**GHANAMAN CRG TRUST FUND**

**GRANT FOR COMMUNITY DEVELOPMENT PROJECT**



Please find enclosed the application forms for the Ghanaman CRG Trust Fund. Kindly ensure you have enclosed all the following documents required by the Trust for the application.

* **Fully filled Application Form**
* **A copy of the Registration Certificate (in case of NGO)**
* **Evidence of collaboration with local community or authority (e.g. District Assembly) and other applicable group(s) to indicate local support for the project**
* **Budget Sheet for the project**
* **Cost Breakdown (with quotations from companies for materials and services)**
* **Photos to indicate current status of the project site**
* **Other supporting documentation such as:**
* Operational work-plan of project implementation
* Documentation to indicate current ownership of the project site
* Documentation to indicate prospective ownership of the land upon completion of project
* Publication (Annual Report, Newsletter, etc), if available
* Financial record (Audit Report), if the project generates income/revenue

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| **A. GENERAL INFORMATION ON ORGANIZATION** | | | | | | |
| **Full Name**: Associates for Sustainable Rural Development (ASRuD), Ghana. | | | | | | |
| **Date established:** 12th June 2007 | | | | | | |
| **Permanent address:** P. O. Box HP 1239; Ho; Volta Region; Ghana. | | | | | | |
| **Postal Address:** P. O. Box HP 1239; Ho; V/R | | | | | | |
| **Head of Organization:** Cosmos Abiwu | | | | | | |
| **Contact person:** Juliana Agbenyo (0244809203/0503436670) | | | | | | |
| **Town**: Ho | | |  | **District:** Ho | |  |
| **Region:** Volta Region. | | |  |  | |  |
| **Phone numbers:**  +233-24-4835624/(0)20-8155250/0244809203 | | |  | **Email:**asrudghana2007@gmail.com | |  |
|  | | | | | | |
| **B. DETAILED INFORMATION OF ORGANIZATION** | | | | | | |
| **Background of the organization.**  **Please attach a copy of the registration certificate** | | | | | | |
| **Background of the Organization (ASRuD)**: The Associates for Sustainable Rural Development (ASRuD) is a rural, non-governmental development organization established in June 2007 with its seat in Ho in the Volta Region of Ghana. It is registered as Non-Governmental Organization (NGO) under the companies' code 1963, Act 179 with the Registrar General’s Department (**Registration No. CG147602015**), the Department of Social Development (**Registration No**. **DSD/6863**) and also with the Ho (Regional) Municipal Authority (**Registration No.HMA/ADM 33/SF.175).** ASRuD is also registered as a Functioning Member of the Ghana Association of Financial Non-Governmental Organizations **(GHASSFIN).** ASRuD’s Broad Aim: ASRuD has, as its broad aim, the promotion of the Socio-economic well-being of the rural poor, especially women and children, and by so doing restoring their dignity and human potential for a better and more secured livelihood for them, their families and their entire communities.ASRuD’s Mission: Our mission is to strive towards the provision of holistic assistance to men and women in poor and disadvantaged rural communities to create income, opportunities and economic growth for themselves, their families and communities.ASRuD’s Vision: We envisage stable, self-sufficient and sustained socio-economic livelihoods for poor rural households with equal opportunities for Women and Men leading to the achievement of social justice. In other words, bringing rural people into prominence.ASRuD’s Core Values: The fundamental principles guiding decision making which ASRuD shall not compromise on, whilst achieving our mission and pursuing our vision are: Excellence, Transparency, Integrity and Innovation. Others are Good Corporate Citizenship, Gender equality, Sustainable Development and Accountable Governance. The rest are Continuous learning, Team work and Passion for the disadvantaged **Please see the Certificate Attached in Appendix** | | | | | | |
| **Objectives (Briefly outline your organization's objectives)** | | | | | | |
| ASRuD’s Main Objectives  1. To achieve lasting socio-economic development and enhanced livelihoods for poor rural households with focus on women and children through the provision of practical time-tested business solutions to widespread rural poverty and all its attendant woes. 2. To promote and provide rightful access to quality formal basic education and self-employable skills acquisition for children and women respectively so as to strengthen their capacities for accelerated economic growth. 3. To promote equal opportunities for Women and Men in all fronts in their development process. | | | | | | |
| **Major achievements (Outline any major achievements accomplished during the past 2 years)** | | | | | | |
| ASRuD had achieved a lot during the past 2 years, through our interaction with the rural citizens in the disadvantaged rural communities to produce jobs, income, employable skills and enhanced livelihoods, through some projects in Adaklu and other communities such as: **a.** Cassava: Adding Value for Africa (C:AVA)  **Funded by**: Bill & Melinda Gates Foundation  **Project Outline**: The key expectations of the project attached to the nomination include:  - Planting of Free gift of improved and new high yielding cassava planting materials of different varieties e.g. Sika, Ampong, Agbelifia, Dokuduade, Bankyehema, etc, and teaching of agronomic practices   * Strengthening the capacity of village Cassava processing units * Strengthening of Cassava farmers’ organizational, production, processing and basic business management capacity.   **Period of the project:** 2008 to2013; 2014 to 2018  **Current Situation:** Seven Districts in the Southern Volta with farmers totaling 5,000 have benefited from planting materials of new high yielding cassava varieties for production, High Quality Cassava Flour (HQCF) production and marketing through Sun drying for domestic use and export, all for enhanced income. High Quality cassava flour (HQCF) is the final product in processing of the cassava. HQCF can be used as a raw material in several bakery industries, components of traditional foods such as banku and akple, pastries of all kinds, etc, and plywood and paperboard applications.  There are also increases in the quantity of cassava produced to about 60% and engagement of buyers of cassava derivatives prior to the planting of the cassava and this creates market for the cassava prior to planting. Knowledge of other business management services are the other uses. This is still ongoing.  **b.** Financing Ghanaian Agricultural Project (FinGAP)  **Funded by:** USAID  **Project Outline:** This is a five-year project that addresses access to finance for agribusinesses while increasing the competitiveness of rice, maize, and soy in Northern Ghana (includes the Northern part of the Volta Region of Ghana)  **Period of the project:** 2014 to 2018  **Current Situation:** The above project is being executed in Five (5) Districts in the Northern part of the Volta Region of Ghana, namely: Krachi Nchumuru, Krachi West, Krachi East, Nkwanta South and Nkwanta North Districts. Business plans have been developed for 15 Small, Medium and Large scale enterprises (SMiLEs) and they have been assisted to apply for credit facilities from financial institutions such as Barclays Bank, Stanbic Bank, EDAIF among others totaling $ 3,000,000. Approval process is ongoing and it is at the various stages.  Such monies would be used to purchase farming equipment such as Tractors, planters, combined harvesters, boom sprayers, irrigation machines, etc | | | | | | |
