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1993 - 2013

# CRAN

A 20th Anniversary Edition Publication of the Christian Rural Aid Network

October - December, 2013





# Editorial

## 20 years of humanitarian impact!

**I**t is often said that an organisation which is of large is worth celebrating. To add, we must say that an organisation that has made so much impact in the lives of people is worth acknowledging.

That would be the story of an organisation in Ghana set up by a Ghanaian for Ghanaians. The story of the Christian Rural Aid Network has been the one most people should be willing to listen to. Perhaps it would urge another individual on to make impact in the lives of others.

There had been many years, but the year 2013 had been a unique and significant one in the history of the Christian Rural Aid Network. This year would probably go into the annals as the year of God's favour to the organisation. We are so grateful to the Almighty God for the mercy and grace to come this far.

As a non-governmental organisation with the passion of serving the needs of rural and peri-urban communities of Ghana for the past twenty years, we believe it had not come by chance but by dint of hard work and perseverance, coupled with the presence and fellowship of the Lord.

Not only did the organisation celebrate its 20th year milestone, but its goal of moving to its own established office complex had been accomplished.

Christian Rural Aid Network which has been the parent company of CRAN Microfinance, CRAN Social and CRAN Microinsurance was birthed two decades ago and has since been part of the transformation and the development of the less-privileged. This group of people included children, women and men who are mostly found in Ghana's rural communities. So far, the organisation's operations had been in the Western, Central and Volta regions.

Apart from the three Northern regions, the Western, Central and Volta regions have been known to be the next poverty-stricken regions.

CRAN's flagship projects and programmes, provision of educational infrastructure and the Child Education Support Scheme (CESS) which were started in the Central and Volta regions had benefited thousands of school children either directly or indirectly.

The microfinance and microinsurance programmes which were later introduced had continued to raise homes and families with the passion of making them homes without poverty.

Other projects through which CRAN had impacted lives in rural communities in Ghana especially with rural agricultural extension programmes carried out in partnership with donor agencies like EED (GIZ), Tara Jane Trust and others including CRAN Freundeskreis..

Although this organisation had travelled rocky paths in its bid to develop, it had been able to transcend the turmoil. By this, it has been able to rise to the level of a non-governmental organisation that makes a difference in the lives of people who in one way or the other had lost hopes.

This feat however could not be achieved without the support of donor agencies. Donor agencies have played unique roles in the current state of CRAN. The transformation and development programmes would have remained dreams without fulfilment had it not been by the help of these agencies that believed in the aspirations of the organisation.

As we celebrate twenty years anniversary, we need you to be in the same spirit with us we thank God for how far He had brought us.

The Executive Director, Dr. Patrick Agbesinyale, was on point when he acknowledged the support and parts that other people played in the transformation of the organisation.

It is also of mention that he, Dr. Agbesinyale, has played immense roles in seeing where CRAN has reached now. Staff of the organisation, as well as clients and beneficiaries would be greatly indebted to him for dreaming a big dream that has lived for two decades and counting.

It should be the responsibility of all of us to continue to pray for the sustenance of the organisation and ask that greater and bigger plans would come out of CRAN. Better opportunities should come her way so that platforms could be created for greater growth.

We trust that you, our partner would continue to keep faith with us for our future development. God bless.

## CRAN donates to Orphanage



*Mr. Ludger Woehle presenting the items to Madam Jemima Hayford. Looking on are the CEO of CRAN and some inmates.*

**T**he Christian Rural Aid Network, CRAN, had carried its social responsibility further by donating assorted items to orphans in the Central region.

Items donated included bags of rice, cooking oil, tins of milo and milk, cakes of cartons of soap and other toiletries at a cost of two thousand Ghana cedis.

Hope Centre came alive when workers of the Christian Rural Aid Network thronged its premise to present the items to the inmates.

Addressing the inmates, the Chief Executive Officer of CRAN Microfinance, Benjamin Turkson, said it was part of CRAN's objective of serving the needs of disadvantaged children as well as families. He indicated that their visit to the orphanage was to create the opportunity for them to fraternise with the children as well as encourage them not to lose hope of the future.

