



MINISTRY PLAN

Changing Lives Together (CLT) Inc.

FAITH



HOPE



COMPASSION



LOVE



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WHO WE ARE

Changing Lives Together (CLT) Inc. is a Christian charitable non-profit organization located in Folsom, CA. Our mission is to provide sustainable economic development for impoverished communities in rural Ghana by working with these communities, conducting humanitarian projects in healthcare, education, water and sanitation

In doing this, we share God's love by serving people in practical ways. This enables us present the gospel of Jesus Christ in a tangible form to these precious people.

CLT'S MISSION

Mark 16:15 "Go into all the world and make disciples of all nations...."

Matt 25:35 ".....I was hungry and you gave me something to eat...."

In following the mandate given us by the scriptures, we strive to respond, as the Lord leads & assists us, to minister to the spiritual, physical and material needs of people; allowing the Holy Spirit to transform and create Christ followers from the people we reach.

CLT'S VALUES

Service: We see that Christ touched and transformed many lives by serving humanity. We are committed to demonstrating Christ's love by serving people from all walks of life.

Compassion: We are committed to obeying the Lord's command to share the gospel to the ends of the earth. We fully depend on HIM to lead and empower us to be obedient to HIS call.

Trust: We know that Christ can heal and restore every situation. We look to his word of promise and trust that HE will accomplish the work of restoration in the lives of all HE sends us out to.

LEADERSHIP: CLT is led by a very motivated team of individuals who provide oversight to CLT's work.

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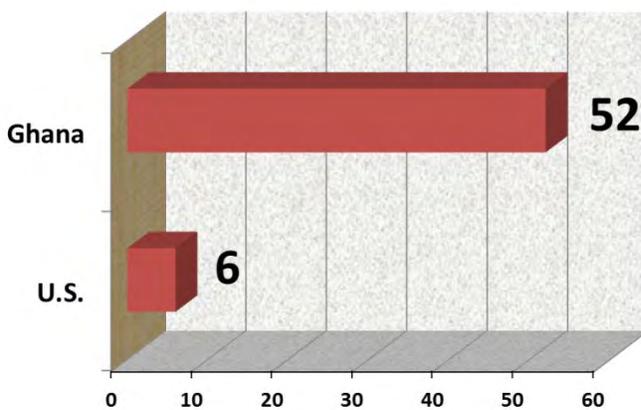
THE NEED/WHERE WE WORK

CLT's humanitarian work is focused in rural Ghanaian communities and villages. These communities have average household incomes of less than \$2 a day and average household sizes of 6-8 people. These communities have been ravaged by poverty. Healthcare facilities in most of these communities are incapable of supporting the populations they serve. Currently 1 in 20 people die from completely treatable sicknesses due to a lack of proper healthcare facilities.

The United Nations, the World Bank, the World Health Organizations, and other international humanitarian organizations have documented the great need in such areas and the data below represents exactly what we see as we serve in these communities.

The World Bank reported that the infant mortality rates in Ghana were extremely high

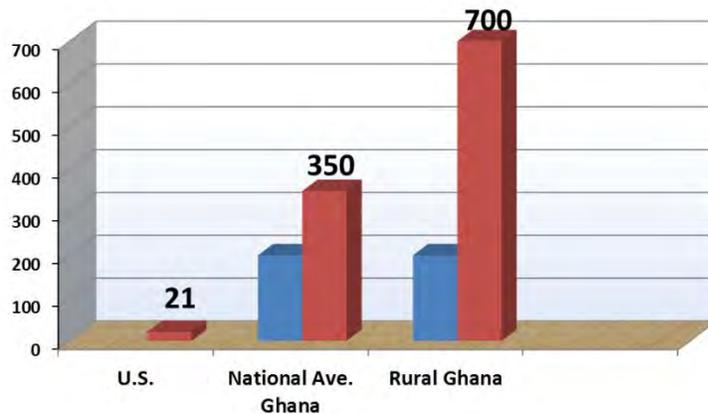
Figure 1 - Infant Mortality Rates per 1,000 live births



(Source, The World Bank Group 2012)

The maternal mortality rates reported by the World Bank Group and by IRIN is shown in Figure 2. Coupled with the inadequate healthcare facilities in these communities is also the challenge of contaminated drinking water sources

Figure 2 - Maternal Mortality Rates per 100,000 live births



Clean drinking water is scarce in many of these communities. Potable water wells and proper sanitation systems are very few. In many locations, raw sewage runs through communities and poses an environmental health hazard to children and adults alike.

