



CHRISTIAN RURAL AID NETWORK
FREUNDESKREIS e.V.

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Dear CRAN friends,

in our last newsletter we have reported about the tragical accident at time of our last Ghana visit. We may read about the current situation as they write:

“The victims of the February 2007 fatal accident which involved the CRAN pickup at Hohoe in which two people died on the spot while three others were hospitalised have been discharged. The victims were two CRAN staff namely Mr. Abiwu, the Regional Director of CRAN Volta Region, and Mr. Amuzu a staff of agric project, as well as a staff of Ministry of Agric, Hohoe Branch. These three had been on admission with various degrees of injuries, ranging from fractured hands and legs to loss of memory. By the grace of God, all the victims have recovered and have been discharged. They are all at home doing well. We are grateful to God for saving them from the jaws of death. The scripture says “I shall not die but live to declare the works of the Lord”, Ps.118:17. This scripture has been fulfilled in their lives. “Disaster shall not strike a second time” – Nahum 1:9. “

CRAN programme is however running on. So we have got some articles from there:

- * two sponsored teenager are writing about their (school) development
- * Micro Credit expert George Tokpo writes about his familie’s way with CRAN
- * in Cape Coast region new projects are currently starting with school and working

Oh yes, Ghana has now received new old currency – that is about what we here read very few information – so we just have addes a bit about this change.

Many thanks for all your support, also in German / European summer,
Hans Wallhaeuser

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CRAN's intervention in our lives

I am Theresa Zikpi, a Ghanaian girl of seventeen years old and native of Atiteti, a fishing town in Volta Region. My parents migrated from Atiteti and settled near Cape Coast in Abakam community where we live.

My father is called Patrick Kofi Zikpi. His main occupation is farming of crop. However he fishes during fishing season as a mean of supplementing his income against the high cost of living. And also the migration has taken place from Abakam to Wassa Amenfi in the Wassa West district in terms of farming only to meet our needs.

My mother on the other hand is called Faustina D. Zikpi, a food vendor. I have five sisters and two brothers. We are all Christians but are living in different places. I am the only one staying at Abakam with my grandmother, the rest are with my parents.

It was in 1997 when I was in primary four that my name was mentioned as one of the proud beneficiaries of CRAN's sponsorship. We were supplied with books, school-uniform, pens, ruler just to mention a few, my fees are paid, and a bit is also given as pocket money.

CRAN has done an important help to my family and myself. Without CRAN intervention my parents could not have afforded the huge financial burden that my academic work poses. It was through CRAN's sponsorship that has led me reach the education level in which I am. I attended one of the best secondary schools in Ghana that is Komenda Secondary Technical and I have completed in the year 2006.

My result was in and I have applied for community health nursing at Ho and am hoping that I would be called very soon.

I therefore congratulate CRAN for the job, they are doing for me. I however wish to assure CRAN that these efforts will not go waste.

My family and entire community of Abakam join me to say a big thanks to CRAN. May God richly bless you.

by: Theresa Zikpi, Komenda Secondary Technical School

My best regard, salutation and greeting in advance. It is a pleasure for me to narrate to you how I am faring and my experience with CRAN.

Dear sponsors, it may interest you to know that I have finely completed my secondary education and came out successfully. I am now looking forward to continue my university education.

With my experience with CRAN, I may say, CRAN had been able to mobilize resources both materially and financially to assist us up to this level of my education. Moreover advice being given to us is to achieve better laurels in life. Through CRAN a Church has been established in my community which has transformed our life from paganism to Christianity. Through constant scripture learning and reaching I may say we are growing spiritually in Christ.

Finally I wish to thank you for your kind gesture that has made me reach this level. Promise remember you always in my dreams.

Thank you.

by: Daniel Kponorvi, Abakam

CRAN FAMILY RE UNION

It was years of prayer for direction from God. It was a decision that must be endorsed by wife (Rose), two children Ewoenam (boy) and Makafui (girl) and extended family members. It was a decision full of perceived challenges, very abnormal with close friends and work mates. My pastor in Accra had to be given time to think about the decision.

It was a decision to leave my job as a banker having worked with SG-SSB, a leading bank in Ghana for 25 years and work with CRAN (a relatively small organization). In Ghana, bank job is considered the most lucrative job, and indeed I have enjoyed working with my bank all these years until some eleven years ago. Satisfaction derived (not for financial reward) but from serving people begun to diminished having worked and known CRAN family members for what they do for the vulnerable, meeting them at the point of their needs, promoting faith with deeds. Since eleven years ago until I join CRAN fully last year February, I had spent my annual leave working with CRAN and have compared the joy of serving the poor rural folks with the joy of serving the rich urban business people at the bank. My annual leave of about 30 working days always seemed short for me. I had always shared my rural experience and joy with my family and they had occasionally taken part in our youth camps (Shama–Kedzi.) programmes as well. Their endorsement should not be a problem but with challenges. It is about re-locating back to Cape Coast from Accra, the capital of Ghana, getting a new accommodation, good school for Ewoenam and Makafui and a school for Rose who is a teacher. We had already counted the cost, but the serving the poor and rural evangelism are more beneficial. We had finally agreed to return to Cape Coast to fulfill our mission by January, 2006.

