



Annual Report

2018



About Action10

Action10 is a volunteer organisation registered in Sweden. The organisation is run by volunteer staff only, thus Action10 does not have any paid staff. The administration costs in Sweden shall not exceed three percent of the annual income and the administration costs in our Target countries shall not exceed seven percent.

The organisation shall operate according to the Ten Actions (TAct). TAct was developed with the purpose of framing equal partnership collaboration between OECD and non-OECD countries. A partnership that builds on needs-driven interventions, mutual benefits, transparency, accountability and sustainable economy. The aim was to proceed from the traditional development aid approach to evidence-based international development collaboration. The Ten Actions are: Needs Driven Programme, Equal Partnership, Real-time Outcome Planning and Evaluation, Strategic Partners, Institutional Capacity, Sustainable Economy, Quality values, Resilience, Knowledge Sharing, and Visibility. Action10 offers four unique tools: TAct (Ten Actions), ROPE (Real-time outcome planning and evaluation), CROSS (Cross-cultural learning and partnership) and TRUST (Transparency and accountability).

Action10 operates in close collaboration with its sister institution Human Rights and Science (HR&S). HR&S is a social enterprise operating according to the same principles and developed by the same Founder. HR&S has a larger mandate and is providing back-up support to Action10.

Acknowledgement

Our sincere appreciation goes to our Volunteer staff, our auditor, our Programme management partners, our Target partners, our Strategic partners, our donors and other supporters. Action10 work is a true teamwork, which depends on everyone's skills, dedication and honest ambitions.

We would also like to sincerely thank Dr. Gabor BRUSZT, who generously has performed the auditing of the Action10 2018 financial report on a volunteer basis.

We want to acknowledge our close friends for extraordinary fundraising and donation efforts during 2018. We especially note the continuous support from a number of monthly givers, which creates a platform of sustainability, and a cornerstone in the implementation of financially sustainable programmes. We also want to mention our crowdfunding supporters who have generously contributed through the Global Giving website.

We thank our bank (Swedbank), our bookkeeping platform (Fortnox) and our virtual office platform (OnlyOffice) for providing discounts on their regular annual fees.

Message from the President

People are poor.

Besides the pain of struggling to survive, the poverty causes corruption, crime, violence and forced migration. There are many reasons for preventing poverty. It seems that the Aid industry still has much to learn, and that it is predicting outcome rather than measuring impact, while the number of extremely poor people in Africa is increasing.

Action10 claims that people will work their way out of poverty if they are given the opportunity, and our solution is to provide exactly that, opportunities for poor people to react. We face the corruption, the crimes, and the violence, while enabling vulnerable people to create and implement sustainable solutions. We work in equal partnership and through social enterprising, while opposing a giver - receiver attitude, as well as the donor-driven NGO concept. Action10 is flexible, innovative, sustainable and oriented towards social impact. We also capture scientific findings and innovation while ensuring cross-cultural understanding, evidence-based evaluation planning, as well as transparency and accountability.

Our model has proven successful and we are already operating in several countries in Africa and have evidence for having had a positive effect on thousands of people's lives. We have supported twenty innovations and livelihood improvement solutions, designed and implemented by the people concerned. We have also experienced serious challenges, but we have remained strong and resilient, and we have turned challenges into lessons learned, and adjusted our approaches to become better.

We are offering seminars, workshops and coaching on our tools. We are also seeking monthly givers. Givers are welcome to be part of the Action10 community and benefit from our activities in Stockholm. The funds will be re-paid by the loan-taker in Africa to our country office and be reinvested. By doing so our ActionInvest fund in Africa grows and the programme scales up. In addition, we offer travels to visit our sites and we have a shop selling African items.

9 March 2019



Assoc. Prof. Cecilia ÖMAN

Founder and President of Action10

Executive summary

Action10 was run by 41 volunteer staff members during 2018 and the operations were carried out through five workgroups: Evaluation planning (EP), Institutional capacity (IC), Knowledge sharing (KS), Sustainable economy (SE), and Quality values (QV). The turn-over of staff was significant, as it always is in Action10 and which can be expected from a volunteer organisation. During 2018 Action10 arranged 18 events in Stockholm.

Our collaboration operations were managed by seven development institutions in six countries in Africa Institute des Sciences (IDS) in Burkina Faso, Livelihood Improvement Programme (LIP) and Amani woman group in Kenya, IDEFOCS in Liberia, SpellAfrica in Nigeria, S.E.VIE in Togo, and UBUNTU in Uganda. The implementation of programmes were successful and also challenging; lessons were learned were fed into the organisation by adjusting our tools and strategies. Action10 volunteer staff and representatives visited our partners in Togo, Burkina Faso and Liberia during 2018.

The financial fundraising result for 2018 was SEK 179,484 and the Action10 administration costs represented 1,0 % of the funds raised.

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African flavors event, December 2018 (Source: Impact Hub)

Management report

Board members

The Board members elected for 2018 were:

President	Cecilia ÖMAN
Vice President	Vacant
Secretary	Olha KARAVAYEVA
Head of Finance	Anders KINDING
Head of IT	Christian MILZ
Head of Evaluation planning	Caroline BRUNDIN
Head of Institutional capacity	Melissa DIXON
Head of Knowledge sharing	Shirin RADL
Head of Sustainable economy	Katja GORYUNOVA
Head of Quality values	Victor REYES
Substitute	Beatrice PERSSON
Substitute	Enkeleda IBRAHIMI

Other assignments

Auditor:	Gabor BRUSZT
Nomination committee (Chairperson):	Franco OFILI

Board rotation during the year

- Our secretary Olha KARAVAYEVA took a break due to maternity. Melissa DIXON took on the position as secretary back-up from March, including management of the General assembly. Later in the year when it was clear that Olha will not return, Melissa agreed to take the secretary role permanently and be relieved from the Head of IC position.
- Shirin RADL was elected Head of KS post General Assembly. Later in the year Shirin stepped down due to lack of time and Romina CARRASCO took on the position.
- Head of SE Ekaterina GORYUNOVA stepped down due to lack of time and Enkeleda IBRAHIMI replaced her.

Workgroup volunteer staff

Vice Heads:

Vice Head of Finance and member of IC: Darya KARTSAVA

Vice Head of IT and member of KS: Andra PETROSAN

Team leaders:

Evaluation planning (EP): Beatrice PERSSON and Mayra ERIKSSON

Quality values (QV): Franco OFILI

Institutional capacity (IC): Magnus LINDBERG

Knowledge sharing (KS): Romina CARRASCO

Sustainable economy (SE): Enkeleda IBRAHIMI

All Workgroup volunteer staff:

- Evaluation planning (EP): Caroline BRUNDIN, Mayra ERIKSSON, Beatrice PERSSON, Linnéa ROMAN, Joanna SANCHES, Nicole ZIMMERMANN, Karin WALLIN, Karina ESPIN, Vandana SEHGAL, and Marcus SJÖLIN.
- Institutional capacity (IC): Melissa DIXON, Milly DARLSON, Magnus LINDBERG, Darya KARTSAVA, Evelina JONSSON, and Mawuena ASEM.
- Knowledge sharing KS: Shirin RADL, Romina CARRASCO, Marina VISNTINI, Petra JÄÄSKELÄINEN, Diane DAYOUNG, and Andra PETROSAN.
- Sustainable economy (SE): Ekaterina GORYUNOVA, Enkeleda IBRAHIMI, Laura PÉREZ, Sophie LEWIS, Ipek OGUN, Adriana BOZBICIU, Maria YANNAKEA, and Maria NICLASON.
- Quality values (QV): Victor REYES, Franco OFILI, Maja RONCA, Dunja KASIPOVIC, Kwame Osei BAIDU Melissa RODRIGEZ, and Anne BULLOCK.

The number of volunteer staff during 2018 was 41. But not all these volunteers have worked the full year, it was estimated that around 30 were active simultaneously. The number of volunteer staff were six during the start-up years of Action, then increased yearly and flattened out in 2014. In 2009 Action10 (INPACT) started with 6 volunteer staff, in 2010 as well as in 2011 INPACT continued with the same 6 volunteer staff members. In 2012 the number increased to 10, in 2013 the number was 32, in 2014 it was 47, in 2015, 49; 2016, 46; and in 2017, 51.

The turn-over of volunteer staff was significant, which can be expected for a volunteer-driven organisation, but less during 2018 than during the period 2013 – 2017. The volunteer staff tend to stay for a longer period of time and a core group of volunteer staff of about ten, tend to remain with the organisation more than three years. The organisation benefits immensely from the input by all the new volunteer staff. The high turn-over also adds challenges to the institutional memory and puts demands on the sharing about the institutional core values. The high turn-over put high demands on having a very clear workflow and overview of the sharing of

work tasks. For this reason Action10 has developed an ambitious document describing the governance, management and operation of the organisation.

Country partners

Our partners in the target countries are local social enterprises or NGOs that are in charge of the tasks and operations on ground. The collaboration has been firmly established and has reached a quality level of trust, harmony, equity and resilience.

Action10 collaborated with seven Country partner organisations in six countries during 2018.

Burkina Faso

Institute des Sciences (IDS)

Yvonne BONZI/COULIBALY, Coordinator

Kenya

Amani Women Group

Mama SHIRU, CEO and Founder

Livelihood Improvement Programme (LIP)

Nancy GITHAIGAH, CEO

Liberia

Initiative for the Development of Former Child Soldiers (IDEFOCS)

Morris MATADI, CEO and Founder

Nigeria

SpellAfrica

Elvis AUSTINS, Chairperson and Founder

Erezi EDOREH, CEO

Togo

Association Solidarité Enfance et Vie (S.E.VIE)

Francois KLUTSÉ, CEO and Founder

Délali ADEDJE, CEO Assistant

Uganda

UBUNTU

Bernard OMONY, Coordinator

Output and outcome during 2018

Board

Board meetings

Six Board meetings were held according to plan.

- No 48 – 53.
- The Board met in February, April, June, August, October, and December.
- The minutes were posted on our Portal for easy access for all Volunteer staff.
- The Board meetings were hosted by HR&S at Luntmakargatan 25.

Output from the Board

General output

- Overall knowledge sharing, policies and strategies.
- Ensured continuous communication with all PPs.
- Visits to PPs.
- Overview, support and coordination for workgroups and Focal point.
- Appointed Heads and team leaders for vacancies.
- Ensured Portal was up and running and that all volunteer staff had access.
- Ensured all volunteer staff had access to Action10 e-mail.
- Ensured Website was up and running.
- Managed the bookkeeping.
- Agreed on distribution of funds to reflect the requests by PPs.
- Transferred funds to PP.
- Held workshops on TAct, CCP and ROPE.
- Revisions of TAct, CCP and ROPE as lessons were learnt:
 - Bookkeeping guidelines.
 - ROPE guidelines.
 - Business idea guidelines.
- Addressed the year targets set by the General Assembly (GA).

Specific output

During 2018 the Board agreed:

Country partners

- To revisit and revise Country partner contracts where appropriate.
- To invite a new initiative in Burkina Faso to become a partner. Professor Yvonne BONZI/COULIBALI has an ambition to support ten women to become academic professors.
- To invite UBUNTU to become a partner and replace PAMOJ; both are in Uganda and both are coordinated by Mr Bernard OMONY.

- To put GOLD on hold until we see evidence for mutual benefit partnership between GOLD and IDEFOCS. Thus, the previous decision by the Board to open an account at one.com for GOLD and pay the annual web site fee was put on hold. Also the first financial support of 2000 EUR for GOLD, previously decided on by the Board was also put on hold. The reason is lack of collaboration between IDEFOCS and GOLD.
- To conclude our programmes in Colombia, due to lack of common understanding about sustainable economy

Sustainable economy

- To improve our strategies to ensure that a business idea is developed by our partners and shared with us. The business plan and budget shall be developed in local currency. (This is against the practice implemented by Sida, which develops budgets in Swedish Kronor. The Sida practice results in the partner receiving more or less funding that planned for as a result of fluctuating exchange rates.)

Finance administration

- To research opportunities and then develop a policy around safe and cost-effective transfer of money to and keeping money within our Target countries by our Country partners. Keep the policy updated. Thus, we shall study the bank system in our partner countries and research which options we have. Morris informs that IDEFOCS has to pay \$ 15 US every month for its bank account and requests "Action10 to rethink our method of transferring funds". We shall consider safety, user friendliness and costs, both at the sending side and receiver side.
- To arrange a Swish for Action10. The cost was SEK 2 per transfer.
- That our Financial Annual report shall include actions explanation the numbers that are shown, in order to facilitate the end of fiscal year review by the auditor. The Financial auditor shall not be required to read the full annual report.

Cost management

- That PP shall benefit from the 7% (all or partly) if they coach a TP for one year. The programme profit must sustain bank costs, access to minimum one functioning computer, internet and electricity costs ensuring smooth communication between partners, end of the year financial external auditing, and transportation required for the programme.

Fundraising

- To set as a goal to recruit 100 new monthly givers per year who donates in average 200 SEK per person and month.

General Assembly

- QV Team leader(s) are proposed to be nominated as nomination committee by the General Assembly.

IT

- To make sure we have a secure web page. Install all necessary certificates, including to ensure the encryption. Develop a policy around securing our website and our OnlyOffice site.
- That the access to the FB admin account shall be granted Board members and Team leaders. A written policy related to FB is to be developed and maintained by KS.
- That the access to the Portal account as administrators shall be granted the President, Vice President, Heads of workgroup, and the QV Team leader.

GDPR

- To implement a policy that ensures all photos, videos and messages uploaded to social media are according to TAct and GDPR
- To develop an Action10 policy around the Datainspektionen regulation on GDPR and to upload the information on our website. The policy shall be implemented and kept updated by the IT Team.

Quality values

- To develop a policy around that we will not support persons who are linked to one of our Country partners if they leave our partner and develop their own initiative.

Institutional capacity

- Communication was again brought up by EP as a main challenge for Action10, as it was the previous year. It was addressed by implementing cross-workgroup workshops and stressing that WGs have tasks that concerns Partners which they shall discuss directly. Arrange minimum one workshop per month. One Workgroup is in charge of each event and invites other workgroups to do concrete work.
- That the cost for "fika" during Action10 events in Sweden and small event tools is requested for to be covered by the participants.
- That the strengths and weaknesses of OnlyOffice shall be compared with other IT platforms.
- That Board and GA minutes are signed and filed in an archive as well as on OnlyOffice, by the secretary.
- To invite Monthly givers to A10 events when appropriate, for visibility purposes.
- To conclude the Focal Points for now as the effort requires very close bond between the Focal Point staff and the Action10 head-quarters, which we do not have at this time.
- That policies for inviting new Partners and concluding or post-pone partnerships be developed by IC.

- That policies around becoming, and relations with, strategic partners providing funding be developed by IC.

Evidence

- That, in order to strengthen our capacity to capture evidence of outcome we shall; stay updated with Country Partner's social media to capture programme development; compile and share addresses to Country partner's social media sources on the Portal, guide travelers to collect evidence and compile their findings, load photos on portal Google doc, upload communication on CRM, upload reports on Portal and discuss on Portal Forum.

2018 Year Targets

The 2018 year targets were set by the General assembly in 2017. All targets were dealt with by the Board during the year and the Action10 strategy was strengthened accordingly.

TAct & ROPE

The Action10 tools TAct and ROPE were updated reflecting lessons learned.