Only 45% of rural areas in Africa have access to basic sanitation (WHO, 2000). The lack of adequate water and sanitation systems are a major health and socio economic challenge.

Another factor that contributes to the deepened poverty situation is the severe disadvantage most children in these rural towns are faced with, in regards to literacy and education.

The current challenges faced by schools in these rural communities, including, a lack of a reliable power source and escalating power costs, dilapidated and unsafe school buildings, excessive overcrowding in classrooms, inaccessible water supply on campuses, and the absence of other essential facilities such as libraries, computer laboratories, and school supplies, are some of the factors that makes successful teaching and learning, almost impossible.

Currently, of those who are able to attend school, approximately only 5-10% of each graduating high school class, gain admission to college.

CLT believes education is one of the preponderant factors, with the capability to prepare and adequately train a generation of children who will then be equipped to compete and excel in various sectors and industries, thereby positioning themselves to bring sustainable solutions back to their villages to produce growth and development.

The need to alleviate poverty (and ultimately preserve lives) is urgent and part of the solution to addressing this problem is to provide the necessary structures and tools that provide these children with basic educational opportunities. The Programs Section of this Ministry Plan discusses the solutions approach in more detail.

CLT'S APPROACH

CLT employs a holistic and integrated approach to community development – implementing projects that are inter-linked to provide sustainable systems. These systems are part of larger community development programs, that will eventually be community driven and maintained. The goal of the Village Adoption Model approach is designed to provide self-supporting systems, to help alleviate the poverty problem and to improve basic health & living conditions. CLT employ a process, which gradually empowers these communities, to turn their deprived situation around.

The Village Adoption Model (VAM) - one village at a time

The VAM lends itself to a very seamless and successful implementation as a result of:

- A sustained presence in a specific location thus allowing CLT sufficient time to follow through all programs to successful completion.
- Lends itself to phased implementation of programs. Provides the ability to prioritize and execute programs based on a prioritized plan
- The VAM incorporates training, evaluating and monitoring components
- Provides for continuity and produces tangible and measurable results.
- Strong, lifelong personal bonds are formed with the precious people we meet and serve in these communities.

The VAM obligates the benefiting community to commit to ownership, participating as an equal partner. This helps facilitate a successful program implementation process and also provides a clearly defined exit strategy, allowing benefitting communities to eventually manage these programs.

The core requirements for Benefitting Communities:

Ownership: Community ownership of the program is mandatory. The community makes a conscious decision to assume responsibility for their development and the development of their community. CLT comes alongside these communities and provides the tools to facilitate this development

Participation: Benefitting Communities are strongly encouraged to contribute to the project and participate in an active role. CLT does not provide “hand-outs”. CLT works with willing communities, in partnerships, that are jointly planned and executed by both parties.

Accountability: The leaders chosen by the Benefitting Community are a true representation of the community (able to accurately articulate and represent the needs of the community). They are accountable to those who have elected them to lead and operate in complete transparency.

Financial Sustainability: The benefiting community must demonstrate the ability (or the willingness) of the community to maintain projects once the projects have been

implemented. In addition, it is the communities' responsibility to create a fund for ongoing maintenance. The long-term funding sources and overall plan for financial sustainability, including operation and maintenance, must be addressed before project initiation. Without the ability to maintain the facilities/infrastructure, the project will never be sustainable. Therefore this requirement is discussed and addressed so that the expectations of both parties are clearly defined, understood and agreed upon.

