

v.3.0

ACTION10

ANNUAL Report 2020



Acknowledgement

Our sincere appreciation goes to our local coaches, local auditors, programme management partners, volunteer staff, auditors in Sweden, expert advisers, HR&S Advisory Board, supporters, and strategic partners. The HR&S Action10 work is true teamwork, which depends on everyone's skills, dedication and honest ambitions.

Among our expert advisers we especially want to mention Åsa SCHLYTER, Sune ERIKSSON and Martin BRITS for the extraordinarily efforts during 2020.

We sincerely thank Dr. Gabor BRUSZT, who has generously been performing the auditing of the Action10 2020 financial report on a voluntary basis.

We are grateful for Studiefrämjandet Stockholm for offering meeting venues to Action10 free of charge.

We have benefited from the collaboration with our web host One.com.

We want to acknowledge our close friends for extraordinarily fundraising and donation efforts during 2020. We especially note the continuous support from a number of Action10 monthly givers, which creates a platform of sustainability, and a cornerstone in the implementation of financially sustainable programmes. We also acknowledge our crowdfunding supporters who have generously contributed through Global Giving.

We thank our bank (Swedbank), our bookkeeping platform (Fortnox) and our virtual office platform (OnlyOffice) for providing discounts to Action10 on their regular annual fees.

Executive Summary

Action10 was run by 52 volunteer staff members during 2020. The operations during the first part of the year were carried out through the working board and five workgroups; Evaluation Planning (EP), Institutional Capacity (IC), Knowledge Sharing (KS), Sustainable Economy (SE), and Quality Values (QV). Mid-term, the board agreed to stream-line operations and the number of workgroups were reduced to three; EP and SE were combined to one, as were IC and QV. The turn-over of staff was significant, as it always is in Action10, and which can be expected from a volunteer organisation. The financial fundraising result for 2020 was SEK 96,498, and the Action10 administration costs represented 4,2% of the funds raised, thus exceeding the stipulated 3%. Raised fees at OnlyOffice, as well as a larger number of transfers to Africa than before, was the reason for this increase.

Our collaboration operations were managed by ten development institutions in six countries in Africa: IDS in Burkina Faso, Amani Woman group and Dolas Creation in Kenya, IDEFOCS and Little Bassa community in Liberia, SpellAfrica in Nigeria, S.E.VIE and M Yawo community in Togo, and 256 Creative Arts and Ubuntu Art House in Uganda. The implementation of programmes was successful and also challenging; lessons learned were fed into the organisation by adjusting our tools and strategies.

About Action10

The Ten Actions

1. Needs Driven Programme
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

Volunteer Organisation

Action10 is a volunteer organisation registered in Sweden (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 three per cent of the annual income. Action10 was registered in 2009. The organisation is run by 20 volunteer staff.

Under the Support 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.

Ten Action (TAct)

The organisation operates according to the Ten Actions (TAct). The Ten Actions are:

1. Needs Driven Programme
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

Message from the President

The year 2020 has been an amazing year for Action10 and HR&S, and we are grateful for every achievement and every challenge we learn from.

HR&S/Action10 is blessed with a team of 50 ambitious, intelligent, professional, loving and caring people ! Imagine! Please allow me to deeply appreciate EVERYONE .

On behalf of our partners, let me thank each and every one for your achievements during 2020. HR&S/Action10 is doing well, and we are so very grateful to be able to state this, what we need to do now is only one thing, we need to... SCALE!

During the year we have strengthened the RISE Centres and our team of coaches and auditors in Kenya, Liberia, Nigeria, Togo, and Uganda. We have also negotiated for a new Centre in Burkina Faso.

We have strengthened the relation between HR&S and Action10 by streamlining.



The HR&S/Action10 ambition is, as we all know, to empower researchers, innovators and social entrepreneurs in sub-Saharan Africa (SSA). In line with our own ambition and core-values, are we happy to acknowledge the successful conclusion of the negotiations of African Continental Free Trade Area (AfCFTA), and the launching of the trade deal on 1st January 2021. The trading phase under the AfCFTA was signed by 54 of the 55 countries in Africa; Eritrea has not yet joined. Thirty-four of those countries have ratified it as of early December 2020. "We want to move Africa away from this colonial economic model of perpetually being an exporter of primary commodities for processing elsewhere," the trade bloc's Secretary General Wamkele Mene told the Financial Times, "we want to stop approaching tariffs as a tool for revenue. We want tariffs to be a tool for industrial development." Africa has historically had low internal trade; in 2017, intra-African exports were 16.6% of total exports, compared with 68% in Europe, and 59% in Asia. In brief, AfCFTA will create a single market for goods and services. The trade agreement, which will cover a market consisting of 1.2 billion people and a combined GDP of \$3 trillion, will be the largest free trade area since the development of the World Trade Organization, by number of participating countries. The deal could help to realise more than \$84 billion in untapped intra-African exports, according to a new report by the African Export-Import Bank (Afreximbank). AfCFTA has the potential to increase intra-African trade by over 50%, according to the UN Economic Commission for Africa. HR&S/ Action10 also acknowledges the challenges mentioned by the member states, including: lack of modern and efficient infrastructure, unclear information about processes, barriers for women-led businesses, and the economic destruction brought on by Covid-19. Some also fear that large economic gains made in the diverse economies will be unequally distributed. In HR&S/Action10 we recognise the need and benefits of moving away from a colonial economic model, the obvious opportunities that will be released , as well as the challenges pointed out by the African leaders.

These are the same frameworks within which HR&S/Action10 is operating.

The HR&S/ Action10 activities to address the outcome of challenges has, during 2020, included in-depth reflections of the General Data Protection Regulation (GDPR). HR&S/Action10 acknowledges how the regulation guides a fair and equal partnership. Even though the GDPR concerns EU and European Economic Area (EEA) countries, it is fair to let the protection of personal information concern partners in all continents. The GDPR restricts, amongst other activities, the exploitation of people in photos and videos on websites, social media, and on public transportation posters, especially where the photo and/or video is combined with a statement by, for example, an aid organisation or a charity.

The 2020 pandemic has challenged us, and we share the pain of everyone that has suffered. With full respect, the pandemic has also strengthened HR&S/Action10, being flexible institutions ready to adapt to the circumstances. HR&S/Action10 has, amongst other activities, improved our online communication with partners and stakeholders.

As a conclusion from 2020, HR&S/Action10 is content with what we do. The frame of operations is laid, and the aim from now on is scaling. Ahead, in 2021, HR&S/Action10 will empower the work with, and be strengthened by, customer surveys. The goal is to scale by attracting more researchers, innovators, social entrepreneurs and supporters that agree with our ambition and core-values. Likewise, HR&S/ Action10 will empower the work with and be strengthened by the Strategy for Change. HR&S/ Action10 will target, amongst the other parameters, motivation, milestones, progress markers, and evidence-based outcomes, in order to fine-tune our operations. Moreover, during 2021, Action10 will create its own crowd-funding platform.

1 January 2021

Assoc. Prof. Cecilia ÖMAN

A handwritten signature in black ink, appearing to read 'Cecilia Öman', enclosed in a thin black rectangular border.

Founder and President of Action10

Management Report

Governance

The highest governance body is the General Assembly. The members are the volunteer staff and the monthly givers.

Management

The management is with the working board.

Operations

The day-to-day operations are handled by a team of volunteer staff, organised into a working board and three workgroups:

Evaluation Planning (EP) & Sustainable Economy (SE).

Knowledge Sharing (KS).

Quality Values (QV) & Institutional Capacity (IC).

Working Board 2020

Cecilia ÖMAN – President & Founder

Rakshita SINGH – Vice President

Nina HADDAD – Secretary

Anders KINDING – Head of Finance

Jasminka FRANIC – Head of Fundraising

Deepak SAINI – Head of IT

Larissa CHIA – Head of Evaluation Planning & Sustainable Economy

Maisa KORHONEN – Head of Knowledge Sharing

Amali GUNASEKARA – Head of Quality Values & Institutional Capacity.

External Auditor

Gabor BRUSZT

All Volunteer Staff During 2020

The Board and the Work Groups

Board

1. Cecilia ÖMAN
2. Rakshita SINGH
3. Deepak SAINI
4. Nina HADDAD
5. Anders KINDING
6. July DECARPENTRIE
7. Amali GUNASEKARA
8. Maisa KORHONEN
9. Larissa CHIA
10. Jasminka FRANIC
11. Caroline BRUNDIN
12. Christian MILZ

Quality Values (QV) & Institutional Capacity (IC)

13. Hamsa Hamsa
14. Ghazi ALJUMAILI
15. Irene AKAVALOU
16. Fredrick WILLIE
17. Katya COX-KRUGER
18. Vania MENDEZ
19. Julia GLEIZE
20. Arthur KINSKI
21. Nicolai BILLING
22. Emma RYDBERG
23. Kidest-yesus ASNAKE
24. Sophio TABATADZE
25. Apeksha CHOBE
26. Vivianne IONESCU
27. Sachita SHETTY
28. Rita AZEVEDO

Evaluation Planning (EP) & Sustainable Economy (SE)

29. Larissa CHIA
30. Alphonsus WILLIAMS
31. Kenneth DURU
32. Charity MASHGEDE
33. Giacomo DENTONI
34. Mislav PETRI
35. Esther LUTZ
36. Gorba AMBROISE
37. Anna LISOWSKA
38. Jeremy GALES
39. Minh Thao NGUYEN
40. Abenezzer ZELEKE
41. Elias LARSSON
42. Marina VISINTINI
43. Rachel YU
44. Okopi AJONYE
45. Snehal PATIL
46. Payel KHANNA
47. Hedwig BAEDECKE
48. Francisca ALLIENDE

Knowledge Sharing (KS)

49. Erika ESERBLOM
50. Amirali KERACHIAN
51. Christin JOHNEN
52. Shannon BAIDA
53. Debora RUSSO

The number of volunteer staff during 2020 was 52, but not all said volunteers have worked the full year, it was estimated that around 30 were active simultaneously.