Mr. Turkson thanked the owner of the orphanage and the caretakers for the investment they were making in the lives of the children who had become less privileged owing to the demise of their parents. He called on the inmates to trust in the Lord to create a very bright future for them.

Children in the orphanage were between one and thirteen years. These children were being cared for by three trained caretakers who took them through various activities including classroom tutorials and other recreational programmes.

A representative of CRAN Freundeskreis, Mr. Ludger Woehle, who made the donation on behalf of the organisation, said the donation was part of CRAN's efforts to meet the needs of the needy in society, and that the items were supposed to be used to cater for the

orphans at the centre.

He also commended the staff of the Centre and asked them to make the necessary impact in the lives of the children since the children were the representatives of the future. He noted that the development of the children depended on the kind of nurturing that would be given them.

Receiving the items, Madam Jemima Hayford, Senior Caretaker Mother at the Centre, commended CRAN for the gesture and called on other well-meaning organisations to emulate CRAN's gesture by paying attention to supporting the less-privileged in the society.

Earlier, staff of CRAN engaged the inmates in a time of praise and worship with prayer made for God's protection and guidance for the children as well as the caretakers.

### Social Development Corner

#### STAR GHANA PROJECT ONGOING

The Star-Ghana project which began in February this year aimed at supporting CRAN to achieve long term sustainability organizationally and financially is still ongoing.

In this 4th quarter the project organized workshops in gender mainstreaming where there was full participation of CRAN staff from Cape Coast and Hohoe. The project has also brought about the review of the CRAN Operational Manual which is still ongoing. The project has made visible signs of progress to the organization and there is great hope that the goals of the project will be achieved.

#### SHAMA-KEDZI CRAN METHODIST SCHOOL TO BENEFIT FROM RAIN HARVESTING PROJECT

**O**n the 29th of November 2013 CRAN signed a contract with Ghanaman Trust Fund to embark on a rain harvesting project for Shama-Kedzi CRAN Methodist School.

The project is meant to provide potable water for the teachers and students of the school who find it very difficult acquiring potable water for domestic use. This has been a great challenge to the school for years as it has discouraged many teachers from accepting appointment to teach in the school leaving the pupils with inadequate teachers.

CRAN sees this support from Ghanaman as an answered prayer and hopes that the project once completed will go a long way to promote teaching and learning in the school.



# NGO's Charged to promote community development



Non-governmental organisations in the country have been called upon to promote and implement community sensitisation programmes that are geared towards changing behaviour and ensuring that communities are entrepreneurial in their approach to addressing the challenges of poverty.

"Let us promote the establishment of strong communities that control and use assets to promote social justice and help improve the quality of community life. Promoting good community development would enable communities and public agencies to work together to improve the quality of government", she opined.

To her, communities that continue to rely on national governments for their development may find their hopes dashed at the end of a political season of four years, adding that if communities would look within and see how they can harness their own resources for their own benefit, they would marvel at their achievement in just a few years.

Dr. Adukpo also challenged government and its agencies to turn their eyes towards the people whose mandate took them where they are so they can provide the basic facilities in the rural communities for the benefit of the people.

"A government that is self-serving does not last in leadership, and so politicians who want to really lead the people must focus their energies on the development of the people" she declared.

Dr. Adukpo commended CRAN for developing people and giving beneficiary communities a sense of hope and something to live for.

"It is necessary that the organisation should not relent in the efforts it had started so as to see communities without poverty", Dr. Adukpo advised.

The Board Chairperson of the Christian Rural Aid Network, Dr. Genevieve Adukpo, said this when she delivered the keynote address at the 20th Anniversary Ceremony of the organisation in Cape Coast.

Speaking on the theme, 20 years of community development: looking ahead, Dr. Adukpo called on NGOs to train and support beneficiary communities to recognise and develop their ability and potential so they could organise themselves to respond to problems and needs which they share.

## Head of Operations attends GIZ Conference

Mr. Simon Atiatorme, Head of Operations of CRAN Microfinance, had travelled to Cameroon between 28th October and 1st November, 2013 for a conference organized by Deutsche Gesellschaft fur Internationale Zusammenarbeit (GIZ) a German organization for international cooperation.

