REPORT OF THE 3rd GENERAL ASSEMBLY OF RELUFA
MESSAMENDONGO, 1-3 JULY 2004

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### TABLE OF CONTENTS

**I - Day 1: REPORTS AND APPRAISALS**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I.1 - Opening prayer and adoption of agenda</strong></td>
<td>4</td>
</tr>
<tr>
<td>I.1.1 - Participative prayer</td>
<td>4</td>
</tr>
<tr>
<td>I.1.2 – Adoption GA ad hoc committee and agenda</td>
<td>4</td>
</tr>
<tr>
<td><strong>I.2 - Activity reports and developments since last General Assembly</strong></td>
<td>4</td>
</tr>
<tr>
<td>I.2.1 - Report of RELUFA interim coordinator by Valéry NÔDEM</td>
<td>4</td>
</tr>
<tr>
<td>I.2.2 - Report of PHP Companionship Facilitator Christi BOYD</td>
<td>5</td>
</tr>
<tr>
<td>I.2.3 - Report of RELUFA’s Task Forces</td>
<td>6</td>
</tr>
<tr>
<td>1.2.3.1 - Economic Justice and the Chad-Cameroon oil project</td>
<td>6</td>
</tr>
<tr>
<td>1.2.3.2 - Economic Justice and RELUFA’s micro-finance cooperative</td>
<td>8</td>
</tr>
<tr>
<td>1.2.3.3 - Gender and Development</td>
<td>9</td>
</tr>
<tr>
<td><strong>I.3 - Assessment of past year by RELUFA members</strong></td>
<td>10</td>
</tr>
<tr>
<td>I.3.1 - Presentation of activities</td>
<td>10</td>
</tr>
<tr>
<td>I.3.2 - Discussions for better communications and exchange between members</td>
<td>11</td>
</tr>
</tbody>
</table>

**II – Day 2: TOWARDS THE FUTURE**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>II.1 - Workshop on orientations for RELUFA’s program</strong></td>
<td>11</td>
</tr>
<tr>
<td><strong>II.2 - Selection Board members and Coordinator</strong></td>
<td>14</td>
</tr>
<tr>
<td>II.2.1 - Election of Board members</td>
<td>14</td>
</tr>
<tr>
<td>II.2.2 - Adoption RELUFA coordinator</td>
<td>15</td>
</tr>
<tr>
<td><strong>II.3 - Tribute to the late Rev. WOUNGLY MASSAGA</strong></td>
<td>15</td>
</tr>
<tr>
<td>II.3.1 - Three personal testimonies</td>
<td>15</td>
</tr>
<tr>
<td>II.3.2 - Hymn and Prayers of Praise</td>
<td>16</td>
</tr>
<tr>
<td><strong>II.4 - Partnerships</strong></td>
<td>16</td>
</tr>
<tr>
<td>II.4.1 - Visit RELUFA delegation to the States</td>
<td>16</td>
</tr>
<tr>
<td>II.4.2 - Visit JHAH Chicago delegation to Cameroon</td>
<td>16</td>
</tr>
<tr>
<td>II.4.3 - New connections</td>
<td>17</td>
</tr>
<tr>
<td>II.4.4 - Projection of presentation on JHAH and RELUFA</td>
<td>17</td>
</tr>
<tr>
<td><strong>New inspiration against injustices</strong></td>
<td>17</td>
</tr>
</tbody>
</table>

**Abbreviations**

- RELUFA
- JHAH
- WOUNGLY
- PCUSA

**Appendices**

- Appendix 1: Provisory agenda of RELUFA’s 2004 General Assembly
- Appendix 2: Attendance list
- Appendix 3: Report of RELUFA’s interim Coordinator
- Appendix 5: RELUFA Organizational chart
- Appendix 6: Declaration by Cameroonian WARC member churches and RELUFA
- Appendix 7: Covenant between Cameroonian WARC member churches
- Appendix 8: Report 2003 brainstorming meeting on RELUFA’s banking program for the poor
- Appendix 10: RELUFA exchange visit application form
- Appendix 11: Tribute to Rev. Ebénezer WOUNGLY MASSAGA by Rev. Louise TAPPA
- Appendix 12: Results from evaluation RELUFA’s 2004 General Assembly
- Appendix 13: Organigrams
From 2-3 July RELUFA held its 3rd General Assembly at the Centre Notre Dame du Sacré Cœur of Messamendongo in Yaoundé. The purpose of this General Assembly was to assess the developments since the last General Assembly of 2003. The meeting gave equally the opportunity to RELUFA’s members to affirm the current programs and to reflect on new orientations for their network. This report presents how the working sessions took place during the two days of reflections.
I – DAY 1: REPORTS AND APPRAISALS

Reports and assessments of activities since the last General Assembly

This day was opened with prayer, followed by the presentation of various activity reports

I.1 – Opening prayer and adoption of agenda

I.1.1 – Participative prayer

Due to the late arrival of delegates, the meeting started at 9.30AM with a meditation and prayer led by Rev. Louise TAPPA. Scripture reading was drawn from Lamentations 5: 1-21. We looked at the prophet’s cry in verse one. Rev. TAPPA encouraged the members to do like Jeremiah and lift up to God the injustices, which are around us, that unite us in the network and against which we fight. The participants appreciated sharing together this moment filled with sentiments.

I.1.2 – Adoption of the General Assembly’s ad hoc committee and agenda

The following persons were appointed as members for the General Assembly’s ad hoc committee:

- Moderator: Mrs. Magdaline AGBOR
- Reporters: Marie Crescence NGOBO, Elyane DJOUEGO, Thierry Edouard FEGUE
- Timekeeper: Blaise Antoine WODJIILEO

The proposed agenda (see annex) was adopted for the time being, as the next day there was not only decided to add “Tribute to Rev. Woungly Massaga”, but also to change the originally proposed order of agenda points. As a result, the meeting agreed to have first the selection of the board members after the workshop, then tribute to Rev. Woungly, respectively the reporting on the partners and the presentation of the video.

Next on the agenda for the 2nd of July was the presentation of the various reports about the activities and developments since the last General Assembly.

I.2 – Activity reports and developments since last General Assembly

All RELUFA members present at this meeting were implicated in this evaluation. But the main reports came from the interim coordinator, the companionship facilitator and the task forces of RELUFA.

I.2.1 – 2003-2004 Report of RELUFA’s interim coordinator Valéry NODEM

For 30 minutes, Valéry NODEM described as interim coordinator his journey with RELUFA. Step by step he talked about starting his responsibilities and the work accomplished since July 2003. Highlights of these activities are:

- The elaboration and submission of the 2003-2004 program proposal and funding request to PHP in October 2003
- Workshop on the status of rural women in Northern Cameroon in October 2003.

1 This report can be found as annex
2 Each member present at the General Assembly has received a copy of this report
The creation of a task force on RELUFA’s micro-credit cooperative on behalf of the poor.³

The site visits undertaken by RELUFA’s coordinator with the PCUSA delegation (PCUSA’s moderator Susan Andrews, Central and West Africa area coordinator Doug Welch and regional liaison Jeff Boyd), and the General Secretary of the World Alliance of Reformed Churches (WARC), Rev. Setri Nyomi, who were attending the assembly of the All Africa Council of Churches (AACC) in Yaoundé.

The consultation between RELUFA and Cameroonian WARC member churches in Kribi on 14-15 April 2004, which resulted from continued conversations with the WARC leadership in Geneva.

The preparation of an activity report for the period 2002-2004

RELUFA’s strategic program

Online instant communications through “Yahoo Messenger”

Visits to members.

The interim coordinator then explained about the invitation from PHP for RELUFA to send a delegation to the States later that month.⁴ That is why he encouraged members to contact him or Christi BOYD if they had things to distribute or sell for non-profit. Valéry NODEM finished his presentation by drawing network members’ attention to the need of combined efforts to build together our network, by sharing experiences as a network and by thinking of the network as a crossing of giving and receiving. After a time for questions, the participants expressed the need for a document that provides information about each RELUFA member organization as well as training on how to use Yahoo Messenger.

I.2.2 – 2003-2004 Report by the JHAH Companionship Facilitator Christi BOYD

Starting her report by expressing her pleasure to be back in Cameroon and with RELUFA, she goes on saying that this next stage will allow us to go further by building together upon the foundation already laid over the past years. This, despite the death of Rev. Ebénézer MAMIA WOUNGLY MASSAGA, who had labored all his life on the issue of economic justice.

In the rest of her talk, Christi BOYD touched on the following points:
- The visit of the Joining Hands team of Chicago and the conference on economic justice in Mbalmayo
- Her interpretative mission in the USA
- An observation on some of the more difficult times with the network

Visit of JHAH Chicago and the Mbalmayo conference

Christi BOYD explained that the purpose of this visit was purely educational to learn about the programs and activities of their partners in Cameroon. For this reason the team made site visits and had conversations with a variety of network members, which allowed the delegation from Chicago to better absorb the difficulties behind each of the systems and strategies applied to address hunger and poverty problems. Then she elaborated on her role, which consists of informing the different parties on the objectives of the Presbyterian Hunger Program (PHP), which is interested in the analysis of systems at the origin of hunger, poverty and injustice by building linkages within civil society and searching for strategic ways to find solutions for these problems.

³ Report distributed to the participants
⁴ The objectives for this visit are explained in the paragraph on RELUFA’s partners
As for the June 2003 conference on economic justice in Mbalmayo, RELUFA had brought together all network members, a few people of their target groups from different regions and the Chicago delegation. Acknowledging that the theme of Economic was not yet well understood by the members, it was agreed that the Chad-Cameroon pipeline would serve as a case study.

Mission Interpretation Assignment in the USA.
Christi Boyd reminded the network members that the year she spent in the USA was geared towards educating the Presbyterian congregations there on the JHAH program and its Cameroonian counterpart RELUFA. She showed the participants the computerized presentation she had put together for that purpose, to better visualize the activities of RELUFA and its member organizations. With a little training from a specialist in Chicago she also worked on setting up RELUFA’s website. The site was presented during the meeting.

Closing remarks
The Companionship Facilitator remarked that in prior years, the network has known some problems in its leadership and that as a result she has found herself at times wearing all hats. But today, with an effective and efficient interim coordinator, who works with the network members to build the structure as it had been intended to be at the beginning, her workload has become lighter and she herself relieved.

Clarifications
At the request of the network members, Christi clarified the place of JHAH in all of PCUSA missions. Three schemes about the structure of PCUSA and its international ministries can be found in the appendix.

I.2.3 – Task Force reports
A total of four (4) reports were presented around the themes of Economic Justice and Gender and Development. They reported about the reflections done by the various task forces on more defined themes. They were:
- Economic Justice and the Chad-Cameroon pipeline project, presented by Samuel NGUIFFO
- Economic Justice and the banking program on behalf of the poor presented by Meg AGBOR
- Gender and Development, presented by Marie Antoinette SENDE

I.2.3.1 – Economic Justice and the Chad-Cameroon oil project
In his presentation Samuel NGUIFFO talked about the injustices in Chad and Cameroon caused by the Chad-Cameroon pipeline as well as the scenarios for action to be undertaken in the future.

Oil is not developed to serve the poor
Having started with some more general facts, he points out that projects for oil development have not brought longterm improvements in the living conditions of the poor in Africa. There where it has happened, the exploitation has left a trace of political instability, war, corruption and conflicts. Money from the oil has particularly served military regimes as is evident in Soudan and Nigeria. In the particular case of the Chad-Cameroon pipeline, the World Bank,
Exxon Mobile and Petronas are very rich and Cameroon and Chad can hardly discuss matters with them as equals.

The risks for Chad and Cameroon
In any oil development there are risks of ground water pollution. In case of an accident, the population of Chad will be without water. This risk should be taken very seriously given the fact that Chad is already a Sahelian country where problems of drinking water are on the brink of existence.

Another risk involves the terminal in Kribi. If an accident occurred, would Cameroon have the necessary financial and technical means to deal with it? Similar accidents have happened in France and Spain more than three years ago. The funds France allocated to the disaster was twice as much as the total amount that Cameroon is supposed to gain from the project.

The revenues go already over there while the problems remain here
The construction of the pipe was finished before the target date. Since about a year, the exploitation of oil has become a fact. The revenues have started to become more than estimated because the beginning of the exploitation coincides with a rise in the world market price for a barrel of oil. Today, the project is a success for the World Bank and the oil companies.

The passage of the oil pipe has taken up land and destroyed the fields of individuals in Cameroon and in Chad sometimes without compensations. Workers have often been recruited without a contract and against low salaries, without affiliation at the CNPS (Social Security Fund) there have also been cases of unfair treatment and dismissals after they were injured in work related accidents. Polluted water sources along the works for the pipe have left entire villages without drinking water. Teachers, who quit their posts and left the education sector in certain places weakened to work in the pipeline project, find themselves today jobless. Mr. Nguiffo ended by saying that those who supported the project have not paid the same attention to social as they did to technical issues. Up to this day there is no one who is prepared to listen to or receive all the protests.

Actions and perspectives
In light of these problems, RELUFA’s task force on oil anticipates:
- To assess or evaluate the construction phase
- To continue monitoring the identified impact
- To identify new problems and monitor them. It happens to be the case today that the oil companies involved in the program have to clarify their contingency plan, which defines the level of responsibility of each partie in case of an accident. It is important that RELUFA follows closely the developments in this matter.
- Formulate proposals to the government to use part of the revenues from the project to resolve the problems mentioned above.

After this talk, the participants wanted to know what the Cameroon’s government is handling these problems. The speaker explained that the World Bank has planned for funds to resolve this type of issues. Unfortunately the management of the funds has been confided to the Société Nationale des Hydrocarbures (SNH), a company, which doesn’t have the needed competence to detect and deal with social problems.
Collaboration RELUFA and the WARC
It was decided that the initiative of RELUFA and Cameroonian WARC member churches on the extractive industries was sufficiently presented in the Coordinator’s and Facilitator’s reports.

I.2.3.2 – Economic Justice and RELUFA’s micro-finance cooperative

The idea of developing a banking system on behalf of the poor to finance the initiatives of target groups originates from a RELUFA member and discussed in the leadership team. RELUFA’s partner PHP supports the idea and has provided funds for RELUFA to be able to finance meetings and trainings necessary to further develop this idea. PHP and our companions from Chicago await now the specifics of this program with concrete proposals for its organizational and operational plan.

In her talk, Meg AGBOR stressed the importance of the network members’ willingness to work together to put in place a system that works and that meets the needs and expectations of the communities. Together the task force members have chosen for the juridical status of a cooperative as the most appropriate model for this initiative.

The cooperative is not a choice by chance
The cooperative model had been chosen during a brainstorming meeting on 6-7 December 2003 in kribi. This session brought together RELUFA members with experience in financing activities of grassroots groups. During the meeting in Kribi, the advantages and inconveniences of four (4) types of institutions were analyzed. Ideas and analyses of other resource people within RELUFA had equally been collected. These results from these led to the choice of the cooperative model.

The spokes person for this task force explained that the classical bank model is rather demanding and rigid and is in essence not aimed at financing the initiatives of the poor. Revolving Funds and the Grameen model work close to the poor but don’t have the proper legal outlines to function under Cameroonian law. These models can only operate in an informal manner. The cooperative has the advantage of proving legal outlines and of proposing condition that are flexible enough and favorable for financing the activities of grassroots groups. Having decided on the model, the participants at the brainstorming meeting in Kribi planned the next stage of creating the cooperative.

The next stages
For the creation of the cooperative the members of the Task Force looked closer at several questions: where do the funds come from, who decides on the loans? What is needed in terms of training? How will the repayment take place, the requests? Which organ will assure the supervision and control? Proposals came on the table about the cooperative’s structure, the needed equipment and a timeline for the implementation of the plans. All these proposals need profound reflection and study to make sure that RELUFA’s cooperative brings together all necessary elements. It is now certain that the network will equip itself with a tool for financing the activities of the groups the member organization accompany and particularly those of women, who are excluded by the classic banking system.
I.2.3.3 Gender and Development

Marie Antoinette SENDE presents in three parts the program that she coordinates. After having presented the context and the organized activities, she ends her talk with a reflexion on the fields of action for the continuation of the activities.

