

CLIMATE CHANGE EDUCATION

Integrating Adaptation to Climate Change into Agricultural Production and Food Security in Sierra Leone

Climate Change is REAL !



Wild Fire



Deforestation

And is HERE !



Drought



Flooding

say **NO** to Slash N' Burn



Wild Fire



Deforestation

YES to Inland Valley Swamp



Editorial Team

Director of Publication
Mohamed Tejan-Kella

Editor in Chief
George N. Williams

Graphic Design
Edward Jaward

Contributors

Richard Bockarie Jr.
Sarah Morgan (Dr.)



Enabling poor rural people
to overcome poverty



National Programme Coordination Unit



Ministry Of Agriculture, Forestry and Food Security (MAFFS)



INSIDE DE FARM

Ministry of Agriculture, Forestry and Food Security

National Programme Coordination Unit Monthly Newsletter
Rehabilitation and Community-based Poverty Reduction Programme (RCPRP)
Rural Finance and Community Improvement Programme (RFCIP)

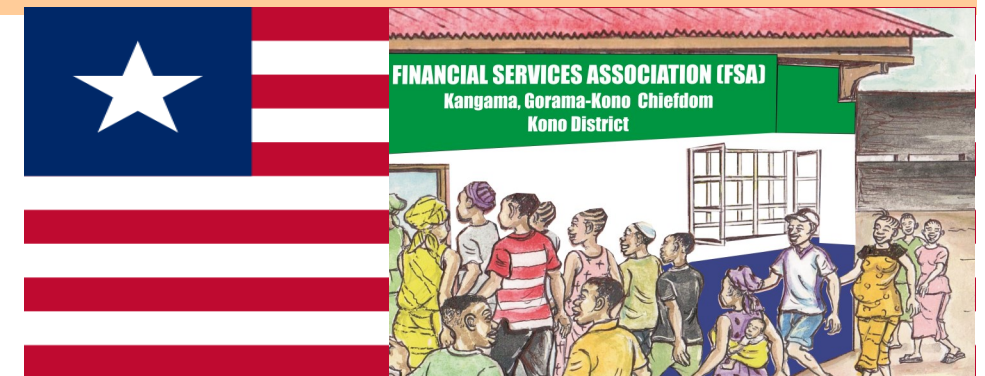
May, 2014

LIBERIA FOLLOWS THE FOOTSTEPS OF SIERRA LEONE

For better or for worst, Sierra Leone has stood behind it's next door neighbour- Liberia in sharing happiness or bitterness. The Socio-political history of these two countries has continued to grow in such that the transplanting of one development project to the other is no more a cause for concern. The belief is that, what works well in Sierra Leone can do better in Liberia.

So if Rural Finance can succeed in Sierra Leone then there is no reason for it to fail in Liberia. Pursuant to this and in reference to replicate and adapt the approach and model of Sierra Leone's highly successful Rural Finance and Community Improvement Programme, the Liberia Government through it's Ministry of Agriculture in collaboration with the Ministry of finance and the Central Bank of Liberia saw it fit to request IFAD to pilot a Rural Finance Programme - Rural Community Finance Programme. The overall goal of the Liberian Rural Finance Programme is to reduce rural poverty and household food insecurity in Liberia on a sustainable basis through access to rural finance. The Project is expected to support the creation of grassroots rural community finance institutions (RCFIs) along the institutional models already practiced in Liberia and Sierra Leone. It will facilitate the establishment of RCFIs in larger villages and small and medium-sized towns in counties that fulfilled the legibility criteria. Like in Sierra Leone, the Project will support the creation of a specialized supervisory entity -the Technical Assistant and Supervision Company.

Like the Sierra Leone's Technical Agency suited in Kenema, the Liberian approach will establish it's Technical Assistant and Supervision Company office in a central location from where the field operations can be guided and



Rural Community Finance Programme, Liberia to copy from the approach and model of Sierra Leone's most successful Rural Finance and Community Improvement Programme

monitored at reasonable transaction costs. The Project is also expected to provide technical assistance to the Central Bank of Liberia to develop a sound regulatory and supervisory framework. Based on it's National Strategy for Financial Inclusion, the Liberia Government is seeing creating an inclusive financial environment through the delivery of financial services to the it's people; especially for the small earners, youths, market women and small business owners. Some of the principal options put forward by the Liberia Government in achieving this will include downscaling the operations of commercial banks to become more relevant and meaningful for the ordinary Liberians, especially the farmers; making substantial investments into the Micro finance sector; promotion of Village Savings and Loan Associations and the creation of new and more appropriate financial institutions in the former sector.

