

Rapid Response Fund

Project Proposal

Do you have an EPRP	Yes
When was the last update?	18 Jul 2025
Assessment for this response?	Yes

Please submit this form to the Humanitarian Coordinators in your region

Date submitted to ACT Secretariat
22 Jul 2026

Section 1 Project Data

Project Information	
Project Name	Response to Floods in Ghana
Project Code	XX/2026
Country Forum	Ghana
ACT Requesting Member	Presbyterian Relief Services and Development
Name of person leading the project	Emmanuel Nyarko Ankamah
Job Title	National Coordinator
Email	ankason@yahoo.com
Location(s) of project (city / province)	Accra and Tema in the Greater Accra and Regions
Project start date (dd/mm/yyyy)	1 Aug 2026
Project end date (dd/mm/yyyy)	30 Oct 2026

Which sectors your response activities most relate to (please indicate number of planned beneficiaries per organisation in each sector where you plan to give assistance)						
Sectors	Member 1		Member 2 (please write the name of your organisation)		Member 3 (please write the name of your organisation)	
	Male	Female	Male	Female	Male	Female
Cash/ Vouchers	120	180				
Food						
Health						
Household items						
Livelihood						
Psychosocial	185	315				
Shelter						
WASH						

Section 2 Project Description

2.1 Context
1. CHS Commitment 1. Summarize the crisis event and how it is likely to develop over the duration of the project (extend rows 43, 44 and 45 if more space is needed) On 29 June 2026, torrential rainfall triggered severe flooding across parts of Accra and other cities, disrupting economic activities and causing widespread destruction. According to the Ghana National Fire Service (GNFS), at least 13 people have lost their lives following extensive rescue operations. Preliminary reports from the Ministry of the Interior indicate that 7,761 households have been affected, 38,802 people displaced, and seven persons remain missing.

The Government of Ghana has urged residents in affected communities to remain indoors where safe or move to higher ground, while the Ghana Meteorological Agency has warned that additional rainfall is expected, increasing the risk of further flooding.

Although floodwaters have begun to recede in some locations, recovery operations remain ongoing. The GNFS has cautioned that the death toll may increase as search and rescue efforts continue.

Emergency response teams from the Ghana Police Service, Ghana National Fire Service, Ghana Armed Forces, and the National Disaster Management Organization (NADMO) have been deployed to support rescue operations and protect lives and property.

The GNFS reports that more than 470 people have been rescued to date.

Preliminary meteorological data indicate that approximately 140 mm of rainfall fell over Accra within a short period. By comparison, the highest single-day rainfall recorded in 2025 was approximately 56 mm.

The Ghana Meteorological Agency has further warned that additional rainfall is expected over southern Ghana, including Accra, increasing the likelihood of continued flooding.

2. CHS Commitment 1,2,3,4. Explain the impact of the crisis specific to the people you want to help. Why did you choose to give aid to them and what makes them vulnerable?

On the initial assessment, this is classified as a medium-scale emergency. Low-lying communities have been particularly affected.

The floods have caused submerged homes, displacement, and contaminated water sources, increasing the risk of waterborne diseases. The floods have also threatened livelihoods and businesses and hindered daily commerce and shipping operations.

Videos circulating on social media show homes, vehicles, and businesses submerged, with significant damage to infrastructure and private property.

Major transport corridors have been severely disrupted. The Tetteh Quarshie Interchange remains heavily congested, while the section beneath the railway overpass between the Spintex Road Roundabout (Action Chapel) and the Polo Grounds/Hajj Village area is submerged, causing severe traffic delays.

NADMO has confirmed widespread flooding across Accra, Tema and Kasoa. In southwestern Accra, commuters travelling along the N1 Highway from the Kasoa direction through Weija Barrier and Mallam continue to experience major disruptions as floodwaters have overtaken sections of the road.

3. CHS Commitment 9. Explain the availability of funding each of your organisation can access for this crisis.

The Presbyterian Relief Services and Development (PRSD) intends to apply for Rapid Response Funds through the ACT Alliance appeal mechanism and will continue to explore additional funding opportunities from its development partners.

Our organization mobilizes funding through grants from humanitarian donors, partnerships with national and international NGOs, private donations, and community support. While funding is dependent on donor commitments and may be limited, we continuously engage with existing and prospective partners to secure additional resources for the crisis response. Available funds are allocated according to assessed needs and organizational priorities, with financial management systems in place to ensure accountability and transparency.

