

4. The finances of CRAN Germany

The following list shows the income and expenditure of 2002 compared to 2001. The "in-out" contributions are contributions that have been donated by organizations in Germany for other organizations in Ghana. CRAN Ghana passes these donations on to these organizations. This is in connection with an agreement between CRAN Ghana with aa/D (africa action). The surpluses have partly been reserved for the incomplete "Hohoe Office" project which will enable CRAN to carry out work with stability in this area. CRAN also noticed a reduction in contributions. Especially the irregular contributions were less.

| (Amounts in thousand Euro) | 2002 | 2001 |
|-----------------------------|-------------|-------------|
| Contributions | 43,4 | 49,6 |
| „Run through“ contributions | 1,0 | 0,0 |
| Others | 0,6 | 0,7 |
| <u>Total income</u> | <u>45,0</u> | <u>50,3</u> |
| General business activities | 13,8 | 13,6 |
| CESS | 9,7 | 8,6 |
| School materials | 2,7 | 5,5 |
| Shama-Kedzi JSS | 0,3 | 15,3 |
| Duakor Hostel | 4,5 | 0,0 |
| Volta region | 2,4 | 8,7 |
| Other project areas | 0,7 | 0,7 |
| Technical materials | 0,7 | 0,2 |
| Others | 1,1 | 2,6 |
| <u>Expenditures CRAN-GH</u> | <u>35,9</u> | <u>55,2</u> |
| „Run through“ contributions | 2,0 | 0,0 |
| Administration CRAN-D | 0,6 | 0,7 |
| Others | 0,4 | 1,1 |
| <u>Total expenditures</u> | <u>38,9</u> | <u>57,0</u> |

5. In the future

Patrick Agbesinyale has been back in Ghana since April 2003 after several years of research work in Germany. This leads to a new structure in the CRAN Ghana management. Throughout the years CRAN has grown, has established itself and is an acceptable partner on a larger scale. Contact to the Ghanaian government and to the UN development organization also lead to positive results. They have much to offer and, understandably, expect work with good consequences. We ask for Gods help and the courage to do the right work for the people in the villages there.

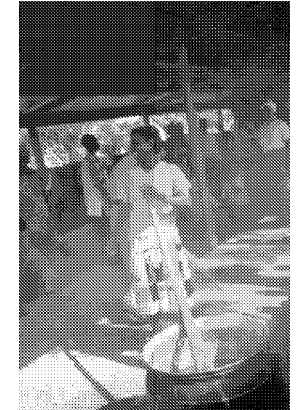
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Annual Report 2002 Christian Rural Aid Network CRAN Freundeskreis e.V. (Juni 2003)

... for the people had a mind to work.
(Nehemia 4;6)



Prayer and work – a joint help

Dear CRAN friends,

the year 2002 lies behind us, essential parts of it remain: God accompanies us in our work and we are grateful and happy for that. And we want to report about it.

CRAN is connected with other organizations and groups and we visit each other. With friendly permission from „DAZ Deutsch-Afrikanische Zusammenarbeit e.V. (German-African Cooperation) we can report about how

1. From the traveling diary of Gudrun Yaqa and Hinrich Yao Kuessner, December 2002

4.12. (...) Doris Agbesinyale is in charge of CRAN when her husband, Patrick, isn't there. Together with her colleagues she showed us the organization's work. The work is varied, based around Cape Coast and in the Volta area. It entails

- teaching in nurseries, schools and training programs
- village development programs
- micro credit (loan) banks for „small people“, people who normally wouldn't be allowed to open a bank account
- improving agricultural methods

CRAN started a program of small loans in 1998. By the end of 2002 they had 5 banks with 3000 customers. 80% of these customers are women. Women are in charge of the households. They pay back loans better than men. (...) This program is very successful. People learn to economize and to invest. This way they also learn to make provisions for the future. CRAN teaches its customers business and money management. The banks are small offices with two rooms, one room for the cashier and one for the manager. The bankers' clothing stand out: The men wear ties. There are also women in management. Field officers also belong to the banks. They are employees who visit the customers in their villages, and often live in the same village as their customers. We met some very dedicated women on our travels. (...)

5.12. (...) Today we visited a training school

they found their stay in Ghana (and at CRAN), and what they did while there. It couldn't be told better than with their words. We start our yearly letter with their report. Everything that emotionally moved us in Ghana and here in Germany in 2002, along with a short, clear financial report follows, as well as a short outlook at further improvements. We entrust God to help us again in all these things and that he helps you in prayer and cooperation. Both are needed in Ghana and here.

for women in Duakor, a fishing village near Cape Coast. The apprenticeship in dressmaking, batik and hairdressing lasts 2 years. Women who want to apply for an apprenticeship have to buy the application forms. It is possible to accept nearly all applicants. They come from different parts of Ghana. The apprenticeship costs 100.000 Cedis (= 11,90 Euros) per year. The accommodation costs 60.000 Cedis (= 7,14 Euros). Everyone must organize and pay for their own meals. A basic kitchen is provided.

