

# Annual report 2022



**Cross-cultural awareness raising  
&  
ActionInvest**

## Acknowledgement

Action10 Sweden wants to appreciate our colleagues at HR&S Branches in eight sub-Saharan African countries, and our volunteer staff at Action10, for all your good efforts during 2022. We want to appreciate our HR&S Sweden auditor and our Action10 auditor. We want to acknowledge the steadfast support from the many Action10 monthly donors, which form the bedrock of sustainability for ActionInvest and are crucial to implementing viable programs. We also thank our crowdfunding supporters, who have contributed generously through Global Giving.

Our work is a team effort, and we deeply appreciate everyone's skills, dedication, and honest ambitions. We want to acknowledge the work you do to empower people that you do not know personally. Thank you for your work effort and kindness, for your willingness to share knowledge, experiences and professional skills to help those who need you because they may live in an environment where they cannot help themselves. It is only if we have stable and skilled team members that we have a chance to succeed, that is, if the work internally proceeds as planned so that we have time and energy to focus on the real challenges and our mission targeting our external partners.

**We want to specially thank Mr. Anders KINDING, who celebrates 10 years with Action10. Action10 wants to express how much we appreciate Anders and his support and professional work. Our mission is both difficult and important, and Anders gives stability both during sunny days as well as during rainy days. We are grateful to you. We also want to especially thank our auditor Dr. Gabor BRUSZT who also celebrates 10 years with Action10. Gabor has consistently been an inspiring auditor and advisor to work with. He is a good mentor and always provides fair and constructive management reports.**

And we extend our heartfelt thanks to Studieförbundet Stockholm for offering beautiful meeting venues to Action10 free of charge or at a very low cost, and to Volontärbyrån for providing an excellent volunteer search platform free of charge. We have also benefited greatly from our partnership with one.com, our web host. We are grateful to our bank (Swedbank), our bookkeeping platform (Fortnox), and our virtual office platform (OnlyOffice) for providing Action10 with discounts on their annual fees.

*Trust is more important than ever and it concerns all relationships  
A relationship without trust is not really a relationship at all.  
Trust is right at the foundation of the survival and success of any partnership and business.  
A working relationship built on trust is an important sustainable competitive advantage,  
because trust is so valuable and so rare.*

## Message from the President

Our vision is a world without extreme poverty. Our mission is to empower scientific research, innovation and social enterprising in sub-Saharan African countries through equal partnership. Within our mission lies transparency, accountability, truth, trust, harmony, equity and resilience, as well as sustainable economies and institutional capacity.

We aim to create communities where scientific research, innovations, business and social enterprising thrive so that it contributes to the development of the country and the region. Such communities, even if small, can be scaled and copied making our effort even more powerful and important. We argue for the empowerment of entrepreneurship and a stable business sector, that can i) offer services and products requested for by the population, ii) employ people and iii) contribute to the tax income of the government. We also argue for that that scientific findings and innovations are implemented through entrepreneurship and a profitable business sector.

We want to be part of empowering social contracts between a nation's population and its government where tax income and institutional capacity is available so that the government can build powerful institutions addressing education, health, justice, rule-of-law, banks, a national bank and more. We have, with small resources, since the start in 2009 positively affected the lives of 12,000 people, and we have the potential to significantly scale.

All our operations are framed by our own management strategy ROPE that enables a transition from aid dependency to equal partnership between independent development institutions. The tool provides efficient and effective cross-cultural collaboration built on trust, transparency and accountability, where inputs, operational responsibilities and benefits are shared equally. Our Code of Conduct is rooted in our Ten Actions (TAct); needs and user driven interventions, equal partnership, real-time outcome planning and evaluation, strategic partnership, institutional capacity, sustainable economy, trust, transparency and accountability, resilience, knowledge sharing and visibility.



Cecilia ÖMAN, Founder and CEO, HR&S



Cecilia and Martina in Togo

## About Action10

### Volunteer driven Organisation

Action10 is a volunteer organisation registered in Sweden ([www.action10.org](http://www.action10.org)). The organisation is run by volunteer staff only, thus Action10 does not pay salaries. The administration costs in Sweden shall not exceed five per cent of the annual income. Action10 was registered in 2009.

Action10 manages CROSS and ActionInvest. CROSS targets cross-cultural awareness raising and the ActionInvest capital generation constitutes an opportunity for loans by business people and social entrepreneurs in sub-Saharan African countries.

### Under the umbrella of HR&S

Action10 operates under the umbrella of Human Rights & Science (HR&S). Action10 is dependent on its close collaboration with Human Rights & Science (HR&S). HR&S manages the operations abroad and backs Action10 with institutional support.

### Our Ambition is

#### **Cross-cultural awareness raising (CROSS)**

ActionInvest (ACTIN)

Institutional capacity (ICAP).

## Action10 Members

The member categories of Action10 are Volunteer staff (the working board and the Workgroup members) and Monthly givers.

### Volunteer staff

The Action10 Volunteer staff (VS) are the Board members and the Workgroup members. The organisation is run by 20 volunteer staff.

All Action10 Volunteer staff are responsible for ensuring that the Ten Actions are fully honoured in each activity. Previous volunteer staff are welcome to stay within the Action10 Family as Action10 Friends and/or as Monthly givers.

### Monthly Givers

Our monthly givers are members of Action10.

## Governance, management & operations

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

- i) General Assembly
- ii) Working Board
- iii) Workgroups

### General Assembly

As Action10 is registered as a membership organization. The highest governance body of Action10 is the annual General Assembly ('GA'), which is constituted of the Action10 members. The GA ensures democracy and member-driven programmes.

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: i) Overseeing the work of the organisation through an annual review (governance), and ii) Appointing the board.

The general assembly is a unique opportunity to take time and effort to together reflect over what we did last year and what wish should do next year. It is an opportunity for everyone to steer the organisation in the direction we want as a team.

### Working Board

The Working Board is responsible for the management, but also certain operations of Action10. The Board consists of the; President, Vice president, Secretary, Head of Finance, Head of IT, Head of ActionInvest, Head of People Experience, Head of Team Africa, Head of Team Media, Head of Team Sweden, and Substitutes

The President is the head of the Board. The Board meets every second month with even number; 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 themselves 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 members and support them directly.

The Board is responsible for:

- i) Overseeing the continuous work of the organisation (governance) according to the instructions by the General Assembly;
- ii) Organising the daily work (management);
- iii) Appointing workgroup members and board members if someone resigns during the year.

## Workgroups

The day-to-day operations are, besides the working board, handled by three workgroups: Team Africa, Team Media and Team Sweden.

One (or two) Head of Workgroup is appointed for each Workgroup and the Heads of Workgroup are members of the Board. The heads of Workgroups are responsible for leading the teams, team motivation and team spirit. The team leaders are responsible for the implementation of the work tasks assigned to the Workgroup by the Board. The Heads of Workgroups call for Workgroup meetings every month or more often. The Head of Workgroups are responsible for assigning enough volunteer staff for the Workgroup to be able to manage its assignments.

## External auditor

Action10 assigns a professional auditor, who performs the end of fiscal year auditing and shares an auditing report.

## Institutional Capacity

Action10 shall be both effective and efficient. The words effective and efficient both mean “capable of producing a result,” but according Action10 and HR&S there is an important difference. Action10 and HR&S identifies the two words as: Effective – Adequate to accomplish a purpose; producing the intended or expected result; and Efficient – Performing or functioning in the best possible manner with the least waste of time and effort. The difference between effectiveness and efficiency can be summed up shortly succinctly “Being effective is about doing the right things, while being efficient is about doing things right”.

Our aim is pursuing the right goals and being efficient. It is not enough to know what goals we want to achieve, but being inefficient in achieving those goals. It is equally not good to having everyone working efficiently but with the wrong goal.

## ActionInvest

Action10 has raised in average SEK 100,000 per year. The funds are transferred to the most suitable partner countries, often as soon as collected.

## Annual Report

In preparation for the GA does the President and Vicepresident develop a draft annual report for the year. The Vicepresident will finalise the document before 15 April.

Thereafter we shall upload it on our website and distribute to stakeholders.

Each volunteer staff, are welcome to take the opportunity to read and reflect, comment and propose. It also gives a good overview about the organisation that we belong to.

## Ten Action (TAct)

### **The Ten Actions (TAct)**

- 1. Needs and User Driven**
- 2. Equal Partnership**
- 3. Real-time Outcome Planning and Evaluation**
- 4. Strategic Partners**
- 5. Institutional Capacity**
- 6. Sustainable Economy**
- 7. Quality Values**
- 8. Resilience**
- 9. Knowledge Sharing**
- 10. Visibility**

The organisation operates according to the Ten Actions (TAct). These are our Code of Conduct and are also referred to as our Action Principles.

## Finances

### The result from 2022

The financial fundraising result was SEK 95,707.

We transferred SEK 80,997.

The transfers went to Burkina Faso, Kenya, Liberia, Togo, Uganda, Zambia.

### Administration costs

The Action10 administration costs represented 3,6 % of the funds raised, thus slightly exceeding the stipulated 3%.

The Board agreed 2022, to increase the administration thresh-hold from 3 to 5% at Action10 Sweden.

The funds for Action10 are raised through donations, and only 5 % of the raised amount remains in Sweden. The 5 % pays for direct administration: the Website, the bank account, the money transfers, and the virtual office platform. The 3 % shall also cover adds on social media to boost our fundraising, when funds are enough.