PRSD has also established strong partnerships with faith-based actors that have extensive local presence in the affected communities, enabling rapid outreach and effective community engagement. In addition, the organization has well-established policies and procedures for the efficient distribution of food and other emergency assistance. These systems and partnerships will ensure that vulnerable households receive timely, dignified, and accountable humanitarian assistance.

2.2 Activity Summary

1. CHS Commitment 1, 2, 4. Explain your proposed project and why you have selected this particular response to the crisis, and the length of time needed to respond.

Approximately 38,802 people have been displaced by the floods, while seven people remain missing (BBC, 2026). The rising number of affected people has significantly increased unmet humanitarian needs across key sectors, including food security, water, sanitation and hygiene (WASH), health, education, and livelihoods.

Based on the humanitarian gaps identified through the needs assessment, the Presbyterian Relief Services and Development (PRSD) will provide multipurpose cash assistance to 300 vulnerable households through mobile cash transfers. This intervention is informed by community consultations, which identified priority unmet needs, enabling households to purchase essential goods and services according to their priorities.

In addition to the cash assistance, PRSD will provide psychosocial support to 500 of the most affected individuals to help address trauma and strengthen their emotional well-being following the disaster. Coordination meetings in Accra, Tema, and Kasoa will bring together humanitarian actors to share information on ongoing interventions, including geographical coverage, households reached, households yet to receive assistance, and PRSD's emergency response plan. This coordinated approach will help ensure that assistance reaches the most vulnerable families while minimizing duplication of efforts.

Through this three-month emergency response, PRSD aims to deliver timely, efficient, and impactful assistance that enables vulnerable households to meet their immediate needs and begin recovering their lives with dignity.

2. CHS Commitment 2. Explain how you will start your activities promptly.

PRSD has constituted a committee to coordinate the entire implementation process, from the initial needs assessment through stakeholder engagement, procurement, and beneficiary assistance. The committee will oversee all project activities to ensure effective planning, coordination, accountability, and timely delivery of assistance.

Weeks 1–2: Project Initiation and Preparation

During the first phase, PRSD will establish the project implementation team and formalize agreements with key service providers. The team will conduct a comprehensive beneficiary identification and verification exercise to ensure that assistance reaches the most vulnerable flood-affected households. At the same time, consultations and coordination meetings will be held with local government authorities and community leaders to secure their support and strengthen collaboration.

Other activities during this phase will include beneficiary screening and community mobilization, initiation of procurement processes for required goods and services, and logistical planning to facilitate smooth project implementation.

Weeks 3–4: Beneficiary Registration and Cash Distribution

In the second phase (Week 3), verified beneficiaries will receive project beneficiary cards at designated distribution centres. Additional project orientation and verification activities will also be conducted to prepare beneficiaries for cash assistance.

The third phase (Week 4) will focus on the distribution of cash assistance in partnership with an approved bank and a mobile money service provider. PRSD, in collaboration with its banking partners, will issue cash cards to flood-affected beneficiaries to facilitate secure and timely transfers. Mobile money payments will be made as soon as conditions on the ground permit.

PRSD has established strong working relationships with the district authorities and the National Disaster Management Organization (NADMO). These partnerships will facilitate rapid response, effective coordination with humanitarian stakeholders, and efficient delivery of assistance to affected communities while minimizing duplication of efforts.

3. CHS Commitment 6. How are you co-ordinating and with whom? *Coordination ensures complementarity of interventions within forum members and other humanitarian actors to maximise the use of our resources and will address all unmet needs*

PRSD will serve as the sole implementing agency for this project, working in close collaboration with the National Disaster Management Organization (NADMO) and local congregations of the Presbyterian Church of Ghana located within the affected communities. These partnerships will facilitate effective community engagement, beneficiary identification, and smooth project implementation.

PRSD will coordinate closely with government agencies, humanitarian partners, and other relevant stakeholders to ensure that gaps in other sectors are addressed through complementary interventions and coordinated action. Through active participation in country-level and local coordination mechanisms, PRSD will exchange information on ongoing responses, geographic coverage, beneficiary households reached, households yet to be supported, and government emergency response plans. This coordination will guide the targeting of the most vulnerable households while minimizing duplication of assistance.