Programme partner visits

- Cecilia ÖMAN visited Togo, Burkina Faso and Mali in April.
- Cecilia ÖMAN Zimbabwe and Zambia in November
- Tancrède CHAMBRAUD visited Liberia in August and represented Action10 and HR&S during the visit.
- Nergiz IS (HR&S internee) visited Rwanda during October and November for five weeks.

Action 10 Events in Sweden

During 2018 Action10 arranged eighteen (18) events in Sweden.

- One (1) General Assembly in March.
- Six (6) Board meetings
 - o one every second month; February, April, June, August, October and December.
- Six (6) seminars, trainings and workshops:
 - o Leadership training by Anders Kinding
 - o Workshops on Fundraising from private givers by Anders Kinding
 - o Workshop on our key programmes by EP
 - o Workshop to assess our Institutional capacity and work-flow by Cecilia Öman.
 - o Workshop on cross-cultural collaboration by Cecilia Öman.

- One-day workshop on TAct and ROPE by Cecilia
- Three (3) fundraising events
 - The movie night.
 - Africa Flavors No 1 in November
 - Africa Flavors No 2 in December.
- Two (2) social and visibility event
 - Social gathering at Cecilia's place in June.
 - Hosted Mr Tancrede CHAMBRAUD during a few days in June Stockholm, in order to prepare him to be able to represent Action10 / HR&S while visiting IDEFOCS in Liberia.

Lessons learnt

Every year we compile the lessons learned from the year and adjust our tools and strategies accordingly in order to improve.

We did not meet our goals by attending the Swedish national day celebration in Rålambshovsparken 6 June. We joined the event for a couple of years, but decided to conclude the activity in 2018. The cost-benefit analysis was negative.

It seems that members of institutions that we are collaborating with, may decide to leave the partner institution and start their own initiative, with the prospective of being a partner with Action10. After having reflected over a few such cases we have decided to not support such development. It seems to create tension among the partners and their staff (f ex GOLD).

Our institutions seems to benefit from support with assigning and auditor for end-of-the year financial auditing and monthly ROPE coaching.

It seems that in a situation when we are supporting a slow but firm scaling-up, and the aid industry involve itself with the programme by contribution with large financial support, we may lose the development forward (f ex BanaPads).

It seems it can be difficult to explain the Ten Actions approach to our Country partners, unless we work on-site (f. ex Gen-stainable, Kiwanis Foundation, LINK-UP).

It is seems not to be fruitful to ask the A10 staff to appoint monthly givers through their network. The SE workgroup was able to give Action10 top scores with the Global Giving crowd funding site, which increased the amount donated, and the conclusion was that attention to crowd-funding is an important source of income.



Our Programmes

No	Name	Country	Partner	Start year	Status
A1	Basic education and children abuse prevention	Togo	S.E.VIE	2009	On-going
A2	Community mill and school lunches	Togo	IARAD	2011	Concluded 2014
A3	Community services through small scale businesses	Togo	S.E.VIE	2011	On-going
A4	Table banking	Kenya	LIP	2011	On-going
A5	Language education over radio	Nigeria	Spell-Africa	2012	On-hold since 2014
A6	Ghetto interventions addressing former child soldiers	Liberia	IDEFOCS	2013	On-going
A7	Access to Sanitary Pads in rural villages	Uganda	BanaPads	2013	On-hold since 2017
A8	Child-care Centre	Colombia	Kiwanis	2013	Concluded 2018
A9	Health care clinic	Togo	S.E.VIE	2013	On-hold since 2016
A10	Support to local entrepreneurs	Nigeria	Spell-Africa	2013	On-going
A11	Village libraries	Cameroon	LINK-UP	2013	On-hold since 2018
A12	Sanitation and hygiene	Togo	S.E.VIE	2012	On-going
A13	Letter exchange	Cameroon	LINK-UP	2013	Concluded 2016
A14	Rural banking	Togo	S.E.VIE	2013	Concluded 2016
A15	Language education application for cell phones	Nigeria	Spell-Africa	2014	On-hold since 2015
A16	Ebola prevention campaign	Liberia	IDEFOCS	2014	Concluded 2015
A17	Construction of houses	Colombia	Kiwanis	2014	Concluded 2018
A18	Training in a profession	Colombia	Kiwanis	2014	Concluded 2018
A19	Botanical Reintegration Village	Liberia	IDEFOCS	2014	On-going
A20	Back2School	Nigeria	Spell-Africa	2015	On-going
A21	Raise awareness about early pregnancies	Togo	S.E.VIE	2016	On-going
A22	Plastic recycling	Colombia	Kiwanis	2016	Concluded 2018
A23	Empowerment of speech in vulnerable rural settlements	Liberia	GOLD	2016	On-hold since 2018
A24	Small scale businesses in urban vulnerable settlements	Uganda	UBUNTU	2017	Start-up
A25	Enabling women academic professors	Burkina Faso	IDS	2018	Start-up

Programme presentation

The programme presentation covers the on-going programmes only. The presentations of concluded programmes and programmes put on-hold, can be found in previous Annual reports.

No 1. Basic education and children abuse prevention - Togo

Rolled into program no. 3 and no. 21

The programme was initiated in 2009 and is on-going. The programme operates in the Maritime region in Togo (south). The programme was initiated with the Programme partner IARAD (2009 - 2012) and was then taken over by S.E.VIE (2013).

Context

Primary level education is free in Togo since 2011, in the sense that no school fee is requested, but for many families it is the added cost of materials, of lunches, support for the teachers' salaries and the loss of an income when the children are not working on the farm, that results in children missing out on their right to go to school. Action10 and S.E.VIE also acknowledge that for a child to successfully complete their basic education they need more support than just basic school materials. So alongside the basic material the collaboration programme aims to provide school uniforms, school bags, nutritious school lunches, sleeping mats, shoes, a sweater, toothbrush and paste, soap, homework support by the teachers, light to support homework and health care.

Programme idea

The overall aim with the programme is to contribute to the improvement of the quality of lives for orphans and vulnerable children in Togo. The specific objective is to strengthen local initiatives that address the provision of education for children. The method on ground is to support and join the local communities and to strengthen their capacity. The work is done in collaboration with the communities and strategic partners. The programme addresses children who do not attend school in rural villages and small cities. The programme includes homeless children and orphans, their families or caregivers, their teachers and the headmasters of the schools, to help them have access basic education and good living conditions. S.E.VIE has guided the programme to look at the root cause of the low level of education in rural Togo. This has led to the understanding that the programme should address the raising of awareness of

children's rights. The awareness raising shall address the children themselves, their families and caregivers, teachers, head masters and village authorities.

The programme has since the start, ensured that children have had the opportunity to attend school, and has provided encouragement, awareness raising about children's rights, necessary school materials, homework support and health check-ups. During 2014-2015, S.E.VIE introduced special attention to the specific situation of school girls, by addressing sexual harassment and early pregnancy. Initiatives have been taken and a new programme called "Preventing early pregnancies and early marriages among girls and women in Togo" began to take form in 2015.

The education programme itself has been kept at a good level over the years and community capacities has been strengthened. The children express that they feel motivated to make an effort in school. One can also see a positive shift in the way the children and the adults around them see their place in the society. Physical punishment has decreased and education is seen as a priority instead of an aspiration. Very importantly, the children share that they feel happier.

During the period 2009 – 2016, 298 children have been supported with school material and other support needed. During the period 2009 – 2016, 152 children (79 girls and 72 boys) in the programme have completed Primary School.

2018

The focus location of the programme was shifted from the Maritime region to Tsévie.

Lessons learned

Even though the children benefited from our programme, we did not capture the parents, only very few parents decided to be involved with the S.E.VIE Action10 programme. It is a lesson like the mill actually. It was us who imposed a programme on the parents and we don't have the link to them actually. Maybe we did not from the start identify that the parents are TPs, but were thinking more about the children, the teachers and headmasters. Thus, we have learned also about the challenge of having a programme needs driven by ALL Target partners.

Also we could not solve the issue with school lunches, as we did not want to add a donation dependent component and the mill idea did not work out. Moreover, we did not manage to have all the 300 children, but less than 200, as the financial donation was not enough. And anyway we do not want donor driven programmes. It was also unfair in the school because only some belonged to the S.E.VIE Action10 programme, which made it unfair to the other children.

The challenge came out in a way where we created a conflict in the families, where the children wanted to go to school but the parents did not want them too. Thus Action10 introduced conflict.

This programme was our first pilot and started in 2009. It gave an indication of that the Action10 approach is meaningful.

We did not have money to pay everything compiled as a need by our Country partners, so the children did not get all items listed, every year. The total cost was estimated to be 120 Euro per child and year. There are three items that are more expensive than the rest. If we take out the cost for the lunch, the health care and light to be able to do homework then the other cost will be around 30 Euro per child and year.

Addressing the lesson learned

Due to the lessons learned we decided to close the first version of the education programme in Togo. But we will let those already involved finish grade 6, so we ensure they can read and write. The number of children within the programme the coming school year (2016 – 2017) will be around 150. Thus the cost for carrying them at the 30 Euro level is 4,500 Euro. This funding will come from Action 10 monthly givers.

We want to continue the education programme, and add the component of having it needs driven by the parents. We also want to address the Sustainable economy side.

No 2. Community mill and school lunches -Togo

Concluded 2014

The 25 vulnerable children involved with the IARAD Action10 Education Programme in the Primary School of Agbodjékpôé in rural Togo during 2010 did not have access to school lunches. Other children could eat lunch in school but the vulnerable children in our programme did not have this support from home. IARAD and Action10 wanted to find a solution to the situation and at the same time we did not want to enter a situation where the children would become dependent on continuous donations from Action10. We also learned that the inhabitants of the village of Agbodjékpôé did not have access to a corn mill. As a consequence the villagers had to carry the corn to the nearest mill 1,5 km away for grinding. Corn is the staple food of the Togolese population and their livelihood is dependent on milled corn. While ultimately successful, several years of challenges taught us that a programme is not defined as needs driven unless it is proposed and designed by the Target partners themselves.

No 3. Community services through small scale businesses - Togo

On-going

Context

Before the start of the programme in 2011 Togolese people in the rural areas of the Maritime Region had no access to any sort of investment capital to able to start businesses and earn an income. Neither authorities nor microfinance companies intervene in the rural areas. A majority of people living in rural areas are poor and lack capacity to a formal guarantee for a loan.

Microfinance institutions

In 2016 we were informed that the government has a programme where they give microfinance loans at 8% interest, FNFI. The government has included training. But the government does not implement the activities on-site but has assigned the microfinance institutions to do it. The maximum loan amount is 30 000 CFA. The women have to be in co-operatives. In the field we have noticed that the microfinance institutions do not always provide training.

The Government agrees that other microfinance institutions, which have not been assigned by the Government, take 18%. The normal level, accepted by everyone in the field, is therefore 18%. They give larger loans than 30,000 CFA and the women do not have to be in a cooperatives. In the field we have noticed that there are also microfinance institutions that take 25 % interest. In the field we have noticed that the microfinance institutions do not always provide training. We have learned in the field that some microfinance loans come with harsh penalties if borrowers don't pay back, (the villagers mention killing, but that means the pressure is too much), arrested by the police, or that the microfinance institute comes to the village and just takes their belongings. The villagers have to travel to the office of the microfinance institutions to repay the loan.

Programme idea

S.E.VIE and Action10 provide small loans for business investments as well as trainings and coaching to entrepreneurs in the rural areas of the Maritime Region in Togo. The programme shall not be seen as a microfinance programme, as it addresses the entrepreneurs as partners and does not act as a bank. S.E.VIE gives constant support to all loan takers as well as training on finance administration and accounting.

Output

All entrepreneurs have been involved in co-operatives in rural Togo.

- SEVIE Action10 provides investment capital at 10 % interest.
- S.E.VIE coordinates the entrepreneurs into cooperative groups which shall ensure that the group pays back in time and the group members cover for each other. The formal guarantee for the loan is replaced by a social solidarity structure. Entrepreneurs offered the loans form cooperatives of approximately five members where they independently run their businesses, but the paying back is collective. Every entrepreneur pays back with an interest rate of ten percent.
- The money that the entrepreneurs pay back is used directly to support other entrepreneurs to set up their businesses. As soon as a loan is paid back the same amount is used to provide more entrepreneurs with investment capital.
- Entrepreneurs are also supported with business training and financial coaching. The method for training and coaching has been thoroughly developed on-site by S.E.VIE, as lessons have been learned on which aspects need to be strengthened and how this should be done. The profit from the interest covers the cost for the training and coaching.
- Programme surplus is used to co-fund the costs for programme no 1, "Basic education and child abuse prevention", in the villages.
- S.E.VIE visits our partners every week.
- The first loan is 40,000 CFA and the second depends on how well the entrepreneur has managed the first, but maximum 80,000 CFA. If one member does not pay back in time due to lack of seriousness, then she will not be eligible for another loan (until she pays back). If members face challenges then we sort them out together.
- We take 10 % interest and give out the same money twice so we earn 20 %. We are considering to use 5 % of the funds earned for the school programme. To have a sustainable economy we need to have 10,000,000 CFA (142,000 SEK) on the S.E.VIE Action10 account. This will thus generate a yearly income for S.E.VIE of 1,500,000 CFA (15%, 21,000 SEK). The running costs for the programme include: traveling to the villages; a salaried employee to collect funds, provide trainings and address challenges; office space and material. We have to make the calculations of all running costs to ensure that we actually do cover them with the interest generated.
- We do not have a penalty system if the partner is not paying back. Our equal partnership approach together with the cooperative system (groups of five who are responsible for each other), ensures a 100% pay back. If we include family members of S.E.VIE staff then the payback decreases, so we do not.

2018

- The focus location of the programme was shifted from the Maritime region to Tsévie.
- Cecilia ÖMAN visited and discussed ROPE.
- An auditor and a coach was assigned for 2019.

No 4. Table banking - Kenya

Context

Nyakinyua village

Nyakinyua village is an area located 7 km from Molo Town in Kuresoi Constituency, Nakuru County. The area is purely agricultural with over 98% of the people being subsistence farmers. Land parcels have continued to get smaller and smaller as families subdivide the land and pass it down to their children. Average land sizes were 1.4 acre (0.4 ha) initially, and this has continually reduced with even smaller pieces of land that can only accommodate a 3-room house. This has led to over-reliance on the small pieces of land and further afield forest products for survival among many men and youths, leaving many people living below poverty line and just getting by. There is need to diversify, but this is not possible without the options of borrowing money to invest, as is possible with other "bankable citizens."

Due to climate change the community is increasingly facing unpredictable weather patterns further deteriorating the environment they live in and their livelihoods, making it even more difficult when they have to rely on food crops alone for their survival.

The challenges for Nyakinyua are many and include lack of governmental support, limited contact with people outside the village, rain fed agriculture only with no equipment or fertilisers, clashes between ethnical groups at the time of the previous election in 2007 and HIV/AIDS. The life in Nyakinyua is based on the cultivation of potatoes, peas, beans, cabbage at small land lots and collection of firewood. The village is faced with many orphans who do not attend school, young people who do not start families and alcohol abuse.

