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## **CRAN Newsletter Nr. 40 / May June 2005**

Dear CRAN friends,

at our last Newsletter we had noted that more can and shall be written by CRAN Ghana. Yes, that is right. From page 3 on we have taken several notes from them. And that is a fine way now, as we at our Annual Meeting in Mey did not have too much time for that.

„Small credits with great impact. With Micro Finance developing future.”

For that they have an International Symposium in Bonn, organised by Oikocredit. This comes into year 2005 as UN year on Micro Credit. There you can generally learn from 30 years in which this has risen world wide. This year is an international one, thus it is good to learn from a bigger event and celebration. Though we are not with that in practice: The topics, the aims, the directions for CRAN, just some years working with that, may give us help and learning. „Oikocredit and smallest credits - needs in Africa” for example reports from Southern Africa, Cote d'Ivoire, Kenya and Ghana. It is helpful when CRAN and the people around can learn from that and understand.

Another hint: CRAN Ghana has sent us from their half year „Newsletter” for Ghanaian friends some other we may send. 4 pages, also photos. How of you want to have, please mail / write, then I will send. Just in English and printed. For example:

Third batch of graduates of Duakor training school pass out. Driter.

38 children from Abakam and Shama Kedzi benefit from Scripture Union camp.

Part of that can show what is coming for team and village people.

Hans Wallhäuser

## **HOW DONORS VIEW CRAN MF BY VERO TSEYI**

The organisational support of CORDAD from the Netherlands, which was intended for building up of the capacity of staff, payment of staff salaries and the acquisition of logistics etc has helped to improve upon the micro credit delivery of CRAN. As a result CRAN has built up an added value, which has become goodwill in the Ghanaian donor community and some parts of the rest of the world.

CRAN has won the favour of the Government of Ghana in terms of ability to implement poverty alleviation micro loans of the former and has been part of the few micro finance institutions chosen to administer small loans to rural productive poor under Ghana poverty reduction programme. Under the first phase of the project under the Economic and Social Relief Programme (ESRP), six Micro Finance Institutions (MFI's) were chosen including CRAN MFI. CRAN was adjudged among the best three nationwide in terms of loan recovery of the Government ESRP loan. CRAN is also adjudged among the best eight Micro Finance Institutions in Ghana.

Currently CRAN is among the few MFI's in Ghana who has been chosen to implement microcredit component (known as Local Initiative Fund) of a World Bank Project in respect of Community Based Nutrition in ten (10) communities of KEEA district of the Central Region of Ghana. CRAN is the only Financial Non Governmental Organisation (FNGO) who is also accredited to access Social Investment Fund (SIF), a loan capitalisation from the Apex bank of Ghana (a Central Bank that regulates all Rural Banks) for micro finance with the aim of poverty alleviation. Specific areas of operation include Abura Aseebu Kwamankese district in the Central Region, and Hohoe, Ho, Kadjebi and Kpeve districts in the Volta Region of Ghana.

CORDAID has again expressed an interest in continuing its partnership with CRAN in support of its micro finance project. This came up in the resent discussion held with the CORDAID project team at CRAN head office in Ghana to discuss the evaluation report over the last three years of CORDAID support period and the future of CRAN Microcredit. It is the strongest desire of CORDAID to help CRAN Microcredit to pass through its growth path into sustainable micro finance institution.

The Evangelischer Entwicklungsdienst (EED) of Germany has also been very supportive of the micro finance programme in the Volta Region. The first phase of the three years pilot project will end in June 2004. It was very eminent that this donor will continue to support the Volta Region Micro credit in to the near future as it heads towards sustainability.

### **Teachers Quarters for Shama-Kedzi**

Work has started vigorously on the Shama-Kedzi Teachers Quarters for the CRAN / Shama-Kedzi Methodist Community School. The teachers' quarter project is aimed to provide a modest housing facility for teachers at Shama-Kedzi as a way of attracting and retaining qualified teachers in the village. It is in our plan to construct one unit per year and CRAN-Freundeskreis, Germany has provided the funds for the construction of this very first unit. At the beginning of April this first unit is to be allocated to one of the teachers who currently several kilometers away from the village. CRAN-Freundeskreis - Ayekoo!! Thank you!!

