

ACTION10

ANNUAL REPORT

2021



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Acknowledgement

Our sincere appreciation goes to Action10 volunteer staff, Action financial supporters, HR&S Country Branches operations staff, Country Auditors, RISE members, our auditor in Sweden, expert advisers, and strategic partners. The Action10 work is true teamwork, which depends on everyone's skills, dedication and honest ambitions.

We want to acknowledge our close friends for extraordinarily fundraising and donation efforts during 2021. 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.

Among our expert advisers we especially want to mention Sune ERIKSSON and Martin BRITS for the extraordinarily efforts as expert advisers during 2021. We also sincerely thank Dr. Gabor BRUSZT, who has generously been performing the auditing of the Action10 2021 financial report on a voluntary basis. We are grateful for Studieförbundet Stockholm for offering beautiful meeting venues to Action10 free of charge and to Volontärbyrån for providing an excellent volunteer search platform free of charge. We have also benefited from the collaboration with our web host One.com. 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 40 volunteer staff members during 2021. The operations during the first part of the year were carried out through the working board and three workgroups; Evaluation Planning & Sustainable Economy (Epse), Institutional Capacity & Quality Values and Institutional Capacity (QVIC) and Knowledge Sharing. Simplified names were added during the second part: Team Africa, Team Sweden and Team Media, respectively. 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 2021 was SEK 97,573, and the Action10 administration costs represented 3,8% of the funds raised, thus slightly exceeding the stipulated 3%.

Our collaboration operations were managed by ten development institutions in six countries in Africa: Senexel and Villages in Burkina Faso, Amani Woman group, Dolas Creation and Weema Household in Kenya, IDEFOCS and Little Bassa community in Liberia, SpellAfrica in Nigeria, L&D and M. Yawo in Togo, and Chusa saloons and Creative Arts 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

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 umbrella of HR&S

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

Ten Action (TAct)

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

1. Needs & User 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

As fellow human beings, many of us feel that the earth's resources should be distributed fairly.

At the same time, if we donate money to aid organisations, for example, it may feel uncertain whether the grant will really be useful. The development goals set in 2000 were not achieved in 2015 as planned. Instead, new goals were set with the hope that they will be achieved by 2030. But in reality, the number of extremely poor people in Africa is increasing at a breathtaking rate, 150 million more extremely poor persons in 20 years. It is unacceptable. We have an aid budget from the OECD of USD 160 billion a year, Sweden and several other countries have provided aid for 60 years.



The society is making great progress in many areas, but not in this area. Being extremely poor is extremely difficult. We live for the day. We are worried and there are no opportunities to change the situation. Cecilia wants to give these people exactly that, opportunities, to change their situation themselves. But she does not want to do it in a "feel-sorry" way, she wants to work professionally and generate measurable and sustainable results. She wants to create a large and powerful organisation that has good finances, secure income, qualified staff, a professional way of working and high standards. Cecilia also wants to work with vulnerable people in an equal and respectful way. Therefore, cooperation must be based on mutual and well-defined benefits. Cecilia claims that she is working for a paradigm shift.

Well, it's not an easy task, albeit an honorable one. But Cecilia is convinced that it will work, and she does not give up. She has worked day and night for 15 years with this in focus. She has founded a voluntary organization Action10 and a social enterprise Human Rights & Science (HR&S). During these 15 years, a lot has gone wrong, but Cecilia has developed a strategy to effectively learn from her mistakes and to adjust the business to the new knowledge. Action10 and HR&S are independent flexible organizations that can be quickly and efficiently adapted to new findings. A lot has also generated good results. HR&S now has local offices in eight sub-Saharan countries and has reached 10,000 people in extremely poor environments with products and services that improve their living conditions in various ways.

Cecilia's strategy includes establishing a network of scientific researchers, innovators, social entrepreneurs and decision makers who together reach out to people in need with the products and services they have expressed need for. She has developed a management strategy that she offers the management of institutions with relevant actors. The management strategy takes into account the specific conditions prevailing in sub-Saharan countries.

Cecilia has also established local support packages for researchers, innovators and social entrepreneurs which include training, expert advice, contact with suppliers from Europe, networks with relevant actors, access to computers and internet, co-working space and corporate loans. These two activities, management strategies and local support packages, work together to reach out to the extremely poor but also to other vulnerable people who lack opportunities. However, not all local support packages are fully developed yet, nor have we established cooperation with all the actors we seek contact with, but this is understandable because change takes, and must take, time.

Strategies, networks and local support packages are in place, but on a limited scale, so now we just want to grow. We want to reach more people and offer more products and services. We intend to become an actor who makes a real impression, who takes many, many people out of extreme poverty in a sustainable way. Cecilia offers you to contribute, you are welcome to participate in a unique and innovative program that puts your fellow human being in focus and that is only satisfied if there is scientific evidence for sustainable improvements. A paradigm shift based on collaboration with, and respect for and understanding of, people in other places and in other environments. You are welcome to help us grow and become a member of the HR&S family. We welcome you who want to deepen your knowledge and you who want to contribute. We welcome monthly donors, philanthropists, and companies with corporate social responsibility (CSR) operations.