The number of volunteer staff was small during the start-up years of Action 10, then increased yearly and flattened out in 2014. In 2009, Action10 (INPACT) started with 6 volunteer staff. In 2010 as well as in

2011, INPACT continued with the same 6 volunteer staff members. In 2012, the number increased to 10, in 2013 the number was 32, 2014: 47, 2015: 49, 2016: 46, 2017: 51, 2018: 41, 2019: 48, and in 2020: 52.

The turn-over of volunteer staff has been high, which can be expected for a volunteer-driven organisation. The organisation benefits immensely from the input by all the new volunteer staff. The high turn-over also adds challenges, and the structure of the organisation has to be very clear.

Admin costs

The funds for Action10 are raised through donations, and only 3% of the raised amount remains in Sweden.

The 3% 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.

ActionInvest

Action10 manages the ActionInvest programme. ActionInvest provides:

- Loans to social entrepreneurs in sub-Saharan Africa.
- The social entrepreneurs supported are carefully selected by HR&S and members of an HR&S RISE Support Centre.
- Guidance by local HR&S coaches.
- External auditing.
- State-of-the-art surveys.

The ActionInvest programme provides loans to social entrepreneurs who are members of an HR&S RISE Support Centre.

- The loans are given out with 10% annual interest.
- The profit from the programme remains with the social entrepreneur.
- Paid back loans are reinvested in starting or scale-up social enterprises.

The ActionInvest programme also includes guidance by local HR&S coaches and external auditing.

- The coaches and the auditors are reimbursed with a minimum of EUR 300 per year and programme that they coach on.
- The interest remains with the local RISE Centre in order to contribute to the reimbursement of the coaches and auditors.
- ActionInvest shall also ensure one functioning computer, internet access, and a cell-phone for the RISE Centre, to ensure easy communication between Sweden and the coaches.

State-of-the-art Surveys

The social enterprises are strengthened through state-of-the art surveys:

- Topics are chosen by the partners.
- Surveys are performed by Action10 volunteer staff and local coaches.
- Examples of topics have been: Covid19, driving school, business model (several), HR&S tool Strategy for Change, evaluation planning, trauma counselling, accounting.
- The knowledge sharing is done via monthly zoom meetings.

ActionInvest Fundraising

Action10 raises the funds for the ActionInvest programme. Action10 raises the funds for ActionInvest through donations. Maximum 3% shall remain in Sweden, to cover the cost of the bank account fee and money transfer, website hosting & virtual office platform.

- **Monthly giver stewardship**
Monthly givers are invited to become members and therefore benefit from programme reports & social events.
- Action10 arranges monthly events for the Action10 monthly givers and friends, as well as sharing appreciation reports six times a year.
- **Direct sales**
Action10 shall always intensify its direct contact with potential supporters.
- **Reaches out specifically to the African community**
Whom we expect shall appreciate the Action10 approach.
- **Posts campaigns on Global Giving crowdfunding page**
Action10 runs five parallel campaigns at Global Giving, and uploads programme status reports every third month.
- Action10 is also an active member of the Global Giving community, and thus earns rewards in order to be one of the more visible partners (we ensure a good Global Giving reward level in order for Action10 to appear among the 100 first organisations).
- **Action10 is running its own crowd-funding page**
Empower the SEO.
- **Frequently posting on social media**
Facebook, Instagram, and LinkedIn
- **Facebook donate button**
- **Use advertising on social media**
- **Collaborate with influencers**
- **Customer surveys**
Action10 is managing continuous customer surveys in order to not lose the supporters we have and, in addition, try to reach a larger number.

Partners in Target countries

Our partners in the target countries are local social enterprises or associations. Our partners are in charge of the tasks and operations on the ground. Action10 collaborated with ten country partner organisations in six countries during 2019.

Burkina Faso

Institute des Sciences (IDS)

Yvonne BONZI/COULIBALY, Director

Kenya

Amani Women Group

Mama SHIRU, CEO and Founder

Livelihood Improvement Programme (LIP)

Nancy GITHAIGAH, CEO and Founder

Dolas Creation

Frederick ATING'A, CEO and Founder

Liberia

Initiative for the Development of Former Child Soldiers (IDEFOCS)

Morris MATADI, CEO and Founder

Nigeria

SpellAfrica

Elvis AUSTINS, Chairperson and Founder

Erezi EDOREH, CEO

Togo

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

Francois KLUTSÉ, CEO and Founder

Délali ADEDJE, CEO Assistant

Leaders & Development (L&D)

Milohum DZAGLI, CEO and Founder

Uganda

256 Creative Arts

Edward BUTIMBA, CEO and Founder

Ubuntu Art House

Bernard OMONY, CEO and Founder

Output and Outcome During 2020

Programmes

Local support teams

Programmes have been successfully implemented, evidence for impact has been secured, challenges met, and lessons have been learned. The work during 2020 has targeted the strengthening of local support teams, including auditing, monitoring and coaching on efficiency, planning, transparency and accountability.

Practical strategies

We have benefited from the six unique practical strategies developed by HR&S.

1. Ethical and management principles (TAct).
2. Trust, transparency and accountability (TRUST).
3. Cross-cultural understanding (CROSS).
4. Real-time outcome planning and evaluation (ROPE).
5. Physical infrastructure, financial support, coaching (RISE).
6. Testing strength of scientific evidence for impact (TestE).

Board

Board meetings

Six Board meetings were held according to a programme previously agreed on.

- The Board met in: February, April, June, August, October, and December 2020.
- The minutes were posted on our Portal, for easy access for all volunteer staff.
- The Board meetings were hosted by HR&S initially at Luntmakargatan 25, Stockholm, and then were replaced by Zoom meetings to address the Covid-19 threat.

The Board has decided to assemble volunteer staff in a 'Volunteer Pool', prior to being transferred to a work group. The Volunteer Pool members shall be taking on specific and small assignments for a specified time period, whilst we evaluate if they are a perfect match for Action10. The work had just started with recruiting volunteers to the Pool by the end of the 2020.

Programme Partner Visits

Programme partner visits were postponed to 2021 to address the ongoing covid 19 pandemic.

Action 10 Events in Sweden

During 2020, Action10 arranged 11 events in Sweden, these included: workshops, meetings, and social events.

General Assembly

One (1) General Assembly

Board meetings

Six (6) board meetings

Our Programmes

Table 1. Our programmes

No	Name	Country	Partner	Start year	Status	Ambition	Outcome, Impact & Lessons learned
A1	Basic education and children abuse prevention	Togo	IARAD, S.E.VIE	2009	Concluded 2019	All children in the villages where we support cooperatives, have access to and manages primary education. Awareness raising around children's rights.	Integrated in A3 and thereby made financially sustainable. The 200 children entering the programme were successfully taken through primary education.
A2	Community mill and school lunches	Togo	IARAD	2011	Concluded 2014	The profit from community mills pays for school lunches, while villagers do not have to walk far to mill their corn and cassava.	We did not reach impact, and the lesson learned was that "needs driven" in its most profound HR&S definition, has to be honoured.
A3	Community services through small scale businesses	Togo	S.E.VIE, L&D since 2019	2011	On-going	Support villagers to start and run a business, while also providing access to school for their children.	Began 2011 with S.E.VIE. SEVIE preferred to move the programme to Tsevie in 2019. Restart 2019 with L&D.
A4	Table banking	Kenya	LIP	2011	On-going	Facilitate for villagers to have access to loans for their businesses	Supporting the structure already established with more funds, so that they can increase the size of the loans.
A5	Language education over radio	Nigeria	Spell-Africa	2012	On-hold since 2014	Offer education in English to adults who knows Pidgeon English.	Integrated in A20.
A6	Ghetto interventions addressing former child soldiers	Liberia	IDEFOCS	2013	On-going	Learn from ghetto dwellers about their ambitions and challenges.	Completed survey report and advice for framing programme A19.
A7	Access to Sanitary Pads in rural villages	Uganda	BanaPads	2013	Concluded 2017	Manufacturing of sanitary pads from banana steams, and support vendors to develop a small business through selling the pads in the villages.	The partnership and the programme went well but then our partner received a major aid grant from Sida in Sweden, and decided to focus on aid instead.
A8	Child-care Centre	Colombia	Kiwanis	2013	Concluded 2018	We aimed to build a child-care centre in a vulnerable settlement outside Kali, we also aimed to train single mothers in a professions.	We did try programmes in Colombia but we were not able to bring our message about sustainable economy across and decided to focus our efforts on only one continent, Africa. Our strategy was implemented to some extent and was well appreciated.
A9	Health care clinic	Togo	S.E.VIE	2013	On-hold since 2016	Facilitating the set-up of a health care centre in a rural village through social enterprising, by providing start-up loan and coaching.	We benefitted from a health care centre building constructed by a charity organisation. The services went well, but income generation was not enough to cover the costs.
A10	Support to local entrepreneurs	Nigeria	Spell-Africa	2013	On-hold	Support small-scale business owners to scale, by coaching on basic business management.	A small survey among street vendors and small-business owners identified that coaching on accounting seemed to be useful. Shall be coordinated with other initiatives taken by Spell-Africa.
A11	Village libraries	Cameroon	LINK-UP	2013	Concluded 2018	The ambition was to ensure school books for pupils. The business model was a combined library and book store..	We looked into the possibility of shipping free books from Sweden to Cameroon, but the shipping cost was too high. The programme was concluded due to lack of

