

## **TO WHOM IT MAY CONCERN**

Community Aid for Sustainable Development (CASUD) was established in 2007. The Project is dully registered with the Registrar General Department of Ghana as a company limited by guarantee with registration number G- 21,164. CASUD registered as a Non-Governmental Organization is working in the Northern Region of Ghana. The Office is located in Tamale the regional capital of the Northern Region.

### **MISSION**

Our mission as an organization is to work with deprived communities in collaboration with likeminded agencies to alleviate poverty, diseases, hunger and illiteracy among all category of persons.

### **VISION**

The vision of the organization is to ensure every woman enjoy high level of respect and dignity in an empowered communities in Ghana.

### **OUR CORE VALUES INCLUDE:**

- ❖ The value of people
- ❖ The value of participation
- ❖ The value of hard and quality work
- ❖ The value of integrity and accountability
- ❖ The value of experience sharing and learning lessons

### **PROJECT INTERVENTION AREAS**

- Micro credit and Micro Enterprise Development
- Promoting gender equity /women empowerment socially
- Health promotion and education
- Provision of good drinking water for school children

### **ORGANISATIONAL GOAL AND AMBITION**

CASUD aim over the years have been;

- To Enhance the income levels of small scale entrepreneurs most especially women within the northern region of Ghana
- Improve entrepreneurial development skills of small scale entrepreneurs for prudent business management.
- Enhance women participation and involvement in leadership and key decision making process in the project area.

- To increase access to potable drinking water for especially school children within the Tamale Metropolis.

### **AMBITIONS**

To sustain the project agenda;

- the organization will continue to invest in women empowerment by providing micro credit and capacity building trainings for their clients.
- Provide good drinking water for more schools in its operational area.
- Provide leadership trainings for Women and also encourage them to get involved in decision making process in their respective communities

### **WORK AND ACHIEVEMENTS**

Few months after the establishment of CASUD in 2007, CASUD initiated the micro credit scheme to enhance the income levels of entrepreneurs most especially women.

This credit scheme established by CASUD over the years, has proved its value as a weapon against poverty and hunger in the catchment area

. Indeed, many lives have been changed for the better -- especially the lives of those who are touched by our interventions. With the access to microfinance, women in the project area now earn more, build up assets, and better protect themselves against unexpected set-backs and losses.

The organization over the years provided micro credit support to over 3,000 women with credit range of GHc500.00 to GHc20, 000.00 per person. Again, the organization with the effort to increase access to potable drinking water for especially school children provided poly tanks to 6 different schools within the Tamale Metropolis.

They have now also move beyond day-to-day survival towards planning for the future. They have improved their investment in nutrition, housing, health, and education for their children. In short, they have broken the vicious circle of poverty. The beneficiary women are mostly the primary or caretakers in their homes by helping their husbands to gain additional daily income. This improved the condition of their entire households. We have realised that putting extra income in women's hands is often the most efficient way to affect an entire family, as women typically put their children's needs before their own. Giving the women access to Micro credit loans therefore generated a multiplier effect that increased the impact of a micro finance institution's activities, benefiting multiple generations. At this moment, our micro credit is seen as one of the solutions to poverty in the project area.

## **FUNDRAISING**

The funds of Casud are donations for about € 125 - € 150 k. This is mainly from the early days of Casud (2008 – 2011). There is some capital grant as Toyota Hilux and computers. We have 2 loans, one of € 45 k and one loan € 25 k. Total assets at the end of 2017 are about € 840 k. and the total equity is € 752 k.

## **USE OF FUNDS**

Over the past 10 years, CASUD has received support or grants from Friends and individuals from the Netherlands. The project has equally received loans from friends and family in the Netherlands which are payable after 5 years. With the support of these funds, CASUD has provided credit support to over 3,000 women in Northern Ghana. Interest on these loans are used for the following:

- For disbursement to newly recruited clients
- For increment of individual client loan Portfolio
- To organize training programs for clients
- To provide training for CASUD staff to build their capacities
- To carry out plus activities in the project area

## **GOVERNANCE & ACCOUNTING**

### **BOARD**

CASUD has an international Board that supervises the activities of the organization both in the Netherlands and in Ghana. The project also have a three (3) member Board in Ghana that supervises the activities of the Project Manager and his staff.

### **INTERNATIONAL COORDINATOR**

The Project also have an international Coordinator who coordinates the activities both in the Netherlands and Ghana. He is also the major Fundraiser of the project.

### **PROJECT COORDINATOR**

The project Coordinator supervises and coordinates the activities of CASUD in Ghana. He also superintends over all other staff of CASUD in Ghana.

### **MED OFFICERS (CASHIERS)**

The Micro Enterprise Development Officers are the officers responsible for the;

- Recruitment of clients
- disbursement
- Daily collection or retrieval of loan
- Daily banking and depositing of funds collected

**FINANCE**

The Finance department is responsible for the maintenance of the books of accounts in the project. They are also responsible for the preparation of the annual financial report of the organization. They are to ensure the books of accounts are audited at the end of every financial year.

**SECRETARY**

The secretary is responsible for the daily clerical works of the organization