As I prepared to hand-over my resignation letter, I received a nice letter from my employer which reads, *“This year marks your 25 years of continuous service with the bank. We wish to congratulate you for your dedicated service and hope that you will continue to contribute to making SG-SSB the preferred banking institution. In recognition of this you will be presented with a long service award of a family Deep Freezer plus cash of...”* This created some mixed feeling though but we finally re-located at Cape Coast.

The challenges came up as expected. Perhaps the most difficult one was when it became obvious that Rose would not get a school in Cape Coast and must therefore go back to Accra to teach. We prayed to the Lord and he directed us to Presbyterian Education Office for a search for school. The Education Officer reluctantly gave Rose the only vacancy available in a village school which happened to be CRAN sponsored school at Abakam. Our joy was complete to the amazement of the officer who did not know that his offer to Rose to teach in Abakam was to consolidate our mission.

I enjoy my work as the Internal Auditor while Rose will most evenings share her achievements, challenges and the way forward for Abakam School with me, Ewoenam and Makafui. We are very grateful to God for the opportunity to re-unite with CRAN family.

George, Rose, Ewoenam und Makafui

Noble Friends / Tara Jane Trust Visit CRAN

Mrs Odile Agyare, a member and representative of the Noble Friends Charity in the UK as well a representative of the Tara Jane Trust of the UK – both donor partners of CRAN; has been visiting CRAN and a number of its recent projects within communities in the Central and Western Region on the 18th May 2007. Her projects tour took her to Shama Kedzi fishing village where CRAN has initiated a number of projects including a kindergarten, Primary School and a Junior Secondary School, a village bank and residential quarters for teachers as well as a water harvesting and storage facility. Other projects visited included the new Ohiaba school (KG), Asebu public toilet (WC) facility, and the *Dze Ngo Pa* palm oil processing facility at Efutu Koforidua. The visit we believe afforded the Lady a first hand opportunity to appreciate the work being done in these communities as far as these projects are concerned. She communicated her impressions about the projects and the work of CRAN in general to us in a post-project tour meeting where she commended CRAN for the good work being done. She was particularly happy about the fact that we have provided toilet facilities for the two KGs at Ekon and Musumkwa which did not have these facilities previously, a demonstration that CRAN has taken the concerns of the communities on board.

As regard Micro Finance, a total of 260 poor rural households benefited from the first cycle of Micro Loans extended to them as per the funds received from the Tara Jane Trust. 60% of the grant donated to CRAN was used to capitalize the Micro Finance loan scheme which made Micro Credits available to these 260 households. As at now most of the clients are in their second loan cycle with few additions to the total number which are new loans granted. The grant facility has led to increase in the overall number of active loan clients of the CRAN Micro Finance scheme. From those financial reports we think our Micro Credit scheme will do far better than what it is now if we secure additional capitalization to prop up the loan portfolio. That is the reason why we have embarked on the crusade to source additional funding.

The Ohiaba Kindergarten (KG) which was started in November 2006 has been completed and commissioned. The three classroom block which has been divided into a nursery and KG1&2 was constructed at the request of the community. The assessment of CRAN project staff revealed that the project was urgently needed to enable the little children to have a decent classroom for their lessons. The project was undertaken mainly by CRAN with support from the community. The community provided stones, sand and labour. In addition to the classroom block, a two seater Kumasi Ventilated Improved Pit (KVIP) was constructed for the children as part of the package.

The colourful handing over ceremony which took place on 18th June at the school witnessed a number of dignitaries in the persons of the District Director of Education of Abura-Asebu-Kwamankese (AAK) District, a representative of the District Chief Executive, a Representative of Tara Jane Trust – the sponsors of the project, the Omanhen of the Asebu Traditional Area, the Director of Administration of CRAN as well as other dignitaries.

The Omanhen of the Asebu Traditional Area was full of praise to CRAN and the sponsors for providing such a support to the Ohiaba community which is regarded as one of the poorest in the District which is itself viewed as the poorest in the Central Region – the fourth poorest region in Ghana. On her part, the District Director of Education of the AAK district commended CRAN for their continuous contribution towards the development of education in the district, having learnt that CRAN has already undertaken similar projects in other parts of the district. The whole community through their Assemblyman was also very grateful to the CRAN as well as the sponsors for the wonderful support. We are grateful to God for the project which is a masterpiece by all standards. We are hopeful that more funds will be made available to enable CRAN undertake similar projects in other parts of the region.

