



ANNUAL REPORT OF ACTIVITIES 2014







INITIALS, ABBREVIATIONS AND ACRONYMS

EWA : Environment Women Association

OGA :Ordinary General Assembly

IGA : income-generating activities

AWDF : African Women Development Funds

EO : Executive Office

BOD : Board of Director

ED : Executive Director

PD : Participative Diagnosis

ECOSOC : Social and Economic Council

PPS : Public Primary School

NFATPI : National Fund for Apprenticeship, Training and Professional Improvement

IGTA : Institut of Guidance and Technical Assistance

MFI : Micro fiance Institutions

NEPAD : New Partnership For Africa Development

MDG : Millenium Development Goals **UN : United Nations**

RU : Rural Organisation

AWP: Annual Work Plan

NOREHEE : Network of Organisations for Right, Education, Health, Environment and Economy.

WONFA : Women Organisations Network of Francophone Africa

FGEPS : Fast Growth and Employment Promotion Strategy

SCOOPS : Simplified Cooperative Society

WILDAF : Women in Law and Development in Africa

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BRIEF PRESENTATION OF THE ORGANIZATION

CREDO ACTION is a nonprofit and apolitical association which priority is to promote rural women, children and young girls. Its mission is to help women and the young girls in rural areas quit poverty, to give them directions to defend their rights by building their capacities and creating conditions which ensure a better quality of life for them and their children and by the rural extention for all community. CREDO ACTION was created on April 16th, 1996 and was officially recognized by the Togolese State under the N °1012/MIS-SG-DAPSC-DSC, published in the official Goverment Publication N°1012/MIS-SG-DAPSC-DSC September 11th, 1998. of

Our Vision : «To promote women and children for a sustainable development» **Our Strategic Orientations**: To support and follow up populations at the grassroots level particulary women to:

- increase the agricultural productivity;
- ➢ increase the incomes of the agricultural produces;

- Get access to loans
- undertake income-generating activities;
- manage health, education, training and human right problems ;
- > provide for the children's needs and the one of their communities ;
- ➤ take in charge the orphan young girl.

Our Areas of intervention : agriculture, health, education/training, food safety and nutrition, Income-Generating Activities, children protection and rights, water and cleansing.

Target Groups: Rural women, orphan young girls, groups, cooperatives and communities at the grassroots level .

Our Approach of Intervention: It is based on the follow-up of organisational dynamics at the grassroots level . The main approach of intervention of CREDO ACTION follows a logic of research action-training. It is also participative in so far as the points of view of the recipients, the respect and equity between the social categories in their exchanges are constantly taken into account in decision makings.

Zones of Intervention: CREDO ACTION intervenes in the Maritime region in particular in the district of Vo, Zio, Lakes, Ave, Gulf and Commune of Lome. It has planned nevertheless to extend its activities to cover all areas of Togo in the short and medium term. **Our Collaborations** : We are affiliated to national and international organizations that share the same visions and objectives as CREDO ACTION. These are : Network of the Womens' organizations of Francophone African counties (ROFAF); Women in Law and Development in Africa (WILDAF-Togo); Network of the Organizations for Right, Education, Health, Environment and Economy (RODESEE); Advisory and Economic Counsel (ECOSOC).

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Foreword of the President of the Board of Directors of CREDO ACTION

To take part in decision makings and actions which have significant impacts on their life, is the desire of the populations at the grassroots level. CREDO ACTION Association began to work closely with the populations in particular the rural women, orphans young girls, associations, cooperatives and communities to improve their life. It actually started this new orientation from 2012 with the implementation of the project « *Support for the rural women in the marketing of the agricultural produces* » in a more or less difficult sociopolitical context

At the world level, all the debates turn around the meeting of the Millenium Goals for Development. One year before the deadline, the indicators show with sufficiency that these goals will not be achieved and there are much more to be done especially in the developing countries. Moreover, some analysts are already talking about the situation of the Millenium Goals for Development after 2015. In this context, CREDO ACTION with its Special Statute ECOSOC- UNO remains determined to follow the United Nations in the eradication of hunger, poverty, human rights protection and environmental protection in the world.

