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### Introduction

Nkong Hill Top Association for Development (NADEV) Buea is a community based civil society organization which was created and registered in 1996 first of all as a Common Initiative Group (NCIG) then later metamorphosed into an Association in 2013 -Nkong Hill Top Association for Development as a process to gain a full NGO status. For 22 years now, NADEV has been working to improve the socio-economic status of the underprivileged vulnerable population especially lowincome women and youths in the rural/urban settings of the South West Region of Cameroon. Working relentlessly in the area of community development and human capacity, NADEV won the first Provincial trophy for promoting women's income generating activities awarded on the occasion of the International Women's Day in 1999, also won the 1st prize at Provincial Agricultural Show for seed maize production in 2000. In 2009 NADEV created a financial institution called Nkong Credit for Development (NC4D) which till date has enhanced access to micro finance for over 4000 small business women and over 1500 loans to its members. The

organization elaborated a 5 year Strategic plan (NADEV Vision 2020) in November 2015 with the Nkong Women Entrepreneurship Project) at the helm and the Youth category substantially added. In June 2016, NADEV celebrated its 20years of great achievements on the occasion of its 20th Anniversary. In December 2017 NADEV received an award offered by Nextel Cameroon and Youth Empowerment Actors for impact creation in Community Development. More interestingly, NADEV won the NGO SWECSON award in the domain of Business and Micro Financing. Also, NADEV's Board member, Mercy Wangyia won the Woman of the Year award on March 8th 2018.

### **Background Information:**

#### Who We Are

#### **Our Identity**

We are a hill top organization a special name and position in the South West of Cameroon. We have developed and nurtured the ability to adjust in times of crisis and become resilient. We have the ability to remain focused in our field of expertise and our credibility as a learning organization is on the rise

#### **Our Vision**

We want to see Communities that are empowered, sustainable and living in harmony

#### **Our Mission**

We are a Cameroonian based Organisation dedicated to accompanying communities to become empowered, sustainable and living in harmony

#### **Our Values**

At NADEV, work is guided by the following:

- Equity for all
- ✤ Accountability/Transparency
- Upholding Human Dignity
- Dedication to community
- Professionalism and Learning
- Integrity

#### Our Goal

To improve the socio-economic status of the rural and urban underprivileged and marginalized population, especially women and youths

#### **Our Strategic Objectives for 2016-2020**

Promote Enterprise Development

- Improve on standard of living through Sustainable Agriculture and Livelihood programs
- Strengthening NADEV's
  Organizational Capacity

**Our Motto:** Transforming lives and communities

### **Our Programs and projects**

NADEV's programs and projects include the following:

#### Promotion of Agriculture/Livelihood

Since 2003, in partnership with the National Employment Fund (NEF), NADEV supports farmers to increase production and productivity through trainings and in kind credit. Projects have been carried out in Fako Lebialem and Kupe-Muaneguba divisions.

Apart from these NADEV also support widows to create piggery farms.

## Entrepreneurship and Skills Development:

Through the Nkong Women Entrepreneurship Project (NWEP), over 4000 low income women have been trained on small business management. In 2016 the Nkong Youth Entrepreneurship Program was launched which has led to the training of 200 youths on Entrepreneurship and Business Management.

#### Mobilizing Savings and Delivering Micro-credit

NADEV started as a weekly savings club in 1996. Over the years the organization developed the Nkong Women Cash up (NWOCA) product through which it has continued to grant micro credits to low income women for small business promotion.

Over 4000 women have been financed thanks to our enduring partnership with All We Can, UK. Due to the rapid expansion of this scheme, NADEV created a standalone accredited and fully regulated Micro Finance Institution – Nkong Credit for Development (NC4D) in 2009. Today, NC4D has eight branches in Buea (Mile 17 and Great Soppo), Mutengene, Muyuka, Munyenge, Kumba, Menji, and Bonaberi- Douala

#### Water, Sanitation and Hygiene (WASH)

the partnership with Netherlands In Development Organization (SNV) NADEV has assisted 23 Municipal Councils in the South West Region to implement the Rural Water and Sanitation Project (PAEPA-MRU) involving the construction of ventilated improved pit latrines for both public and private institutions like schools, markets and dispensaries and private poor households. With the support, of Peace Corps Cameroon, NADEV constructed a VIP Latrine for GSS Maumu in the outskirts of Buea.

