

5. Finance

Our income and expenditure are arranged like follows (all numbers in thousand DM):

	2001	2000
donations	97.0	110.3
other income	1.4	1.2
total income	98.4	111.5
general grant CRAN -Ghana	26.7	24.1
Shama-Kedzi JSS	30.0	-
Abakam JSS	-	32.1
CESS	16.9	14.1
Volta Region programme	17.0	-
technical material	0.5	14.5
school material	10.8	7.0
other projects sites	1.3	0.5
others	4.7	2.5
donations to CRAN -Ghana	107.9	94.8
information/administration Germany	1.4	1.8
other expenditure	2.2	0.9
total expenditure	111.5	97.5

Deducting the 1999 overhead of 9.6 TDM for the year 2000, the amount of donations is about the same in 2000 and 2001. Higher expenditure in 2001 was covered by the surplus from 1999, as planned and intended. We thank everybody who with his or her prayers, ideas, and donations have assisted us in our work and have set their trust in CRAN by that.

„A faithful man will abound with blessings”. That is what we wish to experience for all those who sometimes since long have shown their commitment to CRAN with faithfulness: those who help in the churches, the teaching staff in kindergartens, schools, and vocational training, in the office and other areas of work, the responsible people in the town development committees. Faithfulness is a continuity, which in a country of slow changes is more relevant than short-term activities. „To be rich - to be punished”: No, our wealth in the Western countries is now wrong as such. Any way we may ask ourselves where we “make haste to be rich” - and maybe it is just that we are hurrying not to let changes of our well-known conditions happen: the state - official proportion of less than 0.7% of Gross National Product, the debt reduction which sometimes just covers those values that since long have no more chance to be got back, the enforcement of prices that are convenient for cocoa, gold, or other raw materials. To support faithfully the ideas of CRAN - at least that leads us to the first partial step, without invalidating the second step. May this blessing keep its power and might also in the year to come.

On behalf of CRAN friends circle: Hans Wallhäuser (co-ordinator)

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Annual Report 2001

Christian Rural Aid Network CRAN Friends Circle e.V.

(February 2002)

A faithful man will abound with blessings,
but he whomake haste to be rich will not go unpunished.

Proverbs 28:20



CRAN - different working areas - one aid:
savings and credit system / village schools / income generating activities

Dear CRAN friends,

during the last year, CRAN has been further growing again. This holds especially for Ghana, for the people who are reached with our programs. External and internal growth have to stay in line with each other. Thus clear aims and ideas on management level have more precisely been taken down. In the same way, the number of staff has continuously been growing. Their commitment and qualification form the core of a valuable work. Because of that steady experience we start our report with a word by them. Mr Cosmos Abiwu is regional coordinator for

Introduction and word of greetings by Mr. Cosmos Abiwu

Grace and peace be multiplied to you! Since 1994 we are married, that is my wife Beatrice who is a nurse and me. Both of us are aged 43, and we have two lovely boys, Selase and Mawuli. I hail from Tanyi Igbe, a village close from Ho, the Regional Capital of Volta Region.

I hold B.Sc. in Agriculture, a diploma in education and M.Phil. in Agricultural Administration. I have worked extensively with the Ghanaian Ministry of Agriculture as a Rural Sociologist and Agricultural Extension Officer. During those years, I was the District Officer in charge of the Canadian International Development Agency. Then we tested methods for new varieties of maize, cowpea and soybeans in the Ho District.

I know the Lord personally, with a heart for evangelism and especially telling children about Jesus Christ. I got to know CRAN through Doris Agbesinyale who was my shepherd in the University Christian Fellowship during my time of studies at Cape Coast University.

At the tail end of my M.Phil. programme I had an offer from CRAN to consider working

Volta Region. By his introduction we come to understand a bit better him personally as well as the experience of the local situation for the staff on the ground.

The further the parts of our report - the general situation in the country of Ghana, the states of the various projects and what has been important for us as friends circle - are added.

We thank Christ for all his keeping us safe in the recent year and command in his hands that in future we may get ahead as well in the villages, with the people, schools and projects. Our work shall be done to his glory.

with them. At the same time, I had just completed my internship program with USAID (the USAmerican development organization) and was offered to take the opportunity to take a permanent appointment with them. Their rate was a multitude higher than what CRAN could offer. Naturally, I was leaning towards the higher bid until my wife mentioned that we should pray very seriously about it and ask for the Lord's direction. Then it became clear that we were being called into CRAN and we obeyed just that because to us it is a divine call. My wife and I were most overwhelmed when we read for the first time CRAN's vision, values, mission, long term objectives and programs. To us, our response was a good fit.