In light of this, a delegation led by the Liberian Deputy Minister of Agriculture, Technical Services, Dr Subah accompanied by the Deputy head of Microfinance and Financial Inclusion Unit, Central Bank of Liberia were in Sierra Leone on a week-long study tour (21 to 27 May, 2014) to the RFCIP Community Banks and Financial Services interventions and experience. During the tour, the Liberia team was able to meet and hold discussions with officials in the Bank of Sierra Leone, the Ministry of Agriculture and the Ministry of Finance as well as with the RFCIP team in Freetown and the Technical Assistant Agency in Kenema.

The IFAD-funded Rehabilitation and Community-based Poverty Reduction Project (RCPRP) supports many innovative practices designed to rebuild community life in areas of Sierra Leone that were worst affected by the civil war. One of these is a simple low-cost irrigation system for perennial swamps, which incorporates a system of service provision that brings together technical and agronomical support for farmers.

In the eastern districts of Sierra Leone, mining used to be the main income-earner. Farming was for the poor; hard labour, low yields and negligible incomes. But all that is changing rapidly.

The IFAD-supported project, the Rehabilitation and Community-based Poverty Reduction Project (RCPRP) has been rehabilitating and developing lowland areas that are flooded in the rainy season and wet year-round, as part of an effort to bring speedy and durable recovery to rural areas of Sierra Leone affected by the war.

Alpha Kallon, chairman of the inland valley swamp (IVS) association in Fulawahun in the eastern district of Kenema, couldn't be happier with the results. In 2011 he and 29 others formed an association and began installing irrigation on a 20-hectare area that had never previously been cultivated. The work was hard but even in the first year of harvesting, the incomes were surprising.

"The help we've been given is so much more than we were expecting," says Kallon. "And the yields are so much better than we could have imagined. I have eight children and I've been able to take care of all of them, and finally pay all their school fees. No more begging for help. And there's enough food. When we harvest we put rice aside for our family, and the rest we sell in the market."

All this has been possible thanks to a comprehensive and innovative irrigation package that combines optimal design of the irrigation system itself, with a strong support system for supervision and maintenance that is run as a business, and not only remains in place, but will replicate itself as new irrigated valley swamps are rehabilitated across the country.



A well designed and constructed RCPRP Inland Valley Swamp

Boosting rice production is a key component of the government's effort to accelerate the revival of agriculture and the rural economy in the aftermath of the civil war. Most of these valley swamps have been abandoned and covered with forest regrowth. And yet they are potentially highly productive and could play a major role in the intensification of agricultural production and the recovery of the rural economy.

An adaptable design

The villages of Norway and Sangbagba in Kono district share an irrigated site that has been reclaimed from an old mining site. Here too, there is generally water available year-round and once the irrigation system was in place, the results were immediate. Since 2011 when the IVS was created, farmers have been harvesting rice twice a year, and also cultivating a third crop of vegetables.

"The first harvest made a huge difference," says Bobson Alex Kargbo, the service provider who has provided training and guidance to local farmers on this site. "We went from a single crop of rice per year and yields of 10-12 bushels per acre, to 45-50 bushel harvests twice a year, and the yields continue to improve. On top of that we also have a crop of vegetables."



Women doing transplanting in the RCPRP Inland Valley Swamp



Supported farmer doing weeding in the RCPRP Inland Valley Swamp

Our Photo Gallery



Koinadugu Paramount chiefs observing some traditional rites at the Road handing over ceremony



Cross Section of Feeder Roads Contractor at the handing over ceremony in Kenema



Cross Section of Community people at the Koinadugu Feeder roads handing over ceremony

In the Norway and Sangbagba IVS site the association is predominantly made up of women who have decided to portion off a larger area of common land so that they can pay off their loan more quickly and start boosting their savings for further investments.

There is beginning to be a real incentive for people to return to their villages to farm, and for young people a source of employment and income. The high yields, two rice harvests per year and market gardening in the dry season promise good incomes, and help attract young people back to rural areas and into farming, as well as generating off-farm skills and employment opportunities.