With extensive experience implementing development programmes in the affected areas and a proven track record in delivering similar emergency responses, PRSD possesses the technical and operational capacity to implement the project efficiently and maximize the effective use of available resources. PRSD will also coordinate cash transfer operations with relevant private sector stakeholders, including local banks and other financial service providers, to ensure the timely, secure, and accountable delivery of cash assistance to beneficiaries.

By coordinating effectively across all levels—including PRSD, government agencies, local communities, private sector partners, and humanitarian actors—the project will deliver a timely, efficient, and well-coordinated response. This collaborative approach will maximize available resources, address unmet humanitarian needs, prevent duplication of efforts, and ensure that vulnerable households receive the support they need to recover with dignity.

4. CHS Commitment 3, 9. Where are you planning to procure your goods or services? Please tick boxes that apply. *Goods and services procured locally supports and revitalises economic activity either as livelihood for people or income for small businesses.*

Locally or within the affected areas	☒	Nationally	☐	Regionally or neighbouring countries	☐	Internationally	☐
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Do you have a procurement policy? What factors did you consider when you made this decision?

PRSD has a comprehensive procurement policy that guides all procurement activities. All goods and services will be procured locally or nationally, while cash transactions will be conducted through the offices of local mobile money service providers within the region. All procurement procedures and processes will strictly comply with the organization's procurement policy, ensuring that the Procurement Committee is actively involved in decision-making and that all actions adhere to established approval procedures.

The procurement process is clearly outlined in the policy, beginning with the invitation of tenders and continuing through the evaluation, approval, authorization, and contract award stages. All procurement documents will be duly reviewed and signed by the authorized signatories. Payments will be made using secure payment methods, preferably through bank transfers, to ensure transparency and accountability.

Furthermore, all supporting documentation, including procurement records, receipts, delivery notes, goods received notes, and beneficiary lists where applicable, will be accurately completed, verified, and securely filed for audit purposes and future reference. These measures will promote transparency, accountability, and compliance with both organizational policies and donor requirements.

2.3 Description of Target Population

1. CHS Commitment 1, 9. How do you calculate the participants of this project? *For example, food and hygiene kits given to 2500 families, and 1 family = x beneficiaries.*

People with disabilities, with priority given to persons with physical, visual, hearing, intellectual, and psychosocial disabilities who were directly affected by the floods, particularly those living in flood-prone communities, those who experienced displacement, loss of livelihoods or businesses, damage to homes, and those facing barriers to accessing humanitarian assistance.

Older persons (60 years and above), prioritizing those living alone, those with chronic illnesses or mobility limitations, those residing in flood-prone areas, those who lost homes or livelihoods, and those without adequate family or community support.

Female-headed households, particularly widows, single mothers, women caring for dependents, and households that experienced loss of income, businesses, agricultural assets, or housing as a result of the floods, with limited access to recovery resources.

Unaccompanied and separated children, including children who were separated from their parents or caregivers during the floods, orphaned children, children living in child-headed households, and those at heightened risk of exploitation, abuse, neglect, or disruption of education due to displacement.

These groups are considered particularly vulnerable because they often face significant barriers to accessing humanitarian assistance, protection services, and livelihood opportunities. They are at heightened risk of exploitation, abuse, neglect, and social exclusion due to factors such as age, gender, disability, or the absence of family support. In addition, many have limited or no alternative sources of income to support their recovery following the floods, making targeted assistance essential to restoring their well-being and strengthening their resilience.

Planned Project Beneficiaries

1. One-Off Mobile Cash Transfer

The project will provide a one-time unconditional mobile cash transfer to 300 (Male 120, Female 180) flood-affected households, benefiting an estimated 1,000 direct beneficiaries (based on the average household size of 3.3 people in the targeted communities).

Each household will receive USD 170, enabling them to purchase locally available and culturally appropriate food sufficient for one month. The proposal is recommended assistance level of USD 150 per household per month, which is aligned with

3. CHS Commitment 4. Explain how the target population is involved in the planning of your proposed intervention? How will they be involved in the implementation and the rest of the project cycle?