The Conference brought together representatives from Ghana COCOBOD, microfinance organizations, rural and community banks and credit unions from all over Africa.

The conference was geared towards creating the awareness that family farming is a good business and financial institutions should give families who venture into this business the necessary support.

The argument was made that assisting family businesses would enable them to move from subsistence to large-scale farming. This move would go a long way to improve the livelihood of these families.

According to Mr. Atiatorme, most of the financial institutions present agreed to support family farming

businesses as long as guarantees were provided to reimburse the financial institution in case of default since family farming on commercial basis is a very risky venture.

GIZ asked for government support to provide these guarantees for farmers to access financial support from financial institutions.



Mr. Atiatorme (second left) in a group photograph with other participants from Ghana

## CRAN'S HISTORY RETOLD - EXECUTIVE DIRECTOR



**The Executive Director of the Christian Rural Aid Network, DR. PATRICK AGBESINYALE, revisited the history and the part that CRAN has been playing in the country for the past twenty years. Below is the speech.**

It is a great honour for me to share a little about the history and journey of CRAN on this august and auspicious occasion. First and foremost, I wish to thank God for giving us all life to be witnesses of this occasion.

The Christian Rural Aid Network (CRAN) is 20 years old. The theme of the anniversary "Celebrating Twenty Years of Community Development Work Looking Ahead" cannot be less appropriate. Needless to say that even though the celebration of this 20<sup>th</sup> anniversary is not clad in pomp and pageantry, there is every good reason and indeed some cause to acknowledge the occasion, look back on the path cut so far, reflect, take stock and also look ahead into the future.

Mr. Chairman, CRAN like any human enterprise started with a dream which I had in 1986 whilst a student in the University of Ghana and later doing my national service at Dunkwa-on-Offin in the Central Region. This dream was borne out of a strong conviction and motivation to give something back to society particularly the rural poor upon graduating from the University. Indeed, I myself had grew up within a rural setting and therefore appreciates very well the depth of deprivation, want and the very difficulties our rural folks face in their daily endeavour to survive and/or make some meaning out of life.

This unflinching desire to be actively engaged in rural development work perhaps led to my pursuit of a two-year Masters programme in Development Planning and Management run under a partnership between the University of Dortmund in the Federal Republic of Germany and the Kwame Nkrumah University of Science and Technology in Kumasi (KNUST), Ghana (known as the SPRING Programme). Whilst studying in Dortmund between 1989 and 1990), I made a number of good Christian

friends out of the Dortmund University Christian Fellowship (SMD); many of who later came to share in this vision of rural development work in Ghana. These indeed turned out to be CRAN's main and more or less permanent source of support and inspiration till date.

In 1991, I got a job with the University of Cape Coast (UCC) as a research fellow (at the Institute for Development Studies). A few months of work as an academic in the university brought upon me the realization that it is never enough to write and publish academic papers and books for the shelves only which would hardly impact directly on the despicable poverty, illiteracy, squalor and indeed the general deplorable conditions under which most of our rural communities, some of which are very proximal to the university itself live. Rather, getting down to the communities to deploy and make available all the valuable skills I have acquired in rural development planning and management, it was thought, would bring the desired impact little as this may be. It was this ardent desire and motivation to place these skills and knowledge directly at the disposal of the rural people so as to help improve quality of life, provide opportunities and give hope that gave birth to CRAN.

Between 1991 and 1993, considerable grounds and behind-the-scene works had been accomplished with active support from a number of colleagues towards laying the foundation for the birth of CRAN. Some of these efforts included intense contacts and discussions with our friends in Germany regarding their support for CRAN and its work. This culminated in the official inception of the Friends of CRAN Circle (CRAN Freundeskreis, e.V.) in 1993 in Dortmund and which was later registered in Germany as an official partner and support group for CRAN and its rural development work in Ghana. Other areas of intense efforts included extensive baseline surveys in selected migrant fishing communities in the Central Region which we had chosen to commence our rural development work and projects and also the preparation of all the necessary legal documentations.