| **Are there any past beneficiaries? Describe how they have benefited** | | | | | | |
| Yes, there are so many past beneficiaries.  In the first project about 5,000 farmers had benefited directly from the C:AVA Project and about 6,000 are the indirect beneficiaries. The following are some of the benefits of the beneficiaries:  a. New knowledge of the improved and high yielding cassava varieties  b. Knowledge of better agronomic practices concerning cassava  c. Knowledge of Cassava farmers’ organizational, production, processing and basic business management capacity.  d. They have been Strengthened in the capacity of village Cassava processing units as regards the processing of High Quality Cassava Flour (HQCF) and its various uses  e. They’ve gained knowledge of Cassava Value Chains  f. Farmers could now take credit from financial institutions to purchase farming equipment  g. Farmers could get large income as a result of these interventions, etc, etc. | | | | | | |
| **C. DETAILED INFORMATION ON PROJECT PROPOSAL** | | | | | | |
| **Project Title**: Adaklu Women’s High Quality Cassava Flour (HQCF) Processing Infrastructure in Adaklu Waya in the Volta Region of Ghana. | | | | | | |
| **Project Site/Location** (We must have an accurate direction for a visit):  The Project is located in **Adaklu Waya**, the Capital of Adaklu District in the Volta Region of Ghana | | | | | | |
| **Who owns the land where the project is situated:**  The Chief of Adaklu Waya Township, Togbe Lablulu Tegbeza V | | | | | | |
| **What currently exits of the project:(Attach photos including current state of the project)**  In 2008, ASRuD had gotten a project from African Women Development Fund (AWDF) for bread-baking business in Adaklu Waya. This is the project running in Adaklu and High Quality Cassava Flour (HQCF) is being used as a raw material for making bread, pastries, traditional foods like Akple, Banku and others. BUT the current Adaklu Women’s HQCF processing Infrastructural project is to continue NOW with the Processing of HQCF locally so as to be used in processing the bread and the other derivatives. | | | | | | |
| **If an existing project, when was it started**  I was started in 2008 | | | | | | |
| **Three (3) Specific objectives of the project**  1. Make appropriate agro-processing technologies (including provision of basic and simple equipment for cassava processing) available and accessible to at least 500 rural women within the project phase, for High Quality Cassava Flour (HQCF) processing for value adding and higher incomes.  2. Make working capital in the form of raw materials available and easily accessible to at least 500 poor rural women, within the project phase and achieve 50% sustained increase thereafter, starting from September 2017.  3. Provide integrated capacity training programme involving innovation/technology transfer training, entrepreneurial and enterprise development and management skills transfer. This would be done through both in-house and on-field training strategies for at least 500 rural Women within the project phase and achieve 25% sustained increase thereafter. | | | | | | |
| Describe the Project-must be specific and detailed (add additional pages if necessary) | | | | | | |
| The project, in the main, is processing fresh cassava roots into High Quality Cassava Flour (HQCF). It is the 2nd phase of a project which seeks to provide access to basic cassava processing equipment and financial assistance (through Start-up capital) to women at the Adaklu-Waya rural community and cluster of villages around, starting and sustaining small businesses, negotiation skills and marketing, financial and credit management, Group dynamics and record keeping and also setting up the processing units for them, with the hope of paying back to set up businesses for others.  . This would enable them embark on a 1st phase of bread baking business already installed, incorporating locally available resources as cassava for improved household incomes. In the 1st phase business, HQCF is being used in preparing bread and the 2nd phase and for that matter, this project, the HQCF processing infrastructural Project, we are aspiring to use fresh cassava roots in processing HQCF, which would now serve as a raw material for production of bread. Bread, which is a staple food for the numerous people around, has a wide market and is being produced throughout the year. The project therefore aims at supporting women here to enable them rise up to the daily challenges of meeting their household and economic needs.  The infrastructure of the High Quality Cassava Flour Project includes: Cassava Grater, Corn/Cassava Mill, An Engine to drive both of them with a conveyor belt, Cassava Press, Drying Platform, Black polythene sheets, Weighing scales, sacks, roofing sheets, Blocks, wood, wire mesh, cement, nails, rubber bows, sieve, pebbles and sand.  Fresh cassava are uprooted, peeled, washed and grated. It is then put into a sack and pressed with the cassava press. Before drying, it has to be sieved to assume a fine texture. It’s then dried on black polythene rubber sheets on raised platform, whiles spread thinly. When dried it’s then milled in a cassava/maize mill and then packaged into 50kg sacks before weighed using weighing scales and the snout sewn. Packaging can also be in different Kilogram sacks such as 20kg, 10kg, 5kg, 2kg, and 1kg sacks depending on the convenience.  Broadly, the project involves the construction of a shed to house the two mills (Grater, Engine and the mill) with the Press and the weighing scale in an attached room and a raised platform in the sun at the side of these. Secondly the granting of small start-up capital to the women to enable them purchase the initial inputs (black polythene sheets, rubber bows, sieve, fresh cassava roots, sacks, weighing scales, knives, etc) including basic equipment and raw materials for their businesses.  The project involves training of a number of women in the Adaklu Waya community in increased and improved cassava variety production and processing as well as training them in preparing High Quality Cassava Flour, starting and sustaining small businesses, negotiation skills and marketing, financial and credit management, Group dynamics and record keeping and also setting up the processing units for them, with the hope of paying back to set up businesses for others.  The entire Adaklu community is predominantly a cassava farming community with majority cultivating cassava. However, sale of the raw materials to middlemen at distressed prices, coupled with the drudgery associated with the processing through the outmoded and rudimentary traditional methods, has consistently deprived rural women, over the years, of their financial expectations needed to support themselves and their families.  This scenario has only aggravated and perpetuated their low income status, unemployment and poverty situations in these communities considerably. Women in particular remain at the worst end as their economic and household burdens tend to increase significantly.  These are the essentials for transforming the fresh cassava roots into the HQCF. | | | | | | |