Now I am working far away from the Cape Coast main office in the Volta Region because of CRAN's concern for distressed and poor communities. Volta Region appears to be the most deprived and disadvantaged of the ten regions of Ghana. No government, since independence in 1957 had paid any particular attention to the region in terms of provision of social amenities, roads network, neither educational facilities nor seeing to the welfare of its citizenry. People are very poor and frustrated and some cannot even afford one square meal a day. Government's focus

well as good four wheel drive vehicles which make it possible to reach also the remote places even at any season.

Interest conditions for the US Dollar loan as starting capital have been shifted to local currency interest regulations after negotiations with the loan giving organization. This shall make CRAN independent of a possible risk of losses due to exchange rate problems. Since January 2002, with Mrs. Tseyi for the first time a full-time head of micro credits has been employed. She has studied economics at Cape Coast University and worked for several years in the credit and loan branch at university, at which times she also studied for further qualification as auditor. By contact to some people of CRAN staff she has already often before visited church programs in Dukor and Abakam. Socio competence as well as a business and spirituality to the idea of CRAN fit a good way.

h) Sanka (kindergarten and farm)

After long efforts it finally came into existence: Sanka has received its water pipe. This clearly improves access to safe potable water, and by that the cooperation with the village has generally improved.

Sanka village authorities have also been able to get the District Assembly started a lower primary school (classes 1-3) within the building that originally was built by EU means as a kindergarten. This made a move of the CRAN supported kindergarten necessary, from these rooms to the old rooms, that now have been completely renovated and refurbished and upgraded. There it can now be run in two well separated groups.

4. Activities within Germany

In autumn 2001 our friends circle has joined the jubilee campaign (www.erlassjahr.de) for debt cancellation, which so far had not been the case: especially as we are a very small group have to encounter our limits of active supporters, yet since long we have completely agreed with the ideas and issues of the campaign and took regular notice of the predecessor campaign. With the integration

of Ghana into the HIPC initiative and the start to go on after the finish of „Erlassjahr 2000“ (Jubilee 2000) two good reasons were offered to be official supporters now. We explicitly encourage our friends to pursue these further activities.

Mrs. Agbesinyale as the deputy director of CRAN-Ghana paid us a visit in June 2001. Then the discussions about the new organizational conception then stood at the center of our exchange. Beyond that, she was able to visit to the relevant supporting donors in Germany and participate in the Regional Church Festival (Kirchenkreisfest) in Siegen. Also Mr. Adzadi, a volunteer worker of CRAN Ghana, planned an expanded visit with us. This however was inexplicable as he was not granted a visa to Germany. For clarification of reasons and effect on future visits we are still in contact with the Foreign Ministry.

In the direction vice versa Miss Heike Braeuer worked with CRAN for close to half a year, mainly at Cape Coast office and the surrounding villages.

About 150 (previous year: 135) members, friends, and other interested people share our ideas and support our work. For general information we publish our quarterly newsletters, have our homepage and a monthly prayer mail. Cooperation with churches, schools and other groups are further in our interest. Thus we wish that more people here would learn to understand the conditions of life in Ghana and our action for concrete improvement and responsibly join us in the aid as it is possible for us.

is known. Into that also fall incentives package to the salaries that cannot be paid through the official educational system but are taken over partially by the Methodist Church; such incentives shall show the care CRAN wants to take and give a certain upgrade of motivation.

d) CESS (Child Education Sponsorship Scheme)

This program has now grown to 83 (previous year: 64) sponsorships. The needs remain existing. In 2001, the first one of the sponsored children successfully has finished basic education with class 9. One of the children has died. Thus we see that with the sponsorships we share the good and the bad days of the children and their parents.

e) Duakor (Women's Training Center)

The vocational training for women is running on like intended. New however is a small container-shop close to Cape Coast Castle that was started to sell the products made by the trainees (the offer of products is expanded by stuff made by other village or church people). This is undertaking a further step within a marketing strategy to reach a higher level of self-sustainability. Other chances have been offered by (small-scale) industrial commissions within the country. Regularly the center receives applications from women not living close to that place, sometimes even from distant regions, to receive their training there. This cannot yet be responded including accommodation, and staying in the village (with families there) is not a real solution. Instead the idea of a house in local style and with local means has been developed. But even then, without special technical demand, such a house is not erected quickly.

f) Liati -Wote

For this village and its surrounding area CRAN has conceptualized a bigger program for income generating activities. The German NGO Evangelischer Entwicklungsdienst (EED, based in the Protestant Church) has

given a support grant for the time range of 2001/2002 as well as assisted cooperation for the year to come. By then the new regional coordinator (see above) some aspects have already been got into running - for example a systematic mushroom cultivation - or started, like training courses on business education especially for women (for a more detailed report we may recommend our newsletter February 2002).