For a few years between 1991 and 1994, CRAN was run from my home in the UCC until we got our first office in Cape Coast. In all these difficult years however, our determination and motivation never waned as our desire have been to make some development impact in the communities we have chosen work, a key driving factor that gave us the strength and the impetus to surge on. Starting up, building and indeed growing an NGO like CRAN from the scratch can be extremely difficult and a very tedious enterprise. Yet genuinely seeing some of the

needs of the rural poor addressed even with very limited resources and their positive responses gives that inner satisfaction and cause for joy, which for me in particular nothing else gives. Indeed, imbued with the knowledge of the quantum of positive transformation and hope very small resources can bring about in the lives of the rural poor and also in shaping their destinies, we have, from our very humble beginning, learnt to be frugal while also learning and acquitting ourselves very well regarding how to 'abuse and to abound'. We as CRAN have also learnt over the years to give our whole selves to the ministry of helping others, having perceived this essentially as working for the Lord and not for men.

Looking back over the last 20 years, CRAN, indeed, has chalked some achievements worth celebrating. These have been in spite of the difficulties and challenges we have encountered as part of the journey. Mr. Chairman, kindly permit me to give a rundown of some of these achievements:

- Over the last two decades, our programmes, projects, interventions and activities may have benefitted either directly or indirectly over 1 million people in Ghana resident in over 450 rural and peri-urban communities in about 17 districts across three regions of Ghana including Central, Western and Volta Regions.

- CRAN through its efforts has put several hundreds of rural children from very deprived rural communities in schools it has helped set up in some of these communities. Indeed, many of these children would never have had the chance in their life time to see the inside of a classroom safe for these interventions by CRAN. Some of these children are today medical doctors, journalists, teachers, nurses and the like.

- Our village targeted girl-child education promotion programmes have removed barriers and provided new opportunities for several girl-children in these same communities to be in school.

- CRAN's Child Education Support Scheme (CESS) continues to provide educational bursaries and financial support for several brainy but needy children across many communities within our project areas located in the three regions of Ghana where we work.

- Our vocational and technical skills training centres have in the past offered all forms of practical training aimed at providing employable skills to young ladies and lately, boys including school dropouts and Junior Secondary School graduates.



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We have delivered school related infrastructure including school buildings, libraries, teachers' bungalows, rain-water harvesting systems in addition to soft facilities like school furniture, books, computer labs and teaching/learning aids to a number of communities with support from our partners.

Our community improvement programme has benefitted many rural communities with projects related to safe drinking water provision, improved sanitation (toilet facilities), solar lighting etc.

CRAN has made and continues to make rural credits and allied services through our microfinance programme accessible to several poor rural and peri-urban households and informal sector operators in parts of these three regions.

Our village enterprises promotion programme have benefitted several rural households and farmer-based organizations with income-generating enterprises in the area of edible oils processing, food processing, soap making, bee farming, snails farming and general agricultural value chain development.

Our Mutual Guaranty Trust a micro-insurance scheme which is on a pilot now benefits and brings relief to a number of our target rural households in times of distress.

Our development education and information programmes and activities aimed at mobilization rural communities for self-help (demand driven approaches) continue to take a centre stage in our partnership with the various communities for any development action and/or activities, be it community improvement, provision of community amenities and social infrastructure and services, economic enterprises, etc. To this end, CRAN in partnership with others have established an FM radio station at Hohoe in the Volta Region which reaches out to over 400 thousand people in the mid-Volta area.

The same way, our support for village churches and rural evangelism in general, continues to bring salvation to many and also does strengthen village churches in the communities in which we work.

CRAN itself has witnessed tremendous growth and expansion over the last 20 years. From only two full time staff in 1994, CRAN today has a total strength of close to 70 full-time employees made up of management, microfinance and projects/field staff. Beside the permanent staff, we have had several volunteers assisting in the work. All together, these

have been very dedicated and motivated staff most of whom continually perceive themselves as working for God rather than for men. No doubt, today, CRAN's work has expanded considerably from the Central Region where it all began to parts of the Western and Volta Regions. Our intense and expanded work in the Volta Region over the last few years culminated in the opening of our first regional office at Hohoe, which is located in a large office complex put up by CRAN itself to administer the various programmes and operations of the organization in that region. Our entry into as well as our expanded work within parts of that region since 2001 represents for many people in the target communities a really God sent and a landmark opportunity.