To date 3,000 hectares have been rehabilitated using the new system. This represents a fraction of the total area of about 700,000 hectares of perennial swamps in Sierra Leone that could be developed for intensified farming. The IVS system put forward by the project has been adopted by the Government of Sierra Leone as part of its national agricultural policy and is being replicated by other donors in the coun-



RCPRP empowering the rural to overcome poverty through IVS

try. The government continues to subsidise rice imports of this staple crop, but as home production levels begin to soar, this policy will need to be rethought.

One of the strategic objectives of the IFAD funded Rehabilitation and Community-based Poverty Reduction Project is rural infrastructure rehabilitation and development, which includes Feeder Road rehabilitation.

Feeder roads have played a very crucial role in improving on the road infrastructure and in providing labour-based employment for rural poor youths, thus re-instating their self-esteem which was lost during the war era.

It has impacted on the lives of the rural poor by ensuring that they can now access the markets to sell their produce and also encourage large scale buyers to go to their communities and buy their produce and products.

The rehabilitation of rural roads has made roads, that were impassable during the war and early post war era passable and have reduced the time required to cover short distances that used to take a whole day to a few hours' drive presently.

Key success in this area included Kabala - Krubonla Road, which has connected the Northern Koinadugu district to its eastern neighbouring Kono district.

After this achievement, the project (RCPRP) is now seeing embarking on other significant road rehabilitation that will reconnect three chiefdoms of immense economic value in the district. This, a total of 50km feeder roads from Makakura, across Alkalia to Yiffin. The paramount chiefs of these locations described the help as very timely but warned against default from the Contractors. The three contracting companies that are working in the road are: Melvina Construction, Agriculture and Trading Co., MKD



Jass Construction Co. and Techcon Engineering Services. On their introduction to the community, they made the assurance of providing nothing else but the best.

Although the project is implement by the Contractors, the supervision exercise is rest in the hands of the local councils. The Chairperson of the Koinadugu District Council pledged his council's commitment and assured the contractors of his office openness at all times.

It is worthy to note that the Lead Executing Agency of the IFAD funded RCPRP project is the MAFFS. Representatives of the Ministry at both headquarters and district attended the ceremony to show their presence. According to the RCPRP Project document, a total of 5,890 youths have benefitted from employment as a result of road rehabilitation work in their communities.



Pa Alpha Kallon is the Chairman of the RCPRP supported Fulawahun Inland Valley Rice Farmers Association in Kenema

"Now we are thinking about post-harvest facilities. We would really like to have a rice mill, but we need a subsidy. This would give the farmers the motivation to produce even more."

The design of the irrigation systems themselves are the result of a series of tests and refinements made over several decades by IFAD's technical specialists, working both in Guinea and in Sierra Leone. The infrastructure is simple, low-cost and adaptable to areas from 10 to 25 hectares. It incorporates a system of bunds, drainage canals and inlet and outlet pipes that manage water flow over the area, ensuring that all areas are evenly irrigated. Controlling water flow helps maintain soil fertility, prevents silting, weeds and damage from flooding, and also allows areas to be drained for vegetable cropping.

The Norway-Sangbagba site offers a perfect example of how the irrigation system can be used for double rice cropping, and also dry season cultivation of short-cycle crops such as sweet potato, groundnuts, maize, cassava and other vegetables and legumes. The proximity to a local market makes this a particularly profitable option.

On-site technical support



George M. Barber giving extension service to farmers

Because the maintenance and sustainability of a system is as important as the irrigation itself, the irriga-



MAFFS joint supervision mission to RCPRP Inland Valley Swamps

tion sites are run through an innovative system in which salaried service providers supervise the installation of the irrigation and provide training, guidance and support to the farmers. Since the end of the war there has been a dramatic shortage of skilled technical service providers in the country. The project invited six retired engineers and technicians, who worked for the Ministry of Agriculture, Forestry and Food Security and had experience of IVS development, to supervise the sites and train others. These technicians have been organized into private companies across the target area and work with young field supervisors elected by the farmers themselves - whom they train to su-



Sia Foryoh is the only Female IVS Servicer Provider in Kono

pervise IVS identification, manage the workforce and oversee the full development and rehabilitation of the IVS sites. These field supervisors will remain in place permanently to manage the site. Alex Macavoray is the service provider who works on the Fulawahun site. Having retired in 2010, he was invited to become an independent consultant. "In 2011 I began working with the project and we started with 11 sites in the district, which later became 15," he says. "Some of these sites had never been developed. The work was hard, we had to clear the land, which was often overgrown with tall trees. We hired young people to help fell the trees and remove the stumps by hand."