| **Project justification (Please describe the need or problems the project will solve and who the target group is** | | | | | | |
| This project would embrace the application of several workable strategies over a long term period aimed at increasing agricultural production and market promotion linkages at household and community levels, adding value to agricultural produce through provision of access to appropriate agro-processing technologies and create the avenue for empowering of rural dwellers economically and socially. These interventions and strategies are expected to provide the requisite impulse for increase economic activity, rural employment opportunities and improved income leading to poverty reduction and wealth creation in the long-term. Furthermore, the creation of rural resource employment opportunities will no doubt be a viable and attractive alternative to the strictly primitive land based agriculture and subsistence farming that has traditionally characterized much of the community’s local economy.  Processing fresh cassava roots into High Quality Cassava Flour (HQCF) has several advantages as follows:   * It has a longer life span; that is, can be stored for a longer time. This will ensure food sustainability. * The starch content is reduced therefore reducing the killer diseases associated with starch such as piles and Diabetes. * It is very cheap and affordable by everybody. * The processed cassava has a higher value, over the raw one. * There are many cassava products from the processed cassava. About eight (8) cassava products are gotten through the processing. * The project will provide ready market for cassava farmers.   The cassava processing has been jointly conceptualised by the community and ASRuD by which both appropriate technology (processing mills) and small start-up capital (micro-finance) are to be made available to the target group towards employment and rural income generation as a means to improving household incomes and reducing poverty. This is against the backdrop that, incomes earned through distress sale of raw materials, mainly cassava, through middlemen which previously sustained households only marginally, have dwindled significantly, leaving several of them in a state of destitution and despair.  Many cassava farmers and processors do not keep records or see the need to keep daily records of components used daily in their processing of final products. The training shall explain to them the importance of these activities.  Good agronomic practices determine the quality of HQCF which also determines the quality of the final product derived from the HQCF. Timely control of weeds, application of fertilization of crops and appropriate harvesting and handling, all have positive effect on the quality of HQCF manufactured.  The target groups are the Poor rural Women with average household incomes that fall far below the official poverty line of US$100 per annum and are thus designated as the poorest of the poor. These targeted rural women households are located in Adaklu Waya in the Adaklu District of the Volta Region of Ghana. | | | | | | |
| **D.BACKGROUND OF BENEFICIARIES** | | | | | | |
| **Please describe direct/indirect beneficiaries of the project including the approximate numbers**  Direct Beneficiaries  * The 500 initially-selected cassava farmers in the village are the **direct target group** to benefit in the first installation of the cassava HQCF processing infrastructure Unit. * A total of over Five hundred (500) poor rural women in the community to benefit from the project in the long term. * A total of at least 1,100 rural dwellers to be provided with integrated capacity training programme involving innovation/technology transfer training, entrepreneurial and enterprise development and management skills transfer. * A total of at least one thousand (1000) peasant farmers (majority being women) within the project target communities to be introduced and/or assisted to annually have access to modern and improved farming methods and techniques. * At least three persons employed from the community as mill operators (one of them being a woman). * The burdens imposed on rural women generally through poverty are bound to be reduced considerably.   Indirect Beneficiaries  * Various rural households to benefit from improved incomes and better living standards. * Living conditions of children to be improved including prospects of attaining formal education, improved nutrition and health status. * Children in particular are to receive better prospects of formal education and/or vocational skills acquisition for future self-employment. * Farmers in the nearby farming areas will have a reliable market and receive better prices for their cassava produce. * Bread baking in the village would receive a boost and inhabitants and the Adaklu Senior High Secondary School would be made to buy bread within Adaklu instead of travelling to Ho | | | | | | |
| **F. COMMUNITY INVOLVEMENT** | | | | | | |
| **Describe how members of the community are involved in the project and specific contributions they are making towards the project.** | | | | | | |
| Already the Adaklu Waya Community **were involved in donating the land freely** for the project and provided all the labour needed for the construction of the bread-baking business. With this Women’s HQCF processing infrastructure project, they are ready to give full similar assistance. They’ve again **donated the additional land** for this HQCF processing infrastructure project just adjacent to the old Bread- baking project and are ready to assist in the construction of the foundation, walls, roofing and the installation of the new HQCF project. | | | | | | |
| **G. ENVIRONMENTAL CONCERNS** | | | | | | |
| **Is there access to electricity and water within close range of the project site in the area** | | | | | | |
| Yes! There is easy access to electricity and water in the township. In addition a very large river, called River Tordzei, passes the Eastern corridor of the town. In addition ASRuD has planned to harvest all rainwater from the roof of the shed to be constructed over the mills | | | | | | |
| **If your response to above is no, please describe how you will obtain electricity or water for the project’s needs**. | | | | | | |
| N/A | | | | | | |
| **Are there any specific environmental concerns at the project site or within close range of the project?** | | | | | | |
