

## Teikrom Farm Project - A Report

By: Nicholas Norkeye-Adanvor

The Teikrom farm project started in 2004 with a 10-acre oil palm plantation. Other crops such as pineapple were also tried. The farm was however, abandoned mainly because of financial challenges.

In 2009 however the farm was revisited when a group of staff were engaged and the palm plantation was cleared and by way of keeping the grass down in the plantation, maize was sown in between the spaces whilst re-filing was also done for the destroyed palm trees. The maize yielded. Morale became high for this modest achievement and in 2010 the project was replicated with about 7 number 5 poly bags of maize harvested with an estimated cost of GH¢490.00 at the prevailing market price. Some improved cassava and local varieties of maize have been planted to keep the grass down.

To make the farm very productive, CRAN VR in collaboration with GIZ Technical Advisor have decided to establish a model Animal Husbandry village as a training and recreation centre for prospective animal farmers and those already in the business. To facilitate this, an access road is being constructed to the site. However, the road is only about halfway through because of bad weather. With funds from the GIZ aided by their Technical Advisor, Ruth Niedermuller, a 1,500 capacity water tank has been built to store water.

Other aspects of the project include the construction of a 3 bedroom house and store for a farm hand who would care for the animals and the entire farm. The construction of the pens will follow when the road is completed.

It is expected that funds are released for the construction of the farm house and the pens so the entire project could take off.

It is envisaged that Sowalo village with its immediate neighbours, Torganu and Teikrom and its environs would benefit greatly so they could learn and practice what they will see at the site to improve upon their livestock

## Highlights

**CRAN Director of Operation resigns**  
Microfinance has disbursed an amount of GH¢2,396,850.00 to 3,206 clients for the second and third quarters of the year comprising 95 per cent females and 5 per cent males.

### Director of Operation resigns

Mr. George Tokpo has resigned his position as Operations Director of CRAN effective October 1, 2011.

His resignation came as a surprise to both staff and management when it was announced at a quarterly staff meeting at the head office.

Meanwhile, the staff have held a ceremony in his honour to acknowledge the work done for the past fifteen years.

Mr. Tokpo's full profile will be published in the next report

## New Staff Positions for CRAN

Staff mobility is expected in any organisation, whether it be upward, outward or inward. Following the official resignation of CRAN's Chief Finance Officer, Mr. Emmanuel Fynn, at the end of July 2011, an advert was put up to fill the vacancy.

Interviews were then conducted for five applicants from which Mr. Dery Philemon Grant, the Internal Auditor, has been appointed to fill the Finance Officer position.

Mr. Ben Eyifah, a former Internal Auditor for Vodafone Ghana and Sinapi Aba Trust, has thus been appointed the new Internal Auditor for CRAN.

They are due to report for their various duty posts effective 1st October, 2011.

Management has welcomed these two gentlemen to their new positions in the CRAN Family.

## New Car for CEO Dedicated

A new Toyota Fortuner 4x4 car secured for the Chief Executive Officer of CRAN Microfinance has been dedicated and handed over to him in September during a fasting and prayer programme.

Dedicating the new car, Pastor John Bentil of Action Chapel International, Cape Coast, prayed for security and protection for the CEO.



Rev. John Bentil, (in orange shirt) praying for the new car. With him are CRAN staff.

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# CRAN

A Rural Development Advocate since 1993

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## Welcome

Dear Stakeholders,

All too soon the first half of the year had slipped through our hands very swiftly. On behalf of CRAN and the CRAN Microfinance Team, I say ayekoo to all the stakeholders who in one way or the other have made the first half year of CRAN a success. Without God

and you out there, it would not have been possible.

In the month of June, we could feel a burden lifted and could see with our mind's eyes that the future looks very bright. The Lord who has promised to surely comfort us, and remember all our ruins and make our desert like the garden of the Eden and our wilderness like the garden of the Lord, is bringing it to pass. The time of the wonderful things and the turn-around for CRAN is right here with us.