31 December 2021

Assoc. Prof. Cecilia ÖMAN

A handwritten signature in black ink, appearing to read 'Cecilia Öman', written in a cursive style.

Founder and President of
Action10

Financial analysis

2021 has been characterized by bootstrapping. We did not fundraise according to budget. The founder has contributed with an investment SEK 10,000 to support KIMU Coffee. The expenses were limited to fees for co-working space, bank, website, telephone and insurance.

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, when funds are enough.

Key ratios for administration costs at secretariat in relation to total costs (%). The Key ratio 2021 was 3,8 %:

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

ActionInvest

ActionInvest raised SEK 97 573 (EUR 10,000) during 2021 and we gave loans to four social enterprises M.Yawo village programme, Little Bassa Cold Storage, RISE Hair Salons, and Veema Households. We also offered coaching of Senexel that was no-cost, and involved an external investor for KIMU Coffee in Uganda.

1. Coaching Senexel, no cost, Burkina Faso.
2. ActionInvest (SEK 36 824) EUR 3 000, M Yawo, Togo.
3. ActionInvest (SEK 23 132) EUR 2 000, establishing cold storage business in fishing village, Little Bassa community, Liberia.
4. ActionInvest (SEK 20 740) EUR 2 000, RISE Salon, Uganda.
5. ActionInvest (SEK 20 740) EUR 2 000, tailoring business in Nairobi, Veema Housholds, Kenya. New member.
6. External investor USD 1 000, buying coffee from local farmers, KIMU Coffee, Uganda. New member.

Over the years (2009 - 2021) Action10 has managed to raise SEK 1 137 664 and we have supported 13 social enterprises with loan.

ACTION10

Action10

Organisationsnummer 802447-2147

Årsredovisning 2021

RESULTATRÄKNING	2021	2020	2019	2018	2017
Intäkter					
Gåvor från privatpersoner	61 290	63 577	64 173	74 516	74 495
Global Giving, donationer	29 500	28 644	33 633	21 390	6 033
Facebook, donationer	6 607				
Riktade gåvor	176	200	2 000		
Övriga rörelseintäkter		4 077			
Projekt och event				15 614	433
Gåvor med förbehåll				67 964	
	97 573	96 498	99 806	179 484	80 961
Kostnader för projekt					
L&D Villages	-36 824	-73 511			
S.E.VIE		-9 604	-22 593	-87 734	-34 057
IDEFOCS	-23 132	-26 290	-378	-52 799	-6 264
256 Creative Arts	-20 740	-14 745	-21 300		
Dolas Creation		-20 773			
Veema Housholds	-20 662				
Spell Africa		-4 886	-21 468	-20 415	-19 920
Institute Des Sciences (IDS)		21 300	-21 300		
Emergency Fund		-200		-2 037	
	-101 358	-128 709	-87 038	-162 985	-60 241
Övriga kostnader					
Valutaförlust	-3 583	-4 094	-2 428	-1 675	-1 932
		-524	-1 939	0	0
Resultat	-7 368	-36 830	8 400	14 824	18 789

BALANSRÄKNING	2021-12-31	2020-12-31	2019-12-31	2018-12-31	2017-12-31
Tillgångar					
Bank	14 731	15 602	131 130	47 069	29 209
Skulder					
Reservations Program Partners	6 497		86 661		
Reservation Emergency Fund			2 037	2 037	
Upplupna kostnader (lokalhyra)				1 000	
Skuld till Cecilia Öman	43 122	43 122	33 122	43 122	43 122
Eget kapital	-34 888	-27 520	9 310	910	-13 912
	14 731	15 602	131 130	47 069	29 209

Stockholm 2 januari 2022

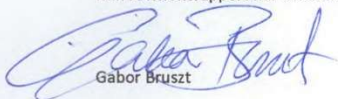


Cecilia Öman



Anders Kinding

Min revisionsrapport har avlämnats den 22 feb 2022



Gabor Bruszt

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 programpartner vad gäller organisation, ekonomistyrning, mätning av effekt och uppföljning. Vi har därför engagerat medarbetare i alla våra länder; koordinatörer, utbildare, ekonomer och revisorer. Vi ersätter aktiva medarbetare med EUR 300 per år och denna kostnad räknas med i utgiften för programmen.

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

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

Insamlingsverksamheten

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

Kommentarer till resultaträkningen

Vi lovar våra donatorer att som mest förbruka 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 och våra sponsorer

Bankkostnaderna i Sverige sponsras till stor del av Swedbank och Bankgirot.

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

Kostnaden för autogiroprogrammet sponsras helt av Fortnox.