Key ratios for administration costs at secretariat in relation to total costs (%). The Key ratio 2022 was 3,6 %:

2022	3.6
2021	3.8
2020	4.2
2019	2.4
2018	1.0
2017	2.4
2016	1.3
2015	1.6
2014	2.4
2013	2.7

### The written "balans- och resultaträkning"

## Action10

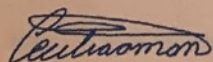
Organisationsnummer 802447-2147

### Årsredovisning 2022 RESULTATRÄKNING

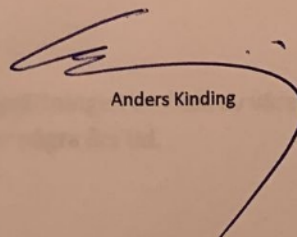
	2022	2021	2020	2019	2018
<b>Intäkter</b>					
Gåvor från privatpersoner	58 104	61 290	63 577	64 173	74 516
Global Giving, donationer	34 383	29 500	28 644	33 633	21 390
Facebook, donationer	2 491	6 607			
Webbsite, donationer	729				
Riktade gåvor		176	200	2 000	
Övriga rörelseintäkter			4 077		
Projekt och event					15 614
Gåvor med förbehåll					67 964
	95 707	97 573	96 498	99 806	179 484
<b>Kostnader för projekt</b>					
L&D Villages	-41 298	-36 824	-73 511		
S.E.VIE			-9 604	-22 593	-87 734
IDEFOCS	-4 968	-23 132	-26 290	-378	-52 799
256 Creative Arts/RISE Salons	-21 741	-20 740	-14 745	-21 300	
Dolas Creation			-20 773		
Veema Households		-20 662			
Laboratories Burkina Faso	-1 940				
Zambia future projects	-10 664				
Kenya	-386				
Spell Africa			-4 886	-21 468	-20 415
Institute Des Sciences (IDS)			21 300	-21 300	
Emergency Fund			-200		-2 037
	-80 997	-101 358	-128 709	-87 038	-162 985
<b>Övriga kostnader</b>	-3 429	-3 583	-4 094	-2 428	-1 675
Valutaförlust			-524	-1 939	0
<b>Resultat</b>	<b>11 281</b>	<b>-7 368</b>	<b>-36 830</b>	<b>8 400</b>	<b>14 824</b>

	2022-12-31	2021-12-31	2020-12-31	2019-12-31	2018-12-31
<b>BALANSRÄKNING</b>					
<b>Tillgångar</b>					
Bank	35 673	14 731	15 602	131 130	47 069
<b>Skulder</b>					
Reservations Program Partners	16 159	6 497		86 661	
Reservation Emergency Fund				2 037	2 037
Upplupna kostnader (lokalhyra)					1 000
Skuld till Cecilia Öman	43 122	43 122	43 122	33 122	43 122
Eget kapital	-23 608	-34 888	-27 520	9 310	910
	35 673	14 731	15 602	131 130	47 069

Stockholm 22 januari 2023



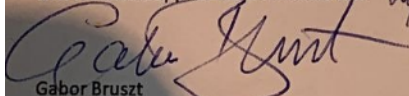
Cecilia Öman



Anders Kinding

Min revisionsrapport har avlämnats den

21/2 2023



Gabor Bruszt

# ACTION10

## 2022 i sammanfattning

Action 10 är en ideell organisation som erbjuder expertis, verktyg och resurser för att göra det möjligt för människor att hitta en väg ut ur extrem fattigdom. Vi skapar partnerskap med organisationer och entreprenörer i några av de fattigaste länderna i världen. Vår strävan är att åstadkomma partnerskapsprogrammen, inte att vi likställs med bistånd, bidrag och gåvor som så ofta har pacificerat mottagarna i dessa länder, och bidragit till att korruption fortfarande är utbrett.

Året har karaktäriserats av att vi fortsatt arbetet med att höja kraven på våra programpartner vad gäller organisation, ekonomistyrning, mätning av effekt och uppföljning. Vi har därför engagerat medarbetare i alla våra länder; koordinatörer, utbildare, ekonomer och revisorer. Vi ersätter aktiva medarbetare med 100 % av de medel vi transfererar.

Vår verksamhet i Sverige är nu mer renodlad och fokuserar på fundraising och marknadsföring av våra projekt och metoder, samt att vi bedriver aktiviteter för att öka förståelse och respekt mellan kulturer. Arbetet är helt baserat på våra volontärers arbetsinsatser. Verksamheten i våra partners länder har främst av Human Rights & Science och är knutna till de lokala RISE Centers som succesivt byggs upp.

Våra projekt är utförligt beskrivna på vår hemsida [www.action10.org](http://www.action10.org)

## Insamlingsverksamheten

Pandemin har lett till att inga fysiska events har kunnat genomföras. Istället har arbete lagts på olika crowd-funding aktiviteter. Vid sidan av Global Giving, som vi samarbetat med i några år, har nu även Facebook blivit en källa för donationer. Våra månatliga donatorer står för 63% av insamlade medel.

## Kommentarer till resultaträkningen

Vi lovar våra donatorer att som mest förbruka 5 % av insamlade medel här i Sverige.

## Övriga kostnader och våra sponsorer

Bankkostnaderna i Sverige sponsras till viss del av Swedbank.

IT-kostnader, är kostnaden hos one.com för websida etc.

Kostnaden för autogiroprogrammet sponsras helt av Fortnox.

Summa kostnader som ska belasta Action10 i Sverige

1 559 kr Webbhotell, hemsida

1 870 kr Banktransfereringar

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**3 429 kr vilket är 3,6% av de insamlade medlen**

Vi betalar inte något till medlemmar och volontärer. De ideellt arbetande medlemmarna står själva för kostnader till ett sammanlagt värde av flera tusentals kronor. Det ingår inte i denna redovisning, men naturligtvis av största betydelse för verksamheten.

## Kommentar till balansräkningen

Utan tillskott av kortsiktiga lån från Cecilia Öman hade igångsättningen av flera av våra projekt de senaste åren försenats. Planen är dock att lånen ska återbetalas över några års tid.



# ACTION10

## Action10

Corporate registration number 802447-2147

Translation from Swedish

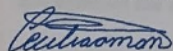
### Annual report 2022 INCOME STATEMENT

	2022	2021	2020	2019	2018
<b>Earnings SEK</b>					
Donations from individuals	58 104	61 290	63 577	64 173	74 516
Global Giving donations	34 383	29 500	28 644	33 633	21 390
Facebook donations	2 491	6 607			
Website donations	729				
Targeted donations		176	200	2 000	
Other income			4 077		
Projects and events					15 614
Restricted donations					67 964
	95 707	97 573	96 498	99 806	179 484
<b>Cost for projects, SEK</b>					
L&D Villages	-41 298	-36 824	-73 511		
S.E.VIE			-9 604	-22 593	-87 734
IDEFOCS	-4 968	-23 132	-26 290	-378	-52 799
256 Creative Arts/RISE Salons	-21 741	-20 740	-14 745	-21 300	
Dolas Creation			-20 773		
Veema Households		-20 662			
Laboratories Burkina Faso	-1 940				
Zambia future projects	-10 664				
Kenya	-386				
Spell Africa			-4 886	-21 468	-20 415
Institute Des Sciences (IDS)			21 300	-21 300	
Emergency Fund			-200		-2 037
	-80 997	-101 358	-128 709	-87 038	-162 985
<b>Other costs</b>	-3 429	-3 583	-4 094	-2 428	-1 675
Currency losses			-524	-1 939	0
<b>Result</b>	<b>11 281</b>	<b>-7 368</b>	<b>-36 830</b>	<b>8 400</b>	<b>14 824</b>

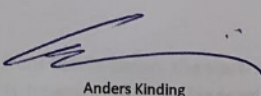
### BALANCE SHEET

	2022-12-31	2021-12-31	2020-12-31	2019-12-31	2018-12-31
<b>Assets</b>					
Bank account	35 673	14 731	15 602	131 130	47 069
<b>Debts</b>					
Reservations Program Partners	16 159	6 497		86 661	
Reservations Emergency Fund				2 037	2 037
Accrued cost (rent)					1 000
Debt to Cecilia Öman	43 122	43 122	43 122	33 122	43 122
Equity	-23 608	-34 888	-27 520	9 310	910
	35 673	14 731	15 602	131 130	47 069

Stockholm 22 January 2023

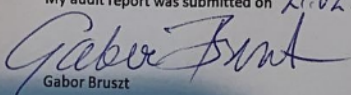


Cecilia Öman



Anders Kinding

My audit report was submitted on 21.02.2023

  
Gabor Brusz

# ACTION10

## 2021 in brief

Action 10 is a non-profit organization that offers expertise, tools and resources to enable people to find out of extreme poverty. We create partnerships with organizations and entrepreneurs in some of the poorest countries in the world. Our aim is to forge partnerships in the programs, not to equate them with aid, grants or donations that have so often pacified the recipients in these countries, and contributed to the widespread corruption.

The year has been characterized by us continuing the work of raising the expectations on our programs in terms of organization, financial management, measurement of effect and follow-up. We have therefore employed more employees in all our countries; coordinators, trainers, economists and auditors. We reimburse active employees with 10 % of the transfers made.

Our operation in Sweden is now more refined and focused on fundraising and marketing of our project methods, and we also conduct activities to increase understanding and respect between cultures. The operations are entirely based on our volunteers' work efforts. The operations in our partner countries are mainly managed by Human Rights & Science and are linked to the local RISE Centers which are gradually being built up.

Our projects are described on our website [www.action10.org](http://www.action10.org)

## Fundraising

The pandemic has led to no physical events being carried out. Instead, work has been put into various fundraising activities. In addition to Global Giving, with which we have collaborated for a few years, Facebook now also become a source of donations. Our monthly donors account for 63% of the funds raised.

## Comments to the Income statement

We promise our donors to consume at the most 5% of funds raised here in Sweden.

## Other Costs and our Sponsors

Banking charges in Sweden are sponsored to some degree by Swedbank and the BankGiro.

IT costs are cost for website, etc. at one.com

The cost of the direct debit software is fully sponsored by Fortnox.

Total cost to be carried out by Action10 in Sweden

SEK 1 559 Web hosting, website

SEK 1 870 Bank transfers

**SEK 3 429 which is 3.6% of the funds raised.**

We do not pay members and volunteers. The volunteer members themselves bear costs to a total value of several thousand SEK. Those are not included in this report, but is of course of the utmost importance for the operation.

## Comments on the Balance statement

Without the addition of short-term loans from Cecilia Öman, the start-up of several of our projects in 2020 and 2021 years would have been delayed. The plan is, however, that the loans will be repaid over a period of 1-2 years.

## Revisionsrapport

Till medlemmarna i föreningen Action 10

### Rapport om årsredovisningen för verksamhetsåret 2022

Jag har av medlemmarna utsetts som revisor för Action 10 och har utfört en revision av årsredovisningen för verksamhetsåret 2022

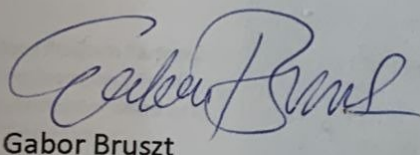
Det är styrelsens ansvar att upprätta en årsredovisning som ger en rättvisande bild av verksamheten för medlemmarnas information och möjlighet till kontroll. Det är revisorns ansvar att uttala mig om redovisningen ger en rättvisande bild av verksamheten.

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 2022.

Stockholm den 21 februari 2023



Gabor Bruszt

## Operations 2022

### Working Board 2022

Cecilia ÖMAN – President & Founder  
Carlos ORTIZ DE ZEVALLOS EGUILUZ – Vice President  
Anne OTTO / Calle EMILSSON – Secretary  
Anders KINDING – Head of Finance  
Jasminka FRANIC – Head of Fundraising  
Javier DE LA RUA MARTINEZ – Head of IT  
Rachel HORNER – Head of Team Sweden  
Benjamin HAUVILLE / Jabezie UMUHIRE – Head of Team Africa  
Freja FALKENBERG – Head of Team Media

### External Auditor

Mr Gabor BRUSZT

### Members of the Board and the Work Groups during 2022

We have been grateful to have been working with 24 volunteer staff during 2022.