We also wish to bring to your notice the arrival of the new CEO for CRAN Microfinance - Mr. Benjamin Turkson. As responsibilities and demand on Dr. Agbesinyale's time would have it, his managerial responsibilities for the Microfinance have been handed over to Mr. Turkson. Dr. Agbesinyale's managerial responsibilities are now limited to the Christian Rural Aid Network (CRAN) as the Executive Director and he also serves as a special advisor to Mr. Turkson, the CEO of CRAN Microfinance.

Mr. Turkson's assignment is to drive home the CRAN Microfinance vision in a professional manner so we can achieve a marked and sustained improvement in the quality of life of the majority of the productive rural and peri-urban poor in the Ghanaian society and serve as a bank for all.

May you all join us to give a hearty welcome to Mr. Turkson.

Akwaabaa Ben!!! You are welcome!!! Woezo!!! Bon arrive!!! Willkommen!!!

**Your partner in Development**  
**Doris Agbesinyale**  
**Director (Administration)**

## CRAN Microfinance gets new CEO

One strategic decision by CRAN Microfinance (MF) and her donors to move the service up to the next higher stage for effective profitable operation is the appointment of a Chief Executive Officer. And this has been done.

CRAN and its donors have realised that the presence of a CEO for the microfinance programme could be a turning point for the organisation's operations. Mr Benjamin Turkson has thus been appointed as the first Chief Executive Officer of CRAN Microfinance since its operation in 1998. He was among a number of applicants who went through a competitive selection process and was appointed.

He reported at the CRAN headquarters, Cape Coast, on 4<sup>th</sup> July, 2011, in the company of the Chairman of CRAN MFI, Mr Henry Baye, who introduced him at a special general staff meeting. The guiding word at the meeting was "Effective Change".

As part of his broad objectives, Mr Turkson seeks to add value to shareholders wealth in line with the company's objectives. Mr. Turkson's technical and academic qualification is not in doubt that his coming to CRAN would be a boost for the microfinance programme. Mr. Turkson has a rich CV and indeed comes across as someone with zeal and appetite for success.

He started his career as a Teaching assistant and senior research assistant at the University of Cape Coast; where he lectured Management Information Systems (MIS). He then joined the Elmina Beach Resort as the IT Manager and doubled up as the assistant Financial Controller. He also worked with Mantrac Gh Ltd (Caterpillar-CAT) as the National Credit control manager where he managed a portfolio of over \$USD 100million.

He's had great foreign exposure having worked with some blue chip companies in the UK. He worked as the corporate credit controller with O2 UK Ltd, credit controller with VP PLC and Business & Sales associate with GE Money in Leeds, UK.

Prior to joining CRAN Microfinance, he was the deputy head of Finance and Treasury with TF Financial Services (a Non Bank Financial Institution). His major expertise includes Credit and Risk management, MIS, Debt Recoveries, Financial and Treasury management as well as Auditing. He also holds an MBA in Finance from the Leeds Business School; UK, a Bachelor of Commerce degree from the University of Cape Coast and a Level II of Association of Chartered Certified Accountant (ACCA).

At the meeting, Mr Turkson and staff expressed great expectation and fervent wish to cooperate to advance the goal for upward change of the fortunes of CRAN MF and CRAN as an organization.



## CRAN Mutual Guaranty Trust Makes Progress

Since its inception in January 2010, CRAN Mutual Guaranty Trust was meant to satisfy two company objectives. First is to reduce/eliminate loan default rate and second is to provide needed financial protection to the clients in time of serious welfare crisis. To this end two products were developed, namely Loan Protection Plan and Comprehensive Protection Plan.

Loan Protection Plan pays off loan balance to CRAN Microfinance when any of the following events occur to the client; (1) Death, (2) Permanent Disability, (3) Armed Robbery of Loan money and (4) Fire/Flood damage to store. This plan has covered over 3,500 clients since inception and paid off GHC 2,505 to cover loan balances for six people.

Comprehensive Protection Plan pays money directly to the client/family when any of the following events

occur to clients or family member; (1) Death of client, (2) Death of spouse, (3) Death of child, (4) Auto Accident injury and (5) Fire/Flood damage to store. Over 1,800 people have been enrolled since inception and GHC 2,400 was paid out for six claims.