Amani Women Group

Amani Women Group (AWG) is a Community Based Organization based in Nyakinyua, Molo and was established in 1995, as a seller group for pyrethrum crop, a cash crop grown in Molo up to the late 90s. The group was destabilized after Post-Election Violence that occurred in Kenya in 2008 and Molo was heavily affected. The destruction and deaths in the area caused many people to move out of the village. The group seeks to enhance their livelihoods by coming together, saving a few dollars each week to create some funds they can use to borrow and lend for their economic empowerment. At the initial stages, fifteen people (10 women and 5 men) came together and saved an equal amount each month.

AWEYS

Two groups are active, the Amani women group and the Environmental Youth Soldiers (EYS). In 2012, the two groups came together under a memorandum of understanding and formed an

umbrella called AWEYS (Amani Women Group and Environmental Youth Soldiers) to initiate small enterprises that can bring revenue and at the same time conserve the environment.

The AWEYS group have from 2013 leased half an acre of land with the plan of ploughing it, planting and selling the product with a view to putting together funds enough to purchase their own piece of land.

The land in Nyakinyua is productive but the income is still quite low for the traditional farmers. In 2013, AWEYS acquired a Makiga block equipment (for making house construction blocks). The idea is to construct an office using the soil blocks, to be used as a demonstration and also a resource room. The idea is to also start a social business by selling such Maiga blocks. The AWEYS also keep 20-30 dairy animals, which were procured from the community trust fund in 2014. Once the dairy animals calve the calves are passed down to the group members for individual ownership. The returns from the AWEYS groups' animals shall go into the group account.

Green house

The AWEYS group aims to acquire a green house in which they will plant high value crops such as tomatoes and other vegetables. The AWEYS group does not have land of its own and relies on voluntary lease of land from group members, it will be difficult to invest in a green-house property. Thus they have agreed that they need to buy some communal land where these activities can be carried out. With this, it will be possible to sustain activities and move on to value addition of their own produce on their own property.

Table banking

Table banking is a concept that has gained popularity in the recent past in Kenya. The aim of this kind of banking is to enhance the socio-economic status of citizens, particularly those from poor areas of the country that are "unbankable". Poverty has been an issue in less developed areas partly due to the high interest rate that is imposed on the loans by financial institutions and the demand for collateral without which most people cannot access loans. Economic disempowerment not only affects development of the affected areas but the cyclic nature of poverty, which then means that people are not able to get out of the situation they are in. This continues to affect their livelihoods and importantly education of the young people.

Most table banking initiatives begin as "merry go rounds" and it is mainly women who are involved. A merry go round means women come together, contribute an amount of money per month or week, and then the amount is given to one person for the month. The next time a different person gets an equivalent. This continues until the last person's turn comes and he/she gets the same amount. The underside of this is that one cannot get big sums of money to

revamp a business, but mainly for household items or food and occasionally school fees. If the merry go round takes a year, a member still gets the same amount. Table banking takes this a notch higher. If well organised, families benefit enormously. The group meets together, they build and enjoy social capital, they share in their issues and participate in decision making, and they cultivate the culture of savings and are then able to take small loans which then enable them to sort out issues like school fees, buy inputs for their shambas (land) and even start small businesses. The main aim being to support their families and reduce dependence on handouts.

Programme idea

Green-house

The discussions between Action10 LIP and the AWEYS group on site in the village resulted in a draft activity plan:

1. A land will be acquired through a joint financial contribution from the Nyakinyua inhabitants and Action10. Action10 contributes with 2,000 Euro, as a loan to Nyakinyua. Each plot size is around half an acre and cost 200 000 Kenya shilling (€ 1,700).
2. An LIP Action10 account is opened in Nairobi, where the funds can be transferred and kept.
3. A greenhouse is set up at the land and dairy cattle are introduced and are kept.
4. The loan is paid back with 10 % interest to LIP as soon as possible, and shall be reinvested. The 10 % goes to LIP.
5. Trainings are provided if requested, on issues identified by the TPs.

The AWEYS TP group offers to bring together youths and women to work on the farm.

Table banking

The initiative was developed as a result of various discussions by members of Amani Women Group. The initial membership for this specific initiative is 15 members. This number may increase with time as per the by-laws. New members will be admitted only following the agreement of the entire group. The members have agreed to make a contribution of Kshs 500 per month contributed weekly at an average of Kshs 120 (1.2 USD), or Kshs 20 per day. This is to ensure that those who make wages of Kshs 200 per day for six days a week are able to save 10% of their wages. Once a member has contributed for an agreed length of time, e.g. 4 months, she may ask for a loan. This must be approved by the entire group and the committee. The loan may be a long-term loan or a short-term loan. The group determines the rate of interest that must be paid and for the short term, payable three months, this is 10%.

Each person will have a passbook in which their contributions will be recorded each week. The collections are made each week to ensure that there is consistency in payment. The money will be held in a bank account in the name of the group. A committee of five has been elected to support the initiative's administrative affairs. Other details will be in the groups by-laws. The group will be supported to develop the by-laws by Livelihood Improvement Programme (LIP). It is expected that in the first year, individuals will make small improvements in their livelihoods at family level. After the second year, the group will then be exposed to different ventures in investment. The period is to ensure the group gels and dynamics are dealt with. Specific group livelihood improvement initiatives will then be discussed and agreed on. Simple technologies that have been piloted elsewhere and that can make livelihoods better will be promoted.

The Amani Women group are requesting for table top up of Euro 2,000 to boost the initial seed capital and accelerate growth. This will be repayable from the 36th month once the group has generated enough through savings and interest from loans, its own capital to sustain the initiative. The initiative will employ different strategies to realise its vision.

The group has agreed on a common vision in Swahili - Najijenga Twajijenga, Kuboresha familia (approximate translation: Developing yourself; Developing us; Improving our families)

Mobilisation

- Community members have been mobilised and paid up their individual weekly contributions.
- Develop by-laws: A smaller group will agree on better bylaws and internalise the common vision. Once this is accomplished then new members may come on board.

Capacity Enhancement

- This will be undertaken as dialogues within the group
- Finance management – Use of tools developed by Action10

Social Capital Strengthening

Social Capital Strengthening: The table banking initiative will strive to build a set of norms and a strong group that will promote trust and cooperation among the membership. This will focus on the social network between the members and the character of the group. The stable relationship is in turn expected to promote the constitution of social actors that can make a difference in the village through building of trust and reciprocity for those in the group and bystanders as well. The initiative will also provide /create a forum for thoughtful and reflective dialogues.

Borrowing

The group members will be allowed to borrow and pay the amount lent in installments; Group members of five will form the collateral for the borrower through peer pressure and social sanctions. The money will be used as per the request of the borrower. It is expected that initially it may be used to add an egg-laying chicken to their flock, buy sheep or a dairy animal, pay school fees, buy farm inputs, etc. But as each month goes by, the pot will compound, the size of loan will grow and the projects will become more impressive.

The seed money/top up requested will be paid for from the 36th month, this will enable the group to have an equivalent of the same from their savings to support their table banking.

Monitoring:

The group will meet regularly, at least once every month, in order to keep in touch with each other, (first six months); hear news of the members' projects and to make decisions about loans and possible new members (going forward).

Monitoring and Reporting Plan:

To monitor the progress, effectiveness and relevance of the initiative, monthly Activity Progress Update will be provided to the support office by the committee. The support will send a quarterly report to Action10 and also share any other information that may be relevant to Action10's activities and that may support other organizations supported by Action10.

Both quantitative and qualitative aspects will be monitored providing information and allowing for timely adjustment/adaptation of action when necessary. The group as mentioned earlier will meet monthly and for longer every six months to undertake an internal reflection.

Sustainable economy

As a medium term plan the AWEYS group aims at:

- Producing yoghurt and fruit jam
- Bottle Nyakinyua water for sale in the county of Nakuru.
- Demonstration for organic farming and eco-sanitation.
- Develop a resource centre on the land where children can attend evening classes and get tuition from older students, with an aim of improving education standards in the village. Fortunately there will be electricity in the near future and this can be done in the evenings and weekends.
- Have a tailoring class course for young people that are interested in tailoring and dressmaking, to diversify on the enterprises opportunities.

Targeted impact

The targeted impact of the programme is that Community Development Organisations can always generate sufficient money for new investments. People have access to good employment so that they can fully support their families.

Output

2018

Action10 President Cecilia ÖMAN met with our Programme partner Livelihood Improvement Programme (LIP) in Nairobi and discussed ROPE.

- Interview with Eunice Njeri Njenga, treasurer

Tell me a little bit about yourself? I am Eunice Njeri Njenga.

How old are you? I am 62 years old.

Do you have a family? I have five grown up daughters and one son. The daughters have husbands. It is only me and my husband in our home now.

Can you tell me what your life looks like? I came here to Nyakinyua in 1992. I was teaching in Baringo district before. I shifted to Nakuru in 1992. I stayed for about 23 years in the same school and then I retired in 2015 in July. Now I am just doing farming and staying at home. I grow potatoes and maize for food and to sell.

How did you hear about the table banking initiative? We have a group who brought it to us. They are called Nekofa. They started table banking here. They told women to come together and then we started. Later another group came. They are called women federation. They also have a group here for table banking.

What do you think about the table banking initiative? It is so helpful to women. They need money and they get money. They pay with interest and after you have payed everything back you get a new loan. Then you may go to the shamba, develop your shamba, you can buy a dairy cow and then keep a dairy cow or do another development you need. Some even build houses. They build a house and later they buy a cow. Later they buy a piece of land. It is so helpful to women.

Since you joined the table banking initiative, has anything changed for you? Yes it has. Because the life I had before is not the life I have today. I can work easily in the shamba with people. When I need money I go and get a loan on 10 000 ksh and it will help me on the shamba. After harvesting I get a lot more money than before I could have the loan. The shamba we share will help me because you have some people to help you. Look at these people

working today. If it is just one person that one could not be able to finish today. It will take perhaps three months, but if they are many it will just take a day. And the crop will do well. So with the table banking this is what we do. We get money, a loan, we put people in the shamba and they work one day. After harvesting you can see what you got and you pay the loan. And then you are left with money to help yourself.

Before the table banking initiative, what was your major challenge? The biggest problem was how to get money. You need the money and you can't get it from anywhere. So you stay with your problems. For some people, their children could not go to school. But today every mother will take her child to school. Because she know she can get 10 000 ksh to give the teacher and the child can go to school. Today they are doing a lot of work, women. Even their children. They are helping their children. No child who you can see today have comfort in their home if the mother is not a member of any table banking group. But if a mother is a member in a table banking group they look after their children very well.

Do you have dreams of your own or hopes for the future? I would like to achieve many things. Better living than today. A life where I will be living a comfortable life.

What is a better life for you? Where I can get the money, develop and then have my own dairy cow where that will produce milk. And then I can depend on that milk rather than what comes from the shamba.

Is one cow enough to sustain your livelihood? You need one or two. Feeding is a problem. You need two and if they feed well they will produce enough milk. Today milk is so expensive. They are selling at 50 ksh per litre. If you have one cow which will produce daily, in the morning, 20 litres. You can see how much that will generate. That can change your life completely.

What is your role in the table banking group? I am the treasurer. My responsibility is to collect the money and take it to the bank. After collecting we have the names of all who have paid and then the chair lady, the secretary and me take the money to the bank. After taking money to the bank we bring back the receipt to the members. When we meet they see, "here is your money". They can always see how much money there is. It goes round to the members and we ask if they are satisfied, the money is in the bank. We will work for this year, 2017, and after this year we will see how far we have come and what the next step will be. We will have a special meeting at the end of the year where we will sit down and have the receipt of the money on the account and the members will decide themselves. Individually we can't decide. Members will decide together and then tell us.

- Interview with Lucy Nyambura (Mama Shiru), Chair

Please tell me a little bit about yourself. My name is Lucy Nyambura. I am a chair lady of the Amani women group. I have my own business of farming. And when we are with the group I try to advise them what to do, because of tomorrow. If we stay without thinking about tomorrow, we will be in trouble. The days are going and we are getting old. When we don't plan for tomorrow we will be in trouble. So I advise them. Last year, April, I was telling them, I did before but they didn't know at that time what I was telling them, that was about two years ago. When it became last year in April I told them again; "What do you say about what I told you? Days are going. If we start what I told you, by two years we could be far". I told them about this and that they could join me. I told them that if you want to save 5, 10, 20 shillings it is better than not saving at all. They agreed some of them. And that is the way we were going. We told the rest of the group about the vision. Let's go together we said.

What moment or event inspired you to start Amani women? Amani women started in 1995. We were at one shamba where we were living. We sat down together to think; "What shall we do about our children?". Then we can move together. Because in those days, even to buy a blanket was difficult. We decided to save, to do some table banking. To be able to buy a cup, utensils. We started with buying cups for everyone. When we finished with that we bought blankets. And then we moved on even buying beds. When we completed that we said that no children should miss school. We should now do table banking, every month the fifth. The group was known as date five. Date five you could not miss to bring the money we had agreed on. We had now a bank account. We gave the money to one person each month. We were voting on who to give the money. We were seven to begin with. We went that way, if you are not in a bad condition and you vote for March, when you are in need you will be given. We went on to grow that which makes insects side. We go on planting that together. We had now one shamba, only one shamba. We wanted to cultivate more but we had no money. We had to go and cultivate for others. We were given 70 shillings per day. I have done that work so much. We could go, six women, if we were paid we gave it to one person. The next day we gave another person. We went for three days to work for others and then three days to work for our own. Six days a week. We don't work on Sundays. We went on like that until the plant failed because of the president. It was corruption. We could not do anything. We were relying on that. By that time we sat together to discuss what to do next. There came a plan of growing potatoes. Another seed. Again we organized another way. We joined a bank account. If we got 200 shillings we went to the bank and brought back the receipt. If we could manage to have a full shamba we could divide it. That was when we bought a shamba and divided it into smaller plots. Some were selling theirs, others cultivated. Our children, they started to move into secondary school and colleges. And we were struggling. 2007 when the clashes happened all our plans were destroyed. The group had started having dairy cows. We were supported with that. It was destroyed by that year. I had cows for milk. We were teachers to teach others. People came to our group to see how we were doing. But in the clashes everything was destroyed. By then our children had finished school. When we went back to our shambas after the clashes I started again with the women to organize. We had nothing, no goats, no cows, and no work on the

shamba. Are we going to stay like that? With the certificate of Amani women the CDTF (Community development trust fund) were joining us. We were women groups discussing what to do. That was when Nancy assisted us to write a proposal. Then we joined with the youths. The youths could help us work on the shamba.

What is the vision of Amani women? The vision was that no one of us will have children missing out on school. Because we knew that if we educated our children they can see far away for us. Let's educate our children because they will be our eyes where we cannot see and they will educate us. Our vision was that. When we stay without children, who will help us? Let us, everyone, educate our children. Because in the future they will see for us. And now we are seeing our fruits.

What do you think, what do you expect from Amani women this upcoming year? Now, what I can see, we have educated our children and they are young mothers and fathers and they know how to go on. And now it is not like our days. Now it is difficult. And when we cannot do work you will need something to help you even if things will be hard. I used to tell the women; "Who will give me a job? No one will. I can't do it. Now you can work but in the future you will be old like me, what will you do?". I want to educate them. If I have nothing to help me, what will I do? "Plan your future now", I usually tell them, "if you are old you will eat your youth, if you don't plan you will eat nothing".

What activities will you do the rest of the year and in the beginning of next? Soon we need to sit down again and discuss what we want to do. And the group will decide, the people will decide together when we get there. The table banking group. We will sit down all together and decide what to do with the money. They will know.

