



**CHRISTIAN RURAL AID NETWORK**  
**FREUNDESKREIS e.V.**

CRAN Freundeskreis, H. Wallhäuser, Roermonder Str. 110, 52072 Aachen

CRAN Newsletter No. 33 / September 2002

Dear CRAN friends,,

this newsletter is opened by a word of greetings by the Director of CRAN. Then it relates to the topics of:

- parts of annual report 2001 by CRAN Ghana
- the Pro 0.7 campaign - with the ask for simple support
- a similar issue on „debt relief“
- an overview on CRAN's Social and Micro Finance Programmes
- And at the end we invite to our CRAN Germany autumn meeting at November 16.

Maybe we meet there - a good chance to understand more and come to know each other. So far many greetings,

*Hans Wallhäuser*

*Dear Brethren, staff members, and friends,*

*I send you very warm and godly greetings from Dortmund, Germany.*

*I am sure we all know how very fast and big our organisation is growing. But this growth also comes with its challenges, which all growing institutions or organisations face. Ours is the challenge of how to effectively address the developmental needs of our constituencies - made up of the sprawling rural poor, and meet the demands placed on us by them. We are faced also with a key challenge of how to meet the conditionalities and expectations of our foreign partners and donors, including prospective donors alike in ways that reflect some of the standards they set for the continuation of their support. And finally the challenge in what ways CRAN itself as an organisation - including all of us - can package and deliver our development programmes, projects, activities and services. This work shall be done efficiently and in a very professional manner, so that we can meet and satisfy the needs of all our „clients“, ensure sustainability and promote social justice.*

*We have declared the year 2002 the year for searching for more donor partners to receive better support. We are trusting the Lord so that through him will flow what helps.*

*God bless you all.*

*Patrick Agbesinyale (Director CRAN)*



## CRAN Ghana Annual Report 2001

In June we received again the audited annual report 2001 of CRAN Ghana. This includes also the financial report, which is listed for „Micro Credit” and „(clearly social programmes” separately. For the latter one - re-computed from Cedis into German DM by us - a list like follows: (TDM: numbers in thousand DM):

Income	Year 2001		Year 2000	
material via CRAN-D	0 TDM	0 %	16 TDM	18 %
cash grant via CRAN-D	106 TDM	48 %	70 TDM	78 %
grant EED	59 TDM	26 %	0 TDM	0 %
grant British High Commission	43 TDM	19 %	0 TDM	0 %
grant Canadian High Commission	6 TDM	3 %	0 TDM	0 %
other grants	6 TDM	3 %	3 TDM	3 %
other income	2 TDM	1 %	1 TDM	1 %
total	222 TDM	100 %	90 TDM	100 %
<b>Expenditure</b>				
Projects total	111 TDM	78 %	46 TDM	69 %
- part for Abakam School	0 TDM		26 TDM	
- part for Shama-Kedzi School	22 TDM		0 TDM	
- part for Liati-Wote	14 TDM		1 TDM	
- part for CESS	7 TDM		6 TDM	
- part for Sanka Water	48 TDM		0 TDM	
- part for project staff	10 TDM		7 TDM	
- others	10 TDM		6 TDM	
Salaries & wages	12 TDM	8 %	8 TDM	12 %
administration (office, transport etc)	14 TDM	10 %	8 TDM	11 %
others	6 TDM	4 %	5 TDM	8 %
total	143 TDM	100 %	67 TDM	100 %

For 2001 there is a relatively high access of income over expenditure - mainly due to grants that were received late in the year, to be spent in 2002, which mainly have already been used now for their specific purpose. This includes about 55,000 DM by EED for Volta Region Programme and about 20,000 DM by CRAN-D for the new office building in Hohoe. Through our grants cost are covered at a good and necessary level which are generally needed by the organisation as such (for example, Cape Coast office, a transport car that is needed for multi purpose, cost of postage & telephone, participation in workshops etc). Donations bound to a special purpose are used for that purpose only, for example the CESS programme to sponsor kids. In relation to the steady growth CRAN also needs more donations for a sustainable assurance to pay general staff. Of course it remains our aim to also finance special project areas that are not taken over by others. For that we still have in our 2002 mind the continuation of Hohoe office building. For a hostel at Duakor as a place of living for trainees not from that region we still do not have the necessary means.

For Micro Credit we have clear numbers for the balance sheet as well as for income and expenditure. This is mainly at a nature of financial technique and thus not described here. Whoever is interested may however ask.



## Pro 0.7 - act now for development and peace

### *What does 0.7 mean?*

Already more than 30 years ago the industrialised nations have promised to use 0.7 % of their national income for development aid, meaning one part for a world of justice. However done is always less. Germany is far distant from that aim using just a bit more than 0.25 % today. And the southern world is still waiting for fair treatment.

### *What can be done then?*

Speak to politicians. This can easily be done during periods before elections. (The next election of the national German parliament takes place at September 22.) Now they listen when it is about votes. They want first and second votes of people. The PRO 0.7 CAMPAIGN offers a third vote.

### *How does a „third vote” work?*

This is a separate card with a special signature „Yes, I support this special idea”. These cards are collected and presented to the next government - whoever will that be.

### *And how can you vote like that?*

At the homepage of [www.pronullkommasieben.de](http://www.pronullkommasieben.de) you find information and the card for download, or just an online support. If you wish, CRAN-D will send that to people who are interested.

### *Who is behind that?*

These are the big church related aid organisations (Brot fuer die Welt, Evangelischer Entwicklungsdienst, Misereor) and the NGO roof organisation named VENRO. They demand an increase of public means. For peace and justice are not to be reached at a zero tariff.