CLT (and our Partners) bring the following requirements to the partnership:

Initial Installation & start-up: CLT works with benefiting communities to fund the installation costs for specific need based humanitarian projects. CLT requires benefiting communities to provide in-kind contributions (such as labor, and other logistical support).

Knowledge Transfer: For projects where technical expertise is required, CLT works with other organizations, to provide technicians who train local technicians. These local techs are eventually responsible for running of the facilities.

Accountability: CLT requires transparency from the Benefiting Communities and CLT also operates with full transparency in any joint-ventures. Working together with the Benefiting Community, the scope of each party's responsibilities, roles and tasks is clearly defined. CLT delivers on any agreement we jointly establish (and CLT expects the same, of the Benefiting Community).

Follow-up, Measurement & Monitoring: CLT continually monitors the status of all humanitarian projects. We work with the Benefiting Community to establish a system for collecting data to allow us monitor, measure and evaluate the impacts of projects and programs after they are established. This allows us to continue to make adjustments (as necessary), to the programs/projects so that continued sustainability and maximum benefit is obtained from these systems.

GO – GLOBAL EVANGELISM OUTREACH

GO is CLT's gospel centered international initiative to share Christ's love in tangible ways, in some of the world's poorest communities in rural Ghana. Annually, CLT partners with different teams of volunteers, who travel to rural Ghana to conduct specific need-based projects, which provide much needed assistance to these communities. The teams also conduct a range of outreach activities that focus on reaching all age groups within the communities with the gospel message.

CLT understands it is vitally important to begin to raise and, nurture tomorrow's Christian leaders (who will carry on the torch of the gospel) whilst simultaneously focusing on growing the faith of the youth, young adults and the older generation. Therefore the foundation and structure of the Global Outreach Program is based on this goal.

Multiple avenues and approaches are utilized to share the gospel message. These include kid's ministry events, student campus outreaches, sports camps, community events, need-based service projects, gospel crusades, and home visits. CLT partners with churches in these rural communities in conducting these outreaches. The input of local churches is always valuable for the successful planning and implementation of these outreaches. The participation of the local churches is also key to the success of the "post-outreach" phase (after our teams leave) as they are best positioned (and are most effective) to conduct long term on-going follow-up and discipleship of the new believers who are born into Christ as a result of the outreach events. Follow-up (nurturing, discipling and mentoring) and establishment of new believers in the body of Christ is a critical component of CLT's global outreach structure – caring for new believers so they don't slip back and "fall away". We work with the local churches to ensure that sufficient workers are trained to take up the follow up of new believers.

With the urgency of reaching all people (and all generations) with the gospel, CLT's Global Outreach Initiative is tailored to reach all these groups. Programs are prayerfully planned and developed to utilize an approach that best communicates the gospel to each of these groups.

Generational Groups & Outreach Methods: Hybrid approaches, utilizing multiple methods are employed for the annual CLT Global Outreaches. The various generational groups CLT targets, and the basic outreach methods employed are listed below:

Elementary (K-11): Mascot Shows, Gospel Skits, Gospel Movie Events and Kids Bible Study Groups. These programs are scripture based and emphasize the truth of God's love and grace..

Youth (12-17): Sports Camps, Gospel Movie Events, Topical bible study focus groups

High-Schoolers & Young Adults (Mosaics 18-25): Volunteer Subject Tutoring Programs, Sports Camps, Gospel Movie Events, Topical bible study focus groups

Young Adults & Middle Aged (Busters 26-44): Gospel Movie Events, Topical bible study focus groups, Gospel Crusade Meetings

Boomers (45-63): Home Visitation and Gospel Crusade Meetings

Elders (+64): Home Visitation and Gospel Crusade Meetings

PROGRAMS

The goal of CLT's programs is to produce transformational development in rural towns and villages by utilizing a holistic approach to address the root-cause of poverty and suffering.

