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# CRAN NEWSLETTER

**MARCH, 2018**

**“FAITH WITH DEEDS”**

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The Child Education Support Scheme (CESS) is one of the packages CRAN has to offer pupils and students who are brilliant but needy from the basic school levels to the SHS stage. In the beginning of this year, 2018, CRAN has mobilised funds through its partners to take on six (6) more children as beneficiaries of this package. All the six children were profiled and shortlisted from the CRAN Abakam Presby basic school in the Cape Coast Metropolis of the Central Region. Both the parents and the children and even the teachers, could not hide their individual joy as the package will go a long way to help the pupils remain in school to learn. This is because one component of this package is to give lunch subsidies to the beneficiary pupils.

The pupils are; Osmond Tsikata, Alex Hantook Filson, Portia Atsuwudor, Monica Acheampong, Florence Nyatusah and Patience Masede.



## MF OPERATIONS MANAGER SETS TARGETS

The Operations Manager of the CRAN Microfinance shares his expectations of the organisation for the year 2018. Running on the back of successes in the past years, Mr Saviour Deikumah expects more output from the officers and workers as he is expecting that the clients base is maintained in the face of market competitions.

Mr Deikumah also touched on increasing market shares by introducing new products in the operational areas, he also expects to see better size and quality of portfolios by improving upon the quality rate and reducing delinquency rate of the loan product. He is expecting the savings rate by the clients to increase. There is also the expectations that, there would be savings mobilisation from the remote rural communities through Mobile Money and point of sale devices by helping to improve savings culture among the rural poor. The main objective of this initiative is to increase the saving rate from rural poor and the unbanked areas.



**“ FAITH WITH DEEDS ”**



## CRAN PRESBY GETS NEW HEADMISTRESS

Abakam CRAN Presby Basic School was built by CRAN some years ago for the community but later absorbed as a public school, whereby the recruitment of staff and management is done by the Ministry of Education through the Ghana Education Service. Mrs. Rose Tokpo was then acting as a temporary headmistress after the retirement of the former headmistress— Mrs. Patricia Kwakye in early part of 2017. Mrs. Tokpo, before her appointment and confirmation by the GES, was the assistant headmistress of the same school. As an educationist herself, Mrs. Rose Tokpo brings a lot of experience to her new role. She was happy for the confirmation by the GES as the new headmistress. The new headmistress also recounts the benefits CRAN has offered the school over the years, not forgetting to mention the CESS package, by which intervention, a lot of children in the community could attend school to the senior high school level.

We are by this, wishing Mrs. Rose Tokpo- the new headmistress of Abakam CRAN Presby School, all the best in her new position and hope that the relationship between CRAN as an NGO and the school would even become better than before.



**Mrs. Rose Tokpo, new Headmistress**

## MF CLIENT SHARES HIS STORY

Mr. Daniel Amoah trades in all electrical gadgets and has been a faithful client to the CRAN Microfinance for the past 14 years running. He recounted that CRAN MF stands as one of the best in the operating communities as far as he is concerned. He said this, owing to the fact that, their service delivery and reception to clients is remarkable. "The quick response to loan request and the flexible repayment schedules is something worth mentioning". Mr. Amoah recounted how small he has started his business profile in a form of a 'table top' where all his wares and items are displayed on shelves in a small space but for the intervention of CRAN MF, he can now boast of a bigger shop with a lot of items and wares to trade in. This intervention by CRAN MF in his business has trickled down to affect his family positively where his household can boast of proper living standard and all his children have gone through the educational lather without any hitches of financial difficulties. He by this means want to express his joy to the MF for the love and services rendered to him by promising to take an ambassadorial role anytime necessary.



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