

Activity Report 2023 – 2024
German Sparkassenstiftung
Western Africa
- Ghana -

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Welcome to German Sparkassenstiftung Western Africa

Welcome! Akwaaba! Bisimila! Willkommen! Bienvenue!



On behalf of the German Sparkassenstiftung Western Africa, I would like to present the Activity Report 2023 – 2024 Ghana.

The reporting period was a very challenging time, in regard to the economic and political environment in Ghana as well as the new political priorities of the Federal Ministry for Economic Co-operation and Development (BMZ).

Notwithstanding the difficulties and changes, as German Sparkassenstiftung Western Africa we have continued our efforts and supported successfully the measures to strengthening of the Credit Union Associations in Ghana in their organizational capacity and also seamlessly redefined the project: “Sustainable transformation of the financial sector by the

strengthening the credit union sector and promoting equal representation of women and youth in West Africa (regional project).“

By doing so, German Sparkassenstiftung is focusing on the Credit Union Sector, but also obtaining the mandate to support less favoured groups.

The Activity Report 2023 – 2024 provides general information about

- the Sparkassen Finance Group,
- the German Sparkassenstiftung for International Cooperation,
- our project activities and project partners in Western Africa,
- and information about the project countries and the team in Western Africa.

We hope that the information will help you to get a good overview and understanding of the mandate, mission and vision of German Sparkassenstiftung Western Africa.



Kwang-Yung Jung
Regional Coordinator Western Africa



More than 330 employees are engaged in German Sparkassenstiftung’s projects around the globe



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Abbreviation

			Internationale Zusammenarbeit (GIZ) GmbH
ACCOSCA	African Confederation of Cooperative Savings and Credit Associations	GMD	Gambian Dalassi
AHK	Außenhandelskammer	IHK	Industrie- und Handelskammer
BMZ	Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung	IT	Information Technology
BCE	Before the Common Era	JSTE	Junior Short-Term Expert
CARD	Center For Agriculture & Rural Development (CARD), Inc.	KAS	Konrad-Adenauer-Stiftung
CFA	Communauté Financière Africaine	KfW	Kreditanstalt für Wiederaufbau
CFF	Central Finance Facility	LCUNA	Liberia Credit Union National Association
CUA	Ghana Co-operative Credit Unions Association	MCL	Missing Cash Letter
CU	Credit Union	MSME	Micro-, Small and Medium-sized Enterprises
DIHK	Deutsche Industrie- und Handelskammer	NaCCUA	National Cooperative Credit Union Association Sierra Leone
DSGV	Deutscher Sparkassen- und Giroverband	NACCUG	National Association of Cooperative Credit Unions of The Gambia
DSIK	Deutsche Sparkassenstiftung für international Kooperation e.V.	NGO	Non-governmental organization
€	Euro	PIN	Personal Identification Number
ECOMOG	Economic Community of West African States Monitoring Group	POS	Point of Sale Terminals
ECOWAS	Economic Community of West African States	SDG	Sustainable Development Goals
e.V.	Eingetragener Verein	SIM	Subscriber Identity Module
G24	Intergovernmental Group of Twenty-Four	SLE	Sierra Leonean Leone
g	Grams	SME	Small and medium-sized enterprises
GAF	German-Azerbaijani Fund	SMS	Short Message Service
GDR	German Democratic Republic (DDR)	TVET	Technical and Vocational Education and Training
GHS	Ghanaian Cedi	UN	United Nations
GIZ	Deutsche Gesellschaft für	USD	Unites States Dollar

