## World Vision

#### 2017 Annual Report Ghana

This Annual Report provides an overview of the work of World Vision Ghana, from October 2016 to September 2017

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#### <u>Photo Credit:</u>

















#### Are WB Wh0 We are connisciant We follow the teachings of Jesus

## OUR VISION

Our vision for every child, life in all its fulness: Our prayer for every heart, the will to make it so

OUR MISSION

We are Christian

who calls us to love our heighbours, care for children

nd challenge injustice.

World Vision is an international partnership of Christians whose mission is to follow our Lord and Saviour Jesus Christ in working with the poor and oppressed to promote human transformation, seek justice and bear witness to the good news of the Kingdom of God.

We are committed to the poor We are called to serve the neediest people of the earth, to relieve their suffering and to promote the transformation of their well-being.

entrusted to us by

ers, whether this is more

time or trust and we are

open and trans

take great care of

We value people We believe that every person is created equal and entitled to freedom, justice, peace and opportunity.We celebrate the richness of diversity in human personality, culture and contribution.

We work together with all

that more is achieved

through cooperation n competition.

those who care, recognising

We are partners

## YearataGlance

In 2017 World Vision Ghana made several strides by adapting to the Sustainable Development Goals to bring positive impact to the lives of most vulnerable children, families and communities in the areas of health care, education, food security, advocacy, water, sanitation and hygiene.

Beneficiaries

**Trained Teachers** 

Education

h 

<mark>е воуз</mark> 557

Boys

children

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4

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808 lew Savings Groups

Membership

Males

875



19 Schools

500 **Fotal Beneficiaries** 

ecurity

24 381

Î

Healthcare

Boys

27 59



**Dickens Thunde** National Director,

World Vision Ghana

We will not rest while children suffer in situations that can be changed. We welcome all who share in our cause to support our work.

#### **Message from National Director**

I am full of smile and gratitude as I share World Vision Ghana's 2017 Annual Report with you.

The year 2017 was characterized by changes at every level of the organization and at the governmental level too. The country also experienced a change of government with the election of President Nana Addo Dankwa Akufo-Addo of the New Patriotic Party (NPP) who took over from former President John Mahama of the National Democratic Congress (NDC) at the beginning of the year.

All these changes have had some impact on Child Well-Being. World Vision has had to re-engage with government and start afresh in some cases even when some partnership Memorandum of Understanding with government departments were already advanced with the previous government. We are grateful to the new government for the creation of the Ministry of Sanitation and Water Resources to elevate the importance of sanitation.

Again in 2017, World Vision International launched its first global strategy – *Our Promise 2030: Building Brighter Futures for Vulnerable Children.* World Vision Ghana (WVG) has committed to making a strong and measureable contribution to the global strategy. Consequently, WVG has made several strides by adapting to the global strategy to make positive impact in the lives of most vulnerable children, families and communities in the areas of health care, education, food security, advocacy, water, sanitation and hygiene. Indeed, as you read this report, you would reckon that our work with government and partners in 2017 has brought measurable improvements in the lives of vulnerable children and their families. Effective collaboration with partners ensured increased investments in the well-being of children and their families. For example, World Vision's WASH interventions in the programme areas have yielded improved drinking sources reaching 97,500 beneficiaries. Additionally more children in our programme areas are able to read and learn in language of school instruction.

World Vision Ghana is committed to doing more for Ghana's most vulnerable children. In the coming years we will continue to join forces with others who share in our will. We will not rest while children suffer in situations that can be changed. We welcome all who share in our cause to support our work.

We thank the Lord for the grace and resources He has always made available to us to deliver on our promise to the children of Ghana.

We are also grateful to all our donors from the Support Offices, The Government of Ghana, partner institutions and peer agencies, members of the VisionFund Board, the WVG Advisory Council, the West Africa Regional Leader and staff for their unflinching support and contributions throughout the year.

Blessings.



