

NRW ZUSAMMEN

12. 2021 · No. 2

A Healthy NRW

Let us discuss
the health of people
of African origin

10+

VIDEO SKETCHES
EDUCATING VIA VIDEOS

Grant or Loan

Find out what the
state or government
has for you

Your health check

Cardiovascular
disease tips

2nd of
6 Editions

2.. von
6 Vorlagen

Alle 2 oder 3 Monate
Every 2 or 3 months

Covid 19 is here to stay

How does the community react?

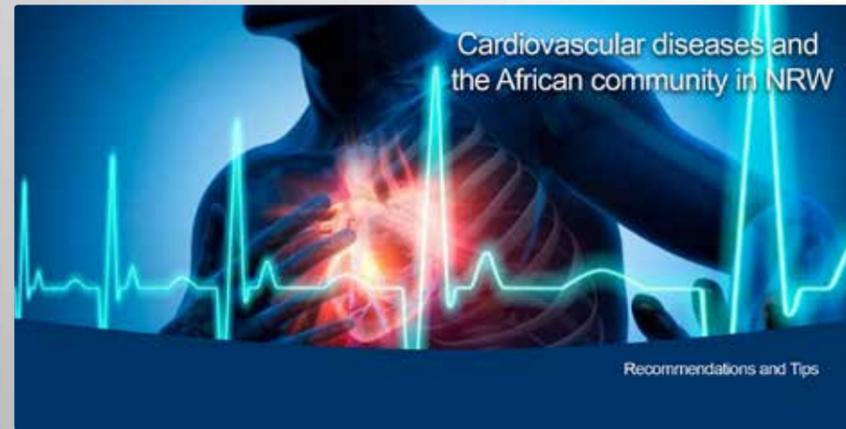
Wellness and psychological hygiene for people of African origin
Generationenübergreifende Gespräche

The Virtual Room



A magazine for people of African origin in the state of North Rhine Westphalia
Ein Magazin für Menschen afrikanischer Herkunft im Nordrhein Westfalen





9 Cardiovascular diseases & the African community

In collaboration with Mülheim United e.V., we discussed these dangerous diseases with the African community in Mülheim.



8 Covid 19 Effect on Africans In NRW

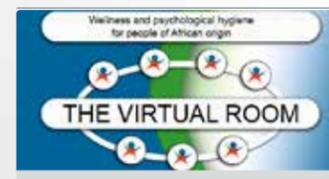
Restrictions of social contact have affected most people of African origin here in NRW. But how and how do we go about facing the new normal?

6 Female Health

The health of Africans in the state of Nordrhein Westfalen is an important pillar in the activities of project NRW Zusammen. In this edition we continue with the summary of the interesting session with Dr. Judith Bebobru of Leverkusen in May. This edition looks at sterility, infertility and what your insurance can do.

4 Cardiovascular diseases tips

People of a similar race tend to live near each other, share certain behavioural characteristics, and have similar social exposures. Because of this, certain races may be at risk of developing heart disease due to the environment in which they live. In this issue, we talk about cardiovascular diseases and the African community, providing tips on how to recognize and prevent the disease.



10 Wellness and psychological hygiene

Wellness and psychological hygiene are aspects that have been neglected by many and commonly misinterpreted. The virtual room found it necessary to have an open discussion about this topic and to assess the existence of mental health challenges in the African community.



14 State funding for small businesses and families

There is always a reason for the EU, Federal government of states to offer grants, loans or credits to companies and families. It could be to promote a particular activity of interest, promote a particular location, assist its citizens to get out of poverty, prepare them for retirement or help families be able to buy or build their own homes. There are always several such offers, but before some realize these, the application deadlines have passed. In this issue, we attempt to present some of these possibilities based on an online session we had.

YOUR ARTICLE

This is your magazine. Do you have a compelling story to tell? Do you have information of relevance to the African community, especially in the target areas of our project? Do you want to advertise your event or business? That information could be in our next edition(s). Get in touch through media@nrw-zusammen.de



Welcome to NRW Zusammen

This project aims, amongst others, to improve on the health of Africans in the state of Nordrhein Westfalen.

The state of North Rhein Westphalia (Nordrhein Westfalen), with its over 17.9 million inhabitants, is the most populous state of Germany. It is very multicultural and has the largest number of Africans in Germany. These Africans are very dynamic and mostly operate within associations centred around their countries of origins. Normally, throughout the year, one would see a lot of events in different cities within the state (Essen, Dortmund, Duisburg, Cologne, Wuppertal, Aachen, Düsseldorf, just to name a few). But with the advent and persistence of the Covid 19 virus since March 2020, a new normal has been established where meetings and interactions have been drastically reduced. Through this project we want to continue strengthening the social cohesion of Africans in the state during these COVID 19 and post COVID 19 times. An important component of the project is its conceptual reciprocity in which we want to promote mutual cross-generational learning between youths and adults. For example, parents can acquire more competence in electronic media through younger people, while young people learn societal values and life experience.