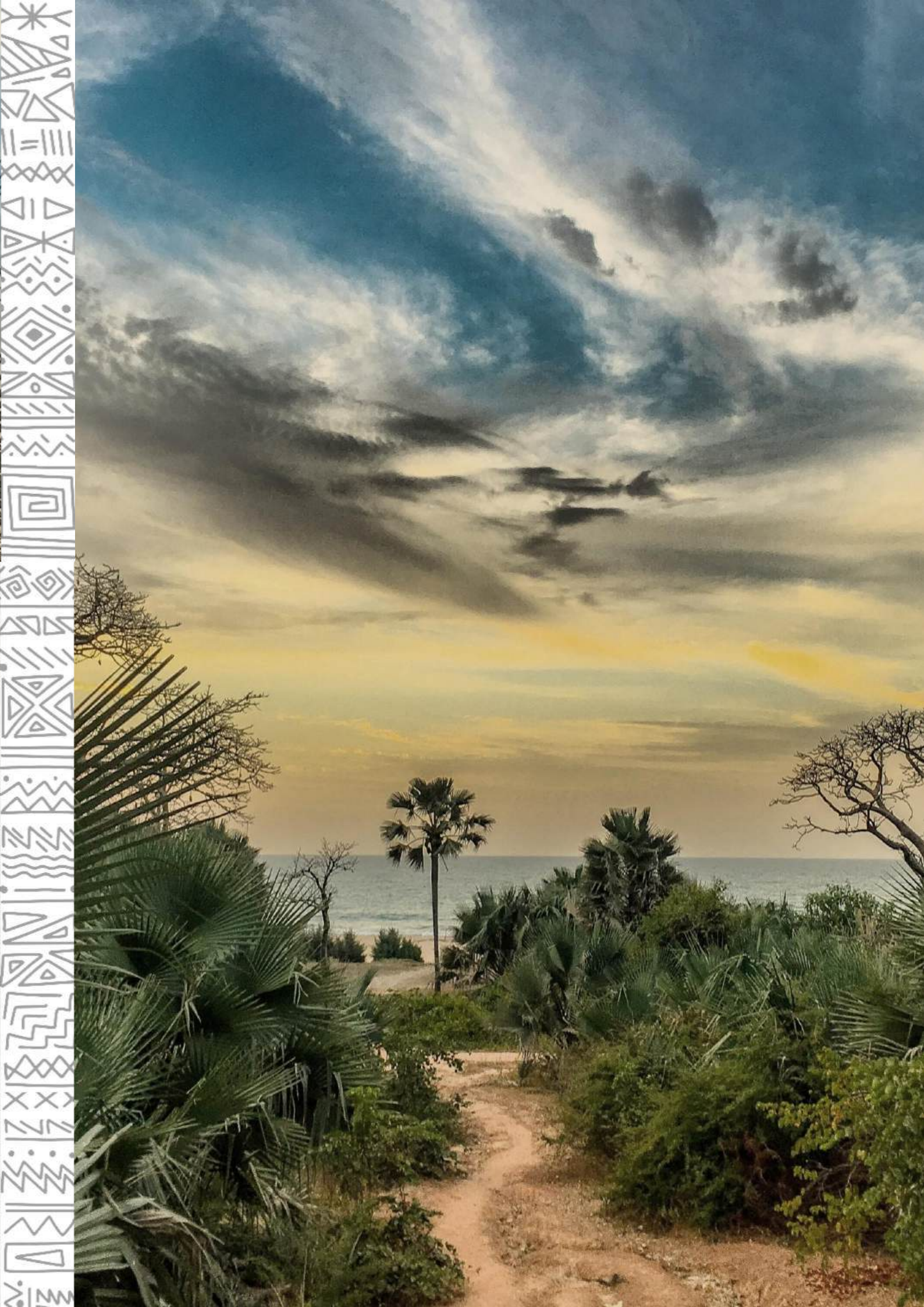




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German Sparkassenstiftung for international Cooperation e.V.

The Sparkassen Finance Group is the largest financial group in Europe and the market leader in Germany. In addition to the Sparkassen, it comprises regional and state banks, regional building societies, insurance companies and numerous other financial service providers.

In 1992, the Sparkassen Finance Group founded the Sparkassenstiftung für internationale Kooperation e.V. to extend the social mandate of the Sparkassen to developing countries and emerging economies.

Our mission: Think globally, act locally, cooperate internationally. The Sparkassen were set up in Germany over 250 years ago as microfinance institutions for low-income earners. Since then, they have grown into the largest financial group in Europe, successfully combining outstanding professionalism with a strong social mandate. Tasked with sharing this successful model with developing

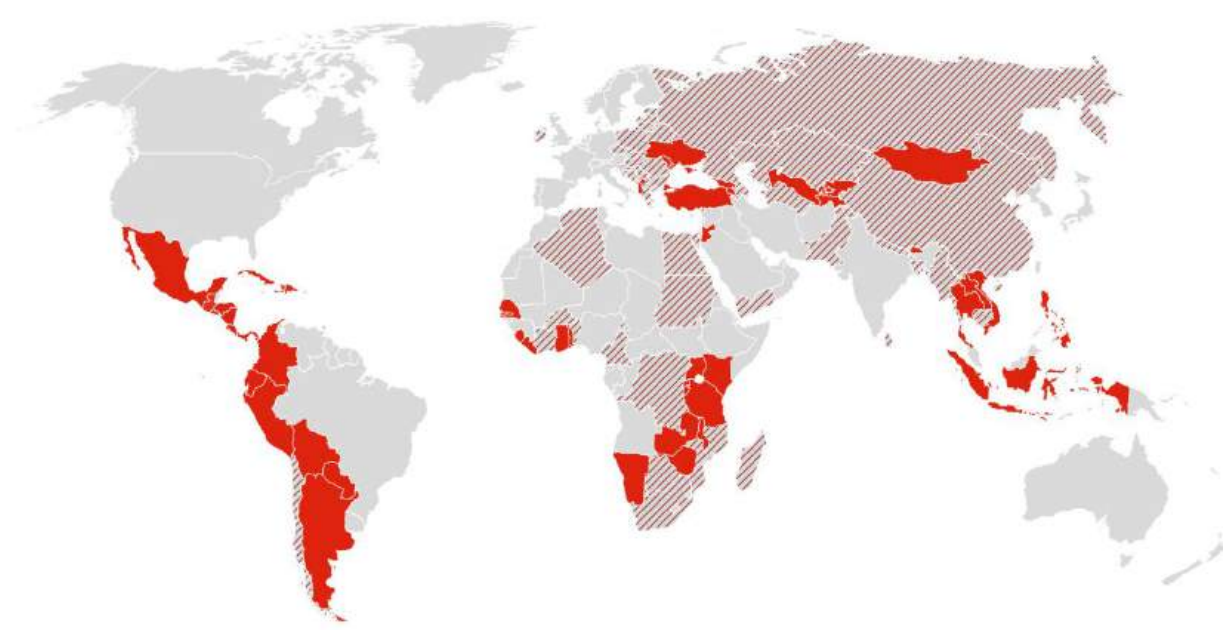
countries and emerging economies, German Sparkassenstiftung is bringing financial services to the people who live there.

Our objective: Universal financial access worldwide. German Sparkassenstiftung provides proactive support to financial institutions that sustainably foster economic and social development at local, regional or national level through needs-oriented banking services.

Our principles: Cooperation, confidence and practice-oriented solutions.

Partnership based cooperation: Counterpart institutions are not perceived as clients but as partners. The transfer of success factors, adapted to suit local conditions, leads to positive outcomes.