Emmanuel Baba Mahama Advisory Council Chair

World Vision Ghana

the year saw remarkable growth of Savings Groups and the contributions they are making in the economic empowerment of beneficiaries and rural communities.

#### Message from Advisory Council Chair

I bring you warm greetings from World Vision Ghana's Advisory Council.

It gladdens my heart to make a statement on the efforts of World Vision Ghana to ensure measurable improvements in the well-being of children and their families in Ghana.

The year 2017 was historic as it served as the transition year from our status as an Advisory Council to an Intermediate Board even though the actual approval by the WVI Board was not granted in 2017.

One of the highlights of 2017 was the launch of the 'It Takes a World to End Violence against Children' campaign. In Ghana, the campaign is christened 'End Child Marriage Now! It Takes Us All'. A number of events took place climaxing in the national launch in Tamale attended by over 2000 people involving all sections of the society. The Regional Leader, Esther Lehmann-Sow, and the former Advisory Council Chair, Dr. Mrs. Adelaide Kastner participated in this important event and delivered statements.

Another important feature was the influence of two young World Vision Ghana leaders (Abigail, 13; and Justice, 17) who stunned and showcased their work on child marriage and child labour in Brussels and made demands (together with children from Mongolia and Guatemala) on key international stakeholders including the UN and WHO to support and commit to ending violence against children. Among the numerous achievements, the year saw remarkable growth of Savings Groups and the contributions they are making in the economic empowerment of beneficiaries and rural communities.

The linkage between Savings Groups and VisionFund operations has also been strengthened, which demonstrates to a large extent the growth of integration betweenWorld Vision and VisionFund.

On behalf of the World Vision Ghana Advisory Council, I extend my heartfelt and profound gratitude to the WorldVision WestAfrica Regional Leader, Mrs. Esther Lehmann-Sow, the National Director and the Senior Leadership Team of World Vision Ghana for the great work done to put smiles on the faces of the most vulnerable children in Ghana.

The Advisory Council recognizes that the ministry's achievements in this report would not have been possible without the commitment of our staff, donors, Support Offices, and our partners including the Government of the Republic of Ghana.

Thank you and God bless you.

## WATER

World Vision is reaching one new person with clean water every 10 seconds and reaches three more schools everyday with water.





#### **Achievement and Analysis**

#### Improved access to safe water for multiple uses

Access to safe drinking water is essential to ensuring good health, economic development and contributes to improved child well-being. In 2017, a total of 173 new boreholes were constructed and fitted with hand-pumps while 91 non-functioning water points were rehabilitated. At the institutional level, 19 schools and eight (8) healthcare facilities also gained access to improved water sources during the reporting period.

Effective collaboration with key partners ensured increased investments for improved drinking water sources reaching 97,500 beneficiaries. This included 23,198 boys, 22,328 girls, 24,381 men and 27,593 women. Increased investments in low operating cost and environmentally friendly large scale water supply systems including 10 solar-powered water systems accounted for 26.46% of safe water beneficiaries.

Community members were also sensitized on safe water handling and proper storage practices. Some areas with limited prospects for successful borehole drilling were empowered to use P&G water purifiers to treat their contaminated surface water. A total of 7,955 households with about 55,685 members in 25 communities benefited from this intervention. Permanent solutions being considered for those areas include mechanization of highyielding boreholes to serve a cluster of communities.





 91 rehabilitated water points
97,500 safe water sources beneficiaries

#### Improved sanitation at household, community and institutional levels

WVG prioritizes Community Led Total Sanitation (CLTS) approach as its main sanitation intervention. This aligns with the National Environmental Sanitation Policy of Ghana. From only 14 Open Defeacation Free (ODF) communities in 2016. WVG has reported an impressive increase to 126 communities (which represents 900% increase) in 2017, an indication of popularity and adoption of the CLTS approach in rural communities. Gender and disability needs were integrated into the design of 25 improved institutional latrines. This included 11 new disability-friendly latrines with changing rooms attached to girls' blocks for Menstrual Hygiene Management (MHM).