Training takes place in a new building. The building is separated from the surrounding area on one side by a wall of about 1 meter in height. The building makes a good impression apart from the roof. The Evangelical Presbyterian Church hold their church services here on Sundays.

(...) Next we visited the CRAN school in Abakam. It has started exchanging letters with a school in Bernitt near Bützow. We brought letters and pens from Bernitt with us, along with 3 footballs. Everything we brought caused great excitement. A welcoming program with dancing and drum music was organized for us. Hinrich talked about the school in Bernitt. The school offers 2 years attendance at a nursery school and 6 years at a junior school. The school costs 150.000 Cedis (= 17,86 Euros) per term. A year has 3 terms. There are also the costs for use of school furniture, clothing and meals. The children come from villages of up to 5 km away. Sometimes the children have to write with chalk on their desks during the lessons. (...)

6.12. Today we visited a bank in Swidu. This bank was founded in 1999. It has 500 cus-

Mathias Rusert reported about the training-sponsorship program (CESS). At the moment about 90 children are being supported. Sponsorship for another 20-25 children is required. The question about what to do with the children after they have been trained was discussed anew. It is possible that they could be integrated in existing or newly founded CRAN programs. For example, the manager of the village bank Elmina was supported by CRAN Ghana by being given the chance to visit the junior secondary school. A sort of "training-grant" was considered. This has to be decided by the board members of CRAN Ghana. It was decided that a hostel should be built for the non-local trainees training in the training centre in Duakor.

Ludger Woehle introduced CRAN into the One-World group in Marl. This resulted in CRAN being mentioned in the local press (without much response unfortunately).

Patrick Agbesinyale took part in the 40-year "Deutsche Welthungerhilfe" celebrations in Bonn. Here he led a workshop and helped in a school presentation.

On 02.07.2002 there was "Inter Donor Meeting" in Bonn where, on Patrick Agbesinyale's suggestion, the large sponsors of CRAN Ghana came together. The German "Welthungerhilfe" and the Dutch CORDAID took part in this meeting, along with the host "Evangelischer Entwicklungsdienst" (EED). The CRAN friends circle was represented by Hans Wallhäuser and Mathias Rusert. The talks were to help improve communication between the different organizations. The direct contact to the partners in Europe runs well because CRAN Ghana has grown so much and work is stable.

Patrick Agbesinyale was invited to the "Freie evangelische Gemeinde" in Rhein Sieg. Patrick Agbesinyale and Mathias Rusert talked about CRAN during the church service. An interview of them was broadcasted on Radio Bonn-Rhein-Sieg on 26.09. in connection with the "Buergerfunk" (citizens radio). Unfortunately there was no response to this interview.

Our autumn meeting was held in the "Freie evangelische Gemeinde" in Dortmund on 16.11.. Dagmar Marbach and Hans Wallhäuser gave impressions about their trip to friends

and projects in Ghana (20.09.-10.10.2002). The main emphasis was set on experiencing the spiritual togetherness of CRAN Ghana. Dagmar Marbach told about her positive experiences during the weekly prayer night.

A work document called "Beyond CESS" was discussed. Further support is needed for the scholars after visiting the junior secondary school. This idea is based on the positive experiences made with CESS (very good to mediocre school results with few early school leavers). Supporting talented scholars for a further three years at a senior secondary school is a possibility, just as support in the form of an apprenticeship is. This could take place either in one of the CRAN establishments in Duakor or Wote or externally. Apart from that, the pupils who finish school should be integrated into the other village projects. The micro credit program can also be useful stepping stone into working life. More intensive supervision by CRAN would be necessary if support is to be continued.

There was no increase in the CRAN activities in Germany in the last year. The board of members are fully occupied with their normal duties. These duties are mainly:

- monthly prayer letters
- financial administration (incoming contributions and bank transfers to Ghana)
- taking care of the CESS sponsorships
- collecting, writing, copying and sending information in the circulated letter
- contact with trainees / applications for training
- protocols from the board meetings CRAN Ghana / Exchange and suggestions

Sporadically duties involve:

- Information events have unfortunately become rare
- keeping in touch with the Ghana team (to individual members too)
- keeping in touch with friendly organizations and ex-trainees...
- keeping the info-material up to date (including the internet homepage)

due to the growth of the organization.