Efutu Gari project

The Efutu Gari project which commenced some five months back is near completion. The project involves the construction of a building where the machines for the grinding of the raw cassava will be installed, the erection of a shed under which the gari will be fried and a store room for keeping vital equipment for the project. It also involves the provision of two diesel engines for powering the machines, two cassava grinding machines and one corn mill machine. Already the shed has been completed, the building is near completion (walls have been raised, and roofing done). What is left is the fixing of windows and doors, the flooring of the floor and the mounting of the machines. All the machines have been moulded awaiting installation and hopefully this will be completed this month (August 2007).

This project is seen as very vital considering the number of women who are engaged in gari processing with no processing equipment in the community. They have to travel very far to have their cassava grinded. This has been their biggest challenge as far as the gari business is concerned. More importantly, this project is not only meant to support women at Efutu Mampong but also several other women in nearby communities. There are several of such communities around who will all come to mill their cassava and corn at the centre. It is not only the women who are going to benefit from the project, but also the men who are engaged on cassava production and do not have avenues to sell the excess cassava. They will now have a ready market, since the women will be able to process more gari. We are very hopeful that the project will make the right impact among the people as both men and women will be able to expand their businesses.

Pictures:

Daniel / Theresa

teachers in Abakam – at left Rose Tokpo (George Tokpo see newsletter April 2007)



The current currency change of Cedi

The Cedi is the official currency of Ghana. This has now been rearranged - degraded – at 01/July/2007. Maybe in Europe we remember the Italian Lire changes; the African change like „DM -> Euro“ is not yet sure. When we have started with our Euro, that has been running quite fast. In Ghana this shall also be done within 6 months. Who so far has earned 1,200,000 Cedis (= 100 Euro) a month, will then receive 120 new Cedis (= 100 Euro). CRAN is - of course especially due to Micro Credit - considerably affected. For that the technical programmes – introduced last year – now had to be changed through the Ugandan organisation. Practice work, and so especially helping Micro Credit clients up to the most distant villages, have of course a current flow of work at their maintenance.

How has it been with the currency so far?

Long time ago the West African Pound has been the currency of the British colony Gold Coast. Since its independence it then was the Ghanaian Pound. In 1965 then the Cedi (subdivided in 100 Pesewas) has been introduced. In the 1970es there have been coins in the value of ½, 1, 2½, 5 and 10 Pesewas in circulation, later a 20 Pesewa- coin was added. Apart from that, there have been banknotes for 1, 5 and 10 Cedis. Due to inflation this has often been increased. Today have also been existing 200- and 500-Cedi- coins, running aside banknotes in the value of 1.000, 2.000, 5.000, 10.000 and 20.000 Cedis.

1957	1 Ghanaian Pound = 1 British Pound Sterling
mid of 1967	1 US Dollar = 1,0204 (new) Cedis
February 1973	1 US Dollar = 1,15 Cedis
mid of 1985	1 US Dollar = 54,05 Cedis
mid of 1989	1 US Dollar = 270,00 Cedis
mid of 1992	1 US Dollar = ca. 437 Cedis <that was at the informal start of CRAN>
mid of 1996	1 US Dollar = 1.637 Cedis <then e.g. kindergarten construction Shama Kedzi>
mid of 2000	1 US Dollar = 5.526 Cedis <Micro Credit then just have really started...>
mid of 2004	1 US Dollar = 8.015 Cedis
mid of 2006	1 Euro = ca. 11.500 Cedis

In July 2007 the new Cedi replacement based on 1:1 US-Dollar has taken place. For a transition period of 6 months the „old“ and the „new“ Cedi shall run together, parallel used at daily work of private final consumers. The Ghanaian Government promises mountains and marvels with this measure, a positive effect as surrounding a macro economic stability, and points to this in comparison with countries like Brazil, who in the past would have gathered positive experience with similar programmes. After the announcement of this step apprehensions have been uttered, it might come to similar losses like 1979 after a massive Cedi- devaluation. The Bank of Ghana has emphatically antagonized. Especially the Government hopes a reduction of inflation rates by this step, also of rates of interest for long time capital investments. Especially these two criteria are important if for 2009, maybe then introducing and realizing the Eco (as a common West African currency).

Do we remember our Euro – introduction in 2001 and experiences with that? Anyway, our donations to CRAN Ghana have been relatively steady, as they „at home“ can use a Euro account since some years ago, and like to use that best.