Action10 and Amani women have been partners for a while, why is Action10 a good partner you think? If you meet someone who will help you with something that is good for you. Even if you don't know what to do they will help you. Anyone who can help you financially or with your mind-set is good.

Is Action10 different from other organizations you know of? Yes. Because I know Action10 don't give us heavy instructions. CDTF were very difficult, it was difficult to do their project because they didn't want this and they didn't want that and we were not educated. They were difficult and we could not use the money the way we needed. You can say one day that you need one thing and then the next day you realize it is not good. But then you couldn't change. If it is difficult we couldn't change. But Action10 gave us the money and we can decide what can help us with that money. We are happy. You can be given something and it is a burden to you because you can't do everything.

Is there a special moment with Amani women that you are proud of? I am proud of many things. Because if I were alone, if I have something of my own, I would not be able to. Being together makes me proud, because even if I don't have the mood to do work or do activities

there is something pushing me. I have a company to share things, what to do and where I can never reach there is someone who can reach and where someone does not know I can know. If you are sharing the obstacles they are not as big. If they are young or old everyone is together so that we can gain something with others. I am happy when we are with other people, we can go far. If I am alone, I can't go that far. I don't want to stay alone. I want to share with others. Minds, activities. And we have achieved something. We have knowledge we couldn't have alone. We are further than other people who are not together, who go and work on their own shamba. We have more knowledge. We have so much knowledge because of being together. And we can be known. If we stick together people will know of us. You are here, we are known. There are so many blessings. I have achieved very much from when we started being together. And especially I am happy for Action10 because they are not being a burden. We can do anything now, we can do what the group want. But with the CDTF it was very tough, the instructions given were a real burden.

- Interview with Jesse Njugua, assistant secretary

Please tell me a little bit about yourself. My name is Jesse Njuguna and I work as farmer. And I am a driver. I drive the motorcycle. When I am not driving I am in the shamba. I grow potatoes and maize.

Have you bought your own shamba? No, I rent my shamba. The shamba is one acre and a half. It costs almost 22 000 shillings.

Do you have a family? Yes I do have a family, one wife and two daughters. One is one year and the second born two years. The first one's name is Susan and the other one is Beth. And my wife's name is Lucy. She is also in the table banking group.

Can you describe your life today? Life is not easy, I am struggling. Today makes our future. I am struggling to make my two daughters that they will go to school. I am struggling to afford that. And I am thinking how my life with farming will be better. To make it better is this. Now is the house I am living in for rent. I don't have my permanent place. Even the shamba is for rent. I am just like a guest in my country. I want to own my house and own my shamba, and if god bless, I would like to have a proper business in the city. I am farming and I am driving, working with both to get better. When I am not on the road I work on the shamba.

You are in the table banking group, so you also have the shamba together with the group? Yes. We have one with the group. When members visit the shamba we are together and work on the shamba. Every member know what to do.

Why do you like the table banking initiative? It is interesting because you know, I as a person, there are things that I can't do alone. An example is this, in Kenya now, if you would want to borrow money you must have a group. That is why we sit and talk together. It is better for us to contribute some money and do table banking. It is better because a shamba in Kenya costs half

a million. I can't buy it alone. By the time we put money in the bank, later we can buy a shamba and pay with interest. When you are together we can do much. When you are alone you can't.

How did you find out about the initiative? We have our chair lady, she told us. She said she had a dream, we were working with her. We were stressed in the shamba. If she needed some people for her shamba she could call me and tell me to look for some people to work on her shamba. And then I pay them and go home. When we were in shamba daily she told me, for now, to buy a plot is difficult, because you are alone. But if we can do something together, save 10, 15 or 20 we can take the money to the bank. One can borrow some money and buy a plot. She told me that. For now things are difficult, we should join together. I saw it was better so I joined her and we looked for more members. And when we looked for more members we wanted serious members. As you can see, many are youths. And followed the advice and we are sure that we will see the fruit of the advice.

Has the table banking initiative in any way changed your life? Yes, it has. It has changed my life. Before when I got my money I would spend it. I had no vision. When I got the 200 shillings I spent it and was left with no money. But when the idea came I saw it was better and I saw that I was using money. But from that idea I listened to them and I take something from them and put it in my mind. So from that day if I got 200 I try the best, even if I spend 150, I make sure I have my own 50 shilling saved for me. Before we started this I had no motorbike. Now I have it. I have been able to buy it because I have saved money. Before I had just half an acre. No I have one and a half acre shamba. Before it was difficult with my family. But now I am trying. My first born girl was at school, and was sent home to get money but now it's not that way. Now I can pay school fees.

You also save money yourself, and with that money you have been able to improve things in your life?

By the time they gave us the idea to save I started saving for myself. Apart from the saved 20 shillings for the group I saved myself 50 shillings. I added my own saving. That is per month 1500 shillings. The school fee for my girl is 2300 shillings. It is no longer difficult for me to pay school fees. These 20 shillings is not difficult for me to pay. If I get 200 per day, I try the best to save for me and the group. If you see when we are paying I am the first one to pay, because I have money. It came to me and I feel it is good. I can see it changed my life. And I hope it will change the life of other members.

How old are you? I am 32 years old. You know people in this area we live. People are not well learned. We get ideas from others. If we like to perform well, don't look at the failures, look at the ones who perform well. In my life I would like to stay with people who has performed well. Those who has failed, I don't hate them, still I love them, but in ideas I don't share with them. I want to share with those whom have done well. That's what I came to decide. When we started I didn't notice. When you are there and you stay with other people with no ideas you get nowhere. But if you live with people who has ideas you will go far. If not you will do farming, but

not as a business, just to live. Now I am farming for food and for business. I can sell a bag of potatoes to others so I can get cash.

If we think of the table banking group, you have saved for a year. Do you have ideas what to do next with the group? When we are sitting down and sharing ideas, I said, we can get one more acre of a shamba. That would be better. For now to lend shamba is much money. It costs 10 000. But if it is ours those 10 000 will remain with the members. So if we can start farming professionally. Even if we continue farming we can buy cows. It can bring much money. We can make a better greenhouse. We can grow potatoes in the greenhouse. We can grow other things in the greenhouse. Even if it is farming we will start professionally. Better than now. Now we get 10 000, we improve it to 100 000. If we have capital we can do more. That is why we saved for the group. The way we started it we wanted to get better.

What are you most proud of with the group? I am proud because with the members we were not friends. Now we are friends. Now we can sit down together and share ideas and what we think about the group. Everyone was thinking about themselves. But for now when we sit down we share and we are together, we share ideas. I am proud to be a member of Amani women group.

- Interview with Eliud NBogo, vice chair

Tell me a little bit about yourself. I am Eliud NBogo, I am 32 years. I have one wife. I have two kids. Eunice and Jane, two girls. Eunice is ten and Jane is five. Eunice and Jane are both in school, Eunice in class six and Jane is in class one. I am also a farmer.

What do you do? Do you have your own shamba? No, we rent. I have one cow. I stay in my parents' shamba. They gave me some place to build my house. The cow gives me milk that I can sell. I also have the shamba that I share with the other people in the table banking group.

Have you always been a farmer? I have always been a farmer. My wife is also a farmer.

What crops do you grow? Potatoes, maize and peas.

Could you describe how your life is right now and how life is for people in the community? Life is always about struggling. If I talk about the youths in this place they don't have their own shamba. They have to struggle to get their daily meals. Even for me that is the case. I have to go to a farm and I get 200 Ksh for one day work. If I get 200 I have to use it to get what I need the most that day and my savings I need to get from that 200 KSH.

What is your main challenge? The biggest issue is about finance. If you don't have finances you don't know what to do about your life.

How did you find about the table banking initiative? We were in one group with some other people, we had to open our minds. When we opened our minds some saw that idea. Some thought they would not benefit from that idea. But our mam here (mama shiru) helped us so much. She talked about it in detail and I had to join the group.

What made you think that it was a good initiative? You have to look where you get that money. Mam helped us and told us, if you have to save you have to limit the spending. We talked about savings. One day we put 20 Ksh and I looked at the idea and knew I would do it. 20 bob (KSH) is not that much.

Since you started almost a year ago, has it changed anything in your life? I am changed because when you look at that potato it is so beautiful because we have gotten together and we do a good work. It is changing my life, day by day.

What are your dreams and hopes for the future? In school I was so good. My parents didn't have enough money for me to go to secondary school and university. For me I have to look to my children. I learned from my parents. They didn't have money. I don't have to say I have no money for my children. I have to keep studying. I want them to go to university. It costs a lot of money.

Anything else? I have a dream. For me I have to have money, being financed, for myself. My life will change. I want to get out of my parents shamba and buy my own shamba. One place for the house and one for growing crops. If I reach there I will also build some houses to rent out and get an income from that.

Would you like another cow? Yeah, that one cow I have bought from the 200 KSH. I have to have 200 KSH a day. I saved some and I used some so. The 200 KSH is not so small but not so much. I could save from my daily salary to buy a cow.

How much does a cow cost? If you buy a big cow it is about 60 000 KSH. I didn't buy an adult. If it is a small cow it costs about ten thousand. I have had the cow for about three years.

What future do you see for the Amani women group and the table banking group? In the future I see some big ideas coming from them. The one who came with that idea of saving and table banking was seeing far.

Do you have any special idea that you would like to see in the future for the group? I was telling them that if we get some money we can also borrow from the bank. The bank here used to credit some groups. And we buy a shamba and if you look at the place here. The houses built here can have several floors. We have to build them. If you look where life is going the shambas are getting smaller. And if we build that house it can house more people than building houses with only one floor.

You're the vice chair in the committee in the Table Banking group, what assignments do you have? I help the chair in the meetings. And I am stand in for the chair person.

Vision

The vision is a Kenya in peace. No clashes occurring between ethnic groups and no armed conflicts take place with foreign countries. That the Kenyan people believe in themselves, they have self-confidence and are aware of their talents. Development projects are successful. Everyone in Kenya have access to high quality water, sufficient energy and good sanitation facilities. Adaptation to climate change is properly made. The environment is clean and well kept. Old people are well taken care of. All children live comfortably and are provided good education. Women and men have equal rights and responsibilities.

No 5. English teaching through radio - Nigeria

Concluded 2014

Context

In 2012, SpellAfrica tested a radio programme, Spell101, that taught proper English by spelling words. The programme was designed for youths, but the test run showed that adults were also interested. In 2013 Action10 partnered with with SpellAfrica to strengthen the Spell101 radio programme. The intention was to run the programme for four weeks. The aim was further to get sponsorship or advert placement before the expiration of the four weeks. But after three weeks, the programme was put on hold due to a sudden strike of the Academic staff union of universities (ASUU) in Nigeria. The said academic strike lingered for almost six months. When school resumed the students were very busy trying to make up huge academic workloads that they did not attend to during the strike period. Thus, in 2014 it was decided to conclude this radio programme project for the time being due to the weak institutional capacity at the side of the Nigerian Universities and that the programme was dependent on volunteer staff from the Benin University.

No 6. Ghetto interventions addressing former child soldiers – Liberia

Context

Since Liberia experienced the 15 years prolongs civil unrest, the chances of chaos, crimes, violence and addictiveness to elicit substance remain a huge challenge for former child soldiers (FCS), women associated with fighting forces (WAFF) and other war affected youths (WAY).

Today, a vast number of these young men and women are caught up with the use of illicit substance, violence and crime for living. The rapid development of Liberia will continue to remain elusive if we persist to ignore the importance of promoting social change and delivering our young men and women from the spell and addictiveness of psychoactive substances and other immoral practices.

DDRR

The Disarmament, Demobilization, Rehabilitation and Reintegration (DDRR) program in Liberia began in 2003, and followed the end of the civil war. The program followed from the Comprehensive Peace Agreement that was brokered by international and regional actors in 2003. The Comprehensive Peace Agreement included a provision requesting that the UN send troops to support the transitional government. This included a mandate to aid in the reconstruction of the country, including the reintegration of former combatants. To this end, the United Nations Mission in Liberia (UNMIL) was established in 2003 under UN Security. UNMIL's mandate was to demobilize, disarm and provide training and reintegration support to former soldiers for the two main factions, the Liberians United for Reconciliation and Democracy (LURD) and the Movement for Democracy in Liberia (MODEL), as well as the Armed Forces of Liberia (AFL). This included women and children.

IDEFOCS approach

This programme aims at reintegrating former child soldiers in Liberia back to society. After the war many child soldiers moved into ghettos where they still live under extremely difficult conditions. This programme was initiated by Development of Former Child Soldiers (IDEFOCS). The idea is that war affected youths are to encamp in a home, where they receive three months basic trauma and career counselling, medical treatment and awareness events on human rights. After the three months, integrate them into the society based on their individual driven mission for change, including scholarship, employment, business and shelter.

Programme idea

Action10 to partner with IDEFOCS.

Assignments

The assignment for the Programme management partners given by the Target partners is to address the outcome challenges presented by the TP and to provide trauma counselling, medical treatment, homes, training and employment opportunity for former child soldiers, women associated with fighting and other war affected youth living in the ghetto as an action to giving them livelihood.

Desired impact

The desired impact as expressed by our Target partners are that everyone in Liberia live in an environment that enables them to have high quality life. Drugs, violence and crime are not part of their lives. All Liberians lives in a home with their families. They have the training of profession they wish, and they can all read and write. They have employment or run their own business and earn enough to sustain their families. With the funds they earn they can buy and do things they like, including quality health care and university education as well as save, invest and donate. They are safe in terms of social and physical security.

Target Partners

The Target partners are:

- **TP1: Former Child Soldiers (FCS)** are those young people who were under the age 18, got conscripted as fighter either by force, for revenge, peer pressure or any other unconventional means. They are usually uneducated, without skills, and unemployed. They are usually exposed to drugs, crime and violence for living. Many of them have not undergone a unique rehabilitation and reintegration activities since they escaped or were disarmed. They are usually found in large numbers in ghettos. Identified individuals: Boys and girls identified by the surveys performed in Ghetto Outreach events, and who accept and are willing to undergo the de-traumatisation, rehabilitation and reintegration phase of the Ghetto Outreach Forum.
- **TP2: Women Associated with Fighting Forces (WAFF)** Girls and women who were used as sex slaves during the war. Some were used as cooks and wives for rebel fighters and their commanders. Many of them use the ghetto as their home. They were identified by survey through the IDEFOCS Ghetto Outreach Forum on July 31, 2013. Those women must accept to continue the rest of the phases of the program. Identified individuals: Girls and women identified by the surveys performed in Ghetto Outreach events, and who are willing to change and go through the entire process of the SDRR strategy.
- **TP3: War affected youths (WAY)** These are youth who find themselves in the ghetto because of the lack of parental care, peer pressure or extreme poverty. Identified individuals: Boys and girls identified by the surveys performed in Ghetto Outreach events, and who are willing to change and go through the entire process of the SDRR strategy.
- **TP4: Ghetto Children.** Children whose parents are FCS, WAFF or WAY and who are born in the ghetto. These children are usually exposed to drugs, violence and crimes as well as immoral practices. Also children who, based on the poor relationship between themselves and their parents led the children to move into the ghetto. Identified individuals: These children are those whose parent will help them develop passion for the program.
- **TP5: Parents outside Ghetto.** The parents are those who, based on the poor relationship between themselves and their children led the children to move into the ghetto and

become involve with drugs, violence and crime for survival. Identified individuals: The individuals are those parents or guardians to TP 1,2,3,4 who are living outside the ghetto.