Land clearing and training in installation of the infrastructure, water management, group management, maintenance and operation of the infrastructure are all provided as part of the same package. The service providers help farmers form strong associations. They also provide guidance and support in the agro-nomical aspects of developing the IVS; what to plant, when and how. In this way they provide the full range of expertise necessary to make a success of the IVS, unlike other systems where supervision is piecemeal and compartmentalized. The project has introduced improved rice varieties and new planting methods, in which fewer stems are planted together for higher yields.

In essence swamp rehabilitation is run as a business. The service providers enter into a longer-than-usual three-year contract to ensure that in each case, the system has a chance to become fully established under expert guidance and sustainability is guaranteed. The project subsidizes the farmers up to the fourth year, when the service provider withdraws and leaves the site to be managed by the field supervisor, whose salary will be covered by the farmers' association. The system is designed to be self-perpetuating. The best of the field supervisors are selected for training to become service providers themselves.

For the first three years farmers enter into a contract with the service providers, hiring expertise and equipment, and paying back 40 per cent of the costs, of labour tools and service provision.

"The system is still being fine-tuned, says George M. Barber who runs the Kono district project coordination unit, "But it is designed to be self-sustaining, and the exit strategy begins in the first year. The service providers are given money to cover labour and administrative costs, and they distribute tools, seeds and a little fertilizer, to be used sparingly. We supply the farmers with tools and two thirds of the cost of labour." Barber goes on to explain how farmers pay back costs; "From the end of the first growing season, farmers pay back 40 per cent of the inputs they are given in rice seed. This seed is then distributed to new areas of intervention. Power tillers and other machinery are also distributed, with the same system of reimbursement operating." association fund," says Barber. "This is usually a prime area, the best rendering on the site. Each member has an individual plot and also helps cultivate this one. The income from whatever is grown here is used to pay off the loans. When the project withdraws from the area they will use the collective plot to continue to pay the youth contractors and take care of any maintenance issues, once the loan is fully paid. They can also use the income to purchase equipment for processing – threshers, winnowers or cassava graters for example."

"We are aiming to get everyone involved producing 4 metric tonnes per hectare, and from there, to 5 or 6. At the moment our average is about 3.6 metric tonnes."

Provision for climate change

As the effects of climate change make themselves felt, rainfall is becomingly increasingly erratic, and water may no longer be available year round in the rice-producing valleys. A US\$2.6 million GEF grant is supporting the project through climate change adaptation and vulnerability mapping. Interventions focus on guarding against flooding and also supplementing water supply to IVS sites, by harvesting and storing rainwater. Storage tanks have been installed in five locations. The traditional slash and burn farming system practiced on the uplands and in the valley swamps is no longer viable. It has led to widespread deforestation, and the increasing variability of the rains has rendered this more uncertain as an agricultural practice. Although developing the valley swamps is initially labour-intensive, it has the advantage of offering secure production year-round, and a significant increase in incomes. The GEF initiative also focuses on sensitizing rural people to the negative effects of certain traditional practices, such as slash and burn farming, and encouraging them to opt for settled farming.

The irrigation system benefits the cultivations within its perimeters, and tree crops, such as cassava, bananas, oil palm, coffee, cacao, cashew and forest species for timber can be grown on surrounding upland areas.

Towards self-sufficiency?

"I'm deep in the game now," says Bokri Mustafa, who works as a field supervisor and has helped build and maintain the Fulawahun site. He is one of 22 young people working across the project area, two per IVS.

"I know how to set up the system and control the water flow. I earn SLL300,000 (about US\$69) a month, and I also have a plot I farm on the site. Eventually I will work as an independent consultant and train others. My plan is to go to university, study agriculture and eventually become a service provider." "Things were harder in the first year, but they are changing fast now," says Siaf Foryoh, one of the few female service providers who works in Kono district. "It was difficult at first to get the farmers to listen to a woman. They began to really trust me when they saw the kind of yields they can get. In the first year alone their yields tripled – and they have already paid off their loan. And now in the second year, the yields will be even better, because they are getting used to the new method of planting." Through an emphasis on ownership, skills training, good governance and accountability within IVS communities, farmers learn to manage their infrastructure efficiently.