Practical solutions: The success of German Sparkassenstiftung is based on the expertise and practical experience of the people employed in the Sparkassen Finance Group. Together with local experts trained by German Sparkassenstiftung, practitioners from the Sparkassen Finance Group channel their state-of-the-art knowledge into the design of customized solutions and assist their partner institutions to implement them. Besides a high degree of acceptance and ownership, this approach also secures project success over the longer term.



Our history: from founding to the present day

On behalf of the Sparkassen Finance Group, German Sparkassenstiftung has dedicated more than 30 years to the promotion of universal financial access and economic development around the world.

1961: The Egyptian government asked the German Savings Banks Association (DSGV) to assist it with the creation of credit cooperatives in the Nile Delta.

1980s: Germany's Sparkassen repeatedly received requests for support to establish financial institutions and thus launched projects in Asia, Africa and Latin America.

The fall of the iron curtain and the break-up of the Soviet Union brought new challenges and the Sparkassen in the former German Democratic Republic (GDR) had to be restructured and enabled to operate in a social market economy. Once this task was completed, there followed a surge in the number of requests for support from Central and Eastern European countries.

1992: The Sparkassen Finance Group responded to this international demand for its expertise and experience by founding the German Sparkassenstiftung for International Cooperation (DSIK), to promote economic and social development in other countries and to expand development-policy engagement.

1994: Introduction of the “business games” to coach staff in a partner institution by replacing the passive transfer of knowledge with an exchange of experience.

1997: Assisting the Philippines-based non-governmental organisation CARD to obtain a bank license and establish its own bank.

2000: The German-Polish Savings Banks Cooperation Office was set up to foster cross-frontier business ventures.

2002: Loans for small enterprises in Azerbaijan are promoted using the KfW's

German-Azerbaijani Fund. Azerbaijan's Finance Ministry commissioned German Sparkassenstiftung to administer this fund.

2005: With the Sparkassen Reconstruction Fund for South Asia, the Sparkassen Finance Group provided assistance following the Tsunami 2004 in Indonesia and Sri Lanka.

2006: Nobel Peace Prize for microfinance Muhammad Yunus and the Grameen Bank for promoting economic and social development from the bottom up. In the 1980s, the Sparkassen Finance Group helped the Grameen Bank to train its staff members.

2007: Financial education and savings mobilization. German Sparkassenstiftung intensified its efforts in financial education in developing countries.

2011: Rollout of the first-ever World Savings Day in the Democratic Republic of the Congo. The aim was to make it easier for people with moderate to low-level incomes to access financial services.

2012: Celebration of the 20th anniversary. Only 50 per cent of the world's population over 15 years has a bank account. Around the globe, German Sparkassenstiftung is actively working to get the remaining 50 per cent banked.

2014: Networking by rolling out regional projects to strengthen the exchange and to focus project work both thematically and regionally.

2017: A quarter century of project work across the globe.

2021: Change of name. Deutsche Sparkassenstiftung für internationale Kooperation e.V. (DSIK).



German Sparkassenstiftung in Western Africa

In Western Africa, the overall objective of German Sparkassenstiftung is the inclusion of disadvantaged groups and their participation in economic life and by creating economic prospects to reduce structural inequalities and thus contributing to poverty reduction.

Equipping and strengthening the Credit Union sector has high significance to German Sparkassenstiftung, since the Credit Unions play a key role to access financial products and services, especially for those at the bottom of the pyramid. To this end, the aim is to support the Credit Unions and their apex bodies, by enabling them to provide their members with customized, target group-oriented services. Thereby, unbanked and disadvantaged groups can gain access to financial services and are able to participate in economic life. Financial inclusion means to make a significant contribution to poverty reduction.

2010: First project of Sparkassenstiftung in Western Africa/Ghana.

2015: Development of the “Regional Project”: “Strengthening the Credit Union Associations in Ghana, The Gambia, Sierra Leone and Liberia in their organizational capacity” funded by Federal Ministry for Economic Cooperation and Development (BMZ).

2018: Implementing the training-project: “Strengthening Co-operative Credit Unions and other Microfinance Institutions in providing financial services in Ghana” (BMZ).

Co-organizing, establishing educataGhana, an international education exhibition and idea factory with the Delegation of German Industry and Commerce (AHK).

2019: Start of the migration-project

“Supporting returning refugees and potential migrants from Ghana/The Gambia” on behalf of German Agency for International Cooperation (GIZ).

Introducing the first World Savings Day in Accra with schools and Microfinance Institute.

Registration of the regional office as German Sparkassenstiftung Western in Ghana.

2020: Deepening the cooperation with Konrad Adenauer Stiftung (KAS), Delegation of German Industry and Commerce in Ghana (AHK), Irish League of Credit Unions Foundation (ILCUF) and GIZ.

2nd edition of educataGhana and rolling out of the World Savings Day.

Cooperation with the Ministry of Inner-City and Zongo Development (Zongo Training).

Introducing the Junior-Short-Term Expert project with partner Sparkassen.

2021: four projects in Western Africa, “Regional Project”, “Training Project”, “Migration Project” and „Access to Finance” (on behalf of GIZ).

First national service personnel in Accra joining German Sparkassenstiftung.

2022: Successful completion of the “Training Project” (accreditation of the trainings by the Bank of Ghana), the “Migration Project” and the „Access to Finance” project.

Development of “German Days” with AHK and German Embassy.

2023: start of the 2nd phase of the “Regional Project” (Sustainable transformation of the financial sector by strengthening the credit union sector in West Africa).

2024: New project: “Private and Financial Sector Development in Ghana” on behalf of GIZ.