Summa kostnader som ska belasta Action10 i Sverige

2 386 kr Webbhotell, hemsida

1 197 kr Banktransferringar

3 583 kr vilket är 3,8% av de insamlade medlen

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

Kommentar till balansräkningen

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

ACTION10

Action10

Translation from Swedish

Corporate registration number 802447-2147

Annual report 2021

INCOME STATEMENT

	2021	2020	2019	2018	2017
Earnings SEK					
Donations from individuals	61 290	63 577	64 173	74 516	74 495
Global Giving donations	29 500	28 644	33 633	21 390	6 033
Facebook donations	6 607				
Targeted donations	176	200	2 000		
Other income		4 077			
Projects and events				15 614	433
Restricted donations				67 964	
	97 573	96 498	99 806	179 484	80 961
Cost for projects, SEK					
L&D Villages	-36 824	-73 511			
S.E.VIE		-9 604	-22 593	-87 734	-34 057
IDEFOCS	-23 132	-26 290	-378	-52 799	-6 264
256 Creative Arts	-20 740	-14 745	-21 300		
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Institute Des Sciences (IDS)		21 300	-21 300		
Emergency Fund		-200		-2 037	
	-101 358	-128 709	-87 038	-162 985	-60 241
Other costs					
Currency losses	-3 583	-4 094	-2 428	-1 675	-1 932
		-524	-1 939		
Result	-7 368	-36 830	8 400	14 824	18 789

BALANCE SHEET

	2021-12-31	2020-12-31	2019-12-31	2018-12-31	2017-12-31
Assets					
Bank account	14 731	15 602	131 130	47 069	29 209
Debts					
Reservations Program Partners	6 497		86 661		
Reservations Emergency Fund			2 037	2 037	
Accrued cost (rent)				1 000	
Debt to Cecilia Öman	43 122	43 122	33 122	43 122	43 122
Equity	-34 888	-27 520	9 310	910	-13 912
	14 731	15 602	131 130	47 069	29 209

Stockholm 2 January 2022

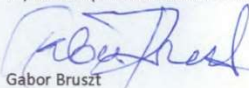


Cecilia Öman



Anders Kinding

My audit report was submitted on 22 Feb 2022



Gabor Bruszt



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. We have therefore engaged employees in all our countries; coordinators, trainers, economists and auditors. We reimburse active employees with EUR 300 per year and this cost is included in the cost of the programs.

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

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

Fundraising

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

Comments to the Income statement

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

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

Other Costs and our Sponsors

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 Action10 in Sweden

SEK 2 386 Web hosting, website

SEK 1 1 97 Bank transfers

SEK 3 583 which is 3.8% of the funds raised.

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

Comments on the Balance statement

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

Revisionsrapport

Till medlemmarna i föreningen Action 10

Rapport om årsredovisningen för verksamhetsåret 2021

Jag har av medlemmarna utsetts som revisor för Action 10 och har utfört en revision av årsredovisningen för verksamhetsåret 2021.


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 2021.

Stockholm den 22 februari 2022



Gabor Bruszt

Management Report

Progress markers

To date we have reached 10,000 persons and empowered their lives in a variety of ways. We have been actively coaching 20 social entrepreneurs, who have reach 1000 customers with different types of products and services they have been requesting for.

Governance, management and operations

The highest governance body is the General Assembly. The members are the volunteer staff and the monthly givers. The working board is responsible for the management of Action10. The day-to-day operations are handled by a team of volunteer staff, organised into a working board and three workgroups: Team Africa, Team Media and Team Sweden.

Restructuring

During 2021 did we make effort clarify the different roles of Action10 and HR&S. Action10 took on two combined key assignments cross-cultural learning and fundraising, whereas HR&S is responsible for every matter on ground in Africa. This decision required a restructuring of the workgroups and i) we reduced from five to three and ii) replaced the names of the work group from names mirroring the Ten Actions to Team Africa, Team Media and Team Sweden.

Our Team Media and our Head of Fundraising have made a fantastic work during 2021 with i) frequent high quality social media posting on FB, LinkedIn and Instagram, ii) launched an excellent crowd-funding platform, iii) making great videos and started iv) excellent blogging posts, and v) developed Facebook donation. The visibility has increased measured in the amount of messages we receive to info@action10 and the number of followers on the social media channels. What has not increased is the funds raised, though we did benefit from our new donation channel through Facebook.

Our expert advisers have, during 2021, provided guidance on

- How to protect against Covid-19, Liberia
- Laboratory accreditation

Working Board 2021

Cecilia ÖMAN – President & Founder
Emma GREENFIELDS-EDWARDS – Vice President
Nina HADDAD – Secretary
Anders KINDING – Head of Finance
Jasminka FRANIC – Head of Fundraising
Vacant – Head of IT
Vacant – Head of Evaluation Planning & Sustainable Economy
Patrik NILSSON – Head of Knowledge Sharing
Vacant – Head of Quality Values & Institutional Capacity.

External Auditor

Gabor BRUSZT

Members of the Board and the Work Groups during 2021

Board

1. Cecilia
2. Emma
3. Nina
4. Anders
5. Jasminka
6. Deepak
7. Rakshita
8. Rauda

Team Africa

1. Francis
2. David
3. Alhponsus
4. Poornima
5. Hatabu
6. Esther
7. Charity
8. Hylton
9. Giacomo
10. Larissa
11. Mislav

Team Media

1. Patrik
2. Vibha
3. Francesco
4. Freja
5. Lina
6. Carlos
7. Thuha
8. Joanne
9. Erika
10. Maisa
11. Amirali
12. Shannon

Team Sweden

1. Elisabeth
2. Ayami
3. Amali
4. Hamsa
5. Irene
6. Senhal
7. Samira
8. Apeksha
9. Ranya

The number of volunteer staff during 2021 was 40, but not all volunteers have worked the full year, it was estimated that around 16 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, 2021:40. 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 challenge.