#### **Promoting Gender Equality**

NADEV's Women Empowerment Program has been active in several domains to bring about gender equality. As a policy, gender

balance issues are integrated in all NADEV's programs.

Our current focus is on Gender and widows Rights. Sensitization workshops have been organized in over 50 communities in the South West Region and exchange visits organized with chiefs to improve on the status of women in general and widows in particular.

## Working with Communities in HIV/AIDS Prevention and Care

NADEV launched its Participatory HIV/AIDS Control Program (PHACOP) in 2002. Several projects were delivered under the program. Currently, NADEV is partnering with CARE Cameroon to ensure improvement in the quality of care at treatment Centers while developing the capacity of Community based groups of people living with HIV/AIDS under the Initiative 5% Project.

#### **Research and Development Services**

NADEV offers services to partners for Studies, Participatory Planning, Impact Evaluations, Diagnostic Surveys, Institutional Assessments, and Capacity Building. Partners who have recently chosen NADEV services include the PNDP, UNDP, GIZ PSMNR, Rumpi, FODECC, PARI, ONEXPALME, and the NEF.

We also have space and Equipment for training and meetings at our new head office in Molyko, Buea.

The year 2018 began with a three days planning workshop that gave direction for the operational year 2018. The workshop enabled NADEV's project team to develop work strategies and select communities where projects will be executed. After the planning workshop, Project activities kick started as follows:

### **Projects Under Taken**

The dominant project for the year 2018 at NADEV was the

### Nkong Women Entrepreneurship Project (NWEP)

### **Background to the NWEP Project**

This project started with the Nkong Women's Cash up Micro Credit scheme (NWOCA) which originated as early as 2006. In 2010 the NWOCA gave way to NWEP with Women's Entrepreneurship Sustainably added to the package between 2010 and 2012 during which period the project reached some 1200 small business women with trainings to improve on their business skills and eventually increasing their business capital in the form of micro loans. Through this project NADEV also reached another 4000 people including traditional authorities with awareness building programs on Gender and Widows' Rights. This phase of the micro credit project for the women came to an end in April 2013. With a positive result at the end of project evaluation conducted by an external evaluator MRDF awarded NADEV with another 3 year project term (NWEP II) to run from May 2013 to April 2016. Meanwhile by the end of the year 2015 NADEV adopted a five year Strategic Plan to run from 2016- 2020. Having executed the Operational Plan Year 1 and 2 during the year 2016 and 2017 respectively with a lot of achievements, the organisation reached out to more people, in the year 2018 thus changing lives from the various components of the NWEP project.

#### Business and Entrepreneurship package for women

Small business training for women is the backbone of the NWEP project which has enormously changed the lives of so many low income women. So far this year 2018, trainings were carried out in the villages of Mautu, Tiko, Bonduma and Great Soppo. These women had 2 days training on such topics as Record Keeping, Risk Management, Savings Mobilization, Customer Relationship and Marketing. This training was followed up with soft interest loans amounting to 8million FCFA to trainees from Nkong Credit for Development (NC4D) our affiliate MFI.

For sustainability, the women were received business coaching from NADEV field staff. Testimonies from beneficiaries include Mbui Loveline of long Street Tiko saying:

"... and since my capital was smalls, sales too were low. I could not meet up with the demands of my family as a result I felt frustrated because I could not support my husband in catering for our children which was my utmost desire.