1. Needs Assessment

The project has been developed after consultation with the people living in the flood-affected area to incorporate their needs through assessments. A rapid needs assessment was conducted to identify the gaps and proposed interventions. Some of the affected persons were also reached and interviewed to confirm the needs and gaps to determine the best interventions to be addressed. The project consistently aims to ensure that the project response takes into consideration the needs and views of the vulnerable people it intends to serve.

2. Regular Contact

Regular monitoring will be conducted with the target population to ensure that they continue to be involved. Regular contact with target communities will be made through community project committees; during regular monitoring field visits that will be organized to adjust the project activities if needed.

3. Field Visits

Three field visits were conducted by leadership of the Presbyterian Church (who are based in the affected region) and PRSD staff from the development wing of the Presbyterian church to validate data as shared by other stakeholders. During these visits, consultation meetings will be held with community opinion leaders, church leaders, local government authorities and emergency operation centre teams.

The visits will help the team to understand the situation and discuss with the beneficiaries the immediate and prevailing needs of support required. The beneficiaries will participate in monitoring visits, and give their feedback and this will contribute to project outcomes and learning.

2.4 Expected Results

1. What will this project's success look like based on your time frame? *Please write your activities milestones including dates.*

The success of this project will be measured by how quickly and effectively families receive cash to meet their immediate, most urgent basic needs and receive psychosocial support to begin the recovery process. The success of this project will be measured by how quickly and well the project will empower the most vulnerable groups among all the affected populations.

Specifically, the project will aim to improve access to food, safe water, clothing and other necessities required urgently and recovery from Trauma.

By October 2026, the project will have:

Completed 100% of planned activities within the approved timeline.

Successfully transferred cash assistance to 300 affected individuals, helping them meet their immediate needs.

Provided 500 beneficiaries with psychosocial support, enabling them to overcome trauma and rebuild their lives.

Achieved or exceeded the project's key performance indicators.

Benefited the targeted participants and their communities as planned.

Demonstrated measurable improvements compared with the baseline assessment.

Produced a final report documenting outcomes, lessons learned, and a sustainability plan for continued impact.

2. What are the factors that may stop you from achieving the targets of this project? How will you manage them?

Several factors could affect the successful achievement of the project's targets, including funding constraints, delays in procurement, low beneficiary participation, shortages of skilled personnel, and unforeseen external events such as adverse weather or policy changes. To manage these risks, the project will use detailed planning, regular monitoring and evaluation, stakeholder engagement, staff capacity building, early procurement planning, and prudent financial management. A risk management plan will be reviewed throughout implementation so that challenges can be identified early and corrective actions taken promptly, helping keep the project on schedule and within budget.

2.5 Monitoring, Accountability & Learning

1. CHS Commitment 7. Describe how you will monitor the project. What monitoring tools and process will you use? How will you gather lessons from the project?

PRSD will develop a Post Distribution monitoring tool and staff will conduct interviews few weeks after distribution. ACT PME guidelines, principles and standards will be followed along with respective organizational policy for project planning, monitoring and evaluation plan design. Monitoring and evaluation will include field visits to follow up on the achievement of results and preparation of the situation report and final report.

The Project Manager will be responsible for project management and implementation, coordination and facilitation of the activities, monitoring, reporting and evaluation as well as for the promotion of the project on local and regional level and networking with different stakeholders. During the three (3) months' implementation period, field staff will monitor project activities with support from the National Disaster Management Organization (NADMO), the agency responsible for coordinating all disasters in Ghana. Quality and compliance will be ensured during monthly visits; the programme and M&E team will have the opportunity to collect data using a predesigned template that will ensure the collection of information from beneficiaries, and analysis will be done and results shared during the scheduled monthly meetings. Field Officers will lead in the monthly review meeting with relevant stakeholders and communities, where they will meet to discuss progress, identify gaps, and check if objectives are being met. Field transport will be available to ensure that the project team is able to reach out to beneficiaries. Monthly review meetings will be conducted to share reports, critically analyze the progress made, and difficulties encountered to come up with possible recommendations to enable the project team to achieve desired results. Project situation reports and completion reports will be elaborated and submitted according to the reporting frequency schedules. Apart from narrative reports, internal and external audits will be conducted to assess budget expenditure and compliance.

2. CHS Commitment 8. Does your organisation have a Code of Conduct? Have all staff and volunteers signed the Code of Conduct? *We may ask you to submit copies of the signed Code of Conduct. You can use ACT Alliance's Code of Conduct if your organisation does not have one.*

Yes, the organisation has a Code of Conduct in place. All staff and volunteers have signed the Code of Conduct, confirming their commitment to upholding the highest standards of integrity, accountability, and respect in the course of their work.