Mr. Chairman, our work and activities in the various districts have won the admiration of the district authorities, other development agencies, several donor organizations and central government ministries, departments and agencies. Indeed within the last ten years or so CRAN has had the privilege to have been selected on a number of different occasions by either the Government of Ghana, sections of the multilateral donor community and other reputable development partners and institutions to provide consultancy services and/or partake actively in the implementation of a number of national poverty reduction and rural development related programmes and projects in various parts of the country. Some of these include:

Emergency Social Relief Programme (ESRP) (2002 -2004) funded by the Government of Ghana.

Ghana National Response to the HIV/AIDS Pandemic funded by the Global Fund (2003 -2004).

Promoting Private Sector Development Programme (PPSDP) of the Government of Ghana (funded and administered by the United Nations Development Programme –UNDP) (2004 - 2005).

Local Initiative Fund (LIF) sub-Component of the Community-Based Nutrition and Food Security Programme (CBNFSP) of the Community-Based Poverty Reduction Project (CBPRP), a World Bank sponsored Ministry of Health / Ghana Health Service Project (2004- 2005).

Social Investment Fund (SIF) – A World Bank / IDA /AfDB sponsored Government of Ghana's Social Investment Fund programme - a poverty alleviation programme (2004- 2006).

Agricultural Extension Services delivery by the Non-public sector under the Extension Development Fund (EDF); A World Bank sponsored MOFA programme (2005- 2006).

Advocacy support for selected small scale enterprises and trade

associations in the Central Region of Ghana under the Business Sector Advisory Challenge (BUSAC) Fund supported by DANIDA, DFID & USAID (2005-2008).

Alternative Livelihood Promotion Component of The Ghana Wildlife Society's (GWS) Afadjato Agumatsa Community Forest Conservation Project (AACFCP) with support from SNV and the Royal Dutch Embassy in Accra (2008 -2010).

Cassava: Adding Value for Africa". C:AVA in Ghana in partnership with the University of Greenwich's Natural Resources Institute, UK with funding support from the Global Development Programme of the Bill and Melinda Gates Foundation (2009 –till date).

Provision of training needs assessment and training services for fringe communities in the Kakum and Amansuri conservation areas in partnership with Microsfere of France (2010-till date).

Local Governance & Decentralization Program (LOGODEP) funded by LOGODEP Small Grants program of the USAID (2011 -2012).

Rice Sector Support Project (RSSP); in partnership with MOFA with funding support from the French Development Agency France (2011-till date).

STAR-Ghana Sustainability Fund for Organisational Development

Over the last 20 years, CRAN has received and enjoyed funding support from several partners and donor organisations including:

- CRAN-Freundeskreis e.V., Germany
- CORDAID, The Netherlands
- Evangelischer Entwicklungsdienst (EED), Germany
- Tara Jane Trust, UK
- KIVA California, USA
- Deutsche Welthungerhilfe (DWHH), Bonn, Germany
- Deutsch - Afrikanische Zusammenarbeit (DAZ), Germany
- Energy-In Common/Impact Energies (USA)
- The British High Commission in Ghana (Small Grant Section)
- The Canadian International Development Agency (CIDA)
- The Alliance for Community Action on Girl-Child Education in Africa – “TheAlliance” / FAWE/UNICEF
- United Nations Development Programme (UNDP), Ghana
- Agence Française de Développement (AFD)
- Natural Resources Institute (NRI) of the University of Greenwich/ Bill and Melinda Gates Foundation
- STAR Ghana
- LOGODEP Small Grants Fund of the USAID

# CRAN Head Office gets new staff and some old ones promoted



Christopher Mensah-Adator  
New MIS Manager

CRAN has appointed seven new staff who successfully went through an interview process at the head office this year. There has also been promotion of some old staff.