One day a friend of mine and member of a social meeting (Femmes de grand Nord) told me they were visited by the Sub Delegate of Women's Empowerment who told them about NADEV's activities especially on empowering small business women. ... I was lucky to be selected among other women who were to be trained before the loan. With the loan I was able to expand my saloon business by adding food stuff sales which is more lucrative than saloon. From the food stuff business, I realized a cash profit of 34,000Fcfa after paying back my loan. I was now able to support my husband from my savings especially after he lost his job as a banana plantation due to the crisis. This gives me great joy and satisfaction all thanks to NADEV. I will continue with my saloon business to take care of my family while hoping things get better for my husband to start work again."



Madam Mbui in her saloon with a customer

#### The Piggery Program for Widows

Livestock farming was still at the forefront of development projects carried out by NADEV in the year 2018. This program was implemented in the localities of Ombe, Mpondo Balong, Fossong, Menky, Kang Barombi and Mabonji. A total of 44 widows took part in the project. Each beneficiary in the above mentioned communities received training, a backyard pigsty, two piglets, feed, and technical assistance for six months. At the end of the year, some widows narrated the importance of the project in their lives such as building a new veranda round her house, building a wall to secure a plot on dispute and purchase of zinc to repair a dilapidated roof.

Madam Ngendo Gemah Manda a 69 year old widow of Mpondo Balong village narrated her story as she said

"...things were very difficult for me; I was often very sick, unable to raise enough money to provide for my family especially to support my daughter who is also a widow with six children now living with me after being away chased from her husband's house by the inlaws. Due to my poor health I was unable to cultivate to raise some income. Things were really bad. Worst of all, my roof was dilapidated and leaking. I used stones to prevent the wind from pushing it off. During the rainy season, I put bowls in every leaking corner of the house especially on my bed to prevent my bed from getting wet.

I knew God has decided to change my story when NADEV came into my live. After raising my piglets to maturity, I made 205,000fcfa from the sale. With 35,000fcfa I was able to restock my pigsty with one piglet (sow and bought feed for 20,000fcfa. I was left with 150,000FCFA from which I used 110,000FCFA to purchase 20 sheets of 3m zinc which I will used to repair my dilapidated roof and 40,000FCFA I provided school needs for my grandchildren. I now have hope that this coming rainy season I will sleep with my two eyes closed because my roof would have been repaired. I am delighted and thank God for sending NADEV as an angel to wipe away the tears of vulnerable widows like me. May God bless them and their funders to continue bringing hope to the hopeless in our society. Also, I wish to make a promise that I will remain a pig farmer as long as I

live and I will start putting materials together such as cement, sand to start moulding blocks for the house I envisage for my grandchildren and I".



### Nkong Youth Entrepreneurship and Employment Program (NYE<sup>2</sup>P)

Two business trainings took place in Limbe 2 and Alou Councils on Entrepreneurship and Agri Business respectively. Top on the 5 day training agenda was business plan development.



During one of the coaching trips a beneficiary had this to share

"I was already into business when I ran into NADEV and attended the five days youth entrepreneurship training. The knowledge acquired has been very useful to me as a young entrepreneur. Through the training, I was able to expand my rabbitry..." said Leumaga Pierre of Batoke village.



Leumaga Pierre in his Rabittry Pierre prepares his rabbitry for expansion

**Transforming Lives and Communities** 

### **Gender and Widows Rights**

A number of villages to include Ombe, Mondoni, Batoke, Debuncha,Ngeme, Bimbi, Botaland, Bonamanja, Bongajo and Motombolombo were reached with sensitization workshops on Gender and Widows Rights. Activities started with a baseline survey to determine the level of community understanding of gender issues. Women, men, boys, girls were brought together to identify some socio-cultural practices that hamper women's progress in communities. These workshops enabled participants learn about widow's right and came out with action plans to reduce the plight of widows.



Gender and Widows right sensitization workshop in Batoke village.

### Training Workshop on Gender and Widow's Rights for Traditional Rulers

As custodians of tradition and culture, Traditional Rulers in the Tiko Municipality were given a 3 day sensitization on the effects of negative traditional practices on women and the community at large. With them topics such as; the Concept of Gender and Gender Based Violence was explored. Participants were given the opportunity to know the legal consequences faced if found guilty of perpetuating gender based violence. At the end of the workshop, these traditional rulers draw up action plans stating what they hope to do differently henceforth.



