

THE LETTER



SIERRA LEONE: ONE YEAR ON



Sierra Leone is 181st of 189 countries in the HDI index. Yet we have mineral resources — diamonds, iron and bauxite, and uncultivated arable land. But in

the past two decades, three major disasters have pushed back our already fragile economy: a horrific civil war (1991-2002), the Ebola epidemic (2014-2016) that killed more than 4,000 people, and then a dramatic landslide in Freetown (2017). Since then, the economy has recovered, but the disparity between rich and poor is growing.

At Munafa, we believe we can help change this narrative by providing the poorest with solid tools to start, consolidate and grow their businesses, and increase their skills on all fronts.

They are then able to pull their family out of the economics of survival and make them part of a more project-based model, so they can take their place in their community and participate in the development of their country!

Supporting entrepreneurship among the poorest means focusing on the whole country rather than losing talent and increasing the ranks of the exodus!

Alfred Jusu, Director, Munafa

*HDI: Human Development Index

Hello everyone!

We have just returned from our mission to Sierra Leone, where we visited Munafa, our social microfinance programme. We went to meet the beneficiaries and our colleagues from Munafa, recruited, trained and led by Alfred Jusu and Romane Limoges, Entrepreneurs du Monde's pioneers in Sierra Leone. They have been doing a great job for the past year and are already supporting 1,400 entrepreneurs, 89% of whom are women!

In the local language, Munafa means empowerment, improvement, progress... and that's what our 20 colleagues in Munafa are providing in terms of savings, credit and training services!

To show you how they support these poor yet enterprising people on a daily basis, let us take you with them through three of the capital's shanty towns...

Leslie Gomez, Business Partnerships Manager

Louis Cazemajour, Donor Relations Officer

“First of all, we'll take you to the shanty town of Kanikay, in northeastern Freetown.

This is a sprawling area, both luminous and sinister: under the sun, not far from the sea, hundreds of very tightly packed tin huts, and all around, piles of rubbish and pools of stagnant water. Everyone was out, looking focused, to go and make their few leones for that day.

Abass, a Munafa facilitator, began his first training session of the day, with a group of about thirty people. Romane explained how to run a group of micro-entrepreneurs: “We ask micro-entrepreneurs to attend all fortnightly meetings, and for their active participation. They must also save at least 6,000 leones at each meeting (€0.60) and only receive their first loan



MUNafa : A SOCIAL MICROFINANCE PROGRAMME IN SIERRA LEONE

after five training sessions. This gives us time to create a relationship of trust, a vital requirement in a methodology where trust is our only guarantee.”



When the meeting was over, the women came and thanked us: “This is the first time we’ve been able to save money, which means we can consolidate our businesses and not have to start again from scratch when we experience a glitch [...] Before, when a child got sick, I would take money from the cash register to pay for medicine. I had no choice but was still weakening my business. Now I’m saving, all that is over now.”

We go up to Alice Conteh, who often put her hand up during the meeting. She is a restaurateur and has received her second loan (1 million leones, €100), to be repaid with a monthly interest rate of 2%. This may seem expensive, but the rate is lower than with loan sharks and other microfinance institutions and will allow Munafa to achieve financial balance in 6 years, and thus her future independence.

Alice works hard and has business acumen. She repaid her first loan and has actively participated in the training sessions.

We follow her to her point of sale, where she prepares and sells cookies and doughnuts in front of a school gate. It’s the right time, customers are flocking to her and sales are good. Abass takes advantage of a lull to take stock with her about her loan, her business, her stock, her difficulties and her achievements. Alice’s pride and the trust between the two of them are almost tangible.



Shanty town of Susan’s Bay

Now come with us to meet Adama Kamara, a soap producer in the shanty town of Susan’s Bay, by the sea.

We walked in single file behind Alusine, a Munafa facilitator, through increasingly narrow and dark alleys. Sheriff warned us: “Susan’s Bay is one of the poorest parts of Freetown. It’s often ravaged by fires, floods and disease. The people here have nothing. This is the place for us!”

The population density is quite something, it’s teeming with life and stalls selling a few tomatoes and bars of soap. We weren’t comfortable and felt like we were invading a country where we weren’t welcome. But this discomfort soon passed when we heard the joyful cry of several women, “Munafa! Munafa!” We clearly were welcome after all!



We ended up in a kind of square, surprisingly quiet for the midst of a teeming shanty town. The local entrepreneurs’ meeting was being held there, next to Adama’s house. Alusine explained to the group the basics of good inventory management. Everyone was paying close attention and participating actively. Adama raised her hand to answer a question. She was elected chairwoman of her group and we were struck by her charisma, her ability to set an example and how she instils confidence in her sisters.