With six issues of the NRW Magazine planned, we hope to engage the African community in NRW and provide them with targeted information which will help improve their quality of life here.

We would like to thank the Federal Ministry of children, family, refugees and integration of the state of Nordrhein Westfalen for funding this project. Enjoy this issue!

Dipl. Ing. Clement Nkamanyi
President, African Impulse e.V.

Cardiovascular diseases and the African community in NRW

Race & disease?

People of a similar race tend to live near each other, share certain behavioural characteristics, and have similar social exposures. Because of this, certain races may be at risk for developing heart disease of the environment in which they live.

Recommendations and Tips

Cardiovascular Diseases

Recommendation and Tips for Africans

Heart disease and racial disparities: Why heart disease is more common in black patients and how to prevent it.

Though anyone can develop heart disease, it is more prevalent in certain populations. For example, heart disease is the number one killer of women; one in three women will die of heart disease, which is more than from all forms of cancer combined. Heart disease is also more common in Black patients, Latin American patients and in patients of South Asian descent. The reason for the increased prevalence of heart disease in these populations is a combination of genetic, environmental, and social factors. So, it's important to continue to spread awareness about the risk factors, signs, and symptoms of heart disease for all those who may be at risk.

Why is cardiovascular disease such a problem in Africa?

Cardiovascular disease is among the top three causes of death in Africa and especially within the Sub-Saharan Countries. This is partly because of rapid urbanization which has resulted in an upsurge of coronary heart and coronary artery disease and metabolic disorders.

The challenge is that the prevalence of the major risk factors has increased in the last 10 years. The main ones include high blood pressure (hypertension), smoking, drinking excessively, poor eating habits, obesity, and lack of physical activity.

Hypertension is the biggest single risk factor. A case study in South Africa for example shows that one in three adults have hypertension and about 10% of the population over 15 years of age are pre-hypertensive. In the sub-Saharan African region, 30% of adults over the age of 18 suffer from hypertension. Globally this figure stood at 22% in 2019.

Hypertension is worsened by poor eating habits, obesity, lack of physical activity and excessive alcohol intake. Research shows that physical inactivity increases the risk of heart disease and stroke by 50%. Obesity is a major risk for cardiovascular disease and predisposes one to diabetes which is itself a risk factor. Someone with diabetes is twice as likely to develop cardiovascular disease compared to someone without diabetes.

Abnormal blood lipid levels – or high cholesterol – also increases the risk.

With smoking, the risk is especially high for women and for people who started smoking when they were young or those who smoke heavily.

What can be done? And what are the challenges?

There are both modifiable and non-modifiable risk factors. Ethnicity and age are non-modifiable and cannot be changed. But modifiable risk factors that can be treated or changed are tobacco and alcohol use, high blood pressure, high cholesterol and diabetes, exercise, and diet.

Hypertension can be prevented and successfully treated if it is diagnosed and kept under control.

And by changing to a healthy diet, exercising, and taking medication regularly, blood lipid profiles can be modified, and cholesterol controlled.

Reducing smoking or the amount of chewing tobacco

” Race is partially a person's biological makeup that includes physical characteristics. But, more accurately, race is a social construct, one that defines where you live, how you live, with whom you interact, and what your belief system is.

Cardiovascular diseases and the African Community

someone consumes also decreases the risks of cardiovascular disease.

But the biggest challenge is the lack of awareness around cardiovascular disease and the hidden scourge of hypertension, undiagnosed diabetes, and poor cholesterol. These must be diagnosed with tests.

While smoking, obesity and physical inactivity are more easily identified they are far more difficult to treat and ameliorate. An additional challenge is that there is less funding available to combat these diseases.

Government interventions around sugar and smoking are extremely important. Targeted interventions to improve health, reduce smoking and increase activity are needed. These would create awareness of cardiovascular diseases and its risks.

What can be done? And what are the challenges?

To really understand how race can affect heart disease — or any disease — we must define exactly what race is. Race is partially a person's biological makeup that includes physical characteristics. But, more accurately, race is a social construct, one that defines where you live, how you live, with whom you interact, and what your belief system is. People of a similar race tend to live near each other, share certain behavioural characteristics, and have similar social exposures. Because of this, certain races may be at risk for developing heart disease, not only because of biological factors that put them at risk, but also because of the environment in which they live.

Why are heart disease and heart failure so common in Black patients?

Unfortunately, many of the risk factors that predispose patients to developing heart disease and heart failure are more common in Black patients. For example, Black patients are more likely to have high blood pressure, and it is often more advanced and diagnosed at an earlier age than other groups. Because of higher rates of other cardiovascular risk factors such as diabetes, smoking, obesity, physical inactivity and high blood pressure, Black patients endure a greater burden of heart disease and heart failure.