A program represents the overarching commitment between CLT and a community to collaborate on community-driven projects. Programs are therefore either a single project or a combination of projects, depending on the specific needs of the community and the targeted goals.

The 3 major program areas around which CLT's work is centered, have been developed based on CLT's first-hand experience of the need in the region. Throughout all these rural communities, the overarching need always constitutes some combination of inadequate (or non-existent) **Healthcare, Education, Potable Water Supply & Sanitation**.

CLT's programs areas are therefore designed to address these major foundational blocks of any sustainable development process in these communities. Communities that are deficient in these 3 areas, ultimately experience the crippling impact that consequently stifles development.

CLT's strategies combine both strengthening existing facilities and systems and establishing new (in cases where necessary) systems to address these needs.

PROGRAM AREAS

The following section provides more detail on each area

HEALTHCARE PROGRAM:

The programs goal is to reduce the infant and maternal mortality rates and to increase the current survival rate for treatable sicknesses for all patients. Currently 1 in 20 people die from treatable sicknesses due to a lack of adequate healthcare systems. The program focuses on providing a sustainable approach to delivering both the medical and eye care components of healthcare - delivering and installing medical equipment and facilities, conducting short term medical, surgical and eye clinics, and providing training to increase the medical staff capacity, to assist the most deprived communities where healthcare systems are extremely inadequate and in some instances non-existent.

The Healthcare Program addresses the 2 primary major deficiencies that make healthcare inadequate. These 2 components are inadequate staffing and obsolete, non-functional or a complete lack of basic equipment and facilities. A comprehensive phased master plan solution is employed in this Program to address these needs. The plan for each community is specifically tailored to their need.

The Master Plan Approach

Based on the community's needs, specific portions of the master plan are implemented.

This approach comprises a 3-Phase Step:

- Phase 1 - Short Term
- Phase 2 - Intermediate Term
- Phase 3- Long Term

Phase 1: Short Term Plan:

This phase is developed in response to the immediate/urgent need to provide some form of medical intervention. In this phase, the shortage of MDs is addressed with short term clinics. Short term clinics provide critical medical and surgical intervention to patients requiring immediate critical interventional care. Volunteer MDs pay their expenses for travel to the site. The host community/hospital contributes towards these missions by covering the feeding and lodging costs for volunteers.

Equipment/Facilities: As part of this phase, depending on specific needs at the benefitting hospital/clinic facility, critical diagnostic and monitoring equipment required for medical staff to adequately provide primary healthcare services is furnished and installed. Training of equipment technicians (if required), is conducted as part of this phase.

Phase 2: Intermediate Term Plan:

The temporary Local MD Rotation Program is developed to provide continuity in the healthcare process. Short term medical clinics provide intermittent MD availability for current/ immediate need. However for the medium term healthcare needs, a more sustainable approach employs a strategy of temporary local MD recruitment. CLT is currently working with the Ghana Health Services and the Ghana National Service Program to schedule graduates from medical school to serve a one year national service term in Rural Hospitals (on an annual rotation). Based on the targeted doctor to patient ratio required to address the community's needs, proposals are submitted to address the community's MD staffing levels on a continuous basis.

Equipment/Facilities: During this phase, specific equipment needs that are critical for administering secondary healthcare (e.g. imaging equipment etc.) is provided and installed. Training of equipment technicians (if required), is conducted as part of this phase.

Phase 3: Long Term Plan:

The goal of the long term plan is to ultimately establish a system that is principally sustainable from within the community. This plan involves recruiting and selecting high

school graduates from these communities, who are qualified and desire to pursue a career in medical science, but don't have the financial support. CLT will provide medical school scholarships for such students. This will involve:

- CLT is seeking partners to help fund and set-up a Medical Students Scholarship Fund.
- Along with other criteria, students will have to obtain a GPA of 4.0 and provide a Statement of Purpose that is consistent with the goals of this Scholarship Fund for Rural MD Recruitment.
- Students will agree to be bonded to return and serve a 5-7 year minimum term in a hospital in the local Rural District from which they were recruited.
- Investing long term in the community by training MDs from among residents of the District who have strong ties to the District is the most effective way to solve the MD staffing issues.

