

Three on Internship from ProWorld Ghana



My name is Maren Killackey from Oregon, on the West Coast of the US. I am starting my second year of university in September with the plan to study economics, particularly development economics. I have been at CRAN one month and really enjoy working here. I'm finding everyone so

helpful and feel that my experiences here have been quite valuable. Microfinance fits in nicely with my academic trajectory. Going into the field and gathering information for Kiva has taught me so much about the impact microfinance has on communities. As I will continue to intern for CRAN until the end of August, I'm hoping to continue to learn, but also perhaps gather information for a few articles I plan to write for my school's Journal of Economics. Apart from learning more about a field I'm very interested, I appreciate the opportunity that CRAN has afforded me to explore more of Ghana than I might have otherwise been able to. I can't wait to take what I've learned back to the States and share with my friends and family just how inspiring Ghana is.



Hello, I am Monica Gillis from Maryland, USA, right on the border with Washington, DC. I go to St. Mary's College of Maryland and am about to start my senior year. I am an economics and math double major, and plan on going to Graduate School for Development and International Economics. Both of my parents are economists, my dad working for the Environmental Protection Agency and my mom working for the Internal Revenue Service. My interest in travelling has made me opt out of the traditional DC internship to come to Ghana instead to enable me explore other parts of the world, especially Africa. I have been working at CRAN since the beginning of June and will continue my work here until the end of August. So far, I am really enjoying my time here and am learning a lot about how microfinance works. For me microfinance is a field I am looking into as a possible future career, and my time here will be an asset to me because I am doing my senior thesis on microfinance. I am so excited to be part of it through my involvement with CRAN.



Richard D'Amato hails from the city of Rochester, New York, in the United States of America and has joined CRAN for the months of July and August. He is currently working towards his final year of undergraduate schooling at Dartmouth College, where he studies Economics with a focus on Developmental and International Economics, Public Policy, and International Studies.

After completing college, he hopes to go on to law school in the United States. He was led to join the CRAN team by his passion for development economics, his interest in helping disadvantaged people achieve empowerment and self-sufficiency, and his desire to see the principles he studies in the classroom in a real world context.

Richard has learned a great deal about microfinance and rural small business development from his internship so far, and he looks forward to both continuing to learn and making a contribution to CRAN's work.



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Microfinance operations to expand soon



CEO of CRAN Microfinance, Benjamin Turkson, (standing) addressing a section of staff at the organisation's head office in Cape Coast

According to the CEO, he together with the Operations Department of CRAN Microfinance are working hand-in-hand to develop other new loan products to serve identified groups of people who have shown great interest in the organisation's support schemes.

He said the move to extend tentacles to other parts of the country is part of plans to explore the untapped markets available in the communities and take advantage of the opportunities created. This, he said, would enable the organisation to make the necessary impact in the society and also provide for its clients.

Mr Turkson further called on the staff to exhibit great professionalism in their daily activities and ensure that they give clients their needed attention. He asked them to offer solutions and show clients that they care rather than concentrate on problems.

Plans are underway to extend microfinance operations to other areas in the Central region of Ghana by the end of the year. Key among the communities under consideration is Twifo Praso in the Twifo Hemang Lower Denkyira district, about an hour and a half drive from Cape Coast.

The Chief Executive Officer of CRAN Microfinance, Benjamin Turkson announced this in an address titled, "State of CRAN Microfinance Address" on his one year in office. The CEO joined CRAN Microfinance on July 4, 2011 to assume full management control of CRAN Microfinance.

On the performance of CRAN Microfinance over the last one year, the CEO observed that although the organisation was coming from a loss of about GHc700,000.00 from the 2010 audit

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Back Page

Cont'd on Pg.3

Gerd and Michael in Ghana: A Week to Reminisce

Apostle Paul's reason for visiting the churches in the Bible was to strengthen them and also for him to be

encouraged. This can be used to describe the visit of Gerd and Micheal from CRAN Freundeskreis to CRAN Ghana from June 4th 2012 to June 12th 2012.

During the packed week programme Gerd and Micheal put in all the effort to meet all the units and the staff in order to catch up with the changes CRAN has gone through from their last visit some two to twelve years ago.