In the range of our relations, we are pleased with the new partnership which we have just signed with DTA Quart Monde within the framework of the project "Library of Street". It is an activity of reading of books, opened to the public especially the young people and the children. Nearly 150 people come to learn, get familiar and improve their knowledge each Sunday afternoon at 2 p.m. on our site at Hanoukopé opposite the Catholic church Saint Antoine de Padoue or in one the areas of Lome.

In the implementation of our activities, we acknowledge the difficulties related to the staff that we face but that did not prevent the Association from providing itself with means through its supports and activities for the promotion of our targets. To incite the dynamics, to follow them and produce results, these are the watchwords which guided all the approaches and initiatives during 2014. We are convinced that our activities will be relevant only insofar as they produce durable results. The mobilization of the stable resources that makes it possible to have a vision on the meduim and the long term would be the key of this success. The current goals of the Association is to harmonize the efforts in the search for the durable financial resources to finance the projects. It will not be easy but we must believe in it and focus ouselves on it.

We cannot carry out this annual report of our activities without expressing our acknowledgements to our partners. All the members of the Board of Directors and the Executive office thank you and wish that the mutualisation of our efforts be durable.

The president of the Board of Directors

Madame BANINGANTI-HOUNGUES AFI Yvonne

ACKNOWLEGEMENTS

At the end of this work, we would like to thank the members of the Board of Directors who, in spite of their busy time schedule have really demonstred their desire to accompany CREDO ACTION in the implementation of its activities and have shown their availability for its success.

We thank all the members of the Executive office, who devoted the necessary time for the implementation of the projects and activities registered during this year.

our gratefulness also goes to all the volunteers who have accompanied us in our approachs. We also express gratitude particularly to our:

✤ financial partners:

- ✤ NEPAD/Spain Funds for the independence of African Women
- Fiduciary Funds for the second decade for the indigenous people / United Nations
- ✤ National Fund for Apprenticeship, Training and Professional improvement
- ✤ NOVISSI Association of EVRY, France.
- ✤ ATD Quart Monde.

♦ Affiliation networks

- Network of Womens' organizations of African francophone countries
- UN Women.
- Development funds for African woman
- Women in Law and Development in Africa (WILDAF)
- **Economic and Social Council** of the United Nations (ECOSOC)
- Network of Organizations for Education, Health, Rights, Economy and Environment

✤ To personalities

Mrs LANGLOIS Marisol of DTA Quart Monde Mr ASSAGBA Peter, Director of Establishment BENPETER Mrs KLOUTSE, retired University Professor

✤ Grassroots Organizations

- Women Groups , mixed groups, communities, local authorities (CVD, Traditional Chiefdom)
- Simplified Cooperative Societies
- Orphan Young girls of children's Home of Sainte Therese of Agbata.
- Great public of the Street Library

We are also grateful to all those who contributed in one way or another to the implementation of the activities of this year and that are not mentioned here.

COMMUNITY LIFE

CREDO ACTION is engaged in the activities of dynamization of community life with the ambition to make this association one of best that militates in favor of vulnerable people. These activities are carried out through the capacities building of the new members in the community life in order to adapt themselves to the values and methods of interventions of the Association.

The most important activity was the organization of the General Assembly of December 28th, 2014 with the renewal of the members of the leadership bodies. Within this framework, we can notice the renewal of the members of the Board of Directors ; also, the president changed position to become the Executive Director (ED).

The New Board of Directors adopted a plan of implementation of the resolutions resulting from this Odinary General Assembly especially the quarterly meetings with the Executive Office on the progress and the implementation of the projects.

These new provisions are entrusted to an ad hoc committee with the assignment of putting them in the fundamental texts of the organization that are the Statutes and the Rules of procedure.

