



LETTER FROM CEO

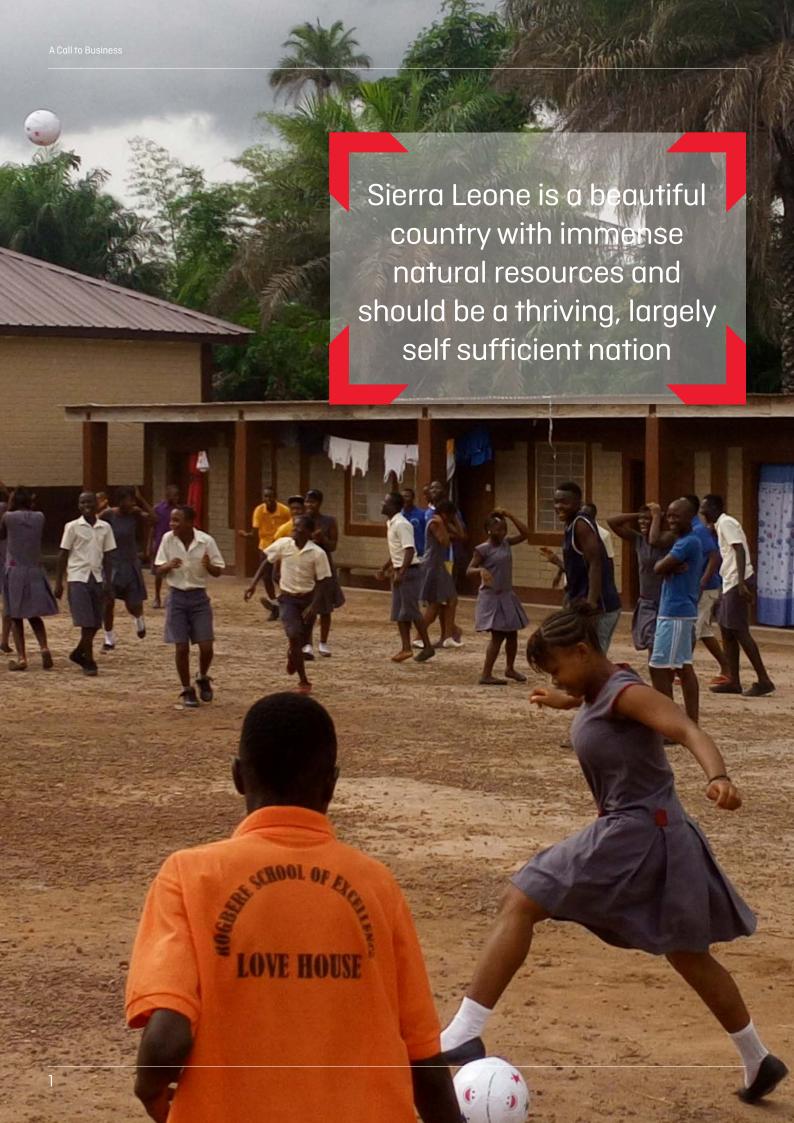
A Call to Business as a UK charity has been actively engaged in Sierra Leone for 13 years and through its partner, Truestone (a regulated private equity business), has seen many millions of investment into this nation to stimulate enterprise. We see economic activity, particularly stimulation of small-medium sized businesses, as being key to transforming the nation. However, in a country where around one out of every ten children die before the age of 5 and the average life expectancy is 51 for males and 52 for females there is a huge amount of need which cannot be tackled simply from a commercial perspective.

With that thought in mind and with the goal of attempting to break dependency on outside aid, A Call to Business embarked many years ago in community development in an almost entirely Muslim rural area of Sierra Leone where tin-roofed huts and cooking on open fires remain the norm and where the basic human needs of education, clean water and shelter were limited. Many years later we have seen not only the establishment of a school, a home for disabled children, pastoral care and community projects but also the emergence of an economic engine and activities. These economic activities have begun with a business owned by the charitable foundation which produces bricks on a large scale and which will recycle profits into the development work. As this business expands and other businesses are added, the objective is to become fully self-sufficient.

Unlike many requests for charitable support or grants, we see the Rogbere Community Development as having external financial needs for a maximum of 3-5 years, after which it is envisaged that the economic engine that is being established would create sufficient profits to fulfil the development objectives.