Equipment/Facilities: During this phase, specific facility upgrades and infrastructure needs (at the benefitting hospital/facility) is undertaken.

EDUCATION PROGRAM

CLT's education program addresses the core challenges preventing children from obtaining a strong basic education; a critical component for fighting poverty. The program provides tuition sponsorships for children whilst addressing infrastructure, energy & utility, equipment and information system's needs. Specific programs are defined and developed for each community depending on their uniquely identified needs. Project areas usually include the following:

Infrastructure: These specifically address the lack of adequate and safe buildings and the overcrowding of classrooms. Sometimes, classrooms are packed to twice the capacity they were built for. A variety of projects including classroom remodeling, new classroom construction, library facility construction and furnishing are conducted.

Energy Projects: These projects address the lack of a reliable power sources to schools. On the average, electric power supply to schools is interrupted approximately 50% of the time, whilst power costs continue to rise (300% in the last 5 years). This creates a very significant challenge for both school administrators and students. The negative impact on students' performance is staggering. Solar Power Generation projects are the most reliable energy option source for these communities. CLT's energy projects focus on installing solar energy systems and connecting them to the existing school's power grid system.

Information Systems (and Equipment) Projects: The use of information technology (IT) has become an integral part of the educating process. The absence of IT systems infrastructure and the non-exposure to IT systems, has placed students in these rural

schools, decades behind their counterparts in urban and more affluent areas. Most of the rural schools we work in have no basic PCs or IT systems. CLT's information systems projects provide and install computers in schools to allow this very important curriculum to be incorporated into the rural school's curriculum.

Child Sponsorship Projects: These projects provide the opportunity to support children in these communities with financial sponsorships to assist them with items such as school uniforms, stationary and other supplies. For some educational levels, tuition assistantships are granted

WATER AND SANITATION PROGRAM

In Ghana, poor sanitation costs the country \$290 million per year (WSP 2012). Only 45% of rural areas in Africa have access to basic sanitation (WHO, 2000). CLT's Potable Water program focuses on installing water wells & repairing non-functioning wells in these communities. The Sanitation Program includes the installation of sanitary waste systems for the removal, treatment and disposal of human waste. Project areas include the following:

POTABLE WATER PROJECT AREAS: Various technologies are applied based on the need, the environment and resources available

Potable Water Well Projects: Drilling potable water wells and installing water distribution systems to store and convey clean water to communities that lack clean water sources

Rainwater Harvesting Projects: These projects apply a technology that utilizes rainwater as a valuable water resource. Harvesting rainwater is a practical and necessary option in some of the rural areas where CLT serves. In areas where good quality groundwater is lacking and therefore well boring won't be appropriate, this becomes the viable option. The basic rainwater harvesting system consists of three elements: a collection area, a conveyance system, and storage facilities. These are modified in various ways depending on what needs to be accomplished.

SANITARY WASTE SYSTEMS CONSTRUCTION PROJECTS

Pit Toilets (Latrines): These toilets are the cheapest, efficient and most basic form of improved sanitation available for the areas where we work. These toilet systems collect human waste into a large pit, dug into the ground and covered by a hygienic cover slab or floor. The latrine is covered with a shelter and fitted with a door. Some of the different types of latrines considered include the Ventilated Improved Pit (VIP) latrine and composting pit latrines. The choice of each facility is based on the need and other prevailing factors in the benefitting communities.

Bioremediation Systems: Black water bioremediation systems removes gray water (bath water from standing pools around dwelling units), and sewage waste from streets

and gutters and conveys them in pipes, to the bottom of a pit filled with layers of used tires, dirt, sand, rocks and topsoil. Other vegetation is used to soak up the remaining waste. These units also utilize the concept of recycling.