| The environmental situation of the area where this HQCF processing infrastructure is to be constructed is rural and agricultural. Farming (e.g. cassava, rice, and maize) is the main occupation of the inhabitants of the village where the ASRuD operates in. The land is currently producing crops and is part of the bread baskets in the Volta Region of Ghana. The rice farms are located on a wetland with streams and rivers close to the farms. The river and streams is agreed by the community to be used purposely for irrigating their rice and maize farms.  No permit is required for the cassava, rice and maize farming. The location, Adaklu Waya, in the Volta Region, is designated for cassava, rice and maize farming and is one of the food baskets in the Volta Region of Ghana.  The installation of the HQCF processing equipment could create noise in the working environment. However, ASRuD has agreed to provide protective equipment such as ear plugs to workers for protection against excessive noise. | | | | | | |
| **Does the project generate any pollution? If yes, how would that be addressed?** | | | | | | |
| Yes! Cassava dust is generated during the last phase of the HQCF processing. The NGO, ASRuD, has agreed to provide staff/workers with protective equipment, such as nose masks to protect against indoor air pollution and possible odour. In addition, ASRuD has indicated readiness for provision of effective ventilation in work areas and/or installation of dust and heat extractors to improve on the local air quality. | | | | | | |
| **F. PROJECT SUSTAINABILITY** | | | | | | |
| **Describe how the project will be sustained after completion (must be detailed)**  The Women’s HQCF processing infrastructural project is a joint and concerted effort of ASRuD, the target rural Women in collaboration with various research and extension agencies in the country to improve production processes and systems at the village level towards poverty alleviation and wealth creation for the large army of the poor rural Women.  It seeks to provide self-employable and entrepreneurial skills, in combination with improved access to appropriate technologies and working capital financing. Through these means, it is envisaged that the steep poverty within the project area can be reduced considerably.  For technical feasibility and sustainability of the project, dependence on indigenous knowledge and local resources holds the key as most of the production and entrepreneurial skills to be taught and transferred to the Women are not entirely foreign but are based largely on traditional or indigenous knowledge. The technologies are also adapted to the locally available resources so as to ensure maximum dependence on local resources, which render production relatively cheaper.  Being purely an employment provision and income-generating project, it has all the crucial elements of self-sustenance.  However, financial resources needed to meet the recurrent operational costs of the project will have to be internally-generated. The main sources will be training and service fees, direct revenues and interests charged on raw material extended to project beneficiaries. | | | | | | |
| **Specify who will obtain ownership of the project (construction/items bought) after upon completion** | | | | | | |
| The community of Adaklu Waya would obtain ownership of this Women’s HQCF infrastructural project, upon completion of the project in ten (10) years. This would give them so much motivation to assist in the construction and installation processes and would inspire them in their zeal and determination to work harder. However a percentage fee shall be charged per person to be accumulated to be used to assist to buy another processing HQCF for other farmers. | | | | | | |
| **I. EXPECTED OUTCOMES** | | | | | | |
| **How many people will be employed by this project? Full time \_\_\_\_ Part time \_\_\_\_\_**  **Please explain**  Full time: There would be Five Hundred (500) full time rural cassava farmers (Both Women and Men) who are the direct beneficiaries and Five Hundred (500) Poor Rural Women from Adaklu Waya who shall benefit directly from the project. In addition 200 rural cassava farmers shall also be trained as part-time workers of the project. These are inhabitants from Adaklu Waya and around who have other jobs as their main but have cassava farms as their part-time job. Other expected outcomes and impacts include:   * Unemployment levels among women in Adaklu Waya reduced by at least 25% within one year of project implementation. * Incomes and purchasing power of women and their households increased by at least 20% within one year after project implementation. * Household consumption levels of target group appreciate by at least 20% within the same period. * Nutrition and health status of women and children in Adaklu Waya improved appreciably within two years after project implementation. * School drop-out rates among children in Adaklu Waya reduced by 30% after two years of project implementation as more women are now able to cater for the school needs of their wards. * 50% reduction in cases of Child labour. (Child labour is a big issue in Ghana). * The general despicable situation of destitution, poverty, despair and squalor within the Adaklu community improved appreciably after two years of project implementation. | | | | | | |
| **What is the income level of the project target group** | | | | | | |
| These are the incomes of the project target groups. A 50Kg of HQCF now costs GHC140.00  One (1) acre of improved cassava variety yields 8 metric Tonnes/acre whiles local cassava yields 2MT/acre.  20 (of the 50kg) bags = 1 tonne  8 tons of fresh cassava roots/acre = 1.6 metric tonnes of HQCF /acre  If 1 MT of HQCF = 20 (of the 50kg) bags  Then 1.6 MT = 1.6 x 20 bags = 32bags of HQCF = 32 x GHC140.00 = **GHC4,480.00 per acre**.  Currently Crop Research Institute of Ghana (CRI) has come out with new figures. They said 1 acre of improved cassava can yield as much as 32MT/acre. We shall pursue such improved cassava varieties for our rural farmers.  Meanwhile some of our rural cassava farmers have 20 acres of improved cassava now. | | | | | | |
| **How will the community and target group benefit from this project?** | | | | | | |