*Our key success factors:
Partnership-based
cooperation and practice-
oriented solutions*





Projects in Ghana since 2010

The **Regional Project** aims to strengthen the Credit Unions and its Association by building their capacities. Main intervention areas are and have been the

- restructuring of the Ghana Co-Operative Credit Unions Association,
- development and implementation of a framework to audit Credit Unions,
- establishing of a Management Information System for the Association,
- introducing a new MSME lending product and business skills training,
- baseline studies and framework design on women inclusion for the Credit Unions,
- Youth Savings and Literacy programme.

In cooperation with the Ghana Microfinance Institutions Network, a **Training and Certification Program** for Board and Directors of Credit Unions and Microfinance Institutions has been developed and accredited by the Bank of Ghana as a prerequisite to become or remain board member, director or manager of a microfinance institute (successfully concluded in 2022).

The aim of the project **Supporting returning refugees from Ghana** and its follow-up project, **Economic inclusion of returned and potential migrants** in Ghana and The Gambia, was to support returnees for a successful economic start once they return to their home country (successfully concluded in June 2023).

Access 2 Finance for SMEs: the project was aimed to enable growth-oriented small and medium-sized enterprises to access new and needs based financial services. The project provided participants with the set of skills to increase their bankability to bridge the gap between the demand and the supply side (successfully concluded in 2022).

In cooperation with ICON Institute, the **Private and Financial Sector Development** project provides consulting services to GIZ supporting

- improving demand-oriented financial services,
- building capacity of networks of business development services,
- improving access to employment services and
- enhancing the financial and growth of green business.



Projects in Liberia from 2019 – 2023

Due to the civil wars and Ebola, the apex body (established in 1973) was dormant for many decades. As part of the **Regional Project**, the aim was to revive the Liberia Credit Union National Association and empower them to offer their members access to financial services and products. Achievements at the end of the project activities in 2023 have been

- the implementation of a strategy to revitalize the apex body,
- the restructuring of the head office, setting up the financial records/accounting and improved accountabilities,
- new governance standards, risk management, data collection and
- Covid-19 recovery strategy.

Due to the new direction of the Federal Ministry for Economic Cooperation and Development, the project activities in Liberia ended in 2023, while successfully handing over the achieved results to the Liberia Credit Union National Association.

Project in Sierra Leone since 2019

In Sierra Leone and as part of the **Regional Project**, German Sparkassenstiftung is partnering with Irish League of Credit Union Foundation to provide financial literacy to entrepreneurs in the micro, small and medium- sized enterprise sector and to strengthen the National Cooperative Credit Union Association Sierra Leone. And since 2023, German Sparkassenstiftung has a permanent representation in Sierra Leone to intensify our efforts in

- providing technical support to establish sound financial records and reports,
- establishing the Central Finance Facility and
- developing a Credit Union Operation Basics Manual for the capacity development

needs of the Credit Union Movement in Sierra Leone.

Projects in The Gambia since 2018

In The Gambia, German Sparkassenstiftung implemented two projects, the **Regional Project** in partnership with the National Association of Co-Operative Credit Unions of The Gambia, the “Economic Inclusion of returnees and potential migrants in Ghana and The Gambia” and “Support of MSME's creation to combat the causes for flight in The Gambia”. Both projects are known as the “**Migration Project**” and concluded successfully in 2022/2023.

The **Regional Project** aimed at strengthening the Credit Union Associations in The Gambia, is engaging in the following four workstreams in order to achieve the objective.

- Implementation of a Risk Management at apex level and pilot Credit Unions with the aim to include the twelve largest Credit Unions in The Gambia going forward.
- New legal framework, the National Cooperative Policy has been passed as an act of law in 2021. This replaces the previous act, which dated back to the 1960ies and did not envisage the existence of Credit Unions.
- Supporting the Training Academy of the National Association of Co-Operative Credit Unions Training Academy, by developing relevant trainings and the accreditation process to become a formal educational entity 2024.
- Rollout of a corporate lending concept, intended to benefit businesses of existing Credit Union members and help them grow their corporate ventures as well as improve on record keeping.
- Review and develop an updated, user-friendly version of the Digital Wallet for the National Association of Co-Operative Credit Unions and associated Credit Unions.

- The Gambian element of the second phase of the **Migration Project** was also implemented in cooperation with the National Association of Co-Operative Credit Unions and two dedicated Credit Unions, both of which provide a country wide reach. The team has been also working in cooperation with the International Organisation for Migration office as well as German Gambian Advisory Centre.

Project in Senegal

Considering the planned regionalization, important synergies of both projects and the reorientation in Senegal, it is foreseen to integrate the project activities in Senegal into the **Regional Project** Western Africa in 2025.

In addition to the regional unity, both projects are characterized by strong similarities. The overarching development goal of the individual project is “(...) to secure people's livelihoods and combat poverty, hunger and inequality by improving financial literacy and financial inclusion in order to meet the central claim of the 2030 Agenda “Leave no one behind”.

After integration into the Regional Project, relevant players in the Senegalese cooperative and microfinance sector will be identified and project partnerships established.

An initial regional exchange between the stakeholders from the **Regional Project**, the stakeholders in Senegal and the Western Bloc of the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA) have already taken place (facilitated by German Sparkassenstiftung) and proven to be beneficial for all parties involved.

Project in Togo

As direct neighbour of Ghana and geographically part of West Africa, a close contact and exchange between Togo and Ghana has been established to learn from each other (knowledge management) and share good practices.