However, it is crucial to mention that Black people are also more likely to suffer from health inequities because of the social determinants of health. Both structural and social inequities, which cause increased stress and distrust in the medical system, a lack of nutritious food options (living in food deserts), and poor access to medical care have a direct link to the development

of heart disease and heart failure. As sobering as this news is, many of these risk factors are modifiable. When these risks are properly addressed and treated, then we can reverse this trend.

Can heart disease be prevented?

Yes, it's possible to prevent heart disease. The key to heart disease prevention is to focus on managing your risk factors and “knowing your numbers.” That means having regular check-ups with your physician so that you know your blood pressure, cholesterol, blood sugar and body mass index or BMI. By doing this, you can be aware if or when your risk factors become concerning, and you can make an early intervention.

To keep your numbers in the healthy range, you need to do a few simple but important things every day, starting with being more physically active. Even small changes can significantly reduce your risk. The recommended amount of physical activity per week is 150 minutes, or 2.5 hours. If that seems overwhelming, start with 10 to 15 minutes per day and train yourself to make it part of your routine.

In terms of dietary changes, cutting back on your salt intake can have a significant effect on improving your blood pressure, especially in Black patients who may be more sensitive to salt. Focus on eating more fruits and vegetables, whole grains, and lean proteins, such as chicken or fish, as well. And, finally, focus on maintaining a healthy body weight by balancing calorie intake with physical activity to reduce your risk of developing heart disease.

If heart failure runs in my family, when should I be taking steps to keep myself healthy?

You should start today! The journey toward a healthy life can start with baby steps at first. It really comes down to making small lifestyle changes that you can stick to rather than large, unsustainable fixes. Family history can put you at risk for developing heart disease, but, in many cases, you have the power to rewrite history.

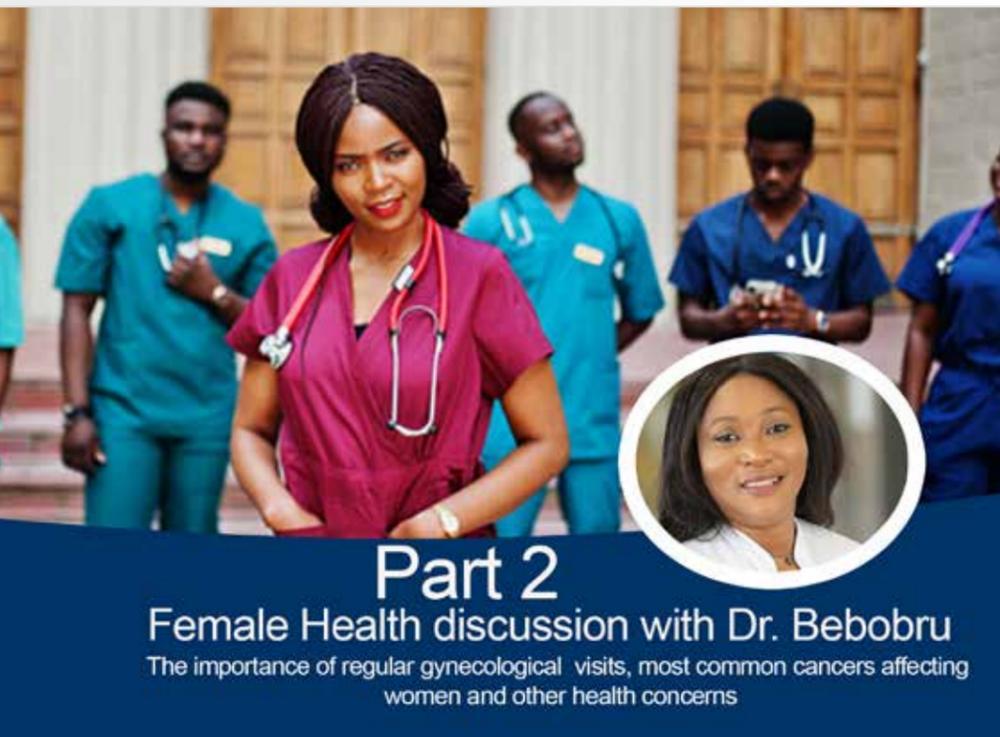
Heart disease is the No. 1 killer, and stroke is also a leading cause of death. As frightening as those statistics are the risks of getting those diseases are even higher for Black Population. First studied amongst African Americans, this trend is now seen and followed in the African sub of the Sahara.

The good news is, blacks can improve their odds of preventing and beating these diseases by understanding the risks and taking simple steps to address them.

“Get checked, then work with your medical professional on your specific risk factors and the things that you need to do to take care of your personal health”.

Prepared by Dr. Enoch Daniel

Female health



On Saturday May 29, the African Impulse e.V. and Club 16 e.V. jointly organized a health session with the topic "The importance of regular gynecological visits, most common cancers affecting women and other health concerns".