Paul Skiler

Founder of A Call to Business UK



SECTION 1 ROGBERE COMMUNITY DEVELOPMENT - INTRODUCTION

ROGBERE IS:

- a typical rural community, 26 miles from the capital Freetown
- one of a cluster of some 20 villages in the Koya Rural Ward
- mainly subsistence farmers

Change is generally never easy.
When it comes to transforming a
nation the strategies are, of course,
complex, requiring change not only at
a governmental level, but in thinking,
attitudes and behaviour of whole people
groups.

Sierra Leone is a beautiful country with immense natural resources and should be a thriving, largely self-sufficient nation. However, its more recent history has dealt some severe blows, from a 10-year bloody conflict which decimated the population and shattered the nation's infrastructure to the terrible outbreak of Ebola, which saw thousands of its citizens die before the disease could be brought under control.

Some of the qualities that have shone through all the difficulties are the resilience of Sierra Leoneans, their extraordinary ability to forgive and their capacity to embrace opportunities for self-help with both hands and make life better for their families. We have seen this at first-hand over and over again, particularly through the microfinance business established back in 2008 which grew steadily, even through Ebola, to become a pro-poor bank in May 2017 – actb Savings & Loans Ltd.

The history of the growth of our involvement in Sierra Leone has been well documented, starting with the two modest loans given to local businessmen, one of which grew and developed into what is now actb Savings & Loans Ltd, along with several other businesses. Perhaps less known has



been the development work which, for a number of years was funded directly through A Call to Business UK and, from time to time, several generous donors. More recently the actb Foundation was established as the philanthropic arm of actb Savings & Loans, which provides both financial resources and day-to-day management of the work in Rogbere.

WHY ROGBERE?

The Rogbere journey was catalysed by two events at the very start of the journey in Sierra Leone. The first, in 2007 was discovering a small orphanage for disabled children, struggling with poor accommodation and limited resources, vulnerably located in an area still in turmoil after the 10-year conflict. A relationship began with them, starting with small contributions which rapidly grew into full-on support.

Shortly after that meeting, a casual comment to a Truestone client that a school could be built in Sierra Leone for £40,000 led to a generous donation of that amount. This gave us the wonderful

challenge of finding land on which to build. The dilemma was soon solved through connecting with a small Irish NGO (Emmaus) which had purchased 63 acres of land in Rogbere, Newton District with a vision to establish a skills training centre. They generously allocated part of the land to build what became a Junior Secondary School, which opened its doors in September 2010.

The Rogbere community opened its arms to the school, and later also welcomed a new home being built for the orphanage and, largely thanks to a generous donation from another Truestone client, work began on a wonderful building which opened its doors to receive the children in September 2013.

While these two events were the catalyst, a partnership was quickly built with Emmaus, working together to bring hope to this rural community. The partnership flourished until 2014 when Emmaus, no longer able to continue its work in Sierra Leone, asked A Call to Business to take over management of the whole site.

SECTION 2 AN UNFOLDING VISION

THE VISION

The big picture is to see Rogbere transformed from a struggling community with a history of dependency on aid to a thriving commercial hub, providing both employment and business opportunities for the local people.

The Senior Management Team in Freetown agreed together that if you could see a community like Rogbere transformed, there was hope for every community in Sierra Leone, making the brave decision to step into the fray and take on the responsibility for the project. We in Truestone agree wholeheartedly with them, and continue to be involved in planning, mentoring and fund-raising, particularly in these early days of transition and immense responsibility. The staff in Freetown have also stepped up and many of them "give as you earn", donating a gift from their salary each month to help resource the work.

The shift from 'outside' aid to management from Freetown has already made an impact in thinking and expectations. The Foundation has established a Hydraform brick production company, which as well as providing employment will feed all its profits into under-writing the costs of running the School and Home. A new poultry farm has now been established and other businesses are planned, all of this with a view to providing not only employment and training but also financial resources to help with the

costs at present being almost entirely borne by actb Savings & Loans.

ROGBERE BRICKS

Rogbere Bricks uses the Hydraform Building System, an innovative and extremely competitive process which uses natural raw materials (earth) stabilised with just 10% cement to produce hard-wearing building blocks. The blocks are inter-locking which eliminates the need for mortar joints in 70% of the structure, and are manufactured with mobile machines, making the whole system extremely cost effective. The competitive retail price and attractive results are making them a strong competitor to the traditional cement blocks.

When in full production the unit employs some 40 local youths who would otherwise be unemployed. It also provides opportunities for them to learn construction skills, with some of them now being employed to build elements of the poultry farm. On successful completion of this project we will help them to register their own construction company, enabling them to offer their services to grow this business.

