



WEEK OF COMPASSION SUSTAINABLE DEVELOPMENT PROJECT REPORT

For Global Ministries

*Please type or print clearly. Return electronically to Week of
Compassion.*

SECTION 1: Basic Information

Area Office	Global Ministries , Africa Office
Date of Proposal Submission	Fall 2019
Project Title	Empowering Women Through Savings and Credit
Project Period	December 2019- August 2020
Name of Local Partner	<i>Council of Churches in Sierra Leone</i>
Location- City/State/Country	<i>Freetown, Sierra Leone-West Africa</i>
Total Amount Received from WoC	\$ 10,000
Person Completing Report	Ebun James-Dekam, General Secretary of the Council of Churches in Sierra Leone
Contact Information <i>Phone, email</i>	Marco Cable, Executive for the Africa Office Global Ministries lcable@dom.disciples.org

SECTION 2: Project Summary

Project Goal

Referring back to your original proposal, what is the overall goal of the project? If your plans have changed from the original proposal, please describe.

The purpose of this project is to promote economic opportunities to enhance household income earning capacity and to encourage a culture of savings among young men and women. With this project initiative, young people in Sierra Leona are learning how to balance their income and expenditures for better savings for their households and for their income-generating projects.

Primary Activities Implemented: Describe administrative and programmatic activities implemented in your request for funding.

Administrative activities carried out by CCSL:

- Field visit to beneficiaries
- Consultative meetings
- Design of work plan
- Identification of trainers
- Developing modules
- Disbursement of funds
- Follow up by social worker
- Quarterly monitoring visits by programs director
- Reporting writing

Programmatic Activities carried out by CCSL

1. Group formation and leadership selection
2. Financial literacy program
3. Formulating a business plan module
4. Group financial record keeping and group decision making
5. Individual record keeping
6. Evaluation of loan applications for income generation projects to decide whether it is a viable business or income generating activity.

Challenges and Actions Steps Taken to Resolve

Summarize what organizational and environmental (political, social, infrastructural, etc.) challenges arose during this past year that hindered the project achievement of its goals. Also, include how the project/program addressed them.

The village savings and loan methodology has been introduced in the eight communities during the first phase of the project. As their confidence in the group increases, more cooperatives are having business plans to embark on agricultural and livestock rearing, and more young women and men are expanding their businesses. Currently, access to proper storage facilities is a challenge for several groups.

The CCSL provided an in-depth training on entrepreneurship and innovation for young people in the program. During the last three months, the Council endeavored to introduce an entrepreneurship training module in order to encourage beneficiaries with ways to manage the challenges related to COVID-19. Since the outbreak of COVID –19, cooperatives had not been meeting weekly, and the income-generating projects for most of these young men and women are facing challenges.

The country of Sierra Leone is no different from others in fighting the spread of coronavirus, as there were many restrictive measures such as lockdown and bans on inter-district travel. However, groups are trying to revive themselves and their income-generating projects in a safe manner, especially now that there some of the restrictions have been removed.

SECTION 3: Project Results

Client/Participant Success Story or Details of a Program Achievement

Please share a client success story or a program achievement from this project. The success story or the program achievement should be related to program activities implemented and should convey the need or impact of the project. If using a client/participant success story, please keep client confidentiality in mind. If available, include pictures as attachments to your report.

- 356 young people were identified from eight communities and were provided with series of training on the importance of savings, credit, insurance and social fund, group solidarity, personal development (leadership skill, adult literacy, and numeracy).
- As a result of the above trainings, these young men and women have formed self-participatory Savings and Loan Cooperatives in their church communities, which has enable them to save money.
- Eight ***new village savings and loan cooperatives*** are now operational and running in church communities. Half of the members have received small loans, paying an interest rate of 10 percent with an average limit of three months.
- On average, each woman is saving \$270 over one year, which depends on the strength of members purchase shares bought.
- Each savings and loan group has determined their own group size, shares size, makes up the interest rates and rules independently.

From the CCSL's projection, 80% percent of members will be complete the first Savings and Loan cycle in October 2020 and will receive their first loan to be used to set up their income-generating project. The remaining 20% of participants did not complete the cycle, as a result of a number of reasons.

Here are two Success stories:

Rhoda is a member of the *Love One Another Savings and Loan Cooperative* and a mother of six children. She shares: *It has been tough for me to care for the needs of the children on my own. Many times, we have not been able to afford a meal for everyone, and some of my children have had to drop out of school.*

As tears flow down her cheeks, she continued, *I am glad that I was encouraged to participate in this cooperative, because it has helped restore my dignity and respect as a young woman. Within eight months of the project, I have been empowered with skills on basic entrepreneurship, how to raise capital to setup a business, and I have been provided with a loan to start a catering business. I want to thank God for the sponsors of this initiative for restoring peace in my home, and now I can smile for this reason.*

Margret is a member of the *Thaduba Savings Association in Makeni*.