Doris Agbesinyale was invited by CUSO to travel to Canada. This organization has sent a number of volunteers to CRAN Ghana.

Viewing the CRAN project.

A. Social program

1. Village school in Abakam near Cape Coast: The classes 1-9 (junior and junior secondary school) have been set up along with a nursery with two age groups. The population of the 5 villages is approx. 5,000.

2. Village school in Shama-Kedzi (Shama district): 9 classes and a nursery have been set up. The population of the 3 villages is approx. 8,000.

3. Nursery in Sanka (near Elmina): 2 large nursery groups with a population in approx. 3,000 people in 3 villages.

4. Training-sponsorship program (CESS). Is carried out in all regions and districts where CRAN's social programs are active. About 100 children are being supported.

5. Program to support female training. Meetings to this theme ("Awareness Programmes") help to understand the importance of educating females too.

6. Duakor informal training program for women (near Cape Coast). About 5,000 people live in a number of fishing areas. Roughly 50 women are being trained here.

7. Liati-Wote training centre (Hohoe district). The aim is to widen the existing training capacities (has started recently). At the moment 5 trainers have been employed (dressmaking and batik, hairdressing, mathematics and English). There are also one-to-one or group business training, along with teaching new and improved farming and processing techniques. Approx. 20,000 people live in Wote and the 24 surrounding villages. The business-support training covers:

a) Oil and cassava processing. 12 women set up a producing company in the first pilot project. Here they learn all they need to know about the different step involved in running a palm kernel oil and cassava processing plant.

b) Mushroom cultivating and snail farming. 50 kg of mushroom per day are being cultivated.

c) Reforesting (2002: 2 hectares of teak) and

bee keeping

d) Projects to improve farming in 13 villages. The new companies that set up in the villages are trained in modern farming techniques. The pilot farm already produced excellent results in 2002 (maize, cassava, rice and vegetables).

e) In December an irrigating system was set up in Wote. This means vegetables can be grown in the dry season too.

8. Mill in Abakam (Cape Coast district), The fishing area was provided with a mill in order to enable the initial processing of maize and cassava.

9. Sanka Farm (near Elmina): Quick growing trees were planted here to provide the wood needed, along with other plants (e.g. cashew) where the produce can be sold creating new forms of income.

B. Microcredit /Micro finance

1. Cape Coast micro-finance unit

2. Siwudu micro-finance bank unit. This bank is situated on a "car-yard", a collection of work shops. The customers here are mainly mechanics along with the women running snack stalls there.

3. Abura micro-finance bank unit. About 60,000 people live in the town and surrounding area, and about 15,000 in each of the suburban towns of Cape Coast. The services are only open to the informal sector, for example for market women and female food sellers.

4. Elmina micro-finance bank

5. Shama-Kedzi micro-finance bank. Elmina has about 30,000 inhabitants, Shama-Kedzi and neighboring villages roughly 8,000. Both banks work together with fishermen and women working in the fish processing business.

3. CRAN work in Germany

We are happy to say that a large number of members of the host church came to the CRAN spring meeting / members meeting on 13.04.2002 in the "Freie evangelische Gemeinde Rhein-Sieg" (Sankt Augustin).

The main accent of the project report was put on the spreading of projects in the Volta region in cooperation with Africa Action.

tomers, 250 of these are active. The repayment of loans is very good. The customers are mainly craftsmen who buy goods with their loan. At the beginning of 2002 the bank deposits were 40 million cedis, in the summer they were 60 million cedis. Presently 6 million cedis are being loaned per month. The customers receive no interest for their savings. Their advantage is that they receive loans. They wouldn't get loans in normal banks, they wouldn't even be allowed to open an account in such banks.

There is strong competition on the micro credit banking market. The CRAN banks have the advantage that they are on site, react quickly and have already gained the trust of the people. They don't have to pay tax for their business because they don't make any profit. They are inspected by government officials. The banks aim to reach poor business people who are supported in their economical development, with the aim that they can eventually open accounts in normal banks. The normal banks expect a initial capital investment of 500.000 Cedis (60 Euros). The amount for the initial capital investment is increasing at the moment. The normal banks are pulling out of poor areas more and more.

We spoke with a customer who has a car paint-shop. He teaches women who want to be self-employed when finished with their apprenticeship. We visited another micro-bank in Abura. It is run by a woman. The bank also employs a cashier and three field officers. The bank has 300 customers. These also consist of private people such as teachers. The customers are mainly women farm workers. A chicken farm owner bought a car with a loan. The manager told us that her field workers also give advise about living and health problems. We visited a customer who runs an internet café. There are 6 computers in the room. He wants to set up another room with his next loan.(...)