| When ASRuD is blessed to have this Ghanaman CRG Trust Fund Grant for Community development project proposal approved and Funds awarded for this project implementation we shall be the happiest people rejoicing on planet earth. This is because the feminization of poverty in Adaklu shall sign its death warrant**.** The Adaklu District in general as in other distressed and disadvantaged Districts in the country, epitomizes the increasingly evident pattern in which rural women in particular are forced to bear the brunt of severe poverty and deprivation. Rural women here are constantly subjected to extra labour burdens, pressures of food insecurity, long working hours and chronic time poverty, drudgery, powerlessness and exclusion from decision-making processes etc. This scenario forms an integral part of the general severe poverty and under-development situation in the District and for that matter the Volta Region of Ghana as a whole.  ASRuD shall visit the Chiefs, the elders, The Queen Mothers, the Assemblyman, the new District Chief Executive, etc to convene a general meeting in the township to enable ASRuD announce the great news. At such a meeting ASRuD shall announce the project ownership of the Adaklu community after a successful ten (10) years of operation. This will spur the community to be fully engaged in labour mobilization and offering complete support for the project.  ASRuD shall also announce the five (5) member committee to plan and run the project made up of the Assembly member, the Queen mother and a lady in addition to 2 staff members of ASRuD on purely voluntary basis.  The date for the first workshop and subsequent ones shall also be announced and the plans for the constructional work starting immediately shall all be mentioned.  The criteria for the selection of the target groups and other members of the community shall also be announced as they are aware that ASRuD has been in the cassava business since 2008 and has all the names and profiles of all cassava farmers in the Adaklu District and beyond. | | | | | | |
| J. For Vocational /Skills training projects | | | | | | |
| **What training does the organization offer** | | | | | | |
| N/A | | | | | | |
| **Are there registration fees? if yes how much** | | | | | | |
| N/A | | | | | | |
| **Do you charge tuition fee? if yes how much** | | | | | | |
| N/A | | | | | | |
| **What courses are being offered**  N/A | | | | | | |
| Brief description about the courses and the duration of the program | | | | | | |
| N/A | | | | | | |
| Describe your target group | | | | | | |
| N/A | | | | | | |
| How many students are currently being trained | | | | | | |
| N/A | | | | | | |
| How many tutors are currently working | | | | | | |
| N/A | | | | | | |
| How do you cater for administrative cost | | | | | | |
| N/A | | | | | | |
| Are there any past beneficiaries? how many are they | | | | | | |
| N/A | | | | | | |
| Does the organization have any program in place for past beneficiaries? | | | | | | |
| N/A | | | | | | |
| How do you ensure that the training given to the students are put to use after completion | | | | | | |
| N/A | | | | | | |
| **K. PROJECT COSTING** | | | | | | |
| Total project budget in GHS : **GHS 47,750.00** | | | | | | |
| **ITEMS** | | | | **ESTIMATED COST(GHS)** | | |
| **Materials & Equipment:** | | | | ***Refer to Budget sheet attached*** | | |
| **Labour & Services:** | | | | ***Refer to Budget sheet attached*** | | |
| **Others:** | | | | ***Refer to Budget sheet attached*** | | |
| **Total Projected Cost**: | | | | **GHS 47,750.00** | | |
| Of the total cost of project, what amount is requested from Ghanaman CRG Fund? | | | | **GHS19,950.00** | | |
| Has your organization previously received funding from Ghanaman Trust? YES NO **XX** | | | | | | |
| If yes how much: N/A | | | | | | |
| **Expected project duration :** | **Starting date**: July 2017 | | | | **Completion date:** July 2019 | |
| NOTE: Quotations from stores (invoices) for items and materials must be included with the application. Incomplete application will not be reviewed. | | | | | | |
|  | | | | | | |
| **Signature: SIGN** | | **Date:** 8th July 2017 | | | | |
| **Designation:** Chief Executive Officer | | | | | | |
| ***Please keep a copy of your application. Note that due to the large number of applications received, it is not always possible to respond to your applications immediately. You will be contacted by telephone or mail as to the status of your application, or if we need additional information from you.*** | | | | | | |
| FOR FURTHER INFORMATION PLEASE CONTACT:  GHANAMAN CRG TRUST FUND  GIMPA CONSULTANCY, GREENHILL, ACHIMOTA- ACCRA  **Tel**: 0302 402771/0501432848 | | | | | | |

**PLEASE REFER TO NEXT PAGE FOR ASRuD’S PROJECT BUDGET SHEET**

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| PROJECT BUDGET STATEMENT  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | |  |  | **COST IN GHANA CEDIS** | | | | |  | **Description /Activity** | **Ghanaman’s**  **Contribu-tion** | **Community**  **Contribu-tion** | **Total** | **Remarks** | | **A** | **Construction of Pavilion/Shed for the HQCF Processing Mills, Storage and a Store/Office** |  |  |  |  | | i. | Cost/Provision of land for shed /pavilion construction for the mills, Storage and or Store for products and Office space |  | 15,000 | 15,000 | Land already provided | | ii. | Construction of Shed for mills, storage or processing space with small office | 10,050 |  | 10,050 |  | | iii. | Communal Non- technical labour . |  | 3500 | 3500 |  | | iv. | Cost of technical labour for construction | 900 |  | 900 |  | | v. | Cost of mobilizing women |  | 200 | 200 |  | |  | ***Sub-Totals*** | ***10,950*** | ***18,700*** | ***29,650*** |  | | **B** | **Purchase and Installation of HQCF Processing Mills &Engines** |  |  |  |  | | i. | Cassava Grater | 1,600 |  | 1600 |  | | ii. | Cassava Press | 1,200 |  | 1200 |  | | iii. | Corn Mill | 1,650 |  | 1650 |  | | iv. | Roger Engine | 2,500 |  | 2500 |  | | v. | Installations | 1,250 |  | 1250 |  | | vi. | Transportation | 800 |  | 800 |  | |  | ***Sub-Totals*** | ***9,000*** |  | ***9,000*** |  | | **C** | **Working Capital (as Start-up capital) in the form of the Production Inputs to Target Women** |  |  |  |  | | i. | Cost of three-day entrepreneurship & Business Management Training for 100 Women (training in 5 groups) |  | 1000 | 1000 |  | | ii. | Cost of cassava for processing |  | 3500 | 3500 |  | | iii. | HQCF processing Receptacles |  | 4500 | 4500 |  | | iv. | Long Tables and Benches |  | 100 | 100 |  | |  |  |  |  |  |  | |  | ***Sub-Totals*** |  | ***9,100*** | ***9,100*** |  | |  | **Grand Totals** | **19,950** | **27,800** | **47,750** |  |   **CONTRIBUTIONS FROM VARIOUS STAKEHOLDERS/PARTNERS**   |  |  |  |  | | --- | --- | --- | --- | |  | Stakeholders/Partners | Amount (Ghana Cedis) | % of Project Cost | |  | Ghanaman CRG Trust Fund | 19,950 | 41.78% | |  | Adaklu Project Target Community | 27,800 | 52.22% | |  | GRAND TOTAL | 47,750 | 100% |   The total grant request being made towards the implementation and realization of the Project  is **Nineteen Thousand, Nine Hundred and Fifty Ghana Cedis (GHS 19,950.00)**  C:\Users\USER\Downloads\INVOICE.jpg  E:\Image (50).jpg  **OPERATIONAL WORK- PLAN OF PROJECT IMPLEMENTATION**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Project Activities** | **Time Schedule** | **Responsible Persons/**  **Agency** | **Personnel Requirement** | | | Technical-Community interface for project design | June 2017 | ASRuD/WG | Chief Executive Officer/  Project Supervisor | 1 SP | | Project protocol design, preparation and submission | July 2017 | ASRuD Ghana | Chief Executive Officer (as Project Co-ordinator)/  Project Supervisor | 1 SP | | Protocol study and approval by Donor | July 2017 | Donors | - | - | | Demarcation and preparation of the site for the project. | July-Aug 2017 | ASRuD / PMC/WG | Project Supervisor/Project Officer | 1 SP/ PMC | | Provision of construction materials at project site. | July-Aug 2017 | ASRuD /Local contractor | Project Supervisor | 1SP/Local contractor | | Construction of a