**KIVA**  
Cecilia Gamale has been promoted from KIVA assistant to KIVA manager after the resignation of the former KIVA manager, Mr. Abraham A. Akuoko. Three new

staff have been recruited to assist at KIVA department. They are Mr. Victor K. Dzikunu, a high school graduate and a calm and obliging gentleman; Mrs. Rosemary Apusiga, a Higher National Diploma (HND) Secretarial and Management Studies graduate from Cape Coast Polytechnic who is always ready with a smile; and Miss Veronica Nuwodjuro a high school graduate and a candid young woman.

## INTERNAL AUDIT

Mr. Jerry Onai, the Internal Auditor at Hohoe has been assigned



Miss. Benedicta Afram  
Bachelor of Arts in Economics, UCC  
CESS Coordinator



Mr. Wisdom Nuekpe  
SSSCE  
Day Security & Cleaner



Miss Veronica Nuwodjuro  
SSSCE  
New Kiva Assistant



Miss. Deborah Bentil,  
HND Accountancy Cape Coast Poly.  
Assistant Internal Auditor



Mrs. Rosemary Apusiga  
HND Secretarial and Management Studies  
New Kiva Assistant



Mr. Jerry Onai  
Hohoe Internal Auditor  
Moved to Cape Coast



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- ✳️Royal Netherlands Embassy in Ghana/Ghana Wildlife Society
- ✳️Hilfe für Brüder e.V. (Stuttgart, Germany)
- ✳️The American Crossroads of the USA
- ✳️British Women Association in Ghana
- ✳️North American Women Association in Ghana
- ✳️Katholischen Hochschule Gemeinde (KHG), Aachen, Germany
- ✳️Free Evangelical Church of Aachen, Germany
- ✳️Evangelical Church of Dortmund-Brechten, Germany
- ✳️Canadian University Students Overseas (CUSO)
- ✳️School of Gummersbach, Germany
- ✳️Afrika Action, Germany
- ✳️Diakonisches Werk der EKD e.V. Stuttgart, Germany
- ✳️UBS Investment Bank, London, UK
- ✳️Noble Friends Charity, UK
- ✳️Wimbledon Trinity Church, UK
- ✳️Norddeutsche Stiftung für Umwelt und Entwicklung, Germany
- ✳️Bebo Foundation, The Netherlands
- ✳️Microfinance Rating and Assessment Fund, USA
- ✳️Information Systems Fund (The IS Fund) of CGAP, USA
- ✳️SPEED Ghana

We can only say many thanks to all of them.

Mr. Chairman, while expressing our joy over these sterling achievements, it is pertinent to know that these achievements have not in any way made the organisation complacent. Rather, they have posed new and further challenges which call for perseverance, hard work and diligence in our endeavour to help eradicate rural poverty and improve the quality of life of the large mass of our rural population.

As we celebrate our 20th anniversary, CRAN can look back and say with confidence that we have achieved something over the last two decades. Yet a lot more remain to be done. Nonetheless, we believe strongly that we are very much on course and CRAN is determined, through thick and thin, to make some visible impact on rural lives and on the general quality of life among the very deprived and distressed communities, which constitute our target groups.

Mr. Chairman, on this noble occasion, it is appropriate to pay tribute to certain individuals and personalities who have contributed in diverse ways to make CRAN what it is today. We salute CRAN-Freundeskreis, e.V. (CRAN Friends Circle) in Germany led by the late Mr. Hans Wallhaeser for their untiring and ceaseless support for CRAN right from day one till date. We are also grateful to Dr.

Inkoom who during his doctoral study in Dortmund, Germany in the mid-1990s did a lot of public relations work to support CRAN. His efforts helped very much in building a very strong relationship between us and our German partners during these formative stages of the organisation.

The invaluable and the singular contribution of Ms. Margaret Agbesinyale who had worked tirelessly in diverse ways to get CRAN grounded and firmly established as an organisation is hereby acknowledged. CRAN also salutes Dr. Mrs. Kafui Etsey, Ms. Comfort Tsaku, Ms. Margaret Akaba, the late Mr. Gabriel Amevinya, Mr. Christopher Kponorvi and Ms. Rebecca Amegbor for their selfless contributions and critical roles played towards the establishment of the Abakam village school project, which happened to be the first ever successful project executed by CRAN.