Having become a major brick supplier, since its inception in 2016, business performance continues to improve.

With a strong sales pipeline in place and contracts currently secured and underway with a value of over \$200,000, including supplying bricks for the construction of a local secondary school,

we are confident that this business can become a secure source of funds for the Foundation as it moves into sustainable profitability over the coming years.

We are also looking to expand into a construction company alongside the brick making to extend our services to customers, which will provide further employment and apprenticeships. This will require more training along with more equipment and will be an area in which funds may also be deployed.

FRONTLINE CHICKENS

Frontline Chickens is aiming to become a market leader in supplying poultry products to address the current lack of consistent supply and dependence on poor quality imported products. The first batch of 2,500 21-day old chicks is now thriving and the aim is to scale the farm to 18,000 chickens and eight laying houses by 2019, rising to 100,000 by 2023. With the poultry farm also providing employment for members of the community, the business is already branching out into chicken feed production. This will initially be for its own use but once established it is planned to expand into retail supplies, again addressing a serious gap in the market. With maize a main ingredient, this will give the possibility for local farmers to supply crops as well as further employment in the production unit.

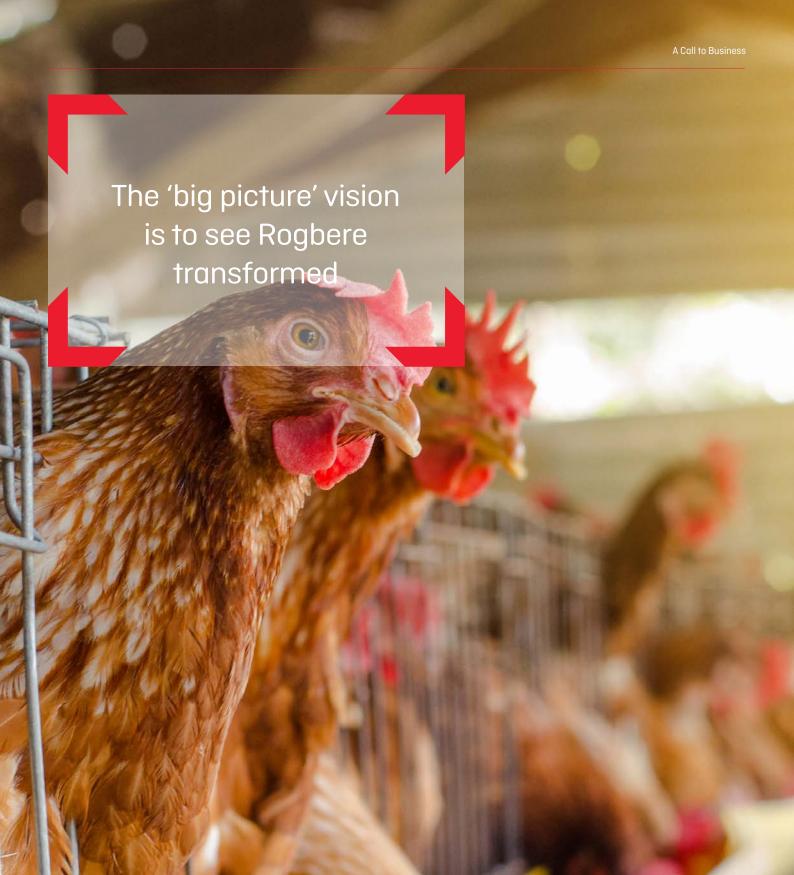
ROGBERE TIMELINE:

2007

First visit to SL and connected with Grafton orphanage – mentally and physically disabled children. Began supporting them 2008

Connected with Emmaus NGO who offered part of their 63 acres to build school 2010

"Rogbere School of Excellence" started



2012

Agreed with community to build a new home to relocate orphanage

2013

Ro-Seleneh officially opened

2014

ACTB took over management of entire site including brick unit

2015

Work began on new (additional) building for school

2016

Rogbere School of Excellence management taken over by actb Foundation

SECTION 3 CONTINUED ENGAGEMENT

WHY WE CONTINUE TO ENGAGE

"Challenging culture and attempting to change mindsets" applies at so many levels and on so many fronts and should always be a two-way street as we ourselves are challenged by attitudes and thinking outside of our own 'normal'. In addition to Truestone raising capital for the various businesses, a vibrant part of our journey has been to bring different perspectives to the table as each one has developed, and indeed, it is fair to say that the step made by the bank to establish the Foundation is quite ground-breaking in Sierra Leone. While there are many NGOs doing much good work, there are few, if any businesses who see part of their reason for building a successful business as giving from their profits to enable those with little hope; this alone puts Savings & Loans into a very different space.

