Originally from Kwahu in the Ashanti Region, William Effah, went to Accra in 2004 to try his luck. At first, he lived with his sister and helped out at her small grocery store but he was quick to realise that, with little money, he could start his own business. So he began to save... Soon, this young entrepreneur understood the street hawking business he was doing would not fetch the capital he needed to fulfil his ambition. After switching to door-to-door imitation jewellery selling, William was able to put aside some savings and opened his own small store. But once again he was short of capital... At the same time, a friend told him about ID-Ghana, who had just opened its branch in Glefe (in January 2007). After joining a group he was one of the branch’s first beneficiaries: in February, he was granted an initial loan of GH¢ 100 and then GH¢ 250 and GH¢ 400. His shop flourished along the line and simultaneously, he put aside GH¢ 145 savings. Thanks to ID-Ghana’s training programme, William could also upgrade himself in his business approach (especially in customer relation) as well as enhance his understanding of some social issues (he registered with the National Health Insurance Scheme through ID-Ghana and understood the importance of it).

Today, William is looking towards the future. He is hoping that he will soon earn enough to finance the expansion of his business himself. Then, he dreams of building a house in his home town... And, for this 30-year-old entrepreneur, the idea of having his future wife take over the Glefe shop and creating a second business in another part of Accra seems like a realistic and motivating ambition.
ID-Ghana is staffed with 41 enthusiastic people with very varied backgrounds ranging from accounting to human resources and to social work. 13 people are based in the head office of Asylum Down while the remaining 28 are spending the vast majority of their time on field.

Each branch of ID-Ghana is computerized and is handling its operations itself. A team of 4 MIS specialists is constantly touring the branches to ensure consistency and security of data as well as to ensure maintenance of the system. They regularly undertake trainings of field teams on data-feeding good practices.

ID-Ghana is having its accounts audited every year with reputed cabinets present in Ghana. Certification of accounts is done in accordance with CGAP Disclosure Guidelines, seen as a reference worldwide.

ID-Ghana is one of the 10 Ghanaian MFI registered on MIX-Market and has been awarded 4 diamonds for its transparency in communication. In addition to this, ID-Ghana is auditing internally on a yearly basis its social performance using the tool developed by the group of researchers ‘CERISE’.

With an estimated 4 millions inhabitants in its agglomeration and 200 daily arrival of migrants from rural areas, the urban area of Accra is one of the fastest growing cities of Africa.

Being one of the few truly targeting poor micro entrepreneurs, ID-Ghana is convinced of the relevance of its approach and its presence and actively seeks new partnerships to reinforce and develop its presence in Ghana.