Beyond these they went around CRAN projects such as Ohiaba KG, Asebu Toilet facility, Musunkwa Community School Library, and Abakam CRAN Presbyterian Basic School. This last named project has a special place in the heart of the German team since it was the first project sponsored by the Freundeskreis family back in 1993 where



Gerd and Michael (2nd & 4th from right) in a group photograph with CRAN Ghana staff

they also sponsored some of the CESS children. Their great concern was shown at the deplorable state of the school especially during the rainy season at the meeting with the Head teacher, a section of the staff, the Community Chief and the Parent Teacher Association. The meeting had the Director of Administration, the Project Officer and the Communications Manager of CRAN in attendance.

At this meeting the key issue was the need for the community, through their leaders, to plan to own the school and maintain it with the help of the Presbyterian Education Unit in order to give their children the right school environment to study and to move on in life. This will in the long run bring some benefits to the parents.

They also interacted with the communications department to share a few thoughts about their work and the way forward.



Gerd addressing the Global Evangelical Church at Duskor



Michael spends time with school children

Rice Sector Support Project on Course



Technical Officers and other team members assessing progress of work on one of the farms

The Christian Rural Aid Network (CRAN) is among a number of non-governmental organisations selected by the Ministry of Agriculture and

the French Development Agency/AFD (Agence Francais de Developpment) to provide consultancy services for capacity building programme on the Rice Sector Support Project (RSSP) in selected districts of Hohoe, Jasikan/Biakoye and Kadjbebi districts of the Volta Region. About nineteen communities are beneficiaries of this project underway in the Upper East, Upper West, Northern and the Volta regions

of Ghana.

CRAN, as part of objectives of forming farmer based organisations (FBOs), processor and marketer based organisations (PBOs/MBOs), has achieved about 114 per cent and 40 per cent respectively in forming FBOs and PBOs/MBOs. Out of the expected number of 1,500 beneficiaries, CRAN has reached 1,497 beneficiaries making 99.8% achievement.

Other roles and responsibilities of CRAN are to organize and build capacity of groups for sustainability and liaise with & support other stakeholders (NFED, MoFA etc) to provide functional literacy & numeracy training for targeted beneficiaries. The rest are to facilitate groups on collective access to and management of business credit and to conduct economic studies on groups' achievements/performance (business profitability) among others.



Four YBR-125G motorbikes

CHPS Project Makes strides

The Community-based Health Planning and Services (CHPS) project implemented by the Christian Rural Aid Network in the Shama district is beginning to make the necessary impact on the health delivery of the various project communities.

The lives of a man and his wife were saved by a community member who has been part of the gender sensitisation team since the commencement of the project in February 2012.

According to the man, he was on the way to shoot his wife and commit suicide when he met the team member doing a community dawn broadcasting on gender issues and how couples and the community could tolerate as well as support their spouses. After spending some time to listen to the talk, the man walked to the team member,

revealed to him his mission and handed over the bullets he intended to use in committing the murder and carrying out his suicide mission.

In another vein, a couple who had been married for several years without eating from the same bowl now eat together due to talks they received on gender issues.

The CHPS project is part of the Local Governance and Decentralisation Program (LOGODEP) of the government of Ghana and sponsored by the United States Agency for International Development (USAID) and supported by Management Systems International (MSI).



Panellists educating communities on the CHPS concept during a radio discussion programme at Shama

procured for microfinance field work were dedicated to God and handed over to staff in a short ceremony.

Pix: Rev. John Bentil praying over the motorbikes

Microfinance to expand soon

Cont'd front page report, a profit of about GHc53,557.00 has been realised as at May ending.

“Our Portfolio at Risk as at the end of May was approx 11.1%. This is expected to go to 8% at the end of June and a further downward trend as the year progresses. We have also disbursed GHS 1,983,610.00 out of our target of GHS 2,101,355.00. This represents 94.4% achievement of our target as at May 2012, and exceeds the year to date May 2011, by 4.1%”, he added.

Solar Lamps for Retirees Homes

With the unsolved problem of power fluctuation in the cities especially, a number of retired senior members from University of Cape Coast are turning to the use of the solar lamps to ensure they live in light. Quite a number of these have moved to their homes where they are yet to be connected to the electricity grid.

CRAN is exploring other means to reach out to fishermen who go on fishing in the night to also use solar instead of exposed flames.

The solar project was launched in 2011 to bring solar home lighting systems to off-grid rural communities.