CORE ACTIVITIES

The two activities that will remain non-profit are, of course, the Home for Disabled Children and the two schools. Helping to provide access to education is, without doubt, a key part of building foundations for life, while our Home provides security, love and a future for those largely neglected.



If you could see a community like Rogbere transformed, there was hope for every community in Sierra Leone.

ROGBERE SCHOOL OF EXCELLENCE

Rogbere School of Excellence opened its doors in September 2010 as a Junior Secondary School, catering for 12-15 year olds. After being run by an external organisation for five years, the Foundation took over management in September 2016, with a desire to have greater input into the school and its growth. The excellent Principal and team of teachers completed the first year of operations in July 2017 with some 200 students, 102 of whom were boarders. All 42 Year 3 students successfully passed the national BECE exam, which all JSS students must achieve in order to go on to senior education.

Education is still not seen as a priority by many parents, and Sierra Leone is a long way from seeing girls fully integrated into school, with many families seeing them as only useful for marriage and domestic work. Ensuring that good education is available to all the children in Rogbere and the surrounding villages is a high priority for ACTB and in January 2018, with pleas from the community and strong encouragement from the teachers themselves, the first Senior Secondary class was established, made up of some of the successful BECE students. The plan is to add a new Class 1 each year over the next three years, aiming that by September 2020 there will be a fully functioning Senior Secondary School.

This is an ambitious step on a number of fronts, the most pressing being to plan and build further facilities to house the Senior Secondary School. While it can function within the existing campus for the time being, new buildings will be essential by September 2019.



In countries where education is taken for granted it is sometimes hard to grasp how precious it is in nations such as Sierra Leone.

Catherine Koroma, one of our JSS 3 students, shares her story:

"I was admitted in to this school by chance two years ago. Someone told my mother that there was a boarding school in a remote village a little off the Bo highway and that the school was offering quality education. On our way to the school mummy was wondering whether she would be able to afford the boarding fees. To our surprise the Principal admitted me and told us that I would not pay anything and would be supplied with exercise books, pens and pencils. We could hardly believe it.

I soon learned that this was just the beginning of many opportunities in the school. Each pupil was provided with a bed and breakfast, lunch and dinner every day. Three meals in one day was a strange experience for me – at home we had only one meal. We were given exercise books, pens, pencils, erasers and for boarding

students also soap, laundry soap and Vaseline.

What has made us appreciate these provisions more is that we are supplied with these items every month. As for the feeding, our three solid meals are as constant as the Northern Star.

But the greatest of all is that we do not pay school fees or any form of school charges. In addition, our teachers do not demand money from us like they do in other schools. If we fall ill, our Principal quickly takes us to the hospital where we are given immediate free treatment.

We are very happy at school. In fact, mummy has told me that no other school in this whole country is providing such opportunities free of cost. We are very thankful to ACTB, our Principal and our teachers".

First year of operations

– July 2017



All 42 Year 3 students successfully passed the national BECE exam, which all Junior students must achieve in order to go on to senior education.



RO-SELENEH HOME – HOUSE OF HOPE

There is little State provision for people with disabilities in Sierra Leone, along with widespread ignorance and prejudice towards people with these conditions. As a result, disabled people are either totally neglected or used by unscrupulous people as a way of making money. Ro-Seleneh is home to some 40 disabled children ranging from around 6 years through to 19/20. Some are physically disabled, some mentally and some both. Physical disabilities are mainly a result of polio or cerebral palsy; other conditions include epilepsy, autism, hydrocephalus, microcephaly and incontinence.

Some will one day be independent and able to build their own lives;

others will always need care and a home. Ro-Seleneh is blessed to have input from a team of dedicated physiotherapists who advise on treatment and special equipment, prescribing bespoke therapy and exercises for each individual child. They have trained our staff to handle these exercises, which benefits both children and staff and further breaks down barriers and old mindsets which say that people with disability are worth less than nothing.

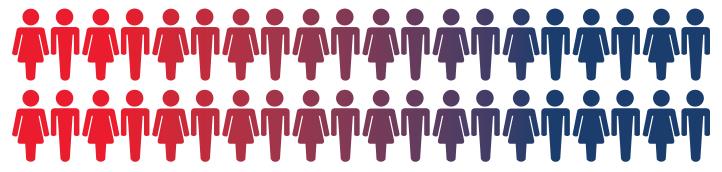
A major challenge is with regard to future expansion of the Home to provide sheltered housing for those children with mental disability or acute physical problems who will not be able to care for themselves and don't have a family willing to care for them. With very few facilities in Sierra Leone for such as these, our dream

would be for Ro-Seleneh to be their permanent home.