ActionTalks

The social enterprises are strengthened through ActionTalks, a monthly knowledge sharing platform.

- The knowledge sharing is done via monthly zoom meetings.

ActionInvest

Action10 manages the ActionInvest programme. ActionInvest provides loans to social entrepreneurs in sub-Saharan Africa.

- 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 coordinators and external auditing.

- The interest remains with the local RISE Centre in order to contribute to the reimbursement of the coordinators and auditors.
- ActionInvest shall also ensure one functioning computer, internet access, and a cell-phone for the Local branches, to ensure easy communication between Sweden and the coaches.

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.

Kwanda crowdfunding

Team Africa

- Posts parallel campaigns addressing active programmes that need immediate boost to become sustainable

ActionTalks

Team Africa

- Raise awareness about ActionInvest

Action10 crowd-funding page

Team Media

- Posts parallel campaigns addressing all active programmes
- Empower the SEO.

Global Giving crowdfunding

Team media

- Posts parallel campaigns addressing all active programmes
- Uploads status reports every third month.
- 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).

Frequently posting on social media

Team Media

- Facebook,
- Instagram,
- LinkedIn

Facebook donate button

Team Media

Monthly giver stewardship

Team Sweden

- 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.

ActionEvents & ActionWalks

Team Sweden

- Raise awareness about ActionInvest

Customer surveys

Head of Fundraising

- Continuous customer surveys in order to not lose the supporters we have and, in addition, try to reach new supporters.

Output and outcome

Local support teams

Programmes have been successfully implemented, evidence for impact has been secured, challenges met, and lessons have been learned. The work during 2021 has targeted the strengthening of local support teams, including auditing, monitoring and coaching on efficiency, planning, transparency and accountability.

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 2021, Action10 arranged 25 events in Sweden, these included: workshops, meetings, and social events.

General Assembly

One (1) General Assembly

Board meetings

Six (6) board meetings

Volunteer staff meetings

Six (6) volunteer staff meetings

ActionTalks (together with HR&S)

Twelve (12) ActionTalks

ActionEvents

Zero (0) Action events due to pandemic restrictions.

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. HR&S /Action10 collaborated with nineteen country partner organisations in six countries during 2021.

Burkina Faso

Senexel

Boubacar SENOU, CEO and Founder.

Nella Consult

Paul Sawadogo, CEO and Founder.

Kenya

Amani Women Group

Mama SHIRU, CEO and Founder

Dolas Creation

Frederick ATING'A, CEO and Founder

Veema Housholds

Virginia NJERI, CEO and Founder.

Liberia

Initiative for the Development of Former Child Soldiers (IDEFOCS)

Morris MATADI, CEO and Founder.

Little Bassa Community

Chief of the Village.

Tuition fee loans

Ramses HUTCHINS

Nigeria

SpellAfrica

Elvis AUSTINS, Chairperson and Founder

Erezi EDOREH, CEO

Mums Who Code

Aghama JESUROBO, CEO and Founder.

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

Team M.Yawo AHIKPONOU and his team

Yawo AHIKPONOU, Programme manager,

Adjo Martina AHIWONOU, Programme manager adviser & Business manager,
Filomene KOGLO, Programme manager adviser & Business manager.

Uganda

256 Creative Arts

Edward BUTIMBA, CEO and Founder

Ubuntu Art House

Bernard OMONY, CEO and Founder

Kimu Coffee

Moses MURUNGI, CEO and co-founder

Our Programmes

The programme presentation covers the programmes active during 2021 only. The presentations of concluded programmes, programmes put on-hold, and programmes in the start-up phase can be found on the HR&S website.

A27. Accreditation of private advanced laboratory

**Senexel
Burkina Faso**



Status: First phase successfully concluded. We remain in contact and are open to new collaboration opportunities.

In 2021 we started a collaboration with start-up private laboratory, Senexel, in Burkina Faso. Senexel was provided expert advice on laboratory accreditation procedures. Our local branch also coordinated internship for university students at Senexel. Senexel staff have attended HR&S webinars and joined the Network for Technicians. This has been a no-cost collaboration.

A25. Tailoring business in Kibera, a vulnerable settlement in urban Kenya

**Dolas Creation
Kenya**

Status: On-going.

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

2021: Dolas Creation has had challenges with repaying the first instalment, due to external challenges related to the pandemic.

Kibera is the largest slum in Nairobi, Kenya, the largest urban slum in Africa and the third largest in the world, with 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.

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. His business is in Kibera, and 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.

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' and 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 hopes to offer quality services and products that are unique and customer friendly.

Dolas envisions to be the nation's most inclusive organization representing marginalised 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.

Mr. Fredrick was granted a loan from ActionInvest of EUR 2,000 in 2020 and used 50% of the total loan amount awarded to procure fabrics and dummies. At least 18 pieces – dresses was made as first batch clothes. The low utilization of the loan was linked to low customer base. The overall production was low throughout the pandemic and the market prices for various attires has greatly impacted negatively on the establishment's production level due to it being highly priced as a result of the pandemic.