For the program expansion beyond the village to the whole Hohoe District, an office building in the district capital Hohoe is in the phase of construction, which means Mr. Abiwu will receive a good base station for his work. Besides, without any problems a local branch for the micro credit program can be integrated into that new place. Also cooperation with other organizations working in the area is not only possible but also a common wish. At last, it is a region that so far has been heavily neglected with resources for development groups so that the chances to be offered by a permanent office beyond CRAN issues will be of help.

g) Micro -Credit -Program

This financial branch is growing steadily. To the „village banks” in Shama -Kedzi, Elmina and Cape Coast -Siwudu a fourth one in Cape Coast -Abura was added. A further expansion of local banks is in preparation. The necessary enlargement of administration for a large number of clients comprises on the one side the introduction of Micro Banker Software - which is a professional one that has been used for years in a lot of places worldwide - for the financial administration. The necessary change of information technology of course needs its time as an automatic transfer of data is not possible, and of course the software training for users has to take place. But it is sure that even a much higher number of clients can be administered by that improved technology for a long time. On the second side, new computer sets were bought that guarantee the necessary data security (also by being run separately and not networked with the hardware for general use), as

is urban centered. The farther away a place is from the urban area, the more deprived it is. CRAN's presence in this deprived area means hope for the people. I am proud to be part of the team that can translate despair into a living hope for the needy.

My concrete action is described below. Currently I am putting up with the village chief at Liati Wote while my family is about 350 km away from me. Prices in Hohoe for accommodation, water and electricity could

1. General Conditions

The political situation in Ghana keeps on being very stable, which means a quite positive condition for the aims of development. Some things have distinctly improved. The exchange rate of the local Cedi currency to the hard currencies is nearly unchanged (currently 6,200 Cedis = 1 Euro / 3,170 Cedis = 1 DM). Other characteristics have changed like expected: Clear increase of oil prices by the reduction of state subsidies, which could not be kept at the former level, that means to the whole population - perceivable increase of the cost of transportation. The economic chances are surely at the beginning of good prospects, private initiatives are encouraged, but in this the limits of rapid improvement gets visible. The government has got only a narrow and often not really free available financial margin. Investment, ideas, and new individual starts will need their times. Miracle thus will not be possible so fast. In spring 2001 the new government declared that Ghana finally would be joining the HIPC initiative for a (partial) debt reduction. By that, the country has in the end said farewell to the previously followed line of "we will do it on our own" and gone in for a genuine revision of interests and credit levels. Surely it is a painful road but the weakness cannot be overcome by its own power. And how much success will be achieved by that namely the amount of reduction of payment for interest

take half more of my monthly remuneration. I need a decent house so that I could bring my family to join me so as to have an undivided attention for the work.

Maybe the Good Lord strengthen our fraternal ties of friendship and solidarity for our mutual advantage.

Our compliments to CRAN - family, Cosmos Abiwu

and paying off - and how this can be passed onto the population, need to be waited for. At least Ghana shows good supposition to integrate the civic society into the process of „participation” (a constructive role by consultation, suggestions, discussion) as it is now demanded by the international financial institutions.

Stability is in the country still interpreted as a grace that was hoped for. „That the former rulers of ruin did not prevail, and that this country was not haunted by fire and sulphur, as some were afraid of, can only have been the work of God himself”, the parliamentary president declared at the opening of the High House in January 2002.

Such positive developments shall be supported by Germany. On governmental level, Ghana was integrated into the news scheme of focal areas, with a concentration in the branches of democracy, provision of food stuff, and expansion of market economy. Beyond politics and civic society, the combat against impoverishment shall be furthered. This includes agricultural projects, small and middle sized companies and the training of teachers in primary schools. The implementation of all this shall be observed by CRAN with interest.

2. CRAN in General

For CRAN -Ghana last years' development of steady growth has been continued. At the end of 2001, the number of staff has reached 45 (out of which 18 are working in the micro credit programme). You surely can judge that CRAN has been established in the Ghanaian NGO family and has won a profile of its own. Therefore it is a close conclusion to update the organization's conception:

- what do we want to achieve?
- how are we organized?
- how are the concerns of the project areas and their people implemented within that conception?