#### Team Africa

1. Benjamin HAUVILLE
2. Jabezie UMUHIRE
3. Hannah HÖRL
4. Alphonsus WILLIAMS

#### Team Media

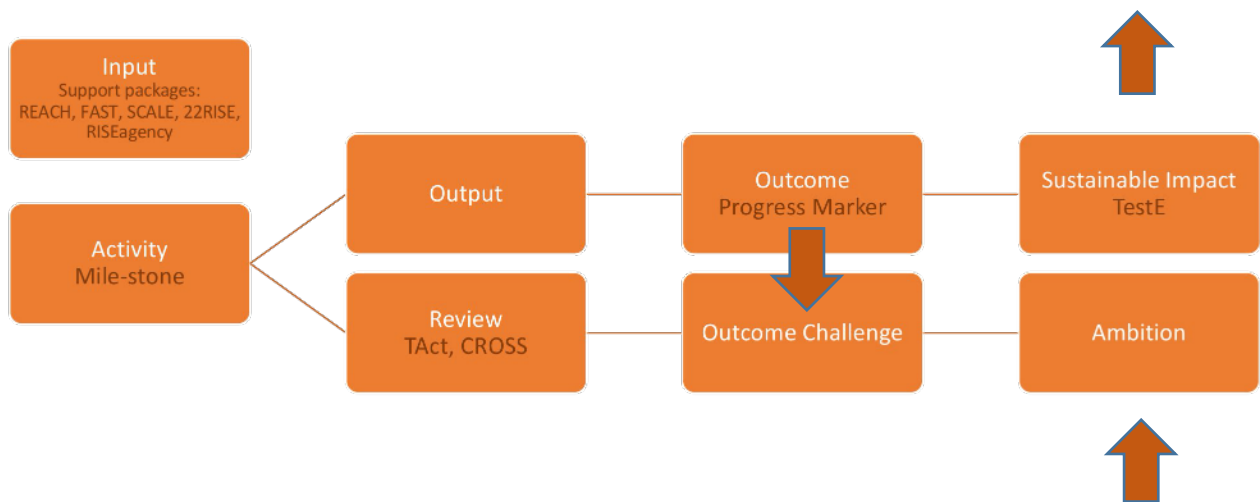
1. Jasminka FRANIC
2. Patrik NILSSON
3. Freja FALKENBERG
4. Lina BERG
5. Theodros AREGA
6. Saskia KULLENBERG

#### Team Sweden

1. Nicole VESTLING
2. Rachel HORNER
3. Felicia SIMONSSON
4. Sandy HADDAD
5. Helena CECUROVA
6. Marina LUISA  
BORTOLI da SILVA
7. Ranya ABDULLAH

## ROPE management strategy

ROPE is our Real-time Outcome Evaluation Planning management strategy.



### Ambitions

Cross-cultural awareness raising (CROSS)

ActionInvest

Institutional capacity

### Outcome challenges

CROSS

- Develop and implement a quality programme with measurable indicators.
- RISEagency
- Ensure traffic to Actio10.org

ActionInvest

- Ensure to transfer the amount of funds that our partners are requesting for.
- Funds transferred are properly reported on.

Institutional capacity

- Effective and efficient operations at Action10 in Sweden.
- Branding & marketing
- TestE

## Activities & Milestones

### CROSS

- RISEagency survey
- ActionTalks, empower  
Monthly zoom meetings with presentations and discussion around different aspects of our programme. Invitees: Action10 volunteer staff and monthly givers, HR&S Sweden, HR&S Country Branches, RISE members.
- ActionEvents & ActionSeminars  
Invitation to social events and seminars in Sweden where we aim to raise cross-cultural awareness.
- Social media interactions  
LinkedIn, Fb, Insta
- Testimonies  
Collecting & compiling testimonies in a folder.  
This folder can be used as a source of information during Action Seminars and Events when we invite external stakeholders

### ActionInvest

- Identification of our customer segment
- Reaching out  
Benefit from the Lean models when reaching out to potential supporters.
- Supporter Care  
Newsletters to Action10 members and other types of support

### Institutional Capacity

- Develop and implement effective and efficient operations at Action10 in Sweden.
  - Improve the use of OnlyOffice

## Input

- General Assembly
- Board meetings (6)
- Team meetings
- Notes from ActionTalks
- Visits to partners in Africa

## Output

- Action Events & Seminars (6)
- ActionTalks (12)
- Notes from ActionTalks
- Newsletter to members
- FB donate button
- Action.org

## Outcome

- New supporters
- Increase in funds raised

## Progress Markers

- ActionTalks
- ActionSeminars
- ActionEvents
- Social media
- Ecxternal stakeholders
- Action10.org
- Monthly givers
- Global Giving
- Facebook donate
- Other financial support
- Investment requested for, evidence based
- People experience

## Sustainable impact

### CROSS

- Events
- Knowledge-sharing through social media
- ActionTalks

### ActionInvest

#### Sweden

- Financial supporters
- Funds raised
- Monthly giver care

#### African countries

- Funds transferred
- Country reports

## Institutional Capacity

- TAct
- ROPE
- Four work-groups
  - Working board, Team Africa, Team Media, Team Sweden
- WhatsApp chat groups
  - Support Team, Volunteer staff
  - Board, Team Africa, Team Media, Team Sweden
- On-line co-working platform, OnlyOffice
  - People, Documents, Projects, Discussions, CRM
- Action10 ROPE overview on Trello
- Finance administration & accounting
- Auditing
- Annual report



## The year's activities in the Board

Board meeting every second month. Workgroup meetings according to needs.

### Working Board

Examples of Board decisions taken during the year.

- Remuneration of key individuals in Africa: 10 % percentage of transfers (in addition to current allotment from interest)
- GDPR: Carl in charge
- Training required by Studieförbundet, venue provider, completed by Carl.
- Swedbank reintroduces fixed bank charges, discussion ongoing
- Speaking at external events.
- Develop Facebook birthday events.
- Present "hard data" on Action10 results compared to traditional aid.
- Invite Monthly Donors to Action Talks
- Javier to investigate solutions for e-mail, use of aliases
- Team Africa is sourcing travel grants for cross cultural events.
- Portfolio of consented material to be developed by Freya and Javier.
- Team Africa to conduct surveys, generate data for knowledge sharing
- Finance - transfer admin: Increase Action10s administration rate to cover recipient bank fees. 5%.
- Keep track of charges for incoming transfers.
- Trello to bring forwards team members' issues, to replace agenda at Volunteer meetings.
- Appoint Action10 ambassadors: Team Sweden assigned to initiate.
- Women's Day social media campaign completed
- Increase effort to address Volunteer turn over, commitment. (Discussed at length)
- Social media strategy to be set up, with definitions, goals. Results to be measured with TestE.
- PayPal Giving Fund (to be set up)
- Team Sweden birthday cards
- Procedure to be set up for response to donations from Fonus. Contact Fonus via Anders.

### Supporters that leaves

- Thank for the contribution over the years, mention the amount and the period.
- Ask why they are leaving and if we can improve so that they stay.
- If volunteer staff leaves, propose they become monthly givers.

## Team Africa

### ActionTalks

ActionTalks are monthly knowledge sharing seminar with partners.

### Folder with Testimonies

Develop a folder with testimonies about cross-cultural awareness.

Develop and implement a questionnaire

### ActionSeminars

Seminar topics, f ex i) our own folders with testimonies, ii) Literature reviews, Countries in Africa's view on equal partnership for development, iii) Movie night's with follow-up discussion

- Event African Flavours at the General assembly  
Date: Last Saturday in March
- ActionSeminar CROSS & ActionInvest  
Date: May, Volunteer staff meeting No3
- ActionSeminar prepare for African Colours in November  
Date: September, Volunteer staff meeting No5

### Connect with African communities in Sweden

To discuss cross-cultural issues, support to social entrepreneurs in SSA, and to attract volunteers and donors.

### Knowing our supporters (our customers)

Ambition: Arrange to serve our customers in the very best way. Partner with Africans who want to support Africa.

## Team media

### Social media

- Content writing & Videos
- FB, Insta, LinkedIn
- Attend ActionTalks and collect information for social media postings.
- Visibility through interactions with other platforms ActionInteraction: Reach out to bloggers, influencers, vacant

### Facebook donate button

Learn from others, thank givers, post campaigns.

### Action10.com

our own crowd-funding site

- Drive traffic to
- SEO, Head of IT
- Thank donors
- Upload annual report with programme and financial report on website
- Keep content updated

### Global Giving

- Upload programme status reports
- Remain a superstar partner by addressing tasks on their website to keep our high scores,
- Interact with the GG staff
- Thank donors
- Adjust previous and upload new campaigns

### Knowing and serving our supporters (our customers)

Keep CRM on OnlyOffice updated, with all financial supporters that are connected to Action10 through social media platforms (Action10.org, GG, other crowdfunding sites are compiled with contact details and other relevant information.)

Arrange to serve our customers in the very best way

## Team Sweden

### Be updated on supporters in Sweden

- Keep CRM on OnlyOffice updated. Monthly givers and other supporters from Sweden compiled with contact details and other relevant data.
- Do research on the supporters Make persona reviews (Ensure revisions in this activity is reflected on in the GDPR.)
- Reach out with tailor made offers and more.

### MonthlyGivers' stewardship programme

We want to ensure that monthly givers remain, that they attract new givers from their network, and that they share our posts on social media.

- Update the MonthlyGiver stewardship programme strategy
- Send monthly messages
- Benefit from ActionTalks to for example ask question that can be used in messages to MonthlyGivers.
- Invitations to ActionEvents and seminars, treat as VIPs
- Invitation to selected ActionTalks, provide information about the presenters
- Create certificates

### Reach out to new supporters

- Know our potential customers, research.
- Offer information, special offers, rewards, irresistible offers (
- Ensure fast and professional response if a new potential supporter reaches out to us
- Follow-up with contacts already made, i) Previous volunteer staff listed on Only office, ii) Applicants at Volontärbyrån, iii) Family and friends of volunteer staff, iv) Adhoc givers, v) monthly givers network.

### Ad hoc givers

- Give away cards, to donate to Action10 during birthdays or other celebrations.
- Memorial donations

## ActionEvents

The Action events addresses both CROSS and ActionInvest.