It is important to point out that some new members decided to take from their monthly income, a significant sum of money to support the care taking of the orphan girls of the Children's Charity Home of Sainte Thérèse d'Agbata.

Our adhesion to other organizations with the same objectives has also been profitable for our association during this year. For this purpose, the Executive Director legitimately represented the Network of the Organizations for the Right, Education, Health, Environment and Economy in the International Seminar on the Women's Right: Equality Homme /Woman. Fight against the violences against women in Paris, France, held from June 23rd to June 29th, 2014.

List of the members of the Board of Directors of CREDO ACTION resulting from the last General Assembly of December 28th, 2014

Name	Position	Addresses
BANINGANTI-HOUNGUES AFI Yvonne	President	90 13 67 27
AYASSOR-AMAH S. Mahia Thérèse	Secretary	90 96 45 96
LAMPOH Amavi Jocelyne	Treasurer	90 94 86 79
ATTIGNON Marie-Colette	First Adviser	90 96 26 22
AZIANGUE Edoh	Second Adviser	99 22 03 40

NTRODUCTION

The year 2014 is a project implementation year that truly impacted the beneficiaries. The main mission of CREDO ACTION is to help women and young girls come out of poverty in rural areas, support them in the defense of their rights by building their capacities and creating an environment that gives them a better quality of life to their children and by extension to the whole rural community.

The major actions and the Annual Work Plan (AWP) 2014 result from the three-year action plan. As part of this management context by Axis / project CREDO Action performed during this year, four (04) projects linked to three areas of intervention which are agriculture and food security; health and education-Training.

During this year, the structure has recorded the end of the project Support to rural women in the marketing of agricultural produces and the evaluation mission the members of NEPAD /

Spain Fund from South Africa.

Despite the difficult context of funding and of personnel in the execution of the projects, the activities of the year 2014 were carried out up to 80%.

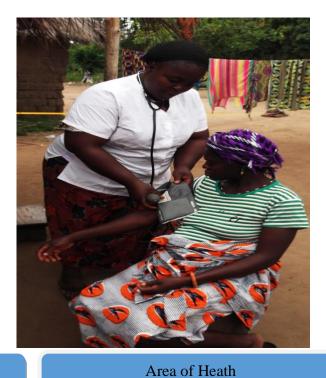
The Association held its Annual General Meeting in the last week of December. This meeting was an occasion to review the progress made and to ensure the visibility of the actions and approaches of CREDO ACTION towards its partners.

We have a partnership relation with ATD Quart Monde for a reading project implementation called "street library". The activities carried out during this year are significant and one of them goes over to the year 2015 the topics of which is related to the reproductive health.

In perspective, CREDO ACTION will implement the new partnership of research and funding techniques for a greater care needs of our targets



OUR AREAS OF INTERVEN



Area of Agriculture and Food safety



Children's home of Sainte Thérèse d'Agbata

PROJECTS CARRIED OUT IN 2014 I. AREA OF AGRICULTURE AND FOOD SAFETY

The activities of this area of intervention aim at contributing to strengthening food safety by significantly improving productivity and agricultural produces marketing. The aim is to create on one hand the conditions for better production and on the other, a real mastery of agricultural produces marketing channels together with an optimum use of management and financial-accounting tools.

The strategy applied: this is to strengthen of farmers' organizations and build the capacities of their members on various plans and topics such as: organizational, institutional; financial; technical and communicative; trading and dialogue. It is based on the development of a genuine partnership with Microfinance Institutions (MFIs), some public institutions such ICAT. It is based on a context of empowerment and self-promotion of the beneficiaries. **The target:** groups and cooperatives. In total 1050 people

Projects carried out in 2014

Two projects (2) were implemented in 2014: Assistance to rural women in the marketing of agricultural produces in the districts of Avé, Vo and Zio (last stage) and the Training project in better techniques of transformation of cassava (gari, atchèkè, etc) and in notion of basic accounting. Management of income-generating activities in the district of Zio.