126<br/>communities certified ODF75,849<br/>improved household sanitation<br/>facilities beneficiaries11,236<br/>latrines in 633<br/>communities25<br/>schools with improved<br/>facilities for 4,455<br/>school children



#### The difference Raya & Elmo made in my life

"I taught my friends how to sing the song and practice good hygiene, like washing the bowls right after eating and not walking bare footed."

Sherifa is a nine (9) year old primary 4 pupil in Dingoni Primary School in the Dingoni community, of the Savelugu Nanton District. As the only child who lives with both parents, Sherifa was all smiles when she spoke about the benefits of the WASH Up! initiative. She said, she always sings the hand washing songs which reminds her of washing her hands with soap under running water. "I taught my friends how to sing the song and practice good hygiene, like washing the bowls right after eating and not walking bare footed."

On weekends, Sherifa and her friends educate other children in the community. As children, they monitor each other's gallons to make sure there's enough water in it and soap is made available at each of the stations. "We laugh at children who do not have water in their gallons" she says giggling.

Muneratu, Sherifa's mother said, her daughter has adopted new personal hygiene practices. She said, hitherto, Sherifa hardly washed her hands unless she was told to, but now, she washes her hands with soap under running water before eating and after using the toilet facility. "She even remembers to brush her teeth and always washes the bowls at home. I am happy that Sherifa has taken up the responsibility to teach other children about hand washing and personal hygiene." Muneratu confirms. As an active person in her class, Sherifa is one of the best pupils who have completed all the training sessions and is now a WASH superstar, helping to educate other children in her school and community.

The WASH Up! pilot programme, reached about 1000 school children such as Sherifa and her friends in 25 schools within the Savelugu Nanton District.

50 teachers now have the capacity in WASH Up! facilitation, where children are happy to serve as change agents. As children continue to demonstrate proper hand washing practices and serve as change agents in their communities and schools, diarrhea, a preventable disease is reducing. As a WASH star, Sherifa is willing to share her acquired skills and knowledge on good hand washing practices with friends and family.

The WASH UP! initiative aims to reduce the number of children under the age of five who are dying or suffering from preventable and treatable diseases by providing access to meaningful sanitation and hygiene education. The Sesame Muppets (Raya & Elmo) have the unique ability to talk to children, model behaviours for them, and give them the language to talk about taboo topics like toilet use. Raya pioneers conversations all over the world about clean water, hand washing with soap, and proper latrine use through three easy-to-share reminders that they can teach to family, siblings and friends:

- Wash hands with soap before meals and after using the toilet.
- Use safe toilets to defecate, and wear sandals to the toilet.
- Drink clean water to stay hydrated and healthy.



To deliver an effective programme with maximum reach, the WASH Up! initiative utilises School and community-based health kits, Floor mat games (to promote discussion around familiar places, people, and things that contribute to being healthy and happy), Video content - featuring Raya and Elmo, as well as children in communities where WASH challenges are part of everyday life.

Dingoni primary school has a WASH facility however, hand washing facilities were inadequate and hand washing behaviours were hardly practiced. It was based on these baseline facts that Dingoni Primary School was chosen to participate in the Sesame WASH Up! programme. As beneficiaries, Sherifa and her family expressed their sincere gratitude to the Sesame WASH Up! team with a superstar promise; "I promise to teach! teach! teach! my friends about WASH. Thank you, World Vision for coming to our community."

Story & Photos by Joseline N. Annan & Cynthia Fosua



WASH UP! floor mat game





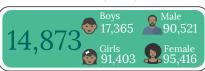


Over the last five years, 89% of the severely malnourished children we treated made full recovery









**CORE MODELS** 



Integrated Community Case Studies (ICC), Infant and Young Child Feeding (IYCF), Channel of Hope (COH), Community Health Committee (COMM)