The scope of the project in Togo are the

- establishment and further development of the training centre including the development of curricula and teaching materials and training of trainers with the aim of implementing dual vocational training,
- systematization of training with the involvement of rural branches and employees, including through the implementation of a digital learning platform,
- strategic consulting and training to professionalize management and control elements,
- systematization of credit processes through increasing automation of lending and development of additional micro-credit products,
- Improving and standardization of branches,
- support in strategic alignment with regard to HR strategy and marketing strategy and corporate realignment.

The project in Togo will be successfully completed in 2025, while the handing over and closing phase will be supported by the team of German Sparkassenstiftung Western Africa, remotely as well as temporary business trips to Lomé.



Additional activities and events in Western Africa

In line with the regional project, German Sparkassenstiftung is also creating special opportunities for youth and women around financial literacy and financial inclusion.

World Savings Day

In partnership with Jireh Microfinance, German Sparkassenstiftung marked the first World Savings Day on 31st of October 2019 with the pupils of Kokomlemle Cluster of Schools in Accra, Ghana

Since then, the World Savings Day has been carried out in The Gambia and Ghana in cooperation with the Ministries of Education, the Konrad-Adenauer-Stiftung, The Delegation of German Industry and Commerce in Ghana and supported by the German Embassy.



Over 2.500 pupils across our project countries in West Africa have been engaged in education of the essence of forming good saving habits to ensure the children, and youth become responsible, self-reliant, and self-sufficient.

The activities during the World Savings Days are among others

- “Savings Quiz Wheel” to test the saving knowledge as well as to teach more about savings,
- “Savings Board Game” to teach financial literacy,
- Opening of savings accounts with Credit Unions,
- Story reading “Ananse and his red piggy bank”, this book taught lessons on how to work harder, how to be smart, how to save and how to invest.

In 2024, the World Savings Day has become an integral part of the regional project and was included in the Youth Savings programme of the Credit Unions in Ghana.

educataGhana

Since 2018, German Sparkassenstiftung organizes every other year the Ghana’s International Education Exhibition and Idea Factory (educataGhana) together with The Delegation of German Industry and Commerce to address the key areas of Ghanaian education, technical and vocational training, entrepreneurship and financial inclusion.

After the successful start in 2018 with over 2,000 visitors, educata2020 has been designed as hybrid-event and attracted some 700 on-site visitors as well as more than 3,000 virtual audiences. Following panel discussions on the topics employment and vocational training (TVET), the event also incorporated two innovation challenge pitches which brought together young minds with tech-enabled solutions to challenges in insurance,



vocational training and financial education.

In 2022, the event was focused on businesses, as most have faced a variety of challenges because of uncertainty ranging from worldwide pandemics to political instability and insecurity across countries.

The scope of *educataGhana*'24 sets the stage for innovation, collaboration, opportunities around skills development training and apprenticeship in Germany, so to shape the future of education and skills development in Ghana. The theme was "Hands-on Learning for Career and Business Success." Participants discussed the role of TVET in economic development, the importance of partnerships, and ways to empower women in the vocational education space.

The next *educataGhana* is scheduled for 2026.

Training of the Zongo Community

The goal of the training activities is the financial inclusion through economic empowerment and business development for Zongo and Inner-City artisans and cooperatives like market women and micro- and small enterprises in rural areas. The

training was initiated in cooperation with the Ministry of Inner-City and Zongo Development, Konrad-Adenauer-Stiftung and Queen of Peace Cooperative Credit Union. Market women from Madina have been trained by using the Business and Saving Games, developed by German Sparkassenstiftung.

Since the pilot in 2020, over 600 women have been trained financial literacy and business skills in their local language (Twi), and the mixed age range and businesses from food vendors, second-hand clothing and seamstress, provision stores or charcoal businesses made the training lively as participants shared their experiences.

James Town Kids

In 2022, a financial literacy training was initiated for school children from the Universal Wonderful Street Academy at James Town. The training aimed to encourage the young students to be conscious of their finances, inculcate in them the habit of savings, setting up financial and career goals and how to achieve them through a play-learning approach. The vision and goal of the founder of the school, Mr. Louis Yeboah Wonder Doe,





known as the Ghanaian artist Louis Wonder, is to take children off the streets and put them into a classroom where they can be educated and will get two meals per day at no cost. During the financial literacy training the children were taken through interesting activities such as:

- how to prepare a simple budget planner,
- to differentiate between needs and wants,
- guidance to set short-term goals and future career goals, a word search to fish out some hidden financial terms and give the explanation of the terms.

Faces of Football Workshop

Faces of Football is an initiative by Petra Landers (a former member of the German Female Football National Team) in collaboration with German Sparkassenstiftung and the German International School Accra. The event aims to bring together young girls from diverse backgrounds around the theme of sports which unites all irrespective of race, gender, financial background and an avenue to show the girls that sport can break barriers and empower. Additionally, the girls will have the opportunity to learn basic financial skills for children. Petra is the patron of Ghana's first social soccer school and has organized soccer workshops across the continent. She is dedicated to creating opportunities for young girls through sports.

"Football is not only sport. It is dedication, teamwork and respect. Playing football is not about winning only. It's about being with others, helping a team, having dreams and grow. This is the real face of football!"

German Weeks

The German Weeks is a series of annual event organised by the Delegation of German Industry and Commerce in Ghana (AHK Ghana)

together with the German Embassy and supported by many other German companies and organisations in Ghana. The celebration forms part of our efforts to deepen the cordial business relationship between Ghana and Germany through story telling and other fun activities.

As German Sparkassenstiftung, we support the German Weeks by co-organising among others the event "Live, Study and Work in Germany". The aim and task during the event is to sensitize interested Ghanian about cultural differences between Ghana and Germany or the cost of living in Germany.

