

Welcome to Year  
2011!

Dear Partners and Associates,

On behalf of the management and staff of CRAN, I'd like to extend a very warm greeting to all of you. I believe that as we concentrate our efforts on providing relief to people in the rural communities here in Ghana, we are working towards fulfilling the purpose of God for both the people we reach out to and also ourselves.

The year 2011 has begun in a very strategic way and we at the Christian Rural Aid Network here in Ghana believe that it is the year of wonderful things and a period of turnaround for the organization.

We look forward to working with you in realizing our corporate goals for the year. May you remain blessed.

Thanks.

Yours in the service of God,  
Patrick Agbesinyale (Dr)  
Executive Director



#### SPECIAL POINTS OF INTEREST:

- CRAN launches CESS Programme in June.
- Ernst and Young replaces Deloitte & Touche after five years of service to CRAN.
- CRAN embarks on another life inspiring project in the Volta Region.
- Mei-ing Cheok replaces Jacqueline Gunn at Kiva Desk



# CRAN

Rural Development Advocate Since 1993

*A Quarterly Newsletter of the Christian Rural Aid Network*

VOLUME 1, ISSUE 1

1ST QUARTER, 2011

## Social Development Progresses in CRAN



*Francis Teye Kodzi  
Project Officer, Social  
Development Department*

**W**e have had a very busy and fulfilling start to 2011. Besides the regular meetings with students from our Child Education Support Scheme (CESS) to motivate them during the examination period, we also participated in a Parent-Teacher Association session

in one of the rural community schools established by CRAN – Abueno CRAN Kindergarten.

CRAN has also been busy bidding for some projects, including a water project and an anti-child labour programme for cocoa-growing regions.

We are also trying to raise at least GH¢32,000 to build a 4-Unit classroom for kindergarten children in the Asemanse Community in the Central Region. This will cater for 120 nursery, Kindergarten 1 and Kindergarten 2 students. The four rooms will include a storeroom and toilet facilities.

To raise more awareness on the CESS programme, we have planned to organise a public launch in the middle of the year (read more about this in *Upcoming Events*)

On the whole CRAN has chalked some success, and faced some challenges which with support from our well wishers we will overcome

We are very grateful to all our donors and supporters for making our projects and assistance to our rural communities possible.

*“We, who have so much, must do more to help those in need. And most of all, we must live simply, so that others may simply live”.*

**Ed Begley, Jr.**

## Musunkwa gets a school library

Sponsored by Trinity Reformed Church of Wimbledon



*The Musunkwa School Library is structurally complete and ready for use. We are currently raising funds to stock it with*

**T**HE Musunkwa Community School library project was supported by the Trinity United Reformed Church of Wimbledon. UK

Although the project is structurally complete and furnished, the Christian Rural Aid Network is in the process of securing funds to stock the library with books.

The Musunkwa Community School has over 400 students from Primary to Junior High School levels.

Christian Rural Aid Network and the Musunkwa community are grateful to the Trinity United Reformed Church of Wimbledon for helping fund this library that will encourage reading.

## Staff Engage Parents of Abuenu Kindergarten Pupils

**T**HE Abuenu Kindergarten was built and furnished by CRAN and Tara Jane Trust,,UK in 2008.

Although CRAN’s responsibilities ended there, we were honoured to be invited to participate in the Parent -Teacher Association (PTA) meeting on 1 April, 2011 to help get parents more engaged in their children’s education.

CRAN’s Communication and Public Relations Manager, Edwin A. Asamoah and the Project Officer, Francis Teye Kodzi, represented CRAN at the meeting. There were 22 parents (representing 75 students enrolled in the school).

The parents were encouraged to play a more active and responsible role in getting their children to and keeping them in school. Some of the issues addressed include:

1. Maintaining good personal hygiene for children by providing toilet paper and soap.
2. Providing food and drinking water for the children so that children stay in school rather than play truant.
3. Providing recreational facilities in the school to serve as a form of entertainment and activity for children.

Parents were praised for ensuring a good foundation for their children’s future laid through education. It was however acknowledged that they

faced a few challenges.

For instance, most parents are farmers, which means that they leave early for farm to be able to prepare food for their children to take to school. Also many parents struggle financially to meet their children’s school needs.

To sustain the school CRAN is exploring the possibility of providing CESS sponsorship for pupils who have demonstrated commitment to attending school and who have also performed well.

CRAN has also promised to provide some items like footballs for recreation , paper off-cuts for children to learn to write before using exercise books, and water containers

### *Feeding children of Ohiaba Community School - A Sure Solution to Child Absenteeism!*

**A** team of staff who visited Ohiaba community School has identified that food – here, the lack of it – is a major cause of absenteeism at the school.

Ohiaba Community School, now a government school that CRAN helped to build, has seen its population drop from three classrooms to one. Many of the pupils have started going to a neighbouring private school because food is provided at this school.

A closer look at the situation revealed that if no prompt action is taken, children in the school might be lost to truancy or drop out of school totally since parents might not have the necessary resource to support them in the private school.

CRAN is now looking at how it could provide these children with food so as to retain the children in school.