- Event: Kick-off for the year  
Date: January, Volunteer staff meeting No 1
- Event: Our financial supporters  
Date: March, Volunteer staff meeting No 2
- Event: Summer barbecue, meet & greet  
Date: July, Volunteer staff meeting No 4, Outdoors
- Event: African Flavours, CROSS & ActionInvest  
Date: November, Volunteer staff meeting No 6

## Folder with Testimonies

Compile the perspective of stakeholders in Sweden and other traditional aid providing countries on i) Action10 and its mission and ii) on cross-cultural understanding in general.

Develop a folder with testimonies about cross-cultural awareness. Maybe from persons born in Sweden, living in Sweden or born in Sweden living in Africa.

## The year ahead, 2023

*"One thing that I want you to remember is that failure makes you stronger though nobody wants to fail in life, but when it happens, we look at our mistake and progress from there."*

*Quote by Mr Darius KORLUBAH,  
Team HR&S Liberia*

*Darius says " I developed this quote from my own life style coming up as a boy in Liberia and looking at the challenges people normally face in Liberia and the only way to overcome and become better is when you look at the mistakes and think about how you can progress from there the next time you are given that opportunity it means there will be progress at your next level or encounter."*

### Institutional Capacity

We shall work with empowering

- Fundraising and
- RISEAgency support package (reviewed by Action10 and implemented by HR&S).

### Fundraising

The amount from Monthly givers / Donation from individuals has continuous decreased since 2015. While the requests from successful programme have increased.

As an institution we do not really know how to increase funds raised, and will have to learn and increase our institutional capacity during 2023.

Target

- monthly givers and
- action10.com

### RISEAgency

#### Background

Action10 / Human Rights and Science (HR&S) has been in operation since 2009. We have, during this time, built solid management strategies and a network of stakeholders that has the capacity to significantly contribute to our mission. Still, we have not been as successful as expected, and we have identified one outcome challenge that we will specifically target during 2023.

Lessons learned since the start in 2009 is that there are good projects running and people benefiting from these projects. The problem is the lack of institutional capacity and sustainable

impact. Project managers, the social entrepreneurs, received loans but do not pay back the loans and interest on time, or they do not pay back the loans at all. Thus, there is a need for an equal win-win partnership and “to work hand in hand” to be able to open the road for entrepreneurs to seriously benefit from a collaboration with HR&S/Action10.

### **RISEagency is here defined as**

the capacity of individuals to have the power and resources to fulfil their potential in research, innovation and social enterprising at locations with fragile infrastructure.

### **Lessons learned & Informed decisions**

#### **1. Ensuring capacity**

HR&S has to ensure that our partners have the capacity required to reach their ambitions. It can for example concern the scientific method, GLP in the laboratory, business management, branding, marketing and customer care, accounting or any specific matter. We achieve this by providing formal training, coaching and expert advice on topics requested for by our partners.

#### **2. Knowledge sharing**

Knowledge sharing among team members about previous experiences, solutions and any other matter empowers our partners to improve the understanding about the context where we operate.

#### **3. Togetherness**

Trough deep togetherness in wide teams can we create a solid platform where our target partners can rest, be guided and feel comfortable. The team builds a family where each team-member wants to be appreciated and respected.

#### **4. Quality value platform**

The team ensures a high-quality value platform. This is done through continuous reasoning, empowerment and guidance about what is the right thing to do and say, in different situations that occur.

### **Volunteer staff**

We will from 2023 be more restrictive when assigning volunteer staff for Action10 (20 persons) We will seek previous experience as well as self-motivation, self-drive. Understand the realities of a volunteer staff driven organisation (will be guided by ROPE and not specific assignments). Agree with the shift of paradigm away from traditional aid.

RISE agency is a necessary character also for volunteer staff that we recruit.

## Continuously empower our three Ambitions

**Cross-cultural awareness raising (CROSS)**

**ActionInvest (ACTIN)**

**Institutional capacity (ICAP)**

### Activities

#### **CROSS**

1. RISEAgency
  - a. Implement RISEAgency surveys
2. ActionEvents & ActionSeminars

Strategise social events and seminars in Sweden where we aim to raise cross-cultural awareness.

Monthly donors are sometimes invited
3. CROSS Testimonies
  - a. Implement surveys.
  - b. Collecting & compiling testimonies in a folder.

This folder can also be a source for Action Events & Seminars.

#### **ACTIN**

1. Ensure to transfer the amount of funds that our partners are requesting for.
  - a. More actively reaching out to potential supporters.

We will, to begin with, target previous volunteer staff, the network of monthly givers, ad hoc givers.
  - b. Assign Head of ActionInvest
2. Funds transferred are properly reported on.
  - a. Assign Head of ActionInvest.
3. Ensure traffic to Actio10.org.
4. Empower Facebook donate.

#### **ICAP**

1. Improve the well-being on volunteer staff
  - a. Support our head of People Experience that was assigned late 2022.
2. Improve the use of OnlyOffice
3. Use ROPE Trello platform

## Country Branches

### Reimbursement

10 % of funds transferred can be used to cover running costs as well as financial reward to active Branch team members.

Team members requesting a financial reimbursement shall present a written activity report by the end of the year. In a RISEtalk due 15 February the Branch Team Members present their individual activity report and the Branch shares the reward funds as they find is right. HR&S approved the distribution prior to it being transferred to private accounts.

Reason being that as it is demanding to get the ActionInvest to generate local income due to weak RISEagency, our team needs another support to be able to operate. Previously we gave a reward to all team members but this method was not successful.

### Administration costs

We are obliged to increase the maximum level of administration cost from 3 to 5 %. We do not expect this to be seen as a problem among supporters. Moreover, this is the maximum threshold and we always strive to cut every cost and target 3%. In addition, when our turn-over increases the percentage representing administration will reduce as the actual costs remain the same.

## Budget 2023

Table 1. Budget 2023, SEK.

Income	WG*	Budget 2023	Income 2022	2021	2020	2019	2018	2017	2016	2015
Monthly Givers	S	120,000		61 290	63,577	64,173	74,516	74,495	72,186	81,297
Donation from individuals**	S		58, 107							
Action10.com	M	20,000	729							
Global Giving	M	40,000	34,383	29,500	28,644	33,633	21,390	6,033	12,747	7,871
Grants			0	0	0	0	0			
Targeted Donations			0	167	200	2,000	0	0	0	16,790
Corporate Donations			0	0	0	0	0	0	0	3,000
Projects and Events	S&A	5,000	0	0	0	0	15,614	433	260	1,130
Restricted Donations			0	0	0	0	67,964	0	40,953	18,662
Facebook donate	M	15,000	2,491	6,607						
Memorial donations	S		(included in **)							
Other					4,077					
TOTAL		200,000	95,707	97,573	96,498	99,806	179,484	80,961	126,146	128,750

\* Workgroup (WG) Team Africa (A), Team Media (M), Team Sweden (S).

## Remarks

- The amount from Monthly givers / Donation from individuals, has reduced during 2022 with 5 %, it may not be significant but our target is increase rather than decrease. But it is also noted that there has been a continuous decrease since 2015.
  - The amount from Global Giving has instead increased with 16%, it seems GG is an excellent partner and we are able to deliver to their needs.
  - We will address Action10.com as well as Facebook donate during 2023 to understand how to attract traffic.
  - We will also empower Action Seminars & Events which is possible after the pandemic.
  - Kwanda did not establish as expected and we will exclude them from our list of partners.
- In total the amount was slightly less than the year before, which is a problem as our programmes are going well and shall benefit from increased financial support.

## Output & Outcome by Country Partners

### In numbers

**30 +**

#### **Scientific institutions benefitting from SCIENTIFIC RESEARCH MANAGEMENT (REACH)**

Scientific research management (REACH) structures have been strengthened as a result of research management workshops and webinars held with participants from more than ten scientific institutions, since 2009. We have offered Research Management coaching and the purpose is to support scientific institutions and their scientific researchers with the generation, dissemination, and implementation of scientific findings.

HR&S operates at scientific institutions with fragile scientific capacity strengthening procedures. The coaching entails compiling and addressing the necessary conditions required to bring about a given impact and builds on the HR&S Real-time Outcome Planning and Evaluation tool (ROPE). During 2022 have we carried out online courses addressing different aspects of the scientific method. The training was offered by our Senior Adviser Dr. Krishna Murthy. We have also developed a network for knowledge sharing and training of scientific researchers.

**20 +**

#### **Advanced laboratories benefitting from LABORATORY MANAGEMENT (FAST)**

Scientific research management (FAST) structures have been strengthened as a result of research management workshops and webinars held at more than ten advanced laboratories. We have also supported a hand-full of laboratories with targeted coaching, since 2009. During 2022 have we carried out online courses in research and laboratory management for our partners, and special sessions with our senior advisers targeting Senexel in Burkina Faso. This created a platform for knowledge sharing and training technicians in the research laboratory. We have also established contact with Chinhoyi University of Technology in Zimbabwe. We have also developed a network for knowledge sharing and training of scientific researchers.

#### **FAST Operational and Financial plans**

We have reflected on the FAST Operational and Financial plans (O&F plans) as they are necessary and complementary procedures for ensuring performance during the expected life

time when procuring pieces of advanced scientific equipment and ensuring central laboratories with sustainable economies and institutional capacity. The O&F plans offer the advanced laboratory a strategy on how to i) prepare prior to procuring new pieces of equipment and, ii) operate after procurement procedures.

- The Partner Institutions are responsible for the development and implementation of the Operational and Financial plans (O&F plan).
- The plans should be reviewed annually, lessons learned be compiled and, informed decisions taken.
- The Partner is eligible for training and coaching on the O&F plans by HR&S.

The Operational plan Guidelines have been developed to support scientific institutions with the procurement and use of advanced scientific equipment. The intention is thus that an operation plan shall be developed prior to procuring a new piece of advanced equipment. Thereby, each piece of equipment shall benefit from its own operational plan. The plan shall be filled in jointly by the institutional management, the researchers, and the technologists/technicians together. A separate document is generated for each piece of equipment. Certain activities compiled in the operational plan, obviously come with cost implications. Moreover, the FAST Concept is based on the principle of a sustainable economy. Thus the operational costs for starting up a new piece of equipment necessarily have to be covered by investment capital, but after about two years the piece of equipment is expected to cover its own running costs as well as, whenever possible, generate a profit which can strengthen the laboratory or the research in general. A FAST Financial plan Guideline has thus been developed to be complementary to the FAST Operational plan Guideline. The purpose with the financial plan is to prepare a strategy for the Institution to cover all the expenses that come with the running, maintenance, and servicing of new or repaired pieces of equipment. The financial plan compiles estimated costs as well as sources of funding. The cost recovery plan shows how costs related to procured or repaired equipment can be covered, and proposes options of funding sources.