**Women: hardworking but discriminated**

The theme “Gender and Development” calls in essence for equity and ethics in the status and relationships between women and men in society and consequently in development activities. One dominant finding reveals at the same time the significant role of (particularly rural) women in the national economy. However, the benefits she reaps and her socio-economic development remain pathetic. Various examples underline problems related to discrimination, prejudice and abuse, which weigh on women, specifically: the situation of the widows, the difficult access to education, general health care and particularly family planning and prenatal care; the weight of customs and traditions as well as religion; the difficult access to natural resources, most importantly land to cultivate; the absence of a law regulating family issues which could better protect women. All these injustices towards women lay at the origine of RELUFA’s desire to act through lobbying on this problem.

**Action around information and sensitization**

Mme SENDE’s talk outlines three main activities that have been organized by RELUFA since 2002.

A Round Table discussion on issues related to the status of women and subsequently to her living conditions in rural areas was held during RELUFA’s Open House organized at the Protestant Theological Faculty of Yaoundé. During these days, women had the opportunity to express their problems and have submitted their wishes in the form of a proposal.

In May 2003, network member organization GroupAvenir had the opportunity to bring together a group of men and women from rural areas and meet during a week around the theme of Gender, Participation and Supervision in rural communities. During this seminar, the delegation from Chicago stopped by for conversations with the participants.

From 13-15 October 2003 RELUFA worked in Maroua with rural women and public and private institutions who work in the field of Women’s development and reflected with them on the issues and its relationship with the situation for Muslim women. A detailed report describes the activities in detail.

**Future activities**

Mme SENDE pointed out that RELUFA’s first activities have been limited and concentrated on the reflection. The Task Force does not only strive for quantitative changes but also and most importantly for qualitative changes. In this respect it is right to say that: « you live it ». It is in our households, our organizations, wherever we are that we should trigger “gender sensitive” education for the sake of our children.

RELUFA directs its activities towards the sensitization of the public opinion and lobbying. But we also have to consider strategies for accompaniment of women through concrete actions to ensure and increase their participation and mobilization. This can be the training of

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5 A copy of this report has been distributed to each of the participants of this General Assembly
women leadership, or programs to reduce the hardship of rural women and improve their living conditions. In this respect the Bank on behalf of the poor is an important initiative by RELUFA. But it should not be the only way for us to establish a data bank of opportunities and experiences related to this theme. And so each member is expected to contribute to the program.

I.3 – Assessment of past year by the members

I.3.1 – Presentation of activities

In a quick tour around the table the representatives of RELUFA member organizations presented briefly their goals, some of their successful activities and the difficulties they have experienced. The purpose of this exercise was:
- To allow each network member to know what others do
- Increase the sense of solidarity among the members in their search for partners and support

From the members’ presentations the following can be concluded about their interventions:

**Target groups**
Through their respective projects, network members reach the following target groups, whether individually or as community: children-abandoned children-youth-men-women-prostitutes-handicapped-farmers-women associations and networks-taximen-retired people

**Domains of intervention**
The fields of intervention are as varied and complex: health-reproductive health (STD/AIDS)-prostitution-malnutrition and undernourishments-sexual education-social issues—forest exploitation-small business development-integration of the handicapped and other disadvantaged groups-income generating activities-community organization-peaceful conflict resolution-project development, monitoring and evaluation-loans and savings programs-citizenship-proclamation of the Gospel-fight against poverty/HIPC-literacy-media-distribution of medicines-agriculture-infrastructure.

**Strategies**
Several different strategies are followed by the members: sensitization-education-training-mass communication-assistance/accompaniment/aid-evangelism-integration-micro finance-rendering villages accessible-savings-loans- vulgarization.

**Difficulties**
The difficulties brought forward by the members were mostly of financial nature, to increase their activities to reach more people or to better satisfy direct needs of their target groups. The plight of blind girls and women was highlighted for the difficulties they experience in their integration in society as handicapped women because of gender injustice with attitudes of discrimination and prejudice.

To know how RELUFA could take these difficulties into account, each member was asked to present in writing their organization and highlight their particular problems. The discussions then continued on the topic of financial support. The banking program for the poor could in this respect also help the members.
I.3.2 – Discussions for better interaction between members

Exchange visits
A form to for exchange visits was distributed to the members. The form should help members who want to undertake exchange visits, to think through some of the basics. Members gave their feedback on the form and an improved and completed version can be found as annex to this report.

Communications and website
The network’s website was presented to the members. The website serves to:
- Let the network be known to the outside
- Let also network member organizations be known to the outside
- Let members better know each other

The development of the site by Christi was made possible by JHAH Chicago, who called on a volunteer computer scientist to help her get started. The site is developing more for the content than for its form. Network members are invited to send modifications to improve the presentation of their own organizations. The site is at this point still in English only, and Valéry will work to develop it in French. At 19h30 the meetings were closed for the day with a hymn and prayer.

II – DAY 2: TOWARDS THE FUTURE

The meeting of this day was focused on the affirmation of current and identification of new orientations for RELUFA’s program. The network members also elected a leadership team to implement the programs and give administer the network till the next General Assembly.

II.1 – Workshop on orientations for RELUFA’s programs

On one side to consolidate and complement the programs already started, and on the other side to get all members to identify themselves with future programs and perspectives the members present at the General Assembly were led to bring forward concrete ideas for programs to be included in future Network programs. To do so, Companionship Facilitator Christi Boyd, who led this reflection, invited first each participant to reflect or meditate on the vision developed by the network’s founding members:

« The network intends to promote a society of justice in which the members participate actively to improve the general living conditions, in harmony with each other and with respect to the divine plan, which places Man (humankind) as nature’s steward (Gen. 2:15) ”

Each in their turn, the network members were invited to respond to the following questions:
- what is the word that stands out most for you in this vision?
- what image comes to mind reading this vision?
- do you recognize anything of this vision in what the network is doing?

The following thought, expressed by one of the members, summarizes the desire of all called up by this vision:
« If Cameroon was only made up of network members, we would be living in a small paradise”.

Following the Consensus Workshop Method, the members worked first individually and then in small groups of two or three people on the following question: “What concrete activities should RELUFA organize in the next five years to effectively address the concerns you have for the poor and marginalized in Cameroon?”.

The following provisory classification of general orientations was identified:
<table>
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<tr>
<th>SPIRITUALITY</th>
<th>EDUCATION</th>
<th>COMMUNICATION</th>
<th>JUSTICE</th>
<th>FINANCIAL SUPPORT</th>
<th>VOCATIONAL TRAINING</th>
<th>NOT CLASSIFIED</th>
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<tr>
<td>Ecumenical worship services on behalf of the poor</td>
<td>Education in positive general sexuality</td>
<td>Organize exchange visits with other networks, particularly those that are accompanied by PHP</td>
<td>Training in peace and reconciliation</td>
<td>Round Table discussion by the poor on Economic and Social Justice</td>
<td>Search for partnerships to strengthen the members’ financial capacities</td>
<td>Training of young parents in self-employment</td>
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<td>Encourage RELUFA leadership and members to Bible Study</td>
<td>Education of parents in responsible parenthood</td>
<td>Encourage communication among RELUFA members</td>
<td>Support training sessions on economic and social justice</td>
<td>Sensitization visit on Gender and Development in North Cameroon</td>
<td>Funding projects of young unemployed parents</td>
<td>Workshops on the exportation of products for women</td>
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<td>Initiate literacy programs according to the need</td>
<td>Converse with the people at the grassroots level to identify their needs</td>
<td>Sensitization on the plight of the pygmies</td>
<td>Training and information on civil rights and duties</td>
<td>Support small projects of the poor and vulnerable</td>
<td>Training of RELUFA members in primary and basic health care</td>
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<td>Support initiatives for sharing among RELUFA members</td>
<td>Sensitization of religious leaders on the oil issue</td>
<td>Training of men on gender sensitive behavior</td>
<td>Facilitate access to loans for the poor and marginalized</td>
<td>Training of RELUFA members on project development</td>
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<td>Sensitization in medias, radio, television</td>
<td>Advocacy on the development of infrastructures (water, roads)</td>
<td>Training on environmental hygiene and protection</td>
<td>Introduce simple bookkeeping to beneficiaries of loans</td>
<td>Accompany the beneficiaries of loans in the execution of their projects</td>
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<td>Publication of RELUFA periodical</td>
<td>Advocacy, taking care of AIDS orphans</td>
<td>Sensitize the general public on injustice through conferences and debates</td>
<td>Actual start of RELUFA’s bank to support members’ activities</td>
<td>Support vocational training</td>
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<td>Identifying poor and marginalized groups and the causes</td>
<td>Information and sensitization of RELUFA members on the new decentralization law</td>
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<td>Training of RELUFA members on fund raising</td>
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<td>Training on Human Rights</td>
<td>Advocacy with the State on adoption of Family Law (Code Famille)</td>
<td>Bank of the Poor</td>
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<td>Making inventory on pending pipeline cases and disseminate</td>
<td>Training of rural leaders on draft Family Law (Code Famille)</td>
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This teamwork should also have made it possible for RELUFA to know who would want to engage in what. Time, however, did not allow to finish the work and the coordinator and Companionship Facilitator will do the follow up and put the finishing touch to the expressed ideas by consulting the network members.

II.2 – Selection of RELUFA Board members and coordinator

Samuel NGUIFFO moderated the session for the network members to come to their choice of members for these two statutory organs of RELUFA.

II.2.1 – Election of members for the Board of Directors

The moderator first took the census of members present at the General Assembly and read from the statutes the articles on the general assembly, on the Board of Directors and on the Coordination. Officially the network has 25 members and 17 members were present or represented at this General assembly. According to the network’s statutes, a quorum is reached when 2/3 of the members are present or represented.

RELUFA’s Board of Directors is composed of 5 members. One (1) board member has passed away.

The following are the members whose mandates were finished:
- President : Cécilia FOMENKY
- Treasurer : Delphine NGUE BISSEK
- Advisors:
  - Marie Antoinette SENDE
  - Samuel Nguiffo
  - Rev. Ebénézer WOUNGLY MASSAGA

Until this General Assembly, RELUFA’s past decisions have been taken through consensus building processes moderated by Samuel NGUIFFO. Subsequently he was asked to lead also this time a similar procedure to allow for the selection of a new board to take place in an atmosphere of harmony without the potentially harmful sentiments as winners and loosers present in the more competitive direct voting procedures.

And so, to open up the posts, Mr. NGUIFFO asked each member to write the names of the persons they propose as members for the board. It should be noted that, while Delphine NGUE and Marie Antoinette SENDE who attended the beginning of the meeting, were unable to assist at this election, they had left a proxy for someone else to cast their vote.

The following persons were proposed:
- Magdaline (Meg) AGBOR
- Blaise Antoine WODJILEO
- Pasteur BOUBA MBIMA
- Martin Luther AMAHATA
- Samuel NGUIFFO
- Delphine NGUE BISSEK
- Marie Antoinette SENDE.
- Cecilia FOMENKY
However, when these persons were invited to sit down with the former leadership team and with facilitation of Samuel Nguiffo come to a consensus for the composition of RELUFA’s future board, other members appeared uncomfortable with this procedure. To appease their sentiments, there was decided to proceed this time with the traditional voting system, and each of the network member organizations was invited to propose a list of five (5) names among the seven (7) mentioned above. After the breakdown of votes, the following persons came out as members of RELUFA’s Board of Directors:
- Magdaline (MEG) Agbor MEG Madeleine
- Mr Samuel NGUIFFO
- Mme Delphine NGUE BISSEK
- Pasteur BOUBA MBIMA
- Marie Antoinette SENDE.

The President and Treasurer will be chosen by the Board members.

The members agreed to retain as auditors:
- C. W.A Solidarity Fund;
- AAFCOOP.

II.2.2 – Adoption of RELUFA coordinator

Since nearly a year, the executive arm of RELUFA has been led by an interim coordinator. According to the statutes, the General Assembly decides on the choice of coordinator. It was the task of this session to identify the person who should ensure the application of the decisions taken by the General Assembly by accepting or rejecting the interim coordinator. This gave certain members also the opportunity to assess the work done until then by interim coordinator Valery NODEM. From the remarks of the one and the other, it became clear that his work was very much appreciated. In little time, the interim coordinator had returned given life and credibility to the network. Unanimously the members present at the General Assembly valery NODEM as coordinator of RELUFA and asked him to continue the good work he had started.

When he took the word, Valery NODEM thanked the assembly for their confidence in him. He then explained that it was with much sacrifice and self-denial that he has been able to obtain these results. It is important that each member invests him or herself in the network so that together we reach our objectives. The members then spontaneously started singing « Move on, don’t be afraid » and « We are one, we are together » to express their joy and as response to the concerns uttered by RELUFA’s next coordinator. It was this warm atmosphere that confirmed the adoption of the newly elected leadership team. RELUFA’s future has been handed over to them for the next two years.

II.3 – Tribute to the late Reverend Ebénézer WOUNGLY MASSAGA

The time of meditation was led by Rev. Louise TAPPA and consisted of three personal testimonies, a prayer of praise, a prayer for the family of the deceased, and the reading of a poem composed by Rev. Louise and dedicated to the late Rev. WOUNGLY MASSAGA.

II.3.1 – Three personal testimonies
Joseph NONG (Coordinator of KTM/EPA): “I continue to live in the present what I’ve learned from him. We have inherited a lot from him.”

Samuel NGUIFFO, General Secretary of CED “He was a modest person with a great simplicity and deep spirituality. I’ve learned by being around him, by reading him, by seeing him live his life….We should keep his memory alive and continue the work that he has started.”

Christi BOYD, PHP’s Companionship Facilitator for Cameroon “I find myself without words. It is difficult for me to say who Rev. WOUNGLY MASSAGA was. It would be like “packaging” him, and that does not do him justice. I was the first missionary from America to gain his confidence. We appreciated each other, he and I….Overcome by emotions, Christi was unable to finish her testimony.

II.3.2 – Prayers and hymns to the Glory of God

The prayer of adoration was led by Rev. Boub a, and Joseph NONG prayed for the family of Rev. Woungly Massaga. A poem composed by Rev. Louise TAPPA was dedicated to him and read. This time of meditation was closed by singing “we shall overcome one day, oh deep in my heart, I do believe, we shall overcome one day”. Fortunately, this song allowed the Companionship facilitator to pull herself back and talk to us about RELUFA’s partners.

II.4 – Partnerships

On this chapter JHAH Companionship Facilitator Christi BOYD talked first about the participation of RELUFA’s delegation in an international consultation organized by the Presbyterian Hunger Program in Tacoma and about the visit of Ted and Judy LUCAS from Chicago Presbytery to Cameroon. She then informs the participants about new contacts she has lain during her stay in the States and finishes her presentation by showing a video on PHP/JHAH.

II.4.1 – Visit of RELUFA delegation to the States

From 22 July to 10 August 4 delegates from RELUFA would go to the United States, first for a visit to Chicago Presbytery and then for RELUFA’s participation at an international consultation organized by PHP in Tacoma. The members of Cameroon’s network would join up with networks from 7 different countries and their accompanying Presbyteries and think together about the orientations for JHAH’s future. It is important to note that JHAH is a new mission program within the PCUSA. During this meeting, there would be place for exposition and sale of products from each of the networks. Member organizations of RELUFA who were interested in this exposition and sale were invited to be in touch with the coordinator.

