

5. Finances

Due to a change in the sponsoring law, the Friends of CRAN became able to receive and confirm donations directly.

Our receipts and spendings are organised as follows (in DM):

	2000	1999
Donations	110.300	61.400
Other receipts	1.200	0.600
Total receipts	111.500	62.000
Administration CRANGhana	24.100	28.000
Abakam JSS	32.100	--
CESS	14.100	10.400
Technical equipment	14.500	9.100
Teaching material	7.000	--
Other projects sites	0.500	7.200
Other expenses	2.500	3.700
Total spending CRANGhana	94.800	58.400
Information/Administration Germany	1.800	2.800
Other expenses	0.900	0.600
Total spending	97.500	61.800

The donations of the year 2000 contain 9.600 DM transferred from a single trust account donation of 1999. The technical equipment of the year 2000 is a transport van. The surplus is assigned to finance JSS Shama-Kedzi. We thank all our supporters who have helped us with their prayers, their thoughts and their donations, in which they showed their confidence in CRAN's work.

Final remark

With all activities mentioned here, we want to help the people on God's earth because he loves them and he has assigned us to take care of them. The title is about "participation in God's redemption work". The best way to find out the meaning of it, and the means we have to help, is to hold in. An unmodern deed in today's fast way of life? – No, it is the condition for a meaningful life and doing. Management philosophy sometimes talks about the same truth in other words. May God help us to act in the right way.

For Friends of CRAN: Hans Wallhäuser (Executive Director)
February 2001

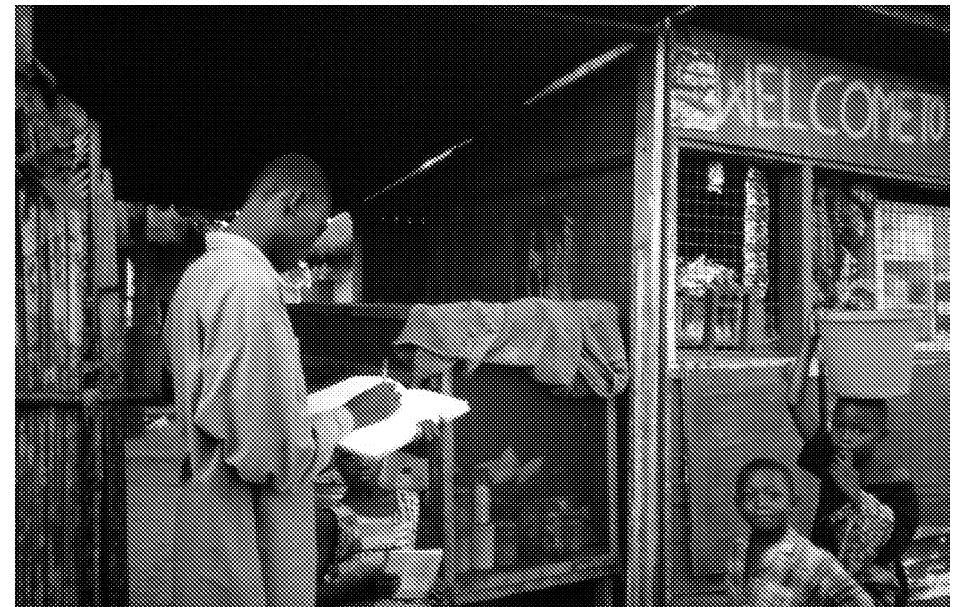
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Annual Report 2000 Christian Rural Aid Network Friends of CRAN (February 2001)

„Sometimes it is good to hold in
and think about the forlorn state of human beings.
Perhaps then some will become conscious again
of their mission they have got
as participants in God's redemption work.”

(Moss Nthla, South Africa)



Micro-credit – program in Shama -Kedzi
Accounts and credits: A new way to very practically support the people's daily life.

The Future of a Rural Girl
Dedo's mother did all that she could, to offer her the necessary training for womanhood. This is the normal practice in the rural setting where Dedo belongs. Like other children, she was given informal education in child care, home management and the use of herbs for treating various ailments. These skills were imparted to her as family oriented practices which she shared in the home right from her infancy.

Would Dedo be caught up in the rural-urban drift? That was the dilemma of the ageing parents as they watched their beloved well-behaved daughter complete the junior secondary school at the age of fifteen.

The spirit of self-help and communal activities which is a unique characteristic of the rural areas of Ghana, strangely held Dedo to the village. Would this strong desire to attain an important social status cause her to leave the village in search of opportunities? She knew that her parents could not afford the high secondary school fees. Yet, her friend Abena, whose parents live in the city of Cape Coast, persuaded her to choose a good senior secondary school for further studies.