A cross section of participants actively listening to the facilitator

Prominent on all participants' action plans was to hold restitution meeting with traditional council members and consequent plan to abolish all negative traditional practices in their respective communities.



NADEV staff present at the Bonganjo Chief's palace on invitation by the Chief to assist in the planning of a restitution meeting in his village.

#### Mass marriage

NADEV in partnership with the Sub Delegations of Women Empowerment and the family in Buea and Muyuka respectively supported fifty (50) couples formally living in free unions to legalise their marriages. This has been part of NADEV's gender base violence advocacy over the years, in order to reduce such ills as violent relationships, cohabitation, teenage pregnancies and among others.



NADEV staff with Couples at the Buea Council Hall

### Sexual Reproductive Health (Training Workshops on Teenage Pregnancy)

NADEV added Sexual Reproductive Health and Rights Workshops in its 2018 Operational Plan to sensitise young girls about the dangers of teenage pregnancy; to improve teenage girls' knowledge on reproductive health and sexuality, assist them in changing their behaviour and making healthy decisions and to examine values and attitudes towards gender relationships. These were inspired by the fact that 11% of all births result from teenage pregnancies, with 95% of these births occurring in low and middle income countries. In Cameroon about 12% of all births are attributed to adolescent mothers, as reported by the WHO fact sheet 2014. Pregnancy in adolescence is associated with higher risk of caesarean deliveries, low infant birth weight, neonatal asphyxia and prematurity. It is against this background that NADEV organised a 3 day workshop in Tole and Batoke respectively under the theme "The Impact of Teenage Pregnancy on our Society, What Way Forward?" The attendance at these workshops which stood at 70 was aimed at exposing the dangers of premature sex in order to reduce the rate of teenage pregnancy in the above-mentioned villages. Today youths in Tole have taken it as a challenge to sensitise themselves and their parents on the need to help children stay away from situations that could lead them to into premarital sex.



teenager and how it is affecting her now.

### **Development Mineral Program (DMP)**

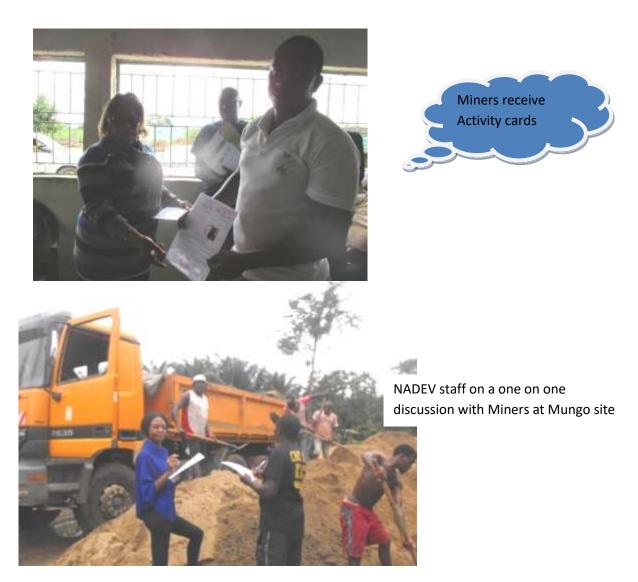
The 2017 DMP for which NADEV was selected to restructure and formalise the activities of some small scale artisanal miners in the South West and North West Regions extended to 2018 with the following activities:

- Setting up of Cooperatives as well as a National Association of Development Minerals miners at site levels.
- ✤ Assisting Cooperative members to obtain birth certificates
- ✤ Assist Cooperatives to obtain mining/ quarrying authorization
- Design color-specific membership cards for miners of each type of mineral including pictures or be in conformity with the law governing the sector in Cameroon.