Project 01:

Support for rural women in the marketing of agricultural produces in the districts of Avé, Vo and Zio (last stage)

Starting year of the project: 2012
Financial Partner: NEPAD /Spain Funds
Beneficiaries: members of associations and cooperatives around 750 people including 650 women
Zone of intervention: District of Avé (Ando Gbémoukondji, Ando Avédzié, Ando Gboloba, District of Zio (Kpomé Agomé, District of Vo (Vo Koutimé and Vo Kponou)

Objective of the year: To train the members of the beneficiary organizations on the organization and the good management of an income-generating activity; To put at the disposal of women association the working capital to make their activities profitable

Activities carried out:

The activities carried out are an obvious result of those started the previous years but with a particular emphasis on the follow-up.

 Capacity building of the members of the association in management of incomegenerating activity (AGR)

- Continuation of the process of mutation of the associations into simplified cooperative societies (SCOOPS)
- Construction of three shops in the villages of Ando Gbémoukondji, Kpomé Agomé and Vo koutimé
- Financial support for the associations in the purchase of the agricultural produces and marketing.

Results obtained during the year

- ✤ All the sessions of the trainings were held in each locality of the project
- The associations have necessary knowledge that can lead them to manage their activity
- All the negotiations were made for the registration but due to some problems on the field, the competent authorities had suspended the delivery of serial number until further notice.
- The food stores are actually built in the villages of Ando Gbémoukondji, Kpomé Agomé and Vo koutimé
- The associations were given working capital which was used for the purchase of the agricultural produces



Appreciations and prospects

Even if the sale of the produces is not yet effective in all the localities due to the sale price which has fallen on the local markets, the organizations still hope for a better future of the activities. They have expressed a real interest in working capital and intend to work for the success of the marketing which depends on the complementary actions such as conservation, good storage, the establishment of a alarm network of the prices on the various local markets.

Project 02

Training project in better techniques of transformation of cassava (gari, atchèkè, etc) and in notion of basic accounting. Management of income-generating activities in the district of Zio.

Execution year: 2014 Financial Partner: National Fund for Apprenticeship, Training and Professional Improvement (NFATPI)

Beneficiaries: 50 members of NEVAME association of Kpomé Agomé **Zone of intervention:** The project covers the township of Kpomé and in the district of Zio.

Objective of the year: to train the women of the association on the better techniques of the transformation of cassava (gari, atchèkè, etc) and on the simplified accounting for a greater productivity and competitiveness of their agricultural produces.

Activities carried out:

- Training on the management of income generating activity notably simplified accounting, bookkeeping and the exploitation account
- modern techniques of production of gari, atiéké
- packaging techniques of gari
- ✤ maintenance of the rasper and the presser
- ✤ regular follow-ups carried out directly in the association

Results otained during the year

- ✤ 50 members of which 45 women followed the traning on....
- Increase in the work productivity thanks to the use of a rasper, presser and packaging machine.
- Change in community life of the members of the Névamé association.

Result and Appreciation

The implementation of these activities contributed to the capacity building of 50 people including 45 women. They had the support of CREDO ACTION in the technical, organisational and management plans. The equipment of the association contributed to the increase in the work productivity.

A documentary film and a photograph gallery have capitalized the assets of this project



II. AREA OF HEALTH

This field constitutes one of the components of the 2014 annual work plan. It aims at especially reinforcing the health status of the population in rural areas. A bad health status of the population blocks the implementation of the development actions. Thus we must act even though on the national plan, important progress have been made.

In the rural areas, some women continue to practise some behaviours that do not march with the principles of the modern medicine, and this exposes their own life and the one of the new borns to danger. In these areas, the practices of hygiene are non-existent and those of the primary care are almost absent.

Objective of the year:

Facilitating the access of the populations mainly the rural populations to health care for the improvement of their living conditions and work.

Target community: The actions are being implemented for the benefit of the population especially women, young girls and the childrenStrategy: To lead the population to become aware of their health status and the risks incurred in matter of health concerning some practices in rural areas.