Output

2018

Ghetto outreach

In 2018 IDEFOCS visited the three ghettos, where the ghettos outreach forums had been implemented during the upstart of the programme, in order to make a follow-up. The outreach lasted for seven days, and was implemented by five IDEFOCS team members and a few strategic partners.

No 7. Access to sanitation pads in villages - Uganda

On-hold since 2017

Programme idea

Action10 was proud to partner with BanaPads Social Enterprise in 2013 to support the initiation of new BanaPads business phase according to the concept of the BanaPads programme. The organisation BanaPads distributes sanitation pads, which are cost effective sanitary pads made from the processed stems of freely available banana plants. The eco-friendly absorbent material is derived from plant and paper materials and is packaged for monthly distribution to school girls and women. BanaPads fabrication centres employ and serve the female residents of the rural communities in Uganda. Thus, BanaPads empowers women and girls in rural Uganda and Tanzania. The programme started in June 2013. Ten (10) ladies in Uganda were given the opportunity to become social entrepreneurs through the BanaPads Action10 collaboration. BanaPads in Uganda invested one month in capacity building of the ladies appointed. The ladies were also provided with a start-up loan. The initial investment per entrepreneur was € 40 to cover the costs of training and training material and €164 to cover the cost of the first 330 packs of sanitation pads. The women entrepreneurs then started their business. The entrepreneurs went to villages assigned to them by BanaPads. In the villages they sell sanitation pads in packs of 10 for a cost of €0.60 per pack. The entrepreneurs earn a commission of €0.10 per pack. As the entrepreneurs have invested in 330 packs, they have the potential of earning €33. €0.50 per pack is recovered to repay the loan provided by BanaPads Action10. As soon as the loan is repaid another woman will have the opportunity to become social entrepreneur by selling sanitation pads. The project will be enlarged if Action10 is successful with fundraising. The social aspect is obviously core to everything and we are happy to share the message from

the Director of BanaPads Mr Richard Bbaale. Mr Richard Bbaale writes to Action10 "The women are feeling your appreciation and I want to say that they are meeting their needs for connection, matter, gratitude, celebration with your kind contribution." Later, another Ten ladies were supported in the same manner. After the support provided by Action10 to BanaPads in 2013, the Swedish International Development Agency (Sida) decided to provide significant financial support to the programme. As financial support was not an issue for BanaPads during 2014 Action10 focused on Institutional capacity support and also support in the preparation of a long-term strategies to make the programme sustainable, after the Sida support is due. It was agreed to provide a training and awareness raising programme for children on any issue related to improved livelihood. Action10 supported on aspect related to sustainability, in order to cover areas Sida did not cover. Discussions were held on how to complement the Sida support and preparations made for more strong support in 2016. Action10 did not prioritise to support financially. The President travelled twice to Mpigi in 2016 and stayed with the BanaPads community two times for ten days. Each visit offered a workshop for the BanaPads staff. The first workshop concerned the ROPE tool and the second the Ten Actions.

2017

In 2017 BanaPads experienced serious break-down and a large portion of the staff had to leave. The collaboration with Action10 was put on hold.

No 8. Child Care Centre - Colombia

Concluded in 2015

Context

Action10 had the privilege to partner with The Kiwanis Foundation in 2013 in a programme to establish a kindergarten on a plot of land in a very poor part of Santiago de Cali in Colombia. The programme also included starting up a training centre for women in handicraft, brick making and training in different professions, and supporting women in finding an employment. The goal with the programme was female entrepreneurship, child care and supporting marginalized children. The program was successful and progressed quickly in 2014.

Action10 provided support with the ROPE tool but did not provide financial support. The ROPE tool was appreciated and the partners mentioned especially the needs driven approach and the focus on TPs ambitions. However, in 2015, the partners though did not agree on the sustainable economy approach and the partnership was put on-hold / concluded. The lack of understanding may well be related to the fact that Action10 never met with Kiwanis.

No 9. Health care clinics - Togo

On-hold since 2016

Programme idea

The programme idea was to partner with Association Humanitaire (WAO) at the University of Pau in France to establish a health clinic providing health services with sustainable economy within the construction already developed. Minimum one nurse shall be employed at the clinic. The health care clinic in Hové aims to provide 500 people with access to basic health care. The treatment is paid for by the patients and the fee is low enough for patients to be able to pay for the services. The nurse uses the income to support the clinic and for her own salary.

We were not able to ensure the institutional capacity and sustainable economy required and the programme was put on hold in 2016.

No 10. Support to local entrepreneurs - Nigeria

Integrated into Programme No 20.

Programme idea

Support local entrepreneurs.

In 2015 a survey was conducted by SpellAfrica to identify needs among small scale and local entrepreneurs in Benin City. The purpose was to improve the Action10 SpellAfrica support programme. Over a four-month duration, SpellAfrica visited 10 business owners in selected areas of Benin and monitored the ups and downs. During interviews with the local entrepreneurs, SpellAfrica deliberately asked them different questions according to their educational background. We also interview youths who are interested in starting a business, they were free and opened up to us.

While SpellAfrica was going around town, they happened to meet a young lady who runs a local cooperative with the mission of supporting local entrepreneurs and she has a good number of our targeted entrepreneurs in her network. Thus, SpellAfrica also interviewed her for the purpose of learning from a different perspective.

The programme was integrated into the Back2School initiative.

Evidence Testimonies

Samuel

Samuel was born in Benin City, Nigeria in the year 1987. In the year 1992, his parent got separated, leaving Samuel with no choice but to live with his uncle, with little or no hope for education. Since age 14, Samuel has been fending for himself. At the age of 25, he was advised to learn how to repair computers. His computer repair skills, ever since then, has improved greatly. Outcome challenges: Office space, receipt booklet and basic computer repair toolkits. Why does Samuel need an office space? In pidgin he said, "people price me cheap because I am the one going around begging them for jobs, if I am stationed they will come looking for me and the better payment they will make for my services. Also my dream is to fix computers for big companies like Uyi ground hotel. But even though I can handle such a big job, but they have refused to offer me such contracts, due to the fact that I do not have a base they can trace me, I guess they are scared, I may run away with their money and computers. And that is why I really need to rent a shop". Investment capital: Samuel requires the sum of NGN 120,000 (€ 530) to rent a shop for 12 months, print receipt booklet and if possible buy computer repair kits.

Mama Odion

Mama Odion is a single mother of three children, her husband left her 15 years ago for Europe, and since then she has been taking care of the children who are now adults. To survive she trades on food items, by selling roasted yam and stew for workers in the area. Outcome challenges: As the rainy seasons approach her biggest nightmare is how to build a shelter to protect herself and her customers, who are not pleased with the condition of her current space. She also wishes to buy a refrigerator for cooling soft drinks. Investment capital: Mama Odion requires NGN 70,000 (€ 310) to build a temporary shield from the sun and the rain, and also to buy a used fridge.

Ekene

Ekene was born in 1990 in Benin City. Although from a poor family he was able to complete secondary school education. But that was the best his parent could offer him. His greatest desire is to further his education. Ekene picked up a teaching job in a local private school. But he went jobless when the government closed down private schools that were not registered. Ekene is now a local entrepreneur that produces eggrolls and other edibles for sales in local schools. Outcome challenges: Currently Ekene uses firewood to bake his products, making it not safe enough for human consumption. His fear is that the government can come anytime soon and close down his business. Investment capital: He requires about NGN 100,000 (€ 440) to buy a mini industrial oven and also to brand his products.

Osariemen

Osariemen is 28 years old and a mother of one child. She is a deportee from Italy. Since she got back to Nigeria three years ago, the government has not empowered her as promised, she said. She is currently jobless and lives with her boyfriend. Osariemen tells that she worked with a fashion home while in Italy where she developed knowledge in the fashion industry and now she want to start a clothing business. Investment capital: Osariemen is soliciting NGN 200,000 (€ 880) to start a clothing business.

No 11. Village library - Cameroon

On hold since 2014

Programme idea

Our target partner in Cameroon is LINK-UP. Our three proposed programmes with LINK-UP are; i) the Village library programme, ii) the Letter exchange programme and iii) education. The goal of the programmes is to increase the access to school textbooks (Mathematics, English and French), share knowledge and to increase the educational level of the population.

Village library support was postponed due to lack of a concluded programme design. Institutional capacity challenges (inability to ship books to Cameroon, lack of funds to sponsor children, etc.) and other challenges in Cameroon have delayed the programme.

No 12. Sanitation and hygiene - Togo

Context

Water, sanitation and hygiene was an issue brought up by the rural communities where we do the "small-scale businesses programme, No 3" as something they would like us to prioritise.

An ecological sanitation toilet with four pits was constructed in 2012 and was followed-up upon during 2013. A sanitation committee (Comité d'assainissement scolaire) was established at school level to teach and to give the children the responsibility to urge their families, their schools, and their communities to take health care seriously and to promote concrete actions on the matter.

During 2014, it was been agreed between Action10 and S.E.VIE to extend the water, sanitation and hygiene programme in rural Togo, and make it a stand-alone programme.

In 2016 the programme was expanded to link to No 21 and to be combined with selling water for sustainable economy.

No 13. Letter exchange - Cameroon

Concluded 2016.

Programme idea

Letter exchange between young students from LINK-UP in Cameroon and students in Sweden and U.S.A. The Programme was concluded in 2016. Challenges were related to institutional capacity of LINK-UP and political challenges in the country.

No 14. Rural bank - Togo

Concluded 2016

The women in the village Foulani Kondji who were involved with Programme No. 3. on took the initiative towards a rural bank. In 2012 the women cooperative in Foulany kondji proposed to give a share of the revenue to S.E.VIE Action10 for the programme partners to save for them. The purpose with the approach was to build a capital. The women decided to save 100 FCFA (€ 0.15) per week and entrepreneur. The funds were collected until 2016 and were then given to the women who did not ask for a follow-up or a continuation. Thus the initiative was concluded 2016.

No 15. Language education application for cell phones - Nigeria

On-hold since 2015

Programme idea

Knowing the English language well increases the likelihood for the population in Nigeria to become employed and it opens up different types of doors and opportunities. Thereby it supports the fight against unemployment and the fight against extreme poverty.

SpellAfrica developed educational applications (EduApps) to teach users the English language. Action 10 provided strategic support during 2014. No financial support could be provided during this year due to lack of funds.

One of the SpellAfrica products is the Fotobulary app, an Edugaming concept that utilizes the power of images to teach English language, the said game was launched at the 2014 DEMO Africa event in Lagos, Nigeria. Currently the app is free for download on the Google play store.

Despite the challenges during 2014, SpellAfrica is proud to state that the organisation came out victorious and are delighted to be counted as one of the fastest growing start-ups in Nigeria.

Status

The programme is kept on-hold waiting for opportunities.

No 16. Ebola prevention campaign - Liberia

Concluded 2015

Context

In March 2014 the painful and deadly Ebola disease appeared in Liberia and in mid July 2014 it strongly hit the entire country causing huge death casualties. The Ebola prevention campaign was initiated by IDEFOCS (initiated by Development of Former Child Soldiers) in partnership with Action10 in 2014. Action10 and IDEFOCS reacted very fast to the threat, faster maybe than most the other international organizations with offices in Monrovia, to set up our Ebola prevention campaign. The campaign was proven robust and very successful. Thanks to this campaign, the inhabitants of 10 different communities were given the necessary education and means to themselves fight the Ebola virus. Each community was provided through training plus bucket/barrel, chlorines, and soap as practical means of fighting the EBOLA virus. Each member of the community became an educator in promoting safety measures on the EBOLA pandemic in their various homes. All the ten communities were kept safe and the Ebola did not enter any of them. The awareness and

preventive measures campaign on EBOLA was excellent because it brought together people from all over a particular community to share and gain ideas on the prevention of EBOLA pandemic. IDEFOCS is excited about the exercise because it yielded positive results.

No 17. Constructions of houses - Colombia

2014 Program — on hold

Context

It was requested that Action10 addresses the issue of constructing houses, and it was proposed that tools were developed, by which women would be able to construct their own houses. There are many social aspects that have to be considered and evaluated before providing women with houses (through donation or through a loan). One of the most important aspects is that women must participate in the design of their houses to ensure that the social networks will not be broken because of materials or architectural designs. Many women interact constantly with their neighbours and need more open spaces for this interaction (i.e. visual contact from their place) and for animals. When aspects like these are not contemplated, people tend to abandon or rent out the new houses. The programme has been put on on-hold due to lack of institutional capacity and lack of agreement around the sustainable economy approach. The idea is still interesting and Action10 sees its potential also for other locations. The Colombia team train themselves in the Action10 methodology and implements it in all its activities. The pilot project progressed.

No 18. Training in a profession - Colombia

2014 Program — on hold

Context

On March 5, 2014, 16 women from La Sirena started receiving training on handicraft through the Action10 Programme and Strategic partners in Colombia. Five members of Comunidad San Simon Stock acted as teachers. The Comunidad San Simon Stock members have great experience in supporting vulnerable communities, and one of the teachers who is leading this approach is a psychologist by education. The work was offered on a volunteer basis. The teachers report that the women showed great interest and skills as well a deep desire to learn more. After the training the women were even able to sell most of the products they have produced. Thus the possibility of starting formal businesses were proposed by the women and

discussed in the training. According to Action 10 methodology, the programme's results should be measured in the change of attitude and behavior of participants. Action10 provided strategic support during 2014. The programme has been put on on-hold due to lack of institutional capacity and lack of agreement around the sustainable economy approach. The Colombia team train themselves in the Action10 methodology and implements it in all its activities. The pilot project progressed.

No 19. Botanical Reintegration Village - Liberia

Programme idea

Programme number 19, the Botanical Reintegration Village was initiated by IDEFOCS (initiated by Development of Former Child Soldiers) in partnership with Action10 in 2014. The Botanical reintegration village is a successor programme to ghetto interventions addressing former child soldiers, due to an intense need for reintegration programmes outside of the detrimental environment of the ghettos.

One community that tends to suffer this effect of the civil conflict is Little Bassa, a fishing town in District One, Grand Bassa County, situated on the Atlantic Coast. It is a rural community with more than 2000 inhabitants, majority of which are youth and children. With the presence of the Initiative for the Development of former Child Soldiers (IDEFOCS) in the Little Bassa community for the purpose of agriculture and the construction of the Botanical Reintegration Village, addressing the situation of poverty remains high on our agenda.

The programme idea is that war affected youths are to encamp in a home, where they receive basic trauma and career counselling, medical treatment and awareness events on human rights. It is designed to rotate cohorts of FCS every three months for a total of 80 FCS per year. After the three months, they are to be integrated into the society based on their individual driven mission for change, including scholarship, employment, business and shelter. The programme shall also distribute a three-month supply of cosmetics, slippers, clothes and household utensils.

The purpose of the house is to serve as a rehabilitation and reintegration centre for young people associated with violence, drugs and crime. The building will serve as home, store and training centre. The project intends to build five of these buildings at the DRV and the capacity of these categories of youth by supporting them with drugs rehabilitation programme, PTSD and Career counselling, agriculture, and other skills values, including employment opportunity, so that they can be capable to shift their own destiny.