pavilion /shed to house the mill /equipment. | Aug 2017 | ASRuD / PMC /Local contractor | Project Supervisor | 1SP/Local contractor | | Purchase and transporting of equipment to project site. | Aug. 2017 | ASRuD /PMC/local contractor | Project Supervisor/PMC | 1SP/Local contractor | | Installation of equipment at the project site. | Aug. 2017 | ASRuD /PMC/local contractor | Project Supervisor | 1SP/Local contractor | | Recruitment and training of two millers | Aug. 2017 | ASRuD /Local trainer/ PMC | Project Supervisor | Local trainer | | Training for beneficiaries. | Aug. 2017 | ASRuD / PMC | Project Supervisor | 1SP/TDC | | Disbursement of start-up capital to beneficiaries towards acquisition of materials for production | Sept. 2017 | ASRuD / PMC | Project Supervisor /  Micro-Finance Director | 1SP | | Transfer of other training modules on EST, etc | Sept. 2017-July 2018 |  | ASRuD Officer/External Consultants | Project Supervisor | | Monitoring of project | Throughout | ASRuD / PMC | Project Supervisor | 1SP | | Evaluation of the project during implementation | Throughout | ASRuD / PMC /WG | Project Supervisor | 1SP | | Post-project Evaluation | One year from project inception | ASRuD/PMC | Project Supervisor | 1SP/ PMC |   **Legend:** **PMC** –Project Management Committee; **WG** – Women’s group  **SP -** Support Personnel **ASRuD-**Associates for Sustainable Rural  **EST**-Entrepreneurial Skills Training Development   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | C:\Users\USER\Documents\20112 Audit Report\ASRuD CERTS\Cert. of Incorporation.jpg | | | | | | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | qwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmrtyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmrtyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmrtyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmrtyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmrtyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmrtyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmrtyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnmqwertyuiopasdfghjklzxcvbnm   |  | | --- | | ASRuD ANNUAL REPORT 2016 |   **1.0 Preamble:**  This is the seventh (7th) Annual Report from ASRuD Management Team being presented to the Board of Directors since its formation on 12th June 2007.  We thank the Almighty God for how far He has brought us. Our hearts are so gladdened at the turn of events, a situation which can best be described as growth of the Organization.  From a spark in 2007, we are gradually glowing to a flame and the needy world is now receiving the warmth of its glow.  The reality of the matter is that ASRuD has made a steady progress since the AGM held last year, 2015.  **2.0 Staff Strength:**  From an initial number of 6, our current strength stands at 28 including 2 National Service Personnel who are graduates from School of Consumer Sciences, University of Ghana and Central University College. This also includes 2 Volunteers from Germany under ASRuD, Ghana-Weltwerts, Germany Partnership Agreement. This number is made up of 16 Females and 12 Males. With regards to specialty, we have 7 in agriculture/agribusiness development, 6 in the business – Accounting nexus, 3 in social development, a Food Nutritionist/Baker, a driver and a security personnel. Out of the 28 staff, 18 have permanently relocated to Ho. The 4 Agricultural Extension staff are located in Hohoe, Akrofu, Juapong and Akatsi whiles the food Nutritionist (Baker) is also situated in Adaklu Waya, 4 in Denu and 4 in Nkwanta. The rest are currently shuttling between Hohoe and Ho as their search for residential accommodation in Ho as it continues in earnest.  **3.0 Functional Programmes:**  ASRuD, as a multi – disciplinary organization, has a crop of seasoned staff to handle a wide range of programs and services as may be demanded by our rural clientele.  Currently, our functional programs lie mainly in the Agricultural, the SME/Micro-credit and the Social development sector. These programs are purely dictated by the donors’ orientation and focus.  The Micro – Credit outfit has kick-started initially at low key, but gradually gathering momentum though embattled with inadequacy of capitalization that could not permit us to expand this sustainable program to the level we have desired. We need to collectively pray for this sector since it’s one of the surest ways to sustain the Organization.  **4. Current Geographical Scope of Operation:**  ASRuD’s purview of operations has expanded from 1 to 3 regions of Ghana, namely Volta, Eastern and Central. From initial 2 districts, our orbits have enlarged to cover twenty-one (21) administrative Districts within a period of the past eleven (11) months.  5.0 **Acknowledgement of Board’s Generous Interventions:**  Management wants to express our glad and appreciative acknowledgement to the Board of Directors for their diversity of interventions that has brought us this far.  We hope and trust that the spirit of generosity and high level of commitment shall continue to permeate the rank and file of our noble Board for the needed growth and development of ASRuD.  **6.0 Current On – Going Projects:**  Currently, the following different Projects with different sponsors are on – going simultaneously.  These are:   1. The Ghana Agricultural Development and Value Chain Enhancement Project- Sponsored by USAID. 2. Cassava: Adding Value for Africa (C:AVA) – sponsored by Bill and Melinda Gates Foundation 3. Rural Enterprises Project (REP) – Sponsored by the GOG / IFAD / AfDB 4. Adaklu Women Agribusiness Development Initiative- Sponsored by the African Women’s Development Fund (AWDF) 5. “Solutions” Project. 6. Educational Support for Needy Children (ESNeC) – sponsored by German – African Co-operation (DAZ) of Germany. 7. ASRuD’s Microfinance Scheme. 8. USAID-FinGAP- Sponsored by USAID with Carana corporation of America as Partners.   **Table 6.1**   |  |  |  | | --- | --- | --- | | NAME OF PROJECT | COVERAGE | | |  | Region | Mun./District | | ADVANCE | 1 | 18 | | CAVA | 1 | 7 | | REP | 3 | 10 | | SME/MC | 1 | 1 | | ESNEC | 1 | 5 | | AWDF | 1 | 1 | | FinGAP | 1 | 5 |   **Synopsis Of The Projects:**  Below are the synopsis of the main activities undertaken by ASRuD in the year 2016:   * 1. **Agricultural Development and Value Chain Development (ADVANCE) Project.**   **(Sponsored by USAID)**  ASRuD was in partnership with ACDI/VOCA in implementing the ADVANCE project **(Sponsored by USAID)** which is a Farmer-to-Farmer program designed under the Ghana USAID Mission.  The overall objective of ADVANCE was to facilitate a transformation of Ghana’s agricultural sector in select industries to achieve increased competitiveness in domestic, regional and international markets. This transformation will lead to increased incomes, the emergence of a commercial agriculture class, and improved services in rural areas and will ultimately contribute to economic growth and poverty reduction. During the life of the project, it is anticipated that ADVANCE will assist at least 60,000 farmers. Of these, the project will seek to ensure that 30 percent of beneficiaries are women. Using a comprehensive value chain approach, project interventions were designed to increase efficiency, value-addition and volumes of products delivered to markets.  