ADAMA

Adama makes soap, but not just any soap. Her recipe is pure and unadulterated, so it’s widely appreciated throughout the shanty town. She supplies a whole network of retailers.

One day, the shanty town, her home, her production tools and her savings were all ravaged by fire. All her work was reduced to dust. But with support from Munafa, Adama has relaunched her business, made all the more necessary by the fact Adama is raising six children: two of her own and four others, whose parents have either died or are experiencing major issues. Adama is a shining light in her community, one who spreads hope.

Eventually, we go with Khadija, the Dwarzak district facilitator.

She will be leading two training courses and will then visit several entrepreneurs, taking the time to take stock with them. Before leaving, Khadija conscientiously reviews her presentation, throws herself into her session and asks for tips from her colleagues who had led the module on stock management. She picks up all her records and gives the green light to get going.



Dwarzak

We arrive in Dwarzak, a shanty town on a mountainside where walking is the only means of transport available. Steep terrain, a rocky path... There are no roads in this shanty town, which stretches as far as the eye can see. The buildings here are made of sheet metal, with some space between them. Many residents have access to a small courtyard and a tree. It looks more liveable than the shanty town by the sea, but access to water and electricity remains an issue. And the area is at the mercy of landslides. Khadija travels the roads at full speed. She knows the area like the back of her hand. She is part of this community and is close to the beneficiaries, at the same time she knows how to maintain a very professional distance.



We arrive at Yeabu Komeh’s, a restaurant offering several dishes, including Potato Leaves stew, a dish very popular with pregnant women for its high iron and vitamin content. Since she started receiving support from Khadija, Yeabu has doubled her output. She has the funds to buy more ingredients and can now stay open for two sittings.

The training sessions take place in a house next door and begins with a song and dance: “We always start with these kind of icebreakers, they give women a space to shrug

TRAINING in stock management

The training helps traders determine how much stock they should keep in order to fully respond to demand while avoiding losses. Khadija helps the entrepreneurs recognise the consequences of unsold stock: loss of revenue, inability to repay loans and buy more stock, etc.



She then helps them work together to identify good practice:

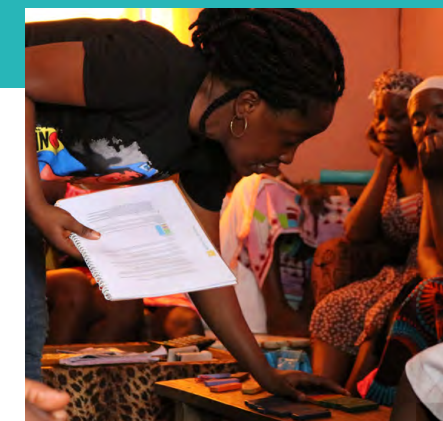
- Selling perishable goods in the right order: first in, first out.
- Turning some perishable goods into puree, juice or sauce before they become unsellable.
- Carrying out daily stock-takes to gain insight into customer preferences and be able to restock prudently.

off their concerns, make them more receptive to the training and less shy to ask questions and share experiences”, explains Khadija, who persuades each entrepreneur to take part, so they can take ownership of the training tools and fully assimilate the key concepts.

After conducting two training sessions for two cohorts of 20 women, Khadija visits her entrepreneurs. She prioritises those experiencing issues or who are not attending the sessions, in an attempt to understand the reason for their absence, remind them of the rules of a Munafa group, check the extent to which they are involved and receive the loan payments due. These meetings also quietly show up domestic violence, a sick child, an issue with the business and more.

For now, Khadija is supporting each of them with all her might. But she can’t wait for a social worker to join the team, as was the case with older Entrepreneurs du Monde programmes, to help these entrepreneurs faster.

Khadija speaks of her mission with moving enthusiasm and pride: “This is the first time women here in Dwarzak have been offered support with their small businesses. Unsecured loans and training! They’ve never had these options before. Munafa means they can do business like anyone else, make progress and improve their income. These entrepreneurs are my family, my sisters. Thank you on their behalf!” Khadija’s words have also been



echoed by Abass, Alusine, Romane and others. The team is close-knit, passionate and efficient. Its services perfectly meet the needs of vulnerable people running a small business. **It is therefore overwhelmed by requests for support and is preparing to open its third and fourth Freetown branches in June, then plans to extend to isolated rural areas in 2021.**

ROMANE LIMOGES: proud of what’s been achieved and optimistic about the future!