The children's backgrounds vary:

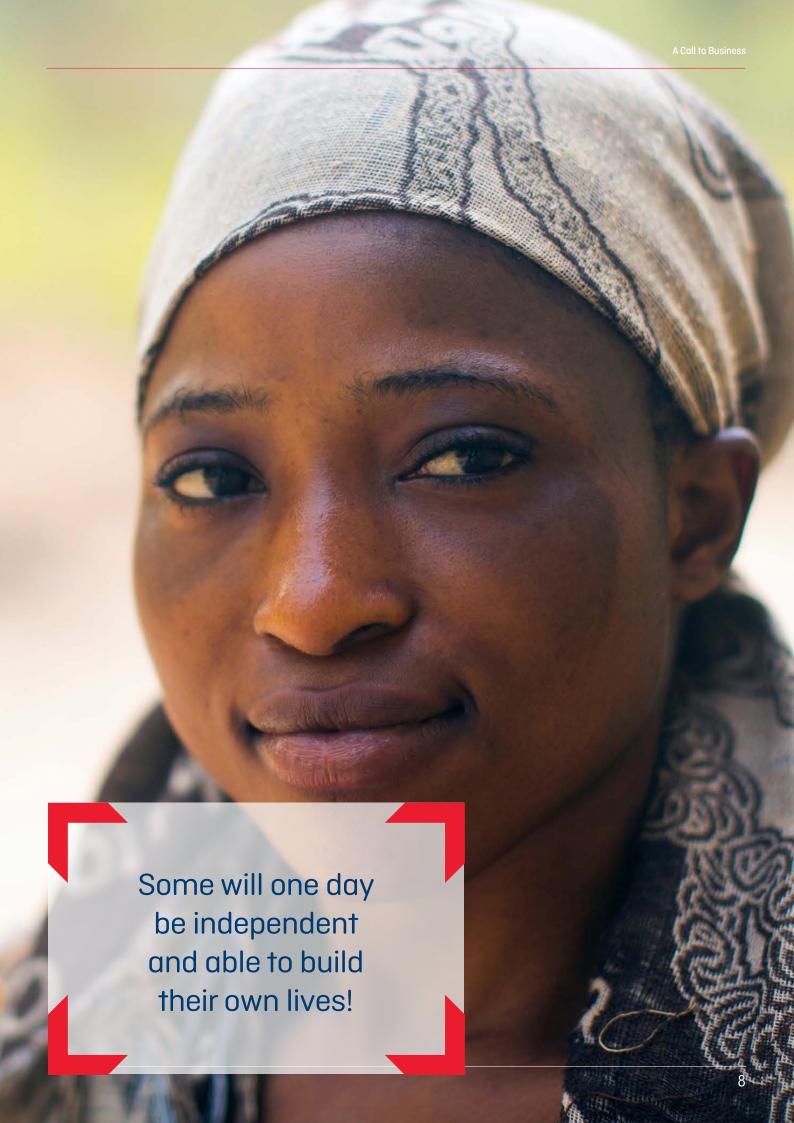
- A few are orphans
- Some have been handed over by families who are unable to care for them adequately
- Some are from families who simply don't care or think the child is demonised
- One or two were rescued from begging on the streets

Ro-Seleneh is home to some 40 disabled children



6 years old

19/20 years old



SECTION 4 PROFILES

MANAGEMENT

ETHELBERT AND JANNET WILLIAMS

Ethelbert and Jannet have been in Rogbere for over four years, managing the site. Jannet is now the Home Mother of Ro Seleneh and, with Ethelbert's support, is beginning to make it a real home and family.

KADIATU KARGBO (KK)

KK was one of the original members of the 'old' orphanage. Now in her 20's, she is no longer one of the children, but a member of staff. Having been one of the children for so many years she has a deep understanding of them and is a great addition to the team.

MORIE SAFFA

Morie joined the Rogbere team as School Principal in August 2016 when the school moved to be under the management of the Foundation. He is a quiet man with great authority, and has steered the school through these major changes with a minimum of fuss. He is now overseeing the new Senior Secondary as well!