Mr. Fredrick anticipates to scale-up gradually as the economy stabilizes, and everything normalizes. Dolas creation manages to do business with a few former clients despite the drop in demand during the pandemic. Mr. Fredrick states: "Did you see what Nairobi County Women Representative wore during the launch of Building Bridges Initiatives (BBI) at Bomas Kenya? That was my work." Clients are continuously visiting his small tailoring shop in Nairobi placing orders for various designs.



Status: On-going.

2021: Start of collaboration. Enabling a tailoring woman enterprise in Nairobi to grow. EUR 2,000 was transferred by ActionInvest in 2021 and 1st loan was then transferred to Veema Housholds. Membership fee for RISE Centre was paid for 1st year.

Context:

Doing a small market survey, the CEO Virginia NJERI noted that there is high demand of bed runners in Kenya especially in the hotels, guest houses, Air Bnb, residential. Veema Housholds is the only supplier of the bed runners in Kenya. Virginia concluded that:

- Guaranteed market as we are the only producers.
- High demand thus high sales volume.
- Offer livelihood, people who resale are able to get income.

Ambition:

Testimony “It would be interesting if we do the business both on wholesale and retail. We did prefer doing it on wholesale because it sells faster and reaches a wider market range. This would demand buying materials on wholesale to cut down on costs. The market is guaranteed because Veema Household is the only producer. Therefore, high demand will mean increased sales. This in turn will offer livelihoods, because we will offer direct employment to people (delivery persons and tailors) and income especially to wholesalers and retailers. Therefore, Weema needs to offer wholesale and retail. Wholesale consumes a lot and also helps the business to sell faster.”

Outcome challenges:

- ONE_ Before the loan was transferred Material. Virginia says: “A specific type of material may run out of stock hence need to get some stock up of the same. Buying in bulk has discounted prices. Also saves on transport as we will only do one trip.”

A4. Table banking as a result of Amani Women Group effort

Amani Women Group Kenya



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

2016: A loan of EUR 2,000 was transferred by ActionInvest in 2016, directly to Amani.
2021: Branch Kenya team-leader, Millicent SIFUNA has visited in 2021 and was well received. She wrote an excellent report and re-connected with the Amani Women Group.

Context:

Nyakinyua village is an area located in Nakuru County. 98% of the people are subsistence farmers. Land parcels have continued to get smaller and smaller as families subdivide the land and pass it down to their children. This has led to over-reliance on the small pieces of land and further afield forest products for survival, leaving many people living below poverty line and just getting by. There is need to diversify, but this is not possible without the options of borrowing money to invest, as is possible with other “bankable citizens.” Due to climate change the community is increasingly facing unpredictable weather patterns further deteriorating the environment they live in and their livelihoods, making it even more difficult when they have to rely on food crops alone for their survival.

The challenges for Nyakinyua are many and include lack of governmental support, limited contact with people outside the village, rain fed agriculture only with no equipment or fertilisers, clashes between ethnic groups at the time of the previous election in 2007 and HIV/AIDS.

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 destabilized after Post-Election Violence that occurred in Kenya in 2008 and Molo was heavily affected. The destruction and deaths in the area caused many people to move out of the village.

The group seeks to enhance their livelihoods by coming together, saving a few dollars each week to create some funds they can use to borrow and lend for their economic empowerment. At the initial stages, fifteen people (10 women and 5 men) came together and saved an equal amount each month.

Ambition:**2016**

- Amani women group members have high hopes of buying their own land so that they can build their own houses for renting out. 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 on customers. However, before they do all that, they will need to accumulate a certain amount of money. A piece of land near busy urban Centre is very expensive. They therefore came up with a plan. They decided to be contributing 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 and so on.
- Forming a table banking group.

2021

- Those without houses to ensure they built, 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.

Outcome Challenges:**2016**

- 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 fertilizer, 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.
- Most members of Amani women group practice farming, but then they reason that they are not getting any younger. What will they do when they are very old and they cannot farm anymore? This is why they are looking into the future. Also due to climate change, agriculture is becoming a bit unpredictable. They need to own a property that will continually bring in income.

2021

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

Activities:**2016**

- In order to strengthen the already established framework, Amani women group was added EUR 2 000 in 2016. This was a loan from ActionInvest with 10 % interest. The plan was to use part of the money to purchase a piece of land. The members will farm or rent out the land. The returns were to be injected back to the groups bank account and to eventually pay back the loan. This would considerably increase their total income. Consequently, the amount of money borrowed would increase.

2022

- Ann arrange with bi-annual RISE accounting training. Collins with bi-annual team-building, knowledge sharing and transparency sessions with RISE members. Millicent with bi-annual SfC sessions building a clear Road-map for Amani Women Group.