## **600 + Supported BUSINESSES & SOCIAL ENTERPRISE (SCALE)**

We have enabled businesses and enterprises and to start and/or scale-up (SCALE). Many of the businesses are small and are operating in vulnerable settlements, generating an income to people who were previously without. We have also enabled innovations, including; new products, new services, new production methods, new sustainable economy models and new modes of enterprising. Social benefits through social enterprises empowered include; livelihood improvement, income generation, employment, children to school, healthcare costs paid for, and women empowerment, since 2009.

In Uganda, we have made great progress to help adolescent girls in slum areas out of poverty. We have, during 2022, been able to identify, discuss and agree with a Salon manager in Uganda to collaborate and offer these girls and women of Kamwokya, opportunities to work as trainees. This project will help girls and single mothers to generate an income and leave poverty.

We have received positive messages from our partners in Togo. Through our support, they manage to eat at least twice a day and through their mothers' small activities, they pay their school fees. Furthermore, a field study showed that HR&S/Action10 had made impressive progress in gender inequality.

## **20 +** **Institutions connected to for** **PARTNERSHIP FOR DEVELOPMENT (22RISE)**

We seek partnership for development (22RISE) and have interacted with more than ten institutions, since 2009. This area of our programme is under scaling up and one of the targets of 2023. The reaching out during 2022 has mostly targeted Corporate Social Responsibility (CSR).

## **12,000 +** **PERSONS AFFECTED**

We have provided access to money and livelihood improving products and services to more than 12,000 persons since 2009.

### **The year's visits**

Visits are dependent on separately raised funds.

## Outcome per country, support package & business

Our operations in sub-Saharan African countries were managed by eight HR&S Branches in eight countries; Burkina Faso, Kenya, Liberia, Nigeria, Rwanda, Togo, Uganda, Zambia.

The implementation of programmes during 2022 was successful and also challenging; lessons learned and informed decisions were fed into the organisation by adjusting our tools and strategies.

More details are available on [www.humanrightsandscience.se](http://www.humanrightsandscience.se)

### Burkina Faso

#### REACH

Burkina Faso branch participated in the organization of the training on scientific methods which was held from March 21 to April 1, 2022. Burkina Faso has registered 6 candidates for this training. Two candidates from the HR&S Burkina Faso Branch, and four doctoral students (see list in appendix). Six end-of-training certificates were issued. The funds available for the Branch come from the training courses coordinated.

#### Senexel

Funds have been raised to continue the FAST support. The amount is not yet enough to empower something significant.

## Kenya

### AMANI WOMEN GROUP

Table banking in Kenya

A loan of EUR 2,000 was transferred by ActionInvest in 2016, directly to Amani.

Branch Kenya team-leader Millicent SIFUNA visited in 2021 and was well received. She wrote an excellent report.

Status: On-hold, empowerment sessions planned by RISE Kenya.



### Outcome challenges

2016

- Climate change leading to poor harvest. Farming is not promising, because of unpredictable weather patterns due to climate change, pests and diseases. We incur huge losses sometimes, yet we use a lot of money to rent land, buy fertilizer, seeds only to harvest nothing.

2021&2022

- Unpaid debts. We have had cases of some members delaying to pay back their loans. Though this is rare.
- People not sure of the benefits of the group due to lack of proper education. “People don’t understand why they should save, they just want quick money. They are not ready to wait for long”, one member said.
- External conflicts like land issues. We have had some land issues, because ‘they’ wanted to take away our land. We have been solving that as a village. We couldn’t concentrate on our project.

## **VEEMA HOUSHOLDS**

Production and sales of bed runners, Kenya.

Doing a small market survey, the CEO Virginia NJERI noted that there is high demand of bed runners in Kenya especially in the hotels, guest houses, Air Bnb, residential. Veema Housholds is the only supplier of the bed runners in Kenya. Virginia concluded that; guaranteed market as we are the only producers, high demand thus high sales volume, offer livelihood, people who resale are able to get income.

Opportunities: “Buying in bulk has discounted prices. Also saves on transport as we will only do one trip.”

2021: Beginning of collaboration. Enabling a tailoring woman enterprise in Nairobi to grow.



EUR 2,000 was transferred by ActionInvest in 2021 and 1st loan of EUR 1,000 was then transferred to Veema Housholds. The membership fee for RISE Centre was paid for the 1st year. 2022: Veema has been re-organising her business.

Status: On-going.

<https://www.facebook.com/VeemaHouseholds>

## **DOLAS CREATION, Kenya**

One tailoring business, Dolas Creation, in the Kibera slum area in Nairobi Kenya was empowered to scale its business through a business loan of EUR 1,000 in 2020.

2021 & 2022: Dolas Creation has had challenges with repaying the first instalment, due to external challenges related to the pandemic. In 2022, he paid the interest, 10,000 Kenyan shillings.

Status: On-going.

Mr. Fredrick was granted a loan from ActionInvest of EUR 2,000 in 2020 and used 50% of the total loan amount awarded to procure fabrics and dummies. At least 18 pieces – dresses were made as first batch clothes. The low utilization of the loan was linked to low customer base. The overall production was low throughout the pandemic and the market prices for various attires has greatly impacted negatively on the establishment's production level due to it being highly priced as a result of the pandemic. Mr. Fredrick anticipates to scale-up gradually as the economy stabilizes, and everything normalizes. He is interested in marketing his business online and he needs technical support.

MEET OUR SOCIAL ENTREPRENEUR MR. FREDRICK O. ATING'A,  
By Freja and Felicia when visiting Kenya .

Mr ATING'A started off as a Lab Technician in Kenya but soon realized he wanted to go into design and clothing. He has now been in the fashion industry for more than 30 years. In 2002, he started his own tailoring business called Dola's Creation. Dola's Creation specializes in authentic ceremonial clothing with traditional African prints. Fredrick designs his own patterns and make all his clothing pieces from scratch, tailored to his customers' preferences. During Fredrick's career he has designed and manufactured pieces for wedding parties, government personnel, politicians and Miss World contestants. Fredrick came into contact with Action10 three years ago through one of his clients.

Action10 founder Cecilia met with one of his customers while she was wearing one of Fredrick's creations and was impressed by the beautiful tailoring and design. Frederick received a loan through

Action10 to boost his business in early 2020. Since then, things have been challenging for social entrepreneurs in Kenya. Covid-19 and political and societal change have played a role. Stay tuned for part 2 to learn about the challenges Fredrick and Dola's Creation have faced, what opportunities lay ahead and the goals Fredrick hopes to accomplish in the near future. When Covid-19 started, Fredrick received his first loan to boost his tailoring business. Then Kenya went into lockdown, which affected

his sales drastically. Creating custom clothes requires in-person meetings with clients to get the correct measurements, but customers were unwilling to come to the tailoring studio physically. There were also no gatherings during this time, and the demand for ceremonial clothing was low. Thinking back, Fredrick believes creating a clothing line with generic sizes to sell online could've been a great solution. Of course, the pieces would still be made to order, but customers wouldn't need to come in. Covid-19 hasn't been Fredrick's only challenge. He explains that Kenyan society is gravely affected by politics and that people are less inclined to spend money when there is a political election, which there was in August 2022. Uncertainty about the future leads to less consumption. Fredrick hopes that when the election period ends, he will get his business to blossom. He wants to focus on his marketing strategies, something Action10's Kenya team will assist with. Fredrick aims to develop his social media channels and open an online store. In the long run, he plans to hire people to help with the increased demand for his pieces, which he hopes will come with an online shop. Fredrick explains he might face competition from the fast fashion industry and imported clothes from China. Still, creating custom pieces to the desires of his customers is his excellent selling point."

## Liberia

HR&S Branch Liberia was reorganized during 2022, no-cost.

The projects include:

### IDEFOCS

#### Little Bassa community

- Cold storage for fish
- Covid19 awareness raising

## Nigeria

HR&S Branch Nigeria was reorganized during 2022, no-cost.

The projects include

### Mums Who Code

## Rwanda

Branch start-up, only a few meetings during 2022.

## Togo

### Leaders & Development (L&D)

The programme N°A3 that was re-activated in March 2020, continued in 2022 with the coaching support of Leaders & Development (L&D) and its President Mr Milohum Mikesokpo DZAGLI.

### Small scale businesses in villages

The programme N°A3 of HR&S and Action10 consisted of small businesses with women in villages in Togo. Leaders and Development (L&D) worked with programme managers to establish TRUST and RESPONSIBILITY for this programme before the support of RISE Centre Togo.

Activities are including:

- Bookkeeping, Contract sheet, Recruitment and Workshops, Management of ActionInvest funds.

For the year 2022, contracts were signed under the HR&S Branch Togo with a group of one hundred and sixty-three **(163) people**. HR&S Togo has a general excel sheet for all the loan takers that contains all transactions and reimbursement. At the 31<sup>th</sup> of December 2022, **most of the target partners (TP) payed back their loan and interest.**

Due to the **accident of M Yawo in August 2022**, he and his wife did not pay back all. To help Mr Yawo, three persons were assigned to collect the money. Some women did not pay too two or more weeks' reimbursement. Actions were taking to bring these people to pay all back like they will pay back before getting another loan.

This programme **involved two areas in Togo**, Agbelouwe and resorts (situated at about 50 km from Lomé) and at Aguduvu at about 80 km from Lomé. The programme was constituted of loan-periods of six (6) months and the managers were Mr AHIAKONOU Yawo, the man of the field at Agbelouwe and SOWALO Komi the man of the field at Aguduvu.

- Each loan taker had two duplicated books that contains every transaction, one with the loan taker and the other with the managers.
- A contract of six months long was signed in double by every loan taker.

Three groups were involved in the programme with two in Agbelouwe and one at Aguduvu. In 2022, the group 1 round was from 28/11/2021 ended at 12/05/ 2022, and from 06/05/2022 to 14/10/2022 and the ongoing round started from 19/01/2023 for the group 1. The first rounds of the Group 2 at Agbelouwe and the Group 3 at Aguduvu ran from march –august 2022 and september 2022 to February 2023. These activities were constituted with follow-up communication and coaching visit during the term. The necessary that is useful to be involved in the implementation and the success of this programme at Agbelouwe and resorts situated at about 50 km and at Aguduvu at about 80 km from Lomé.

The neighbouring small villages such as Kpotsokope, Agbodzekpo and Foulani Kondji, Batoumé were at 30 km from Agbelouwe. The programme on the field took into account about 150 women and 3 men at Agbelouwe and 13 women at Aguduvu, who strive in small businesses such as sales of maize, beans and cakes, rice, yams and fruits, bags, clothes and shoes, drugs, goats, local drinks and bars, tailoring and hair dressing, etc.