II.4.2 – Visit of JHAH Chicago delegation to Cameroon

This visit will take place from 10-30 August 2004. Their visit to Cameroon should help the couple understand the complexity of issues at the basis of creating a micro-finance cooperative within the network. Through a better awareness of realities at the grassroots level,

6 This poem can be found in appendix 11.
they will be able to more effectively accompany RELUFA in the creation of this cooperative. And so, they will visit network members who are already involved in loans and savings programs, and their target groups.

II.4.3 – New connections

During her last stay in the States, our companionship facilitator Christi has laid contacts, which may diversify the partners of RELUFA in that country. Discussions with the Presbytery of the twin cities Area in Minneapolis look promising. For some churches, Cameroon is a natural connection because they have Cameroonian among their membership or as visitors in their worship services. Three churches in this presbytery have expressed their desire to join the JHAH Program and others are contemplating it. A number of pastors and lay leadership have already experiences in advocacy on hunger and poverty issues at the local level. Besides the potential within the Presbytery itself, there are also connections with United Theological Seminary located in the same geographical area as the Twin Cities Presbytery. Rev. Eleazar Fernandez, one of the keynote speakers at Tacoma and passionate advocate for justice in the global economy, is a lecturer at this seminary. Altogether, PHP and RELUFA have high hopes for the development of the JHAH Program in the twin Cities Area.

II.4.4 – Projection of presentation on JHAH and RELUFA

This is a presentation of 15 minutes that Christi has put together to present realities in Cameroon and the activities of individual network member organizations, the JHAH Program and the accompaniment of American Presbyterians. The presentation served particularly as tool to educate and inform churches in the United States. The projection at the general Assembly allowed network members to better understand Christi’s role as mission co-worker working as Companionship Facilitator alongside RELUFA.

The meetings of this 3rd General Assembly of RELUFA were closed with a written evaluation and personal remarks from a few members.

« RELUFA starts to engage in its plans for society. I invite all to support the elected leadership team. »
Marie Claire ETONG of ASTEC

New inspiration to fight injustices

To conclude, the 3rd General Assembly of RELUFA was really necessary given the obtained results. The meetings have allowed the members of this network to take the full measure of the mission to which they have committed more than three years ago. The exposure of the Chad Cameroon Oil pipeline, the process to put in place a banking program on behalf of the poor, the information and sensitization of the general public on the injustices imposed on women are actions that build a better society as envisioned by the founding members of the network at the time of its creation. For all actors, having actions announced for the future, other themes defined, a new leadership team chosen, should be try catalyzers for effective action against hunger, poverty and injustices. With the support from our partners and above all, with Divine Blessings, lets us be convinced that the promotion of a society of justice where each finds his or her place is not only a wish but certainly a fact within RELUFA itself.
**Abbreviations**

**RELUFA** : Réseau de Lutte contre la Faim au Cameroun  
**PCUSA** : Presbyterian Church USA  
**PHP** : Presbyterian Hunger Program  
**JHAH** : Joining Hands Against Hunger  
**AACC** : All Africa Council of Churches  
**IEC** : Information – Education - Communication
APPENDIX 1 PROVISORY AGENDA RELUFA 2004 GENERAL ASSEMBLY

THURSDAY 1 July
From 16h00: arrivals of participants

FRIDAY 2 July
7h30 : Breakfast
8h30:   -Meditation and opening prayer
         -Election of the meeting’s Ad Hoc Committee
         -Adoption of the agenda
9h30 : Evaluation of the road covered since the last General Assembly
       • Coordinator’s report of and questions
       • Companionship Facilitator’s report and questions
       • Board report and questions
       • Reports from the various Task Forces and questions
         - Report n°1 : Economic Justice : Samuel Nguiffo on the monitoring of the oil
           industry in Cameroon
         - Report n° 2 : Economic Justice : Meg Agbor on the micro-finance cooperative
         - Report n° 3 : Gender and Development: Marie Antoinette Sende
         - Report n° 4 : Dupleix Kuenzop or Christi Boyd on the initiative by RELUFA and
           the Cameroonian WARC member churches on the oil issue
12h30 – 14h30 : Lunch and rest
14h30 : Sharing of experiences among the network member organizations
       • Assessment of how the year went for the members: presentation of their activities
         by a few organizations
       • Reflexions on the best approach for the sharing of experiences among the members
         in light of the program for exchange visits
       • Reflexions on a better communication system among the network members and
       • Developments on the network’s website
18h30 : Adjournment of the meeting and dinner

SATURDAY 3 July
8h30 : Workshop on the network’s future programs
12h30 : Lunch and rest
14h30 : Projection de la vidéo sur PHP/JHAH
15h00 : Relations with the partners
         - The international JHAH consultation in Tacoma (information, delegation, exposition
           and sale of products from networks)
         - Visit of ted and Judy Lucas from Chicago Presbytery: goal, itinerary, logistics
         - Conversations with the Presbytery of the Twin Cities Area in Minneapolis
16h30 : Selection of the Board of Directors and the Coordination
17h30 : Miscellaneous
18h30 : Adjournment and Dinner
## APPENDIX 2 ATTENDANCE LIST

**RELUFA GENERAL ASSEMBLY 2004 ATTENDING LIST**

<table>
<thead>
<tr>
<th>No</th>
<th>Noms et prénoms</th>
<th>Organisation/ institution</th>
<th>Adresse postale</th>
<th>Téléphone(s)</th>
<th>E-mail</th>
<th>Autres</th>
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<tbody>
<tr>
<td>1</td>
<td>Rev. Dr. BOUBA MBINA Timothée</td>
<td>ATP-Sahel</td>
<td>BP 4011 Yaoundé</td>
<td>787. 74.10</td>
<td><a href="mailto:mbimajero@yahoo.fr">mbimajero@yahoo.fr</a></td>
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<tr>
<td>2</td>
<td>Rev. DAWAI Samuel</td>
<td>ATP-Sahel</td>
<td>BP 7311 Yaoundé</td>
<td>796 72 21</td>
<td><a href="mailto:dawaisam@yahoo.fr">dawaisam@yahoo.fr</a></td>
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<td>3</td>
<td>FEC-UE Edouard Thieiry</td>
<td>FESADE</td>
<td>RP 72 Yaoundé</td>
<td>7553811 723423 32</td>
<td><a href="mailto:f_thieiry@yahoo.fr">f_thieiry@yahoo.fr</a></td>
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<td>4</td>
<td>KENGNI Thierry Michel</td>
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<tr>
<td>5</td>
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<tr>
<td>6</td>
<td>G. Ho Gomu Teresa Ngweshi</td>
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<tr>
<td>7</td>
<td>NGEN Julie</td>
<td>SECULARITY FUND</td>
<td>+234-1122534</td>
<td>234-112253 43</td>
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<td>Blaise Antoine WOZILEO</td>
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<td>NONG JOSEPH</td>
<td>AGRUA-KTM</td>
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<td>10</td>
<td>Louise TAPPA</td>
<td>Indépendant</td>
<td>BP 3443</td>
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<td>11</td>
<td>Edith CHELET</td>
<td>FESPAC</td>
<td>BP 8119</td>
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<td>12</td>
<td>Christian BOYD</td>
<td>PCUSA/RHP</td>
<td>BP 5254</td>
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<td>13</td>
<td>Delphine</td>
<td>FESPAC</td>
<td>BX 72</td>
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<td>NGUE BARRIER</td>
<td>CHAMEROUN</td>
<td>BD 32</td>
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<td>15</td>
<td>MAGDALENE</td>
<td>CHAMEROUN</td>
<td>YACOULÉ</td>
<td>901 1682</td>
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APPENDIX 3

REPORT OF THE INTERIM COORDINATOR TO THE RELUFA 2004 GENERAL ASSEMBLY

Dear members of RELUFA,

It is for me a great pleasure to be with you today, after nearly a year of working together. During that year, I have served as interim coordinator of RELUFA, and had the opportunity to talk with a good number of you. Still, there are today a few members here, whom I had not yet been able to meet in person.

I would like to thank you for having agreed to leave behind your own activities to be at this General Assembly. It shows your interest in the good functioning of our network. We’ve all built this network together and committed ourselves to work for it. It is indeed here, today and at similar events that we can find the spirit to show that, to grow together and to look towards the future. The report that I present here is not intended to be formal but is compiled to set out the issues that I’ve been working on during the last year with RELUFA.

I- MY ENTRY IN THE NETWORK

In the end of May 2003, while I was still a juridical advisor for the Center for the Environment and Development (CED), I was contacted by CED’s General Secretary and advisor on RELUFA’s Board, M. Samuel Nguiffo. He asked me to accompany a delegation of the Chicago Presbytery along the Southern part of the Chad Cameroon pipeline, while they were visiting Cameroon. At that time I did not know about RELUFA’s existence, and it was only little by little from the conversations during that trip, that I’ve been able to get a vague idea what the network was about.

A month later, I was approached with the question whether I was interested in working with RELUFA at a voluntary basis. Although at that point I did not know enough about the exact role I would play, my work with CED had given me over time a vision on development and the attraction of having the opportunity for a new experience in the development sector led me to accept. This is how, before her departure to the States last year, the JHAH Companionship Facilitator and I had the time to discuss the main tasks that were in store for me during the interim period, i.e. till the next General assembly. And so from the beginning of July 2003, I have progressively caught up with the network.

First challenges
When I started working with the network, the first thing I did was learning about all that had been done since May 2001 and about the ongoing activities. The sizeable documentation left by Christi Boyd has been very useful in this respect. Then I introduced myself progressively to the members. The mail, visits and exchanges with all the documentation have helped me truly sound the network out and get the opinion of the members on the vision of the network and the progress on its programs. That was also the time, I must admit, that I’ve sensed the mixed feeling of certain members. But having accepted to work for the network, I saw RELUFA as an opportunity to be taken, and today I am even more convinced about that than a year ago.
The other thing I’ve tried to do was to arrange a meeting with the Board of Directors to get from them my first instructions and to start the reflection on the continuation of the programs. This was in light of the preparation of a program proposal to be submitted to PHP for funding. Bringing together the Board was not easy, particularly because their heavy demand is weighing on their agenda’s. On one side I was torn by the deadline for the submission of the proposal to PHP, and on the other side it was necessary to meet with the Board to know which programs to pursue, in which direction and with which possibilities. The difficulty to get hold of certain board members and having to pull them away from the activities of their own organization was stressful. But some time later, when I had conversations with the Board members, I have understood a fundamental thing: RELUFA is blessed with a great number of intelligent minds from which we can draw a great deal. I was particularly struck by the vision of a Woungly Massaga (may his soul rest in peace), by the perceptiveness and open minds from other members and by the presence of the Board President despite the distance. Little by little I realized that RELUFA is a true force, or like I said earlier on, AN OPPORTUNITY TO SEIZE.

II- FUNCTIONING AS A NETWORK

Submission of RELUFA’s 2003-2004 program proposal and funding request

October 2003: In light of the International Day for Rural Women, RELUFA was busy preparing a workshop in Maroua on the situation of rural women in northern Cameroon. In the meantime PHP was waiting for the network’s program proposal. Given the two pressures, communications intensified with individual Board members, but also and particularly with Christi Boyd with whom I was in constant communication on a nearly daily basis ever since her departure. Thanks to all this work and input, the proposal for the core program was eventually submitted within PHP’s deadline. For the year 2003-2004 this core program is made up of two main themes, e.g. Gender and Development and Economic Justice. Not much has happened in the program on exchange visits between the members since it was started, and it would be good to talk about this during this General assembly so we can establish good procedures for it to work. It is by all means in line with the opportunity for sharing and mutual enrichment that we can offer as a network.

Workshop on the situation for rural women in Northern Cameroon

Led by a Task Force for the Gender and Development Program, RELUFA was able to organize on 15 October 2003 a workshop on the current situation of rural women in Northern Cameroon. This workshop was held in Maroua in collaboration with the provincial delegation of the Ministry of Women’s Affairs of the Extreme North and had as theme “Better access for rural women to water and land”. RELUFA member organizations who are based close to Maroua participated (SeP, Justice et Paix, FOSAL, TERDEL), as well as local branches from other organizations, church groups, leaders from the moslim community and official representatives from ministries and other national and international organizations like ALVF, INADES, FAO/PAM, DED, SNV, MINUH, MINEF, MINAGRI, etc.

To be able to organize this workshop and contact various resource people for the logistical arrangements, I’ve gone twice to Maroua within ten days and had to run around a bit. I did get sick and had to adapt to the climate, which is in that period of the year particularly hot. But it
became particularly difficult when I learned, only a few hours before the start of the program, about the death of Pastor Woungly Massaga, who was supposed to be with us in the North. Nevertheless, the workshop could be held and with good results. On one side a good number of facts were brought up on the often precarious situation in which the rural women in Northern Cameroon continue to live. On the other side RELUFA established partnerships with a good number of local organizations. The task force on this program is studying which concrete actions RELUFA could undertake in support of a great number of women and women groups in the region.

The next day, on the International Food Day, RELUFA organized also in Maroua an exposition of agricultural products by rural women to show the knowledge and skills that are present in the region. Five groups of rural women had been invited to participate, and the exposition was organized at the same time and place as the official festivities of the day. As a result, the city’s authorities have all done a tour passed the stands, encouraged the women and even bought some of the products on sale.

**Micro-finance cooperative on behalf of the poor**

During last year’s visit of the JHAH group from Chicago Presbytery to Cameroon, the idea was brought forward by Samuel Nguiffo to create within the network a “Bank of the Poor”. This idea received directly a favorable echo and provoked great enthusiasm with our companions of Chicago as it gave them the opportunity to make their accompaniment of RELUFA in the JHAH Program more tangible. This gave a situation in which, even before the idea and the ongoing discussions on this program were shared with all network members, JHAH Chicago had already announced its creation for the year 2004 year. Altogether, the developments directly started and advanced more in Chicago than here in Cameroon itself. And so, to make sure that the ownership of the initiative remained within the network itself, it was necessary to organize a Task Force on the banking program to take the time and put in place its own specific ideas. In the meantime I sent JHAH Chicago as often as I could news on the network and the ongoing development, and so did the JHAH Companionship Facilitator.

Eventually, a task force on the program was put together (CHAMEGSBI, AAFCOOP, Group’Avenir, Catholic Women Association, NCCWEDT, CED), and a retreat organized in Kribi from 5-7 December 2003. The report of this meeting is also available.

Important is the next visit of the leader of JHAH Chicago, Ted Lucas, whom you saw and received with Chicago’s delegation last year, and his wife Judy. During about three weeks they will visit again a number of network members, to enrich themselves with your experiences, the context of your work, to know your target groups and their problems, etc. Chicago’s delegation was very moved by your warm welcome last year, and I know that you will be able to receive them well again this time and make their stay here not only pleasant but also and particularly educational.

**Consultation between RELUFA and Cameroonian member churches of the World Alliance of Reformed Churches (WARC)**

November 2003: delegations from several churches around the world were in Yaoundé for the meeting of the All Africa Council of Churches (AACC). A formal delegation from the Presbyterian Church USA, represented at the highest level, was also attending the AACC and
showed interest in visiting a few communities which had been affected by the construction of the Chad-Cameroon oil pipeline. The WARC General Secretary, Rev. Setri Nyomi joined them for this site visit. And so, I brought them on 22 November to two places close to Yaoundé where the pipeline had come through, e.g. Nkoltara et Ngoumou. There, they have been able to see some of the problems faced by the communities living in the vicinity of the tract. The situation on the ground is already moving enough, but it was touching to see ecclesiastic leadership of the highest global level interested in becoming concrete witnesses and denouncing the injustices inflicted by international businesses on population groups already suffering from poverty and destitution.