#### **ACHIEVEMENTS**

- 1.231 children in 16 hard-to-reach communities were immunized
- 77 Mother to Mother support groups established and functioning to promote exclusive breastfeeding, appropriate feeding and child care practices
- 2,557 caregivers trained in food demonstration sessions to improve nutritional status of children
- 120 health staff capacity built in the Infant and Young Child Feeding model
- 1,340 mothers sensitized on Ante and Postnatal care
- 60 health staff trained in Integrated Management of Neonatal & Childhood Illness



Increase in children who are well nourished

Increase in children protected from infection and diseases

Improving Nutrition among Children under 5 years

There have been some improvements in child and maternal health in the last two decades in Ghana. However, mothers and children still die from preventable causes. According to the Ghana Living Standard Survey, 68% of U5 deaths occur before their first birthday, and 48% before their first month.

These were mainly attributed to lack of community knowledge on food nutrients, poor breast feeding and weaning practices, lack of knowledge by mothers on nutritional diets, and low availability of diversified food sources for consumption at household level. Unsafe water, poor sanitation and hygiene also impact negatively on maternal and child nutrition causing food contamination and infections.

World Vision however, adopted the following Core Project Models; Community Health Committee (COMM), Integrated Community Case Management (ICCM), Infant and Young Child Feeding (IYCF), and Channels of Hope (COH) to address these issues.

Fifty-five (55) Congregation Hope Action Teams (CHATs) in 52 communities were formed to support in the education and promotion of Maternal, Neonatal Child Health (MNCH) and family planning issues. Additionally, 480 adolescent peer educators were trained. These interventions are expected to also contribute to SDG target of reducing the global maternal mortality ratio to less than 70 per 100,000 live births by 2030.

Gender and Diversity sensitization for communities

"Helping my wife with household chores reduces the time she spends in doing the chores and it gives her time to rest".

Mamle and Tettey with their children

Mamle, 25 and Tettey, 40 are a married couple with three children and live at Mensah Dawa, a community in Upper Manya Krobo District. The couple benefitted from World Vision Ghana's gender and diversity sensitization which seeks to create gender awareness among men, women, boys and girls in order to increase gender equality and equity for community development.

The couple who experienced a complete turnaround in their lives after the sensitization programme shared their story.

Narrating her story, Mamle explained that her husband after participating in the second WVG gender and diversity sensitization began to help out in household chores as well as taking care of the children. She added, "Whenever I am busy cooking in the morning, my husband will always help to prepare the kids for school".

Adding, Tettey confirmed, "Helping my wife with household chores reduces the time she spends in doing

the chores and it gives her time to rest". He continued that due to this, his wife was no longer stressed and fatigued as before and for that matter enables them spend more time helping their children with their homework.

According to the couple, men in their community do not help their wives in household chores like cooking and bathing children because it is seen as the duty of women.

"The gender and diversity programme has really influenced my husband and changed the way things were done in my family", Mamle recalled.

"Men in the community always tease Tettey when they see him helping in household chores or carrying his youngest child on his back. Some even try to talk him out of it but he always explains to them that he is determined not to be influenced because he knows it is the right thing to do" She said.

Story by Joanna Baidoo





## FOOD SECURITY

Every 60 seconds... a family gets water... a hungry child is fed... a family receives tools to poverty

#### Achievement

#### Improved Household Food Availability and Income

As part of boosting agricultural activities, 36 Farmer Based Organisations were formed and trained on improved farming practices as well as agro-based value chain activities. A total of 2,005 farmers were trained on improved farming techniques with 746 farmers (producer group members) observed to have started using new skills acquired. A total of 206 women and 143 youth were also trained and supported to undertake dry season gardening. Under the Farmer Managed Natural Regeneration (FMNR) project in the Talensi Programme Area, 100 (50 males and 50 females) beneficiaries from 10 communities were trained and supported to undertake soybean production with a starter pack of 2.7kg of seeds to cultivate half an acre of land. In addition, 90 farmers (45 males and 45 females) were trained and supported with hybrid Pannar Maize seeds. Each farmer was provided with 7.5kg of seed and fertilizer(nitrogen (N), phosphorus (P) and potassium (K)). The cultivation of orange flesh sweet potato, a bio-fortified crop rich in Vitamin A and iron, which has high potential of generating incomes for households is also being promoted in the Talensi Programme Area under the FMNR project.