#### Challenges and proposed solutions

1. The limit of the amount of the loans is now 80000F CFA (120 euros) but some activities need more funds to reach sustainability such as sale of maize, restaurants, etc.
  - 1.1. Proposed solution: Increased of the capital and put the loan to 100000-150000 (152-232 euros) for the women that need upgrading capital.
2. New candidates are expecting being integrated in the programme
  - 2.1. Proposed solution: More fund needed to come up of the demand. Thanks to Action10 and its staff that strive for new capital for the ongoing round and for the next round.
3. The accident of the manager Yawo at Agbelouwe area complicated the reimbursement for some loans taker.
  - 3.1. Proposed solution: New persons are assigned for this job till the establishment of M Yawo.
4. The creation of company
  - 4.1. Proposed solution: The branch will focus on the activity this year 2022.

#### Remarks

The accident of Mr Yawo, unfortunately, cost a lot to the programme and that could not allow us to buy the bike promised to him. We hope he will be on his feet soon and we will work. He

was paid to December 2023. For the moment, three persons were assigned to collect money from women at Agbelouve, Kotsokope and Agbodzekpo and Batoume. New contracts will be set in the end of February or early March 2023 for other groups.

## Uganda

During 2022, HR&S Branch Uganda received **11 applications from potential partners** however three were able to pitch their ideas to Action10 successfully. These were Afroqyn Saloon, Daste Events and Bukoto Holdings Limited. HR&S Uganda tasked the applicants to have their businesses registered as a measure to ensure that the business owners were interested in making a long-term and sustainable commitment to the survival of the entity, there by guaranteeing accountability and hard work to ensure success of the enterprise and therefore guaranteed loan performance for ActionInvest loans. Two of the three applicants were able to fully incorporate their businesses under Ugandan business law and are currently full registered. The next step will be to sign loan agreements as per ActionInvest loan requirements before disbursement of loans. These are Daste Events and Afroqyn Saloon. Bukoto Holding on the other hand failed to resolve internal financial management issues and failed to formalize their business as requested. As a result, this collaboration has been postponed for now.

### **RISE salon**

Afroqyn accepted to take on our RISE saloons project, with a niche in afro hair saloon services, provided we met her financial support request. The plan is that the students who are studying at the CHUSA School of beauty in Kamwokya be availed with skills training both during and after their study. These skills would include both hair-dressing hands-on skills as well as business financial management of the saloon business. The RISE salons are to be run as a profit-oriented enterprises and independent of the school of beauty.

### **Daste Events**

Daste Events requested for support in procuring the décor items to be used in his decorations and events management business.

### **Bukoto Holdings Ltd**

Requested for a loan to add in her SACCO so as to provide small businesses with loans in the areas of Kamwokya and Kyebando.

## **Zambia**

**Registration of the HR&S Zambia Branch** – Officially registered the HR&S Zambia Branch under the name SIER Human Rights and Sciences Centre Zambia Limited and acquired a taxpayer identification number.

### **ActionTalks**

Members attended a number of the ActionTalks.

### **REACH HR&S webinars**

One team member attended the HR&S webinar on research methodology (by Dr Murthy) and one other paying participant from Zambia.

### **Plans for 2023**

1. Sign up new business owners as RISE members.
2. Identify one institution for the research management training.
3. Increase social media visibility.
4. Conduct RISEtalks with RISEmembers

## Appendices

### Country Branches' annual reports

#### Burkina Faso

### Annual Report

This activity report covers the period from January 1, 2022 to December 31, 2022 and essentially reports on the state of execution of the activities of the HR&S Branch Burkina Faso center.

### Activities

**1. Make the link between HR&S Sweden and the management of the institutions for training and coaching by HR&S Sweden on management strategies.**

No activity carried out by Human Rights & Science Burkina Faso Branch

**2. Local coordination of webinars and workshops, given by HR&S Sweden Human Right & Science**

Burkina Faso branch participated in the organization of the training on scientific methods which was held from March 21 to April 1, 2022.

Burkina Faso has registered 6 candidates for this training. Two candidates from the HR&S Burkina Faso Branch, and four doctoral students (see list in appendix). Six end-of-training certificates were issued.

**3. Coordination of the four HR&S Burkina Faso team Members to be active in Human Rights and Sciences activities.**

However, efforts should be made for more active participation of all members.

**4. Support RISE members in accordance with our support packages and collect membership dues.**

No activity carried out by Human Rights and Sciences Burkina Faso branch.

**5. The Branches generate their own income from the above activities.**

No dues collected from RISE Burkina Faso members. The funds available come from the training courses organised.

## 2022 financial statement

32,500 FCFA Annex Financial report and list of participants

List of participants training on scientific article writing March 21-April 01, 2022				
	Nom	Institution	Email / numéros	Frais (Fcfa)
1	Aminata OUATTARA	Université Joseph Ki-Zerbo	<a href="mailto:aminataouattara813@gmail.com">aminataouattara813@gmail.com</a> +22674738882	6500
1	Teed Wendé Charlotte KINDA	Université Joseph Ki-Zerbo	<a href="mailto:kincharlene4@gmail.com">kincharlene4@gmail.com</a> +22672062733	6500
2	Koffi Agbessi KETO	Université Joseph Ki-Zerbo	<a href="mailto:didier5229@gmail.com">didier5229@gmail.com</a> +22662617165	6500
3	Nadiyah LASISI	Université Joseph Ki-Zerbo	<a href="mailto:lasisinadiyah@gmail.com">lasisinadiyah@gmail.com</a> +22670988615	6500
4	Mahamoudou MINOUNGOU	Université Joseph Ki-Zerbo	<a href="mailto:mminoungou78@gmail.com">mminoungou78@gmail.com</a> +2267031 2800	6500
5	Brice Alain KABORE	Université Joseph Ki-Zerbo	<a href="mailto:bricealain.kabore@yahoo.fr">bricealain.kabore@yahoo.fr</a> +22671614492	NA
6	Stephanie MAIGA	Université Joseph Ki-Zerbo		NA

Ont signé ('have signed' - allt kanske bör stå på engelska)

Stéphanie MAIGA YALEU, Team leader

Brice Alain KABORE, Deputy team-leader

## Kenya

### DOLAS CREATION

One tailoring business, Dolas Creation, in the Kibera slum area in Nairobi Kenya was empowered to scale its business through a business loan of EUR 1,000 in 2020. 2021& 2022: Dolas Creation has had challenges with repaying the first instalment, due to external challenges related to the pandemic. In 2022, he paid the interest, 10,000 Kenyan shillings. Status: On-going.

Mr. Fredrick was granted a loan from ActionInvest of EUR 2,000 in 2020 and used 50% of the total loan amount awarded to procure fabrics and dummies. At least 18 pieces – dresses were made as first batch clothes. The low utilization of the loan was linked to low customer base. The overall production was low throughout the pandemic and the market prices for various attires has greatly impacted negatively on the establishment's production level due to it being highly priced as a result of the pandemic. Mr. Fredrick anticipates to scale-up gradually as the economy stabilizes, and everything normalizes. He is interested in marketing his business online and he needs technical support.

### VEEMA HOUSHOLDS

Production and sales of bed runners. Doing a small market survey, the CEO Virginia NJERI noted that there is high demand of bed runners in Kenya especially in the hotels, guest houses, Air Bnb, residential. Veema Housholds is the only supplier of the bed runners in Kenya. Virginia concluded that; guaranteed market as we are the only producers, high demand thus high sales volume, offer livelihood, people who resale are able to get income. Opportunities: "Buying in bulk has discounted prices. Also saves on transport as we will only do one trip." 2021: Beginning of collaboration. Enabling a tailoring woman enterprise in Nairobi to grow. EUR 2,000 was transferred by ActionInvest in 2021 and 1st loan of EUR 1,000 was then transferred to Veema Housholds. The membership fee for RISE Centre was paid for the 1st year. 2022: Veema has been silent. Status: On-going.

### AMANI WOMEN GROUP

Table bankin. A loan of EUR 2,000 was transferred by ActionInvest in 2016, directly to Amani.

Branch Kenya team-leader Millicent SIFUNA visited in 2021 and was well received. She wrote and excellent report. Status: On-hold, empowerment sessions planned by RISE Kenya.

Outcome challenges 2016. Climate change leading to poor harvest. Farming is not promising, because of unpredictable weather patterns due to climate change, pests and diseases. We incur huge losses sometimes, yet we use a lot of money to rent land, buy fertilizer, seeds only to harvest nothing.

Outcome challenges 2021&2022. Unpaid debts. We have had cases of some members delaying to pay back their loans. Though this is rare. People not sure of the benefits of the group due to lack of proper education. "People don't understand why they should save, they just want quick money. They are not ready to wait for long", one member said. External conflicts like land issues. We have had some land issues, because 'they' wanted to take away our land. We have been solving that as a village. We couldn't concentrate on our project.

### Ken briquettes

He is a potential rise member. His interest is in eco-friendly fuel, briquettes. A number of meetings were held during 2022.

Prepared by Kevin Werunga

Daniel



Human Rights & Science RISE Kenya LTD  
P.O. BOX 66560- 00800 NAIROBI.  
Email hrsinfo.risekenya@gmail.com  
TEL +254712438437/+254711266748

INCOME STATEMENT	2022	2021	2020
<b>INCOME</b>			
Action10		252922	244136.64
Dolas Creations Loan Repayment		10000	
Veema Holdings LTD Loan Repayment		5000	
Amani Women Group Loan Repayment			
Webinars Income		9000	26973
<b>Total Income</b>	<b>0</b>	<b>276922</b>	<b>271109.64</b>
<b>EXPENSES</b>			
Reimbursements		-34000	-124000
Dolas creation loan			-100000
Veema holdings ltd loan		-99000	
Amani Women Group			
Import fees for the laptops		-63000	
Field allowances		-19266	
Company registration fee		-10500	
Bank charges		-3870.64	
MPESA charges		-3282.82	
<b>Total Expenses</b>	<b>0</b>	<b>-232919.46</b>	<b>-224000</b>
<b>BALANCE SHEET</b>			
	<b>2022/12.31</b>	<b>2021/12.31</b>	<b>2020/12.31</b>
<b>Assets</b>			
<b>Balance B/D</b>	-	47109.64 -	
HR&S RISEK Bank Acc	-	44002.54	47109.64
Cash			
Debtor (Millicent)	-91112.18 -	-	-
<b>Total Assets</b>	<b>-91112.18</b>	<b>91112.18</b>	<b>47109.64</b>
<b>Liabilities</b>	-	-	-
<b>Total Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Uganda

### REPORT FOR THE YEAR 2022

Majority of our endeavors for the year 2022 were about identifying the right partners for HR&S RISE Uganda, whose interests, commitment and vision align with that for HR&S

We were able to end the collaboration with Creative Arts 256 because of lack of accountability especially regarding the Chusa Saloon project. The details about this are shared in the CHUSA Saloon report.