							a favourable business model.
A12	Sanitation and hygiene	Togo	S.E.VIE	2012	Concluded 2019	The ambition is to offer safe drinking water, toilets and hygiene facilities in rural Togo.	In the cooperative programme A3. village meetings we always ask our partners what they want to see next. After a few years of collaboration, they mentioned hygiene as their next priority. SEVIE made a calculation on the business model for providing water and it seemed sustainable, and we made an effort to raise start-up funds, but were not successful.
A13	Letter exchange	Cameroon	LINK-UP	2013	Concluded 2016	The ambition was to offer a letter exchange programme between children from different continents, as a complement to A11.	A letter exchange programme was run for two years, between Cameroon and Sweden as well as between Cameroon and USA.
A14	Rural banking	Togo	S.E.VIE	2013	Concluded 2016	To save money from the profit generated through A3, and use this to set up a rural bank.	Funds were set aside as part of the profit while running A3. These funds were then shared with the person who had saved so that she had a capital to invest, but the aspect of paying back again was not reached.
A15	Language education application for cell phones	Nigeria	Spell-Africa	2014	On-hold since 2015	Provide education in English to adults who speaks Pidgeon English.	Integrated in A20.
A16	Ebola prevention campaign	Liberia	IDEFOCS	2014	Concluded 2015	Share timely and state-of-the-art knowledge from HR&S to local partners that is further shared to the local community, and acted on, by our partners.	Ebola awareness raising campaign successfully implemented and concluded 2015.
A17	Construction of houses	Colombia	Kiwanis	2014	Concluded 2018	Kiwanis ran a very interesting programme where they coached women to build houses. The method was developed in a manner that the workers did not have to be physically strong. The ambition was to scale the programme locally while learning and copy the approach to other places in the world.	The collaboration effort was linked to A8 and A18, but we could not agree with Kiwanis on the financial sustainability aspect.
A18	Training in a profession	Colombia	Kiwanis	2014	Concluded 2018	This ambition is linked to A8 targeting child-care. In A18 aimed to train single mothers of the children in a profession, while the children we taken care of. The profession was home-businesses as well as plastic recycling business.	Kiwanis ran profession training according to a regular programme benefitting from volunteer trainers. Our effort to scale the initiative was successful in the sense of sharing strategy, but we could not agree on the financial sustainability aspect.
A19	Botanical Reintegration Village	Liberia	IDEFOCS	2014	On-going	Provide re-integration support to former child soldiers and women who went with fighting forces, based on the surveys mentioned in A6.	We have procured land in Little Bassa, built a reintegration home, cleared farmland, planted crops and offered coaching to ten Target partners.
A20	Back2School	Nigeria	Spell-Africa	2015	Postponed 2020	Provide education in English to people who only knows Pidgeon English.	Lectures in English have been provided to adult students in Lagos. This is a continuation of previous initiatives taken by SpellAfrica with the same ambition but different designs; A5 and A15.
A21	Raise awareness about early pregnancies	Togo	S.E.VIE, L&D	2016	On-hold	Community members; girls, boys, mothers, fathers, teachers and other stakeholders are provided with awareness raising about the consequences for a girl if she becomes pregnant. Face-to-face meetings are arranged where the topic is openly discussed.	Successfully planned by SEVIE but an international fundraising campaign failed. To be continued through L&D.
A22	Empowermen	Liberia	GOLD	2016	On-hold	It is obviously the people that live	GOLD initiated a network with rural

	t of speech in vulnerable rural settlements				since 2018	under certain conditions that knows what works locally. The ambition with this programme is to collect this information directly from the source.	Liberian farmers and took time to listen and compile to their stories .The effort to support scaling was challenged due to local conflict of interest.
A23	Small scale businesses in urban vulnerable settlements	Uganda	256 Creative Arts, Ubuntu Art House	2017	On-going	People with small-scale businesses in vulnerable settlements in Kampala, are supported with coaching and start-up loans, for them to scale-up their businesses.	We made a survey in the community and started giving out small loans and provide coaching.
A24	Enabling women teachers in natural sciences	Burkina Faso	IDS	2018	Postponed 2020	To provide young women who want to study to become teachers in natural science subjects with baby care support.	The programme was put on hold as we could not identify a structure for sustainable economy.
A25	Tailoring	Kenya	Dolas Creation	2019	On-going	Dolas Creation has a tailoring production business in Kibera, a vulnerable settlement in Nairobi, and the ambition is to support scaling the business.	We have agreed to collaborate and are discussing the structure.
A26	Small-scale businesses in Tsévié	Togo	S.E.VIE	2019	On-going	The ambition is to copy A3, and to offer small business loans and coaching to business people in a semi urban settlement, Tsévié.	In 2019 we were approved financial support from Stockholm Rotary International, and the programme was launched i January 2020.

Our on-going programmes

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

The programme presentation covers the on-going programmes only. The presentations of concluded programmes and programmes put on-hold, can be found in previous Annual reports. More details, and always updated information can be found on the HR&S website.

A3. Cooperatives in rural Togo

Context

Through the many visits that S.E.VIE performed in the rural villages in the Zio prefecture in Togo during 2010 and 2011, the association identified a neglected but potential economic development opportunity of these villages. Women from villages struggle every day to run their business; even though they have a strong and detailed project, microfinance companies have given up on them. The women do not have enough financial resources to manage the farming and they have been excluded from regular microfinance institutions. Isolated in the countryside and with no real guarantee of offers from a loan giver; villagers desperately need money to invest and be able to develop their activities. Yet, the banks and the microfinance institutions do not intervene in the remote areas of Togo.

Opportunity for collaboration

Therefore, in 2012 S.E.VIE and Action10 decided to implement a programme addressing community services through social enterprising in rural Togo. The scope of the programme was to support women and men who wanted to start social enterprises which would provide community services. SEVIE and Action10 jointly provide loans to the business managers, mostly women, with 10 % annual interest, combined with training and coaching in all areas required for success.

Operations

The business managers (Target Partners) came together in a village group called an 'assembly', for which a president, a secretary and a counsellor was elected. Inside this assembly, cooperatives of 4 to 6 women are created. Each woman received a certain amount of money according to their project and the payback was collective.

The first step was a pilot in Foulany Kondji in 2012. It gathered 30 women. The activity in Foulany Kondji grew successfully every year and eventually gave rise to an assembly with 200 women and a few men. During a period of six years, the programme grew and was adopted by eight villages. The approach is embracing all aspects of community services.

Outcome 2012 - 2018

During the first years of the programme, the business owners paid back at the level of in average 90%. They appreciated the opportunity and the training. They complained about a too limited amount of coaching and they would have wished for larger amount of funds. The first phase of the programme was concluded in 2018, and had then reached eight villages and one semi-urban location and 300 business owners.

The villages 2012 - 2018

1. Foulani Konji. Starts August 2012.
Following the pilot-project, 200 women formed a cooperative in Foulani Kondji.
2. Konde kopé. Start November 2012.
3. Boota. Start September 2013.
4. Kpota. Start October 2013.
5. Topévia. Start October 2013.
6. Tsévié. Start 2013
The businesses in Tsévié, not a village but a small city, concerns mostly selling food by the road.
7. Toméfa Start 2014.
8. Agbodzekpo Start 2014.
9. Kotsokopé Start 2015.
25 new entrepreneurs.

Status 2020

A new phase of the village programme was initiated in 2020, after a session of reflections over lessons learned, and targeted four new villages and 200 new business owners.

The situation is the same as when performing the previous review in 2010. Several financial institutions are in operation but these are more concentrated in the major cities of the country. The loan conditions in these institutions are generally difficult, especially the securities or the guarantees which leave the poorest left out; especially the women. Several other projects are initiated by the government (FNFI, etc.) for this vulnerable population, but few are still involved. Many people, especially women, run small-scale businesses in order to survive and support the education of their children. There are still many of them who seek financial support to boost their daily activities.

HR&S aims to continue support vulnerable populations in order to improve their livelihoods through social entrepreneurship for a sustainable economy. To do this, HR&S partner with M. Yawo AHIKPONOU form a programme where small credits are offered to members of the poor population in remote villages, especially women, for a renewable period during three years. M. Yawo AHIKPONOU is from these villages himself and was supporting S.E.VIE with the implementation of the previous phase of the programme. M. Yawo AHIKPONOU wanted to see the programme succeed and pointed out lessons to be learned and informed decisions to be taken.

Outcome 2020

- 90 loan-takers
- 100 % pay-back and in time.

Expected Outcome 2023

At the end of this phase of the programme, more than two hundred (200) households and women are expected to have their own capital to be able to continue their IGAs independently. Families are expected to live their lives far from poverty and their children are expected to go to school.

A4. Table-banking in rural Kenya

Context

Nyakinyua village

Nyakinyua village is an area located 7 km from Molo Town in Kuresoi Constituency, Nakuru County. The area is purely agricultural with over 98% of the people being subsistence farmers. Land parcels have continued to get smaller and smaller as families subdivide the land and pass it down to their children. Average land sizes were 1.4 acre (0.4 ha) initially, and this has continually reduced with even smaller pieces of land that can only accommodate a 3-room house. This has led to over-reliance on the small pieces of land and further afield forest products for survival among many men and youths, leaving many people living below the poverty line and just getting by. There is a need to diversify, but this is not possible without the option of borrowing money to invest, as is possible with other “bankable citizens.” Due to climate change, the community is increasingly facing unpredictable weather patterns further deteriorating the environment they live in and their livelihoods, making it even more difficult when they have to rely on food crops alone for their survival. The challenges for Nyakinyua are many, and include lack of governmental support, limited contact with people outside the village, rain-fed agriculture only with no equipment or fertilisers, clashes between ethnical groups at the time of the previous election in 2007, and HIV/AIDS. The life in Nyakinyua is based on the cultivation of potatoes, peas, beans, cabbage, small land lots, and collection of firewood. The village is faced with many orphans who do not attend school, young people who do not start families, and alcohol abuse.

Our partner

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

About table banking

In table banking, members save and borrow immediately from their savings. It can either be short term or long-term loans. This is expected to empower them and eradicate extreme poverty. The concept behind table banking is that, for extremely poor individuals, the best approach is to begin building their financial assets and skills through savings rather than debt (Kanye 2014). It is true that extremely poor households neither have assets nor skills to interact with the formal institution, even those dedicated to reaching the poor. Table banking is all about assessing the potential of a person.