An interesting development showing the popularity of this product with clients is having two loan officers joining our team to enroll people due to customer demand. We hear success stories of already enrolled clients who after seeing the reliability of quick claim payments, has informed their loan officers to enroll them at the platinum (higher) level during renewal.

Finally, our third product which covers all CRAN employees has enjoyed great usage since we began the plan in June 2010.

Monthly contribution for each employee is GHC5 and they enjoy four different protections. The Plan will pay benefit for any of the following events occurring to an employee; (1) Death of Employee, (2) Death of Spouse, (3) Death of child and (4) Injuries from Auto/Motorcycle accident to employee. Sixty four employees are enrolled and GHC1,460 was paid out for nine claims.

With CRAN Mutual Guaranty Trust there are no limits for opportunities to protect people. Please let us hear your suggestions and we may include them for future plans.

*"The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather in a lack of will."*

**Vincent T. Lombardi**

## CRAN IMPROVES ON SOCIAL RESPONSIBILITY

In line with CRAN's vision of improving the lot of the deprived people in our community, an Easter Monday picnic was organized for the Cape Coast chapter of the Ghana Federation of the Disabled (GFD) at the Victoria (Jubilee) Park, Cape Coast.

The get together was in commemoration of the 50<sup>th</sup> Birthday anniversary celebration of the Executive Director of CRAN, Dr Patrick Agbesinyale.

Present were over 150 members of the GFD, several CRAN staff and the Agbesinyale family.

There were solidarity messages and words of encouragement to the GFD members, after which a select group displayed their skills on the basketball pitch to prove that disability is and



Mrs. Bentil assisting Dr. and Mrs. Agbesinyale to cut the birthday cake at the ceremony



Mr. Edwin Asamoah (second from left) presenting the items to Mr. George Firempong, Coordinator for the GFD. Looking on are Mrs Doris Agbesinyale and Mr. Ato Anaman, Organising Secretary of the federation.

need not be a handicap to learning and fun.

Others showed such skills in dancing to gospel music to the admiration of the gathering, followed by a good lunch.

Later at the CRAN office 35 plastic chairs and 2 tables worth Ghc400 were presented to the GFD.

This was in response to a request for some support for the Federation's office.

The GFD's local Chairman Mr George Firempong and the Organiser, Mr Annaman received the items on behalf of the group and expressed gratitude to CRAN for the concern shown to the group's welfare and progress.

## Two Day-Care Children to Benefit from CESS

Two needy but academically inclined children in the Duakor Day Care Centre in the Central Region have been offered support through the Child Education Support Scheme.



Noel and Noah Fumador posed in their school uniform

The support which came at the instance of a staff would enable the children pursue their educational goals at the least to the junior high school level of nine years.

The two, Noel and Noah Fumador are twins who are currently in Nursery Two of their education. The five-year-old twins were described by their teachers as brilliant and academically good to

be able to for a better future.

According to the teachers, the assistance given the children to pursue academic excellence would help them to continue their education and become better citizens for the development of the state, the community and the world at large.

To the staff who provided the support, her desire to support the children stemmed from her passion to promote education in the rural areas and also to enhance the organisation's CESS programme instituted 17 years ago.

The Child Education Support Scheme was initiated in 1994 with only four (4) children drawn from CRAN's first adopted community rural community – Abakam in the Central

Region.

Currently, the scheme could boast of supporting more than two hundred disadvantaged children with at least ten of such in the country's tertiary institutions including the university.

## CRAN participates in International Children's Expo '11

It was a display of both fun and business as children and their parents began to throng into the National theatre, a place recognised broadly for its multi-purpose nature, to patronise the services and products of all exhibitors.

The Christian Rural Aid Network (CRAN) was the only NGO among the over thirty (30) exhibitors to have showcased their products and services. With its Child Education Support Scheme (CESS) and other relief projects for the rural and peri-urban communities.

The 3-day event organised annually by E-Toys and More was intended to demonstrate and advertise child-centred programs to children and their parents.

On display were educational toys, play ground equipment, confectionery, food and beverages, party services, book and stationery, banking and financial services targeted at children, cloths and accessories, health services, drugs and NGO

developmental programmes and services.