We also realized Bernard Umony proposal for crafts and pieces. We had several meetings with Bernard about what we could do to have his artwork taken to market. Our proposals for him were not taken in action, meaning he didn't keep his side of deal. We later decided to stop the effort as it seemed as if we were the only ones to make change.

In this year, we also received 11 applications from potential partners however three were able to pitch their ideas to Action10 successfully. These were Afroqyn Saloon, Daste Events and Bukoto Holdings Limited. Afroqyn accepted to take on our RISE saloons project, with a niche in afro hair saloon services, provided we met her financial support request. Daste Events requested for support in procuring the décor items to be used in his decorations and events management business. Lastly, Bukoto Holdings was requesting for a loan to add in her SACCO so as to provide small businesses with loans in the areas of Kamwokya and Kyebando, a proposal similar to one of our earlier projects with Creative Arts 256.

HR&S Uganda tasked the applicants to have their businesses registered as a measure to ensure that the business owners were interested in making a long-term and sustainable commitment to the survival of the entity, there by guaranteeing accountability and hard work to ensure success of the enterprise and therefore guaranteed loan performance for ActionInvest loans. Two of the three applicants were able to fully incorporate their businesses under Ugandan business law and are currently full registered. The next step will be to sign loan agreements as per ActionInvest loan requirements before disbursement of loans. These are Daste Events and Afroqyn Saloon. Bukoto Holding on the other hand failed to resolve internal financial management issues and failed to formalize their business as requested. As a result, they have been withdrawn from our potential partners.

We are grateful for the support rendered to us in the pursuit of economic sustainability for business in Uganda. We continue to assure our partners of a brighter future and a more fruitful collaboration. We therefore ask for continued support in our endeavors. We are working hard to ensure aid dependency is challenged with examples from our own future successes.

The last year has taught us a number of lessons and we shall apply them going forward and continue to learn as well with the aim of ensuring sustainable enterprising in Uganda.

## REPORT FOR THE YEAR ENDED DECEMBER 2021

The project was started in conjunction with CREATIVE ARTS 256 with the Director Mr. Edward Butimba.

The plan was that the students who are studying at the CHUSA School of beauty be availed with skills training both during and after their study. These skills would include both hair-dressing hands-on skills as well as business financial management of the saloon business.

The saloon was to be primarily to be run as a profit-oriented enterprise and independent of the school of beauty.

The startup costs for the saloon were all covered for the six months starting July to December 2021 in the hope that by sixth month, the business would be self-reliant.

However, along the way, our partner didn't honor our earlier agreed position of letting the saloon operate independently of the school. He instead shifted the school premises into the salon premises. This greatly affected customer confidence in the saloon and completely eroded the business and professional standards as well as goodwill from the public's perception.

This meant that the enterprise was not sufficient, or showing any signs of self-sustainability even after 6 months. The salon was not receiving any customers

When we pointed out this issue to him, he couldn't see combining a school with the saloon business was the cause of business collapse. He therefore asked to terminate his partnership with HR&S citing that HR&S wanted to use him and take credit for his work.

The saloon was therefore closed and all remaining assets kept in store with HR&S RISE \_ Uganda team leader.

The CHUSA-HR&S partnership was therefore dissolved and a search for a more business-oriented manager for the CHUSA saloon project started. Our partner also requested that the name CHUSA be withdrawn from HR&S work and hence it was decided that the saloon chain be named RISE Saloons

The next manager would have to be a business-oriented person who is already in the same business and knows how the business works. The suitable manager is the one who is in need of support from HR&S and shares the same philosophy as that of HR&S.

The manager would decide whether or not to avail training opportunities for the CHUSA School of beauty students and graduates if that would serve the interests of the business favorably.

The previous year, the applicant for RISE saloons was able to pitch her business proposal and her vision to Action10 and she was tasked to finalize with her business formalization. This has been achieved and her business is now formally registered with the authorities, a good step in the correct both for HR&S and the business towards accountability and sustainability.

We now look forward to resuming the collaboration and the manager RISE will soon be able to sign the loan agreements as per HR&S Action10 Invest policy so as to access the much-needed support to drive the project ahead.

MURUNGI MOSES

TEAM LEAD,

HR&S RISE SUPPORT CENTRE -UGANDA

## Zambia

### 2022 ANNUAL REPORT

February 2023

Prepared by: Evelyn Funjika, Team-leader.

#### Introduction

This report covers the period from January 1, 2022 to December 31, 2022. The report highlights the main activities of the HR&S Zambia Branch. Most activities focus on establishing the branch and growing the team.

#### Activities

1. Registration of the HR&S Zambia Branch – Officially registered the HR&S Zambia Branch under the name SIER Human Rights and Sciences Centre Zambia Limited and acquired a taxpayer identification number.

2. Tax returns – Filed in Tax returns for November and December 2022.

#### 3. Members

Existing members:

- I. Evelyn Funjika
- II. Ian Chisenga

Welcomed new members to the team:

- I. Sylvia Mutale
- II. Finest Mwamba
- III. Viera Funjika (adviser)

4. Monthly meetings – Members attended monthly meetings with HR&S Sweden.
5. HR&S Zambia Branch team members attended local planning meetings. By the end of the year the team members were meeting on a weekly basis.
6. ActionTalks – Members attended a number of the ActionTalks.
7. HR&S webinars – 1 team member attended the HR&S webinar on research methodology (by Dr Murthy) and 1 other paying participant from Zambia.

#### Plans for 2022

#### Ambitions

1. Register the HR&S Zambia Branch.
2. Grow our team with more team members and business advisers.
3. Sign up new business owners as RISEmembers.

#### Planned Activities

1. Brand awareness: Use social media to increase visibility and reach out to targeted members.
2. Prepare flyers, application form and information pamphlet about what services we are offering.
3. Documentation: Put in place a filing and accounting system to ensure accountability.
4. Meet with local authorities and business owners to introduce the HR&S Zambia Branch.

#### Finances:

1. Income from webinar participants: Swivia Moonga – ZMK 178.20 (Euro 10)

2. Income from Action 10: Euro 1000

Summary of income and expenses are shown in the table below.

ACTIVITY	INCOME (ZMK)	EXPENDITURE (ZMK)	CASH BALANCE (ZMK)
WEBINAR FEE	178.20		178.20
ACTION 10	16997.15		17175.35
BANK CHARGES FOR TRANSFER		342.72	16832.63
PACRA REGISTRATION		2300.00	14532.63
ZRA REGISTRATION		350.00	14,182.63
PHONE		1200.00	12982.63
TOTAL	17175.35	4192.72	12982.63

Plans for 2023

5. Sign up new business owners as RISE members.

6. Identify 1 institution for the research management training.

7. Increase social media visibility.

8. Conduct RISEtalks with RISEmembers.

### ANNUAL REPORT

By the Team Leader

Dr Milohum Mikesokpo DZAGLI (Assoc. Prof.)

President, Leaders & Development (L&D)

### ANNUAL REPORT –2022

#### ❖ Background

HR&S and Action10 set up support of its Local branches in countries of sub-Sahara Africa as Togo in some programmes. The programme N°A3 that was re-activated in March 2020, continued in 2022 with the coaching support of Leaders & Development (L&D) and its President Mr Milohum Mikesokpo DZAGLI. The programme N°A3 of HR&S and Action10 consisted of small businesses with women in villages in Togo. This programme involved two areas in Togo, Agbelouwe and ressorts (situated at about 50 km from Lomé) and at Aguduvu at about 80 km from Lomé. The programme was constituted of tours of six (6) months and the managers were Mr AHIAKONOU Yawo, the man of the field at Agbelouwe and SOWALO Komi the man of the field at Aguduvu. Leaders and Development (L&D) worked with these men to establish TRUST and RESPONSIBILITY for this programme before the support of RISE Centre Togo. Activities are including:

- Bookkeeping, Contract sheet, Recruitment and Workshops, Management of ActionInvest funds.
- In general:
  - Each loan taker had two duplicated books that contains every transaction, one with the loan taker and the other with the managers.
  - A contract of six months long was signed in double by every loan taker.

#### ❖ Activities

Three groups were involved in the programme with two in Agbelouwe and one at Aguduvu. In 2022, the group 1 round was from 28/11/2021 ended at 12/05/ 2022, and from 06/05/2022 to 14/10/2022 and the ongoing round started from 19/01/2023 for the group 1. The first rounds of the Group 2 at Agbelouwe and the Group 3 at Aguduvu ran from march –august 2022 and september 2022 to February 2023.

This report stated all the activities in 2022. These activities were constituted with follow-up communication and coaching visit during the term. The necessary that is useful to be involved in the implementation and the success of this programme at Agbelouwe and resorts situated at about 50 km and at Aguduvu at about 80 km from Lomé.

The neighbouring small villages such as Kpotsokope, Agbodzekpo and Foulani Kondji, Batoumé were at 30 km from Agbelouwe. The programme on the field took into account about 150

women and 3 men at Agbelouve and 13 women at Aguduvu, who strive in small businesses such as sales of maize, beans and cakes, rice, yams and fruits, bags, clothes and shoes, drugs, goats, local drinks and bars, tailoring and hair dressing, etc.

For the year 2022, contracts were signed under the RISE Centre Togo with a group of one hundred and sixty-three (163) people.

The RISE Centre Togo has a general excel sheet for all the loan takers that contains all transactions and reimbursement.

We thank God, that all the people being involved in this programme in these villages appreciated the support. At the 31<sup>th</sup> of December 2022, most of the target partners (TP) payed back their loan and interest. Due to the accident of M Yawo in August 2022, he and his wife did not pay back all.

To help Mr Yawo, three persons were assigned to collect the money. Some women did not pay too two or more weeks' reimbursement. Actions were taking to bring these people to pay all back like they will pay back before getting another loans.

#### ❖ Challenges and proposed solutions

- ✓ The limit of the amount of the loans is now 80000F CFA (120 euros) but some activities need more funds to reach sustainability such as sale of maize, restaurants, etc.
  - Proposed solution: Increased of the capital and put the loan to 100000-150000 (152-232 euros) for the women that need upgrading capital.
- ✓ New candidates are expecting being integrated in the programme
  - Proposed solution: More fund needed to come up of the demand. Thanks to Action10 and its staff that strive for new capital for the ongoing round and for the next round.
- ✓ The accident of the manager Yawo at Agbelouve area complicated the reimbursement for some loans taker.
  - Proposed solution: New persons are assigned for this job till the establishment of M Yawo.
- ✓ The creation of company
  - Proposed solution: The branch will focus on the activity this year 2022.