Junior-Consultants

In cooperation with the Rheinischer Sparkassen- und Giroverband (RSGV) and other partner Sparkassen, German Sparkassenstiftung welcomes Junior Consultants from partner Sparkassen supporting our Regional Project in Ghana and The Gambia.

The active support, latest knowledge and new trends from Sparkassen have a positive impact on our daily project work and some of the results are:

- "My Pocket Money Planer" for the Credit Unions in Ghana, to attract and educate young members,
- supporting the marketing activities by developing content for social media for the National Association of Cooperative Credit Unions of The Gambia (NACCUG) to introduce the Credit Union Movement,
- research on potential cooperation with Fin-Techs and MCL Workbook, Make-or-Buy Analysis,
- developing materials for the "Youth Savings Programme".

The active exchange between the partner Sparkassen and German Sparkassenstiftung is a unique success factor in our project work.





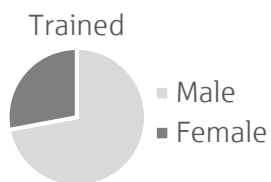
Facts and Figures from Ghana

Business Games Training

Total no. trained 229

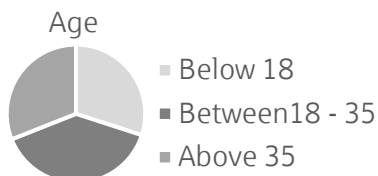
Gender

- Male (72%) 165
- Female (28%) 64



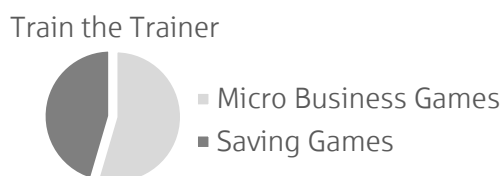
Age

- Below 18 30%
- Between 18 – 35 39%
- Above 35 31%



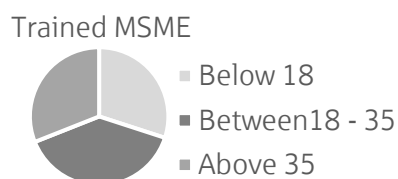
Train the Trainer

- Micro Business Games 24
- Saving Games 20



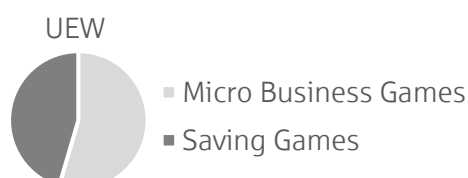
Trained MSME

- Micro Business Games 24
- Saving Games 20



University of Education Winneba

- Micro Business Games 24
- Saving Games 20



Youth Savings Programme

- Saving Games 156

Financial Literacy Training

- World Savings Day 120
- Faces of Football 35

German Weeks

- Participants 120

Faces of Football

- Financial Literacy Training 120

educataGhana24

- Saving Games 80
- MSME 25







Our commitment to the Sustainable Development Goals

The work of German Sparkassenstiftung is in line with the 2030 Agenda for Sustainable Development of the United Nations which was adopted by all Member States in 2015.

The Agenda's 17 goals provide a basis for achieving global economic progress while maintaining social justice and respecting the earth's ecological limitations. With our projects we contribute to fulfilling the following ten Sustainable Development Goals (SDG).



Project partners and donors for the activities in Western Africa

More than 200 long-term projects in over 80 countries across the globe. All these projects are financed from interest revenues on German Sparkassenstiftung's equity capital, donations from the Sparkassen Finance Group and from donor organisations, which sometimes are at the same time project partners.

Ghana Co-operative Credit Unions Association (CUA) Limited



The Credit Union Movement in Ghana began in 1960 and in 1968, the Ghana

National Union and Thrift Association, the forerunner of the Ghana Co-operative Credit Unions Association, was established. Its duties were to promote, educate, organize, and support the Credit Union Movement.

The Ghana Co-operative Credit Union Association affiliates to the African Confederation of Co-operative Savings and Credit Association, the World Council of Credit Unions and is the umbrella body of all Credit Unions in Ghana. The aim is to provide financial and technical services to its members ensuring that the Credit Union concept is promoted properly to become a household word.

Ghana Co-operative Credit Unions Association is to regulate and supervise all Credit Unions on behalf of the Bank of Ghana for sanity to prevail in the market and the support during the process of obtaining the license to commence business. Also, auditing accounts

of the Credit Unions in accordance with the law of auditing just to ensure that there is fairness and justice in the administration of funds in the Credit Unions in Ghana. Similarly, all the Credit Unions are requested to deposit some percentage of funds into statutory reserves and deposit guarantee schemes so that in times of difficulties, financial assistance to the Credit Union in trouble can be provided.

The Ghana Co-operative Credit Unions Association also meets regularly with stakeholders in the formulation of rules and regulations of the Credit Unions in the country. It is also member of the Ghana Microfinance Institutions Network and directly co-operates with the Department of Co-operatives of the Ministry of Employment and Social Welfare and the Ghana Co-operative Council (www.cuagh.com).

National Association of Cooperative Credit Unions of The Gambia (NACCUG)



The National Association of Cooperative Credit Unions of The Gambia was formed and legally registered in 1992. As the apex body for Credit

Unions in The Gambia, the mandate is to promote and support the development of Credit Unions across the country. It is licensed by the Central Bank of The Gambia as a Non-Bank Financial Institution and is also affiliate of the World Council of Credit Unions based in the United States of America.

The mission of sustainable development through Credit Unions complements The Gambian Government's efforts in fighting poverty and socio-economic exclusion especially among the rural, poor and marginalized groups in the country. The National Association of Cooperative Credit Unions of The Gambia also provides capacity building and trainings to ensure the smooth operations of the Credit Unions. Furthermore,

the management of the Central Finance Facility and the mandated of supervision, coordination and audit functions also falls under its responsibility (www.naccug.com).