Keynote speaker of the event was Dr. Judith Abdulai Bebobru, a senior physician at the Remigius hospital in Leverkusen Opladen. Focal points of the presentation were for participants to understand the most common cancers affecting women today, the need for regular gynaecolog-

ical check-ups, issues around fertility and reproductive medicine and the importance of a special fitness program for mothers after the birth of a child. In the last version of the NRW Magazine, we presented highlights on the following:

- Gynecological checkups.
- Malignant and benign tumors

In this edition, we are going to continue with highlights related to the causes, diagnosis and treatment of sterility and infertility, information related to the costs involved as well as the conditions which must be met in order to receive financial support from your health insurance.

STERILITY AND FERTILITY

Sterility is the failure to conceive after one year of regular unprotected sexual intercourse. Infertility is the inability to carry a pregnancy to term.

Infertility

Many factors can cause sterility. These include: Genetics, hormonal problems, anatomic problems (such

⌂ There are various ways to diagnose and treat infertility depending on the root cause

as malformation of the womb, fibroids, infection), immunity problems (which lead to rejection of the embryo) among others. About 12% of couples who experience multiple aborted pregnancies have genetic problems.

There are various ways to diagnose and treat infertility depending on the root cause.

Sterility

15% of couples in Europe are involuntarily childless. The percentage in Africa is unknown. In 30% of cases, the problem lies with the woman. In 30% of cases it lies with the man. In 30% of cases the problem lies with both the man and the woman, and in 10% of cases, the cause is unknown.

Risk factors for sterility include: *Age:* From the age of 30 upwards, the quality of a woman's egg cells drops.

Smoking, overweight, promiscuity and alcohol misuse are further factors that can lead to sterility.

Fertility issues

In Germany, it is not allowed to use a surrogate mother, choose the gender of the child, use sperm after the husband/partner has died, donate eggs

Health insurances in Germany can offer financial support for artificial insemination treatment

Causes of sterility include:

- Hormonal problems (27% of cases).
- Destruction of the fallopian tubes due to infection (14% of cases).
- Endometriosis (5% of cases): tissue which lines the wall of the womb grows outside of the womb.
- Fibroids.

There are various ways to diagnose and treat sterility depending on the root cause. These include medications to treat hormonal imbalance, examination of the fallopian tubes, and treatment of endometriosis which can be through medication or surgery. Artificial insemination can also be carried out.

These include:

- Intrauterine insemination (15-20% success rate).
- IVF (In-Vitro fertilization 25-45% success rate)).
- ICSI (Intracytoplasmic sperm injection: 30-45% success rate).

Pelvic floor exercises after birth

After birth, the muscles of the pelvic floor become weak.

The consequences are:

- The pelvic floor is expanded and the vagina feels wider
- Sexual feeling during intercourse is not as intensive as before
- It may lead to prolapse (where the uterus falls down and may emerge through the vagina)
- It may lead to urinary and stool incontinence.

Pelvic exercises are hence of utmost importance after a woman gives birth.

What about health insurance?

Health insurances in Germany can offer financial support for artificial insemination treatment. However, certain requirements must be met:

- The woman must be between 25-40 years and the man 25-50 years).
- The couple must be married.
- Only the eggs and sperm from the couple can be used.
- The womb and at least one ovary of the woman must be healthy and functioning.
- In case of HIV, virus load must be below 40 virus copies/ml.

Insurance companies usually carry 50% of the cost, through some may carry 100% of the cost involved in the treatment.

In Germany, a maximum of 3 embryos can be transferred into the woman at the same time. The embryos can also be frozen. The sperm used in the insemination can be from the woman's partner or another donor.

In Germany, it is not allowed to:

- Use a surrogate mother.
- Choose the gender of the child.
- Use sperm after the husband/partner has died.
- Donate eggs.

Some people go to other countries to by-pass the German laws. It is worth noting that many women deal with infertility and sterility, and the psychological cost is very high. Hope should however not to be lost because there are chances that some of the medical interventions could be successful.

Join Us



Are you an Association? an amateur actor? A good writer?

Do you have great ideas?

You are welcome to join us shape the African community in NRW

We are open to health topics from the public.

Covid 19

The Covid 19 virus is not going away any time soon. What we need to do is find ways of avoiding its spread and to live with its consequences

Covid 19 and its consequences

Covid 19 and its consequences on African families in NRW

Since the identification of the first case of the Covid 19 virus in Wuhan China in December 2019, the world has never been the same again. No disease in modern times has spread in so short a time worldwide and forced us to fundamentally change the way we are living. As days go by, we expect improvements, but the appearance and fear of new variants still puts governments on the edge in finding solutions and also pits the citizens against them as they try to fight measures taken to fight the virus. Africans in NRW normally like to be outdoors, they like to visit friends, engage in associations and events. This way of life has been fundamentally disrupted. Everyone is affected. The quality of life has taken a hit.