#### ❖ Remarks

The accident of Mr Yawo, unfortunately, cost a lot to the programme and that could not allow us to buy the bike promised to him. We hope he will be on his feet soon and we will work. He was paid to December 2023.

For the moment, three persons were assigned to collect money from women at Agbelouve, Kotsokope and Agbodzekpo and Batoume.

New contracts will be set in the end of February or early March 2023 for other groups.

❖ **Finances**

Situation on 27 <sup>th</sup> February 2022		
HR&S and Action investment (2730 euros)		1790605
Bank transfer cost (27 euros)		17710
Payment of auditor (AKOTCHAYE)(year 2021)		196 800
Payment of coaching (DZAGLI) (year 2021)		147575
Invested on the field Group2 & Group3	Group2	930000
	Group3	460000
	Total	1390000
Expected Interest (10%)	Group2	93000
	Group3	46000
	Total	139000
Number of participants	Group2 = 31	
	Group3 = 13	
Transport (Agbelouve, Kpotsokope, Agbodzekpo and Foulanikope -Lomé, in and out) on 27 <sup>th</sup> February 2022		20000
Accommodations during the launch (4 people, 27 <sup>th</sup> February 2022)		13200
Book & contracts & envelops		11500
Sale of Books		13200
Forfait (transport for AKOTCHAYE)		5000
Forfait (secretariat works)		2000

Situation on 12 <sup>th</sup> may 2022 Group 1			
Reimbursement collected on the field			6227800
Collection fees (B)			142800
Amount collected (A-B)			6085000
Interest collected			545000
Items		Expenses at the 12/05/2022	
Travel fees & salary of M Yao (6 months) (comprising the collection fees (B))		480000	
Women associated to M Yao (Perdiems) (6 months)		60000	
Money transfer Fees (24 weeks)		36000	
Father in Law Yawo		20000	
Admin & Communication (6 months)		30000	
TOTAL final (C)		626000	
Balance Capital on the account D (A-C)			5601800

Situation on 12 <sup>th</sup> May 2022			
Reimbursement collected on the field 12th May 2022	Group2		485925
	Group3		253200
	Total (E)		739125
Collection fees	Group2		17050
	Group3		7800
	Total (F)		24850
Total Amount collected G (E-F)			714275
Total Interest collected at <b>12th May 2022</b>			64170
Items	Expenses at the 12/05/2022		
	L&D	Programme	
Travel fees of M Yao (3 months) (comprising the collection fees (Group2))		17050	
Travel fees and salary of M SOWALO Komi (3 months) (comprising the collection fees (Group3))		30000	
Women associated to M Yao (Perdiems) (6 months)		0	
Money transfer Fees (12 weeks)		0	
Admin & Communication (3 months)		0	
Transport of visiting L&D on (Aguduvu - Lomé, in and out) (26 <sup>th</sup> February 2022)	20000		
TOTAL final (H)	20000	47050	
Balance Capital on the account I (G-H) Group 2& 3			692075
Total Capital on the account J (D+I)			6293875

Situation on 31 <sup>th</sup> August 2022			
Reimbursement collected on the field 31th August 2022 with interest (10%)	Group2		1023000
	Group3		506000
	Total (E)		1529000
Collection fees	Group2		37200
	Group3		15600
	Total (F)		52800
Total Interest collected at <b>31th August 2022</b>	Total (G)		139000
Total Amount Invested Total (E)- Total (G)			1390000
Items	<u>Expenses at the 31th August 2022</u>		
	L&D	Programme	
Travel fees of M Yao (6 months) (comprising the collection fees (Group2))		80000	
Travel fees and salary of M SOWALO Komi (6months) (comprising the collection fees (Group3))		60000	
Women associated to M Yao Group2 (Perdiems) (6 months)		0	
Money transfer Fees Group3 (6 weeks, 2000/month )		12000	
Money transfer Fees Group2 (6 weeks)		0	
Admin & Communication Group3 (6 months)		5000	
TOTAL final (H)		157000	
Balance Capital Group 2 & 3			1424800

Situation on 15 <sup>th</sup> September 2022			
Reimbursement collected on the field Group 1 (A)	(Launched 16/06/2022)		3684100
Collection fees (B) (3 months)			129270
Amount collected (A-B)			3554830
Interest collected (3 months)			323170
<u>Expenses at the 15th September 2022</u>			
Travel fees & salary of M Yao (3 months) (comprising the collection fees (B))		240000	
Women associated to M Yao (Perdiems) (3 months)		30000	
Money transfer Fees (14 weeks)		21000	
Admin & Communication (3 months)		15000	
TOTAL final (C)		306000	
Balance Capital D (A-C)			3378100
Total Capital on Account Group 1&2&3 (15 <sup>th</sup> September 2022) (E)			4802900
Invested on the field Group2 & Group3 on 15 <sup>th</sup> September 2022	Group2		990000
	Group3		460000
	Total (F)		1450000
Expected Interest (10%)	Group2		99000
	Group3		46000
	Total (G)		145000
Number of participants	Group2 = 33		
	Group3 = 13		
Items	<u>Expenses at the 15th September 2022</u>		
	L&D	Programme	
Accommodations during the launch (4 people, September 2022)		20000	
Book & contracts & envelops		13800	
Sale of Books		13800	
Forfait (secretariat works)		5000	
Transport of visiting on (Aguduvu - Lomé, in and out) (26 <sup>th</sup> September 2022)		20000	
Transport of visiting on Agbelouve - Lomé, in and out) (26 <sup>th</sup> September 2022)		30000	
Loan for Business of Renaud		100000	
TOTAL final (H)		175000	
Total used I (F+ H)			1625000
Total Capital on Account Group 1 (15 <sup>th</sup> September 2022) after the launch of Group 2&3 ((E)-(I))			3177900

Situation on 31 <sup>st</sup> December 2022 Group 1			
Reimbursement collected on the field (A)			6315600
Collection fees (B)			221600
Amount collected (A-B)			6094000
Total Interest collected at <b>30th November 2022 (C)</b>			554000
<b>Total Amount</b> Interest & Collection (B+C)			775600
Items	Expenses at the 12/05/2022		
Travel fees & salary of M Yao (6 months) (comprising the collection fees (B))		480000	
Women associated to M Yao (Perdiems) (6 months)		60000	
Money transfer Fees (14 weeks at 1500 & 10 weeks at 4000)		61000	
Admin & Communication (6 months)		30000	
Travel fees of M Wogbagan (10 weeks at 5000/week)		50000	
Travel fees of Mme KODEGUI Christine (10 weeks at 1000 /week)		10000	
Loan for Business of Renaud		100000	
<b>TOTAL final (D)</b>		791000	
Balance Capital on the account D (A-C)			5501800

Situation on 31st December 2022			
Reimbursement collected on the field 30 <sup>th</sup> November 2022 with interest (10%)	Group2		752400
	Group3		348000
	Total (E)		1100400
Collection fees	Group2		26400
	Group3		10400
	Total (F)		36800
Total Interest collected at <b>31st December 2022</b>	Total (G)		94560
	<u>Expenses at the 31th August 2022</u>		
Travel fees of M WOGBAGAN (4 weeks/2000/week) (Group2 – tokpevia )		8000	
Travel fees and salary of M SOWALO Komi (4 months) (Group3))		40000	
Travel fees of Mme KODEGUI Christine (4 weeks at 1000 /week)		4000	
Money transfer Fees Group3 (16 weeks, 2000/month )		8000	
Money transfer Fees Group2 (4 weeks, 6000/month)		6000	
Admin & Communication Group3 (4 months)		5000	
Admin & Communication Group2 (4 months)		5000	
<b>TOTAL final</b>		76000	
Balance Capital on the account			1024400

Situation on 14 <sup>th</sup> Janvier 2023				
Balance Capital on the account				6234510
Launch of the Group 1 on 14th Janvier 2023 (Investment)	Group1	121		5815000
Items	Expenses at the 14/01/2023			
	L&D	Programme		
Copies of contract		3000		
Copies of contract		3000		
Recap on 31 <sup>st</sup> December 2022				
Balance Capital on the account D (A-C)				5501800
Balance Capital on the account				1024400
Transfer for Moto bike 900 euro				590310
Total				7116510

Sale of Books		36300	
Forfait (transport for AKOTCHAYE)		10000	
Transport of visiting on the field (14 <sup>th</sup> <b>Janvier 2023</b> ) Agbelouve, Foulanyikondji, Agbodzekpo, Kotokope, Batoume, including the location of M Yawo		50000	
TOTAL final (H)		63000	
Balance Capital on the account (more than .....)			419510

EXPENSES INCURRED CONCERNING THE ACCIDENT OF M YAWO		350000
Day 1 of Accident – transport to the hospital – the leaving of the hospital CHU Sylvanus Olympio		
Radiography 2		52000
Transport to Kumasi 1		50000
Food Assistance at Kumasi		25000
Visit to Yawo 1		30000
Transport to the Checking 1 at CHU Sylvanus Olympio		60000
Medicine 2		30000
Transport to Kumasi 2	35000	
Transport to Kumasi (WIFEs)		30000
Transport Kumasi to Gape area		50000
Transport to Massage at Clinique Agbelouve		50000
Transport to the Checking 2 at CHU Sylvanus Olympio		50000
Agbodzekpo house Assistance for children and animals		50000
Visit to Yawo 2		20000
Total		882000
Balance Capital on the account		6234510

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thanks to all our partners for their support to the people in the villages and in Togo especially Mrs Cecilia ÖMAN, all the group of Action10 and HR&S.

January, 30<sup>th</sup> 2023

Reported by



Milohum Mikesokpo DZAGLI,  
PCA, Leaders & Development (L&D)

### Social enterprises proposals

#### ✓ TAILORING AT KOTSOKOPE.

Madame **AWUNU Essi** took in charge the formation of the poor and orphan girls in the village and around to their certificate free of charge. She hopes to be involved in the tailoring project.



#### ✓ TAILORING AT AGBELOUVE.

Madame **DZENE Akossiwa (the wife of M**

**Yawo)** took in charge part of the formation of the poor and orphan girls in the village and around to their certificate. She hopes to be involved in the tailoring project.

#### ✓ BERCEL'OR HAIR DRESSING HOUSE AT LOME

**The manager, Mrs SOVON Akou Olivia (COIFFEUSE- TRESSEUSE- ESTHETICIENNE)**

Tél. : (+228) 90 93 33 90 / 99 65 58 02, Email : [Fernanda.sovon@gmail.com](mailto:Fernanda.sovon@gmail.com)

Business proposal to RISE Center Togo to reinforce her business capacity to set a hair dressing room in Lomé and to work to pay back. (Amount requested 1264000F around 2000 euros)

## Some pictures on the field



TOKPEVIA



AGBELOUVE