Upon his return to Switzerland, Christi Boyd engaged in a conversation with Rev. Setri Nyomi, thanking him for his interest shown in concrete aspects of economic injustice. She explored with him how his experience, added to other voices in the South, could help the Global Church to truly and openly become a prophetic voice for the voiceless. Taking into account that WARC was in the process of preparing its 24th General Assembly for the end July-beginning August 2004, and that there are four WARC member churches in Cameroon (EPC, PCC, EPA, EEC), ideas in the subsequent discussions focused on WARC GA as opportunity for the Cameroononian WARC member churches to get involved in issues of ecological and environmental destruction, economic injustices, and the negative impact of globalization for Africa. All these problems are manifested in the Chad Cameroon oil and pipeline project, and so the general topic became oil and the extractive industries in Africa.

The four churches were invited to participate in a consultation with RELUFA member organizations involved in the monitoring of the Chad-Cameroon oil and pipeline project, e.g. CED, SeP, and the Peace and Justice Commission of the Association of Episcopal Conferences of the Central African Region (ACERAAC). Christi Boyd wrote the church leadership a letter, supported by another letter from Doug Welch, the PCUSA Area Coordonateur for ecumenical relations in Central and West Africa. Three of the Cameroononian WARC member churches actually maintain a relation ship with the PCUSA. It was hoped that this consultation would lead to a declaration of the churches to be used during the WARC General Assembly in Accra, Ghana.

The consultation between these churches and RELUFA took place on 14 and 15 April in Kribi. Not all invited network members and churches were able to make it to Kribi, but the consultation was a success. At the end of the meeting we were able to make a draft and I was given the task to put it in a final form. Once more, the work of developing the final document was done in a truly mutually respectful way, with references to WARC’s policies as well as to a larger bibliography. I am still moved by the participation of all churches and all RELUFA member organizations working on the oil issue in Cameroon. This participation has made of the final documents a truly ecumenical work, and the first reactions from WARC as well as from the PCUSA are very positive. You will hear more in presentations during this meeting.

The two documents developed from this concertation are available. They are:

1- A convenant between Cameroononian churches on social, economic and environmental injustice. This covenant can serve as a reference document for any current and future problem concerning the market economy, globalization, environmental destruction, health risks, or any other topic. This document can also serve as basis to eventually open up collaboration with more churches.
2- A declaration specifically developed for the WARC General Council on the current trends in the extractive industries in Central Africa, with specific focus on the Chad-Cameroon Oil and Pipeline Project.

*Preparation of the October 2002-2004 Activities Report*

For the members of its Advisory Committee, PHP needed a network activities report. And so RELUFA had to give them an overview of its activities since October 2002, when RELUFA’s first proposal was approved and funded by PHP. Since I only came to be with RELUFA mid 2003, I needed to inquire about all that had been done since the beginning of the network.

With once more the support of a large number of you, I was able to have access to a larger number of activities undertaken before I joined the network, and have added my own activities report. The report was submitted before the deadline and I sent it to all network members in a separate letter. You will also find a copy in your folder.

*RELUFA’s Strategic Program*

In the beginning of this year, RELUFA advanced towards a strategic program, which includes several coordinated activities concentrated on one or two main topics approached from different angles and in an integrated manner. The program relates to how the root causes of hunger and poverty are understood, respects the integrity of God’s creation and encourages decision-making by poor population groups themselves, particularly women, ethnic minorities and disadvantaged groups. The Program seeks the participation of all member organizations in its planning, execution and management with clearly defined objectives and realistic methods, appropriate technology, a plan for evaluation, competent personnel and a clear and adequate budget.

This year, the network Board of Directors has decided to start a Strategic Program for RELUFA. For the theme of Economic Justice it was decided that RELUFA would create a financial institution for poor to address needs at the local level and to monitor oil industries in Cameroon as a response to structural injustices. Task Forces made up of network members involved in each of these areas have been consulted, and they have greatly contributed to this year’s strategic program. Suggestions made by the one and the other were integrated in the final program, which was eventually approved and funded by PHP. Let me thank them here loud, clear and wholeheartedly for their support. Now that the funds are available, the activities have started to be organized in each of the programs, as you will hear later on in the reports that will be presented to you by the various task forces involved in these programs.

*Communication as a network*

This issue concerns me particularly, even if I think it it is you who should evaluate whether we have communicated sufficiently as a network this year, and whether the established communication channels are efficient. What I can say with the greatest pleasure on this matter, is that I would not have made much progress had I not had at my sides and at a daily basis, this nearly daily communication with Christi Boyd and Cecilia Fomenky. Despite the distance, they have been able to follow, encourage, and live from day to day the developments from the other side of the ocean.
To be able to communicate more directly, less expensive and truly comfortable, I invited Christi Boyd a few months ago to the computing technology available through Yahoo without extra costs. It is used by a great number of people and called “Yahoo Messenger”. Christi can confirm that this has proven to be an opportunity that has allowed us to bridge the distance. It is, as she herself said in one of our on-line conversations, “a transfer of technology but not in the usual sense…” Thanks to this tool, we’ve been able to stay in touch in a closer and more frequent manner. I believe, by the way, that lateron she has shared my instructions with other facilitators, while I took the opportunity to train several other RELUFA members on how to use this tool. The greatest moment of this all came one day, when we had an electronic conference of several hours of online communications between various network members in different places in the country, and the Companionship Facilitator and the Board President from different cities in the States! Nobody traveled, although those who have no access to Internet at their offices needed to go to a cybercafé to participate.

Ever since, Christi Boyd and at times the Board President, some board members and myself have been able to continue to communicate on a nearly daily basis. We are making progress, for some maybe too slow, but we progressively mark out our path. And more importantly, we do it together. For sure, there remain gaps in the communication, but we will get there.

**Visits to members**

During this year I’ve had the opportunity to visit a number of RELUFA member organizations. For those whom I have not yet been able to visit, please understand that this is not for lack of willingness. The stability towards which we are moving as a network will give me soon more time to inform myself about your respective institutions and denominations, but above all to visit the target groups with whom you are working.

**Invitation of RELUFA delegates to the States**

Four delegates from RELUFA have been invited to go to the States from 23 July to 10 August 2004 for several events:
- the International JHAH Consultation organized by PHP in Tacoma
- the celebration of PHP’s 35th anniversary
- the conference organized by PHP and other programs of the PCUSA on the theme “Hope for a Global Future” on hunger and sustainability
- the visit to JHAH Chicago and another Presbytery in Minneapolis, which is interested in engaging with RELUFA

A few days ago, the organizers of the Tacoma conference informed us that each network would have access to a small space, where they can sell for non-profit but for educational purposes. Organizations that have small items to sell and want to let themselves be known are invited to contact me, Christi Boyd or any of the other delegates.

**III- GENERAL OBSERVATION**

When I look back on our journey together this past year, I would like to make a few general observations:

1° It has been a great joy for me to work with each of you, whether with the leadership team or with you as individual network members. I believe that that has been beneficial for the
network, and I must acknowledge that for me personally I have learned a lot during this year. I have been enriched by this new experience and it is clear that I’ve built many fruitful connections.

2° I think that our common train is now on its rails. What it needs now is a momentum, a necessary energy to get to full speed. This energy and this momentum can be found in each one of you, and it manifests itself in several different ways: a personal talent, the contribution of time for common reflection on the work we build together, a true sharing of who we are and what we do, of our successes and failures, the carrying over our knowledge and skills to other organizations, etc.

If we share enough on what we do, on our success and our weaknesses, if together we go after the opportunities, we will not only find possibilities for our respective organizations and denominations, but solidify at the same time the network. It is a process that will still take more time (bringing together 25 different visions into one), but we will get there together if we all agree to exchange and share as a network, to consider it truly as a crossroads where we come to give and to receive.

3° Along the same line, I invite you to share with me, the leadership team or the Companionship Facilitator about your activities and events that you and others organize. More importantly, please send me your activity reports. Over the past year I’ve engaged in discussions with a few organizations in light of their possible partnerships with RELUFA. There are some that could be useful for your individual organizations, but for that I will need to know you better.

May God accompany us in this initiative!
APPENDIX 4

REPORT TO THE 2004 GENERAL ASSEMBLY OF RELUFA
Christi Boyd
JHAH Companionship Facilitator

INTRODUCTION

Ever since our departure a year ago, our family has been looking forward to the moment of our return to Cameroon. It is good to be back with you, to further build upon the bases laid during the earlier years of our collaboration, and the new structures created over this last year. I do want to commemorate here, though, that my joy is overshadowed by the passing of Rev. Ebénézer Mamia Woungly Massaga. Rev. Woungly Massaga was a unique leader in Cameroon’s Protestant community, deeply concerned with the very issues of Economic Justice around which the Joining Hands Programs seeks to partner. Memories of the moments I’ve been able to spend with him are precious and will forever inspire my life and work.

VISIT JHAH CHICAGO AND CONFERENCE

The two months between RELUFA’s last GA and my departure were occupied with the preparations for the visit of our JHAH companions from Chicago and the organization of the conference on Economic Justice in Mbalmayo.

During my visits to the JHAH Coordinating Team in Chicago this past year, it was clear that their journey to Cameroon has left deep and lasting impressions. They have been moved by the experiences in the field, the warm welcomes, the meaningful conversations as well as the generous meals. As the person who had designed their itinerary, I was extremely pleased with the preparedness of the respective network members to realize the visits on location. The delegation was exposed to a great variety of local development initiatives and approaches to dealing with systemic problems. They also got a taste of differences in living conditions. Their trip was at the same time a true immersion experience in the alternative approach of the Joining Hands Against Hunger Program to hunger and poverty issues. Most of the Chicago delegation members had only recently signed on to the Program, and knew nearly nothing about the various key elements of it. During the journey I got many basic questions to answer: who are our partners in this program, what is our role as companions, what is wrong with bringing along hand-outs, how can we express our solidarity in a non-monetary way?

This is where my role as facilitator of the Joining Hands companionship between RELUFA and its American JHAH counterpart comes in. It is my task to make clear to all parties that, whereas many other donor development organizations finance local projects of food production and income generation, PHP’s intention with the JHAH Program is to change systems that cause hunger and poverty by networking within civil society in strategic ways to address the needs. To contribute to such a transformation, another role is expected from American Joining Hands partners, than in traditional donor vs. recipient relationships. What that role eventually will entail, and how the companionship will be playing out is most likely not yet clear at the beginning of the companionship.

The conference on Economic Justice was a follow-up of RELUFA’s workshop that was held two months earlier, and focused on the global economic trends. To allow for greater exchange of direct experiences of globalization at the grassroots level, all network members were invited to bring two persons from their target groups. In this way, the conference could potentially bring together cotton farmers from the North, fruit farmers from Littoral, coffee and cacao farmers from the West and South, as well as AIDS sufferers and
other marginalized groups from urban areas. Because network members had repeatedly called for more active involvement of the religious community in these issues, all FEMEC sister churches were invited to the May conference. With the delegation from Chicago the event was altogether well attended, though still ignored by most of the churches. Discussions brought up experiences, as those of Mr. Foka who, with 43 other family heads, was removed from their fields. But the presentations sparked also the question of how alternatives like the economic communion of the early Christian Church, on which the guest speakers of “Focolari” base their lifestyle, compares to Marxist communism. That Paul Higdon of the Chicago delegation could and would as economics professor use his insights and the fresh experiences from the itinerary to provide a presentation on World Trade dynamics was for all a surprise, including himself.

During the closed session between RELUFA and the Chicago delegation, a number of concrete topics were listed and reviewed as possibilities for strategic collaboration as JHAH companions in the context of RELUFA’s Economic Justice Program. The Economic Justice theme proved to still be too abstract for network members to come to a conscious choice. It was decided that while through the Program the members would continue to become more familiar with the theme and how it relates to their activities, the Chad Cameroon Pipeline would serve as case study.

INTERPRETATION ASSIGNMENT IN THE STATES

As mission co-workers of the Presbyterian Church USA, we are expected to spend a certain period of our term in the States for so-called mission interpretation. This is to educate Presbyterian congregations in the States about mission programs in which the PCUSA collaborates with overseas partners. It needs to be well understood that mission interpretation does not stand for fundraising as missionaries traditionally were expected to do.

Our year in the States has been very busy but fruitful in various ways. We visited and spoke at about 35 congregation, 3 Presbytery meetings and 2 mission conferences. We also spend a week to participate in lectures at a Presbyterian university. To do so, we’ve developed different power point presentations as well as a game on education in Africa. With pictures the game explains how a students school career is effected by certain factors. This week the game is presented in a floor format at the GA of the PCUSA, and it will be distributed as educational tool in the Christian Education Centers of all presbyteries in the States. I have participated in various meetings of the PCUSA Worldwide Ministries Division, and was asked to be on the planning team for the JHAH consultation in Tacoma this month, for which I’ve been closely involved in the organization of the workshops and seminars. I was invited to sit in both meetings of the PHP Advisory committee, the ultimate decision-making organ of the Presbyterian Hunger Program. This has given me the opportunity to familiarize with their procedures, and on their turn they learned some more about how the Joining Hands plays out in the field. I’ve worked with PHP in the production of an introduction video for the JHAH Program, for which also Cecilia Fomenky freed up time. In March, I participated in the so-called Ecumenical Advocacy Days in Washington DC. During these days people from different Christian traditions come together to learn and share about global issues affecting the poor countries, and to lobby with the lawmakers and political leadership in the States. From the many tracks available, I chose the Africa and Economic Justice tracks. In that way I went on the last day with a Methodist Pastor to speak with staff of one of the US Senators and of a House Representative. I’ve spoken about the vulnerability of the local population in face of global economics, with agro-businesses taken people off their fields, like the case of M. Foka; the negative impact of the Chad Cameroon oil pipeline on the local population; the devastating effects of the AIDS and malaria endemics and the inaccessibility of proper medicines due to trade policies that rather protect the interests of pharmaceutical companies; as well as the crippling effects of the foreign debts on the nation’s economy and the population. During the Ecumenical Advocacy Days I also met the international editor of the Christian progressive magazine “Sojourners”, who has asked me to provide on-the-ground-stories from Cameroon for Sojourners’ weekly E-magazine.
JHAH ACCOMPANIMENT

In the States, my work as Companionship Facilitator still continued, only in a changed mode, with different means and from another location.

RELUFA

At the time of my departure, the RELUFA board was still receiving and weighing suggestions for candidates for the post of network coordinator. Of those brought forward to the board, Valery Nodem seemed to best fit the profile, given his training, organizational and field experiences with CED, his proficiency in both French and English, computer skills, and last but not least the time available to him to work for RELUFA. Modern technology has allowed me to continue to work very closely with him as interim coordinator. For the first two months, we communicated by E-mail and telephone to help him get acquainted with RELUFA, the JHAH Program and the modus operandi as a network. At the same time we worked together with the network Board on the development of RELUFA’s second Core Program Proposal, which was submitted to PHP in October 2003. We’ve been in continuous communication about the on-going programs for Gender and Development, RELUFA’s Micro-credit Cooperative and the collaboration with Cameroonian WARC member Churches in light of WARC’s GA in Ghana. In February we submitted a Strategic Program Proposal including the latest discussions in the micro-credit and pipeline task forces, for the PHP Advisory Committee to review in their March meeting.

Our communications became even more frequent and direct, when Valery taught me how to use instant messaging. Eventually we were able to hold an online meeting as micro-credit task force this way, with five different people communicating from five different locations. Though this modern technology cannot completely replace face-to-face meetings, it has been a break through in networking as it better complies with busy schedules and distances. On a nearly daily basis we have been exchanging our respective experiences and discussing next steps to be undertaken.

JHAH Chicago

On four occasions, I’ve had the opportunity to visit with the Chicago JHAH Team to continue facilitating their accompaniment of RELUFA. While itinerating in Cameroon, there were direct opportunities to interpret the JHAH Program in its very own context. Confrontations with realities were at times challenging, but provided also the opportunity to deal on the spot with questions like the one’s mentioned above. Upon their return in Chicago, there was no such possibility for on the spot exchange and interpretation and the JHAH coordinating team had to rely more or less on themselves as they has wrestled to understand some of the key elements for their accompaniment of RELUFA. I have worked closely with PHP staff to help the team in Chicago process their experiences and build in all humbleness upon their relationship with RELUFA. In the Joining Hands Program, the first stages of this process is generally reflective and educational, but that is not easy in a culture where commitment is determined by success, measured by action versus time.