So far, Cooperatives have been created for artisanal miners, acquisition of miners' cards, received capacity building on environmental health practices, legal framework with regards to mining activities, entrepreneurship and data digitization rendered to four artisanal miners' sites.

With funds from the European Union through PNDP in Cameroon activities at the four sites Mudeka sand, Ndop Council clay, Bafut Councils and and Muyuka Council sandwere geared towards equipping the miners with the needed skills to continue monitoring and coaching of these created cooperatives and ensure sustainability for the Cooperatives. The objective of the project has been greatly achieved reading from the testimony of Mr Godlove, President of the Mudeka Miners' Cooperative

"We now run a weekly Njangi with proceeds from our mining activities. I think through this Njangi, were can generate income to realize our goal of establishing a sand depot in Buea that will erase middlemen hindering us from making desired profit in this sector,"



### NADEV Assists Cooperatives in the Region

NADEV has been active in assisting and ensuring the effective management of Cooperatives in Fako. So far some four agricultural cooperatives assisted in Tole, Tiko, Buea and Mile 14Dibanda respectively. Among them are

- Golden Tomatoes Farmers' Cooperative Society with BOD (GOTOFARM-BOD) 34(26 male and 8 female), engaged in tomatoes cultivation and processing
- Tiko Sustainable Poultry Farmers Cooperative Society with BOD (TISUPFACOOP-BOD) 22 (13 male and 9 female), engaged in the production and sales of table birds and layers and fowl droppings,

- SELF Expanding Cooperative Society with BOD (SELEXCOOP-BOD) 19 (7 female and 12 male) engaged in, marketing of soya bean oil, pig farming.
- Mount Cinan Cooperative Society with BOD25 (17 male and 8women engaged in the production and processing of plantain products such as plantain chips, and flour.

"We are grateful to NADEV for assisting and accompanying us through the sensitization, registration and coaching processes which was a problem to us" said Mr Ndola Galaba President of GOTOFARM-BOD Tole. He added that they can now boast of a registered cooperative thanks to NADEV.

### Water, Sanitation and Hygiene Activities

During the last Piggery intervention in the Maumu community carried out by NADEV, the NWEP team realized that hygiene and sanitation issues were a major problem in the community. About 70% of the population do not have good toilets. With the help of the Maumu traditional ruler in the community and MINSANTE, NADEV was able to construct latrine slaps for 13 households with no or poor toilet conditions were identified. From beneficiaries' contribution of raising the walls these slaps have been put into use thereby reducing the use of the local stream and bushes for defecating.



### **Improving Service Delivery in Health Centres**

Since 2016, NADEV in partnership with the South West Regional Delegation of Public Health and Health Sector Support Investment Project (HSSIP) has been helping community members and health centres to identify problems and seek local solutions to service delivery in health facilities in and around the Buea Municipality. So far NADEV have interviewed 863 clients on the quality of health care services within these health centres/clinics. The analysis of data collected so far have given rise to recommendation which have seen changes, growth and improvement in different health facilities in the municipality.

Here is a comment from a community member

"I visited the Bokwaongo Health Centre recently and noticed that the nurses there have become more receptive unlike the past when they used to shout creating fear and panic in patients"

### Donations

The NADEV's Josephine Tita Memorial Trust (JTMT) donations reached some 21 IDPs with gifts of food and non food items in the month of July. NADEV used the opportunity to mobilize funds through the JTMT from members and people of good will in the in an around the country to support IDPs in the Buea Municipality. This activity took place at NADEV head office

Molyko



### NADEV Evaluates and reviews its 2016-2020 Strategic Plan

Under the consultancy of Municipal Development Counselling Group (MUDEC) NADEV looked back at its profile 5 years backwards to plan for the next 5 years ahead. Reports of the one week evaluation exercise showed that NADEV is walking towards meeting its goal of accompanying communities to become empowered, sustainable and living in harmony notwithstanding the socio- political unrest in the English speaking regions. This called for a recommendation to move from trouble zones to safer and stable communities for effective and efficient development works.