Financial Services Associations Model Alerts Government

The success of the Financial Services Association and Community Bank models introduced in the country by IFAD through the National Programme Coordinating Unit (NPCU) of the Ministry of Agriculture has alerted central government and moves are now being made to adopt it as a premier development model for rural finance in the country.

Reports made available to this medium indicate that the Government's Financial Sector Development Plan (FSDP) now lays central emphasis on FSAs as leading rural financial service providers; giving rise to the suggestions that its adoption by government is now imminent. Additional information made available also alerts that the Bank of Sierra Leone (Central Bank) is working to bring FSAs under the ambit of regulation to better supervise and integrate the model into the overall formal financial sector.

The success of IFADs FSA and Community Bank models and its innovative approach to rural financing has had a major influence in rural finance in the country; a showcasing the relevancy of the current IFAD supported Rural Finance and Community Improvement Programme (RFCIP) in national development mainstreaming. In recognition of the importance of this rural development initiative, the Government of Sierra Leone has also taken further measures to institutionalize FSAs (and Community Banks), as evident in the Smallholder Commercialization Programme, the flagship programme for articulation and implementation of the Comprehensive Africa Agriculture Development Programme (CAADP). Inarguably, the IFAD FSA model in Sierra Leone has recorded a huge success story. Through the IFAD RFCIP, over 68 FSAs and Community Banks have been put into servicing the country's rural poor. As a result, other donors, through MAFFS, have also invested in the FSAs and Community Bank setup in Sierra Leone; bringing a wide range of flexible financial dynamics into rural finance in the country.

Credit creation: Based on the success of the pilot FSAs, more FSAs and CBs have been established in Sierra Leone and with the news government's rekindled interest, it is expected that credit facility will be more easily accessible and affordable for the rural poor.

More competitive markets: it is no gain say that prior to the introduction of FSAs, farmers had limited sources for financial borrowing, often paying extremely high interest rates to money lenders and other players in the industry. The initiation of the FSA project in Sierra Leone has offered financial services at more competitive market rates, facilitating checks and balances in the industry.

Savings culture instilled: Through community sensitization and building trust, there is significant evidence of many people/ farmers adopting a savings cul-



A farmer transacting in one of the RFCIP Village Banks

ture, depositing their savings for safe keeping in these rural financial institutions.

Employment creation: as I put together this piece, nearly 200 youth (female and male) directly employed in over 60 FSAs. A further 200 jobs have been created with additional IFAD financing to the rural financial sector, notably in Community Banks and in the Technical Assistance Agency (TAA), created to provide support to FSAs and CBs.

Enhanced financial linkages: A key objective of establishing FSAs and CBs in Sierra Leone is to link them up with the formal financial sector in the country. To date, farmers and other clients in rural areas are able to access remittances (both locally and internationally), through money transfer facilities that include Western Union, interbank transfers and mobile phone money transfers.

Improved infrastructure: With the initiation of these grassroots financial institutions, targeted communities have also benefited from improvements including feeder roads and their maintenance, security, and mobile phone network coverage in FSA/CB situated areas.

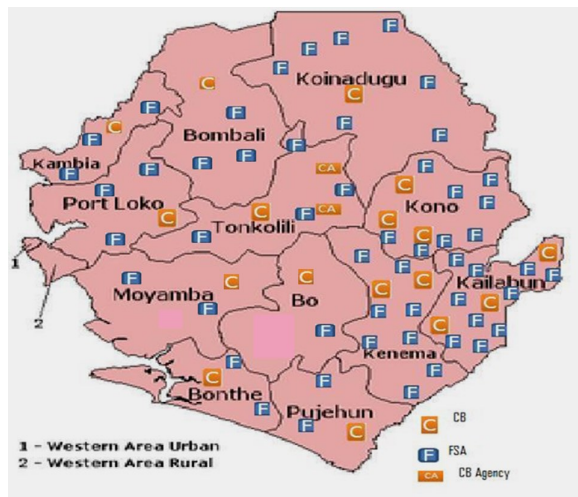
"Based on the success of the pilot FSAs, more FSAs and CBs have been established in Sierra Leone and with the news government's rekindled interest, it is expected that credit facility will be more easily accessible and affordable for the rural poor"