The objective of the agriculture project is to create income revenue through cassava farming that will support the BRV programmes in the nearest future. The programme also captures the

development of small-scale enterprises that will be linked to the Integration Centre, thus providing employment opportunities as part of the integration as well as a source of income for the programme costs.

The programme will promote food security and reduce extreme poverty in Little Bassa and surrounding villages.

Sustainable economy

The Botanical Reintegration Agriculture Project was funded by Action10 of Sweden which values 3000, the fund was received in two instalments. IDEFOCS received a bank transfer of 1200 for the first transfer and 1700 for the second transfer purpose to brush, cut down of trees, burn the farm, and plan the crops over the two (2) acres. The total fund received for the agriculture project was 2900.00 USD. The fund was used to purchase agriculture tools, transportation of materials and staffs, wages for man-power to brush, cut down of trees, burning of farm, de-stumping and planting of crops. IDE10 Agriculture Project start up took place in Little Bassa.

In May 2014, Action10 purchased two (2) acres of farmland in order to establish the Botanical Reintegration Village (BRV). The fund was also used to purchase agriculture tools, transportation of materials and staffs, wages for man-power to brush, cut down of trees, burning of farm, de-stumping and planting of crops.

On February 5, 2015, we launched the Botanical Reintegration Village Agriculture Project on the two acres of the farm land purchased. The soil proved fertile and cassava crops were successful. Brick-making for the house progressed on schedule.

In 2016, we found transportation to be a major challenge and drain on the budget. A water well was constructed, the first house was completed, and plans for a cassava mill were developed.

Output

2018

- Farm

Though we have agreed that income generated from crops harvested will support with the sustenance of the BRV, there are no agriculture projects currently ongoing at the BRV. IDEFOCS intends to start planting plantain early April this year.

Indeed, the mill is needed for the Cassava Project. We are planning to buy a mill to make cassava flour, so our kids could learn that too.

- Housing

Completion of the construction of the BRV (constructing the training/re-source center)

- Training

95 students are at the moment in our Botanical Reintegration Village, we had some newcomers and 19 students left us to start their working life.

- Awareness raising

Voice of the Vulnerable Radio Programme (ongoing). "Voice of the Vulnerable" is an educative, interactive and entertaining radio programme designed by the Initiative for the Development of Former Child Soldiers (IDEFOCS) through its Public Relations Department.

Outdoor entertainments for public awareness. IDEFOCS will create an outdoor awareness through entertainments (dance and songs) saying no to Drugs, Crimes and Violence.

- Reintegration

The opening of the BRV Agriculture project

We are going to encamp five targeted partners (TP) at the BRV to undergo drug rehabilitation, PTSD counselling, and jobs preparation (skills leaning for social reintegration). The five targeted partners will be trained with two skills: AGRICULTURE and CONSTRUCTION after which they will be employed at the BRV as practical teachers in construction and agriculture.

- Staff Capacity Strengthening

Staff Capacity Strengthening will include: Human Rights Advocacy, Leadership Training, NGO Management, Research Skills, business (entrepreneurship) and Report Writing (financial update).

- Marketing & Visibility

IDEFOCS aims at impacting a larger segment of the society and raising the organization's visibility.

- Partner meetings

Action10 was approached by Mr. Tancrede CHAMBRAUD from France, who intended to visit IDEFOCS in Liberia to produce a documentary. Mr. CHAMBRAUD visited Action10 in Stockholm for three days and workshops were arranged to introduce TAct and ROPE for him, and for him to meet with the Action10 volunteer staff.

Mr. CHAMBRAUD visited IDEFOCS for four weeks and besides the documentary, arranged training around the Action10 tools.

Lessons learned

- The beginning of the BRV project was really a lesson and a success. We are happy that we were able to prepare the land for farming which of course we have already planted cassava and corn as start-up crops on the BRV.
- We are also grateful to Action10 for the continuous support in helping IDEFOCS achieve some of their many goals.

- According Richard Darwo's study, he believe that the soil is the richest soil he had ever seen, more especially the swamp; he observe the land cover over 100 acre of swamp land which he recommend that we grow 30 acre of swamp rice in the next years, which he believes will yield better.
- Richard also recommends that we install a rice mill that will enable us to package and bag our own rice, since it is a major food staple in Liberia.

No 20. Back2School

Context

Problem: Illiteracy!

The Lagos state government of Nigeria, in a recent survey, has identified over 3M adult illiterates in the state. There is a massive campaign by the government to reduce the number of illiterates in the Lagos state. Ref: <http://www.pmnewsnigeria.com/2016/10/13/ambode-to-send-3-million-illiterates-to-adult-literacy-school/>

Problem: Poor Education across Africa

The lack of accessible, quality education is the biggest problem facing Africa. In Nigeria, over 120 teenagers drop out of school before their 16th birthday. Sadly, due to the poor standard of teaching, even those who were privileged enough to attend school, often leave lacking basic literacy and numeracy skills. Statistics show that individuals at the lowest literacy and numeracy levels have a higher rate of unemployment and earn lower wages than the national average. Low literacy costs the Nigerian government \$5 billion each year in non-productivity in the workforce, crime, and loss of tax revenue due to unemployment. Elvis states "As a person who received poor education, I know what it means to be limited by education. My inability to read and write held me from getting a decent job for many years."

In recent years, the governments of many African countries have increased the number of schools built. Each year 500 new school buildings are been constructed across Nigeria. While building schools is a step in the right direction, many teachers serving in these schools lack the necessary teaching skills. This particularly affects their ability to effectively teach language and numeracy skills to their student.

Solution: Mobile platforms for Education

As a technology-driven organization, SpellAfrica is disrupting the standard of education in the continent to meet with the UN target goal #2, "to ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeric skills". With over 120

million people in Nigeria connected to a mobile phone, the number continues to grow. According to one CNN report, there are more mobile phones in Botswana and Namibia than the population, we know mobile platforms will support use to increase access to quality education, in a fiscally supportive way.

About SpellAfrica

The SpellAfrica Initiative is an Education for sustainable development organization, founded by Elvis Austin, with a mission to improve the poor standard of education across Africa. We sincerely believe every person in Africa has a right to basic education. The ability to read and write and speak to an acceptable level is the first step toward eradicating poverty in Nigeria and by extension other parts of the world.

The SpellAfrica team is comprised of young and passionate entrepreneurs who are hungry to make a difference in the standard of education across Nigeria and beyond. In 2015 it included:

- Elvis Austins (CEO) Elvis is directly in charge of designing the Back2School program and looking for opportunity to sustain the program
- Erezi Edoreh (Project Coordinator) Erezi is the coordinator of the programme, he has 4 years of experience in managing and marketing of educational related program
- Simon Obasi (Head of Finance) Simon currently works with KPMG Nigeria and volunteers as the head of finance for SpellAfrica
- Mrs Yemi Afolabi (Director Kids Guide Montessori Services) has 13 years in classroom teaching experience, before establishing Kids Guide, she taught in many government and private schools in Nigeria. She is a proud member of the AMI (Association Montessori Internationale).

About Elvis Austins

As the founder, I have embraced an adaptive form of leadership in the managing of SpellAfrica Initiative over the last 4 years. I have come to understand more fully that change is really a factor to consider. As a technology-based organization, the industry is changing very fast across the world; this is especially true in all developing markets.

About Erezi Edoreh

Erezi Edoreh is from a smaller tribe called Isoko, Emevor in Delta State as opposed to Lagos, which is in "Yoruba land". His father, Pius Efewobaha Edoreh, was a principal, so Erezi always had the inner burning passion for education. He was actually working as a tutor from the tender age of nine. When he got older he studied geology, which he says, actually has nothing to do with what he is working with nowadays. Erezi has a family: a wife; Michelle and one young child, Hansel. He lives in Lagos State but he shuttles back-and-forth between Benin City and Lagos,

where he also has part of his extended family. He is very passionate about SpellAfrica and he is constantly coming up with new ideas.

Visibility

SpellAfrica has been successful with their visibility during 2014 and the organisation has been internationally acknowledged for its work with developing educational applications for cell phones. In April, 2014 - SpellAfrica became a member of the International Association of Teachers of English as a Foreign Language (IATEFL). Interestingly, our founder Elvis Austins won the 2014 English Online Exam Scholarship. In May 2014 SpellAfrica was acknowledged by the Nigeria Leadership Initiative (NLI). In July 2014, SpellAfrica concluded a partnership pact with the United Nation (UN) Economic and Social Council (ECOSOC). The organisation was granted special consultative status with the United Nations Economic and Social Council. What this means is that SpellAfrica can now make both Oral and Written contributions to developmental issues to conferences and seminars hosted by the United Nations Headquarters. SpellAfrica was also offered the privilege to have a one-year pass for the purpose of entering any of the UN offices in New York, Geneva and Vienna. In July 2014, Google Inc. awarded a 10,000 USD grant to improve the online presence. In September, 2014 Spell Africa was selected among the 40 best tech start-ups in Africa, at the 2014 DEMO Africa awards held in Lagos, Nigeria. In October 2014, after a stiff and keenly contested challenge with some of Africa's finest start-up organizations in the world, the SpellAfrica team won the 2014 Global innovation Award in Berlin, Germany. Still in the month of October, the organisation won the LEAP Africa Innovation Award, a 12-month fellowship for young social innovators in Africa. In November 2014 SpellAfrica was invited to showcase their products and services at the 2014 eNigeria Conference in Abuja. It was indeed a big opportunity to explain and demonstrate our work directly to the Honorable Minister of ICT, Nigeria and other dignitaries.

Programme idea

The Back2School programme of SpellAfrica Initiative is a unique Adult illiteracy programme designed using the Montessori methods. We picture a Nigeria where every teenager and adult is able to Read, Write and Speak English, the official language of the country.

The SpellAfrica Back2School is proposing a new solution to addressing the problem of illiteracy in Nigeria. For the first time in Nigeria we are going to try the Montessori way of teaching on adults. Montessori education is an educational approach developed by Italian physician and educator Maria Montessori based on her extensive research characterized by an emphasis on independence, freedom within limits, and respect for a child's natural psychological, physical, and social development. While the Montessori Method is not new in Nigeria, it has never tried on adults. The Back2School idea is based on the principle that this wonderful method of teaching can greatly aid adults to learn fastest.

To achieve maximum results, we have teamed up with leading educational providers in Lagos state, like the Lagos state Agency for Mass literacy and Adult non formal education, and Kids guide Montessori.

This programme addresses adults that missed out from primary school.

Back2School is a literacy program designed by SpellAfrica in partner with the following bodies

- Kids Guide Montessori Services
- Lagos State Agency For Mass Literacy, Adult And Non-Formal Education.
- Etin-Osa Local Government Area, Lagos State

It intends to employ the Montessori teaching method on 200 adults and youths with little or no basic education, who operates small personal businesses. We intend to reduce the number of 3million illiterates in Lagos, and demonstrate the relevance of literacy in the growth of business and how it affects our economy. These 200, at the end of the program, would undergo an assessment test conducted by Lagos State Agency For Mass, Non-Formal & Adult Education, to measure impact and approve them officially literate.

Reflection

SpellAfrica has decided not to be donor dependent because Elvis has asked for too many grants with little or no result. Mr Austins has experienced a lot of travelling as a result of invitations by many internationally known institutions during the previous 2014 and 2015, but little has come out in terms of concrete collaborations. Thus SpellAfrica has decided to rethink its mode of operation.

Financial support

The Back2School program is partially funded during 2016 with logistical support from Etin-Osa Local government who donated a hall for the programme for free and Lagos state government who promised to donate 200 notebooks and writing materials as well as 100 hand size AM/FM radio sets.

Customer identification

Lagosians between the ages of 25-45 years, people who dropped out of school or never went to school. Youths who are interested in learning for the purpose of improve their economic status. How many are they? 3 million illiterates in Lagos. How do we reach them? We are reaching out to them through our fast growing network of volunteers at the NYSC camp in Lagos states. In

the past we have reached out to our target customers through flyers and postal and street talk campaigns.

Customer paying capacity

After a market survey with existing customers and also taking into consideration the economic situation of the students, we decided to fix a N1000 monthly weekly fee. Each student will have to commit N4000 (4 weeks) at the start of the program. There exists a big market opportunity for this noble program. We are targeting 1% of the 3M illiterates in Lagos state. 1% of 3,000,000 = 30,000 students, 30,000 students X 4000 monthly fee, = 120,000,000 monthly revenue

We have tested different business model and payment solutions for our students. They prefer to pay cash. Publicity/ word of mouth and referral are the key way we acquire our customers.

Revenue will be generated from school fees. We may also offer the sales of learning materials in the future.

The program is sure to turn positive cash flow when we hit 50 students and above.

Outcome challenges

- A steady flow of electricity is a problem in Nigeria and a lot of people have generators in case of power failures.
- Lack of sharing: Beatrice who visited Lagos was informed by Erezi Edoreh, CEO of SpellAfrica (partner to founder Elvis Austins), created an adult literacy project in the city of Lagos called Back2School in partnership with Yemi Afolabi, and together with a couple of strategic partners in September 2016. The project is a part of SpellAfrica Initiative that also have projects in Benin City in Nigeria. Erezi also developed a youtube video, where he did not mention Elvis nor Action10.

Progress markers

Our metric for impact measure include:

- Number of students who register for the program
- Number of students who score 75% classes attendance
- Number of students who score 60% and above in home work and class assignments
- Number of students who sit and pass the final examination
- Numbers of people who are able to get a job or start a business due to the knowledge acquired

Strategy for change

- There are over 65 million illiterate Nigerian youths and adult, living in extreme poverty because they cannot read and write.
- Since illiteracy is the leading course of poverty, literacy on the other hand leads to economic development. We are targeting youths who are productive people between the ages of 25 - 45.
- It is our belief that getting the right education will empower them to start small scale business or get a blue collar job. We also have plans of connecting our graduates to local job employers in their respective cities.
- In 2019, we hope to develop a volunteer teachers app, and scale up in having 6 literacy centres, each in the six geopolitical zones covering Nigeria, targeting to transform the lives of 3,000.

Output

2018

- The classes took place five weekdays from 4-6PM.
- The students took an exam from the State of Lagos to assess their knowledge after nine months. The purpose of the exams will be to officially certify the students as out of illiteracy.
- Also, the two students that had the highest test scores will participate in a competition in August against other literacy projects in Lagos State.
- The aim of the project is to bring the pool of the balance, of over 120 educated Nigerians together, to join us in transforming the educational lives of the over 65 million illiterate youths and adults as volunteer teachers, to teach them to be able to read and write out of extreme poverty. We grew from 3 volunteer teachers to over 100, which includes 6 international volunteer teachers, 12 Nigerian Celebrity teachers and two Public figures; Hon Babajide Azeez (House of Representative Member of the National Assembly, Abuja) and CSP Bamidele (DPO Ajah).
- Over 500 adults in total, have been taught, who can now read and write, currently experiencing economic and social development in their personal businesses, new better paid jobs and working towards getting higher education.
- Over 100 volunteer teachers
- Four paid standby teachers.

Outcome

2018

- The students took an exam from the State of Lagos to assess their knowledge after nine months. The purpose of the exams will be to officially certify the students as out of illiteracy. The two students that had the highest test scores will participate in a competition in August against other literacy projects in Lagos State.
- Video produced <https://www.youtube.com/watch?v=6-RBsFmj33s>

- Erezi estimates that the students' level of English have, since September 2017 , increased from a 2 to a 6 on a scale from 1-10. Most students have been going to classes for three to four months.
- One example is a woman who have been coming to class since September 2017 that recently got accepted to one of the colleges of technology in Lagos.