Project 01

Maternal health for all in rural areas in the village of Ando Avédji

Execution year: 2014

Financial Partner: Fiduciary Funds for the second decade of native people in the world – UN

Beneficiaries: 350 persons (pregnant women, wet nurses and young girls)

Zone of intervention: village of Ando Avédji in the district of Avé

Objectie of the year:

- Improve maternal health of pregnant women and young girls the village of Ando Avédji
- Allow the pregnant women to have access to the prenatal cares
- Insure the elementary health care and hygiene for women and new borns
- Prevent young girls from the risks and nondesired pregnancies
- Sensitize and train the women on the family planning in order to ensure a maternal good health to them.

Activities carried out:

- Awareness of the rural community on the importance of the prenatal consultations
- Awareness of the rural community against discrimination and marginalisation of women and the young girl
- Awareness of the rural community against dangerous cultural practices against maternal and infantile health
- Follow-up and regular check up of pregnant women of Ando Avédji during the period of the project by a qualified health agent
- Training of the pregnant women and the young girls of Ando Avédji on family planning and good practices of hygienes during the pregnancy and after the delivery by a qualified health agent
- Training of young girls on the prevention of risk pregnancies (practices of contraception) by a qualified health agent.

Results obtained:

- 75 pregnant women were recorded by the project 85% of which have already given birth;
- ➢ 55 young girls were concerned by the project;
- > 20 sessions of awareness and training were organized for beneficiaries;
- ➤ 48 follow-ups and regular controls have been carried out by the community health agents;
- 70% women and young girls concerned by the project practised contraceptive measures of family planning;
- 75% of women and young girls attended almost all the sessions of awareness and trainings and have decided to change their behaviors;

- A team made up of two qualified Community health agents, two social agents of development and a psychologist was set up and followed all the activities of the project;
- A local management committee made up of resource persons and members of CVD is set up and supervises the activities of the project.



Prospects:

Under the supervision of a local management committee, the recipients have set up a club of mothers which will meet from time to time to exchange on the acquired knowledge and the teachings of the project. CREDO ACTION Association often intervenes in the area and it will mobilize its social development agents and the recruited Community health agents who work in the area to organise quarterly exchange meetings with the beneficiaries of the project. This initiative will make it possible for the beneficiaries to perpetuate the experience the have acquired from the project.

III. AREA OF EDUCATION & TRAINING

The analysis of the education system as regards supervision of early childhood and pre-school education, shows that the cover rate still remains very weak and suffers from a lack of equipments for care taking of early childhood, this leaded to the development, especially on the level of the rural communities, of Nursery schools of Local Initiative and the makeshift School of Local Initiative, entirely under the charge of poor parents.

Even if Togolese government obtained a decennial plan of development of the education sector (Sectoral Plan of Education-SPE) covering the period of 2010-2020, the situation of the children who need education remains a serious issue. This education – training line aims at reinforcing the education of the children of any kind and effective care taking of the needy girls and orphans in an orphanage for their true self-fulfilment .

An educational project "Street Library" is initiated in partnership with ATD Quart Monde (France).

Project 01 : « Street Library Project »

Execution year: 2014

Financial Partner: ATD Quart Monde

Beneficiaries: 250 persons (children, young, adults attending school or not attending school

Zone of intervention: Commune of Lomé

Summary of the project: The Association has signed a partnership with ATD Quart Monde of Beauvais in France within the framework of a project called "Street Library". It is an activity of reading of books open to all the public especially the young people and the children in a green space. Nearly 150 people come of knowledge ressource, to familiarize themselves with and improve their knowledge each Sunday after midday at 2 p.m.

Objectives of the project:

- Allow children, young people and the adults attending school or not who do not have access to the classical library to be in contact with the books;
- Solution To reduce the incapacity of the children (attending school or not) to read, write and speak French;
- Solution to familiarize itself with the books for their sociocultural development.