Poverty has been a big problem over the years in developing countries. A contributing factor could be high interest rates imposed on loans by financial institutions. When people are disempowered, affected areas are heavily impacted; more so the disadvantaged people because they cannot access financial services from mainstream organisations. There are no known specialised financial institutions that address the credit needs of the poor entrepreneurs. This has therefore made table banking /self-help groups very important.

It has been noted that self-help groups are efficient in managing finances and credit. It is further noted that micro finance managed through self-help groups has a capacity to impact women/men’s empowerment by strengthening their financial base and economic contribution to their families and communities (Sureshrajana

and UmaPriyadharshini, 2003). Table banking helps rural women/men access funds for investments for income-generating projects. Better improvement in contribution to household income, participation in household financial decisions, and improvement of standard of living have also been named as benefits of self-help groups. We therefore evaluate the effect the table banking project has on the livelihoods of women of Amani women group, Molo, Nakuru Kenya.

Outcome challenge

When there is economic advancement, higher standards of living are exhibited. Human capital is now being recognised as a key factor in economic growth. Access to finance has often been cited as an impediment that affect growth of locally-owned enterprises in less developed countries. It is unarguable that improving the financial support of the marginalised will certainly improve their livelihoods, and eventually, economic growth (in case they engage in businesses). Empowering such people financially enhances investment in health, child well-being (nutrition), and education; this regenerates a future workforce that is happy and healthy.

Financial freedom enhances social security; empowering marginalised individuals requires commitment of adequate financial resources and effective implementation of programmes. However, a number of challenges have been mentioned that impede the marginalised from accessing finances. Biased attitudes from banks have been mentioned as one of the challenges. Most marginalised people are usually uneducated, thus certain financial institutions might consider them inexperienced, and thus unattractive clients (Fletcher, 2009). Also, most financial institutions prefer asset-based collaterals which certain individuals might lack, thus not able to secure finances. Most individuals are also not aware of any financial options available to them. They may also lack time, money, and energy to try and obtain such information due to family responsibilities.

Activites

Amani Women Group members have high hopes of buying their own land so that they can build their own houses for renting out. Most members of Amani Women Group practice farming, but then they reason that they are aging, and question what they will do when they are no longer physically able to farm. This is why they are looking into the future. Also due to climate change, agriculture is becoming unpredictable; they need to own a property that will continually bring in income. After several conversations, they settled for buying land near a busy city centre. This, they say, will be a lucrative business, because they will not miss out on customers. However, before purchasing, they will need to accumulate a certain amount of money, since a piece of land near a busy urban centre is expensive. Their plan, therefore, is to contribute as little as 20 Ksh per day, which amounts to 500 Ksh monthly. Members who contribute faithfully would borrow from the kitty and pay back with an interest. This thus would create an increasing pool of income. The money they borrow would be used to improve livelihoods through for example starting small businesses, farming, building houses, etc.

Human Rights & Science recognises social entrepreneurs with amazing ideas. After various meetings with Amani Women Group, they decided to collaborate. In order to strengthen the already established framework, 2000 euros was added to Amani Women Group. The plan was to use part of the money to purchase a piece of land, as stated above. The members will farm or rent out the land. The returns were to be injected back to the groups bank account. This would considerably increase their total income. Consequently, the amount of money borrowed would increase.

Outcome

Formation of the table banking group

The group was formed in 2016, thus, the group has been on existence for a period of years. The group started with 15 members. However, the number of members has reduced to 12, due to members moving away from the village. Nevertheless, the group leader indicated that there are community members seeking to become members of the group. On average, 8 members normally turn up for group meetings. Friendship and sharing ideas motivate the group activities. The respondents strongly agreed that they were motivated to form the group for the need to save and improve their livelihoods in general.

The chairperson provides supportive leadership, presides over regular group meetings, recruits and retains members in the group, and makes sure that all group members are active and involved. The treasurer mainly collects contributions, prepares budgets, and reports financial information for the group. The role of the secretary is to make necessary arrangements for group meeting, take down minutes during meetings, and follow up participants when necessary.

Group cohesiveness/operations

Members of Amani Women Group indicated that the group has guidelines and regulations that guide behaviour, ground rules on operations, opinions and social interactions, and mechanisms to deal with conflicts in case they arise. In case of any conflicts, there are set mechanisms on how to deal with them. Members also work as a team and have a shared vision, and this results in success and achievements within the group. However, the group leader moderately agreed that all members are committed to the activities of the group

Overall, the group experienced an increase in total revenue over the past 4 years. After initiating collaboration with HR&S in 2016, 2000 euros was transferred to Amani Women Group account (as stated above), and the group used part of the money to buy a plot (1/4 an acre) in November 2017. Members agreed to till the land and plant potatoes with an aim of putting them on the market to earn profit. However, the weather was not favourable, and therefore the harvest was not good. The group thus incurred losses that year. They now lease the land to members and non-members who pay a total of 3000ksh only during planting seasons. Members however pointed to various advantages with the project in that all the money belongs to the group, and members savings are not taken away, but instead used for loaning. This has led to an increasing pool of money.

Amani Women Group has a perfectly adequate record keeping system, and a separate bank account. They have an orderly file of the group's finances in the form of a cashbook. Amani therefore indicated that they keep record of group finances. The bank account is managed by three people who must foresee any transaction before it is effected. The group also keeps records such as individual passbooks, minute books, attendance books and savings/loan book.

The maximum amount of loan one can borrow from the group kitty is 130,000ksh which is the largest loan amount a member has ever taken. The least amount one can borrow from the group is 20,000ksh. Repayment schedules used in the group are in regular installments. It is easy for members to obtain loans from the group as long as they contribute. Loans are given depending on the amount one has contributed. In the last one year, only 2 members had to extend their repayment period with an amount totaling 60,000ksh. The average delinquency is therefore low, establishing higher chances of success of the table banking project.

The group leader pointed out that in marginalised areas, individuals are not aware of the existing financing bodies. Strict rules and documentations sometimes involved, which make it hard for the members to understand or to qualify. However, members indicated that they experience little difficulty in obtaining external finance. This thus shows that obtaining external finances was not a problem at all.

Within a period of 4 years, Amani Women members had grown rapidly, and members had started borrowing

and utilising money from the kitty. One member indicated she had borrowed and used the loan for crop farming. She bought seeds and fertiliser, planted and got profit out of the produce. Two members indicated to have used the loan to buy land. Another member indicated to have used the loan to build his own house. They were renting a house, but now they live in their own house. However, no one had used the loan to develop or start any type of business. In ensuring socio-economic empowerment, members indicated that the project had built trust and empowerment which is aimed at benefiting the society. Also, members were quick to mention that their saving ability had been enhanced. This shows that the group achieved benefits, enhancing their trust and friendship, and therefore they felt safe to remain in the group.

Challenges the group has faced.

- Unpaid debts. We have had cases of some members delaying to pay back their loans (although this is rare).
- People who are 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 echoed.
- External conflicts such as land issues. "We have had some land issues, because "they" wanted to take away our land. We have been solving this as a village. We couldn't concentrate on our project".
- Changing weather patterns 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 fertiliser, seeds only to harvest nothing. Also, members insist that getting quality seeds is difficult because the seeds are too expensive. A small bag of seeds is 5000ksh, this makes it difficult for us to purchase. We end up purchasing poor quality seeds that are not marketable and do not do well. If we get quality seeds, we will definitely get profit."

The way forward

- Individuals with debts to pay.
- Those without houses: ensure they build, so that no one will be paying rent.
- Members should think of increasing their money from 20ksh daily to a higher amount.
- Meetings should be frequent.
- Members to think of investment projects that will increase group income.

A19. Reintegration of former child soldiers in Liberia

Since Liberia experienced 15 years of prolonged civil unrest, the chances of chaos, crime, violence and addiction to illicit substance remains a huge challenge for former child soldiers (FCS), women associated with fighting forces (WAFF), and other war affected youths (WAY). Today, vast numbers of these young men and women are caught up with the use of illicit substances, violence, and 'crime for living'. The rapid development of Liberia will continue to remain elusive if we persist in ignore the importance of promoting social change and relieving the young men and women from illicit substances and other immoral practices.

NINA BOOKMARK

The Initiative for the Development of Former Child Soldiers (IDEFOCS) conducted three Ghetto Outreach Forums: in July and November 2013, and in January 2014, in partnership with Action10/ HR&S. The events took place in Turtle Ghetto, Du Pont Road Ghetto and Kink Grey Ghetto, all in Monrovia, and brought together stakeholders and individuals from diverse backgrounds with complex situations through interactive sessions. The sessions aimed to inform about the danger of illicit substances, violence, and crime, as well as collecting information. The sessions also included surveys where ghetto boys and girls could explain in which way they would like support with facilitating a process where they regain their lives. Eight volunteers of IDEFOCS were placed to survey 20 FCS, WAFF and other war affected youths per forum. During the survey the volunteers addressed 7 pages with 42 questions concerning personal background, recruitment by fighting forces, an assessment on how the Disarmament, Demobilization, Rehabilitation and Reintegration (DDRR) programme in Liberia which began in 2003 after the end of the civil war affected the person, current circumstances and current health status.

After these interactive forums, the first 21 century FCS and WAFF surveys were conducted. The surveys were able to ascertain the driving force that will lead the boys and girls in the ghetto to a new life. The survey thus captured their dreams. It also captured the challenges that the ghetto dwellers face and which makes it impossible for them to change their lives without support from outside the ghetto. Addressing all these challenges now constitute the strategy map for the IDEFOCS- HR&S-Action10 collaboration programme. The dreams were expressed as: Everyone in Liberia lives in an environment that enables them to have high quality life. Drugs, violence and crime are not part of their lives. All Liberians lives in a home with their families. They have the training of profession they wish, and they can all read and write. They have employment or run their own business and earn enough to sustain their families. With the funds they earn they can have quality health care and university education if they wish. They are safe in terms of social and physical security. They are all part of the society as equal Liberians.