In spring, a workshop has taken place referring to these topics, with a -not yet finally completed - follow-up process, in which discussion of the management, staff, and Board have been actively involved.

a) Switching from „Projects“ to „Programs“

Sofar, CRAN has implemented projects as singular plans. Of course, these have not been absolutely isolated activities; the local situations have always been connected with their conception. Thus they have been plans with a specific and clearly defined objective. But they nevertheless have been small parts, limited in location and their create effects. (Especially in the founding phase, financed it never offer more than that. A programme however considers more globally what we want to achieve for the people in the target areas, and spreads over a bigger time horizon. Within a programme a frame concept is developed, the concrete implementation of which is basically included, but it is more flexible to react on changes of the frame conditions. The programme also does not longer refer to one village only but looks into a whole region, in which several activities take place that will complement one another. This of course is a long time process and does not at all mean a quick change or even a solution which at once would improve

lot. The programme for Volta Region follows this strategy; in principle, already earlier it was meant to work wider than just in the village of Liati -Wote. This shall now clearly expanded.

b) What is CRAN's Vision?

Our idea, our mission, our way to work on that shall be formulated in guidelines. Within our brains and hearts, this since long has been known. Writing it down as a long time vision is still a running process.

c) Enlargement of the Board

The Board so far has often been more in a controlling function, though it also contributed general guidelines. A more active participation will bring in a lot of talents and ideas in a very positive way - at least they are experts with a high know-how in relevant aspects for development work. In the same way, a separation into several working branches (committees on finance, staff, and management issues have been organized within the Board) will serve as a strong support of an organization that has grown up.

d) „Conditions of Service“

Partly that means to write down CRAN's working practice, but it also means to put forward wider arrangements for a number of staff that has grown in size. The wish to care for a qualified staff in an appropriate way and thus to contribute to a lasting motivation is unequivocal. However there are several rules for which simply finance is lacking. As it always has been, it is much easier to get financial assistance and aid for building a school or for offering workshop on informal vocational training than for grants of staff payment. This may often have good reasons, but yet it is a deep wish to get in future a better relationship between these two different needs.

e) Conception for (foreign) Volunteers

A lot of aspects until today have been considered within the arrangements to be taken short-timed - in which the experience of former volunteers has regularly been integrated. But

as the situation of a „small and private CRAN family“ is changing, it gets more necessary to present guidelines, chances, requirements and limits to foreign volunteers, who often apply with extremely different qualification and motivation and thus need very different integration into CRAN -Ghana work. This is currently worked out, too.

f) Organizational Structures

In the areas of working material, vehicles, and computer technology, CRAN -Ghana by now is well and "modern"-style" equipped. Many of which has been bought for the micro credit branch. But this means that other items that previously have been used for all parts of operation now can be used for the "normal", that is the plain development projects. CRAN -Germany is integrated into all these discussions and working strategies in a dialogue way. We bear the new internal development with CRAN -Ghana and appreciate them, even when it means that we as a friends circle with our small numbers especially of active friends are somewhat behind the speed of growth in Ghana. An organization in its traditional way is not what we as friends circle could be now. Our support of the friends in Ghana will however carry on, and - as far as possible and necessary - be adjusted to the improvement in Ghana.

3. Projects

The current situations within these several working areas and villages is regularly reported in our newsletters as well as in the annual report by CRAN -Ghana. Here we just present the general tendencies and the most important details.

a) Church Congregations

By the use of the big and proper building of the Women's Training Center as well as the successful church work, Duakor has become a relevant meeting point for the Evangelical Presbyterian Church Cape Coast Region. But there also was a foundation of a small new

church in Anlo Dutch Komenda. And a lot of people carry that work by their personal background. For example, in Wote there meets a group regularly praying for CRAN work.

b) Abakam

Kindergarten and school keep on running very well with a continuous work, even when teaching or leading staff are changing. The academic year 2001/2002 sees 271 children, out of which about more than a half are girls. That means now 70% of the children at school-going age are in fact going to school. This aim in the original school project proposal had been terminated for next year, but it is already achieved. The idea to bridge the big gap between schools in the villages and in the cities for example by the use of computers is still failing due to the non-existent electricity - it remains more a dream than a concrete plan.

In late summer, a delegation from the US has been working in the village for some time. Then, they have been building up a place for a maize mill as it is usually installed in a lot of villages. That the Diesel engine does not run yet - which mainly is due to lack of finance - finally is not satisfying, neither for the village people nor for those who have been doing the construction work for CRAN itself.

c) Shama -Kedzi

Reason for great joy offer these secondary school, which was completed at the right time when starting the new academic year in September 2001, so that class 7 could properly start. This ensures further school going for the children that just before had successfully finished their primary school years. Well qualified teachers are still a relevant shortage in the remote village. At least two times there have taken places short but intensive courses of pedagogical training for the teachers who have only a low level knowledge - this means a small but very practicable contribution to the effort of improving school standard for which clearly no simple solution