Liberia Credit Union National Association (LCUNA)



The Liberia Credit Union National Association started in 1966 and was officially established in 1969 and accredited in 1973 by the

Ministry of Agriculture. It supports the development of Credit Unions to enable them to provide valuable and sustainable financial services to their members. The association is affiliated to both, the World Council of Credit Unions and The African Confederation of Co-operative Savings and Credit Association.

The Liberia Credit Union National Association was among the top-ranking national apexes in Africa. But everything collapsed during the two civil wars (1989 – 1996 and 1999 – 2003) and Ebola epidemic in 2014, so that the apex body has not been able to regain its strength.

In March 2019, German Sparkassenstiftung started the partnership with the Liberia Credit Union National Association to support the revitalization of the Credit Union movement in Liberia. Due to the new direction of the Federal Ministry for Economic Cooperation and Development, the partnership was concluded in 2023 ([Facebook LCUNA](https://www.facebook.com/LCUNA)).

National Cooperative Credit Union Association (NaCCUA) Sierra Leone



The apex body of all Credit Unions in Sierra Leone was formally established in 2013, recognizing the challenges of financial exclusion within

Sierra Leone. Therefore, the aim of the Credit Union Movement across the country is to

serve and addressing Sierra Leoneans financial needs. As of today, there are 27 Credit Unions in Sierra Leone with over 18,000 members affiliated to the apex body and include community-based Credit Unions, open to any members within the common bond, and employee-based teacher Credit Union, open to teachers within a particular area. Since establishment, the work of the apex body has been guided by the global co-operative principles with the mission "To support the growth and development of cooperative Credit Unions through the provision of member based financial and technical services" (www.naccuasl.org).

Irish League of Credit Unions (ILCU) Foundation




Building on the success of the Irish Credit Union movement, the International Development Foundation works with Credit Unions movements internationally to achieve a collective aim, the financial inclusion for people and communities everywhere.

The Foundation was incorporated in 1989, becoming the international development arm of the Irish League of Credit Unions, and subsequently received charitable status. From the early 1990s the Foundation began directly supporting Credit Union development in low-income and developing countries.

The Foundation provides access to the knowledge, expertise and support required to fight poverty and achieve financial inclusion in rural and urban communities, with a particular focus on those of Ethiopia, The Gambia and Sierra Leone (www.ilcufoundation.ie).



More than half of German Sparkassen are members of German Sparkassenstiftung for International Cooperation.



Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH


giz As a service provider in the field of international cooperation for sustainable development and international education work, we are dedicated to shaping a future worth living around the world. We have over 50 years of experience in a wide variety of areas, including economic development and employment promotion, energy and the environment, and peace and security. The diverse expertise of our federal enterprise is in demand around the globe – from the German Government, European Union institutions, the United Nations, the private sector, and governments of other countries. We work with businesses, civil society actors and research institutions, fostering successful interaction between development policy and other policy fields and areas of activity. Our main commissioning party is the German Federal Ministry for Economic Cooperation and Development (BMZ). The commissioning parties and cooperation partners all place their trust in GIZ, and we work with them to generate ideas for political, social and economic change, to develop these into concrete plans and to implement them. Since we are a public-benefit federal enterprise, German and European values are central to our work. Together with our partners in national governments worldwide and cooperation partners from the worlds of business, research and civil society, we work flexibly to deliver effective solutions that offer people better prospects and sustainably improve their living conditions (www.giz.de).

Rheinischer Sparkassen- und Giroverband (RSGV)

Headquartered in Düsseldorf, the Rheinischer Sparkassen- und Giroverband is one of twelve

regional Sparkassen and Giro Associations in Germany. The RSGV advises the Rhineland savings banks in all areas and represents their interests vis-à-vis the public and institutions. As a member of the German Sparkassen and Giro Association, the RSGV helps determine the business policy orientation and joint advertising presence of the Sparkassen.

The tasks of the RSGV are manifold: The association is in close dialog with the municipal and state political level; it informs and advises the state parliament and the state government, which determine the legal framework for the Sparkassen activities or exercise a supervisory function. In addition, the RSGV supports its member Sparkassen with a wide range of services: It advises them on business policy and legal issues, initiates and coordinates banking concepts and supervises projects in the Sparkassen. Furthermore, the RSGV designs and implements marketing activities such as advertising campaigns, sales promotions and trade fair participations. The RSGV's audit unit carries out statutory and other audits, in particular those of the annual financial statements. 1,091 business outlets (of which over 382 are self-service outlets) and 2,397 ATMs are available to customers in the Rhineland. Every savings bank in the Rhineland also offers the possibility of calling up information, making transactions, placing orders or purchasing savings bank products via PC or telephone. Those who want to save themselves a trip to a branch and also do without personal advice can order securities directly via sbroker.de, a subsidiary of the savings banks. Other affiliated companies of the Rhineland Savings Banks include Landesbausparkasse (LBS), DekaBank and PROVINZIAL. With their help, the Rhineland savings banks can offer their customers a complete financial service.

 **Rheinischer
Sparkassen- und Giroverband**



Sparkasse Attendorn-Kirchhundem-Lennestadt (SPK ALK)

Sparkasse Attendorn-Lennestadt-Kirchhundem is a project partner of the German Sparkassenstiftung Western Africa and the National Association of Cooperative Credit Unions of The Gambia.