To continue to grow in this process and to be able to better accompany RELUFA in its programs, Ted and Judy Lucas will come to Cameroon in August to learn about the dynamics in the loans and savings programs at the grass roots level. They also hope to meet with the RELUFA’s micro-credit Task Force to hear first hand their vision and plans to establish a loans and savings cooperative of RELUFA members. Last but not least they want to get to know more network members, and go up to the North to visit with members there. Paul and Linda would like to come to Cameroon later on, when this program’s plans are in their final stages.
The easy and cheap access in the States to the internet has been instrumental for the development of RELUFA’s website. JHAH Chicago had arranged for a volunteer website specialist to sit down with me and look what set up would be needed for an organization like RELUFA. She helped identify a host for the site and arranged for RELUFA’s address. JHAH Chicago financed the needed software and all other costs involved. I got an afternoon of basic training to be able to start publishing pages. To ensure faster progress (and less linguistic errors), while continuing to learn this new technology on my own through trial and error, I’ve first been working on setting up the site with pages in the English language. I’ve asked JHAH Chicago to help get also RELUFA interim coordinator Valery Nodem on board as website editor, so he can start on the French pages. I also checked in with them about the possibility of network members getting their own relufa.org E-mail addresses. In their last meeting of 24 June, the team decided to pay for extra software to make this all possible.

JHAH Minneapolis

Contacts established during a mission conference in October 2003 have lead to a serious interest within the Minneapolis Twin Cities Presbytery to also become JHAH companions of RELUFA. Building upon these initial contacts, I’ve re-visited the area in January and April 2004 and connected with leadership from different churches in the Presbytery. I joined Lynn Connette in April 2004 to meet with a larger group of representatives from churches, and with Presbytery and church leadership in a second meeting. Processes are now underway between the Presbytery and PHP to formalize their engagement in the JHAH Program. A few churches in this Presbytery have already existing relationships with sister churches in Cameroon, and these will continue, parallel and independent from their engagement in the JHAH Program in Cameroon.

OBSERVATIONS

During RELUFA’s first two years much input was needed from the Board for giving direction to the general orientations indicated at RELUFA’s founding meeting. As their busy schedules often did not allow the board members to meet as a group, and with the post of coordinator vacant, I’ve found myself going back and forth between the board members to consult with them about suggestions brought forward by the one or the other and to reach a consensus about directions for RELUFA’s program. There have been network activities where I have had to wear the hats of coordinator, treasurer and facilitator. At times it has been overwhelming and difficult to patiently and gracefully fulfill that task.

Looking back over this past third year, however, I see RELUFA having gone through an enormous development spurt. In my absence new leadership has taken to the task of establishing working relationships with network members, network leadership as well as with our Joining Hands partners. The interim-coordinator has not merely assumed his responsibilities and thereby shifted the heavy point for program planning and execution from the board and/or facilitation to the coordination. By taking on a participatory approach and bringing together network members in task forces around their respective capacities and interests, RELUFA’s non-hierarchical organization model, as conceived in the Statutes has effectively become alive.

It is with great anticipation that I continue from this side of the ocean my responsibilities as JHAH Companionship Facilitator. May God bless our shared efforts and continue to accompany us in this journey.

Yaoundé, 30 juin 2004
APPENDIX 5

RELUFA’s Organizational Chart
Developed by committee appointed during the February 2001 workshop

Participatory Program development and execution

COORDINATION

Task Force  Task Force  Task Force  Task Force
APPENDIX 6
DECLARATION TO THE GENERAL COUNCIL OF WARC

By the leadership of WARC member churches in Cameroon: the Presbyterian Church in Cameroon (PCC), the Eglise Presbytérienne Camerounaise (EPC), the Eglise Evangélique du Cameroun (EEC) and the Eglise Protestante Africaine (EPA), in collaboration with the Network for the Fight Against Hunger in Cameroon (RELUFA)\(^7\), on the current trends of extractive industries in Central Africa.

Central Africa is a true global reserve of resources, with its enormous assets in oil and other minerals, and the wealth of its tropical rainforest. Paradoxically, far from contributing to the amelioration of living conditions for the region’s populations, the exploitation of these natural resources rather has resulted in an increase of their poverty level.

Developed by an international consortium made up of Exxon, Chevron and Petronas, the Chad Cameroon Oil and Pipeline Project is the largest private investment in Africa with a total cost of US $3.7 billion. The World Bank’s support for this project in the form of a restricted loan and above all of a “political risk assurance”, has been sharply criticized by organizations of civil society, who considered that World bank funds should be invested in activities that are directly geared towards the fight against poverty. The Chad Cameroon Oil and Pipeline Project exemplifies broken promises, disrupted communities and displaced wealth by extractive industries\(^8\).

Construction and Impact

Throughout the construction phase of the pipeline, several problems were identified by the International Advisory Group, the External Compliance Monitoring Group\(^9\) and civil groups in Cameroon and Chad\(^10\). Some of these problems have been documented and formed the subject of two complaints that were filed with the World Bank’s Inspection Panel in the years 2000 and 2002. Among others, the affected communities deplored\(^11\):

- The destruction of their environment caused by the construction works
- The lack of or insufficient compensations for destroyed crops, houses and other property, lost livelihoods and displaced families
- The insufficient mitigation measures for vulnerable indigenous people groups (pygmies)\(^12\)
- The pollution of water sources, giving rise to numerous accounts of illnesses among the populations
- The spread of STD and HIV/AIDS at the worksites and in the surrounding villages
- The violations of workers’ rights, notably the absence of social security registration and wrongful dismissals

Revenues and Living Standards

Precedents observed in other African oil exporting countries indicate that oil development is not a vehicle for development and poverty alleviation:

- Other less developed countries dependant on oil exports have seen the living standards of their populations drop dramatically, a phenomena know as “the resource curse”\(^13\)
- Between 1970-1993, countries that are resource poor (without petroleum) grew four times more rapidly than resource rich countries (with petroleum), despite the fact that they had half the savings\(^14\)
- The exploitation of oil reserves is an important factor in conflicts, whether incited or aggravated by the gap between expectations created by oil riches and the persistence of the population’s poverty (the

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\(^7\) RELUFA is a network of ecumenical and secular non-profit organizations, grassroots groups and church related entities, involved in the fight against hunger, poverty and social, economic and environmental injustice in Cameroon. See also [www.relufa.org](http://www.relufa.org)

\(^8\) Friends of the Earth (FOEI), the Netherlands/Centre pour l’Environnement et le Développement (CED), Cameroon/Milieudefensie, the Netherlands « Broken Promises, The Chad Cameroon Oil and Pipeline Project ; Profit at Any Cost ? » June 2001

\(^9\) The full ECMG report can be found at [www.ifc.org](http://www.ifc.org) and reports of the IAG at [www.gic-iag.org](http://www.gic-iag.org)

\(^10\) Association Tchadienne pour la Promotion et la Défense des Droits de l’Homme, Chad/Centre pour l’Environnement et le Développement, Cameroon/Environmental Defense, USA « The Chad-Cameroon Oil and Pipeline Project : A call for Accountability, June 2002


\(^12\) Forest Peoples Project and Planet Survey, March 2001 ; Report in briefings section at [www.forestpeoples.org](http://www.forestpeoples.org)

\(^13\) Catholic Relief Services USA (in collaboration with the Episcopal Conference of Cameroon, the Episcopal Conference of Congo-Brazzaville, the Catholic Justice and Peace Commission of Pointe Noir, and the Association of Episcopal Conferences of Central Africa, ACERAAC), « Bottom of the Barrel, Africa’s Oil Boom and the Poor », June 2003 pp.21-24, The « Resource curse »or How Oil Dependence Produces Decline ; report can be found [www.catholicrelief.org/africanoil.cfm](http://www.catholicrelief.org/africanoil.cfm)

\(^14\) Richard Auty, « Natural Resources, the State and the Development Strategy », Journal of International Development (9,1997), pp.651-663
paradox of plenty\textsuperscript{15}. On the continent it has generally also translated in an upsurge of corruption, human rights violations and breaching of the peace (Nigeria, Gabon, Angola and Congo Brazzaville). As a result the human development index of certain African oil producing countries is lower than that of non-oil producing countries (for example Nigeria et Kenya).

\textit{Petroleum Dependence\textsuperscript{16}}

Oil revenues tend to build imbalanced national economies:
- The dream of oil prosperity leads the States and the populations to abandon most of their pre-existing economic activities, which makes their economies increasingly dependent on petrodollars. As a result, the Gross National Product of oil producing countries in Central Africa depends largely on natural resources, the exploitation of which is mostly controlled by multinational companies.
- As oil reserves deplete, States are tempted to respond by intensifying explorations for new reserves rather than investing in other sectors of their economies.

\textit{Ambiguity and corruption}

- Information relating to oil is generally confidential. Consequently, it is difficult to know the reserve- and production volumes
- The public is not aware of the selection criteria for beneficiaries of exploration- and development contracts or of the financial clauses in the oil contracts
- Closed deals between oil companies and African States contain often confidentiality clauses that are binding for the two parties, and restrict the publication of details on the financial arrangements in the contracts, and on the methods for their enforcement
- The management of oil revenues is far from transparent. Only at the time of the lawsuit against Elf in France could citizens of some oil-producing countries learn about the large-scale misappropriation of funds surrounding the oil revenues of their countries

\textit{Keys to Transformation}

The presence of natural resources should cease being a curse for the African peoples. The conditions and methods for the exploitation of these resources should urgently and radically be modified to significantly reduce their negative impact on the communities in the vicinity, and to make sure that the wealth produced by these resources will make an effective contribution to the fight against poverty.

\textbf{A CALL TO ACTION}

We, Cameroonian member churches of the World Alliance of Reformed Churches, brought together by the Network for the Fight Against Hunger in Cameroon (RELUFA) to discern our role in the face of rising economic injustice and increasing ecological destruction in Cameroon and other countries in Central Africa, refuse to remain deaf to the appeals and cries of our people. Convinced that joint strategies within the larger global Christian community are needed to curb economic injustice and environmental degradation in our region, we invite all our sister churches in Cameroon, in Central Africa and throughout the world to join efforts to curb the current threats posed by the destructive practices of the extractive industries.

Our conviction is rooted in the following statement by WARC:

**-From the 1997 General Council’s call for a church process:**

"\textit{We are challenged by the cry of the people who suffer and by the groaning of creation.}"

"\textit{We Christians of Reformed churches are aware of our complicity in an economic order that is unfair and oppressive, leading to the misery and death of many people. We participate in attitudes and practices, which erode the foundations of the earth’s livelihood. We want to affirm the gift of life. We consider this affirmation of life, commitment to resistance, and struggle for transformation to be an integral part of Reformed faith and confession today.}"

\textsuperscript{15} Catholic Relief Services USA, Bottom of the Barrel, Africa’s Oil Boom and the Poor, June 2003, pp. 25-42
\textsuperscript{16} Catholic Relief Services USA« Bottom of the Barrel, Africa’s Boom and the Poor », June 2003 p.21-22
"We (…) call for a committed process of progressive recognition, education and confession (a processus confessionis) within all WARC member churches at all levels regarding economic injustice and ecological destruction."

-From the Declaration of Debrecen, adopted in 1997 by the 37th General Council of WARC:

"We will not exploit and destroy (….) creation. We will be stewards of creation for God."
"We declare our solidarity with the poor, and with all who are suffering, oppressed, or excluded."
"We refuse the false assumption that everything, including human beings and their labour, is a commodity and has a price."

-From the 1997 General Council’s call upon WARC and its member churches:

“to act in solidarity with the victims of injustice as they struggle to overcome unjust economic powers and destructive ecological activities” (1.d)

“to initiate in cooperation with other Christian world communions and the World Council of Churches a dialogue with the World Bank, the International Monetary Fund (IMF) and World Trade Organization (WTO) with the goal that they review their policies and actions in the light of their adverse effect on the people of developing countries” (2.b.VII).

“to strengthen the cooperation of WARC and its member churches with other networks and partners, such as Christian world communions, the WCC, and other relevant organizations and movements (2.c.1)

“to join forces with people of other faiths and people of goodwill who are looking toward the same goal.” (2.c.ii)

On the basis these documents, we invite the General Council of WARC and its member churches to take the following actions:

I. With respect to the Alliance and the individual denominations:

- To support our efforts and those of other sister churches in Central Africa, as we create opportunities to discuss issues of economic injustice and environmental destruction in our region
- To build awareness in their own faith communities about economic and environmental issues involved in the extractive industry sector by organizing forums
- To regularly lift up in sermons and prayers the difficulties experienced by the poor populations in the Central African region
- To express concerns to the respective governments, financial institutions and multinational corporations about the effects of their policies on the population in the Central African region
- To endorse the “Publish what you Pay” and the “Extractive Industries Transparency Initiative” public advocacy campaigns for transparency and fairness in extractive industries, which
  ▪ Oblige companies to engage in processes with local communities directly affected by the projects, and reach with them their free prior and informed consent
  ▪ Ensure revenue sharing from extractive industry projects with local communities
  ▪ Incorporate public health components in all extractive industry projects
  ▪ Strengthen environmental and social components in the extractive industry sector
  ▪ Urge NGOs to build the capacities of affected communities, and help set up independent grievance mechanisms
  ▪ Deny financing of extractive industry projects in countries where conditions of good governance and respect for human rights are not guaranteed
  ▪ Integrate human rights and ILO labor standards into the safeguard policies

II. With respect to the World Bank

- To hold the Bank to its commitment to this project, particularly the social and environmental mitigation measures
- To call on the Bank to make public all monitoring reports
- To urge the Bank to adhere to and participate in the "Publish What You Pay" initiative by adopting and enforcing the policies for projects in the extractive industry sector

III. With respect to the international companies involved in extractive industries:
- To demand that they settle all outstanding claims relating to the works for the Chad Cameroon Oil and Pipeline Project
- To urge them to support the international “Publish What You Pay” campaign by publicly disclosing all payments made to African States or to local communities, and to support whenever possible initiatives for the complete publication of the overall revenues in these countries
- To insist that they operate with the same standards abroad as those that are held in their home countries
- To urge them to observe universally accepted human rights as defined in the “Universal Declaration of Human Rights”, particularly on the security of oil installations, treatment of workers and populations, and protection of the environment

IV. With respect to the Northern and other home governments of these companies:

- To call on them to respect human rights, to promote good governance and democracy, and to seek transparent, fair and accountable management of oil revenues in their bilateral relationships with African petro-states
- To call on them to support effective international efforts which seek transparency in oil revenue payments by companies to developing countries
- To encourage them to harmonize environmental and social standards
- To encourage them to help support the ability of governments to manage oil revenues and the ability of civil society organizations to monitor the exploitations and their impact on the development

May God accompany us in this initiative!

Kribi, 15 April 2004

 Signed:

Rt. Rev. Nyansako ni Nku
Moderator of the Presbyterian Church in Cameroon

Rev. Emmanuel Mana
Director of the Eglise Protestante Africaine

Rev. Dr. Massi Gams
General Secretary of the Eglise Presbytérienne Camerounaise

Rev. Joseph Mfochivé
President of the Eglise Evangélique du Cameroun
The enormous potential in natural as well as human resources that engulf Central Africa classifies this region as one of the richest and most diversified on the continent. It is a true global reserve of raw materials, mines and ore, hardwoods and wildlife. In view of this abundant wealth, there is reason for bitter concern that puts to question the level of the region’s development and the daily realities for the majority of the population in these countries, people who live below the poverty level.