Activities carried out:

Animations of book reading meetings and various games by supervisors/monitors every Sunday in a district of Lomé



Results obtained:

The children, the young people and the adults blossom through their participation in the activities of the reading club of their various districts. They learn a better integration in the society.

Within the framework of providing for needs of pupils who take part in the activities of the project, and CREDO-ACTION offered them school kits in prelude of the resuming of the academic year 2014-2015.

A celebration of end of the year was also organized for these children. The activities took place respectively at the beach and the inn of KPESSI. More than 200 children participated in this celebration.

ACTIVITIES OF THE ORPHANAGE CHILDREN'S HOME OF SAINTE THÉRÈSE D'AGBATA

For the protection and the right of children, CREDO ACTION have created an orphanage. In this centre, sixteen (16) girls are financially and materially taken in charge within the framework of the continuation of their school education. They are aged between six (06) and fourteen (14) years and are shared up between the class of primary 2 and fourth grade. Besides the school education, these girls of the orphanage follow pratical trainings in incomegenerating activities such as manufacturing of local soap, liquid soap, coconut vegetable oil, kitchen garden, the baltic, etc

To end the year in good conditions, the girls of the orphanage took part in the celebration activities of end year together with the children of the street Library project.

Apart from the girls as interns, the association also supported twenty-five (25) other orphan girls who are placed in host families.



List of the orphan girls registered in Children's Home Of Sainte Thérèse D'agbata

N°	NAME	AGE	CLASS
01	ADJEVI Andréa	10	Primary 6
02	ADJEVI Andréas	10	Primary 6
03	AGBONON Florence	13	Second year of secondary school
04	AKAKPO Denise	12	Second year of secondary school
05	APETINOU Nathalie	13	First year of secondary school
06	ATTIGNON Fidèle	11	Primary 6
07	BAKA Nathalie	14	Fourth year of secondary school
08	AVONYO Antoinette	08	Primary 4
09	SESSIME Noëlie	12	Second year of secondary school
10	TOGBE Victoire	11	Primary 6
11	AZIAWO Immaculée	08	Primary 4
12	AZIAWO Louise	10	Primary 4
13	FOLLY Agnès	08	Primary 2
14	ADATOR Julienne	09	Primary 2
15	AMOUZOU Elodie	08	Primary 2
16	HOTOR Pierrette	06	Primary 2

The activities of the Children's Home Of Sainte Thérèse D'agbata are supported by the people of good will. They offer various gifts which are food and materials. In the category of food, we can mention, detergent, rice, corn, bean, sugar, galon of oil, syrup, toilet soaps, soaps of detergent, cans of sweet drinks, biscuits and others.

For materials we have: money, school stationery, clothes, shoes, toys, cloths, etc





II. CAPITALIZATIONS, CAPACITIES BUILDING AND ACTIVITIES IN NETWORK

The internal capacities building of the operational team was done through self-training, trainings, workshops and animation of internal reflection in the form of teaching days, in this effect, in 2014, there was:

An internal training workshop on the following sets of themes: The management of difficult behaviors within an organization; the management of reception centre; basic principles of social work; techniques of listening of cases and the material accounting: Equipment and inventory management.

Within the framework of its partnerships, the association took part in the discussion online organized by ONU-FEMME on the System of Knowledge in January 2014. This system permited CREDO ACTION to present all its activities and its prospects of the year.

It took part in the reflection day organized by ROFAF within the framework of gender in the development program to be implemented after 2015 of the OMD held from September 4^{th} to September 5^{th} , 2014 in Lomé.

The association also took part in the training, information and sensitizing workshop organized by Association Women and Environment with the financial support of ROFAF. The topics discussed during this workshop were related to the resolutions "1325,1820,1888,1889" of the United Nations, Lome, April 2014.

In the framewor of the activities of RODESEE, the Executive Director took part in the International Seminar on Women's right: Equality Men/ Woman. Fight against violences against women in Paris, France, held from June 23rd to June 29th, 2014.