ASRuD was thus an implementing partner of the USAID-sponsored project, ADVANCE (Agricultural Development and Value Chain Enhancement). The project hinges on three major components- Enhanced value chain competiveness, Market access and development and Financial services.  ASRuD was focused on maize, rice, pineapple and mangoes and our project interventions areas (PIAs) include Ketu North and South Districts, Akatsi, North and South Tongu, Adaklu, South Dayi, Kpando, Hohoe, Ho Municipality, Biakoye, Jasikan and Kadjebi Districts.  Key activities included organization and engagement of value chain actors the project has been working with from PY1 at various fora, reviewing of established relationships and helping to shrink gaps where possible, creating linkages, identification of new value chain actors, Profiling and facilitating linkages between and among all value chain actors who are willing and able, such as input dealers, farmers, aggregators, processors, buyers and some service providers including MOFA, Tractor service providers, Financial Institutions, Transporters and some radio stations. A total number of 4,254 value chain actors and 6 financial institutions have been identified in all the zones. ADVANCE was at that moment working with 3,609 value chains actors and six (6) financial institutions, namely: ADB, Avenor Rural Bank, Asubonteng Rural Banks, Mepe Rural Bank, Annum Rural Bank and North Tongu Rural Banks.  ASRuD has engaged 1,935 maize farmers, 95 FBOs, 24 nucleus farmers, 37 aggregators, 10 buyers, 26 Input Dealers, 7 Mechanized service providers and 2 large scale farmers, whiles 16 supply chains have been developed.  For rice, 8 supply chains, 10 buyers, 4 processors, 10 aggregators, 36 FBOs, 8 nucleus farmer , 9 input dealers, 7 Mechanized service providers, 7 Financial Institutions with total number of rice farmers pegged at 1,323.  For pineapples, 2 supply chains have been developed, 2 processors/buyers, 2 FBOs, 1 Nucleus farmer, 3 input dealers, 2 mechanized service providers and 2 Financial Institutions have been engaged with total number of farmers pegged at 34 who have GAP/ISO certification.  Some of the challenges include farmers’ over-reliance on the rainfall without exploring the possibilities of irrigation facilities as well as inadequate mechanization services to be accessed by some farmers.  **6.2 Cassava Adding Value for Africa Project (CAVA)-** **Sponsored by Bill and Melinda Gates Foundation**  This Project which started in August 2009, should have ended in March 2011, but has been extended to December 2014, and contracted again to March 2018. The Project sponsored by **Bill & Melinda Gates Foundation**, through an initiative led by the University of Greenwich’s **Natural Resources Institute, UK**, in close partnership with the **Food Research Institute, Ghana.**  Four other African countries—Nigeria, Uganda, Tanzania and Malawi - are also beneficiaries of this initiative. The project aims to significantly boost the incomes of small-scale African Cassava farmers by linking them to new markets. This goal is expected to be achieved through the use of innovative interventions to capacitate farmers, village processing units and market intermediaries to competitively deliver high quality cassava-based products to a well sensitised market. The project seeks to focus only on cassava, with a view to maximising achievements in the cassava sub-sector.  C:AVA-Ghana had developed value chains for High Quality Cassava flour (HQCF) in Ghana, to improve the livelihoods and incomes of at least 20,000 smallholder households as direct beneficiaries including women and disadvantaged groups. It will promote the use of HQCF as a versatile raw material for which diverse markets have been identified in pilot studies. The project had focused on three potent intervention points:   * ensuring a consistent supply of cassava raw materials; * developing viable intermediaries acting as secondary processors or bulking agents in cassava value chains and * driving market demand and building market share (in, for example, bakery industry, components of traditional foods or plywood/paperboard applications).   Farmers and farmer/processors will be supported in production and primary processing activities through partnership with NGOs, identifiable service providers or other extension services. Business development and other specialists will support intermediaries to meet the requirements of end users. End users will be supported technically in adopting HQCF  **6.3 RURAL ENTERPRISE PROJECT (REP)**  **(SPONSORED BY GOG/IFAD/AfDB)**  ASRuD has been contracted as a Service Provider by the Rural Enterprises Project (REP) under the ***GOG/IFAD/AfDB sponsorship***  The intent was for the delivery of Training Services in Small Business Management, Group Dynamics, Credit Management, Banking and Savings Culture, Product Development, Marketing, Leadership Skills, Human Resource Management, etc with the aim of building the capacities of target rural entrepreneurs towards the attainment of REP’s overall goal of alleviating poverty and improve living conditions in the rural areas and especially increase the incomes **of women and vulnerable groups** through increased self- and wage-employment.  The project beneficiary communities include the Krachi East, Krachi West, Kadjebi, Tongu South and Tongu North districts of the Volta Region of Ghana, the Birim North, Fanteakwa and Kwahu North Districts in the Eastern Region, and Mfantsiman, Ajumako-Enyan-Essiam, Upper Denkyira Districts in the Central Region of Ghana.  This project, so far, had engaged about 5,000 rural Entrepreneurs, in 3 regions and 17 Districts of Ghana with 56.51% Females and 43.49% of males.  ASRuD has developed Ten (10) Training Manuals in Group Dynamics, Start your Business, Small Business Management, Credit Management, Savings and Banking Culture, Leadership Skills, Human Resource Management, Financial Management, Working capital Management and Marketing. These are the tools we use in the training programmes. 6.4 ADAKLU WOMEN AGRIBUSINESS DEVELOPMENT INITIATIVE (BREAD-BAKING PROJECT). (SPONSORED BY AFRICAN WOMEN’S DEVELOPMENT FUND (AWDF) ASRuD is currently managing a project grant from the African Women’s Development Fund (AWDF) towards Adaklu Women’s Agribusiness Development Initiative Project in Adaklu Waya in the Adaklu District in the Volta Region of Ghana. The Project, a rural **bread-baking** enterprise, which is an income-generation activity for women, also includes the training of the target rural women in the acquisition of entrepreneurial and business management skills towards self-employable skills acquisition.  The Centre has one (1) Mixer, One (1) Roller, One (1) Gas oven and these are running sustainably.  ASRuD has acquired a gas oven to replace the 3 earthenware ovens constructed 3 years ago.  