The mission of this programme has thus become to provide trauma counselling, medical treatment, homes, training and employment opportunity for former child soldiers, women associated with fighting and other war affected youth living in the ghetto. The Ghetto dwellers also shared that such support programme has to be offered outside the ghetto. As long as they live inside the ghetto, any sustainable changes of lifestyles are impossible.

About IDEFOCS

At the time of starting the collaboration with Action10-HR&S, May 2013.

We are a group of former child soldiers from difference fighting groups in Liberia but dedicated to one goal: four male former child soldiers and three women associated with fighting.

Impact we have made so far Since the establishment of IDEFOCS, we have rehabilitated and reintegrated 3000+ and provided with jobs opportunities both in Ghana and Liberia, presently we are working with 100 of them. Why are we doing this? We are doing this because; – We are victims of war and do not want other children to be mismanagement like how they did us in past. – To create a safe and an enabling environment for our future generation. – We want to be an example for former child soldiers to have the confidence to make a

comeback in our society. -We feel we are the right people to do this because we are part of this community. What IDEFOCS wants to do IDEFOCS wants to build a vocational and technical institution called the Botanical Reintegration Village (BRV) – where Former Child Soldiers can find a safe haven, support and work – and through this we make a bigger impact which benefits both them and the whole society. The BRV is going to collaborate with Government, NGOs and other institutions and we will request trainers for the BRV institution. Purpose with the programme

This programme seeks to contribute to the Initiative for the Development of Former Child Soldiers (IDEFOCS) and other vulnerable groups and enable them to have a better livelihood.

The programme offers coaching to IDEFOCS and prepare them to safely claim rights and undertake effective programmes and activities that will engender their participation in inclusive democratic governance in Liberia.

Output & Outcome 2013- 2018

IDEFOCS and Action10-HR&S have procured a piece of land in a peaceful village by the sea, the Little Bassa, one-hour drive from Monrovia. This site is the location for our “Re-integration of former child soldiers’ programme. IDEFOCS has cleared the land from trees, dug a water well, planted cassava and constructed a home where ghetto dwellers can stay and benefit from a rehabilitation programme. IDEFOCS has also included the community of Little Bassa, to ensure a loving and caring environment. The home shall eventually have twenty rooms, and those coming out from the programme shall find employment and a home of their own.

Outcome 2020

The BRV is in a deplorable state, bugs have eaten up the sticks, the ceiling have fallen apart and in some rooms, there is no ceiling at all, the farm land is very bushy and the building is cracking. The farm land is very bushy. For the past years since the completion of the building no one has moved in.

Comment: According to Morris, the BRV is in that state because of lack of funding to move the first batch of FCS to the building and the COVID-19 crisis also contributed to the farm land being bushy.

Recommendations

Considering our targeted timeframe of progress (before the end of 2020, a selected number of FCS must move to the BRV and the farm land is utilized), the following actions are crucial:

- The building at the BRV needs immediate renovation.
- The farm land needs to be brushed and farming should begin as soon as possible.
- Knowing the kind of people that will be taken to the BRV as first batch of FCS, the building at the BRV needs to be fenced so they can be secured.

Lesson learned & informed decision

This programme was developed and initiated by IDEFOCS, and without IDEFOCS and especially its Founder and Director Morris MATADI, this programme would not exist. IDEFOCS guided HR&S / A10 through the ghetto surveys back in 2013 and 2014, the proposal of solution by the ghetto dwellers themselves, the buying of land in Little Bassa, the clearing of land and the construction of the house. Thereafter IDEFOCS was not able to operate the BRV programme and was asking for coaching. As a consequence, Morris, Ramses and Cecilia has in November 2020 agreed on an action plan.

Action plan 2020

- Empower HR&S RISE Support Centre Liberia to coach firmly.
- Funds will be managed by RISE Centre from January 2020 and on-wards.
- RISE makes quarterly surveys at the BRV.
- Identify the leader structure in Little Bassa and approach them.
- Ensure profitable farming.
- Welcomes a small group of well selected FCS and involve them in the work.
- Offer trauma counselling in the Centre.
- Develop a 2021 business plan and co-fundraise at the Global Giving platform and else-where.

A20. Education in English in Nigeria

Context

The lack of accessible, quality education is a serious problem facing Africa. In Nigeria, many teenagers drop out of school before their 16th birthday. Sadly, due to the poor standard of teaching, even those who were privileged enough to attend school, often leave lacking basic literacy and numeracy skills. Illiteracy is one of the biggest challenge facing the youths of Nigeria and many parts of Africa. According to the Ministry of basic education in Nigeria, there is over 5000 students to one English teacher in the country. Unfortunately, the effort from the government to combat this problem is too limited to be able to solve the problem within the near future. Statistics shows that individuals at the lowest literacy and numeracy levels have a higher rate of unemployment and earn lower wages than the national average. As a person who received poor education, I know what it means to be limited by education, says Elvis Austins, the founder and CEO of SpellAfrica. My inability to read and write held me from getting a decent job for many years.

Our partner - SpellAfrica

The SpellAfrica Initiative is an Education-for-sustainable-development-organisation, founded by Elvis Austin, with a mission to improve the poor standard of education across Africa. SpellAfrica sincerely believe every person in Africa has the right to basic education. The ability to read, write and speak at an acceptable level is the first step towards eradicating poverty. SpellAfrica picture a Nigeria where every teenager and adult is able to Read, Write and Speak English, the official language of the country.

Back2School

The Back2School Programme is a unique Adult illiteracy Programme designed using the Montessori methods. It intends to teach 200 adults and youths with little or no basic education, who operates small personal businesses. These 200, at the end of the programme, undergoes an assessment test conducted by Lagos State Agency for Mass, Non-Formal & Adult Education, to measure impact and approve them officially literate.

Business model – September 2020

Size of loan: € 1,000

Guarantee: A guarantee is a cooperative approach of operation, having two additional management positions to the Managing Director. They are Head of Production (HOP) and Head of Sales (HOS). Additionally, we have monthly meetings where reports are generated and presented at the end of the month to the loan-giver and parties.

Value proposition: Liquid soap. The income contributes to lowering the fee for education in English of adults.

Key Activities: Vocational training of students and production of the liquid soap. Marketing and sales of the product.

Milestones: Registration of the product (trademark and Nafdac registration). Production and sales of 700 bottles of literacy liquid soap.

Payback: The loans are paid back with a 10% annual interest. The amount to be paid back before 30/09/2021 is €1,100.

Expected impact: To empower the students with liquid soap production business opportunity and generate revenue for the SpellAfrica B2S Adult Literacy Project.

Coaching: Loan-takers benefit from programme specific coaching; evaluation planning, survey management, accounting and branding & public relations, as well as external auditing. The loan-taker signs a separate coaching contract with the coaches, HR&S and Action10.

Business review

The RISE Nigeria team was uncertain about the prospect of the business.

The loan was not given and the collaboration is postponed until a more convincing business model is presented.

A23.Small businesses and Art in urban vulnerable settlements in Uganda

Ambition: Supporting single mothers and adolescent girls living in the slum.

We run this programme together with Ubuntu Art House and Creative Arts 256 in Uganda.

The context

This programme takes place within Kamwokya and Kyebando. Kamwokya and Kyebando are slum areas within Kampala the capita of Uganda and are faced by many challenges. Kamwokya and Kyebando are densely populated and have an estimated population of 40.000 people. The majority of its inhabitants are children and youth and most of the families in these areas are poor and illiterate. Most men in slums have dropped their responsibilities to look after their families, because of the tough economic situation, lack of employment, and rural urban migration. We face family drop out, domestic violence, early sex marriage and polygamy which leads to single mothers. Many children do not get a chance to go to school. And for those that are lucky to go to school many drop out. Although these issues make life challenging and affect all, it is worse with the adolescent girls as so many of them resort to prostitution, which in addition leads to unwanted pregnancies, acquisition of HIV/AIDS and eventually death.

Outcome challenge

The challenges associated with running business in the area is the high cost of materials and high cost of renting an office or a venue.

Activities & Output

Outreach activities to single mothers and adolescent girls and formation of groups.

This programme targets those who already have a skill and business experience, single mothers and adolescent girls.

1. Groups comprising single mothers and adolescent girls aged 16-35 years have been established and have attended workshops. Group leaders have been trained.
2. Group members meet on a monthly basis to receive peer-to-peer education through interactive discussions. The trained leaders attend their meetings to backstop them and generate project reports with recommendation that will inform future actions.
3. Creative Arts 256 is organising financial literacy workshops, seminars, open discussions, talk shows, training of trainers, research on issues that affect the single mothers and adolescent girls, counselling and guidance. They address:financial knowledge, saving culture, small business management, advocate for Child-to-Parent communication within families to avoid early pregnancies and school dropout, equip the young girls with credible information and tools that will help them lead successful lives,
4. Creative Arts 256 offers links to HIV prevention, treatment and care service providers.

Business loans

The programme was set up to provide additional capital funds to small business owners in Kamwokya and Kyebando. The capital fund is lent to the businesses with a 10% interest in a specified period. Businesses that return all money and interest can request an increase in capital borrowed. This is done until the business is able to self-sustain and consistently earn the required income.

Chusa School of beauty

A new school (Chusa School of beauty) has been opened to enable you to learn and lap into the opportunities of income generation. Chusa school of beauty targets girls especially between the age of ten years and twenty-five. At Chusa School of beauty Creative Arts 256 guarantees the participants to learn salon management and all its activities i.e.; Plaiting, Braiding, Weaving, Styling, and Makeup. Alongside extra activities like: Games and sports, Saving, Opening of small joint business.