She refers to the program as her *source for economic freedom and a booster for livelihood support. As a single mother of two children and oldest daughter with four younger siblings, I have been through very difficult times personally. After having my second child, I was forced to leave work to stay at home with the children. Needless to say, this was extremely exhausting, thankless, and worst of all, I felt unproductive. After a year of my frustration levels rising, I learned about the Council of Churches in Sierra Leone's Savings and Loan program that was teaching courses on how we can be productive together, help one another in accessing loans to begin new income-generating activities. For us, communally supporting each other for productivity has been key. I have started making progress in several aspects including buying and selling local commodities, offering catering services, and decoration services. This progress has given me back my self-confidence and optimism.*

Short and Long Term Results

Realistically link program activities to the difference they are making. Describe how the project's activities are making a difference in the short and long-term for both the client and the community.

- Savings and Loan Cooperatives have led to the improvements in households' financial well-being, livelihoods and women's empowerment among the target group
- There has increased access to small loans with minimal interest rate for small income-generating activities, helping participants to become self-reliant and able to make better decisions concerning their families and wellbeing.
- Through monitoring the project, 50% of the small loans were used for agricultural and business purposes, and 30% of the loans were used to support young girls to access quality education or technical vocational skills.
- These Savings and Loan Cooperatives included a social or solidarity insurance fund managed by the group to help members in need through interest-free loans or cash grants in case of emergency.
- These savings groups are now transforming themselves into Community Based Organizations, advocating and championing issues for young people in Sierra Leone

Best Practices: Please Identify and Describe processes or practices that you implemented in this project that were successful, and that you recommend for use in similar situations.

The cooperatives are self-managed financial groups; therefore, they are using their own resources and do not rely on any external group for them to succeed. Their contributions to the cooperatives in the first cycle of the project indicates that they are interested in continuing using their own resource to sustain the group and to reach out to other communities.

The Council of Churches has supported these self-managed groups through providing capacity building and refresher training modules on new methodologies from time to time. Also, the Council of Churches has provided monitoring, supervision, and above all, has created new connections for members to those involved in businesses and service providers.

Quantitative Results

Provide “numeric indicators” of your work in serving people and implementing project activities.

PEOPLE Served Avoid Duplicate Counts between Categories	# of People Served	Comments or Description
Women age 18+	290	80% Registered members of savings, loan and investment cooperatives are young women
Men age 18+	66	20% of the Registered members are young men
Youth age 13-18	0	
Children age 0-13	0	
Families/Households	201	<i>Mostly household headed by women</i>
Disabled	5	<i>Were registered as members of the cooperatives</i>
Other: specify such as employed, unemployed, immigrants, etc.		70% of the members are unemployed young men and women in the informal sector are mostly engaged small scale farming and fishing

Activities Implemented

Specify Activities	# of Activities or Service Units	# of Participants or Beneficiaries If applicable	Comments or Description
Needs Assessment	3	-	A survey was conducted in three districts in order to establish priority areas for the project. Eight communities (3 in Tonkolili District, 3 in Western Rural and 2 in Kenema District) were identified for the project

Identification of beneficiaries	8	8	Eight communities benefited – with each now having a Savings and Loan Group operating within the community. Membership in the Savings and Loan Groups total 356 persons.
Conducted series of Trainings and workshops	16	356	Participants were provided with basic literacy, numeracy and leadership skills, business planning, financial record keeping.
Group formation and leadership selection	8	356	Since the groups are self-governing, CCSL facilitated the process for them to freely choose their own leaders, who they entrusted with the responsibilities to manage the affairs of their cooperatives.
Weekly/monthly meetings	25	356	Each group meeting includes decision making, individual record keeping, evaluating loan applications, plans for income generation projects to decide whether it is a viable income generating activity.

Examples of Activity Descriptions: food distribution, legal assistance, trainings, workshops, clinical services, TB screening, intakes, pigs raised, wells dug, school supplies provided (units), etc.



Unity in Christ women's savings and loan Cooperative weekly meeting



Women in the cooperative celebrating "the box of hope"



Members of the management committee key holders closing the metal safe box after meeting in Masorie village, Waterloo



Record keeper entering purchase bought shares during meeting.

SECTION 4: Financial Management

Required Attachment: How was funding used? Provide a financial report of how gifts were put to use in support of your project. A template for this financial report is attached for your reference. Any report that does not follow this template will not be considered a completed report and not eligible for applying for WOC Sustainable Development grant.

See Attached Spreadsheet.

If expenses differ from the original proposal, please explain variances here:

All funds requested for this grant were used as proposed with several minor differences. It is important to note that in the budget, the CCSL estimated to allocate \$10,000, with a portion of this funding coming from CCSL budgeted funding for the project, to provide new start-up loans for women in the program. As the new groups will graduate from the training program in October 2020, the actual expenses for this category will increase to closer to what was estimated in the budget.