Where to find us

FINANCIAL SERVICE ASSOCIATION (FSAs)

No	Name of FSA	Location	Chiefdom
KOINADUGU DISTRICT			
1	Sengbe FSA	Kabala Town	Sengbe
2	Kasonko	Fadugu	Kasonko
3	Diang	Kondembaia	Diang
4	Neni	Alkalia	Neni
5	Dembelia Sinkunia	Sinkunia	Dembelia Sinkunia
6	Wara wara Bafodia	Bafodia	Wara wara Bafodia
7	Folosaba Dembelia	Musaia	Folosaba Dembelia
KONO DISTRICT			
8	Nimikor FSA	Jiaima Town	Nimikoro
9	Nimiyama FSA	Ngo town	Nimiyama
10	Sandor FSA	Wordu Town	Sandor
11	Fiama FSA	Ngegbewema Town	Fiama
12	Lei FSA	Kombayende Town	Lei
13	Gorama Kono FSA	Kangama Town	Gorama Kono
14	Sowa FSA	Kaikadu Town	Sowa
15	Gbaneh FSA	Gardoun Town	Gbaneh
KAILAHUN DISTRICT			
16	Peje West FSA	Bundumbu 111	Peje West
17	Mandu FSA	Mobai Town	Mandu
18	Jawei FSA	Daru Town	Jawei
19	Luawa FSA	Ngiehun Town	Luawa
20	Kissi Kama FSA	Dia Town	Kissi Kama
21	Kissi Teng FSA	Kangama Town	Kissi Teng
22	Yawei FSA	Baaka Town	Yawei
23	Peje Bongre FSA	Manowa town	Peje Bongre
24	Maleme FSA	Jojuma Town	Malema
KENEMA DISTRICT			
25	Niawa FSA	Sandumei Town	Niawa
26	Gaura FSA	Joru Town	Gaura
27	Dama FSA	Kpandabu Town	Dama
28	Kandu Leppiama FSA	Levuma	Kandu Leppiama
29	Tunkia FSA	Gorhun Tunkia	Tunkia
30	Wandor FSA	Bama Konta	Wandor
31	Lower Bambara FSA	Panguma	Lower Bambara
32	Nongowa FSA	Largo	Nongowa
PUJEHUN DISTRICT			
33	Sowa FSA	Bandajuma Sowa	Sowa
34	Gallinese Perri FSA	Bmpeh Town	Gallinese Perri

BONTHE DISTRICT			
35	Bum FSA	Madina Town	Bum
36	Kpanda Kemo FSA	Lawana Town	Kpanda Kemo
MOYAMBA DISTRICT			
37	Lowa Banta FSA	Gbangbatoke Town	Lowa Banta
38	Bompeh FSA	Rotifunk Town	Bompeh
BO DISTRICT			
39	Baoma FSA	Gerehun Town	Baoma
KAMBIA DISTRICT			
40	Mambolo FSA	Mambolo Town	Mambolo
41	Tonko Limba FSA	Kamasasa Town	Tonko Limba
42	Magbema FSA	Rokupr Town	Magbema
PORT LOKO DISTRICT			
43	Debia FSA	Gbinti Town	Debia
44	Koya FSA	Masiaka Town	Kopya
45	Lokomasama FSA	Lokomasama Town	Lokomasama
BOMBALI DISTRICT			
46	Gbndembu Ngohaun FSA	Gbndembu Town	Gbndembu Ngohaun
47	Gbanti kamaranka FSA	Kamaranka	Gbanti Kamaranka
48	Biriwa Limba FSA	Kamabai	Biriwa
TONKOLILI DISTRICT			
49	Konenkie Barrina FSA	Makeli Town	Konenkie Barrina
50	Gbonkolenken FSA	Yele Town	Gbonkolenken
51	Kalasonkia FSA	Bumbuna Town	Kalasonkia



COMMUNITY BANKS (CBs)