Vast expanding globalization has caused a rise in economic injustices and ecological destruction. It is apparent in the way multinational corporations are seizing power, by winning the allegiance of our governments and implicating most of our leaders, who are abandoning these days the interest of their people. Large businesses settle in, confiscate the technology and force in this way ordinary people to fight modernity with outdated tools and unproductive means. Following the rules of the market economy, higher production costs and labor intensive work have rendered their food productivity non-competitive and brought down the food security in these countries.

Bound by international debt, our governments seem to gradually be losing their sovereignty. Pressured by international financial institutions, they have relinquished the social sector and progressively privatized public goods and services in the interest of private companies, who manage them with the harsh laws of capitalism. This abandonment deprives the economically vulnerable masses of access to basic social services. Though they do not have the means, the populations are condemned to buying water and electricity and paying high prices for education and health care. While the rural economy becomes monetized, family, social, cultural and traditional structures are disintegrating and moral values fading. Tensions, conflicts and wars, as well as distrust of populations towards their governments destabilize the region.

Faced with these symptoms of a system that evacuates God and humankind for the sake of financial and material gain and that evolves towards fatality, we as sister churches in Cameroonian, feel urged to come out of our silence and to actively pursue the restoration of humankind in all its integrity.

The Gospel of Christ: source for the liberation of victimized peoples

In His love, God has created the universe, and has created it good indeed. He has confided its supervision to humankind as his stewards. For their own development and for the good of all creation, resources can be found in abundance.

Because God is love, he demands that his property be managed with love for humankind. This love manifests itself through social justice in terms of solidarity, equity, and fair regulations, « so all may have life in abundance », which is God’s plan for humanity demonstrated in the life of Jesus of Nazareth. Incarnated in him, God has dwelled among us as a witness of the nature of stewardship for the promotion of life. Christ commended his disciples to choose with God, for God and for Life, and to distance themselves from systems that distort His creation. He calls us to walk the path of the poor, the oppressed and the marginalized, to lift
their yoke and to give them hope to live. As believers, we are called, by our mission, to speak on behalf of the poor, the voiceless and the oppressed to affirm peoples and their heritage: to secure a net for the fisherman, a pencil for the student, a salary for the worker.

The Church, herself the incarnation of Jesus Christ and entrusted with that divine, prophetic and life-saving mission, has the task to make God’s project and plan understood.

**Mandate of the Churches: more than ever a current affair**

Believing in the plan of God, as revealed in the Scriptures and in creation itself,

Professing that our faith and our power oblige us to demonstrate our attachment to the message of the Gospel,

Confessing that for too long we have remained silent about the sufferings of our people,

Aware of the crushing consequences of the market economy rules on the lives of vulnerable population groups,

Convinced that advocacy for social, economic and environmental justice asks for a common effort,

We, as Cameroonian sister churches commit ourselves:
- To discern our call as churches in a changing world;
- To transform ourselves into active defenders of God’s creation;
- To regularly lift up in sermons and prayers the difficulties experienced by the poor populations
- To take to heart and engage in studies on globalization-related problems;
- To preach the liberating message for the poor, hungry and the oppressed as it relates to these modern manifestations of old and new testament themes;
- To denounce systems, policies and practices that aim at excluding the poor and contribute to the destruction of Life;
- To link our efforts with those of other ecclesiastic organs, and to work together with organizations in civil society for social, economic and environmental justice at the local, national and international level;
- To initiate and accompany programs that identify victims of social, economic and environmental injustice, to search for alternatives in their interest, and to take actions to sensitize all those involved;
- To support actions and campaigns that aim at restoring social, economic and environmental justice;
- To develop and promote democratic values and practices, transparency and proper remuneration;
- To encourage training programs for clergy, which strengthens their understanding and knowledge about issues related to hunger, conflicts, poverty and social, economic and environmental injustice;

We call on all our sister churches in Cameroon and Central Africa to encourage and help each other to halt this unjust world order.

May God accompany us in this initiative!
APPENDIX 8

RELUFA’S BANK OF THE POOR

REPORT ON A WORKSHOP TO REFLECT ON THE APPROPRIATE MODEL FOR RELUFA’S BANK OF THE POOR HELD AT KRIBI FROM THE 5TH TO THE 07TH OF DECEMBER 2003.

Report prepared and presented by Valéry Nodem.
This report is a compilation of the ideas expressed by resource persons at a workshop held in Kribi to reflect on RELUFA’s initiative to create a Bank of the Poor from the 05th to 07th December 200. This workshop took into consideration the proposals of certain members who were absent during this session. We will like to use this opportunity to send out our heart felt gratitude to all those who contributed to this initiative. Such gratitude goes out especially to Mr. Samuel Nguiffo Secretary General of the Centre for Environment and Development and Adviser to RELUFA who initiated this idea, Mrs. Cecilia Fomenky President of NCCWEDT (Nationally Centre for Counselling and Women Entrepreneurship Development Training) and Chairperson of the Board of Directors of RELUFA. We will also like to thank all the participants who took active part in this workshop, they are Mrs. Agbor Magdaline, director of CHAMEGSBI (Changing minds and Empowering Groups through Small Business Enterprise), a national NGO based in Buea, Mr. André Siélinou, director of ‘Association d’Auditeurs, d’Assistants et de Formateurs Cooperatifs’, Mrs. Teresia Ghogomu and Julie Ngen, members of the Solidarity Fund of the Catholic Women Association(CWA), and Mrs Antoinette Sende of the ‘Group Avenir’ and an Adviser to the Chairperson of the BOD of RELUFA. We also like to thank the Facilitator of RELUFA, Mrs Christi Boyd for her constant support to the network.

The participants to the workshop and the interim Coordinator of RELUFA arrived in Kribi on Friday evening and in a more informal way started discussion on the point of reflection which was the main point of the retreat. The participants were all sent an indicative form that was to help in understanding the agenda of the meeting. Work began on Saturday at about 8:30 a.m and ended at about 9:30 p.m.

The following participated in the brainstorming:
- Mrs. Magdeline Agbor
- Mr André Siélinou
- Mme Julie Ngen
- Mme Teresa Ghogomu
- Valéry Nodem

The session was moderated by Valéry Nodem. The approved work programme adopted is attached as an annex to this report.

I - What type of institution for RELUFA?

To avoid any confusion that could arise from the appellation ‘Bank’, the Moderator of this workshop called on the members to instead reflect on the most
appropriate structure of the Network. In this light the proposed institution of a Bank will appear as one of the many possible forms. Members decided to choose among the following forms of institutions:

- A Bank
- A Cooperative society
- A Fund
- The Grameen Bank

The methodology proposed by the moderator was in view to assure an objective study of the advantages and inconveniences and weaknesses of the above proposed models so as to chose a more appropriate model at the end of the day in line with the objective of the Bank to be put in place by the Network. The following are the expected results from a critical study of each model:

1- The Bank

*Advantages*
- Encourage a saving spirit
- Favour access to the monetary market
- International recognition that facilitates financial transactions
- High level of security

*Inconveniences*
- Legal constraints, difficult to establish because of the heavy capital needed.
- Intervention and political pressure as the Director has to be accepted by the State.
- Condition of access to credit or loans disfavours the poor, the marginalised and women (example: bank guarantee)
- There is discrimination in the giving out of credits or loans (for example agricultural loans)
- High interest rate.
- Bureaucracy in decision taking and this give rise to the problem of slowness in its procedure.

2- The Cooperative society.

*Advantages*
- It is very participative as it involves its members.
- Easy to establish
- Easy access to credits and loans to its members
- Easy to open accounts.
- Its members are an integral part of its functioning
- It is based on confidence
- There is transparency in its management (example: there is access to its documents by its members)
- Outreach to the poor, the marginalized and the rural population.

**Inconvenience**
- An excess in confidence may lead to heavy risks that may be detrimental to the cooperative.
- There is limited liquidity always
- Loans are short term usually 3 to 6 month maximum
- Its

3. A Fund (revolving loan funds)

**Advantages**
- Starting capital is easy to get (few people can easily get it started with a very small capital)
- No official formalities involved
- They are autonomous
- Credit or loan refunding is excellent, low risks since there it is autonomous control
- Created by members who regard themselves as being responsible to its activities.
- Easy access to credits or loans
- More accessible to the poor
- Its widespread
- Accounting documents (financial records keeping simple and transparent)

**Inconveniences, weaknesses**
- A Fund is an informal cooperative therefore it is subjected to certain weaknesses
- Where the government is responsible in funding the Fund there will likely be political pressure
- It is very subjective, discriminatory and limited as the Fund is for a precise group.

4. The « Grameen Bank »

**Advantages**
- Very close to the poor: there are the agents of the bank who go the beneficiaries
- Humanitarian base
- Low interest rate
- Based on confidence
- Easy access to funds and it is constant
- Availability of training
- Honesty and moral rectitude
- Total engagement of the beneficiaries as every body is involved
- Obligatory saving during refunding to favour the spirit of saving and to avoid being heavily indebted.
- Women are its biggest beneficiaries, who are equally rejected elsewhere.
- Refunding of loans is more assured than in any traditional banking system

Inconveniences
- Credits or loans are often negligible
- Difficulties to manage its personnel such as paying their salaries

II - The final choice.
On the base of all observations made, the facilitator proposed to class all these propositions by order of priority the institutional forms according to their advantages, its flexibility, the most apt for the network in line with its objection to reach out to the poor and the disfavoured. The order chosen was acceptable to all the participants.
- The Cooperative
- The Grameen Bank
- the Fund
- A bank that will function as a commercial

III - Reflections on RELUFA’s Cooperative Society

> funds : where will it come
- Members of RELUFA
- Foreign or national partners(national if the fund is in the form of donations or loans)
- Auto financing by RELUFA itself( interest and charges)
- others

N.B
For any external person to buy shares, he has to firstly be a member of RELUFA and share in its vision, its philosophy and has to be accepted by the other members.
(the law on cooperatives does not limit access of members but it is to avoid any that no private person could have a majority of the shares and thereby exert any influence on the functioning of the cooperative)

➢ **loans**

* Who decides on the attribution of credits or loans?
A loan and Credit Committee based in Yaoundé.

* Procedure
  - A loan application is made out by a beneficiary or a group who gives it to a member of the Network.
  - The application is evaluated by the member who received it
  - The application is then transmitted to the loan and credit committee
  - Study and approval/disapproval by the Committee.

* The Committee.
  - Number of members: 5 maximum
  - Has to develop at both the national and local level the criteria for selection of application demands for credits or loans
  - Precise the period in the year when applications could be received (proposition: once each semester 4 times yearly)
  - Provide for the minimum and maximum amount
  - The proposed interest rate: members of RELUFA will receive fund at an interest rate of 8%; the member will then give the fund to his group at an interest rate of 12% and the remaining 4% will rest as the profit to its members.
  - The duration of the loan should not be long: one year maximum with a grace period of two years.
  - Possible Guarantee system:
    a) the surety’s shares are mortgaged.
    b) Signature of the beneficiary acknowledging the debt
    c) Deposit of a cheque in guarantee.
    d) For heavy amounts (example: above 2,500,000FCFA), there should be an immovable guarantee such as land titles.
    e) There must be an insurance on the activity of the the beneficiary before the loan is issued.
    f) Joint Guarantee Engagement Caution
IV - The functioning of Cooperatives

At the level of functioning the Cooperative has the obligation to respect the law. For its operational organs(such as the credit committee, the supervision committee) there should possibilities to adjust.

The management organs proposed are:
- The general assembly which consist of all the shareholders and members of the cooperative. It is the decision making body of the organisation.
- The Board of Directors around which certain committees revolve.
- The ‘Management Team’ i.e the Manager, the Cashier, and the accountant.

Recovering loans:
Necessity to establish a repayment schedule and this is the responsibility of the member organisation of the network:
- once money is lend it has to be placed in the Cooperatives account
- the credits has to be assured by the member organisation.

On Disputes
there are two type of disputes:
- between the person/the beneficiary group and a member of RELUFA
- between the member of RELUFA and the Cooperative

In all cases, it is important to educate the population on the notion to respect the datelines set to payback the loans. In case of any default to repay within the dateline, penalties should be instituted not matter the cause. The beneficiary or the member of the Network has to sign a legal document precising the contract conditions, the obligations of each party, the datelines and the mode of settling all disputes.

V - Which Trainings are necessary?

a. Training in cooperative management for the Board of Directors, the members and the executive members.
b. Training in Project elaboration, for members and the focused population.
c. Training in management and accounting for the staff and the beneficiaries.
d. Training in group dynamics and the methodology of RELUFA
e. Training in credit management
f. Training in financial records keeping for the benefit of the beneficiaries

g. Training on several technical aspects.

V! - Supervision and control of the Bank

1. Internal level
For an effective supervision and control of the activities of the cooperative, at the internal level, it has to organise:
- impromptu field visits
- semester reports made to the Board by the members of RELUFA
- monthly reports by the managing staff
- a monthly balance sheet of loans or credit made out
- an annual report of RELUFA
- a solid accounting system and reputable texts of the association
- a semester report of activities made by the Network organisation members

2. External level
- the law obliges cooperatives to provide for external control or audit. Such an external control entity has to be accredited by CEMAC.
- An external evaluation by auditors.

VII - Proposed organisational structure.

Scheme 1

The General Assembly

\[ \swarrow \]

Board of Directors

Supervision Committee

Loan Committee

\[ \swarrow \]

Manager

\[ \swarrow \]

Staff

Scheme 2-

Assemblée générale

Tapez un titre de fonction ici

Cânsel d'administration

Tapez un titre de fonction ici

comité de contrôle

comité de crédit

Gérant

comité de recouvrement

Services

51
VIII Needed for a proper functioning:

1- Funds
2- Structure, office
   - Office materials
   - Movables
   - computers
   - Photocopy machines
   - printer
   - appropriate softwares programmes
   - a safe
   - Telephone/fax/Internet

3- Personnel
   - Managers
   - Cashier
   - Secretary/accountant
   - A Guard
   - Loan and credit adviser

4- A 4 wheel drive field vehicle
5- Registration fee of the cooperative (statutes, manual of procedure, information meetings and administrative procedures)
6- fee for legal announcement

IX- Inauguration

1- Preliminary stage : legal announcement
2- sensitisation/information meetings with the beneficiary population and members of the network
5- Invitation of the Supervisory Minister ??

X- Proposed calendar, and plan of action between JHAH and RELUFA

(this action plan is supposed to go operational on the availability of funds before January)

January : Availability of funds (JHAH and other partners, members of RELUFA, others)

February:
   - Production of a final document on the Bank of the Poor which will be a compilation of ideas of the work group of RELUFA and JHAH (JHAH + BoD and Coordination + RELUFA’s resource persons)
- Remind members of their contribution (Coordinator)
- Convocation a General assembly (B.O.D)
- Send a draft of the statute of the cooperative and its action plan to all its members (Coordination)
- Discussions with members on the price of shares (Coordination)

March- Holding of a Constituent General Assembly
- Fixing the price of the shares
- Vote of management organs
- Payment of members’ contributions
- Study and adoption of the statutes
- Examination and adoption of the action plan

April- legalisation procedure
- An application file for registration addressed to the Minister of Agriculture
- An application file is also addressed to COBAC

May – June :
- Trainings
- Start of activities.
### Agenda Workshop on RELUFA’s Bank of the Poor.