While Dedo was turning the possibility of

higher education in her mind, her parents busied themselves with preparations for her puberty rite. Dedo knew definitely that, the puberty rite would be followed by grooming for marriage. The thought of all that made her sad indeed. Her fears were communicated to Abena's parents who immediately promised a dopting her. She joined Abena's parents when the results were published, and enrolled for the senior secondary program in Cape Coast. After three years, she passed out successfully from the school and later trained as a teacher. She was posted to her own village after completion of the course, where she remained a teacher to date. She became the mother for many. She was particularly very patient with needy children, she encouraged most parents who were peasant farmers, to save and take care of their children. She offered financial assistance where necessary. She organised free literacy classes for the adults in the village. She was respected by many. Abena's parents were very proud of the assistance they gave her. Through Dedo's success, many parents sent their daughters to school.

Mary Botchey

Dear Friends of CRAN,

Mrs. Botchey is executive Board member of CRAN Ghana. She wrote this story to illustrate the situation in the villages, as well as to show which opportunities exist and which approaches CRAN pursues. It is not a mere CRAN story: We are too young to cover such a long period of time. But Dedo is an example of the hopes we have for the children, the

young and the adults in the villages. And the living conditions of Enyonam, Benedika, Victor and all the others are really making progress in similar, small steps. To see human beings improving their situation is to see how new "participants in God's redemption work" are developing. We wish them the grace of God and to meet people who help them in doing so.

also necessary to train the program staff in taking care for the clients and in using computer technology. Since July 2000, the capital need for the current expansion has been met by a credit from the Dutch CORDAID organization. As per our planning, the previous funding by private credits from Germany could therefore be finalised after being used for one year. The result is the financially secured continuance of the program on a Cedi-basis. On the basis of hard currency, however, continuance cannot be secured yet due to the serious devaluation. Under these circumstances, how to realise a fair partnership with a partner who appropriately shares risks? In order to react to this challenge, it is currently considered to review the credit conditions. Ultimately we cannot leave the people from Ghana alone with the implications of the international currency market, which is uncontrollable for them. The goal is to "help up, not to take in".

4. Activities in Germany

In August 2000, again, two Executive Board members visited Ghana. The main aim was to cultivate the contacts with members and village people. This was realised through participating in the Youth Camp and through the visit of the project sites. Furthermore a advisory solution for processing the micro-credit program data was found. The number of members, friends and contacts has been growing to 135. They will continuously be provided with quarterly newsletters. Our Website has many visitors, too. Meanwhile it has been supplemented by a series of photos. The cooperation with schools, parishes and other groups (in the course of presentations, lessons at schools, school functions, church services etc.) is being continued and enhanced. In autumn, CRAN took part in a congress on the relationship between "Justice and Money".

The goal of all these activities is to inform about the real situation in Ghana and about the concrete activities intended to help the distinct projects and to support CRAN Ghana wherever possible.

used individually by many of the participants.

e) Sanka (kindergarten, farm)

In some cases it can be observed that the project ownership is not as deeply rooted with in the village community as at other projects sites. Nonetheless it is of eminent importance for the children's education that the kindergarten is run without interruption. The permission to build up a school in Sanka (for classes 1-3 only) is currently negotiated with the public district administration. The first wood harvest on the farm area allowed to sell as wood coal afterwards. Maybe the money that was gained strengthened the consciousness of how useful collective projects are for the village community.

In Sanka, the problem of water supply has not yet been solved either. The connection without water mains is expensive, but not totally dismissed. The possibilities are being checked and funding applications were sent to several institutions. The result remains to be seen.

f) Duakor (Woman Training Centre)

After one year in operation, a second term for further 25 women to be trained in the WTC started in autumn 2000. Their motivation and their progress made so far raise hopes for good results. A problem that has not been solved yet is the marketing for the manufactured products (clothes). They are of good quality but, accordingly, not cheap. It would contradict the idea of autonomy to export the products to Germany; besides, they are made Ghana-style. Therefore a sale within the country is necessary and needs a sound marketing strategy.

g) CESS (school education sponsorships)

In the meantime, this program has been growing up to 64 sponsorships. The demand will remain - given the problem

burdened economy. It has to be considered that the regions in which CRAN has its projects are among the most poor and needy ones.