No	Name of Community Bank	Location	Chiefdom
KAILAHUN DISTRICT			
1	Pendembu Community Bank	Pendembu Town	Upper Bambara
2	Koindu Community Bank	Koindu Town	Kissi Teng
3	Segbwema Community Bank	Segbwema Town	Njaluahun
KONO DISTRICT			
4	Sandor Community Bank	Kayima Town	Sandor
5	Nimiyama Community Bank	Njiaima sewafe Town	Nimiyama
6	Nimikoro Community Bank	Njiaima Nimiko	Nimikoro
KENEMA DISTRICT			
7	Boijubu Community Bank	Boijubu	Simbaru
8	Tongo Field Community Bank	Tongo Field	Lower Bambara
KOINADUGU DISTRICT			
9	Kabala Community Bank	Kabala Town	Wara wara Yagala
BONTHE DISTRICT			
10	Mattru Community Bank	Mattru Town	Jong
PUJEHUN DISTRICT			
11	Zimmi Community Bank	Zimmi Town	Makpele
KAMBIA DISTRICT			
12	Madina Community Bank	Madina Town	Tonko Limba
PORT LOKO DISTRICT			
13	Marampa Massimra Community Bank	Lunsar Town	Marampa
BOMBALI DISTRICT			
14	Kamakwie Community Bank	Kamakwie Town	Sella Limba
TONKOLILI DISTRICT			
15	Yoni Community Bank	Mile 91	Yoni
BO DISTRICT			
16	Sumbuya Community Bank	Sumbuya Town	Sumbuya
MOYAMBA DISTRICT			
17	Taiama Community Bank	Taiama Town	Kori

EXTENSION CORNER

Financial Services Association

How to be a member of an FSAs

An FSA is an approach to support the rural poor population in accessing a wide range of financial services and better manage their own resources efficiently. It combines the principles of an investment company that focuses on risk capital, financial returns, and shareholder value and that of community finance that focuses on proximity, social capital, user ownership, and outreach to the poorer segments of the community. The FSA combines the advantages of user ownership together with modern governance, management and contract enforcement techniques to create an effective financial institution.

FSAs Values

Financial services Association (FSA) is a form of micro finance institution providing a wide range of financial services only to its shareholders at an affordable cost and accessibility.

Mission: To provide a wide range of affordable, efficient and effective financial services to the poorest of the poor in Sierra Leone.

Vision: FSAs in Sierra Leone will be operationally self sufficient and sustainable. It is owned and financed, (by the community through subscription of shares), owner used and owner managed. FSA s are established and situated in chiefdom head-quarter town in most of the chiefdoms across the Country.

ELEGIBILITY

All Sierra Leoneans and even foreigners (irrespective of age or colour) are eligible to join the FSA provided you have meet the following qualifications:

- Must be a human being of sound mind
- Must be of mature age (guarantors are required in case of minors)
- Willing to form a group of 5 shareholders, in case one wants to access FSA loans.
- Must be willing to abide by the rules and regulations set in the constitution of FSA.

HOW TO JOIN THE FSA?

An individual or a firm/church/mosque/academic institution/groups can be a shareholder of FSA. For more information, just pay a visit to the nearest FSA during official hours:

Weekdays:8:30AM----3:00 p.m

Saturday:9:00AM-----12:00 noon

The following are the initial requirements

- Le 5,000 as registration fees (one-time off)

- Le 5,000 for pass book
- Le 5,000 per share. One can purchase as many shares as possible. Sales of shares is continuous and ongoing. Meaning additional shares can be purchased at any time
- Two (2) passport size photographs

FSA PRODUCTS AND SERVICE

How to Access Loan

- A Shareholder can access Loan 4 times the share value or 10% of the total share capital raised at any given time (Whichever is less).
- Money transfer facility- Airtel money, Western Union, Splash etc
- Safekeeping of valuable items such as liquid cash, house plans car log book etc.

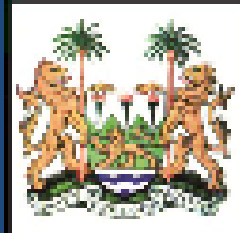


One of the RFCIP FSA (Village Bank)



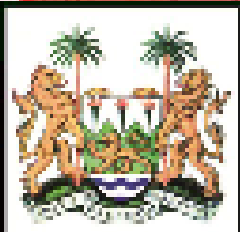
An FSA Shareholder doing transaction

Learn about your Community Banks



Enabling poor rural people
to overcome poverty

**BUY U SHARES
FOR BI MEMBA
NAR DI COMMUNITY BANK
TIDAE**



Enabling poor rural people
to overcome poverty

**BUY YOUR SHARES TODAY
TO BECOME MEMBER
OF THE COMMUNITY BANK**