With improved households' incomes, it is expected that household food availability and consumption would improve. Therefore, efforts are being made for households, especially women and youth to diversify their income sources by undertaking viable income generating activities as they access affordable credit facilities. The proportion of caregivers who have access to sufficient credit from at least one source stood at 26.29% (WVG Baseline Report 2017). The formation of Savings Groups (SGs) and building access to credit through Microfinance Institutions (MFIs) was intensified within the year. A total of 808 new SGs were formed with membership of 16,748 with 88.9% being women (14,873 females and 1,875 male). A total amount of USD 88,412 was committed by WVG as microfinance support to beneficiaries through VisionFund Ghana which supported 96 SGs as a result. In all, 110,098 children (89,721 and 20,377 children for SGs and VFG respectively) have been impacted through provision of care and support by beneficiary caregivers. Thus, children have been supported with nutritious food, national health insurance cards, birth certificates and educational materials among others.

#### Savings Groups revived my family

"I struggled to take care of my family and even to send my children to school became difficult for me".

"MY NAME is Humphrey from Nkankanma in the Fanteakwa district. I am married with five children.

I hand-weave traditional shirts for men, women and children as a source of income and livelihood.

My weaving business collapsed due to the number of children I had. I struggled to take care of my family and even to send my children to school became difficult for me. I could not produce clothes anymore due to financial constraint.

When we heard about the Savings Group, my wife and I decided to join. We committed ourselves to save regularly until I was able to take a loan. I used the loan to revive my weaving business and was able to repay the loan.

Now I am able to take care of my family and keep all my children in school. My eldest child has been able to complete Senior High School and I am very confident I will be able to further his education into a tertiary institution thanks to World Vision."

Story & Photo by Marian Roberts



Humphrey in his Savings Group

Humphrey with his wife and one of his sons displaying some of the hand-woven shirt for sale.

## EDUCATION

Strategic Objective All Children especially the most vulnerable have improved quality of Primary education leading to improved learning outcomes.



SDG 4:

Increase in primary school children who can read

Quality Education

#### **ACHIEVEMENTS**

- 1,268 grade 1-3 teachers trained in improved literacy instructional skills
- Instructional coaching and management capacity skills provided to 144 officers of the District Education Offices
- 80 teachers trained in the use of technological devices to teach reading
- 400 android tablets supplied to programme schools with an estimated reach of 2,240 pupils from KG to Grade 6
  - 6,311 parents / caregivers trained to support children literacy development



"I would have dropped out of school considering the long distance I walked to school, the caning from my step mother in the house, punishment from my teachers and humiliation I suffered in the hands of my friends any time I went to school late." These were the words of Gifty, a I 2 year old girl of Kandiga Primary school in the Kassena Nankana East AP. She is the first of four children of her late mother and third of her father. She is in class four.

Gifty is one of the girls who benefited from the Bicycle Education Empowerment Project (BEEP) in the Kassena Nankana AP to promote access to education and improve learning outcomes. She lives in Kaasi, about 4 km to her school. Her dream is to become a nurse in the future. "When I woke up in the morning, I did my household chores, walked far to fetch water to bath before I went to school. I spent about 2 hours walking to school each morning and usually got there with dirty legs and very late mostly after the first lesson is over" she added. This earned her the title "local circuit supervisor" because; it was around that time of the day that the Circuit Supervisor (the Education officer in

#### Saved by the Bicycle Education Empowerment Project (BEEP)

"I am forever grateful to World Vision for lifting me from near drop out back to school. I will one day contribute to the development of my community and Ghana at large" she concluded.

charge of supervision of the area) visited the school. This lateness to school attracted punishment, usually corporal or physical. She could not also communicate effectively in the English Language because she missed most of the lessons and therefore made a lot of mistakes any time she spoke.