If required, we can provide a copy of the signed Code of Conduct as evidence of our compliance.

3. How will you ensure you and all stakeholders will be accountable to the affected population? How will you share information? How will you collect and use feedback and complaints? CHS 4 and 5

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PRSD project team members will engage personally and collectively with communities while upholding and promoting the highest ethical and professional standards in all interactions with stakeholders. PRSD will work with the project team to communicate and ensure adherence to the expected Code of Conduct.

A complaint and feedback mechanism will be established to enable community members to safely report any violations of the Code of Conduct by project staff or other concerns related to project implementation. In addition to disseminating the ACT Alliance Guidelines for Complaints Handling and Investigations, designated focal persons will be appointed to manage complaints and feedback processes. These mechanisms will ensure that community voices are heard and that feedback is addressed through appropriate community and local government structures. Feedback received will be used to strengthen project quality and improve implementation.

Engagement with project participants will be organized to promote meaningful, inclusive, and equal participation of women and men, boys and girls throughout the project cycle. PRSD will ensure accountability to affected communities by providing clear and accessible information through community meetings, posters, local leaders, and other appropriate communication channels. This will enable community members to understand project activities, implementation timelines, selection criteria, and their entitlements.

A comprehensive, simple, safe, and transparent complaints and feedback mechanism will be established, with clear procedures for managing both general and sensitive complaints. General complaints may include issues such as delays in cash disbursement, targeting concerns, or requests for clarification on project activities. Sensitive complaints will be managed through confidential reporting channels to protect the safety, dignity, and privacy of affected individuals.

Complaints will be reviewed and addressed in accordance with humanitarian accountability principles, with efforts made to provide responses within seven days of receipt. Feedback on resolutions and outcomes will be shared with communities through appropriate channels to ensure transparency and maintain trust. This accountability system will apply throughout the implementation of the response.



Rapid Response Fund

Consolidated Budget and Financial Report

Project Code RRF No. 17 /2026
Project Name Response to Floods in Ghana

Budget Exchange rate (local currency to 1 USD) 0.086573000

Exchange rate for revised budget (local currency to 1 USD)

Please use exchange rate from this site: <http://www.floatrates.com/historical-exchange->

		Approved Budget				Reported Expenses				Unspent Amount	Burn Rate
Presbyterian Relief Services a		Member 2	Member 3	Total Budget	Presbyterian Relief Services a	Member 2	Member 3	Total Expenditure			
1	Total Project Staff Costs	3,376	-	-	3,376	-	-	-	-	3,376	0%
2	Project Activities	56,705	-	-	56,705	-	-	-	-	56,705	0%
2.1	Cash/Vouchers	51,944	-	-	51,944	-	-	-	-	51,944	0%
2.2	Food/Nutrition	-	-	-	-	-	-	-	-	-	0%
2.3	Household items	-	-	-	-	-	-	-	-	-	0%
2.4	Water, Sanitation, and Hygiene (WASH)	-	-	-	-	-	-	-	-	-	0%
2.5	Shelter	-	-	-	-	-	-	-	-	-	0%
2.6	Disaster Risk Reduction (Max 10% of the budget)	4,762	-	-	4,762	-	-	-	-	4,762	0%
2.7	Mental Health and Psychosocial Support	-	-	-	-	-	-	-	-	-	0%
2.8		-	-	-	-	-	-	-	-	-	0%
2.9		-	-	-	-	-	-	-	-	-	0%
2.10		-	-	-	-	-	-	-	-	-	0%
3	Project Implementation	-	-	-	-	-	-	-	-	-	0%
4	Quality and Accountability	1,861	-	-	1,861	-	-	-	-	1,861	0%
5	Logistics	1,169	-	-	1,169	-	-	-	-	1,169	0%
6	Assets and Equipment	498	-	-	498	-	-	-	-	498	0%
Direct Costs		63,610	-	-	63,610	-	-	-	-	63,610	0%
Overhead Costs		6,361	-	-	6,361	-	-	-	-	6,361	0%
Total Budget		69,970	-	-	69,970	-	-	-	-	69,970	0%