fortnightly calls were amended to weekly calls with support of RSPB to facilitate improved information flow for both project management and to support the data gathering process. RSPB also supported SCNL to facilitate additional meetings amongst SCNL staff to gather and share data with Finance Earth. During this reporting period, there were a total of 32 calls to discuss data collection, interest rates and livelihood activities.

**3.4** FE prioritised establishing the loan scheme modalities over the last 6 months, however they have begun to engage funders/investors (3.9) and will begin to compile a suitable list in Q3/4 Yr2.

**3.9** FE has held preliminary meetings to discuss this project and expand their network with, Greenfi, Platcorp, Iwona Bisaga, AgriHub Development Ltd, Asobo and the Partnership for Forests' Rebuild Facility.

**4.3** One exchange visit is planned for Q4 with the new business development group to share lessons learned from small loans scheme and how women are using loans to support forest friendly activities.

**4.5** The BirdLife International secretariat in the UK invited the project coordinator to present at a capacity-building webinar in Nov 2021 entitled 'Using Microfinance to Foster Biodiversity Conservation and Improved Livelihoods'. The workshop aims to generate insights from the project to support other microfinance projects within the BirdLife partnership.

**5.1** There is an annual workplan in place (Annex 1) from which more detailed activity plans are developed. Project staff have been aiming at monthly workplan reviews but due to competing demands are typically carrying out a bi-monthly review.

**5.2** Workplans continue to be reviewed and communicated with SCNL staff by the project coordinator on a quarterly basis

**5.3** There is an M&E framework currently used by the M&E coordinator to collect data. However, following discussions amongst partners, RSPB supported the development of an M&E plan that includes project management (Annex 2). The current M&E framework was difficult to interpret and was focused on collection of data and did not clearly set out a plan for the project management team. A subsequent review of the results framework and collection of data against indicators is expected in Q3.

**5.4** Although the meetings of the Bilateral Forest Coordination Committee have not yet resumed, SCNL did present its progress and future activities at a Gola Landscape meeting held in Monrovia with the FDA.

**5.5** In place and being used

**5.6** SCNL staff are currently working on the reports with support from the RSPB.

**5.7** SCNL reviewed four (4) bio-monitoring reports during this reporting period.

**5.8** 4 bio-monitoring visits were held during Q2/3, 2 in Tonglay and 2 in Norman capturing the movements of species and wildlife. Including illegal human activities, hunting-bush meat.

**5.12** Finance Earth have continued to provide quarterly progress reports as expected.

SCNL would like to thank the reviewer for providing comments on the first annual report, these have proved useful and have generated valuable discussions in the project team.

We are discussing our responses with partners and stakeholders and compiling a document which we will submit with AR2.

**2a. Give details of any notable problems or unexpected developments/lessons learnt that the project has encountered over the last 6 months (for COVID-19 specific delays/problems, please use 2b). Explain what impact these could have on the project and whether the changes will affect the budget and timetable of project activities.**

The difficult road and hard to reach terrain of Norman and Tonglay puts the SCNL vehicles in a deplorable condition every during field trips. This results in additional spending to maintain the vehicles. There is potential that these necessary repairs may delay implementation of field activities and there may be a need for additional bikes or transportation.

There is significant interest from both local and national politician's regarding SCNL's work in the Gola landscape and ongoing pressure to demonstrate the benefit of foreign funding to the affected communities. One result is that SCNL are expected to provide benefits to the communities over and above that of existing lenders in the country. As government programmes typically use a 20% interest rate, SCNL are therefore expected to make its loans available at a lower interest rate of, for example, 15%. This has a significant impact on the project as it limits the flexibility of the loan modalities that we are able to adjust to prove the model.

The restrictions on the loan scheme interest rate will not affect project budget nor the timetable of activities.

**2b. Please outline any specific issues which your project has encountered as a result of COVID-19. Where you have adapted your project activities in response to the pandemic, please briefly outline how you have done so here. Explain what residual impact there may be on your project and whether the changes will affect the budget and timetable of project activities.**

Staff were previously working at home in response to government guidance to do so. As a result this limits the communication channels available between SCNL and project partners in the UK and has reduced productivity.

However, restrictions on field activities have not been affecting project implementation as field activities have been able to continue. SCNL continue to follow government guidance on social distancing and face coverings.

We foresee no problem to our current work but if the situation worsens it may require us to ask staff to stay and work from home once more which will once again reduce productivity.

Restrictions on international travel and limitations at land borders have meant that exchange visits and meetings to support lessons learned in the landscape have been postponed. It is hoped these activities can now continue. The workplan has been adjusted to reflect these changes.

**2c. Have any of these issues been discussed with LTS International and if so, have changes been made to the original agreement?**

Discussed with LTS: Yes/No

Formal change request submitted: Yes/No

Received confirmation of change acceptance Yes/No

**3a. Do you currently expect to have any significant (e.g. more than £5,000) underspend in your budget for this year?**

Yes  No  Estimated underspend:

**3b. If yes, then you need to consider your project budget needs carefully.** Please remember that any funds agreed for this financial year are only available to the project in this financial year.

**If you anticipate a significant underspend because of justifiable changes within the project, please submit a rebudget Change Request as soon as possible. There is no guarantee that Defra will agree a rebudget so please ensure you have enough time to make appropriate changes if necessary. Please DO NOT send these in the same email as your report.**

**4. Are there any other issues you wish to raise relating to the project or to Darwin's management, monitoring, or financial procedures?**

N/A

If you were asked to provide a response to this year's annual report review with your next half year report, please attach your response to this document.

Please note: Any planned modifications to your project schedule/workplan can be discussed in this report but **should also** be raised with LTS International through a Change Request. **Please DO NOT send these in the same email.**

Please send your **completed report** by email to [Darwin-Projects@ltsi.co.uk](mailto:Darwin-Projects@ltsi.co.uk). The report should be between 2-3 pages maximum. **Please state your project reference number in the header of your email message e.g. Subject: 25-001 Darwin Half Year Report**