I arrived in Sierra Leone after the feasibility study undertaken by Entrepreneurs du Monde which confirmed a strong demand for ‘social’ services to go alongside the microloans on offer. I was familiar with social microfinance methodology from my work at the organisation’s headquarters and from seeing it implemented by Wakili, Munafa’s ‘big sister’ in Guinea. Alfred—the Director of Munafa—and I started completely from scratch. We are proud of the work we’ve done over the past year. We’ve recruited a highly motivated operational team with a real passion for working in the field. It was important to recruit trainers who had no experience in microfinance so that they could absorb Entrepreneurs du Monde’s very specific methodology. They underwent their initial training with Wakili. The first 10 employees received both theoretical and practical training—which also served as a form of team-building—among the vulnerable communities of Conakry. Once the leadership team had arrived at the Munafa premises, we set up operations, human resource management, a management information system, risk management, social performance management and so on. Entrepreneurs du Monde’s technical advisers brought us the expertise and experience they had gained in these areas from working with other social MFIs. With the support of Entrepreneurs du Monde I am confident that Munafa will quickly achieve financial and operational viability and, thus, autonomy.

*MFI: Social microfinance institution

BRIEFS FROM ELSEWHERE

Cambodia Energy: innovation at Pteah Baitong

The Pteah Baitong team has already provided two villages with a solar mini-grid, bringing light to around 100 families. It continues to equip a large number of families: 40 since January. The team also sells an increasing number of egg incubators to small-scale poultry farmers and trains them in their use. These incubators can be hooked up to the mini-grid or powered from their own solar panels.

The team is testing other equipment compatible with solar power to help families develop



their fields (water pump) or businesses (freezer).

Last but not least, it designed a Pteah Baitong solar kit, ideal for meeting the electricity needs of families who live too far from a village to be connected to a mini-grid.

Myanmar Microfinance: new software!

During the last phase of the autonomisation process, the SOO team needed a new Management Information System (MIS). The changeover was a major upheaval. To make the transition easier, Amélie Germette and André Duchene, two Entrepreneurs du Monde technical advisers, trained and supported the team for two weeks. All 50 colleagues were brought in to learn and master this eagerly awaited tool which streamlines operational, accounting and financial work and minimises the risk of



data-loss. The trainers now have smartphones and can encode transactions and data right there in the field. The data can be analysed in near-real time, giving a better understanding of the impact of our activities.

Senegal In the north: a second replicable granary

The Fawrou Remobe team took experience gained from the pilot granary in Matam and began construction of a second in Woudourou, incorporating improvements such as a better ventilation system, vaulted earthen roofs, removal of walls, etc. with on-site support from the experts at CRAterre*.

Around half of the 30 or so people building these two granaries are experienced craftspeople, while the other half are young people who want to learn. All are highly industrious teamworkers who implement existing improvements and suggest new ones. They are giving their all to get the project done! It's a real testament to the on-site training ethos. Diané, the site manager, needed a right-hand... and it was the site's first female employee who took on the role! Aïcha holds an advanced vocational certificate in construction. She is slight but extremely hard-working and commanded respect from the very outset.

There's plenty of momentum among the onion-growers too: although the granaries



will belong to the social enterprise Fawrou Remobe, it is the onion-growers who have come up with the strategy, rental rates and processes. We are in no doubt that these granaries represent THE solution for these producers (50 in Matam, 100 in Woudourou). They will be able to store their surplus onions, access inventory credit through Fansoto (our microfinance programme based in the field) and destock at the right moment, giving them much greater influence among Dakar's traders. Next steps? Reforestation and an agroecology school. More on this next time...

* Laboratory researching raw earth architecture based at the Grenoble School of Architecture.

In the south: an agroecology school

In order to bring together growers, processors, distributors, to professionalise and develop the agricultural sector, and to create jobs for young people and women in Casamance, we are launching Teranga, a business/training school in Casamance. The market study is complete, partners have been identified, the syllabus is being developed and we will be welcoming the first trainees this summer.



A big thank-you to the philanthropists at Changer par le don* for supporting the project and for raising enough funds on the evening of March 9 to get it off the ground.

* www.changerparledon.com: an initiative that encourages the wealthy to give 10% of their annual income or net worth to charity.

Lyon Entrepreneurs: 4th group launched!

The team ICI will help around ten people from Syria, France, Lebanon, Georgia, etc develop catering businesses to lift themselves out of poverty, thanks to solid theoretical training, individual support and a concept test run out of a Foodtruck or food stand, giving them experience and funding to help them set up their businesses.



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