"These made me to stay out of school some days to minimize the mockery on me in school" she added.

"My academic performance was affected as I stayed away from school from time to time to enable me hide from my colleagues who teased me because I made mistakes in my speech and all manner of punishment meted out to me by my teachers" she added. The teachers in the school could not do much to get her to speak as she was missing many lessons. According to Gifty's class teacher, her poor performance could be reversed if she stayed closer to the school and to participate in class activities. The parents were equally not happy with her poor performance in school and blamed it on the teachers and Gifty's laziness. They also contemplated withdrawing her from school.

The selection of Gifty to benefit from World Vision's BEEP by the Bicycle Supervision Committee (BSC) of her school was the turning point in her life."As if some magic came into me when I heard that World Vision was interested in supporting pupils especially girls in my school with bicycles to enable them go to school in time. I tried and went to school every day so that they could consider me."

When the BSC began selecting beneficiary children of BEEP, Gifty was the second on the list. "It was a great joy for me when on the 8th of February, 2017; I was given a brand new Buffalo bicycle after a colorful distribution ceremony in my school." "In this school, we were taught safe riding principles. I was also encouraged to join my juniors at the reading camp in Kaasi. I took active part in the activities of the reading camp and this took away my fear and put confidence in me to speak English among my peers" Gifty declared.

Gifty still does her assigned chores and still gets to school early. "I ride home fast to do my homework, come back to take part in the reading camp activities on the scheduled days. My step mother is happy with me for doing my household chores early. I no longer go to school late and as a result I am not punished anymore. My colleagues no longer tease me for my faulty English and so I don't miss school again. My dream of becoming a nurse in future is very much alive!"

"I am forever grateful to World Vision for lifting me from near drop out back to school. I will one day contribute to the development of my community and Ghana at large" she concluded.

Story & Photo by Sergious Before

### CHILD PROTECTION AND ADVOCACY

World Vision

SDGs

**5** GENDER EQUALITY

ą

8 DECENT WORK AND ECONOMIC GROWTH

**Child Protection and Increased Well-being** 

HIP

Zero tolerance to child marriage

# t takes us all

VISION

ANA SHOWING PREVALENCE OF MARRIAGE (GDHS, 2014)

rkina Fa

Region

Frederick Ntini

#### It takes a world to end violence against children

#EndChildMarriageNow!

#### #ItTakesLIsAII.

The Sustainable

5

World Vision Ghana launched "End Child Marriage Now! It Takes Us All", a 5-year campaign in Tamale. Over 3,000 people including key delegations of International Organisations in Ghana, Non-Government Organisations, Government, Traditional Leaders, Religious Leaders, Child Parliament, and media, among others, pledged their support to address violence against children in Ghana.

world

In 2017,WVG also sponsored the birth registration of over 25,000 children across all its programme intervention areas. We (WVG) also secured a 50% waiver off registration fees; supported the completion of the Regional Births and Deaths Registry Office complex in Bolgatanga and donated computers, furniture, motorbikes and automated equipment to strengthen the birth registration system across the country.



Child participation is critical to the development of children's ability to advocate for their own well-being. Two WVG young leaders; Abigail, 13(extreme right) and Justice, 17 (extreme left) showcased their work on child marriage and child labour respectively at the European Development Days in Brussels. In the company of other children from Mongolia and Guatemala, they made declarations signed by key international stakeholders such as the UN and WHO to support and commit to end violence against children. They have become world young ambassadors on the issue of ending violence against children.

## INTERFAITH



"A healthy family is a healthy community, and a healthy community makes a healthy church. People really believe religious leaders. We speak to people and they believe us, we share the gospel they believe us, anything we say they believe us so when we come out with messages on child spacing and family planning, they will believe us."

#### Rev. Faustina Awuni,

Damango – Northern Ghana

"A healthy family is a healthy community and a healthy community makes a healthy church"



"It is very important that religious leaders like" myself take part in educating people about issues of maternal, new born and child health because giving life is imperative in all religions."