Outcome:

- Formation of the table banking group. The group was formed in 2016, at the time of receiving the loan from ActionInvest. The group started with 15 members. However, the number of members has reduced to 12. Reason being, they moved 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.
- Members of Amani women group indicated that the group has guidelines and regulations that guide behaviour, have 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. Also, members work as a team and this results to success and achievements in the group. The group also has a shared vision. 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 between 2016 and 2020, after initiating collaboration with HR&S in 2016, when 2000 euros was transferred to Amani Women Group account. The group used part of the money
- Borrowed from Action Invest 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, 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 pointed to various advantages with the project in that all the money belongs to the group, 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. The group has a separate bank account. They have an orderly file of the group's finances in form of cash book. 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 like individual passbook, 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 regular instalments. It easy for members to get 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 totalling 60, 000ksh. The average delinquency is thus low, establishing higher chances of success of the table banking project.
- Within a period of 4 years, Amani women members had grown rapidly and members had started borrowing and utilizing money from the kitty. One member indicated she had borrowed and used the loan to do crop farming. "I bought seeds and fertilizer, 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. "I was renting a house but now I live in my 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 enhanced their trust and friendship which they felt safe to remain in the group.

A6. Ghetto survey of Former Child Soldiers
A19. Botanical Reintegration Village

IDEFOCS
Liberia



2013: The Initiative for the Development of Former Child Soldiers (IDEFOCS) and Action10 agreed to collaborate.

2013-1014: IDEFOCS arranged the ghetto surveys, and the Action10 president attended three of the ghetto visits.

2014 – 2019: As a result of the the proposal by the ghetto dwellers themselves IDEFOCS arranged the buying of land in Little Bassa, the clearing of our land and the construction of a house. IDEFOCS arranged with the preparing of farmland and planting of cassava. This infrastructure constitutes the BRV. ActionInvest

EUR 47,000.

2019: HR&S stressed that the transfer of funds was a loan and urged for income generating activities, before new loans were released.

2020: The HR&S Branch Liberia was launched to survey the development of the BRV and EUR 2,000 was transferred to Branch Liberia from ActionInvest. HR&S Sweden collaborated with our expert advisers and designed a trauma counselling programme.

2021: HR&S Branch Liberia interacted with the Little Bassa community, they offered COVID19 awareness raising and discussed the establishment of a social enterprise cold storage for fish. EUR 2,000 was transferred to Branch Liberia from ActionInvest.

Context:

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

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 stake holders and individuals from diverse backgrounds with complex situations, through interactive sessions. The sessions aimed at informing 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.

2013 – 2018

Output & Outcome:

- 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 now the location of our “Re-integration of former child soldiers” programme.
- IDEFOCS has cleared the land from trees, dug a water well, prepared a farmland and planted cassava.
- IDEFOCS has also constructed a home where ghetto dwellers can stay and benefit from a rehabilitation programme, the home shall eventually have twenty rooms. This infrastructure constitutes a sustainable platform for the re-integration of the war affected people, the BRV.
- IDEFOCS received a loan of EUR 37,000 from ActionInvest and EUR 10,000 from HR&S CEO personally. In total EUR 47,000.
- IDEFOCS has in addition included the community of Little Bassa, to ensure a loving and caring environment.

2019

Output & Outcome:

- HR&S stressed that the transfer of funds was a loan and urged for income generating activities, before new loans were released.
- IDEFOCS complained that money invested was not enough and moved their attention away from the BRV.
- The house and the farm were destroyed.

2020

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. The farm needs to be brushed and farming should begin as soon as possible.
- The building at the BRV needs immediate renovation.
Testimony by the Little Bassa community “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.
- 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 elsewhere.

Output & Outcome:

- The HR&S Branch Liberia was launched to survey the development of the BRV.
- EUR 2,000 was transferred to Branch Liberia from ActionInvest.
- HR&S Sweden collaborated with our expert advisers and designed a trauma counselling programme.

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, and the building is cracking. The farmland is very bushy. For the past years since the completion of the building no one has moved in. 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 farmland being bushy.

2021

Output & Outcome:

- HR&S Branch Liberia interacted with the Little Bassa community.
- HR&S Branch Liberia offered COVID19 awareness raising and discussed the establishment of a social enterprise cold storage for fish.
- EUR 2,000 was transferred to Branch Liberia from ActionInvest.
- During 2019 – 2021 the BRV house and farm got more and more destroyed, and IDEFOCS did not make an effort to support.

A29. Cold storage for fish in Little Bassa, Liberia

**Bassa community
Liberia**

2021: The Little Bassa community and HR&S agreed to develop a collaboration. This is an effort to link the community with the BRV programme. The programme to start with was a cold storage for fish business. EUR 2,000 was transferred to HR&S Branch Liberia for the purpose. HR&S Branch Liberia also arranged an Covid-19 awareness session at the village.

Context:

IDEFOCS, Human Rights & Science and Action10 are currently supporting a project that aims to reintegrate child soldiers that have been victims of the war in Liberia. The project is based in Little Bassa, a peaceful village by the sea, located just one hour by car from Monrovia.

Fish is a staple in Liberia, but it’s a delicate nourishment that spoils easily and can lead consumers to face health risks. The lack of a cold storage facility in Little Bassa is causing numerous issues such as food loss and waste and it also represents a huge obstacle to the self-sustainability of Little Bassa causing social and gender disparity. One of the most important needs in the village is to build a cold storage facility for the fish.



As the fish needs to be sold right away because there is no access to cooling, it becomes difficult to operate a sustainable business which in turn leads to poor standards of living in the area: poverty and food insecurity are high across the country and are particularly acute in Liberia's rural areas where 51 percent of the population lives. Some 83.8 percent of the population live on less than US\$1.25 a day.