The student is required to pay a registration fee of 10000/-. All students shall also be required to come with full school equipment. 4 combs, Pair of scissors, Threads, Towels, Gloves, Face mask and Pin.

The school term lasted for a period of 24 weeks (6 months) where all students went through what was set for them and thereafter graduate upon completion. Morning classes start at 8 am-1 pm and afternoon sessions start at 2 pm -5 pm weekdays.

Rules:

All students must respect school authority and all persons in whom the head-teacher may from time to time be vested.

All students are expected to respect each other and to cultivate self-respect and self-discipline.

No alcohol, intoxicants shall be accepted at the study area and if anyone is found to possess or use and abuse them or act under their influence shall be addressed. If we discovered abuse of drugs we shall first take her for counselling. If this does not help we may have to send her away.

Damage or loss of school property will be paid by the person concerned.

Students must keep their property safe; the school takes no responsibility whatsoever for the loss of a student's belonging

Theft is strictly prohibited and if realized shall be handled accordingly

All students shall participate physically in keeping the premises clean in accordance with specified schedules; this will include compound, study area, and toilets

The use of abusive language is strictly forbidden.

All students shall be responsible for their own aprons and must keep them clean.

Keep silence during study time in order not to disturb the comfort and peace of others.

The school provides: Aprons, Sinks, Basins, Buckets and Dryers

School fees: All students shall pay a sum of 150000/-. This money is all to be paid strictly to the office where students shall get receipts upon confirmation of payment.

Savings: Chusa School of beauty encourages its students to save by cultivating a regular saving culture and the total saving of each student shall be given to them at graduation.

Graduation: Graduation ceremony shall be held by Chusa School of beauty after 24 weeks and all students shall receive certificates in their respective courses and savings accumulated during the time of the study.

How to start a food business

In relation to educating our adolescent girls, we hosted a kitchen station to train our girls on how to start a food business. This workshop shall eventually benefit 100 adolescent girls in Kamwokya. The girls have been divided into three groups, and each group is targeted with a separate workshop. A cookery class shall start after the workshops.

Outcome - small businesses

- The members of our team in Uganda had a consensus that COVID-19 caught everyone un-aware and as a result crippled most of the businesses in the program.
- Businesses/enterprises are stuck due to reduced numbers of customers and working hours. As a result, a number of members have not been able to pay back what is owed.
- The members have agreed that some businesses will not be able to operate as profitably as they have been before. As a result, members have suggested that it is wise to think of shifting business lines/types to be able to be competitive and keep the programme running. However, the challenge to this is that starting a new business without any experience in that business is in itself worrying. Group leaders will visit individual members to assess their opinions on the new business idea. In the same vein, the group leaders will visit members before 2nd June 2020 for the way forward.

- The members also suggested that it's the responsibility of the group leaders to meet the members to find out the individual challenges and find solutions to the challenges.
- The meeting agreed that members should start planning now about the kind of businesses and ventures that would be profitable for them in this new COVID-19 era. People should not wait.
- Members suggested that the period for payment should be adjusted to more than one month. However, others suggested that its better and easier to pay in small instalments in shorter periods. There was nothing conclusive on this.
- The suggestion of introducing new members in the program was rejected. It was agreed that it is better to first stablize the current program before we can invite a new cohort.
- Members also agreed that the program can open up a mobile money account to ease the collection of monies from members. Members can deposit the money they get anytime without having to wait for demands. Members also agreed that the running costs should be beared by the program not the members.

Chusa school

CREATIVE ARTS 256 adolescent girl's saloon has register 20 students to start with, also wishing to start fashion and design if we get more funds to buy tailoring machines. All 20 student graduated and received a certificate.

A24. Empowering women teachers in natural sciences in Burkina Faso

Context

The role of women is essential in the fight for development at the national level and in a context of global sustainable development. Today more than ever, our societies need all intelligences to promote development. To hold their place in our rapidly changing societies, women need to create conditions conducive to the awareness of their abilities and to bring society to change their vision vis-à-vis their capacity of participation. Despite the efforts made by the states in the implementation of gender policy, it is clear that the place given to women in the construction of society remains weak. Individual female skills internationally are recognized. Indeed, the school enrolment rate of girls in Burkina Faso (27%), the number of women scientists in research structures (8%) and in public higher education about 10 % are an illustration of this. In addition, the orientation of girls to study natural sciences (physics-chemistry-mathematics) and high-level technical careers remains marginal. Some women associations join forces and are working for a greater interest of women and girls in science and technology. In addition to this challenge in Burkina Faso, like many countries in Africa, high pregnancy rates in schools of girls is a silent pain that causes a lot of bitterness. According to the World Health Organization (WHO), 80 million school-age pregnancies occur each year in developing countries.

According to the Ministry of National Education (MENA) in Burkina Faso about 2,295 cases of school-age pregnancies, were observed in 2014 throughout the country. The reasons for this growing rate of school-based pregnancies are many and varied: socio-cultural factors (early and forced marriages, irresponsibility of parents, weak ability to talk about sexuality, depravation of morals, sexual, the influence of bad company, prostitution), inadequacy of reception centres for girls. Also economic factors explain the situation: poverty and misery. The consequences of early pregnancies are numerous: illegal abortions, school dropouts, exclusion from the family, child abandonment, infanticide, family conflicts, marginalization, social exclusion, increase in family expenses, prostitution, and psychological shock, loss of dignity or honour, banishment...

Some girls arrived by their great effort to reach high education level and it will be very good to support them to have a successful study. This is the case of many teachers at IDS Institute.

One of the strategic objectives of Burkina Faso's National Economic and Social Development Plan is to increase supply and improve the quality of education, higher education and training in line with the needs of the economy. It aims to achieve SDG 5: achieve gender equality and empower all women and girls.

Our partner

Professor Bonzi-Coulibaly Yvonne, the General Director of Institute Des Sciences (IDS) institute during 2018 and 2019. Pr Bonzi is the 2013 recipient of the African Union's Kwame N'krumah Science Prize for Women – “Basic Science, Technology and Innovation”. Her contribution to gender equity has been made within the Association of Women Scientists of Burkina since 1988, within the Chair Women Sciences, Societies and Development creates 2000 at the University of Ouagadougou and via its testimonials model of as well as during her seminars and research themes.

IDS

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

Output

Estimated costs

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

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

Business idea assessment

Initial phase (project idea) – The team of Action 10 had suggested Yvonne to make the idea of employing women caregivers more viable (self-sustaining), by suggesting that the girls can contribute monthly specific (small) amount of money towards the salary / operations of the programme. Alternatively, it was suggested that these services can be extended for children in need of supervision in the vicinity of the university, then the girls can get services at more subsidized price/free of cost. The idea proposed by Action10 was not possible in actual practice as a public institution like IDS may not be able to start a social enterprise. Current status: Yvonne has suggested that she will engage one woman who has completed her M.Sc. to interview (Focus group interviews or semi structured interviews) to understand the perspectives of the girls (Target partners, TP1) about the Programme idea, barriers to successful completion of the exams and any alternative solutions that can help them concentrate better at studies. The lady Yvonne identifies will become a Target partner herself (TP2) of the Programme OR a member of the Programme management partner Team.

Professor Yvonne Bonzi Coulibali, Action10 and HR&S have been collaborating to formulate a financially sustainable programme approach provding the user driven social good targeted.

Postponement

When Professor Yvonne Bonzi Coulibali assignment as director was concluded, she decided to continue her initiative closer to the villages.

HR&S Action10 decided to seek other opportunities to address user driven social good targeting women empowerment in Burkina Faso and this programme was postponed.

A25. Tailoring production in vulnerable settlements in urban Kenya

Context

Kibera

(Kinubi: Forest or Jungle) is a division of Nairobi Area, Kenya, and neighbourhood of the city of Nairobi, 6.6 kilometres from the city centre. Kibera is the largest slum in Nairobi, the largest urban slum in Africa and the third largest in the world. The Kenya Population and Housing Census has estimated Kibera's population to be one or two million people. Most of Kibera slum residents live in extreme poverty, earning less than \$1.00 per day. Unemployment rates are high. Persons living with HIV in the slum are many, as are AIDS cases. Cases of assault and rape are common. There are few schools, and most people cannot afford education for their children. Clean water is scarce. Diseases caused by poor hygiene are prevalent. A great majority living in the slum lack access to basic services, including electricity, running water, and medical care. The neighbourhood is divided into a number of villages, including Kianda, Soweto East, Gatwekera, Kisumu Ndogo, Lindi, Laini Saba, Siranga, Makina and Mashimoni.

Dolas creation

Creating a community to empower –

About our supported social entrepreneur Mr. Fredrick Ating'a.

Born in Bondo, the Western part of Kenya, Mr. Fredrick Ating'a has always had a great interest in the fashion industry from a very young age. When he was a little boy, he used to admire his grandfather who loved dressing African clothes. After completing his college studies, he worked in various institutions which he realized was not his calling. He noted that people have their own selfish interests. He later resigned to follow his passion, designing and developing different types of clothing. His business is in Kibera, the largest slum in Africa, a division of Nairobi, Kenya. Poverty and unemployment rates are high in this area. Fredrick hopes to transform and empower people in the area by providing jobs and training to other local craftsmen and artisans.

However, insufficient funds to enable him to expand his business, improving the quality of the services and marketing strategies has been a challenge. "I would love to see a transformed society with independent people, people who believe they can do or be whatever they want to be", he says. He strongly believes that through being a member of the Human Rights & Science (HR&S) RISE Support Centre, he will be able to learn valuable business and financial skills that will help him take his business to the next level.

Dolas creation-What about it?

The love for African fashion and passion to inspire, educate, and empower local artisans and craftsmen drove Frederick Ating'a to come up with Dolas creation. The whole concept behind Dolas creation was thus to bring together gifted local artisans and craftsmen to showcase all local African fashion under one roof. 'I hope this will invigorate employment and hearten acknowledgment of African crafts both locally and internationally.' He says.