As one of our series of discussions on the health of Africans in NRW, we decided to conclude the year by looking at the COVID 19 pandemic and its consequences to the African community. In this last virtual room discussion on December 16 2021, our focus was to brainstorm on the consequences and ways of approaching our day-to-day activities amidst the difficult situation.



MAIN CONSEQUENCES OF COVID 19 TO AFRICANS IN NRW

Restrictions of social contact have affected most people of African origin here. Most of them experience a form of homesickness especially because they are away from home. This is sometimes compensated by meeting one another in family meetings, community come-together, parties, church community and other social activities.

Not being able to satisfy these social needs has resulted to the following:

- Stress
- Insecurity
- Depression
- Lack of personal encounter
- Fear of being isolated especially those who have not been vaccinated.
- Difficulties in finding appropriate activities to occupy the kids
- High level of social media consumption
- Risk of losing job if one is not vaccinated.
- Doubts about the vaccine and arguments involved
- Pressure from other family members and the society

Lucky enough, unlike in some other western countries like the USA, there have not been a significant number of deaths of Africans in NRW due to the Covid 19 virus.

WAYS OF COPING WITH THE SITUATION

- People approach the situation differently.
- Most will definitely take the vaccine, some will take the booster vaccine, and some will not.
- Those who are not vaccinated do visit test centers daily based on the prevailing valid rules.
- Many respect the COVID prevention rules like always wearing a mask, respecting the prescribed social distance when outdoors, avoiding visitors and visits etc.

SOME CONSIDERATIONS ON DEALING WITH WITH THE SITUATION

Some consideration on dealing with the new situation.

- Reading books and trustworthy websites instead of depending on social media tools and watching TVs
- Meeting in smaller groups while respecting the defined prevalent rules.
- Online meetings are possible even if they cannot replace the personal interactions.
- Accept the new normal and follow government recommendations.
- It is necessary to continue brainstorming on new methods of approaching the changes of the situation.



Cardiovascular diseases and the African community in NRW

Dr. Enoch Daniel explains
Mülheim a.d Ruhr
05.11.2021

On Friday, November 5, 2021 project NRW Zusammen was in Mülheim a.d. Ruhr discussing cardiovascular diseases with members of Mülheim United e.V, an association with a large number of Africans from diverse countries of origin. It was a very engaging session with over 40 participants in attendance. It was led by Dr. Enoch Daniel (Facharzt für Allgemeinmedizin). Here are some highlights:

Cardiovascular diseases

KEY FACTS

- Cardiovascular diseases (CVDs) are the leading cause of death globally.
- An estimated 17.9 million people died from CVDs in 2020, representing 32% of all global deaths. Of these deaths, 85% were due to heart attack and stroke.
- Over three quarters of CVD deaths take place in low and middle income countries.
- Out of the 17 million premature deaths (under the age of 70) due to noncommunicable diseases in 2020, 38% were caused by CVDs.
- Most cardiovascular diseases can be prevented by addressing behavioural risk factors such as tobacco use, unhealthy diet and obesity, physical inactivity and harmful use of alcohol.
- It is important to detect cardiovascular disease as early as possible so that management with counselling and medicines can begin.

Can I recognize the disease?

HEART DISEASE SYMPTOMS

- Chest pain or discomfort in the center of the chest
- Pain, weakness, discomfort in the arms, the left shoulder, elbow, jaw or back
- Breathlessness
- Very fast or slow heartbeat, or palpitations
- Feeling dizzy, light headache or faint, fatigue
- Swollen limbs
- Sweating, Nausea and Vomiting

What causes the diseases?

RISK FACTORS

- Smoking
- Stress
- Alcohol
- High blood pressure
- High blood cholesterol
- Being physically inactive
- Being overweight or obese
- Diabetes
- Family history of heart disease
- Ethnic background
- Sex (Men are more likely to get CVD earlier than women)
- Age (the older you are, the more likely you can get it)

Can the disease be treated?

TREATMENT

Treatment will depend on your condition, but usually includes lifestyle changes such as:

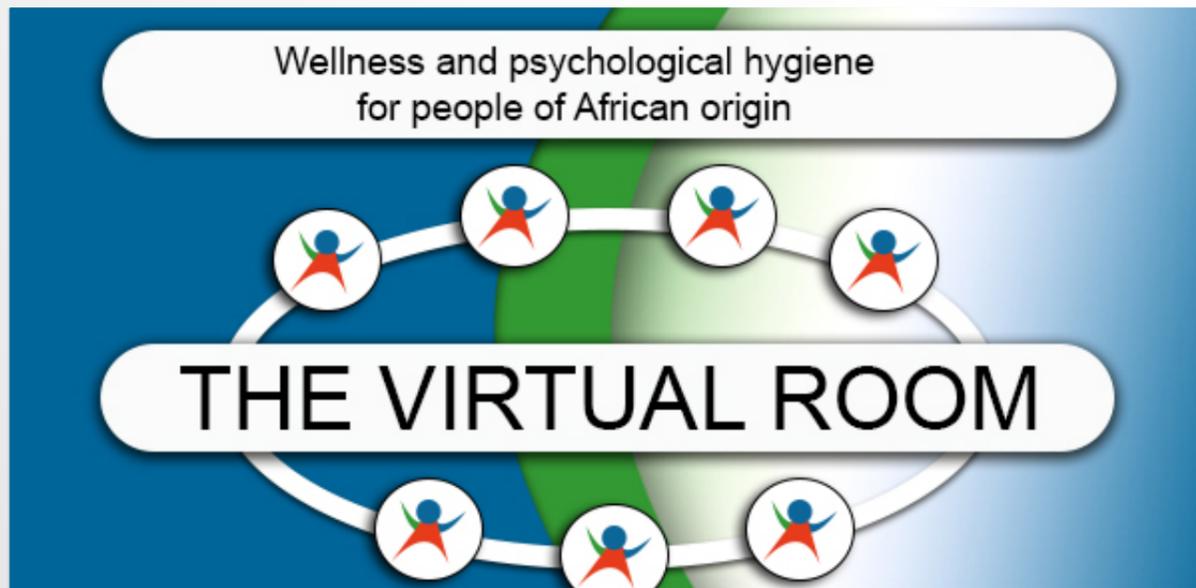
- Cessation of tobacco use
- Reduction of salt in the diet
- Eating more fruit and vegetables
- Regular physical activity
- Avoiding harmful use of alcohol

The Virtual Room

The Virtual Room is an online conversation session in which we have a nearly equal number of young and older people take time to reflect on topics of interest to the African community in NRW. It takes place in a moderated debate..

Virtual Room discussion

Both poor mental health and mental illness can cause emotional and physical discomforts that must not be neglected



THE VIRTUAL ROOM Wellness and psychological hygiene for people of African origin

Findings from the Virtual Room discussions that took place on 22.10.2021 & 28.11.2021

Wellness and psychological hygiene are aspects that have been neglected by many and commonly misinterpreted. There is a tendency to deny the need of receiving psychological counselling or go for a therapy even in cases where this could be helpful. The virtual room therefore found it necessary to have an open discussion about this topic and to assess the existence of mental health challenges in the African community, the need to keep well and ways to create awareness of possible challenges in this area. We agreed on having more than 2 sessions that will dwell more

on the cause of mental health, signs of mental health, how to get help and what the African community can do to look for solutions.

Opinions on the meaning of wellness and mental care:

- Self-love, self-confidence, and general good feelings about oneself.
- Wellness is sanity and lack of stress.
- What makes us happy.
- Knowledge and understanding of what is needed to keep well.
- Education and a good financial situation may not necessarily lead to happiness but can promote wellness and improve mental health.

Below is a summary of the virtual room discussions based on the coordination of Anastasia Nkumi (A domain Expert) and supported by input from the participants.

What is mental health?

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood. Over the course of your life, if you experience mental health problems, thinking, mood, and behaviour could be affected. Many factors contribute to mental health problems facing Africans here in Germany. These include:

Mental wellness and psychological hygiene for people of African origin

- Biological factors, such as genes or brain chemistry that can lead to depression.
- Bad eating habits or taking food supplements.
- Less sun.
- Life experiences, such as trauma or abuse. Family history of mental health problems.

What is mental illness?

Mental illnesses are conditions that affect a person's thinking, feeling, mood or behaviour, such as depression, anxiety, bipolar disorder, or schizophrenia. Such conditions may be occasional or long-lasting (chronic) and affect someone's ability to relate to others and function each day. *Although the terms are often used interchangeably, poor mental health and mental illness are not the same things. A person can experience poor mental health and not be diagnosed with a mental illness. Likewise, a person diagnosed with a mental illness can experience periods of physical, mental, and social well-being. Some reasons why Migrants of African origin don't receive help when they are experiencing mental health challenges:

- Lack of information
- Cultural barriers and belief
- Language barrier
- The phase of migration
- Racism and fear of being misunderstood.

Some causes of Mental Health / illnesses

There is no single cause for mental illness. Several factors can contribute to the cause of mental illness, such as:

- Early adverse life experiences, such as trauma or a history of abuse (for example, child abuse, sexual assault, witnessing violence, etc.)
- Experiences related to other health challenges, such as cancer or diabetes.
- Biological factors, such as genes or chemical imbalances in the brain
- Use of alcohol or recreational drugs
- Having few friends
- Having feelings of loneliness or isolation

Contributions from Participants

Participants gave example of cases of people they know with certain attitudes that makes it difficult for them to keep friends:

Case 1: A young man who is very talented, always has good jobs, does the job well but always end up losing the jobs. He gives people the impression to always know better and cannot deal with criticism.

Case 2: Another case of a young man who claims to see things that don't exist. Recently he claimed the house was burning although no fire could be seen. When he was told that no fire was burning, he became angry and insulted everyone who had another opinion.