Lessons learned

- Although we officially launched the Back2School Programme in the last quarter of 2016, the programme witnessed a lot of trial and error, which we consider part of our learning process. The highest peak of the programme saw 120 active students while the lowest was 40 students. We also noticed that after a major holiday, the number of class attendance drops below 60 students. We are still working on new ways to attract and engage the students.
- Open a Spell Africa Action10 bank account in Nigeria, in the name of Elvis because an organisational account is expensive.

Strategic partners

The project has several strategic partners, besides the radio host already mentioned; it is how they keep the costs low while still developing the projects. It also makes the project sustainable which is one of the foundations of Action10. They have four different social and media partners; GistVille, Helen Events Blog, Kemi-Filani Blog and DreyPr. They have one partner for the technology; Cimnet Hub and one partner; Zoracom Intelligent Solutions, working with the portal, where they keep track of the students and their progress. Another partner Back2School is cooperating with is the public agency, Agency for Mass Literacy based in Lagos. According to Erezi, cooperating with the state is also essential to keep the project sustainable.

No 21. Raise awareness about early pregnancies - Togo

Context

In 2012, the Ministry of Primary and Secondary Education in Togo conducted a study in the primary schools (age 6 - 12) and in the secondary schools (age 12-15). This study revealed 5,443 cases of pregnancies during the school year 2011-2012, of which 230 pregnancies were recorded in the primary school. This situation is a major concern to the Togolese government, the parents, the teachers, the head-masters and also to the S.E.VIE-Action10 partnership.

In the rural area of Togo, is estimated that only 40 % of the population has access to safe drinking water and that only 12 % have access to adequate toilets. It is obvious that these often occurring hygiene- related diseases reduces the education level among girls as well as the

participation rate of women in revenue-generating activities. The Government has declared an action plan that shall increase the amount of people having access to safe drinking water to 65 % by 2017.

In September 2015, S.E.VIE was approached by teachers who pleaded for action regarding early pregnancies. Moreover, when we opened the question in rural villages and part of our discussions within our “small-scale businesses programme”, what do you see as next priority, the answer was hygiene.

Programme idea

S.E.VIE-Action10 decided to address the situation and initiate a programme that would:

- Prevent pregnancies among school girls below the age of 15, to
- Raise awareness regarding early pregnancies and early marriage targeting young women aged 15 to 18.
- Provide adequate support to young girls who have become pregnant.
- Address the use of adequate contraception to control pregnancies.

The programme shall involve all stakeholders and besides the school girls and young women, also include the school boys and young men as well as the parents, the teachers and the headmasters. The programme shall be in strategic partnership with the Togolese government. The activities will raise awareness and encourage all stakeholders to reflect over and take responsibility for sexuality and gender as well as women’s and men’s rights and responsibilities.

Besides the awareness raising the programme shall address the access to adequate toilets and water and to support with providing proper hygiene opportunities, not only for the girls and young women but for all stakeholders involved. The toilets shall offer privacy and also opportunities to remain clean during the menstruation period.

We will also include the access to sanitation pads.

The programme shall in addition addresses the access to safe drinking water, in order to protect our Target partners against hygiene-related diseases. The programme will install water committees that will sell water at an affordable price, and collect the funds for repair and maintenance of a well, a pump and toilets.

Maritime part of Togo

This phase of the programme will address one rural area in the Maritime part of Togo. The project is planned for a period of 12 months. During the first six months the focus will be on strengthening the leadership skills among youth associations and youth trainers. S.E.VIE-Action10 will play an active role in the implementation of the interventions preparation, including the execution, supervision and monitoring of activities. Toilets and a ground water well will be constructed during the second six-months period, when the awareness of the programme objectives is clear to all stakeholders. The operations will gradually be taken over by youth associations, and by the end of the year the programme will be self-sustained. The project key activities are:

1. Train 30 trainers (men and women) on the dangers of early pregnancies and early marriages as well as strengthen their organisational and managerial skills.
2. Inform and educate 400 teenagers - 300 girls and 100 boys- in the ages 14-18 years on the dangers of early pregnancy and early marriages.
3. Mobilise 65 parents, 25 youth leaders, and 20 authority representatives (community leaders, religious leaders, traditional authorities, district chiefs, and traditional communicators) to support the prevention of early pregnancies and early marriages.
4. Recruit and train 30 youths to lead future awareness rising sessions in youth organisations.
5. Train twenty women representing the community on the aspect of hygiene.
6. Establish campaigns of trainings, animation and information of all stakeholders in the project area.
7. Construct ten family toilets.
8. Construct a groundwater well and equip it with a manually operated pump (PMH).
9. Install and train a water committee.

Output

Fundraising for the programme was initiated in 2016 but the result was small and the start of the programme was postponed.

Sustainable economy

Start-up budget

The start-up budget, which this application is seeking funding for, enables the Programme partners to initiate a programme that have potential of becoming financially sustainable.

The estimated calculations indicate that selling water has potential to not only cover the cost of service and maintenance of the pump and the well, but also generate a significant profit. The profit will be used to sustain the “prevention of early pregnancies” programme as well as expand it and the “access to water” programme to other regions. Thus, this programme will significantly contribute to the MDGs for water. Please note also that the price of the water has been set at a level where each family can afford to procure the amount of water they need.

The programme has potential for being scaled-up by copying this pilot project into other regions. The project can also be strengthened by analysing the water quality and even improving the capacity of performing water analyses in Togo.

No 22. Plastic recycling - Colombia

Context

La Sirena is a marginalized community in Cali-Colombia that, together with other surrounding districts, has grown in an informal and unplanned way, resulting in severe deprivation and social exclusion. Kiwanis Foundation and the communities proposed a recycling management programme to contribute to maintenance of social welfare programs. Action10 and Kiwanis were unable to agree on the concept of Sustainable economy and the partnership was concluded.

No 23. Empowerment of speech in vulnerable settlements - Liberia

On-hold since 2018.

Context

Smallholder farmers have faced problems with farming for over the past five decades in the Gbeah's Town, Gbor Clan, and District 2B.

The project is the first Pilot project of Growing Liberia Democracy (GOLD), which focuses on promoting a sustainable community and quality governance in rural Grand Bassa County. The project is raising its pilot funding on the Global Giving platform, through an affiliation with Village Earth, of Boulder Colorado. However, due to limited funding, the strategy initially focused only on building a sustainable community by organizing and developing a group of 15 smallholder farmers and creating a management team to establish the Rural Early Learning

Program (RELEP) for inhabitants in Gbeah's Town and its surrounding villages; the community is located in the Gbor clan, District 2B, Grand Bassa County.

About GOLD

Growing Liberia For Democracy (GOLD) is a social engineering development platform that promotes poverty reduction through community capacity building and ensuring democracy and high quality governance in rural Liberia. GOLD is committed to diversity in all staff, volunteers, donors and partners, including their full participation in our programmes, policy formulation, and decision-making. Their vision is an economically vibrant rural community that can meet the health and educational needs of its children. This project envisions empowering communities with the resources to realize this vision through sustainable economic growth. GOLD has as its mission to empower the smallholder farming community to be agents of economic growth, employment creation, and community development in District 2B, Grand Bassa County, Liberia.

Programme:

1. COOPERATIVE AGRIBUSINESSES: GOLD organizes local smallholder farmers into cooperative formal agribusinesses & help them to market/sell their products.
2. CHILDREN'S EDUCATION: Using the funds generated from our cooperative agribusinesses, we provide local primary schools with supplies, training and workshops.
3. LEADERSHIP & ADVOCACY TRAININGS: We develop effective leadership and advocacy trainings for quality representation in local government.

Survey

The survey successfully Identified 15 smallholder farmers. The strategy we used in administering the survey is based on the traditional Gbor clan values and leadership principle and for group facilitation, advocacy, organizational leadership, and community mobilization. In accordance with these values, the survey process began on March 28, 2017 by training two local volunteers with the skills needed to conduct the survey. After the survey administrative training, the two local volunteers worked alongside GOLD staff to administer the survey; a process which took place from March to April 2017. The survey covered five villages including Gbeah's Town, Jurkpan's Town, Toga's Town, John's Town and, Darkinnah's Town, soliciting the views of respondents in the community.

Lessons learned

The programme was put on-hold in 2018 until the partnership relation between GOLD and IDEFOCS is clarified.

No 24. Community support / Empowerment of professional artists - Uganda

Start-Up

Target Partner

PAMOJ, CEO Bernard OMONY

Context

PAMOJ is a network of professional artists measuring in all types of art aspects, located on the outskirts of Kyebando.

Programme idea

Support PAMOJ with their livelihood improvement work.

Output

2018

- Our focus was transferred from PAMOJ to UBUNTU.
- Seeking to develop a firm business idea for UBUNTU.

No 25. Enabling women academic professors – Burkina Faso

Target Partner

Institute Des Sciences (IDS)

Coordinator

Professeur Yvonne Bonzi/Coulibaly,

Email: yvonne.bonzi@uyahoo.fr, Tel: 226 70 23 96 87

Context

Professeur Yvonne Bonzi/Coulibaly claims that « The role of women is essential in the fight for development at the national level and in a context of global sustainable development. Today more than ever, our societies need all intelligences to promote development. To hold their place in our rapidly changing societies, women need to create conditions conducive to the awareness of their abilities and to bring society to change their vision vis-à-vis their capacity of participation. Despite the efforts made by the states in the implementation of gender policy, it is clear that the place given to women in the construction of society remains weak. Individual female skills are recognized internationally.”

The school enrolment rate of girls in Burkina Faso (27%), the number of women scientists in research structures (8%) and in public higher education about 10 % are an illustration of this (ref, 2018?). In addition, the orientation of girls to studies in the exact sciences (physics-chemistry-mathematics) and high-level technical careers remains marginal. Some women associations join forces and are working for a greater interest of women and girls in science and technology.

In addition to this challenge in Burkina Faso, like many countries in Africa, high pregnancy rates in schools of girls is a silent pain that causes a lot of bitterness. According to the World Health Organization (WHO), 80 million school-age pregnancies occur each year in developing countries. According to the Ministry of National Education (MENA) in Burkina Faso about 2,295 cases of school-age pregnancies, were observed in 2014 throughout the country. The reasons for this growing rate of school-based pregnancies are many and varied: Socio-cultural factors (early and forced marriages, irresponsibility of parents, weak ability to talk about sexuality, depravation of morals, sexual, the influence of bad company, prostitution,), inadequacy of reception centers for girls. Also economic factors explain the situation: poverty and misery. The consequences of early pregnancies are numerous: illegal abortions, school dropouts, exclusion from the family, child abandonment, infanticide, family conflicts, marginalization, social exclusion, increase in family expenses, prostitution, and psychological shock, loss of dignity or honour, banishment...

Some girls arrived by their great effort to reach high education level and it will be very good to support them for successful study. This is the case of many professors at IDS Institute. One of the strategic objectives of Burkina Faso's National Economic and Social Development Plan is to increase supply and improve the quality of education, higher education and training in line with

the needs of the economy. It aims to achieve SDG 5: achieve gender equality and empower all women and girls.

About IDS

Institute Des Sciences (IDS) is a public higher education institution in charge of academic formation of future professors in Sciences (mathematics, Physique, Chemistry, and Biology) in Burkina Faso schools. The students have courses during three years at the institute and spend one year in real school for training. These professors will be in contact with scholars and present future agents of sensitization throughout Burkina Faso as they will be in contact with girls in their classrooms. About 20 professors are mothers and have no facility at home to look after their kids. They came each day at the institute with their child or baby with a girl about eight to 12 years old as baby sister. The kids and the babysitter need all some save place at the institute and a senior women as supervisor to give advices all the day will be very useful.

About Pr Bonzi-Coulibaly Yvonne,

Pr Bonzi-Coulibaly Yvonne, since in March 2018 is the General Director of this institute. Pr Bonzi is the 2013 recipient of the African Union's Kwame N'krumah Science Prize for Women - "Basic Science, Technology and Innovation". Her contribution to gender equity has been made within the Association of Women Scientists of Burkina since 1988, within the Chair Women Sciences, Societies and Development creates 2000 at the University of Ouagadougou and via its testimonials model of as well as during her seminars and research themes.

Programme idea

Support Action for Professors-mothers at IDS, Burkina Faso

The aim of this action is to support professors of IDS who are mothers with appropriate women help to impact positively their study for success.

Planned activities

- Women supervision of child and young baby sisters
- Baby sister's capacities reinforcement in hygienic, alimentary, save playing knowledge for child.
- Cultural activities for baby-sister's.

Budget 2000 Euros

Salaries for two women as supervisors: 140 euros x 6 months x 2 women : 680

Small equipment's for hands washing and games: 320 Euros.

Photos of the 2019, January the 15



Two alimentation situations

- By a professor-mother coming from the laboratory, wearing her blouse and came to breastfeeds her baby => not save for the baby. The baby sister is about 6 years old.
- Food given by the baby sister.



Two professors-mothers and three baby-sisters

Analysis of 2018

Programme output & outcome

Programme

The focus with the support for 2018 was to remain supportive of the S.E.VIE, IDEFOCS and SpellAfrica programmes with the aim to sustain what has been started.

2018 Targets

The 2018 targets assigned by the General Assembly were thoroughly addressed by the Board and improved strategies were developed and implemented for each of the targets.

Financial outcome

Fundraising

We did not fundraise according to budget. We are doing our best, our volunteer staff are working hard. We try approaches, compile lessons learned and adjust our approaches. We are content to see that in 2018 we were able to raise more funds than before.

In addition to the regular monthly donors, this year we received a targeted amount donated by Rotary Club of Stockholm International for the project "Starting small scale business in Togo". This year we have also made extra effort of crowd funding through Global Giving crowd which has added substantial amounts. Three local fund-raising activities – One "Movie Night" and two "African Flavours" events in Stockholm added to the funds raised.

In addition, the members themselves paid their travel and living, to a total value of several tens of thousands of SEK. These are not included in this report, but is obviously of the utmost importance for the business.

Key ratio

Key ratios for administration costs at secretariat in relation to total costs (%)

Banking charges in Sweden are sponsored by Swedbank and the BankGiro. Our IT collaboration platform is offered for free nt OnlyOffice and our bookkeeping IT platform is discounted by Fortnox. Our administration costs during 2018 were Website host 476 SEK, bank costs350 SEK, and

Bank transfer costs 849 SEK. The Key ratios were:

2018: 1,0
2017: 2.4
2016: 1.3
2015: 1.6
2014: 2.4
2013. 2.7

Assets

- Farmland in Liberia, owned by IDEFOCS.
- Investment capital at bank account in Togo, owned by S.E.VIE
- Office equipment material donated to Action10 Focal point offices in Liberia, Togo and Uganda, owned by Programme partner.

The year ahead, 2019

Programme

The programme for 2019 was proposed by the Board and agreed on by the General Assembly. The programme was agreed to be business as usual, while adapting to lessons learned, thus:

- To manage about 20 programmes, that are either active or on-hold.
- To manage around ten Country partners.
- To manage around ten Countries.
- To manage the operations in Sweden through five workgroups; EP, IC, KS, SE, QV and a working Board.
- Update TAct and ROPE as lessons are learned.