### New Auditor for CRAN



In accordance with banking regulations, the Christian Rural Aid Network, (CRAN), in fulfillment of the regulations, has appointed a new external auditor.

The organization has, for the past five years, worked with Deloitte & Touche who executed their duties judiciously towards the credibility of CRAN.

The new auditor, Ernst & Young, Ghana, started working with CRAN in March this year.

Mr Kwadwo Brantuo, the Managing Partner , in a meeting with the management of CRAN, called for collaboration from staff and management of CRAN in the implementation of audit reports for the betterment of CRAN.

He said t Ernst & Young has brought on board professionalism in the conduct of auditing CRAN and that CRAN should expect integrity and honesty from them.

**“Education is simply the soul of a society as it passes from one generation to another”.**  
**G. K. Chesterson**

# CRAN Ends Training for Microsfere

**F**OLLOWING an intensive Training Needs Assessment conducted in June 2010, CRAN was engaged by Microsfere, a French NGO operating in the Kakum Conservational Area and Aman-suri Wetlands Area, in the Central Region, to run business and technical skills courses for communities in the the Amansuri Wetlands (AWA) and the Kakum ConservationalAreas(KCA). This was from November 2010 to February 2011. The business training was designed to help participants



acquire the necessary new skills to run their businesses and trade, increase their income and eventually become self-sufficient thereby eliminating poverty

Some of the skills taught included beekeeping, pig and small

ruminants-rearing, agro-forestry, fish preservation and soap-making.

A total of 302 participants were given business training whilst 440 participants took part in the technical training. Female representation in the training was more than 50%.

VEDPP III cont'd on bottom Page

1. Clients were given financial assistance to purchase agricultural inputs.
2. Equipment was given to over 200 farmers who were either engaged in animal husbandry, chili pepper cultivation, beekeeping and papaw cultivation.

**C:AVA**

1. Over 400 participants were the C:AVA clients
2. They received microenterprise loans to purchase cassava presses, cassava graters and/or raw materials (cassava roots) for processing.

## CRAN Trains Beekeepers under VEDPP III

**A**S part of its Village Enterprise Development Promotion Programme (VEDPP III), CRAN took 42 participants (32 males and 10 females) through a two-day capacity development and skills enhancement training in beekeeping and oyster mushroom cultivation as a business.

The training, which was facilitated by CRAN's social department staff, with support from Tropical Bee Products Limited,

was held at CRAN's Education and Resource Training Centre located at Liate Wote on the 12 and 13<sup>th</sup> January 2011.

Participants were from communities in the Hohoe Municipality, Jasikan and Kadjebi districts.

At the end of the training, participants learnt how to practically keep bees for honey production



*A participant attending to his apiary*

and other bee products.

They were also equipped with hands-on training on how to grow oyster mushroom for income generation. Participants shared that they enjoyed the programme and indicated their readiness to put into practice their newly learnt trades for better livelihoods.

## Impact of VEDPP III and C:AVA Projects Assessed

**T**o ascertain the impact of Cassava Added Value for Africa Project (CAVA) on beneficiaries, CRAN conducted a survey on about 1,000 participants. The study was led by the Volta Region Coordinator, the Senior Technical officer and the GIZ Technical Advisor.

Of the 1,000 participants who were interviewed, 52% were females and over 90% were farmers.

**Some of the results from the study: 1.** Beneficiaries have applied lessons from the training sessions and are enjoying positive results in terms of

improved yields/harvests/incomes.

2. Only 1% of C:AVA beneficiaries either did not have National Health Insurance (NHI) or have not renewed their NHI cards as compared to over 60% in October 2010.

3. All the VEDPP III clients have registered for NHI cards while only 3% said they had not been able to renew their cards.

4. 97.6% of participants indicated they could now meet their family, social and religious obligations - an indication of improved income and the proper use of assistance received.

5. 2.4% of the C:AVA clients indicated that they had not felt any change in their

lives because they were not provided with planting materials and financial support to fully benefit from the project.

6. 65% of participants supported with micro-enterprise loans for various activities have not been able to pay back their loan and attributed this to:

A) Middle men not paying for chili pepper sold;

B) The breakdown of water pumping equipment;

C) Drought; and lack of markets.

CRAN has advised defaulting clients on ways to pay back their loans, including diversifying their businesses.

CRAN has also assisted in looking for markets for them.

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# Microfinance Special



*Peer pressure is not always a bad thing.*

**George Tokpo**  
*Director, Operations*

Community-based micro lending has proven to be a very successful model for us. Since we started the Credit with Education (CwE) programme last year, which lends to solidarity groups and credit associations within a community, our Portfolio at Risk (PAR) has been zero per cent for CwE loans, which is quite remarkable.

What we have learnt is that our CwE borrowers are less inclined to default

because of the mutual guarantee system, where if one member of the group defaults, the other members have to cover her repayments. Also, given how close-knit these communities are, the borrowers often try to avoid the embarrassment of not repaying their loans.

CRAN is aiming at growing its CwE portfolio by 30 per cent this year (though this is dependent on when we get donor funding). The wheels are already in motion: we have hired three new loan officers and are currently conducting feasibility studies to operate in two new areas, Twifo-Praso and Assin-Foso.