General analysis: Many Africans in Germany have problems adjusting to the system. Some came with high expectations and are disappointed that things turn out differently. Bad choices and bad decisions, cultural differences, religion, and belief system sometimes put them into difficult situations.

Difficulties that are noticed in the African communities are:

- Experience of Depression
- Stress
- Dealing with racism in Europe
- Lack of a good financial situation
- Feeling frustrated and lack of enthusiasm.
- Other health challenges

Analysing the cause of the cases and the challenges of Africans in Europe:

It is important to know that mental illness is a reality. For example, a person seeing or hearing things that do not exist could be suffering from schizophrenia.

It is important to call the attention of a medical doctor in such a case. There are other aspects of mental challenges that are not necessarily caused by illness but by childhood experiences or others as stated above. These challenges can be caused through lack of adequate parental bonding, bad experiences like abusive relationship in the family or parents lacking the right ability to bring up a child. This could happen through neglecting the children or through paying excessive attention so that the child could not develop certain abilities like handling frustration adequately or keeping good relationships. In Europe Africans, are faced with other challenges like living in a foreign land with a different culture, they experience racism and need to adjust to new values and many other challenges. These situations can also trigger poor mental health and cause a feeling of dissatisfaction.

Both poor mental health and mental illness can cause emotional and physical discomforts that must not be neglected. We can experience wellness and a better psychological balance if we receive help in case, we experience poor mental health or if we are mentally sick.

Mental illnesses need the attention of a psychiatric doctor meanwhile poor mental health can be improved through counselling. It is important for Africans to understand the need to receive help and where to go for help, then experiencing poor mental health or being ill mentally is not a tabu.

The Virtual Room

The Virtual Room is an online conversation session in which we have a nearly equal number of young and older people take time to reflect on topics of interest to the African community in NRW. It takes place in a moderated debate..

Virtual Room discussions

Why do Africans hardly make use of counselling or go for treatment

- Lack of information or misinterpretation of mental health.
- The fear of being branded as being mad.
- Lack of information of where to get help.
- Religion and belief.
- Cultural approach towards mental health.

Some suggestions for possible solutions

- Some institutions like EFL (Ehe-Familie und Lebensberatung) or Diakonie offer counselling free of charge.
- Creating awareness of the existence of mental health challenges.
- Africans need to network and share information.
- Knowing and understanding our history
- The need to work on changing the mindset.
- A paradigm shift is important to better approach our problems.
- Creating institutions that could attend to our challenges.

A follow-up virtual room discussion on wellness is being anticipated. We welcome new interested participants. Other topics can as well be suggested. Do get in touch via info@africanimpulse.com

Disclaimer

The information provided here comes from discussions in the African Impulse organized virtual rooms. It does not reflect the opinion of all Africans in the state of Nordrhein Westfalen but of those who participated in the discussions.



We put sustainability on everything we do. We care more about projects that help communities



NRW ZUSAMMEN

2022 Online Events

21.01.2022 18.02.2022 18.03.2022

22.04.2022 20.05.2022

17.06.2022 22.07.2022 26.08.2022

23.09.2022 21.10.2022

25.11.2022

09.12.2022

The African Impulse

For a fair, connected world that thinks sustainably

African Impulse e.V. is a registered, non-profit, independent non-governmental organization (NGO), which campaigns for a fairer world in which the North and South can cooperate, knowledge can be transferred, communities can be given the impulse to help themselves and children and the vulnerable can be empowered.

Goals

The African Impulse e.V. pursues the following goals:

- Development cooperation
- Supporting of youths and the elderly.
- Promotion of education

- (adult and vocational), including aid to promote studies.
- Promotion of international thinking and tolerance (International understanding).

We achieve these goals through actions, some of which are:

- Initiating and supporting self-help projects in Africa (Cameroon in particular), particularly in the field of information technology, agriculture, environmental protection, health, sports and solar energy
- National and international collaboration and network-

ing with comparable organizations.

- Information and education through publications and newsletters.
- The organization and implementation of national and international cross-cultural dialogue, educational projects and events.
- The support and integration of children, adolescents and adults through education and outreach.
- The promotion of equal participation by including and supporting women and girls.
- The use of sports in promoting understanding and in empowering children.
- Establish a meeting and education center for people of different walks of life to interact and in so doing

The strength of African Impulse e.V. is in the direct, non-bureaucratic approach in which we build our ties to project partners and institutions. We look at sustainability in every project we undertake. ■

State funding for small businesses and families



Grant or Loan?

In the case of grants, the money does not have to be paid back. You get it "as a gift" from the state. In the case of a loan, you will receive an amount X according to the intended use, which you have to repay within a period of time, including interest.

State funding for small enterprises and families

Within the framework of project NRW Zusammen, an online seminar on state funding for small enterprises and families was held on December 2 with some Africans in the state of NRW. Queen Atud, an asset advisor led the seminar. Here is a summary.