**Kribi, 5-7 December 2003**

<table>
<thead>
<tr>
<th>Day</th>
<th>Hour</th>
<th>Activity</th>
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<tbody>
<tr>
<td>Friday</td>
<td>Afternoon</td>
<td>Arrival of participants</td>
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<tr>
<td></td>
<td>Evening</td>
<td>Dinner and general discussion on the theme of the reflection workshop.</td>
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<tr>
<td>Saturday</td>
<td>7 h 30</td>
<td>Breakfast</td>
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<td></td>
<td>8 h 15</td>
<td>Opening prayer</td>
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<tr>
<td></td>
<td>8 h 30 – 8 h 45</td>
<td>Presentation of participants, their experiences and respective organisations.</td>
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<td></td>
<td>8 h 45 – 9 h</td>
<td>Opening the Workshop and a definition of the theme</td>
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<td></td>
<td>9 h – 9 h 45</td>
<td>What institution for RELUFA ?</td>
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<td></td>
<td>9 h 45 – 10 h 30</td>
<td>the funds : what will be the source ? - contribution of member ?</td>
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<td>10 h 30 –10 h 45</td>
<td>Coffee break</td>
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<td></td>
<td>10 h 45 – 11 h 15</td>
<td>Loans and credit : who takes decisions ? Who recovers? Disputes resolutions ?</td>
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<td>11 h 15 – 12 h</td>
<td>Functioning : which system to use ? What training is necessary ? What management organs ?</td>
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<td>12 h –12h 30</td>
<td>Management and supervision : what model of supervision to establish the bank’s policy ? - the evaluation system ?</td>
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<td>12 h 30 –14 h</td>
<td>Coffee break</td>
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<td>14 h –15 h</td>
<td>What are the necessary means to assure a better functioning of the bank ?</td>
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<td>15 h -15 h 30</td>
<td>The inauguration of the Bank</td>
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<td>15 h – 16 h 15</td>
<td>Reflection on the RELUFA-JHAH Calendar</td>
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<td></td>
<td>16 h 30 – fin</td>
<td>Areas of reflection on a more efficient Network</td>
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APPENDIX 9

Network for the Fight Against Hunger in Cameroon (RELUFAL)

BP 1003, Yaoundé - Cameroon
Tél : (237) 222 38 57 Fax : (237) 222 38 59
www.relufa.org

REPORT OF ACTIVITIES
OCTOBER 2002-MARCH 2004
Yaoundé, March 2004

Introduction
The year 2002 was a very remarkable one for RELUFA, following the approval of its first proposal and the financial support of its activities. The last months of the year were devoted on reflections and the putting in place of its action plan defined by its founding members. The functional strategy of the organisation was well defined, and this was to be centred in the beginning on three programs, namely the Programs on Gender and Development, Economic Justice and that of Mutual Learning Opportunities between members. As of this day, RELUFA, follows up its core program which is advanced towards its strategic program which constitute the putting in place of a micro-credit system in favour of the poor and the monitoring of Oil Industries in Cameroon.

The following constitute the main programs put in place since October 2002:
- The Economic Justice Program
- The Gender and Development Program
- The Mutual Learning Program between members

These programs are included in the main core program of RELUFA, which aim at building the capacity of the various institutional members of the network. The core program shall enable these member organisations to take conscience of the root causes of poverty in their community, organising principles and practices, good governance, inclusiveness, racial/ethnic and gender justice, activity management, reporting and evaluation.

From the year 2004, RELUFA will be engaging in a strategic program, which will constitute a wide range of coordinated activities centred on one or two main subjects that are priorities to its objective of approaching problems from a different perspective, and in a very integrated way. Such an integration shall be in relation with the aspects of the program which try to understand the main causes of hunger; the engagement of respecting the integrity of the Creation of God; the poor populations having the capacity of taking charge of themselves, particularly the women folk, ethnic minorities and disfavoured persons; the participation of member organisations
in the planning, execution and management of projects; clearly defined objectives, feasible methods, appropriate technologies, an evaluation plan, competent personnel and clear and adequate budget.

The program adopted by the Board of Directors as the strategic program for the theme Economic Justice consists of two main sub-programs:

- A cooperative program within RELUFA which functions as a micro-finance system for the poor.
- The program to monitor the extractive industry in Cameroon.

The present report describes and analyses the activities carried out within the period starting from October 2002 to March 2004 as well as the results obtained during this period within the various programs and projects. It presents also the difficulties encountered and the perspective for the future.

We will like to extend our profound gratitude to our principal partner, the PHP, and to all those other partners in the execution of our activities. These are RELUFA’s members and external people who brought continuous or punctual help to our activities.
1. BUILDING RELUFA’S INSTITUTIONAL ORGANIZATION

Created in 2001 RELUFA remain a very young organization, which structure and rules of functioning remain imperfect; but efforts are being made for its amelioration.

1° A new Coordinator?
Due to Christi Boyd’s yearlong USA visit to fulfil her missionaries duties in the USA, added to the departure of the President of the Board of Directors to the USA since a year ago, these made the continued vacancy of RELUFA’s coordinator post more critical. In June 2003, Valéry Nodem was identified as interim coordinator. Starting July 2003, he has worked to consolidate and further RELUFA’s programs. A lawyer by profession, Valéry Nodem has been working with CED within the project framework to reinforce the legal capacity of rural communities and vulgarise the various laws to these communities as a means to help them get abreast with their legal rights and to alleviate poverty. In this light, he assisted various communities in their process of acquiring community forest as a means for these communities to be self-sustaining and as a way to fight against poverty and to ensure a more sustainable management of Cameroon’s natural resources.

2° The offer of an office space
With the absence of an office of its own, the Network interim office is for the time being lodged at the CED Office Building. The Network benefits from CED’s infrastructure like internet, the conference hall, etc.

3° The amelioration of its communication.
RELUFA benefited from a grant, which consisted of two laptops. The first laptop was offered by Jeff and Christi Boyd for the Coordinator’s use, while the second offered by Gary Cook, Coordinator of PHP is for use by the President of the Board of Directors. Communication is more frequent and with the access to the internet in CED’s office, it is easier to facilitate communication between members, both national and international like the constant contacts kept with the President and the Facilitator all in the USA. For sometime on-line conferences have been organised between home members and those out of the Country centred on very key issues and on
those for which a consensus is imperative. This led lately on a reflection workshop of 6 persons to talk about the financial institution for the poor, and to harmonise the vision of the working group in charge of reflecting on the project. The Network counts on its meetings concentrated on brainstorming where those present could physically contribute in developing an easier tool of communication, which will enable us to react fast and for an easy access to members.

4° Continue training for members.
In January, Christi Boyd followed a course in « Group Facilitation Methods » and in April, she will take part in the « Participatory Strategic Planning » classes. These two trainings are organised by The Institute of Cultural Affairs, USA. In March, on the occasion of the Ecumenical Lobbying Day, she also participated in the workshops on lobbying on members of Congress, petroleum industries in Africa and the agricultural policy of the USA government.

5° The holding of the General Assembly
The April 2003 workshop on Economic Justice was directly followed by the biannual RELUFA’s 2003 General Assembly. To be able to establish the quorum for proper decision-making, the participants decided to more strictly limit recognized membership to those members who have fulfilled their dues to the network at the start of the General Assembly. By that definition, the network counted 18 members of which 13 members were present at the meeting. Discussions were held concerning expectations of network members for the network, procedures to eventually fill the vacancy of the coordinator’s position and the urgency for effective leadership, particularly in light of the yearlong absence of the companionship facilitator. Another issue discussed in this assembly was the visit of a delegation from JHAH Chicago.

6° The visit of the Joining Hands Against Hunger
In May 2003 an eight-member delegation from the JHAH Chicago team visited a great number of communities. FESPAC, Terrespoir, FEMEC (SSD), CHAMEG, CED, EPA/KTM, GroupAvenir, CJARC and NCCWEDT all did the necessary planning to turn the ambitious program into a successful and educative itinerary. RELUFA’s May conference on Global Trade closed off Chicago’s 10-day visit to Cameroon.
2. RELUFA’S PROGRAMS

2.1 THE CORE PROGRAM

2.1.1. Program on Gender and Development

The problem

- The weight of retrograde traditions practices and customs on widows and women in general
- Due to limited resources for families only boys are sent to school.
- Illiteracy among women
- Limited access for women to information, education and health
- Teenage pregnancies delay or hinder education of girls
- Women are particularly vulnerable group to tract AIDS
- Limited access to methods and techniques for family planning and for prevention of STDs/AIDS reinforced by the options offered by churches(abstinence) or censured by them(contraceptives)
- Lack of knowledge on Women’s rights and duties.
- The National Family Code of regulations and laws have been drawn up but not adopted by parliament
- Limited representation of women at all decision making levels in society.

Objectives

This program aim at addressing and solving these problems, improving the status of women; there will be more equity and ethics involved in the relationship between gender and development. It aims equally in reinforcing the capacity of women at all levels and to help them defend their rights.

Activities realised and results obtained:
In 2001, RELUFA organised in Yaoundé an Open House in celebration of the International Day for Rural Women, served as a runner up for RELUFA’s Gender and Development Program. This program was formally launched with an activity held in the Extreme North Province of Cameroon in October 2003.
On the occasion of the International Day for Rural Women in October 2003, organised in Maroua, a workshop on the state of the woman in general and the rural woman in particular. The choice of this region was motivated by the fact that women in this region, i.e. the northern provinces of Cameroon, live in a very more difficult situation due to the traditional practices, Islam, the power of husbands, social constraints, etc.

This reflection day, was organised in collaboration with the Provincial Delegation of Women’s Affairs of the Far North province on the theme « access to land and water for the rural women ». this workshop brought together partners of RELUFA in the whole North, and also other actors working on the problem of the promotion of the rural women. Following various exposes, debates and working in commissions, the participants invoked the different reasons responsible for the non emancipation of the rural women in this region:

- The en-clavement of rural zones
- The use of archaic methods in the carrying out of their daily activities.
- The difficulties of access of the rural woman to agricultural needs like pesticides, etc.
- The weakness or absence of any remuneration for their work.
- The absence of training and lack of information and the high rate of illiteracy.
- The problem of access to land and water.
- Socio- cultural constraints and discriminatory practices of all kinds.

On the close of this workshop, different reflection areas were developed, which were issued at the end as recommendations, some of which were general addressed to the State, donors and NGO’s, and others very specific all addressed to RELUFA. For instance it was recommended:

- To develop a lobbying strategy and lobbying actions directed towards non-governmental organisations for the integration and the consideration of the rural woman in the elaboration and putting in place of development policies and projects.
- To encourage and assist the education of the girl child
- To reinforce the capacity of the women in commerce, access to credits and agriculture.
- To initiate specifics projects for the promotion of the rural woman.

On October 16, on the occasion of the World Food Day, the Network equally organised activities in Maroua. The theme retained, « International alliance against hunger » underlined the necessity for a global mobilisation to eradicate hunger. RELUFA organised an exhibition of agricultural products, and five Common Initiative Groups of women were invited for this occasion. Jointly organised by FAO/WFP and the Minister of Agriculture, the expose permitted the appreciation of the diversity of agricultural products in the region, and the potentials of the rural woman who daily work to produce all these products. This open day also permitted both the administrative and political authorities of the far north to appreciate the state of hunger, the work of the rural woman who is responsible in feeding the households and to understand the duty she has in her efforts against hunger. There were various grants that were made to these women groups by the FAO/WFP and the provincial authorities.

2.1.2. The Economic Justice Program

The Problem

An economic model with profit making at the centre of its dynamics has conquered the Cameroonian Society to the extent that a large number of people are excluded from the circulation of goods and services. The marginalized have no access to the basic necessities for adequate survival. Cameroonian traditions and customs that used to express values of solidarity are becoming extinct due to the infiltration of a mentality of egocentrism. The Christian community at large has turned inward and seems to have turned a deaf ear to the call of the Gospels.

Objectives

This program aim at opening a reflection on the reasons that may be responsible for the low living standard of living witnessed despite the positive effects of globalisation. Taking a look on the Cameroonian society for instance which is founded on the biblical principles of solidarity, RELUFA as a Cameroonian based Network hope to base its activities on these principles, know the values, identify and reinforce such values and to encourage these communities to restore their integrity and the
development of alternative economic activities which confirm these traditional and biblical values. This program is aimed to emphasise the knowledge and understanding of these values on the following:

- The mechanism of the market economy
- Alternative economic methods and the know-how for its realisation.

Activities and results

In the beginning, RELUFA focused a great deal of its resources on this program. Within this program the Network organised amongst its members a survey on the traditions of Cameroon based on solidarity and sharing, a workshop on the global economy and finally a conference on world trade.

a. A survey on Cameroonian traditions

Between November 2002 and January 2003, Late Rev Woungly Massaga and Joseph Nong, both of the African Protestant Church (EPA), worked together with Father Buh of the Ebolowa Diocese and with the Facilitator, Christi Boyd to develop a questionnaire to be sent to all the members of the Network for a survey on the traditions of Cameroon and in the light of economic sharing. Two sessions were organised in the presence of the Reverend Father which put in place a formula which was later revised by Rev Woungly. In February, the questionnaire was sent to all the members. Most of the members sent a history and the experiences of their various communities. However these replies came a bit late to be integrated in the program of RELUFA’s workshop on Economic Justice organised in April 2003. At the end of this workshop, the replies of the surveys were compiled by Rev Woungly in the main time as the materials produced from this workshop. However, all these were lost when the Reverend’s bag was stolen in August 2003 in his car. The Reverend died two months later following a ghastly road accident. The present management team is doing all to reassembly these materials in a final document.

b. The April 2003 Workshop on Economic Justice

In several theological reflections, Rev Woungly Massaga presented «biblical and theological foundations for a responsible economy and togetherness ». To attack on these economic aspects of the traditional community live. John Chungong (AMFA)
shared his knowledge on the customs and practice of the barter trade which for quite a long time assured the movement of goods in his area. Mr Chungong brought several artifices to facilitate his presentation. Joseph Nong worked with Georgine Kengne on the subject « profit ; the finality of the market economy ». Pascal Somb Lingom of CJARC furnished the translated texts for this occasion.

The discussions that were made in this workshop brought to the limelight the silence that has been kept by the Cameroonian church on this subject. Some members shared their experiences of being harassed for actively engaging in subjects of economic development and economic justice. The need was expressed for a course in theological training institutions on development issues.

For the closing worship service, Rev Louise Tappa (UEBC) and Collette Eyidi (Terrespoir) developed the liturgical texts while the Hallelujah Choir of PCC Bastos known for its use of traditional African music wrote a hymn titled « solidarity » provided the traditional musical instruments.

c. The May 2003 Workshop on global trade

During this conference on global trade all network members were invited to bring along two participants from their target groups. A conscious effort was made to have coffee, cacao, and cotton farmers present as well as fruit farmers that have first hand experience with agricultural business and encroaching on their fields. Also all member denomination of Cameroon National Council of Churches (FEMEC) were invited to send two delegates. As special participants in this conference were an eight- member delegation from Chicago Presbytery, who had been visiting with several network members the week before.

Rev. Woungly (EPA) continued building the biblical and cultural pillars for RELUFA’s economic justice program in his reflection « economic justice : biblical and cultural traditions ». Presenter for the topic on « global economy : its laws and its reasoning » was economic professor Paul Higdon, member of JHAH Chicago delegation. Throughout its presentation he used the example of cacao farmers and the effects of the civil war in Ivory Coast to illustrate the logic and dynamics of the current world trade model. He also pointed to the unfairness of USA agricultural policies and the effects on farmers in developing countries. Samuel Nguiffo(CED) addressed the topic
of « bankruptcy of the third world economy and the proposals of the IMF » to show
the inter-connectedness of poor countries debts, the IMF structural adjustment
programs and world trade dynamics. Two members of the global catholic movement
Focolari » shared the experiences of Focolari in Cameroon to illustrate the topic «
search for alternatives for a profit- based economy ». Besides the foreign guests a
total of 48 people participated in this conference.

After the conference, RELUFA sat down with the JHAH Chicago delegation in a
closed session to discuss companionship issues. These discussions and
conversations after the conference have led RELUFA and JHAH Chicago delegation
to agree on a companionship around the following topics :
- campaigning for fairness and transparency in the oil industry
- alternative lending strategies « poor people ‘s bank »
- RELUFA Website Development

During the closing ceremony, Rev Woungly Massaga preached about the (Good
Samaritan) while Rev Louise Tappa and Paul Higdon exchanged testimonies. The
Bastos PCC Hallelujah Choir provided again a great musical contribution.