With regard to the sponsorships, individually needy children belong to the target group. However, any of these children also lives in generally needy environments and goes to schools that need help, too. The children should grow up in a community that offers them appropriate opportunities. Consequently, it is necessary to establish self-sustaining "school development" concept (which would be comparable to regional development concepts of large sponsorships such as World Vision). For this reason, a frame agreement with CRAN Ghana was arranged regarding the allocation of CESS finances (see the CESS flyer for further information).

h) Micro-credit program

In April, Mrs. Agbesinyale and Mr. Tokpo visited a comparable and already established program in Mali. They were sponsored by the Deutsche Welthungerhilfe (German World Food Aid). The visit resulted in a new village bank concept. The principle is to build up "real" banks in the villages, but to run them more locally. It is hoped that the gain of surplus strengthens the consciousness of possible opportunities for the village community, and that new project initiatives can emerge from within. On such a basis, new "banks" were established in Siwudu (an industrial quarter of Cape Coast), in Shama-Kedzi and in Elminain September and November 2000 respectively. As before, field officers care for the near villages to expand the business activities.

It is of special importance to supplement the program by training measures, in particular for the clients. This should include the explanation of the program, exemplified illustrations, and the counselling concerning production and trade. But it is

1. Frame situation

The December elections were the top event of the year 2000. The tenure of president Jerry Rawlings, head of the state for two decades, terminated. An election was not possible according to the constitution. In contrast to many other African leaders, he resisted the temptation to change the constitution, though a narrow fight had been anticipated. The fact that Mr. Kuffour was selected for president and that the opposition party came to power; the fact that no clashes disturbed the peaceful change and no severely unfair behaviour was reported; all these positive signs show up a politically more developed democratic society. The smooth change of power was not covered by the international media in an appropriate way. It would be desirable if other African nations could follow Ghana's example. Unfortunately the recent events suggest that we can be glad about Ghana, but stay concerned about the situation of its neighbours and of other African countries. Which implications does the change of government have? Most observers expect that president Kuffour will follow a more distinct policy towards the private market, supported by a number of measures. This will come along with increasing prices - yet, with regard to petrol and other oil products, this will be necessary irrespective of the ruling party. It remains to be seen which concrete steps will be taken and how much political scope will remain, given the difficult current economic situation. At least, the probability is high that the scope for development organisations will not be reduced, so that there will be room for further development of civil society.

The country's economy still has to cope with numerous problems. A clear sign for this is the exchange rate observed over the time: 1 German Mark (DM) was equivalent to 1.800 Cedis in September

1999. One year later, 1 DM was worth 3.150 Cedis, which is a devaluation rate of 75%. Even though the exchange rate of February 2001 (1/3.250) results in a yearly devaluation of only 8%, one can easily imagine how problematic such a devaluation of a country's currency are for import product prices, general problems in obtaining money, losses in saving etc. The causes for these problems are less obvious, at least for non-experts in macroeconomics. In May, a report about "Fair Trade Cacao from Ghana" was shown in a German TV program. It raised doubts about the credibility of the idea of Fair Trade in general. The reports suggested that the Fair Trade marketing system in Ghana, which has fully been run by the state only a couple of years ago, would cheat and exploit the farmers; and that the surplus would be diverted to projects that do not really exist. This suggestion was underlined by film sequences, interviews and statements containing vague memories of golden beds for the elite of the tax-financed governmental development apparatus. These seemingly credible reports seriously affected the trustworthiness of the entire Fair Trade system. Meanwhile, almost everything had to be revised. "The author obviously forgot to check what his interviewees meant with their statements", partly using sloppy English formulations. This admission, made in a later broadcast, might be too lenient. Similar to Fair Trade, the work of CRAN is founded on the trust of its supporters. It has to be soundly explicable and transparent, and it has to be conveyed in a clear manner. We want to meet these preconditions, because we know that working with partners from different cultures needs understanding, trust and support from both sides.

2. CRAN in General

CRAN's daily work involves contributors

with varying levels of education and terms of engagement. The school personnel largely work independently. With regard to project realisation, naturally, co-ordination between local helpers, the respective project leader and the Cape Coast Office is necessary. It is very pleasing that such co-ordination does not only work well among the long established team staff, but is enriched by the skills and activities of newer members, too. Especially the micro-credit program was soundly being developed in 2000. Unfortunately, CRAN is not able anymore to recruit contributors specifically with the help of the National Service. The voluntary work of foreigners is very valuable. Since many months, Natalie Perkins, a Canadian, has been occupied with fund-raising activities such as preparing project applications and contacting donor organisations, predominantly those residing in Accra. Nicole Visser from Germany, who helped in teaching at Abakam schools since 1999, continued her work for some more months in 2000. For the helpers from parishes, students and other people from Ghana who contribute to CRAN's programs during their free time, their work gives them appreciation and encouragement. Apart from the recruitment of new staff members, the Cape Coast office's room was also enlarged by renting additional rooms in the neighbourhood. This is mainly due to the requirements that come along with the central administration of the micro-credit program (accounting, computerisation, controlling). Visitors can be well served more comfortably now, too. As a means to promote the PR-work in Ghana, a loose series of newsletters "CRAN Insight" started.