For a better implementation of the 4<sup>th</sup> and 5<sup>th</sup> year's operational plans the above mentioned recommendation necessitated a review and re-planning tripartite meeting of NADEV's staff, Board and All We Can through its Partnership Manager which took place on November 2018in Douala.



### **Board Supervisory Visits**

As a yearly compulsory activity the Board visited a cross section of beneficiaries of NADEV activities if Fako Division.

DATE	VISITED	REMARK
May 20 <sup>th</sup>	Visit to 07 widows of the piggery project	The Board was satisfied with the
2018	in Ombe New Layout	progress and impact of the
May 20 <sup>th</sup>	Visit to small business women in Tiko	respective projects on the
2018		beneficiaries.
June 5 <sup>th</sup> 2018	Visit to 11 beneficiaries of piggery in	
	Mpundo Balong village	Where difficulties were identified
June 5 <sup>th</sup> 2018	Visit to beneficiaries of small business in	they were encouraged to continue
	Mautu	and trying to over come

### **Internship and Volunteerism**

As usual, NADEV had students for internship. Five students from the Department of Women and Gender Studies did internship, University of Buea. This is a yearly program during which the capacities of students placed under NADEV learn about activities of the organization and development activities in general. Students were task to carry out field research on the causes and socio-economic impact of the Anglophone Crisis on Cameroon and the regions in particular. As a yearly practice students assist in organizing trainings, mobilizing/sensitizing communities on Gender Based Violence and Small Business Management skills among others. At the end of one month of their stay they are awarded attestation of service after submitting copies of an end of internship report.

### **Publication and Media Coverage**

The *Nkong Development Insights* Issue No 16 was published during the first half of the year 2018. NADEV contributed several articles in others newsletters and magazines such as *Green Vision*, the *South West Women Annual Magazine*, *Youth Empowerment Magazine*. Articles and pictures of NADEV's field activities were frequently broad cast or published on social media sites such as the TV, Radio, NADEV Website, Facebook and Twitter.



NADEV involved in the Youth Empowerment program over Media

### Awards

NADEV received two awards in the year 2018:

- *Woman of the Year* awarded by the Delegation of Women and Promotion of the family on the occasion of the commemoration of the International Women's Day given to Wangyia Mercy a NADEV member of the Board.
- SWECSON NGO award in recognition of NADEV's great contribution to development in the domain of micro credit delivery organised in April 2018.



### **Public Events**

#### The Global Money Week

In March NADEV joint the rest of the world to commemorate *The Global Money Week* under the theme "Money Matters Matter". Activities that marked the event first time ever in Buea were seminar on Financial education, visits to financial institutions, TV and radio talks. Youths were brought together, and some reached through the media with financial literacy activities. Main areas of focus were budgeting, savings, investment, entrepreneurship and wealth creation. The main goal was to motivate youths to make smart financial decisions. The global Money Week is an Initiative of the child and Youth Finance International, with whom NADEV is partnering.



Visit to NKong Credit for Development (NC4D) during Global Money Week

### Support for the promotion of the Rights of Women through RDMINPROFF

- Sponsorship of the Woman of the Year award on March 8th 2018
- Support to 18 couples for the acquisition of marriage certificates on the occasion of the commemoration of the 2018International Day of the Family under the theme "Families and Inclusive Societies"

#### Reaching out to the Internally Displaced Persons

In response to the needs of IDPs of the Anglophone crisis in June NADEV carried out a survey to profile IDPs Buea Municipalities during which 220 persons identified in 20 localities. Activities in this light started with building and validation of questionnaires, partnership meeting, Training of data collectors, Data collection and Analysis, reporting and restitution. Among the Internally displaced persons profiled very desperate cases where selected and assisted with food items and clothing

### **Staff Capacity Building**

Two staff capacity building workshops were organized

- Project Cycle Management workshop
- Microsoft Project Training.