CRAN also supports that campaign. Whoever is to vote at the next elections of federal Bundestag at September 22, may also vote for the campaign. This list will be presented to the politicians in charge after that. For

- fair trading relations
- programmes of debt reduction
- reduction of exports of military material
- improvement of the right of political self determination



## A fair change of debt reduction

That is the contents of the erlassjahr.de campaign which CRAN-D is also supporting because of the close common intention. What does it mean, and what is it aimed at?

### *Development needs debt reduction*

Nations can become bankrupt. Already now some African governments survive because money from industrialised nations flow into official national budgets. Who gives money for that often wants to tell how it should be used. Then also poor countries are called to save. Work places are reduced when subsidies are cancelled. Prices of basic food clearly grow. Schools have to be paid for the children. A special approval does a growth of export income achieve - even when too much wood has to be cut down for it.

### *Debt reduction needs to be fair*

Still now creditors alone decide on that. Debt conversion, reductions and cancellation are discussed at the „Paris Club” of industrialised nations or in the „London Club” of the big private banks. In the worst case debtor nations (for example Ghana also) are called in only when further conditions have already been decided.

### *Fair means: Those affected shall be listened.*

The IMF (International Monetary Fund) is not only creditor but also assessor and executor at the same time. Its impositions on economic policy shall be performed. Such a thing we nearly do not accept as private persons. And it is not even demanded.

### *Fair means: Needed is a safe financial minimum for existence.*

The population that is directly affected often does not have any chance to express their basic rights of food, education, health care, a minimum of infrastructure. Thus sometimes you find conversion of debt and re-re-conversion. What is needed is a different practice!

Fair means: The procedure of debt reduction is impartial.

This happens best by an impartial instance.

This happens best if there is one specialised procedure.

This will be able to also consider the responsibilities of debtors.

A procedure of arbitration will work out all questions of disagreement.

This means less effort than to work on every issue separately and thus more efficiency.

And so there is a way like also poor can find their profit.

Internationally, the UN Secretary, the Pope, a great number of development NGOs have already opted for such a „Fair and Transparent Arbitration Process”.

erlassjahr.de is collecting signatures to be later presented by special coloured rings. Over just read and vote via [www.erlassjahr.de](http://www.erlassjahr.de).

The success so far have made the issue to an international one. That is not yet enough, and there are more and better ideas. This needs further support.



## An overview about CRAN projects

### A. Social Programmes

#### 1. Abakam community school (Cape Coast district)

In use are classes 1 - 9 (primary school and Junior Secondary School) as well as kindergarten with 2 groups. The inhabitant number comprises about 5000 in 5 villages.

#### 2. Shama- Kedzi community school (Shama district)

Running 9 classes and kindergarten. About 8000 people in 3 villages.

#### 3. Sanka kindergarten (Elmina area)

2 big kindergarten groups at a total population of about 3000 in 3 villages.

#### 4. Child Education Support Scheme (CESS)

Includes all regions and districts in which CRAN is active with social programmes of any part. About 100 children are sponsored.

#### 5. Girl- Child Education Promotion Programme

Various singular activities („Awareness Programmes”) on that topic present a deeper understanding why education for girls is essential.

#### 6. Duakor Women’s Vocational Training Project (Cape Coast district)

In a line of fishing communities live about 5000 people. By the time now, close to 50 women are trained there.

#### 7. Liati- Wote Vocational / Self Employable Skills Training Project (Hohoe district)

The aim is a further spread of currently running training sessions (just started). This includes training in entrepreneurial knowledge for singular trainees and groups. New and advanced techniques in agro processing and rural technologies are transferred. In Wote and 24 other villages of its surroundings about 20,000 people are living. The programmes already includes

- a) oil and cassava processing (in four villages)
- b) mushroom and snail growing projects (also in four villages)
- c) afforestation and bee- keeping (in four villages the same)
- d) projects in improved agricultural farming (14 groups in 11 village communities)

Training programmes are organised from Hohoe.

#### 8. Sanka Community Water Project (close to Elmina)

The piped water for the village of about 1000 people has been integrated.

#### 9. Abakam agro-processing mills (Cape Coast district)

The fishing community has received a mill to be used mainly for maize and cassava like usual in the farming areas.

#### 10. Sanka farm (close to Elmina)

Within a forestry for income project, fast growing trees for woodlot / charcoal have been planted, with an integration of further cash crop like cashew as source of income to be presented.



## **B. Micro Credit / Micro Finance**

### 1. Cape Coast Micro- Finance Unit

### 2. Siwudu Micro- Finance Bank Unit

### 3. Abura Micro- Finance Bank Unit

In the peri-urban area live about 60,000 people, in the two sub-urban areas about 15,000 each. The services are for informal sector only, partially for market women and food sellers.

### 4. Elmina Micro- Finance Bank

### 5. Shama- Kedzi Micro- Finance Bank

The small town of Elmina is home to about 30,000 inhabitants, Shama- Kedzi villager plus a few related communities about 8,000. Both banks are mainly working with fish processors and fishmongers.

Further areas of operation are Ajumako (in cooperation with an existing CBO of about 250 farmers) and in Hohoe (as part of the Volta Region Programme including 200 farmers).

In the Western Region, the programme is run within the Ghanaian governmental support of NGOs in 7 places in 5 districts (Agona, Wassa West, Wassa Amenfi, Sefwi- Wiaso and Juaboso) with groups of about 850 farmers and traders in total.



## Invitation to Autumn Meeting

Our next meeting takes place again in Dortmund:

Saturday, 16.11.2002

Time: From 10:30 (informal start) until about 17:00.

Free evangelical Church Dortmund  
Koerner Hellweg 6

Everybody is welcome (not for members only). We are looking forward for your participation. For details write to our webmaster [bruessler@cran.org](mailto:bruessler@cran.org).