Currently the AWDF Bakery is employing the mixture of High Quality cassava Flour (HQCF) and the Wheat flour for baking delicious bread for the Volta market. Sales of bread, as at now, has gone a bit far to cover 17 of the 41 villages surrounding the Adaklu Waya.  The search for a marketing vehicle is still on-going. 6.5 EDUCATIONAL SUPPORT FOR NEEDY CHILDREN (ESNEC) SCHEME **(SPONSORED BY DEUTSCH -AFRIKANISCHE ZUSAMMENARBEIT (DAZ) e.V., i.e. GERMAN-AFRICAN CO-OPERATION, GERMANY.)**  Under ASRuD’s Educational Support for Needy Children (ESNEC) Scheme, DAZ is providing financial support to a number of needy children in the basic and secondary schools in Ghana.  The aim of ASRuD’s ESNEC Scheme is to solicit for and provide support and sponsorship for rural and distressed children to have access to nine (9) years of basic and (or) four (4) years of Senior High School education in Ghana.  Currently ASRuD has 16 students whose School Fees are being paid for from Kindergarten to Senior High Schools in Ghana.  **6.6 “SOLUTIONS” PROJECT: (Sponsored by European Union)**  The project goal was to get young people and their Organizations committed to reduction of poverty in developing countries.  Each year, a number of youth from beneficiary Organizations are selected for an exchange programme in an EU country to engage in discussions and debates with colleagues from other countries on a particular thematic area.  The emphases are: UN-campaign on Millennium Development Goals (MDG) as the EU African strategy where the positions of the youth and their Organizations on the MDG are expressed as a result of the Africa-EU-Youth congress.  The Partners for last year’s (2015) youth congress in Germany was LKJ Saxony-Anhalt.  This year, 6 countries from 3 continents, namely: Ghana, Germany, Austria, China, Togo, Senegal, had participated and **ASRuD represented Ghana in Germany**. ASRuD selected 5 youth, including a staff, to represent Ghana at the discussion in Germany in June 2015. ASRuD was represented by Gershon Kugbeadzor, our young Microcredit Coordinator.  There was a follow-up meeting for leaders of the participating countries in Senegal in November and Gershon again represented ASRuD in Senegal.  **6.7 ASRuD, GHANA – ‘WHEELS FOR THE WORLD’ DEVELOPMENT COOPERATION**  **(SPONSORED BY WHEELS FOR THE WORLD, UK)**  Through ‘***Wheels for the World’, a development NGO in UK,*** ASRuD, Ghana had been able to receive and supply about 200 wheelchairs and mobility aids to the physically-challenged in the Volta Region of Ghana.  The distribution took place between 21st November to 3rd December 2015 and the centers of distribution were Ho, Hohoe and Akatsi.  ASRuD received 7 specialists from UK – Doctors, therapists, technicians and an Evangelist who assisted in the distribution at the various centers.  A member of the Government’s Council on persons with Disabilities from the Castle, Osu, was also present throughout the distribution period. Also present were the Volta Regional Minister, the Municipal Chief Executive for Ho and the Director of the Regional Coordinating Council.  6.8 ASRuD, GHANA – WELTWÄRTS/LKJ SAXONY-ANHALT e. V (GERMANY) INTERNATIONAL VOLUNTEER PROGRAMME.  ***(Sponsors: BMZ (Ministry for Development of the Government of Germany); LKJ Saxony-Anhalt e. V, Germany)***  ASRuD, Ghana, have entered into a cooperation agreement with LKJ Saxony-Anhalt e. V. based in Magdeburg, Germany  The objective of the cooperation is the recruitment and posting of German volunteers to ASRuD, Ghana as part of an international volunteer program.   The cooperation of the two organisations also aims at promoting intercultural understanding and friendship between **Ghana** and **Germany**.  Qualified volunteers from Germany support the partner organisation (ASRuD) through the implementation of projects and programs designed to improve local living conditions, and render a significant contribution towards sustainable development in the partner country (Ghana).  Last year (2015) ASRuD was privileged to receive our second batch of Volunteers from Germany in August 2015, namely Stefanie Breunig (Female) and Sandro Provenzano (Male). They shall be with ASRuD until August 2017.  **6.9 ASRuD MICROCREDIT**  ASRuD’s Microcredit has hit 3,500 customers. We’ve succeeded in opening an Agency in Denu in the southern part of the Volta Region and also in Nkwanta and repayment there by clients is 100%.  We are operating with borrowed capital with a little above GHC100,000. Our Susu savings is almost GHC10,600 per month.  ASRuD is now a fully registered member of the Association of Financial NGOs in Ghana – ASSFIN, and the World Association of NGOs (WANGO)  Bank of Ghana has ordered Association of financial NGOs & Microfinance Institutions to comply with certain rules & regulations and ASRuD has now fully undertaken the compliance orders.  We are now through with our 5-year Business plan, which has been submitted to Mr B. O. Appiah (Board Member in charge of Finance) for submission to MASLOC for the possibility of loan. This is also a pre-requisite for the re-registration exercise conducted by Bank of Ghana  We are also distributing more of our proposals throughout the world for grant requests to support our Microfinance and other project operations.  These are the major activities we’ve undertaken. We trust God to assist us in our quest for more projects to sustain ASRuD’s operations.  ***6.10. USAID-FINANCING GHANAIAN AGRICULTURE PROJECT (FINGAP)***  ***(SPONSORED BY UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT (USAID)***  This is a five-year project that addresses access to finance for agribusinesses while increasing the competitiveness of rice, maize, and soy in Northern Ghana by using technical assistance and incentives to unlock significant financing for agribusiness. FinGAP will achieve its objectives through the interaction of two integrated components:  The **Agribusiness Opportunities Development Unit** will identify, develop, and support agribusinesses with investments through building strategic market linkages with investors that integrate SMEs and smallholder farmers. These linkages will promote equitable participation of women and men farmers into their supply chains, creating platforms for deployment of financial solutions along the value chain.  The **Financial Sector Support Unit** will facilitate the financing of agribusiness opportunities by working with financial intermediaries, other donors, and Government of Ghana programs to provide affordable and sustainable finance and credit.  The above project is being executed in Five (5) Districts in the Northern part of the Volta Region of Ghana, namely: Krachi Nchumuru, Krachi West, Krachi East, Nkwanta South and Nkwanta North Districts.  ***Contact:*** *Rick Dvorin, Chief of Party, USAID-FinGAP, Accra*  Thank you and God Bless you all.  By The CEO of ASRuD  Cosmos Abiwu. |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  | | | | | | |  | |  |  |  |  | | | | | | |
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**THE LAND FOR THE CONSTRUCTION OF THE NEW HQCF PROCESSING INFRASTRUCTURE IS IN FRONT OF THIS BREAD-BAKING BUSINESS**

**IN ADAKLU WAYA.**