Dolas creation is located in Kibera slum (a division of Nairobi area Kenya) where poverty and unemployment rates are still very high. It is unarguable that the rapid spread of coronavirus across the globe has escalated problems in such communities; who live below the poverty line and depend on the informal sector for a source of income. Keeping in mind that lower-income countries hardly develop policies that provide economic protection for people who are marginalized, such individuals are left vulnerable.

Mr. Fredrick ATING'A (standing) and his personal assistant Mr. Sammy. Nairobi 2019. (Photo HR&S).

Dolas creation hopes to make local brands that get their place both in local and International space with the following as the main commodities:

- African print clothes.
- Ankara shoes (customized).
- African print bags and purses.
- African jewelry (customized).

However, because of the biting corona pandemic, Dolas will retail its products online and offer delivery throughout Africa and the World. It hopes to offer quality services and products that are unique and customer friendly. Dolas envisions to be the nation's most inclusive organization representing marginalized skilled artisans and craftsmen that share a common interest to improve living standards, expand opportunities and empower communities while providing the best practices and services in the fashion industry. Dolas creation hopes to actualize its dreams by being a member of HR&S RISE Support Centre.

Ambition

Build on what Dolas Creation is already doing, and support with scaling-up.

1. Initiate and maintain tailoring production within Kibera.
2. Employ Kibera citizens.
3. Sell products within Kibera.
4. Sell products outside Kibera within Nairobi.
5. Sell products in Sweden through HR&S.

Outcome

Mr. Fredrick is doing fine, he is lively & still very positive. He used a certain percentage close to 50% of the total loan amount awarded to procure some fabrics and dummies. At least 18 pieces – dresses made as first batch clothes. The consumption of the loan awarded by Action 10, HR&S to Dolas creation is 50% of the total amount given. The low utilization of the loan is linked to low customer base. The overall production is still low. He anticipates to scale-up gradually as the economy stabilizes, and everything normalizes.

StrengthsDolas creation still enjoys doing business with a few former clients despite a drop in demand. This was evident from what he stated, "Did you see what Nairobi County Women Representative wore during the launch of Building Bridges Initiatives (BBI) at Bomas Kenya? That was my work." Also, while in the premises Mr. Fredrick received about 5 clients placing orders for various designs, with our team leader Millicent Sifuna and accounting coach Anne Chebet leading the way to promote Dolas Creation work. This gives great hope for future.

ChallengesCovid-19 has negatively impacted the economy. This has resulted in lowering the demand, especially in fashion industry. This was reflected by Fredrick's statement, "Just to let you know, at such a time in previous years, you would not have found me here, demand for celebrations attires such as weddings was high and pressure to produce clothes equivalent to clients placed orders was extremely high, and of course the returns were huge." Also Fredrick complained about the available quality fabrics: "Kenya as a country does not have the capacity to produce the quality fabrics necessary for making good quality attires. This means we mostly depend on importation which may take much time before receiving the items". Market trends: Kenyan market embraces imports, this poses unhealthy market competition due to unregulated market prices when it comes to clothes, as most clients opt to go for cheaper ones of same design.

Finance/marketing assessment Dolas creation was not in a position to produce/show the accounting books, but promised to link up with the accounting coach this week over the same.

A detailed status report on financial/marketing shall be availed by the respective coaches.

ConclusionIn summary, Dolas establishment's production is low. This is due to low demand. The prevailing market prices for various attires has greatly impacted negatively on the establishment's production level due to its highly priced products as compared to market prices.

RecommendationThe public relations team should draft a plan with Dolas creation on the way forward. It is evident that marketing is a big issue. The second loan should be withheld and will be released when Dolas has fully utilized the first loan and accounted for it.

A26.Small-scale businesses in Togo

Background & findings

Togo faces significant institutional and economic challenges and the poverty is high. The business climate is problematic with low investor confidence and low capacity of the banking sector to finance the national economy. Residents in small cities, such as Tsévié, tend to have very little income from their informal income-generating activities, which are often their only means of livelihood. In Tsévié, the living conditions of the populations, even if they are not always miserable, remain precarious on all levels.

The most vulnerable, especially women who have been in school during short periods of time, find it very difficult to find a job. The only way to survive and gain independence is to undertake a business activity. So overnight, these women start for example a resale activity, a small restaurant, a breeding shop, or a sewing workshop. But to develop and sustain this activity, they need to be supported.

Mission

HR&S and Action10 have been working with S.E.VIE in Togo since 2012, targeting small-scale businesses and cooperatives. In order to reduce poverty, several initiatives have been taken by SEVIE and its partners including the implementation of the ActionInvest managed by Action10 and HR&S.

The project dedicated to vulnerable women in Tsévié was initiated by SEVIE to support vulnerable but enterprising people, mainly women. To promote the socio-economic inclusion of the most marginalized, SEVIE targets single mothers and widows. HR&S/Action10 agreed to support the activity through an ActionInvest loan. This project is unique in the landscape of its intervention, Tsévié, because it does not require a formal guarantee, but to form coopeatives of two or three persons who take a group responsibility for the accountability of the loan, and can therefore serve the most vulnerable.

Activites & Output

In 2018 we begun the small-scale businesses programme in Tsévié with the aim to improve the living conditions of the population. We offer small loan to the poor, mainly poor women, to help them conduct income-generating businesses. By increasing the standard of living, we also increase access to health care and education for children. Our initiative also supports the emancipation of women. The programme benefits from funding from Action10 and Stockholm Rotary International.

The ActionInvest loans granted to the women of Tsévié have already enabled some of them to improve their living conditions a little bit.

The microcredit fund in the Tsévié region started in January 2019. Since then, 171 files have been processed. The microcredit fund reached 123 beneficiaries, 116 women and 7 men. The activities of the beneficiaries relate to small businesses, such as the sale of corn, beans, donuts, bags, clothes, shoes, rice, yams, fruit, etc.

During 2020, SEVIE organised the loan-takers into cooperatives of two or three persons, and besides having a cooperative responsibility for the accountability the group was encouraged to train each other, to progress together, exchange practices, encourage each other and socialise.

In 2019, ActionInvest transferred a loan of 4,886,919 FCFA (Euro 7,500).

In 2020, ActionInvest transferred a loan of 906,400 FCFA (Euro 1,400), through the HR&S RISE Support Centre in Togo.

The total loan was thus 5,793,319 FCFA (Euro 8,900).

Outcome

The activities of the women supported by the project are of three (3) types:

- Buy-resale activities: fruits, vegetables, fish, cereals, shoes, bags, and food.
- Female crafts: sewing, hairstyle and braiding.
- Small catering services: bar-restaurant and cafeteria.

- New loans are granted following the requests registered, studied, and validated for certain women.
- Thanks to S.E.VIE's support efforts and strategies, repayments of old loans as well as new ones are continuing in accordance with the clauses of the contracts signed for this purpose.

Bookkeeping

- In terms of bookkeeping, we note on the one hand that the loan tracking accounting file (Excel), duplicates of repayment books are updated, and on the other hand that the supporting accounting documents such as receipts; contracts are drawn up as the operations are carried out.
- However, certain difficulties are noted, in particular:
- Repayment difficulties generally linked to the slowdown in activities due to the COVID-19 pandemic
- Insufficient loan interest to cover necessary ordinary expenses such as; communication, travel, electricity, maintenance, and repairs of office equipment.
- Proposals for the improvement of management were discussed and adopted together with the two parties.
- The need to split files by project, in order to facilitate the processing of accounting information.
- The need to increase the funds loaned in order to generate interest capable of covering operating expenses.
- In various matters, it was agreed that outside of the meetings, discussions could continue on WhatsApp for the sharing of new data in order to achieve the objectives.

Analysis of 2020

Programme output & outcome

Programme

The focus with the support for 2020 was to remain supportive which we did.

Financial outcome

Fundraising

We did not fundraise according to budget.

Key ratios

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

The Key ratio was 4.2%:

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 year ahead, 2021

During 2021 will Action10 empower the work with and being strengthened by the Strategy for Change. Action10 will target among the other parameters, motivation, milestones, progress markers, and evidence based outcome, in order to fine-tune our operations.

In 2021, will Action10 also empower the work with and being strengthened by customer surveys. The goal is to scale by attract more researchers, innovators, social entrepreneurs and supporters that agrees with our ambition and core-values.

More, during 2021 will Action10 create its own crowd-funding platform.

The year ahead is targeting the customer and the question “Do we reach the customer?”

Operations

The day-to-day operations shall be handled by a team of volunteer staff organised into a working board and three workgroups. The number of workgroups have been reduced from five to three, in order to stream line the operations.

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

The operation has also been stream-lined by transferring all matters of programme management to HR&S and restricting the Action10 focus to supporting partners. Action10 also do state of the art reviews and shares with partners.

ActionInvest

Action10 raises the funds for ActionInvest programme, which provides loans to social entrepreneurs who are members of an HR&S RISE Support Centre. The ActionInvest programme also includes guidance by local HR&S coaches and external auditing.

The loans are given out with 10% annual interest. The interest remains with the local RISE Centre in order to contribute to the reimbursement of the coaches and auditors.

The profit from the programme remains with the social entrepreneur.

The coaches and the auditors are reimbursed a minimum of EUR 300 per year and programme that they coach on.

ActionInvest shall also ensures a minimum of one functioning computer, internet access and a camera for the RISE Centre.

Paid back loans are reinvested in starting- or scale-up social enterprises.

The funds for ActionInvest are raised through donations and only 3% of the raised amount remains in Sweden. The 3 % pays for the Website, the bank account, the money transfer and a virtual office platform.

ActionInvest Fundraising

- Action10 is managing continuous customer surveys in order not to lose the supporters we have and in addition, try to reach a larger number.