MARJIE SUTTON



Marjie has worked with A Call to Business UK/Truestone for 15 years and has been engaged in the unfolding story of ACTB Sierra Leone since it began in 2006. She provides governance and compliance oversight and support to the businesses in Freetown and sits on the Boards of actb Savings & Loans Ltd and the actb Foundation.

Marjie has been fully engaged in the Rogbere Development Project from the first day and helped to steer it through to its position today. Her current focus is on building support and sustainability for the Schools and Home. She has particular responsibility for the development of the Home, providing support, advice, staff training and mentoring.



RO-SELENEH CHILDREN

IDRISSA - as a one-year old he was found by rebel soldiers during the war who dipped his right hand into boiling oil, leaving him with 3rd degree burns which have resulted in severe contractures of his hand. Idrissa is a lovely teenager who holds no bitterness. He has just started Senior Secondary and will eventually make his way into independence.

YEBU has no known extended family members. She suffers with epilepsy and cerebral palsy and was originally very uncommunicative. It has been wonderful to see her beginning to respond to the loving care shown to her.

"PAPA" was found begging on the streets of Freetown, left to fend for himself. He suffers with cerebral palsy, microcephaly and development delay. Like Amanda and Yebu he has no prospect of moving on from Ro Seleneh.



AMANDA is a mystery. No-one knows where she came from, her age or who her parents are. She is severely disabled with cerebral palsy, global development delay and incontinence. Her comprehension and speech are unlikely to improve, but her smile lights up the room!





ISATU was fine until age 3, when it appears that she suffered a Cerebral Vascular Accident (stroke), leaving her physically disabled and with a speech impediment. With her family unwilling or unable to care for her, she was brought to the home by her aunt. Isatu is a bright and artistic girl, now in Senior Secondary School and hoping to go on to university.





NYAKE initially attended school and was reportedly 'normal'. He came to Ro Seleneh after changing dramatically, no longer speaking and with something of a violent tendency. Diagnosed with autistic regression he has been very much locked away in his own world, but is beginning to communicate, albeit in his own way!





SECTION 5 HOW YOU CAN SUPPORT THIS WORK?

There are a variety of ways to help financially with the schools and home – monthly sponsorship to cover basic costs, occasional donations to help with small/medium sized special needs and on to large infrastructure projects.

Donations of any amount are welcome, whether providing full sponsorship or a contribution towards total costs.

PLEASE NOTE:

- If you are a UK tax payer donations are eligible for Gift Aid, adding a further 25% to your gift
- The costs quoted below are guidelines only and may vary from time to time

Monthly sponsorship

- \$130 per month covers the costs for each child in Ro-Seleneh Home, including accommodation, food, clothing, medical care/prescription drugs, school fees (where necessary), wheelchairs and staff costs
- \$30 per month covers costs for each child in the Rogbere School of Excellence, including tuition, resources, accommodation and food (boarders)

Ongoing regular needs

Many items for both school and home require regular replacement due to wear and tear

•	Mosquito nets – 50 units	\$100
•	Student's stationery – 20 units	\$100
•	Wheelchairs	\$50
•	Mattresses	\$60
•	Computers	\$400
•	Sports equipment (football/volleyball nets, balls etc.	\$20-100

Large one-off projects

If you are interested in fully or partially sponsoring any of the projects below, or require further details, please contact Marjie Sutton

•	Site vehicle – There is currently no vehicle available on site, which severely restricts efficient operations and transport of sick children to the hospital, particularly in the case of night-time emergencies.	\$20,000
•	A perimeter fence around the school and home to provide better security Currently there is no boundary fence, making it difficult for security staff to monitor movement of both visitors and pupils.	c \$60,000
•	New school buildings for the growing Senior Secondary School This may well include e.g. science lab, library/study centre etc.	c \$100,000
•	Sheltered housing to provide long-term homes for the Ro-Seleneh children who will be unable to care for themselves as adults	c \$30,000 per unit
•	Solar energy – Electricity is currently provided by generators twice a day and is very costly	c \$60,000

School feeding programme (day students)

The school is currently only able to feed boarding students and would like to set up a feeding programme to also provide lunch for day students. This would cost just \$10 per month per student. However, in order to move forward on this we would need committed funding of \$1000 per month - e.g. $100 \times $10 \text{ or } 50 \times 20 .

If you would like to support this amazing work please contact Marjie Sutton on 020 7135 2480 or via email marjie.sutton@acalltobusiness.co.uk. Any and all contributions towards these high value items would be gratefully received.



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