### **HIV/AIDS Project**

CRAN-Ghana last month received an amount of 50 million cedis grant from the Ghana Aids Commission (GARFUND) to carry out HIV/AIDS project in parts of the Central Region. Remember, it is part of our policy to integrate HIV/AIDS into all our programmes, projects and activities. Serious project planning was done in the months of January and February. The specific activities to be undertaken as part of the project include training of community leaders and opinion leaders drawn from over 30 fishing communities in the Central and Western Regions on how to reduce the incidence of discrimination and stigmatisation of people infected and affected by HIV/AIDS; peer educators training for the youth drawn from these same communities and training for CRAN field staff. In March and April CRAN organized an HIV/AIDS awareness and prevention education workshop for Chiefs and community leaders drawn from three districts in the Central region.

### **Local Initiative Fund (LIF)**

The Government of Ghana through the National Development Planning Commission is implementing a Community Poverty Reduction Project (CPRP) in selected pilot districts of the country with support from the International Development Agency (IDA). One component of the project is to improve nutrition and food and security among poor communities. A sub-component of this component of the project is what is known as the Local Initiative Fund (LIF). A fund made available by the IDA through the project for implementation as microcredits to identified village communities and beneficiaries – to be done by NGOs in four pilot districts in Ghana. CRAN has won the contract to implement the LIF in two districts – Kadjebi District in the Volta Region and the KEAA (Elmina) District in the Central Region. The project will span 14 months. The implementation has begun in February. 963 applicants were trained in the KEEA District in the Central Region and about 800 in the Kadjebi District of the Volta Region. It is our hope that with the depth of training the target groups have had, delinquency would be minimised or prevented altogether. Training had been completed and request put in for the fund for disbursement.

### **Social Investment Fund (SIF)**

CRAN-Ghana has also been formerly enlisted to implement the Social Investment Fund (SIF) programme of the Government of Ghana. This is a multilateral donor funded programme aimed at reducing poverty in Ghana. So far we have been assigned five districts in the Central Region and in the Volta Region. Admission into the SIF programme marks a great feat for CRAN since entry into the programme for NGOs has been tightly controlled. We are hoping that our participating in the SIF would open a new range of opportunities for CRAN

especially with regard to our microfinance programme. Like wise training of clients for the Social Investment Fund (SIF) project took off seriously in four districts and the work in the fifth will take off soon. It is mainly pre-credit training designed to prepare several village production groups to be able to access and utilize efficiently the micro-loans to be extended to them under the SIF project

### **Women Empowering Women: Two from CRAN honoured**

The Foundation for Female Photojournalist has identified and selected 50 women in Ghana across various professions who in their estimation have contributed a great deal towards the upliftment and empowerment of other women in Ghana. Two among the 50 selected for honour are from CRAN - the young Associate Professor Mrs. Akosua Adomako Ampofo and Mrs. Doris Kafui Addo Agbesinyale were chosen among the lot across Ghana for their sterling and outstanding contributions towards the welfare and interest of Ghanaian women. An impressive photo exhibition of the 50 selected women including Akos and Doris was mounted by the Foundation for Female Photojournalists recently at the American Embassy Annex in Accra.

### **Exception for two women**

For her exceptional bravery in stalking and arresting a recalcitrant and delinquent solidarity group member and dragging him to court, Madam Grace Agbeko attracted the eyes of CRAN's authorities in Hohoe. The Mawulawoe group is a beneficiary solidarity group who took a group loan from the CRAN Microfinance Unit. However, the only male among the group defied all persuasions to pay back his share of the loan. Since the members were bound by the joint and several guarantee system, they were compelled to pay on his behalf. Receiving a tip-off, Madam Grace Agbeko, the chairperson for the group, dared into the man's 'hide-out', grabbed him and dragged him to the grips of the Hohoe Police. In an interview after the event, she stated that her courageous efforts were meant to restore the group's credibility, trademark and confidence before CRAN authorities.