- Action10 also works actively on social media - Facebook, Instagram, and LinkedIn - and appreciates likes, commenting and sharing.
- In addition, Action10 is running its own crowd-funding page.
- Action10 also runs five parallel campaigns at Global Giving and uploads programme status reports every third month. Action10 is also an active member of the Global Giving community and thus earns rewards in order to be one of the more visible partners.
- Besides that, Action10 arranges monthly events for the Action10 monthly givers and friends and well as sharing appreciation reports six times a year.
- During 2020, the funds raised were less than what would have benefitted the programme, and during 2021 Action10 shall intensify its direct contact with potential supporters.
- Moreover, the institution shall in 2021 reach out to the African community, who we expect shall appreciate the Action10 approach.

Budget 2021

Table Budget 2021. SEK.

Income	Budget	Income						
	2021	2020	2019	2018	2017	2016	2015	2014
Monthly Givers	120,000	63,577	64,173	74,516	74,495	72,186	81,297	71,140
Crowd-funding, Global Giving Grants	60,000	28,644	33,633	21,390	6,033	12,747	7,871	32,513
Targeted Donations	0	0	0	0	0	0	16,790	34,002
Corporate Donations	0	0	0	0	0	0	3,000	8,000
Projects and Events	0	0	0	15,614	433	260	1,130	2,443
Restricted Donations	0	0	0	67,964	0	40,953	18,662	500
Facebook donate	20,000							
Other		4,077						
TOTAL	200,000	96,498	99,806	179,484	80,961	126,146	128,750	148,598

ACTION10

Action10

Organisationsnummer 803447-2147

Årsredovisning 2020

RESULTATRÄKNING

	2020	2019	2018	2017	2016
Inlöster					
Gåvor från privatpersoner	63 577	64 173	74 516	74 495	72 186
Global Giving, donationer	28 646	33 633	21 390	6 033	12 747
Riktade gåvor	200	2 000			
Övriga rörelseintäkter	4 077				
Projekt och event			15 614	433	280
Gåvor med förbehåll			67 864		40 953
	36 496	99 806	179 384	80 961	126 166
Kostnader för projekt					
S.E.VIE	-9 604	-22 593	-87 734	-34 057	-16 600
LSD Villages	-73 513				
Spell Africa	-4 886	-21 468	-20 415	-19 920	0
IDFOCS	-26 290	-378	-52 799	-6 264	-79 679
Ubuntu Art House	-14 745	-21 300			
Dolls Creation	-20 773				
Emergency Fund	-200		-2 037		
Institute Des Sciences (IDS)	21 300	-21 300			
LINK-UP					-9 613
Amari Womens Group					-18 977
Bana Padi					-18 951
	-126 709	-67 038	-162 566	-60 241	-131 820
Övriga kostnader					
Valutaförlust	-4 094	-2 428	-1 675	-1 932	-1 803
	-524	-1 939	0	0	0
Resultat	-36 830	8 400	14 823	18 789	-7 476

BALANSRÄKNING

	2020-12-31	2019-12-31	2018-12-31	2017-12-31	2016-12-31
Tillgångar					
Bank	15 602	131 130	47 069	29 209	20 421
Skulder					
Reservations Program Partners	0	86 661			
Reservation Emergency Fund	0	2 037	2 037		
Upphopna kostnader (lokalyrsk)			1 080		
Skuld till Cecilia Öman	43 122	33 122	43 122	43 122	59 122
Eget kapital	-27 520	9 330	910	-13 942	-32 701
	15 602	131 130	47 069	29 209	20 421

Stockholm 4 januari 2021

Cecilia Öman
Cecilia Öman

Min signaturuppgift har verifierats den 24 feb. 2021

Anders Kesting
Anders Kesting

Anders Kesting

ACTION10

2020 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 partnerskap i programmen, 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 programpartners vad gäller organisation, ekonomistyrning, mätning av effekt och uppföljning. I flera länder har vi därför engagerat coacher, revisorer och andra specialister som ska hjälpa och stötja våra samarbetspartners.

Vi har påbörjat en successiv ändring av fokus för verksamheten i Sverige. Den kommer att alltså fokusera på fundraising och marknadsföring av våra projekt och metoder. Fortsatt helt baserat på volontärers arbetsinsatser. Verksamheten i våra partners länder kommer i första hand att hanteras av Human Rights & Science och knyts till de lokala RISE Centers som successivt byggs upp.

Våra projekt är utförligt beskrivna på vår hemsida www.action10.org

Insamlingsverksamheten

Pandemin har lett till att inga events har kunnat genomföras. Vid sidan av våra månatliga donatorer, vilka står för 69% av insamlade medel, är Global Giving en partner som genererar resterande intäkter. Posten "Övriga rörelseintäkter" beror på återförda reservationer från 2019.

Kommentarer till resultaträkningen

Vi lovar våra donatorer att som mest förbruka 3 % av insamlade medel här i Sverige. I år har detta mål inte riktigt kunnat nås på grund av ökade IT-kostnader, men vi håller fast vid ambitionen för kommande år.

Övriga kostnader

Bankkostnaderna i Sverige sponsras till stor del av Swedbank och Bankgirot. IT-kostnader, är kostnaden hos one.com för websida etc. Kostnaden för autogioprogrammet sponsras helt av Fortnox.

Summa kostnader som ska belasta Action10 i Sverige

2 435 kr Webbhotell, hemsida

1 659 kr Banktransferringar

4 094 kr vilket är 4,2% av de insamlade medlen

Valutaförlosterna är kursskillnader som uppkommit vid betalningar till utlandet som returnerats. Det har i år gällt transferringar till Nigeria, vilka blockerats av bankerna.

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 är naturligtvis av största betydelse för verksamheten.

Kommentar till balansräkningen

Korrigeringen för IDS beror på att reserveringen 2019 inte lett till någon programstart under 2020.

Utan tillskott av kortsiktiga lån från Cecilia Öman, hade igångsättningen av flera av våra projekt, de senaste åren, försenats. Under 2020 ökade hon på lånet till organisationen ytterligare. Planen är dock att lånen ska återbetalas över några års tid.

ACTION10

Action10

Corporate registration number 802447-2147

Translation from Swedish

Annual report 2020

INCOME STATEMENT

	2020	2019	2018	2017	2016
Earnings SEK					
Donations from individuals	63 577	64 373	74 516	74 495	72 186
Global Giving	28 644	33 633	21 390	6 038	12 747
Targeted donations	200	2 000			
Other income	4 072				
Projects and events			15 654	438	260
Restricted donations			67 964		40 953
	96 498	99 806	179 484	80 961	126 146
Cost for projects, SEK					
S.E.VIT	-9 604	-22 583	-87 754	-34 057	-16 600
U&O Villages	-73 511				
Spell Africa	-4 886	-21 468	-20 455	-19 920	0
IDEFOCS	-26 290	378	-52 799	-6 268	-73 679
Ubuntu Art House	-14 745	-21 300			
Dallas Creation	-20 773				
Emergency Fund	-200		-2 037		
Institute Das Sciences (IDG)	21 300	-21 300			
LINK-UP					-3 633
Amari Womens Group					-18 977
Bana Fadi					-18 951
	-528 709	-87 038	-162 984	-60 241	-131 820
Other costs	-4 094	-3 428	-1 675	-1 932	-1 803
Currency losses	-528	-1 939	0	0	0
Result	-36 830	8 800	14 823	18 789	-7 476

BALANCE SHEET

	2020-12-31	2019-12-31	2018-12-31	2017-12-31	2016-12-31
Assets					
Bank account	15 402	131 130	47 069	29 209	30 421
Debts					
Reservations Program Partners	0	86 961			
Reservations Emergency Fund	0	2 037	2 037		
Accrued cost (rent)			1 000		
Debt to Cecilia Oman	43 122	33 122	43 122	43 122	53 122
Equity	-27 520	5 310	910	-13 912	-33 701
	15 402	131 130	47 069	29 209	20 421

Stockholm 4 January 2021

Cecilia Oman

Anders Kindig

My audit report was submitted on 24 Feb. 2021

Gabor Brutz
Gabor Brutz

ACTION10

2020 in brief

Action 10 is a non-profit organization that offers expertise, tools and resources to enable people to find a way 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 and 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 program partners in terms of organization, financial management, measurement of effect and follow-up. In several countries, we have therefore engaged coaches, auditors and other specialists who will help and support our partners.

We have begun a gradual change of focus for operations in Sweden. It will increasingly focus on fundraising and marketing our projects and methods. As previous entirely based on volunteers' work efforts. The operations in our partner countries will primarily be managed by Human Rights & Science and linked to the local RISE Centers, which will be gradually built up.

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

Fundraising

The pandemic has led to no events being able to take place. In addition to our monthly donors, who account for 69% of the funds raised, Global Giving is a partner that generates the remaining revenue. The item "Other operating income" is due to reversed reservations from 2019.

Comments to the Income statement

We promise our donors to consume at most 3% of funds raised here in Sweden.

This year, this goal has not really been achieved due to increased IT costs, but we are sticking to the ambition for the coming years.

Other Costs

Banking charges in Sweden are sponsored largely 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 Action 10 in Sweden

SEK 2 435 Web hosting, website

SEK 5 659 Bank transfers

SEK 4 094 which is 4.3% of the funds raised.

Currency losses are exchange rate differences that have arisen from payments abroad that have been returned. This year transfers to Nigeria has been blocked by the banks.

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

The correction for IOS is due to the fact that the reservation in 2019 did not lead to any program start in 2020.

Without the addition of short-term loans from Cecilia Öman, the start-up of several of our projects in recent years would have been delayed. In 2020, she increased the loan to the organization further. The plan, however, is for the loans to be repaid over a period of a few years.

Revisionsrapport

Till medlemmarna i föreningen Action 10

Rapport om årsredovisningen för verksamhetsåret 2020

Jag har av medlemmarna utsetts som revisor för Action 10 och har utfört en revision av årsredovisningen för verksamhetsåret 2020

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 2020.

Stockholm den 24 februari 2021



Gabor Bruszt