> As part of bringing hope and transformation to children, families and communities, World Vision Ghana adopted the Channel of Hope model which uses faith leaders as agents of change to drive the campaign for healthy timing and spacing of pregnancy. Following the several interfaith engagements under the Congregation Hope Action Team (CHAT) module, women have been sensitized on exclusive breastfeeding, family planning and ending violence against children.

> "Almighty Allah commands that a nursing mother should breastfeed her baby for at least two years and this is enough time for a mother to space her children if she follows it critically. It is very important that religious leaders like myself take part in educating people about issues of maternal, new born and child health because giving life is imperative in all religions."

#### Sheik Iliasu Mohammed,

Imam, Damango – Northern Ghana

Story & Photos by Jason Amoo



Because of our community-focused solutions, for every child you help, four more children benefit too



Nerisia has been sponsored! HOORAY! I met Nerisia back in September while in Ghana. Her teacher let me know she is really bright and top of her class. With sponsorship she will now be able to achieve her hearts hopes and dreams!" -Katana <u>#WVCAmbassadors</u>

Story & Photo by World Vision Canada



#### **SUPPORT OFFICE**

World Vision United States World Vision Canada World Vision Spain World Vision Korea World Vision Germany World Vision Italy

## VisionFund

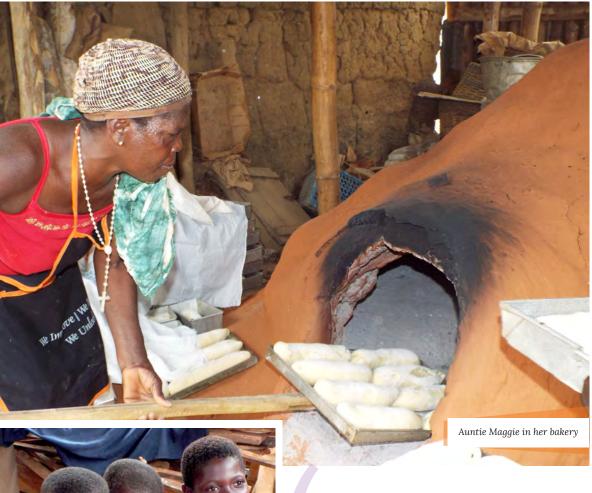
#### **OVERVIEW**

LIENTS IN APS CLIENTS IN APS CLIENTS IN APS CLIENTS CLIENTS CLIENTS CLIENTS IN APS CLIENTS IN APS S2225 AVERAGE LOAN DISBURSED 379 CLIENTS LINKED WORLD VISION

> CHILDREN IMPACTED ACROSS GHANA THROUGHOUT 2017

VisionFund Ghana a wholly owned subsidiary of World Vision International seeks to promote social and economic empowerment and improved livelihoods for children by providing microloans, micro insurance and financial literacy services to clients who are mostly women living in rural and peri-urban areas of Ghana.

VisionFund Ghana (VFG) in the past 18years adopts both group and individual lending methodologies to provide working capital and fixed asset loans to clients working in the areas of agriculture, commerce, services and production.



Due to VisionFund Ghana's intervention, I was able to take a loan and can now produce more bread to take care of myself, daughter and grandchildren

Auntie Maggie

Auntie Maggie's grandchildren

Story & Photos by VisionFund Ghana





## LOVE

Together we've impacted the lives of over 200million vulnerable children by tackling the root causes of poverty

#### NATIONAL OFFICE

No. 3 Kotei Robertson Street. North Industrial Area, North Kaneshie, Accra - Ghana Private Mail Bag | Tel: +233-302-232 603

#### SOUTHERN REGION

Southern Operations- Amasaman Adjacent Municipal Education Office (GES) & Methodist Church Ga West Municipal Assembly, Greater Accra

#### **UPPER REGION**

Upper Operations First floor, Ministry of Agriculture, Regional Directorate Adjacent Ghana Health Service Bolgatanga, Upper East Region

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