PROGRAM ATTRIBUTES

The goal of each program (Healthcare, Education and Water & Sanitation) is carefully determined by a joint team comprising of CLT representatives and leaders from the benefiting community. This is a very important phase for each humanitarian project CLT embarks on as it sets the trajectory for the development, execution, monitoring and final successful transfer of the project back to the community. The core attributes of each program include:

Sustainability: Each program is designed to be sustainable. With the development of each program, the joint team is deliberate to incorporate elements that create a sustainable system – one that will have continuity after the CLT teams leave.

Reproducibility: Reproducibility is another important attribute which is considered throughout the program's development phase. Transferring knowledge and empowering the community to run these programs is the ultimate goal. CLT's long term goal is for the "first-line" participants from the community to learn the skill sets needed to run the programs, and for these "first-line" participants to ultimately transfer these skills to other team members and thereby grow and expand the base of participants in the benefitting community who would eventually maintain and run these programs and systems.

CLT provides the initial support (training of personnel, educating and mentoring), and gradually transfers more responsibility, over to the benefitting community. CLT continues to over-see the programs, gradually transitioning from a more active hands-on role to an oversight/supervisory role.

Milestones: For each program, specific measureable criteria are established by the joint team. These criteria are tied to various milestones that help set a schedule for the various phases of the project/program (i.e. planning, design, installation/implementation, monitoring and final transfer to the community)

Measurement, Monitoring & Evaluation: This is built into each program and is on-going once the program kicks off. Evaluations are carried out based on agreed-upon cycles. CLT conducts this in conjunction with the benefiting community. Their participation in this process of data collection/gathering, allows them to be cognizant of the progress of the programs. The frequencies of the evaluations are determined based on the specific program and other criteria established by the joint team. Data obtained is reviewed to determine the impacts being obtained as a result of the program. Any adjustments required to make the program/system more effective, is done. The data also helps to determine which milestones have been met and the schedule for transferring the program over to the community.

PARTNERS

CLT engages various partners who assist in executing the mission. Partners participate in various different capacities. The main areas in which partners participate include:

- **Adopt-a-Project:** Individuals and/or organizations adopt a specific project and implement the project. There are two options for adopting a project
 - Option A: for individuals and/or organizations who want to participate by providing funding (only) for the project
 - Option B: for individuals and/or organizations who want to fund and implement the project either with their team or with a joint team including CLT.
- **Mission Trips Partnerships:** Groups/organizations join CLT missions teams and travel to Ghana to conduct need-based humanitarian projects and Global Outreach Evangelism Work
- **Partnerships with Faith-based Organizations:** CLT partners with churches to conduct Global Outreach Evangelism Missions and sustainable need-based service projects. Partnerships are at various levels, depending on the goal and intent of the partnership. The various levels include:
 - **Option A (One-time Partnerships):** To conduct a specific evangelism or humanitarian program
 - **Option B (On-going Partnerships):** These partnerships are renewable agreements that span over an agreed upon duration. The 3 durations are short-term (1-2years), medium term (2-4 years), or long term. *(More detail about partnerships with Faith-based Organizations is provided below).*
- **Healthcare Professionals Partnerships:** Medical Doctors, Optometrists, Nurses, Technicians and other healthcare professionals volunteer to lend their skills on specific medical missions trips to Ghana
- **Medical Equipment Vendor's Partnerships:** Equipment Vendors provide equipment and other resources to CLT at discounted costs for medical projects in Ghana.

Partnerships with Faith-Based Organizations

CLT actively pursues collaborative relationships with various faith-based organizations to work toward mutually shared objectives with agreed-upon outcomes

The Importance of Partnerships - The goal of partnerships is to leverage the strength of the organizations that have come together, to collectively achieve more than the sum of the individual partners working alone. In other words, the whole of the partnership adds more than the sum of the individual parts. As the scriptures indicate in

Deuteronomy 32:30 "...How could one have chased a thousand, and two have put ten thousand to flight....."