Ambition:

IDEFOCS, Human Rights & Science and Action10 will support the fishing village through building cold storage facilities that will lead to the satisfaction of the needs of Little Bassa, improve the food security and empower the community towards a more self-sustainable future. At the same time, this project will support the social growth of the local community favouring the individuals' emancipation through economic independence.

Output:

- HR&S Sweden was represented fully by HR&S Branch Liberia, and Ramses and Lionel visited the village three times during 2021.
- EUR 2,000 was transferred to HR&S Branch Liberia for the purpose of the cold storage.
- HR&S Branch Liberia also arranged an Covid-19 awareness session.

A20. Education in the English language to adults

**Back2School
Nigeria**

2015: The collaboration was initiated targeting education in the English language to 200 adults in evening classes in Nigeria.

2015 – 2021: EUR 8,500 was invested through ActionInvest. Students attended the education, and some passed the examination. Student testimonies showed that those who had benefited had been able to improve their lives.

2020: A business models to sell soap was proposed but declined by Branch Nigeria.

Status: This initiative did not manage to reach financial sustainability as the students did not pay student fees. Postponed to until financial sustainability can be reached.

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. 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 challenges 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.

SpellAfrica & B2S – Ambition:

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.

The **Back2School (B2S)** 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.

Output 2015 – 2021:

EUR 8,500 was invested through ActionInvest. Students have attended the education and some passed the examination. Student testimonies showed that those who had benefited had been able to improve their lives.

2020: A business models to sell soap was proposed but declined by Branch Nigeria.

Outcome challenge:

The students do not pay the student fee as requested, why the financial sustainability is not achieved.

In 2020 a business models to sell soap was proposed but declined by Branch Nigeria.

Status: This initiative did not manage to reach financial sustainability as the students did not pay student fees. Postponed to until financial sustainability can be reached.



Status: Ongoing and very successful. More investment capital is required to reach a sustainable economy.

2009: The programme was initiated in 2009 in a collaboration with IARAD. It targets the Maritime region.

2012: The programme was taken over by S.E.VIE
2009 – 2020: The programme addressed 300 villagers, mostly women. We experienced good outcome, no sustainable impact and a lack of transparent communication.

2020: The programme was taken by M.YAWO in partnership with L&D.

2020-2021: 120 women and a two men from the villages are involved. The pay-back is in time and 100%.

Context:

The **economy of Togo** has struggled greatly. The [International Monetary Fund](#) (IMF) ranks it as the tenth poorest country in the world, with development undercut by political instability, lowered commodity prices, and external debts. While industry and services play a role, the economy is dependent on [subsistence agriculture](#), with industrialization and regional banking suffering major setbacks. In January 2017, the IMF signed an Extended Credit Facility arrangement, consisting of a three-year \$238 million loan package. Median per capita income is USD 683.

Ambition:

Addressing community services through social enterprising in rural Togo. The scope of the programme is to support women and men, who want to start social enterprises that provide community services. Provide loans to the business managers, mostly women, with 10 % annual interest, combined with training and coaching in all areas required for success.

Activities 2021:

1. ActionONE Needs&User Driven

1. The PMP M Yawo is from the area.
2. Permission is collected from the husbands to allow the wives to run businesses.

2. Accountability villages

1. Each loan-taker has to bring a witness to control the activities.
2. Much effort is put in to discuss truth and trust by the programme managers before the first contract is signed and the first loan is given out.

3. Programme managers explains carefully where the money comes from, ActionInvest, the effort behind raising them and the plan to create something sustainable that will help many using the same capital as business start-up capital.
4. M. Yawo frequently reminds the business managers about their obligations.
5. The debt is collected weekly.
6. They have to have a business before they are approved a loan (no matter how small), go visit them to collect the money, if call for meeting to collect they will not show up.

Expected sustainable impact:

- **Target partner businesses.** The businesses shall become independent, self-sustained and sustainable after 2-3 years of operation.
- **RISE business sustainability**
 1. We have agreed that M.Yawo shall be rewarded EUR 1500 per year.
 2. We have agreed that 150 businesswomen can be managed in one programme by one programme management.
 3. Assume each business borrows in average about EUR 130 (start with 50 and scale to 200) then the capital required is EUR 20,000. 7.5% is EUR 1500, thus 7,5% of the interest will benefit M.Yawo and his local team of operations and 2,5 % will benefit M. Milohum. Therefore, we need ensure EUR 20,000 on the account. While building the capital the 2.5% will be re-invested.

A26. Small-scale businesses in Togo semi-urban area

S.E.VIE Semi-urban businesses Togo

2013: The programme was initiated in a very small scale.

2018: The programme then scaled as the S.E.VIE focus moved from the villages to Tsévié.

2019-20: 123 women in the semi-urban city Tsévié received loans and ran small scale businesses during a period of two years.

2021: The programme was closed in 2021, as it was found that it would not become financially sustainable.

Context:

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 only 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.

Ambition:

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 S.E.VIE and its partners including the implementation of the ActionInvest managed by Action10 and HR&S.