For one week, NADEV staff revisited the project cycle with emphasis on needs assessment, planning, monitoring, evaluation and crisis management. At the end of the training, staffs were positive that the workshop was worthwhile as they would now for the facilitation preparation of fundable projects. Meanwhile the Microsoft Project training would enable project staff to track project expenditure on activities and deadlines in line with the budget,



### Trainings and meetings organized

No	Persons	Locations
organized	reached	
04	180	Mautu, Tiko, Bonduma, Great Soppo
06	44	Ombe new layout (Last Bush),
		Mpundu Balong, Menky, Kang
		Barombi, Mabonji.
10	609	Ombe, Mondoni, Batoke ,Bimbia,
		Ngeme, Botaland, Debuncha,
		Bonamanja, Bongajo,
		Motombolombo.
01	30	Tiko
4	100	Tole, Tiko, Buea and Mile 14Dibanda.
03	73	Mudeka, Yoke, Bamessing
02	70	Tole, Batoke
02	92	Limbe 2, Alou
	organized      04      06      10      01      4      03      02	organized    reached      04    180      06    44      10    609      01    30      4    100      03    73      02    70

### Some Workshops/Seminars Attended

Date	Venue	Organiser	Thematic Concern
27 <sup>th</sup> Jan 2018	Menji	Focalare	Economy of Communion
		Movement	Seminar
March 2018	Fako ship Plaza	LUKMEF	Personal Safety in conflict
			zones for human Rights
			defenders
April 2018	People Earth Wise	SWECSON	Training on Social Enterprise
April 12 <sup>th</sup>	Capitol Hotel	GIZ	Reflection Workshop on the
2018			Administration and
			communication of Council
			Accounts
June 2018	Pan African Institute for	GBV Zero	National Gender Based
	Development	Violence	Violence Conference at Pan
		network	African Institute for
			Development.
July 2018	Parliamentarian Flat Hotel	UN	Mainstreaming Gender and
			protection in Humanitarian
			Aid
11 <sup>th</sup> July 2018	Mariton Hotel	LUKMEF	Building path way to peace in
			Cameroon

### NADEV ANNIJAL REPORT. 2018



Effective Presence and active participation of members of NADEV at the 2018 Annual General Meeting held at the NADEV Conference Room.

### Sources of Funding for the Year

NADEV runs its activities thanks to the following sources of financial and technical support:

- $\Rightarrow$  Membership Contributions
- $\Rightarrow$  Income generated from Consultancy Services
- $\Rightarrow$  Savings
- $\Rightarrow$  Subvention from MINSANTE for health activities
- $\Rightarrow$  Support from International and local Partners
- $\Rightarrow$  Consultancy Fees

### **Partners and Networks**

#### **International Partners**

- All We Can Methodist Relief and Development, England
- Associated Country Women of the World (ACWW) London
- World Association For Christian Communication (WACC), Toronto
- MIVA, Germany

- CIVICUS
- Bread For The World (BFTW), Germany
- Green Step

### **Local Partners**

- MINADER
- MINPROFF
- MINEPAT/PNDP
- MINAS
- MINSANTE
- SWECSON
- NEF
- SNVCameroon
- CARE Cameroon

### **NADEV's Office Construction**

Work continued on the head office building. Iron doors, windows and balconies were affixed and the walls plastered.

### **Problems Encountered During Projects Execution**

- Insecurity due to current Anglophone crisis.
- Disruption of businesses as a result of the crisis hence poor recovery of NC4D loan.
- Poor M&E was partially done in some villages due to fear gun shots from armed groups
- As usual increase expectations of beneficiary and communities organizational means.
- Financial expectations of government officials prior to partnership.

### Attempted solutions to some challenges

NADEV extended the Small Business activity, community sensitization on Gender Based Violence and Livestock projects to Moungo (Souza & Kake) and Menoua (Ngwatta and E'fougwo) Divisions respectively in the Littoral and West Regions. However, penetrating these Regions are sometimes difficult since the Government officials and traditional rulers desire the meagre support designated for the vulnerable.

### **Contact Address**

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OUR OFFICE IS LOCATED AT

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Molyko, Buea