3. Projects

a) Parishes

The fact that no extraordinary events are

to be reported should be taken as a sign of stability. The co-operation with churches beyond the Evangelical Presbyterian Church has intensively been looked for. Many contacts could be established, but we have not found a long-term partner for the Sankap project site yet. The August 2000 Youth Camp in Shama-Kedzi was visited by more than 50 young people from several parishes. These Camps continue to be a source of joyful community, practical learning and visible help.

b) Abakam (kindergarten and school)

In early 2000, a special donation enabled CRAN to finance the improvement of the school equipment: school books, teaching material, cupboards and toys were bought in Ghana. "Finally we have the necessary equipment for good teaching", the headmaster said. The meaning of "necessary", however, has to be considered as very different comparing the point of view of people from the North with that of the people from Ghana (or other African countries). Besides, the statement referred to classes 1-6 only. In autumn, intensive construction works to build up a new block for the Junior Secondary School were finished (JSS, classes 7-9). This enabled the first step to change fairly timely from the first classes to the next "across the schoolyard". Of course, the present need is the necessary equipment - such as furniture, books, teaching material etc. In particular, this includes the equipment of an obligatory "workshop" for practical lessons. So far, the workshop exists only as an empty room. Before the elections, the government set up current cables. Therefore we hoped that our ambitious goal to establish a computer workshop could be realised soon. Unfortunately, no current has been led through the cables so far - and thus no computer can be connected either...

c) Shama - Kedzi (kindergarten, school, water supply)

The teaching activities are going on systematically in the villages. Fortunately, the floods coming from the sea have not been so severe that the old village school was affected. In addition, the CRAN school up to class 6 is fully required, too. Similar to Abakam, the enlargement to a 2001, class 7 should start. A first preparation was contributed by the August 2000 Youth Camp: The fundaments are ready; thus the construction work up from the ground level could directly follow - if it could be financed. The preparations were realised by the young from several parishes as well as by inhabitants from Shama - Kedzi, who participated in getting and carrying local material in a very pleasing way. This kind of support is also expectable for the further construction works. The situation with regard to school personnel has improved to some extent. However, CRAN and the Methodist Church who run the school still have problems in finding qualified teachers. The difficulties in the underdeveloped regions with very low-level infrastructure are known to everybody, including the government. But this knowledge does not result in quick solutions. Therefore it is even more pleasing that Wilson Doe, a young man from the village, is taking part in a teacher's seminar with the support of CRAN. His aim is to teach in his village after completing his continuation classes. This is a real version of the story of Dedo, described by Mrs. Botchey in the beginning of this report. Unfortunately, other candidates could not be equally successful. The vicious circle was in effect: only few qualified teachers - pupils with deficient education - no acceptance for continuation classes - external qualification necessary. Long-term support and patience is needed to improve the situation.

The provision of clean drinking water is still problematic. Along water - main to the main road is simply too expensive. Therefore, the idea has developed to install lots of plastic tanks that could be filled from a water tank (such tanks are not unusual in urban areas). The filling and selling of water could be organised by the village people themselves. But this idea cannot be realised because of (transport) cost: either the price for a self-sustaining system cannot be paid. Therefore, only the old method remains - to get water with rowing boats from Shama Town. If only one had a tank transporter...

d) Liati - Wote (income-generating projects)

In early 2001, the project attendant (who was not living at site) finalised her work for CRAN. The village committee continued the work as good as possible - and in any case highly motivated. Meanwhile, CRAN was fortunately able to meet the demand for qualified guidance and employed a new project attendant. These wing courses terminated in the beginning of 2000. A state-conducted examination was refused due to the lack of an appropriate room - irrespective of the skills learned in simple circumstances. A "joint venture" is planned to solve the problem - the village provides for a room; CRAN provides for its renovation and equipment. The mill stone manufacture of Cassava and palm kernels are in operation on a low level, but without technical problems. A more intense use of the village women is subject to the establishment of additional mills and further product processing steps. Given the interest and the suggestions of the village community, it is reasonable to expect an expansion of the program to be successful. The skills that were learned in former courses (such as bee-keeping, vegetable gardening, tree nursery) are currently