

Special Features



Program special features

Instituting innovative techniques that substitute traditional requirements or conditions to obtain loans and other services, that have continued to hinder accessibility to empowering tools to our target clientele, the underprivileged from modern and traditional financial intermediaries are all special features on GHAPE revolving holistic empowerment program. No collaterals are needed, no detailed and cumbersome forms need to be filled out, no credit history, no minimum amount to open account, no legal form of identification document, no restrictions are imposed on the use of the credits except that they be used for legal income generating activities. People know perfectly well what they are good at and would perform best when driven by their own narrow self interest and adaptable external support.

Commitment Taking

Commitment-taking is a solemn ceremony performed by borrowers and staff of the empowerment credit program, to be truthful in all transactions with stakeholders. A calabash is filled with water for all members concerned to touch after issues (borrowers and program expectations) have been discussed and resolutions taken. The content of the calabash is then poured out across all the doors. When pouring out the water, the facilitator summarizes the resolution, echo possible consequences of delinquency and state that the commitment shall also bind subsequent members in the center. This ceremony is adapted to the culture and common practice of the community. It is transparent and tailored around morality, integrity and the fear of God. It upholds culture and also serves as a strategy to give loans to entrepreneurs who cannot provide collateral security.

Verbal Contract

Providing loans and other services to the working poor whom majority cannot provide collateral security or read and write can be a challenge. The verbal contract is an unwritten agreement between the borrowers and the empowerment credit program. The terms of the contract are simple:

Borrowers pledge to attend regularly and be punctual at center meetings; to utilize empowerment credits for approved purposes; to save and pay loan installments, to use additional incomes for the benefit of their families. And to work towards realization of the 12 Decisions.

GHAPE pledge that if the borrowers keep to their word, GHAPE will continue to provide them with empowerment credit and other possible development activities.

Both Borrowers and Program declares their desire stating that with the help of God and the fulfillment of their promises, the world can be a better place to live in.

GHAPE Anthem

The anthem is the official song of GHAPE. It communicates the problem of target clientele, the magnitude of the problem, the program strategy and expected outcome. GHAPE anthem has four verses and chorus.

Verse 1

All around the nation
All across the world
The poor are longing to be free

Chorus

Free from chains of poverty
Free from ignorance
Free from chains of HIV/AIDS

Verse 2

Strategies must be adapted
To lived realities
For the empowerment of the poor

Verse 3

With GHAPE EC formula
A source for liberation
The poor shall be set free

Verse 4

Say Good bye to poverty

Goodbye to ignorance
Goodbye to HIV/AIDS

Twelve (12) Decisions

These decisions are socio-economic development agenda highlighting primary problems in the community determined by both borrowers and the program. In other words they are set goals for members to strive to attain. Increase in net incomes can be wasted if there are no such pre-defined plans. These decisions are revised to meet current needs. At GHAPE there are twelve decisions which are:

1. We shall educate our children and ensure that we earn to pay for their education.
2. We shall space birth and stop irresponsible sexual activities. We shall look after our health.
3. We shall embark on preventive measures rather than curative measures.
4. We shall grow vegetables all the year round. We shall eat enough and sell surpluses. We shall eat and provide our families with balance diets.
5. We shall build and use at least good pit latrines.
6. We shall refrain from all harmful traditional practices.
7. We shall dispose household waste in confined places.
8. We shall cultivate a habit of saving in order to undertake bigger investments for higher incomes.
9. We shall always be ready to help each other. If anyone is in difficulties, we shall all help her or him.
10. We shall go to help restore discipline in any centre where breach of discipline is made known to us.
11. We shall strive to follow and advance the motto of GHAPE - Service & Development.
12. We shall be Ambassadors for all twelve Decisions.

Groups and Centers

The group is the starting point for our sustainable poverty alleviation program although loans are given to individuals. Peer support and peer pressure are invaluable resources securing efficient management of loan capital, repayment and utilization of additional incomes in families.

A center is the meeting place where all the members of a given center meet to discuss their activities, share experiences and conduct all of their banking transactions. This is where discipline is enforced. Centers are the corner stones of GHAPE type revolving credit program.