We have also engaged UT Collections, a debt recovery institution and a subsidiary of UT Bank, to help us recover some GHS258,000 in old debt. On 31 March, letters were sent out to the relevant borrowers to in-

form them that UT Collections would be in touch with them soon and some clients have already come forward to settle the debts.

To keep ongoing engagement with our clients and to educate them on CRAN's microfinance operations, we plan to run a forum at the end of the year. This will be targeted at group leaders. Aside from discussing issues with them, we are keen to get some feedback from them too so that we can improve our products and services.

We would like to thank all our partners for helping us grow to serve more people and we look forward to your continued support.

[www.ghana.cran.org](http://www.ghana.cran.org)

## New volunteer at the Kiva Desk



**K**IVA, one of CRAN's partners, has sent a new Kiva Fellow, Mei-ing Cheok, to work with the Kiva Desk.

Mei-ing was posted to take over from Jacqueline Gunn, who has gone on to the Ukraine for another Kiva tour of duty. Mei-ing has been with CRAN since the start of February and will serve until the end of May.

Born and bred in Singapore, Mei-ing has spent most of her career in the financial services, mostly focusing on marketing, business development and relationship management. She spent the past seven and a half years at a financial planning firm, where the highlights for her have

been championing financial education to consumers in Singapore and Hong Kong.

Mei-ing founded the Women Mean Business network, which aims to help women achieve work-life success through financial empowerment.

Having worked in a fairly affluent society promoting important messages about making the right money decisions and planning for the future, she is thrilled to shift her focus to a different group of people: one that needs the most basic of financial services for economic security and for a livelihood. She hopes to make a difference where it matters most.

## New and Retrained Loan Officers to grow Portfolio

**T**o maintain high professional standards of our front line staff, we will be running training sessions for both new and current microfinance loan officers. For current loan officers, this training is part of their continuous professional development and a tool to help us review their performance.

We are pleased to welcome three new loan officers: Messrs Noah Anyaah and Eric Kwesi Sam, who have undergone training for Freedom from Hunger (Credit with Education) loan delivery programme.

They are both assigned to the Takoradi Unit to help grow the loan portfolio of the unit.

Ms Mabel Asong has also joined the Hohoe Unit and will also be delivering the Credit with Education programme.



## About Us

The Christian Rural Aid Network is a registered local not-for-profit organisation established in 1993 with the passion of meeting the needs of rural and semi-urban communities in the Central, Western and Volta regions of Ghana.

We deliver this through the provision of micro-finance and social development programmes in education, child sponsorship, community sensitization, advocacy, training and health and sanitation.

## Contact us

For more information about the Christian Rural Aid Network, CRAN, its products and services, please contact:

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[www.cran.org](http://www.cran.org) or  
[www.ghana.cran.org](http://www.ghana.cran.org)

CRAN: "Faith with Deeds"

CRAN—"Meeting Rural People at the Point of their Need"

## Abura Micro Credit Unit Relocated

THE Abura Unit of CRAN Microfinance has relocated its office from the Kofi Appoh Cluster of Stores to a more spacious office located in anew shopping block adjacent to the former office.

This is in line with management's goal to provide better services to clients.

Meanwhile the Siwdu and Castle Units have been merged for more effective service at the Castle Unit.

## We are on Course!

CRAN Microfinance Scheme has disbursed GH¢1.18million for the first quarter of the year 2011.

Below is the table indicating our performance for the first quarter of the year.

Items/Definitions	Achievement (s)
New loans disbursed	Ghc 1.18 million
Portfolio at Risk	5.5%
Breakdown by product	Susu (individual): 22% Susu (group): 21% Credit with Education: 57%
Breakdown by gender of borrowers	Females: 81% Males: 19%

## Upcoming Events

### Lights On: Providing Illumination to villages in the Volta Region – 24 May 2011

WE are pleased to announce the launch of the CRAN Energy Project.

This is to provide remote villages with access to solar-powered light products. Having access to light will greatly improve the quality of life for these villagers, allowing them more productive time (e.g. for children to study) after night fall and decreasing the risk of home accidents.

Impact Energies will provide light products that are powered by solar energy for sale to the villagers. Like micro loans, the light products will be repaid by the villagers in installments and the process will be facilitated by CRAN.

We are holding an official launch of this event on 24 May to raise awareness of this project in an effort to reach out to more villages.



### Launching CESS — Getting the Word Out

Since its inception in 1994, CRAN has sponsored and is currently sponsoring more than 233 needy, but promising students through its Child Education Support Scheme (CESS) programme.

We want to take a big step forward this year to raise awareness about CESS potential beneficiaries and attract new donors, with the goal of sponsoring at least 200 new students. To accomplish this, we are organizing a public launch of CESS by mid year. We hope to have 200 guests at this event, where we can share the story of the CESS journey so far and our vision for the future.

Through this awareness campaign, we hope to source 500 student profiles and select 200 bright students who need financial support. From KG to Junior High School level and beyond, where possible. By laying this foundation, we are building a brighter future for this country.

