

Purpose of this fact sheet

This fact sheet is drawn up for organizations and individuals interested in obtaining information on the Cramm Foundation.

Our organization

CRAMM is short for **C**redit for **R**ehabilitation **A**imed at the **M**arginilized **M**inorities. The Cramm Foundation is founded in 2008 and a relative small but efficient organization. Time, efforts and expertise that board members and ambassadors put into this organization is at a 100% voluntary basis.

Our mission

We believe that it is important to improve the situation of marginalized minorities (eg people with disabilities and women) in developing countries and support them in becoming self-reliant and independent. Only through independence and self-reliance instead of being donor dependent poverty can be reduced. True empowerment is established through providing support and assistance customized to their strengths, capabilities, dreams and aspirations.

We are unique

Microcredit is a known socioeconomic intervention for the poor; however, people with disabilities are excluded from microcredit schemes. This distinguishes the Cramm Foundations from other microcredit organizations. We believe that people with disabilities should not be excluded and deserve a change to start their own business. In many developing countries women are also often marginalized and unemployed, therefore we additionally provide microcredit to women.

Our goals

We aim to improve the socioeconomic situation of people with disabilities and women in developing countries.

We try to achieve this goal through:

- Offering customized microcredit to entrepreneurs.
- Research evaluation regarding the facilitators and challenges of microcredit and successfully running the business as well as the outcomes of microcredit.
- Working together with other parties that can help the Cramm Foundation achieving their goals.

For the following years we aim to increase the number of clients:

2010: 20 clients

2011: 40 clients

2012: 60 clients

Microcredit

Microcredit are small loans for self-employed entrepreneurs who cannot access credit at traditional banks. Microcredit gives marginalized minorities the change to break out of their situation of consistent poverty. Furthermore, it enhances self-esteem and empowerment. Being financially independent and self-reliant creates feelings of accomplishment and being self-worthy, which enhances quality of life. In addition, people with disabilities are stigmatized in the community, when the community sees that they are successful in running their own business it helps to reduce stigma.

Research iBMG

The institute of Health Policy and Management (iBMG) performs research for the Cramm Foundation regarding the inhibitors and facilitators to access microcredit for marginalized minorities, the challenges of running your own business and the effects of microcredit. Currently research on these topics is lacking especially regarding people with disabilities. First result of this research is being presented and published in 2010. Outcomes of this research will be used to further improve policy and support to our clients.

Support our foundation!

The Cramm Foundation is totally dependent on funds and donations of partners, organizations and individuals. Therefore, any financial contribution is more than welcome. With your financial help we will be able to continue our work and support the marginalized minorities in developing countries.

Donations from abroad:
IBAN NL91INGB0004692891
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