7.12. Today we talked with two members of CRANs board members. Dr. Daniel K.B. In-koom, lecturer of area planning in Kumasi. He studied in Dortmund. His German is excellent. There are eight members on the CRAN board. University lecturers, bankers, social workers, priests. It was again made clear to us that CRAN is built on and works on the bases of

Christianity. They want to improve the lives of the people, especially those living in the rural area in the central and Volta regions. "CRAN Freundeskreis" in Germany has supported them right from the start. We talked about the fact that we will be sending the computers donated to us by Bahn AG at the beginning of 2003. A second hand computer costs 1,4 million Cedis (approx. 170 Euros). We should seriously consider whether we should send any more computers. It is normally possible to buy cheap computers (cheap by our standards) in Ghana. Repair and maintenance costs are also guaranteed. (...)

8.12. On Sunday everyone gets dressed really nicely. Doris' boys wore white shirts and ties. We took them to the children's church service and then drove to the service for the 2nd advent in Duakor where the women's training centre is. The service started at 9.30 am with prayer and singing. Two students accompanied the singing with drum music. The service is held by a woman. At first there weren't very many people there but eventually the room filled more and more. A number of people are involved in the service. The whole service is very laid back. A man's sermon lasts 50 minutes. The emotional climax was a dance that took place after the collection. The drum music accompanying was very spirited. Last weeks collection, the one for harvest festival (thanksgiving) was 260.000 Cedis (= 31,50 Euros). That is a lot of money for these people. Advent wasn't mentioned in the service. It is just a church service on a very hot day. It finished at 12.10 pm.

(...) Fishermen are pulling in their nets. The catch is very small. The sea has been over fished by non-African fishing fleets. The nets' mesh gets smaller all the time so that even the young fish get caught. We saw a lot of small boats on the sea in the morning. The nets are also pulled in from land. Sometimes a palm tree helps ease the work when the net is pulled around it. The fishermen work on Sunday. Their day off is Tuesday. They don't fish then and the fish market is closed. Family celebrations like weddings and funerals also take place on Tuesdays. Tuesday is the day of the fisherman's god, the god of the traditional nature religion.

10.12. Today we visited the remote fishing

village called Shama-Kedzi. It lies idyllically on the coast and on the estuary of a river. There were a few large wooden boats on the sea bank. Clean clay houses have been built right up to the beach. Parts of the village are flooded regularly. We walked to the chief through clean narrow alleys. He was expecting us along with a few elders. He is young man, a carpenter. The traditional greeting ceremony took place. Then they told us about the situation in the village. The coconut tree illness hit this village five years ago. The crown of nearly all the trees broke off. They don't carry coconuts anymore. The illness has spread from the east to the west of Africa and has hit many areas. Coconuts used to be the most important source of income for the families. Nowadays they earn from growing cassava, yam and maize. The village's main problem is water. There is only brackish water in the well. A water pipe could be laid from Shama, a town 8 km away across the sea. The village doesn't have the means to do this. (...) The village has no electricity. Many young people leave the village for this reason. No business can survive there without electricity nowadays.

Part of the village should be transferred to a different area in the future because of the frequent flooding. CRAN has had a mini-credit bank in this village since 2000. 80% of the 500 customers are women. Their businesses normally have to do with the catching, processing and selling of fish. The 14 field officers, all women, work in an area covering 20 km. The manager would like further training for his colleagues. In 2002 the credit volume was about 150 million Cedis. We were proudly told about the highest loan CRAN ever gave, a loan of 60 million Cedis. It was given to a group of women wanting to improve fish processing and selling.

CRAN has set up a nursery school in a new house. 60 children are taught by teachers in two classes. A place in nursery school costs 10.000 Cedis per child per term.

We visited a Methodist school, also supported by CRAN, on the village perimeters. The building is in good condition. Apart from that the school needs a lot of things. They don't have enough skilled teachers. They are supplemented by semi-skilled teachers. The Methodist church, however, only pays for skilled

teachers. CRAN pays the wages of the semi-skilled teachers for this reason. The school is situated so badly that teachers aren't prepared to stay for very long. The distance to school for children and teachers to walk can be up to 8 km. There are no houses near the school. The teachers would desperately like to have bicycles. It would be even better if flats could be built for them where they could live near the school during the week. There is almost no learning material to help illustrate subjects during the lessons. Many children visit the school irregularly and stop going to school completely after a few years. There are 246 pupils in the classes 1 to 6 but only 50 in the classes 7 to 9.