In accordance with scripture, these partnerships are aimed at expanding (beyond each organization's capacity) what can be achieved for the Lord's work beyond the capacity of one organization. Additionally, we learn from our partners and embrace different ways to reach people with the gospel message of Christ.

Establishing the Partnership Process - A carefully designed process is followed to allow both parties provide maximum input into establishing the structure of the partnership. This is important for the success of the all partnerships, whether it's a short or long term relationship. CLT focuses on creating an environment of trust and transparency in all partnerships.

DEVELOPMENT STEPS

Establishing the Framework – Together, a joint team representing both organizations develop and agree on the framework, values that would be upheld, and the approach. The joint team also clearly defines the roles and responsibilities of each organization in the partnership.

The following elements are incorporated into the framework:

- **Vision/Mission:** A shared common vision and a clearly-defined purpose that builds trust and openness is established and crystallized into a Mission Statement for the partnership
- **Goals:** During this process, the partnerships goals, aims & objectives (what this partnership is going to achieve) are defined, understood and accepted as being important to each of the parties
- **Plans & Priorities:** Following the establishment of the mission and the goals, an action plan and a strategy for execution, along with a prioritization schedule is laid out. This development phase usually involves a number of iterations to ensure that the plan and execution method is very well crystallized.
- **Responsibilities & Roles:** The specific roles & responsibilities of each partner are developed. This is another important phase as the successful implementation of the goals is directly linked to each partner being conscientious in their roles/responsibilities. The clearly defined roles allow each party to keep the other accountable.
- **Milestones:** The joint-team determines various milestones based on the prioritization schedule and these serve to provide guidance and helps the team measure the progress of implementation.
- **Exit Strategy:** The exit strategy is based on determining when the goal(s) of the specific project/mission has been achieved. Specific metrics are determined by

the team along with the criteria that establishes a time-frame for completing the project/mission or program and transitioning to running of the program/project to the benefitting community.

Multiple Renewable Agreement Options

Based on the mission and goals of each partnership, various agreement options are available. CLT has established 3 agreement terms to allow partners the flexibility of selecting the duration of the partnership they are comfortable with.

These partnerships are all renewable agreements that span over an agreed upon duration. The 3 durations are:

- The Short-Term Agreement: 1-2years
- The Medium Term Agreement: 2-4 years
- The Long Term Agreement: 4+ years or more. The specific duration of the Long Term Agreement is decided by the joint partnership team.

FUNDING

CLT continues to actively pursue multiple avenues for funding our programs as we consider current financial obligations as well as our long range goals. Our long term funding strategies include establishing strategic partnerships. The goal of all such partnerships is first and foremost driven by a common shared vision between both parties involved – and subsequently, (together), we are able to leverage the strength of such partnerships to expand our reach.

CLT combines various funding avenues as described below:

- **Major-gifts program:** CLT Board members and volunteers, continue to identify, cultivate, and solicit individual donors that have a heart to support the Lord's work by giving financial gifts towards CLT's work in Ghana
- **New donor acquisition program.** CLT conducts a direct-mail system which is aimed at adding new donors, every year.
- **Internet Giving Program :**CLT continues to promote the secure on-line donation option to all who visit the CLT website. Specific Programs & Projects are listed for visitors to have an opportunity to consider supporting
- **Charity Events:** Each year CLT conducts a major charity fundraiser event in the community, to continue to build relationships with the community, to share about CLT's work in Ghana with them and to give them the opportunity to financially support and fund various CLT projects.
- **Benefiting Community Contributions:** CLT encourages the benefitting community to invest in the form of "in-kind" contributions (e.g. unskilled labor, logistical support, food and/or lodging for team members etc), and cash contributions (where applicable) towards capital projects. This is necessary as the extent to which the communities are financially invested in projects, is a significant factor impacting the long-term sustainability of the projects
- **Joint Partnership Projects:** Joint partnerships provide the opportunity for CLT and another partner organization to jointly fund and implement projects