Funding for companies usually comes from the state. The federal government, the state and the EU support start-ups and companies with grants. The Reconstruction Loan Corporation, known as KfW Bank for short, is the best-known sponsor company which grants support in the form of loans. However, it should always be borne in mind that subsidies for companies in the form of grants are always earmarked (bound to the purpose) and are usually significantly lower than subsidy loans. The purpose of these fundings are mostly to increase the attractiveness of certain locations as a place to live and work.

There are three types of support:

- Grant (A non-repayable benefit that does not require anything in return)
- Credit (Small amount and short term loan. Must be paid back)
- Loan (A loan is a sub-form of credit. Larger amount and long term. Must be paid back)

Funding for small companies is usually from the following sources:

- EU - (EU Commission)
- Federal Government - (Federal Ministry for Economic Affairs and Energy)
- States - (State ministries for economy, energy, transport and regional development)

The mindset

Are you thinking of starting a business, would you like to become self-employed or do you need a new machine as an existing company? Then you and your company may be eligible for funding. In Germany, there are now more than 2,000 government funding programmes and financial aid programmes that aim to make it easier for founders and young entrepreneurs to start a successful business, but are also aimed at already established companies with financial injections. Given the large number of subsidies, it is not easy for many to find the right one and then to get all the necessary application documents together.

In order to receive public funding, you must apply for it. It is advisable to proceed carefully and to invest a little more time than not enough in preparation. You would have to ask yourself first - Why do you or your company need the funding and how high is the funding requirement? Is the funding to cushion current difficulties in your business? Are you looking for government funding as a small business or do you need a non-repayable grant in order

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to start being self-employed? Therefore, determine whether you need the government business grants to

- finance or invest in something,
- create new structures in your business, such as hiring new staff, or
- receive advice.
- quickly get a commitment of funding for your business.

A business plan is a must for the house bank and the employment agency.

When looking for funding, always check the following:

- Who is funding?
- Why are they funding?
- What / whom are they funding?
- How is the funding?

Example funding programs

Let us present here a few of the programs where one could get funding. Some may have expired by the time you are reading, but new programs always come up.

Gründungszuschuss (Start-up grant)

This is aimed at company founders and freelancers and is intended to help them stay liquid during the first few months of development. The application must be submitted to the employment agency. In order to receive the funding, a detailed business plan is required, among other things. If the employment agency is convinced, you will receive the agreed monthly payment over several months and can concentrate on building up your company.

Einstiegsgeld (Entry fee)

This is aimed at those who want to become self-employed from unemployment. Applicants receive the non-refundable grants for Self-employed if you were receiving unemployment benefit II In addition to the convincing presentation of the concept, the applicants are checked for their suitability for self-employment. Financial support for setting up a company or an individual business is for a maximum of 24 months.

Exist-Gründerstipendium (Exist start-up grant)

This is aimed at students who just left university and want to use their expert knowledge to set up their own business as an engineer. This is intended to increase the number of founders from the field of research and science. Innovative ideas and projects with the prospect of high economic success are funded.

Baukindergeld 2021

The construction child benefit (Baukindergeld) is given to middle-income families who are building or buying a house for the first time. It is intended to make it easier for families to build or buy their own house. The maximum funding is € 12,000 per child over a period of 10 years (i.e. €1200 per child per year for 10 years). The income limit is € 75,000 of the taxable annual income plus € 15,000 allowance per child. The decisive factor is the family income of the last two calendar years before buying or building a house. Applications must be submitted to KfW by the end of 2023. Applications can be submitted online to KfW.

Wohn-Riester-Rente

Wohn-Riester-Rente (Residential Riester subsidies) is a form of saving for retirement. But it can also be used to build or buy a house. In order for the state to approve the grant, a certain amount must be paid into a Riester contract every month. The money generated with the Riester pension can be used for various purposes or for real estate purchase as required.

Requirements for receiving funding:

- Builders and buyers who live in their property themselves
- Borrowers who use at least 4% of gross income to repay the home loan.

With a home loan and savings contract, you can save on the construction or purchase of your own residential property. Every eligible saver with a Riester home loan and savings contract receives an annual allowance of a maximum of 175 euros on his home loan and savings contract. Additionally there there is a high child allowance.

But you cannot only use your Riester home loan and savings contract to buy or build your own home. You can also benefit from the allowances for the age-appropriate renovation of your property.

The Riester Rente is a retirement provision which is interesting for all employees, civil servants and self-employed who are insured in the statutory pension insurance. It has the following advantages:

- State basic allowance
- High allowances if there are children
- Tax advantage

Its disadvantage is its downstream taxation in retirement age.

Other forms of retirement provisions sponsored by the state include:

- Vermögenswirksame Leistungen
- Rürup-Rente (Basis-Rente)
- Betriebliche Altersvorsorge

* You can find more information about doing business in Nordrhein Westfalen through <https://www.nrwinvest.com>.

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