Lessons start between 8.00 and 8.30am. It isn't possible to have a set starting time due to the distances the children walk to school. The paths can be unpredictable, especially when rains. The school costs up to 10.000 Cedis per child per year for the classes 1 to 6, from class 7 the costs are 12.000 Cedis per child per year. Writing materials, learning books and furniture are financed by the district authorities. There is also normally a lack of exercise books because the parents don't support the pupils very much. A skilled teacher's salary is 300.000 Cedis (= 35,70 Euros) monthly, an unqualified teacher 100-150.000 Cedis. There is also a lack of water. They collect rain water. A large water tank for collecting the rain water should be placed in the ground in the future. We agree to look for a partner for the school.

11.12. (...) Poverty is mainly female. Women have a long day working in the fields, shopping and in the home. They do a lot of work but are normally left out when there are decisions to be made. The banks rarely give them a loan. Many women have little or no school education. Cosmos put the vision of CRAN into words: Poverty and illiteracy will be exchanged for an ever improving economical and cultural development for the region.

CRAN wants to improve the quality of these people's lives (physically, mentally and financially). It aids children in their right to education. And they want to improve the women's lives. Everything that CRAN does is done with a Christian motivation.

The CRAN strategy for the Volta region is:

- developing the villages,
- improving the family household income through better agricultural technology,
- starting to build mini-credit-banks (there are no such banks in this area yet. 95% of all women in the area are not considered credit-worthy by the normal banks.),
- training farmers in new agricultural methods.
- CRAN also supports the founding of new businesses in the villages:
- palm kernel oil production, cultivating mushrooms, snail farms
- bee keeping: One beehive makes an annual profit of 2 million cedis (= 238 Euros)
- tree nurseries, cassava farms
- stockbreeding: pig breeding has been started.

A great problem is the poor basic training of the people in the villages. In one village none of the pupils has finished secondary school for the last 5 years. Many children between the age of 5 and 12 don't go to school at all. Cosmos told us that when he moved to Hohoe he looked for a school for his two sons. He couldn't find a school in the whole area that even nearly reached the level of standard set in the schools his children visited in Cape Coast. His children now go to a catholic school and are given extra private tuition. This is one of the reasons why CRAN wants to build and run its own school. CRAN wants to offer night classes. These classes should offer apprenticeships that are of practical use. Things like house-building, village and democratical development. At the moment CRAN is building an office in this region. There will also be a mini-credit bank and an internet café in the building. The computers donated by Bahn AG will be set up in the internet café.

13.12. (...) Today we wanted to see the CRAN project in Liati-Wote. First of all we had to wait for Cosmos. His jeep had to be repaired and it took longer than expected. Then it was time to leave. Our first stop was at a pilot farm. CRAN is building a bridge across a small river. Plants typical for the region, such as maize, one type of pepper and one type of cabbage, are being grown in the fields. Everything is irrigated with river water. Cosmos

would like to have a solar pump, which would pump the water into a tank in order to be able to spray it onto the fields. He wants to demonstrate how much more effectively and productive farming can be carried out in this area..

They also produce different sorts of humus here. Bees are kept, snails are bred and mushrooms are cultivated using a solar drying unit. Everything makes a good impression. Cosmos wants to set up a small laboratory here where he can examine soil samples. He wants to be able to recommend the local farmers where they should plant which crops. Cosmos is a qualified agriculturalist. He used to teach at a school for agriculture.

CRAN runs several processing businesses in the village. We visit a palm nut processing plant where palm kernel oil is produced – important for the Ghanaian kitchen. A woman was using a spinning wheel outside. And there is a hairdressers where training is carried out. CRAN runs a technical college for dress-making, batik and jewellery. Jewellery is made out of pot, bamboo, wood and glass. (...)

2. CRAN Ghana

The emphasis of work has generally been shifted. Nowadays "programs" are the central point rather than single, self-contained "projects". At the moment the most attention is paid to the small credit program and extending the activities in the Volta region.

The board worked on a current „mission – vision" paper which describes the aims, visions and structure of CRAN Ghana. This self-portrayal is especially necessary for the contact to larger foreign aid groups.

CRAN's board of members has been extended, At the same time some of the areas of responsibility were divided: "programs and projects", „small credits" and "administration".

The growth in employees made it necessary to put certain areas, such as responsibility of the employer / employee and social securities, down in writing. These "conditions of service" have been put together in theory, there is, however, a lack of funds to set up the social benefits and to pay appropriate wages.

At the moment new conditions are being set up for trainees. This has become necessary