In addition were side attractions such as inter-school choreography competitions, E-games, scrabbles and chess competitions and also the appearance of kiddy characters like Winnie the Pooh.

Exhibitors included Christian Rural Aid Network (CRAN), EPP Books and Stationery, E-toys and more, Graceed Ventures, SEDCO Publishers, and the Mathematical Society.

CRAN's participation was meant to make visitors at the expo aware of its 18 years existence of participation in national development and to attract potential donors to support its Child Education Support Scheme (CESS) by regular monetary contributions towards quality education.

Solar energy products (home lighting systems) were also advertised as a means to less costly, efficient and effective means of home lighting by harnessing natural solar energy from the sun.

*"A child's life is like a piece of paper on which every person*

*leaves a mark."*

-- Robert A. Heinlein

## Village Community School Benefits from Library Facility

A magnificent library facility meant to improve reading among rural community school children was handed over to the Musunkwa Community School in May this year.

This project which was funded by the Trinity United Reformed Church of Wimbledon, UK, was to ensure that school children acquire knowledge more effectively outside the classroom.

The library would also support teachers in effective teaching of their various subjects to boost academic performance in the school.

Having got support from Noble Friends, UK, for a KG building, the village's next need was a Library that would help the children to use their extra and leisure time profitably for more knowledge and information. And thanks to Trinity United Reformed Church (TURC), Wimbledon, UK who willingly offered to fully support this project made up of a reading hall, office and store.

The facility was commissioned and toured at a very exciting ceremony on 27th May, 2011 and was facilitated by the District Director of Education, Mrs Grace Appiah, Director of Administration of CRAN and Mr. Kwadwo Sarpong, representative of the Trinity Church together with the Chief of Musunkwa, Nana Nkrumah.

Whilst pupils expressed their joy through songs, the members danced in appreciation of the facility which has been the first to be seen in the area. The staff of CRAN also presented themselves at the colourful ceremony.

In further appreciation of the church's efforts to the development of the school, the teachers presented plaques to the church as a form of thanksgiving to its members for the good work done.

In a speech on behalf of the church, Mr. Kwadwo Sarpong said it was part of the church's development agenda for rural communities that they have fulfilled through the establishment of the library facility.

He called on the school, the community and other stakeholders to make good use of the facility so it would become a legacy for others to benefit from.

District Director of Education, Mrs Grace Appiah, was thankful to CRAN and its partners for the development agenda towards the growth of rural communities.

She expressed the commitment of the District Education Directorate to ensure that the facility is put to its intended use.

The TURC has further expressed its commitment to collect books from their community schools in UK for the use of the school.

The Management of CRAN was grateful to the TURC for assisting it to address the identified challenge of the school and called on other donors to emulate the good example of the TURC.

As a result of the commissioning, a local press report on the poor state of the school's JHS building moved GHACEM, a Ghanaian cement producing company to donate 600 bags of cement for the reconstruction of the school block.



Mrs Grace Appiah, District Director of Educ., commissioning the library project Musunkwa Community School Library in the Abura-Asebu Kwamankese District of the Central Region. With her are Nana Nkrumah (3rd from right), Mrs Doris Agbesinyale, Mr. Kwadwo Sarpong (right) and the headmaster of the school (left).

# CRAN's VEDPP III PROJECT AND SUCCESSES

The Village Enterprises Development Promotion Programme (VEDPP) was originally conceptualised by the Christian Rural Aid Network (CRAN) as a long-term programme intended to transform productive processes within the rural setting which are substantially rudimentary, peasantry and less rewarding resulting in grave poverty. The VEDPP was meant to introduce these disadvantaged groups of people to the productive processes that enable them to step production in terms of quantum and value towards improved life.

The first and second phases of the VEDPP project funded by the Evangelischer Entwicklungsdienst (EED) of Germany, a faith based organization, spanned a period of six years (2002 – 2008). The second phase of the project which was also carried out between 2005 to 2008 was externally evaluated in March 2009. That evaluation exercise showed the weaknesses and strengths in the implementation of the VEDPP project.