CRAN is heavily indebted to Mrs. Doris Agbesinyale who decided to quit her teaching job in 1994 in order to take up the painstaking responsibility of nurturing and managing the organisation (with only one small manual typewriter and later with one secretary) from its very embryonic stage into what it is today. In the same breadth, we do pay tribute to CRAN's earliest administrative secretaries notably Ms. Eva Mensah, Ms. Vivian Danquah and Mrs. Pamela Otoo who had to work under very difficult and strenuous conditions but aptly understood it as part of their individual efforts towards growing the organisation. CRAN is also heavily indebted to Mrs. Ruth Welsh a former administrative secretary in the University of Cape Coast for her immeasurable and selfless contribution at the very formative stages of the organisation.

We also acknowledge the immense role of Mrs. Mary Amewuga for her pioneering work in the Liati Wote project area in the Volta Region, which now forms the basis and a core part of our programmes and projects in that region. Similarly, the invaluable contribution of Mr. George Tokpo in designing and shaping our accounting and financial management systems (in 1996), which hitherto was a huge burden especially in the earliest periods of our operations, is hereby acknowledged.

The list of credits and acknowledgements cannot be closed without paying tribute to CRAN's immediate past Board of Directors

chaired by Mr. Elijah Yaw Danso for their noble and exemplary leadership as well as their untiring support for close to 15 years. I salute the entire staff of CRAN including the management, the administrative / operations staff and in particular our field workers both full time and volunteer staff for their great work and sacrifice over the years. As the frontline staff of CRAN (field staff) in the communities, their dedication to work and commitment has endeared CRAN very much to the various village communities. Also we are greatly indebted to several of our donors (both past and present) and partners, the chiefs and the peoples of the various communities in which we work, our rural clientele, and the local churches and the various other organizations we work with.

It is only appropriate at this point to say that the work has just begun.

May the Good Lord bless us all and give us hope for the future.

Dr. Patrick Agbesinyale  
(Executive Director)  
14.09.2013

## New Office Accommodation Commissioned for use



A new head office accommodation has been commissioned for use by staff of the Christian Rural Aid Network (CRAN).

The new magnificent office building located at the heart of Cape Coast would accommodate staff of CRAN Microfinance, as well as staff of CRAN Mutual Guarantee Trust and CRAN Social.

The head office was hitherto in the first floor of the State Insurance Company (SIC) building but has now moved to a place beside Mudek Hotel.

The building was completed in time and was commissioned during the 20th anniversary

celebration on 15th of September where prayers were said to commit the building and all those who will inhabit it into God's hands.

It was with great joy that on the 15th of October 2013, CRAN head office staff moved into the building.

The Head office staff testified that the new office gives an atmosphere of professionalism and comfort that would motivate them to work harder.

The Head of Operations, Simon Atiartorme, believes the building gives the organization a corporate branding that promotes client and donor confidence in the capacity of the organization.

Mr. Sam Bainson, Manager of CRAN Mutual Guarantee commented that the new building gives the worker a sense of pride and a sign of progress.

He further pointed out that the beauty and visibility of the building is bringing the organization goodwill as more people are now becoming aware of the existence of CRAN.

He added that the location of the building is very convenient as it is easily accessible to the other units in the region.





# Photo GalleryPhoto GalleryPhoto GalleryPhoto GalleryPhoto GalleryPhoto Gallery



Rev. Dogbatse ministers to Dr. and Mrs Agbesinyale



Methodist Youth Choir treats the audience to a wonderful music



Mr. Ludger Woehle delivering his speech at the celebration



Mr. Ludger Woehle and his daughter attentive at the thanksgiving service



Rev. Dogbatse in a chat with Ludger Woehle and his daughter



Popping of the 20th Anniversary champagne by staff



The staff also enjoyed the meal



Staff in a "gleamy" pose



Special prayer was led by Rev. Dogbatse for the new office accommodation



CRAN Freundeskreis display the anniversary T-shirt and the plaque presented to them for a long-term support



Special interaction with inmates of Hope Centre



Food time, joy time!



Dignitaries at the celebration of the 20th Anniversary



The guests were given a good treat after the anniversary celebration



Items donated to Hope Centre



No one was exempted