Budget

Income	Budget	Income				
	2019	2018	2017	2016	2015	2014
Monthly Givers	150,000	74,516	74,495	72,186	81,297	71,140
Crowd-funding, Global Giving	50,000	21,390	6,033	12,747	7,871	32,513
Targeted Donations	20,000	0	0	0	16,790	34,002
Corporate Donations	30,000	0	0	0	3,000	8,000
Projects and Events	30,000	15,614	433	260	1,130	2,443
Restricted Donations	20,000	67,964 ¹	0	40,953	18,662	500
TOTAL	300,000	179,484	80,961	126,146	128,750	148,598

¹ Rotary Club of Stockholm International

Financial Statements

ACTION10

Action10

Organisationsnummer 802447-2147

Årsredovisning 2018

RESULTATRÄKNING	2018	2017	2016	2015	2014
Intäkter					
Gåvor från privatpersoner	74 516	74 495	72 186	81 297	71 140
Global Giving, donationer	21 390	6 033	12 747	7 871	32 513
Riktade gåvor			0	16 790	34 002
Gåvor från företag			0	3 000	8 000
Projekt och event	15 614	433	260	1 130	2 443
Gåvor med förbehåll	67 964		40 953	18 662	500
	179 484	80 961	126 146	128 751	148 598
Kostnader för projekt					
S.E.VIE	-87 734	-34 057	-16 600	-41 720	-36 276
Spell Africa	-20 415	-19 920	0	-18 739	
IDEFOCS	-52 799	-6 264	-73 679	-46 029	-114 478
LINK-UP			-3 613		-1 766
Amani Womens Group			-18 977		
Bana Pads			-18 951		
Emergency Fund	-2 037				
	-162 986	-60 241	-131 820	-106 488	-152 521
Övriga kostnader					
Valutavinst	-1 675	-1 932	-1 803	-2 767	-4 238
	0	0	0	0	1
Resultat	14 823	18 789	-7 476	19 497	-8 160
BALANSRÄKNING					
	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31
Tillgångar					
Bank	47 069	29 209	20 421	27 897	8 401
Skulder					
Reservation Emergency Fund	2 037				
Upplupna kostnader (lokalhyra)	1 000				
Skuld till Cecilia Öman	43 122	43 122	53 122	53 122	53 122
Eget kapital	910	-13 912	-32 701	-25 225	-44 721
	47 069	29 209	20 421	27 897	8 401

Stockholm 1 januari 2019

Cecilia Öman

Anders Kinding

Min revisionsrapport har avlämnats den 28/2 2019

Gabor Bruszt

ACTION10

Action10

Corporate registration number 802447-2147

Translation from Swedish

Annual report 2018

INCOME STATEMENT

	2018	2017	2016	2015	2014
Earnings SEK					
Donations from individuals	74 516	74 495	72 186	81 297	71 140
Global Giving	21 390	6 033	12 747	7 871	32 513
Targeted donations			0	16 790	34 002
Donations from companies			0	3 000	8 000
Projects and events	15 614	433	260	1 130	2 443
Restricted donations	67 964		40 953	18 662	500
	179 484	80 961	126 146	128 751	148 598
Costs for projects SEK					
S.E.VIE	-87 734	-34 057	-16 600	-41 720	-36 276
Spell Africa	-20 415	-19 920	0	-18 739	
IDEFOCS	-52 799	-6 264	-73 679	-46 029	-114 478
LINK-UP			-3 613		-1 766
Amani Womens Group			-18 977		
Bana Pads			-18 951		
Emergency Fund	-2 037				
	-162 986	-60 241	-131 820	-106 488	-152 521
Other costs	-1 675	-1 932	-1 803	-2 767	-4 238
Currency gains					1
Result		18 789	-7 476	19 497	-8 160

BALANCE SHEET

	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31
Assets					
Bank account	47 069	29 209	20 421	27 897	8 401
Debts					
Emergency Fund	2 037				
Accrued cost (rent)	1 000				
Debt to Cecilia Öman	43 122	43 122	53 122	53 122	53 122
Equity	910	-13 912	-32 701	-25 225	-44 721
	47 069	29 209	20 421	27 897	8 401

Stockholm 1 January 2019

Cecilia Öman

Anders Kinding

My audit report was submitted on 28/2 2019

Gabor Bruszt

ACTION10

2018 in brief

Action 10 is a voluntary organization that provides expertise, tools and resources to enable people facing extreme poverty to find a way out. That could be by starting a business, gaining skills or learning new ways to improve what they are already doing. We create partnership with organizations and entrepreneurs in some of the poorest countries in the world.

The year's most important projects were "Starting small scale business in Togo" together with program partner S.E.VIE, "Learning English in Nigeria" with program partner Spell Africa, and "Reintegrating former child soldiers in Liberia" with program partner IDEFOC.

Our projects are described on our website www.action10.org

Fundraising

This year we have worked focused with the Global Grant crowd finance tool that has added substantial amounts. Three local fund-raising activities – Movie Night and 2 x African Flavors in Stockholm added to the funds raised. In addition to the regular monthly donors, this year we received a targeted amount donated by Rotary Club of Stockholm International for the project "Starting small scale business in Togo".

Comments to the Income statement

We promise our donors that at the most use 3 % of the funds for costs in Sweden. Maximum 7 % will be used by our program partners, and at least 90 % should reach our target partners.

Banking charges in Sweden are sponsored largely by Swedbank and the BankGiro.

IT costs, website, etc., are sponsored in part by Fortnox.

Total cost to be carried out by Action10 in Sweden

476 Web hosting, website

350 Bank costs

849 Bank transfers

1 675 which is less than 1% of the funds raised

In addition, the members themselves paid their travel and living, to a total value of several tens of thousands of SEK.

These are not included in this report, but is obviously of the utmost importance for the business.

Comments on the Balance statement

Without the supplement of a short-term loan from Cecilia Öman, the start-up of several of our projects should have been delayed. During 2017 the first payment in a repayment plan was done, to gradually pay back this advance. The plan will extend over several years.



Revisionsrapport

Till medlemmarna i föreningen Action 10

Rapport om årsredovisningen för verksamhetsåret 2018

Jag har av medlemmarna utsetts som revisor för Action 10 och har utfört en revision av årsredovisningen för verksamhetsåret 2018.

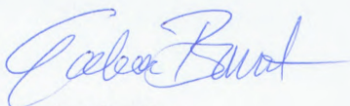
Det är styrelsens ansvar att upprätta en årsredovisning som ger en rättvisande bild av verksamheten för medlemmarnas information och möjlighet till kontroll. Det är revisorns ansvar att uttala mig om redovisningen ger en rättvisande bild av verksamheten.

Jag har efter bästa förmåga granskat verksamhetens redovisning av resultatet, balansräkningen, uppgifter från banktransaktioner, större transaktioner, donationer och utgifter jämväl styrelsens protokoll.

Jag anser att redovisningen uppfyller krav på god ordning, är upprättad enligt gängse redovisningsstandard och ger i alla väsentliga avseenden en rättvisande bild av verksamheten.

Jag tillstyrker att medlemsstämman fastställer resultat – och balansräkningen och rekommenderar att medlemmarna beviljar styrelsen ansvarsfrihet för verksamhetsåret 2018.

Stockholm den 28 februari 2019



Gabor Bruszt

Report on the annual report for the financial year 2018

Translation from Swedish to English

"I have been appointed by the members as auditor for Action10 and have performed an audit of the annual report for the fiscal year 2018.

It is the responsibility of the Board of Directors to prepare an annual financial report that gives a true and fair view of the operations, to provide the members with a tool for control and information.

It is the accountant's responsibility to express myself about if the report gives a true and fair view of the business.

I have, to the best of my ability, examined the organisation's accounts of the result, balance sheet, information from bank transactions, major transactions, donations and expense as well as the board's minutes.

I believe that the report meets the requirements of good order, has been prepared according to normal accounting standard and in all respects gives a true and fair view of operations.

I recommend that the member decides on the result statement and balance sheet and recommends that the members grant discharge to the board of directors for the 2018 year of operation."

Stockholm, February 28, 2019

Gabor Bruszt

Governance, management and operations

Our Team

Action10 Members

Being a volunteer driven organisation, Action10 is registered in Sweden as a membership organisation, and thus the highest governance body is the annual General Assembly (GA). The GA ensures democracy and member driven programmes. The member categories of Action10 are:

- Volunteer staff.
- Monthly givers.

Volunteer staff

The Action10 Volunteer staff (VS) are as below. All Action10 Volunteer staff are responsible for ensuring that the Ten Actions are fully honoured in each activity.

- Board members.
- Workgroup members.

Structure

The governance, management and operations of Action10 is organised through the:

- General Assembly.
- Board.
- Workgroups.
- Country partners.
 - o Programme management partners.
 - o Target partners.
- Country Coach and control
 - o Coaches
 - o Auditors
 - o Social structure

General Assembly

The highest governance body of Action10 is the annual General Assembly (GA), which is constituted of the Action10 members. The GA appoints the Board members. The General Assembly also appoints a professional Auditor who is in charge of the annual auditing as well as a Nomination committee for the coming GA Board election. The annual work plan and budget is proposed by the Board and decided on by the GA. The General Assembly is responsible for:

- Overseeing the work of the organisation (governance),
- Appointing the Board and thus including the Heads of Departments / workgroups.

Board

The Action10 has a Working Board of Directors. The Board consists of the; President, Vice president, Secretary, Head of Finance, Head of IT, Head of Institutional capacity, Head of Knowledge sharing, Head of Sustainable economy, Head of Evaluation planning, Head of Quality values, and two Substitutes. The President is the head of the Board. The Board meets every second month; February, April, June, August, October, and December, thus the Board meets six times a year. The Board members meet and share about daily work, progress and challenges, discuss and decide on activities and solutions. The Board members are responsible for the overarching coordination of the Action10 work as well as developing and implementing work strategies and policies. The Board members are responsible for informing about the output of the Board meetings to all volunteer staff, other Action10 members and partners. The Heads of workgroups shall keep herself updated on the daily work and progress of the workgroups and step in to fill any gaps and address any challenges that may occur. They shall be in continuous contact with the Team Leaders and support them directly.

The Board is responsible for:

- Overseeing the work of the organisation (governance) according to the instructions by the General Assembly.
- Organising the daily work (management).
- Appointing Team leaders, Deputy Head of Finance and Deputy Head of IT.

Workgroups

The operations of Action10 are structured around five Workgroups:

- Institutional capacity (IC)
- Evaluation planning (EP)
- Knowledge sharing (KS)
- Sustainable economy (SE)
- Quality values (QV)

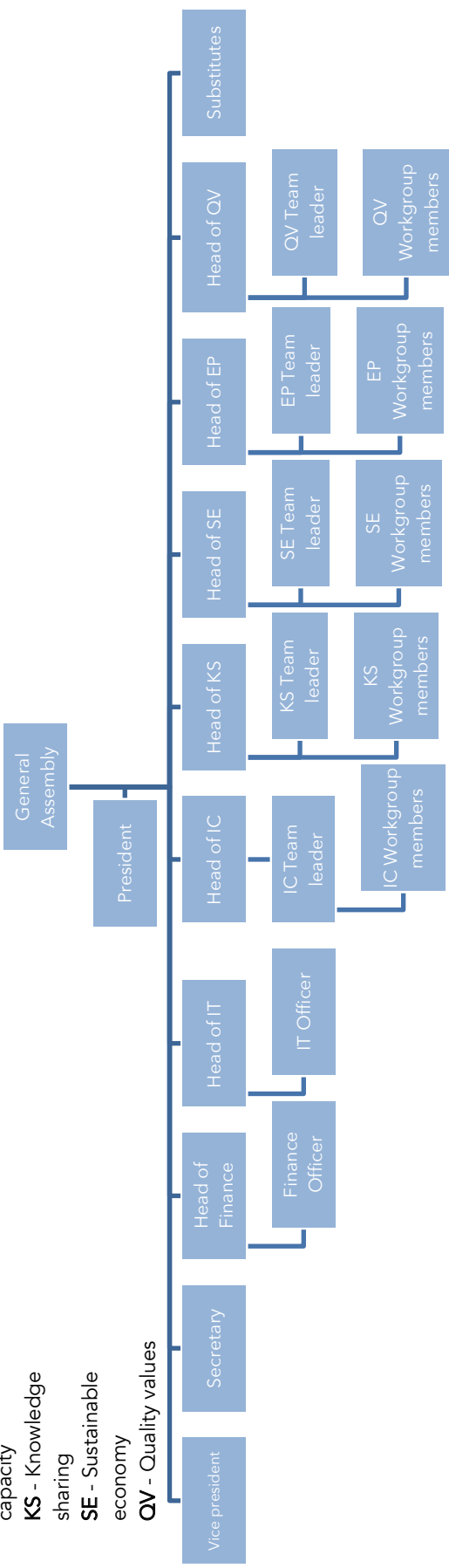
One Head of Workgroup) is appointed for each Workgroup and the Heads of Workgroup are members of the Board. One or two Team Leaders are appointed for each Workgroup. The Team Leaders also carry the title Senior Officers. The Team Leaders are responsible for leading the teams, team motivation and team spirit. The team leaders and the Head of Workgroup are together responsible for the implementation of the work tasks appointed to the Workgroup by the Board. The team Leaders call for Workgroup meetings every month or more often. The Head of Workgroups and Team leaders are responsible for assigning enough volunteer staff (usually five - seven) for the Workgroup to be able to manage its assignments. The Quality Value Workgroup supports with the operational matters in the recruiting process (please find more details below).

The Workgroups are responsible for:

- Carrying out the work of the organisation (operations).

Action10 Sweden Organogram

- EP - Evaluation planning
- IC - Institutional capacity
- KS - Knowledge sharing
- SE - Sustainable economy
- QV - Quality values



Country partners

Programme management Partners & Target partners

The collaboration, coordination and communication with our Programme management partners (CP), and Target partners (TP) are key to the programme. Our Country partners are institutions registered in the Target countries.

Strategic partners

Action10 Friends

Previous Action10 volunteer staff and HR&S staff and volunteers and invited to become Action10 Friends.

HR&S

Action10 collaborates with Human Rights and Science (HR&S) which is a social enterprise with the same founder and value platform as Action10. HR&S backs-up the Action10 presences in the Target countries, as well as meet with the Programme partners on-site. HR&S also empowers the capacity and finances of the Action10 Programme partners.

Other

Other examples of Strategic partners are Volontärbyrån and Rotary Club Stockholm International.

The Ten Actions

The responsibility for implementing the Ten Actions in all our activities is operationally shared between the Workgroups. Each Workgroup is in charge of one, two or three of the Ten Actions.

The Evaluation planning (EP) work group ensures two of the Ten Actions; Real-time outcome evaluation planning and Needs driven programmes. The IC work group ensures two of the Ten Actions; Institutional capacity and Strategic partners. KS ensures two; Knowledge sharing and Visibility, SE ensures one; whereas QV ensures three; Quality values (truth, trust, harmony and equity), Resilience and Equal partnership.

Table 1. Sharing of the responsibility for the Ten Actions between the Workgroups.

Workgroup	Actions		
EP	Real-time outcome evaluation planning	Needs driven programmes	
IC	Institutional capacity	Strategic partners	
KS	Knowledge sharing	Visibility	
SE	Sustainable economy		
QV	Quality values (truth, trust, harmony, equity)	Resilience	Equal partnership