### **On Secondment to CRAN**

Mr. Eugene K. Keteku, a Germany-domiciled Ghanaian, and a retired Mechanical Engineer, who has stayed in Germany since 1961, has been seconded by DAZ to the Atabu Vocational Training Centre for woodwork and Metalwork. The main purpose of his three-month attachment, *inter alia*, is to assist the school build a sound workshop Management Foundation for the smooth running of the nascent institution. It is hoped that, teaming up with Dr. F.K. Dogble and other young and dynamic staff would build up a strong cohesive force that would place the school on a sound pedestal, mimicking the impressive German standards.

### **German Language Class takes off in Hohoe**

CRAN's determination to effectively communicate with our partners from Germany, has received a real booster with the inception of the German Language class for staff in Hohoe. This has been made possible by the visit and presence of Mr. Eugene Keteku who is currently on a two-month attachment with the CRAN Vocational Training Centre for Woodwork and Metalwork at Gbi-Atabu. It is hoped that staff will take a good advantage of

this opportunity to learn the German language so as to improve our communications with our development partners from Germany.

### **Honorary Ph. D. Conferred on CRAN Staff**

It took him just one hour to prove to the world the heightened level of his knowledge, skills and experiences. Little did he know that his expert delivery on a seminar paper at the Muskegon International University in Nigeria could earn him this elated accolade. Mr. F.K. Dogble, the Principal of the CRAN's Vocational Training Centre for Woodwork and Metalwork at Gbi-Atabu in the Volta Region, got the nod of the University Council after delivering a Paper. The thunderous standing ovations that greeted the end of this piece, gave expression and credence to this Honorary Doctorate award. The University council thought on their feet to confer a Ph. D (education) award to give greater meaning, credit and worth to this historic delivery. Congratulations Dr. F.K. Dogble. You have made the entire CRAN fraternity and Ghana Proud.

### **NVTI Team Visits Resource Centre**

The National Vocational Training Institute, the accredited agency in Ghana, which oversees the performance of Vocational Training Institutes in the country, paid a courtesy call at the CRAN's Vocational Training Centre in Liati-Wote in the Volta Region. Their main agenda was to ascertain the adequacy of facilities available at the centre in order to approve the formal registration of the school. The debriefing session revealed their utmost satisfaction at what they saw and eventually may grant the registration request by the school.

### **National Vocational Training Institute (NVTI) Examinations Results out**

The lady-trainees from the Duakor Women's Vocational Institute have once again come out in flying colours in their NVTI exams in batik and dressmaking. They chalked 16 distinctions, 10 credits and one pass in oral. All the 27 had highest pass in the practical aspect of the exams.

### **Visits by YMCA Team from Germany**

On the 24<sup>th</sup> of March, a team of nine YMCA members from Germany led by Egard visited CRAN offices in Cape Coast. This team is composed of professionals in various fields who are active members of the YMCA back in Germany and who were in Ghana to visit their partner YMCA institutions and projects in Ghana. The team had very fruitful interactions with sections of CRAN staff in Cape Coast. CRAN's friendship with YMCA-Germany traces itself to Pastor Michael Junk who in 1995 first visited both CRAN and YMCA-Nnudu in Ghana and also and Ms. Getraude Frank both of whom have since played very crucial role in fostering this healthy friendship between the two organisations.

### **Thanksgiving**

We thank God for the great deliverance for Vincent Atsiatorme our Shama-Kedzi unit bank manager from a terrible motor accident. On Saturday 26<sup>th</sup> March 2005, Vincent was about to take his shower. He left his soap dish exposed and before he realized, a bird (crow) went for the soap. He then took his motorbike to rush and buy a cake of soap for bathing. He bought

the soap alright, and on his way back home, before he could realize he found himself prostrate on the floor, falling off the motorbike having been crossed by a sheep. A good Samaritan - a Pentecost Church Pastor - took him to the Effia Nkwanta hospital in Takoradi. Thank God he is now discharged and convalescing. Please continue to pray for a speedy and full recovery for him. Also pray for all CRAN who are constantly on the move.