The programme dedicated to vulnerable women in Tsévié was initiated by S.E.VIE to support vulnerable but enterprising people, mainly women. To promote the socio-economic inclusion of the most marginalized, S.E.VIE 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 cooperatives of two or three persons who take a group responsibility for the accountability of the loan, and can therefore serve the most vulnerable.

Activities:

In 2018 we began 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.

Output:

- **ActionInvest:** 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).
- **Auditing:** We assigned a professional auditor, M Alexis AKOTCHATE, to go through the bookkeeping during 2019 and 2020.

Outcome:

123 women in semi-urban city Tsévié benefited from small loans and coaching enabling them to start and maintain small businesses.

The ActionInvest loans granted to the women of Tsévié in have also before 2019 enabled some of them to improve their living conditions a little bit.

The ActionInvest 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.

2019: 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.

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.

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.

Lessons learned & Informed decisions:

HR&S invested deeply in auditing of S.E.VIE during 2019, 2020 and 2021. It is obvious from these exercises that HR&S was always seen as an “opportunity” and never as an equal partner. Then much effort had been invested in establishing and maintaining good relations and good communication. The CEO has visited the field site up to ten times over the years. She knows the family and has also supported on private matters. Though with the auditing reports in black and white there has been signs since many years and it is only due to the “positive perspective” of the CEO that we have continued.

Still, no doubt, the money has been invested in under-served communities, we have delivered better than an average aid programme, we have identified an excellent programme and excellent programme managers to take over. Just that the funds invested in S.E.VIE will never be recovered. We remain in good terms with S.E.VIE, that has to close its office as a result of the conclusion of the programme, and future will tell if we will be able to collaborate again, now under completely different conditions.



2017: The programme was initiated, meetings were held in Kampala and the proposal by Creative Arts was to targeting people with small-scale businesses in vulnerable settlements in Kampala and support with coaching and start-up loans, in case they want to scale-up their businesses.

2019: First financial investment, directly to Creative Arts.

2020?: Branch Uganda was launched and the second transfer was directed to Branch Uganda?

2021: Third transfer went through Branch Uganda.

2022: On-going. Seeking a manager for a RISE Salon.

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.

Ambition:

2017: Supporting single mothers and adolescent girls living in the slum.

2019: Creative Arts to support small scale businesses.

2020: Chusa School of Beauty was launched, which graduated 20 students.

2021: Second batch of Chusa School graduating another 20 students.

To start a salon where the ladies from Chusa School can work. Seeking a business partner.

2022: Seeking a manager for RISE salons.

Activites:

2017-2018: We initiated this programme and held meetings in Kampala to plan the programme.

2019: Support to small scale businesses.

2020: Chusa School of Beauty was launched, which graduated 20 students.

2020-2021: Chusa School 40 (20 +20) young women living in the Kamwokya slum area in Kampala have been trained and certified in how to work in a hair salon by Creative Arts 256. We agreed that HR&S shall try start hair salons and employ the trained women. Cancelled the collaboration with Creative Arts as the aspect of sustainable economy was disrespected. To start a salon where the ladies from Chusa School can work, seeking a business partner.

Outcome:

Small businesses

The members of our team in Uganda had a consensus that COVID-19 caught everyone unaware 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 vain, 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 beard by the program not the members.

Chusa school

2020 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.

2021 CREATIVE ARTS 256 adolescent girl's saloon has register another 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.

RISE Salon

2021: No outcome

Programme Analysis of 2021

Action10 has been strengthened by the Strategy for Change management strategy during 2021.

The lessons learned generated an informed decisions to clarify roles and responsibilities.

- The role of Actio10 in relation to HR&S was clarifies. Action10 manages cross-cultural learning as well as fundraising for ActionInvest.
- The previous three workgroup names were replaced with Team Africa, Team Media and Team Sweden.

The aim to increase the fundraising was not reached.

The aim to create our own fundraising platform was reached, and the credit goes to Jasminka and Niclas (Head of IT at HR&S).

The year ahead, 2022

Operations

The day-to-day operations shall be handled by a team of volunteer staff organised into a working board and three workgroups.

- Team Africa
- Team Media
- Team Sweden

ActionInvest

During 2022 will Action10 empower the work with increasing the funds raised.

Budget 2022

Table Budget 2022, SEK

Income	WG*	Budget							
		2022	2021	2020	2019	2018	2017	2016	2015
Monthly Givers	S	120,000	61 290	63,577	64,173	74,516	74,495	72,186	81,297
Action10 site	M	20,000							
Global Giving	M	40,000	29,500	28,644	33,633	21,390	6,033	12,747	7,871
Kwanda	A	40,000							
Grants		0	0	0	0	0			
Targeted Donations		0	167	200	2,000	0	0	0	16,790
Corporate Donations		0	0	0	0	0	0	0	3,000
Projects and Events	S	4,000	0	0	0	15,614	433	260	1,130
Restricted Donations		0	0	0	0	67,964	0	40,953	18,662
Facebook donate	M	15,000	6,607						
Memorial donations	S	1,000							
Other				4,077					
TOTAL		240,000	97,573	96,498	99,806	179,484	80,961	126,146	128,750

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