The findings, which became the basis for instituting corrective and remedial measures and interventions that are geared towards better achieving the goals and objectives of the programme. CRAN is convinced that just as rural poverty is multi-faceted; the panacea for addressing and curing it should also be multi-faceted in both design and approach. The VEDPP model of CRAN is a very appropriate approach to tackling rural poverty both in the short and medium terms on a sustainable basis.

A closer look at poverty in Africa and Ghana in particular showed that multiple strategies are needed for its cure, leading to the provision of the necessary economic respite for the poor. CRAN's VEDPP is conceptualised in a way that once properly executed, backed with the requisite and adequate resources, it should provide a viable means, not only to rural poverty reduction, but also to wealth creation at the village level, as the VEDPP is essentially a value chain development project.

## Key Strategic Areas

The four (4) key strategic areas and interventions:

- Providing access to entrepreneurship training and micro-enterprise management skills for the rural productive poor;
- Providing access to appropriate and easily adaptable technologies for production and agro-processing for the productive poor;
- Providing access to micro-credits and microfinance services; and
- Facilitating access to markets for the productive poor.

## Set Goals

As part of the implementation, the project was meant to achieve a number of goals. (1) Increase agricultural production and output (quantum and quality) at the farmer level (household unit level) in selected project communities by at least 30% by the close of year 2010.

(2) Achieve a sustained increase in production

(3) Extend access to new, modern and improved farming methods and techniques to at least one hundred (100) peasant farmers annually within the selected project target communities.

(4) To reduce the high dependence and over-reliance on the production of traditional low-yielding and low income-earning crops by at least 10% annually within the selected project communities through the introduction of high yielding and high-income/profit earning non-traditional 'exotic' crops and agro-husbandry activities, among others.

## THE THIRD PHASE

One would ask whether the third phase of the programme implemented since April 2009 has achieved any results?

The project has indeed benefitted various districts including the Hohoe Municipality, Biakoye, Jasikan, and North Dayi Districts in the Volta Region. Both crop farmers and farm animal keepers have in several ways been imparted through different activities that were designed to respond to the specific needs. Farmers have been able to adapt to new varieties of crops that respond to new markets which were identified in the course of the project. For instance, more farmers in the Biakoye and Jasikan Districts have been seriously engaged in the production of chili pepper, which is currently in high demand on the

market. It has been identified to contain impressive list of plant derived chemical compounds that are known to have disease-preventing and health promoting properties.

CRAN is currently maintaining a model farm at Teikrom in the Hohoe Municipality to be a source of training for farmers on the project. This is designed to help farmers acquire new knowledge in the field of farm maintenance and other entrepreneurial activities which would help in the development of farmers' livelihood.

Farmers have also been given training in leadership and financial management so as to make them self-reliant and able to manage their finances properly. This enables farmers to maintain groups in their localities and share ideas towards development.

## Radio Programmes

CRAN has designed radio programmes on Heritage FM located at Hohoe to educate farmers on best practices in agribusiness, entrepreneurship, health development and modern financial management practices. This programme would not only impart the operations of farmers selected to benefit from the project, but also a cross-section of other farmers in other parts of the region could be transformed through the tailor-made radio programmes.

Apart from crop farming practices, CRAN has implemented its animal husbandry programmes, training and capacity building activities. Farmers are now taken through pig rearing practices within the Hohoe area and bee keeping at Ve-Koloenu.

The VEDPP III has a growth agenda towards the transformation of people within project areas. It is therefore imperative for more support so that more of such programmes could be implemented for the relief of the rural farmer.

It is at this point that we commend the EED for the efforts and support to this project for the development of skills and manpower. It behoves on all stakeholders including the government of the Republic of Ghana to help in increasing the capacity of the rural farmer so that food security can be ensured.

# Photo Gallery... Photo Gallery... Photo Gallery...

## Commissioning of Rural Community School Library Facility at Musunkwa in Central Region



## Launching and Promotion of CRAN Solar Energy Project at Hohoe in Volta Region



## CRAN Participates in International Children's Expo '11 @ the National Theatre