2.1.3. Program for Exchange Visits between RELUFA member organizations

The problem
The members of the Network and their target groups have had little to no exposure to
activities, interventions and projects by others, they are missing out on valuable
educational experiences that can teach them about successes and failures and
encourage them in their own efforts against hunger and poverty.

Objectives
At the very first workshop, members discovered the diversity and depth of the
experiences among fellow members and had expressed the need to learn from each
other and to develop closer working relationships through visits. Exchange visits will
allow for cross fertilisation between network members and their target groups. The
overall experience of sharing and learning and spending time with each other will
increase a sense of solidarity among Network members and their target groups.
Activities realized and results

During RELUFA’s GA in April 2003, Network member organisations had been invited to work with other members, to develop and submit proposals for exchange visits latter on in the year. The proposals had been submitted needed revision because of unilateral planning by the network member organisation. The Network Coordinator is working with the respective members to get a solid start on this program point.

2.2 THE STRATEGIC PROGRAM

With the 2003-2004 Core Program proposal, RELUFA submitted to the PHPAC in October 2003 its 2003-2004 Strategic Program Proposal. Though PHP could not yet fully commit to financing this program at the moment of its submission, PHP Associate for International Hunger Concerns, Lionel Derenoncourt, encouraged RELUFA to already start with the initial stages for the proposed strategy for an alternative lending program, and for the campaign for more transparency in the management of oil revenue and for its effective contribution to local development.

2.2.1. Initial stages for RELUFA credit cooperative

The problem.

The local communities, women, the indigenous population and unemployed youths are within the ranks of the most poor in Cameroon. It is very difficult for these people to get access to credit facilities in commercial banks so as to enable them carry out their income generating activities. Even when such access is possible it is lent at a very exorbitant interest rate. Due to these difficulties for these groups to generate revenue of their own, their live depend on external contingencies; their children are under scholarised, the poor often feel shameful and they are exposed to vices like crimes, prostitution, begging, and diseases.

Objectives

This program has as its objective to offer to these target groups of the member organisations of RELUFA access to credit facilities, in view of assuring the best
taking into account of their needs and that of their families and more to that to help them recover their human dignity and to involve them in their own development.

**Activities and results**

The activities of this program are for the time limited to discussions and meetings within the Board of Directors and with members on the most appropriate institution to be put in place as a credit institution for the poor and the functioning of such institution.

In December, a work group of RELUFA, meeting in Kribi held discussions on the basis of such a financial institution. The following were resolutions issued at the end of the meeting:

- A cooperative seem to be the best institution that fit and reflect the role of a bank for the poor
- The funds to put in place this institution and its functioning has to come from member organisations of the Network, local and external partners of the Network, international credit programs (like Oikrocredit)
- A procedure for the release of fund was proposed.
- The interest rate was proposed which is very low as compared to those of other banks or that obtained in the market.
- A strategy for the functioning of the institution was proposed, as well as the necessary trainings

This report was sent to the group of JHAH Chicago, with whom discussions for the best partnership are being pursued. The same report will be attached to this present report.

RELUFA, equally recently organised an electronic conference bringing together the task group on the bank for the poor as well as the Facilitator. The President of the BOD who within this time had a hitch with her new computer have been informed of the progress of work on this issue, and since has been present ever since being provided with internet facilities in her home in these discussions on-line.

**2.2.2. The campaign on the Chad-Cameroon pipeline project**
The problem

- The destruction of the environment and individual and collective property by pipeline project
- The impoverishment of local communities
- The absence of the contribution of the petroleum sector to fund local community development.
- The insufficient consideration of the rights of the local population
- The lack of knowledge in lobbying techniques
- Lack of appropriate information on the Project of the Chad-Cameroon Oil Pipeline
- Lack of information on how the use of the revenue from the project will be used.

Activities and results

In the perspective of instituting a fair and more transparent management of oil revenue, RELUFA invited Cameroon churches who are members of the World Reformed Alliance to participate in the development of a declaration during the ARM general assembly to be held in August 2004. In addition member organisations who are involved in the monitoring of the pipeline project submitted their strategic programme on organising a monitoring mechanism for communities along the pipeline shall to PHP and they hope it shall be approved. This strategic program is hoped will look for solutions to individual problems caused by the pipeline to these communities and monitor the respect of the engagements taken by the different partners of the project.

Problems encountered and perspectives

- RELUFA’s member organisations are widely spread throughout the national territory and this makes it very difficult for any effective harmonisation of the different agendas of the various members. Our wish is that the electronic conferences we have already tried will be able to at least to unite all the members on certain issues.
Some of the members of the Network do not find themselves in any of the developed programs. This has the effect of discouraging some of these members who are in none of these programs. The development of a framework of certain activities may have the effect of uniting all these members. However for the mean time these members are invited to contribute their own ideas on this issue and to share with the leadership of the Network their expectations on the following questions:

- What are the needs in which the Network as a platform can give answers?
  - Concerning the problem of hunger, poverty and economic justice in Cameroon.
  - Concerning their proper needs or that of their target groups.
- In which way do you think the Network can be organised to answer some of these problems?
- What is their own contribution in terms of capacity, experience or resources in this programs developed?

Some of the members of the Network, despite the fact that most of these programs are very important and ambitious, they however lack the material means to allow them to work with many potential target groups, or to monitor effectively their various target groups in their areas of operation. The material difficulties of some of these groups, we are thinking of the possibility of reinforcing the financial capacity of these member organisations.

Presently it is very difficult to define the exact role and responsibilities of RELUFA and JHAH Chicago in the alternative lending program.
APPENDICES

APPENDIX 1 GENERAL VIEW OF FINANCIAL MANAGEMENT

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>April Workshop on Economic Justice</td>
<td>1,968,450 CFA</td>
</tr>
<tr>
<td>2</td>
<td>May conference</td>
<td>3,050,000 CFA</td>
</tr>
<tr>
<td>3</td>
<td>Bank and postal accounts</td>
<td>258,500 CFA</td>
</tr>
<tr>
<td>4</td>
<td>Administrative expenses since July 2003 (functioning)</td>
<td>484,790 CFA</td>
</tr>
<tr>
<td>5</td>
<td>Rural Women Day Workshop</td>
<td>657,000 CFA</td>
</tr>
<tr>
<td>6</td>
<td>Site visits (and preliminary) with PCUSA members</td>
<td>127,000 CFA</td>
</tr>
<tr>
<td>7</td>
<td>Retreat Kribi for the “Bank of the Poor”</td>
<td>325,275 CFA</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>7,870,000 CFA</strong></td>
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APPENDIX 2 REPORT OF RELUFA’s 2003 BRAINSTORMING MEETING IN KRIBI

Please see APPENDIX 7 of the RELUFA’s 2004 General Assembly report
APPENDIX 10

RELUFA EXCHANGE VISIT APPLICATION FORM

PROGRAM ON THE SHARING OF EXPERIENCES AMONG RELUFA MEMBER ORGANIZATIONS

1. Visiting organization:

2. Host Organization:

3. Place of visit:

4. Goal and Objectives of the exchange visit:
   a)
   b)
   c)
   d)
   e)

5. Has the host organization been involved in discussions about this visit?

6. Has the network coordination been implicated in the discussions?

7. How does the visit contribute to strengthening your knowledge and skills, which new experiences will you gain from this visit?

8. Will the host organization equally be enriched by the exchange visit, if so, how?

9. Duration of the exchange visit

10. Nombre de personnes devant effectuer le voyage

11. Detailed costs for the exchange visit
TRIBUTE TO THE REVEREND PASTOR EBENEZER WOUNGLY MASSAGA
By his friend and colleague Louise Tappa

Mikael LANA

Your flame is out
But the fire that you have lit
The fire of truth
The fire of love
The fire of justice
The fire of non-conformism
The fire of creativity
Will not go out

God has wanted you to rest
You will be born again under other skies
To continue your mission
I believe in that
Here you have been misunderstood
You have been excluded because,
Like Jesus
You have never wanted to submit yourself
To the rules of this world
The separation is painful
But you will forever stay in us
You, Ebenezer Woungly Massaga
APPENDIX 12

RESULTS FROM EVALUATION OF RELUFA’S 2004 GENERAL ASSEMBLY

At the end of the General Assembly, a general evaluation printed form was distributed to all the participants. The following are the answers given by them:
N.B Duplicate answers have not been repeated.

1- What were your expectations from the General Assembly?

- Find the means to allow each network member to feel involved in the network activities
- To pay tribute to the late pastor Woungly Massaga
- Find means of funding for each member organization for its activities
- The re-launching of RELUFA with new persons and ideas
- That it settles the vacancy at the coordination
- That it reassures the network members not included in the leadership team of the practicality of RELUFA
- Exchange information and ideas with the other members
- Training of the members on development issues
- Have a precise idea on RELUFA partners and members
- Know about what has been done and propose future actions
- Know RELUFA, its vision, members, and the atmosphere within the network
- Definition of few goals
- I was waiting for concrete achievements
- Practical and very useful resolutions

2- Has the General Assembly fulfilled these expectations? If yes, how ? If no, specify which expectations were not satisfied

- Yes, in the sense that many members were present, ideas have been put forward and discussed together
- Partially, mostly in the questions asked during workshops
- The seminar has been a bit bungled, for we’ve not finished work in workshops
- Yes, totally
- Yes, I can already talk about RELUFA, and I also know its members
- Yes, the G.A responded to my expectations thanks to the report of the coordinator, of Christi, and the persons in charge of the task forces, and by the presentation of their own activities by the members
- Yes, the creation of a bank
- The G.A has filled the three expectations I had in that sense the participants have gone reassured that the network is not flapping its wings anymore. The coordination is effective and efficient, and really plays its role. Moreover, the dynamics of more concrete actions is engaged, in view of all the working documents received during the G.A.
- I’m simply satisfied at least this time, for things will never be like they were before.
- The question on the possibility to find some funds has not been filled, for the reason that the question is still open
3- General Assembly Agenda. Please, evaluate each element of the agenda using a scale from 1 to 5 (1= very dissatisfied, 5= fully satisfied)

<table>
<thead>
<tr>
<th>Element</th>
<th>Very good</th>
<th>Good</th>
<th>Fairly good</th>
<th>Bad</th>
<th>Very bad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening session</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Main sessions</td>
<td>3</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Thematic Round Tables or Workshops</td>
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<td>6</td>
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<td>0</td>
</tr>
<tr>
<td>Task Forces</td>
<td>4</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Plenary on Saturday: general report, participants and interveners answers</td>
<td>4</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Closing ceremony</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>0</td>
<td>0</td>
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<tr>
<td>General atmosphere of the event</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

4- What new ideas have you taken away from the event?

- The methodology is interesting, and allows the participation of all the network members
- The working methodology, moreover the workshops
- Listen more and talk less to better know what the others are thinking
- Working within a network offers sure advantages, and united we can easily build
- It was important to start by reminders, and the participative work
- RELUFA’s place in the PCUSA organizational chart, and the work already done by the network
- Financial support through a cooperative
- The brainstorming that encouraged everyone’s participation
- When one or two persons meet for a social cause, understanding, harmony, listening and truth should be key elements for a good evolution
- The methodology of definition/understanding of the common vision by the validation of the Board propositions

5- Which aspects of the event will be the most helpful for your future work?

- The interest shown by most members for certain task forces (Oil)
- The task forces interventions and the result of the work in workshops
- Communicate with the other members of RELUFA and exchange experiences in different domains
- Gain at the methodology level
- The integration to RELUFA’s philosophy or vision before initiating any action within the network, and recourse to prayer
- Most important elements: reduction of injustices in my work face to target groups or decision-makers
- Project ideas received for the reduction of injustices
- The pipeline issue
- Put ourselves at work to be able to build the network hands in hands
- Reunion with the members which we haven’t met for a while, knowledge and understanding of hunger problematic in other dimensions due to the documents we received

6- What are the elements you will carry away with you, and that will nourish your engagement further to the General Assembly?

- The reflections on economic injustice and the perspectives discussed during the workshops
- The spirit of brotherhood and of proximity and the constitution of the board
- Working for the poor and the marginalized
- Constructive criticism
- The working method and the collaboration with the other partners
- Working methodology
- RELUFA’s vision and its society project
- The working of the network to involve all its members
- The common spirit, the common vision that all the members have
- The information’s on economic injustices (risks that cause the pipeline) and on Gender and Development
- I carry away with me the courage of the new coordinator (Valéry Nodem)
- The renewal of the Board. The installation of a coordinator and the running projects
- The field contacts of the RELUFA members

7- How do you consider the follow-up of the resolutions taken during this General Assembly?

- By continuing the reflection in our association and by bringing our contribution to the network anytime the need arises
- By praying that God helps each of us in the fulfilment of its resolutions
- Think on the accomplished goals
- Suggest concrete actions
- Involve ourselves more
- By giving my contribution in the task forces
- Keep in touch with the board, the coordination and all the members
- Bring my contribution and be ready to handle (execute ?) apply?the provisions of the G.A
- By encouraging the research on the disabled problems in Cameroon
- See the implication of the handicapped within the network (effectiveness?)
- Continue on the same way
- By being present personally at all the meetings/information
- By networking our experiences with others

8- What are your recommendations concerning the follow up of the resolutions taken during the General Assembly?

- The coordination should prepare a table containing: the decision, the indicator of achievement, the persons responsible, a time-frame. That will facilitate the evolution.
- More communication, collaboration between the coordination and the network members
- That these resolutions be effective and applicable to accomplish the mission assigned to RELUFA
- Effectively put into practice
- Deepening of the action tracks, and communication of that deepening to the members by the coordinator
- Make hay while the sun shines
- Always inform the members on all the problems relating to injustice
- Exchange visits and sharing of experiences
- RELUFA’s newspaper
- After the decision taken in relation to the main activities, everyone should work on the task given to him to allow RELUFA go ahead
- Incitation of the network members for geographical regrouping

9- What is your appraisal of the organisation of the event?

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Good</th>
<th>Fairly good</th>
<th>Bad</th>
<th>Very bad</th>
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<tbody>
<tr>
<td>Meal</td>
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<td>6</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Lodging</td>
<td>0</td>
<td>4</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Environment</td>
<td>4</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Working atmosphere and proposed facilities</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Availability and cordiality of staff members</td>
<td>7</td>
<td>5</td>
<td>0</td>
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<td>0</td>
</tr>
</tbody>
</table>
Resource and nurture the witness of Jesus Christ in local settings in cooperation with other governing bodies

Develop and implement programs that are national in scope and expressive of the denomination’s missions priorities

Empower the church in each place to share the transforming power of the gospel of Jesus Christ with all people through partnership and mutuality with the worldwide body of Christ
APPENDIX 13b

WORLD WIDE MINISTRIES DIVISION

Office of the Director

Ecumenical Partnerships
Associate Director

Global Service and Witness
Associate Director

People in Mutual Mission
Associate Director

Partnership in Mission
Area Offices
Area Coordinators

Mission Programs
Program Coordinators

Mutual Mission Programs
Program Coordinators

Central America
South America
Centrál & West Africa
M. Doug Welch
South & East Africa
Middle East & Interfaith Relations
South/South East Asia

Global Education & Leadership Development
International Evangelism
International Health Min.
Presb. Hunger Program
Presb. Disaster Assistance
Self Development of People

Mission Personnel Care
Global Awareness & Involvement
International Volunteers
Mission Service & Recruitment

78
Joining Hands Against Hunger Program
Lynn Connette
Associate for JHAH Presbytery support
Companionship Facilitators

International Hunger Concerns
Lionel Derenoncourt
Associate for International Hunger Concerns

Hunger Program
Gary Cook
Coordinator

National Hunger Program
Andrew Bartlett
Associate for National Hunger Concerns

Traditional grant making program

PHP Advisory Committee