For many years, Sparkasse Attendorn-Lennestadt-Kirchhundem has focused on stability and sustainable development. This approach pays off, especially in difficult economic times – making the Sparkasse a strong and reliable partner.

“Acting responsibly creates trust. This trust in turn shapes our efforts to constantly improve advice and service and to further increase the recommendation rate and customer satisfaction,” said Heinz-Jörg Reichmann, Chairman of the Management Board, at the annual press conference.



There is a broad social and political consensus on the need for a more sustainable economy and way of life – Including the fact that the transformation can only succeed in the long term if all stakeholders in our society actively work together. And Sparkasse Attendorn-Lennestadt-Kirchhundem is part of this process out of conviction. With its products, its services and its overall social commitment, it supports the people and the economy in the region on the path to a sustainable future.

Federal Ministry for Economic Cooperation and Development (BMZ)

“Worldwide pandemic control, climate protection, displacement and migration, digitalization – Germany’s development policy provides answers to the global issues of the

future. Our guidelines for this are the 17 Sustainable Development Goals (SDGs) of the United Nations.”

The BMZ was founded in 1961 to bundle the responsibilities in the field of development cooperation that had previously been assigned to various ministries. It was modelled on the Federal Ministry for Marshall Plan Affairs, which had existed since the founding of the German government and was responsible for reconstruction in war-torn Europe. Similar methods were now to be used to advance underdeveloped areas. Since 1993, it has borne the name Federal Ministry for Economic Cooperation and Development, which is still valid today.

The BMZ develops the guidelines and concepts of German development policy. It determines the long-term strategies for cooperation with the various actors and defines the rules for their implementation. This basic work is then used to develop joint projects with the partner countries of German development cooperation and with international organizations active in development policy. The United Nations Millennium Development Goals provide orientation. Politically and financially, the focus is on bilateral governmental cooperation – that is, direct cooperation with a partner country. Together with the partners and in coordination with other donor countries, the BMZ develops country concepts and jointly defines priority areas. Country strategies are the central management tool and the basis for medium-term cooperation. They are set out in contracts that specify the objectives and timetables as well as the type and amount of funding. These include, for example, low-cost loans, advisory and training services, promotion of private sector investment, scholarships and emergency aid. The BMZ



commissions the implementing organizations to implement the contracts and monitors the results of their work (www.bmz.de).

Delegation of German Industry and Commerce in Ghana (AHK)



At 150 locations in 93 countries around the world, the German Chamber Network (AHKs) offers its experience, network and services to German and foreign companies. AHKs are located in all countries which are of special interest for German industry and business. The Delegation of German Industry and Commerce in Ghana is part of the worldwide AHK German Chamber Network. Our goal as AHK Ghana is to sustainably enhance the economic activities between Germany and Ghana.

Drawing from our vast experience and expertise, we are able to provide high quality services to German and Ghanaian companies seeking a comprehensive overview of the various markets of interest in order to make well-informed business decisions. We offer a vast range of services through our DEinternational Department and our Competence Centres. We are the Delegation of German Industry and Commerce in Ghana, and we are your #PartnerInGhana

The Delegation is closely connected to the Chambers of Industry and Commerce (IHKs) in Germany. Together, they support German companies with promoting and extending their business relations to foreign countries. The umbrella organisation of the IHKs is the German Chamber of Commerce and Industry (DIHK), which also coordinates and supports the AHKs and Delegations. Furthermore, the cooperation with various German trade associations strengthens the link between AHKs and business markets in Ghana and world-wide (www.ghana.ahk.de).

Konrad Adenauer Stiftung (KAS)



In our European and international cooperation efforts we

work for people to be able to live self-determined lives in freedom and dignity. We make a contribution underpinned by values to helping Germany meet its growing responsibilities throughout the world. We encourage people to lend a hand in shaping the future along these lines.

With more than 70 offices abroad and projects in over 120 countries, we make a unique contribution to the promotion of democracy, the rule of law and a social market economy. To foster peace and freedom we encourage a continuous dialog at the national and international levels as well as the exchange between cultures and religions.

Since 1966, the main objectives of KAS in Ghana:

- Supporting economic and socio-political reforms of the present government,
- Strengthening the role of the parliament as an institution of political decision making,
- Promoting the participation of all strata of society in the political process, particularly by programmes for political education at grassroots level carried out by organisations of the civil society (NGOs),
- Promote the participation in local politics, particularly in the framework of the decentralisation process,
- Promoting the effective integration of traditional structures into the modern state administration for meaningful development at local (district) level,
- Creating a legal environment where the citizens can be sure of their rights; and
- Promoting gender equality as a crosscutting task.

(www.kas.de)

Things to know about Western Africa

The United Nations defines Western Africa as the 17 countries of Benin, Burkina Faso, Cape Verde, The Gambia, Ghana, Guinea, Guinea-Bissau, Ivory Coast, Liberia, Mali, Mauritania, Niger, Nigeria, Senegal, Sierra Leone, and Togo as well as Saint Helena, Ascension and Tristan da Cunha.

In early history West Africa included several prominent regional powers that dominated the coast and internal trade networks, since West Africa was the intersection of trade routes between Arab-dominated north and specialized goods from the south of the continent (like gold, advanced ironworking or ivory).

After European exploration encountered rich local economies and kingdoms, they further exploited the slave trade to provide labour for colonies, especially in America. After the end of the slave trade in the early 19th century, Europeans, especially France and Britain, continued to exploit the region through colonial relationships – exporting labour intensive agricultural crops like cocoa and coffee, forestry products like tropical timber, and minerals like gold. Since independence, many of the West African countries like Ivory Coast, Ghana, Nigeria and Senegal playing important roles in the regional and global economies.

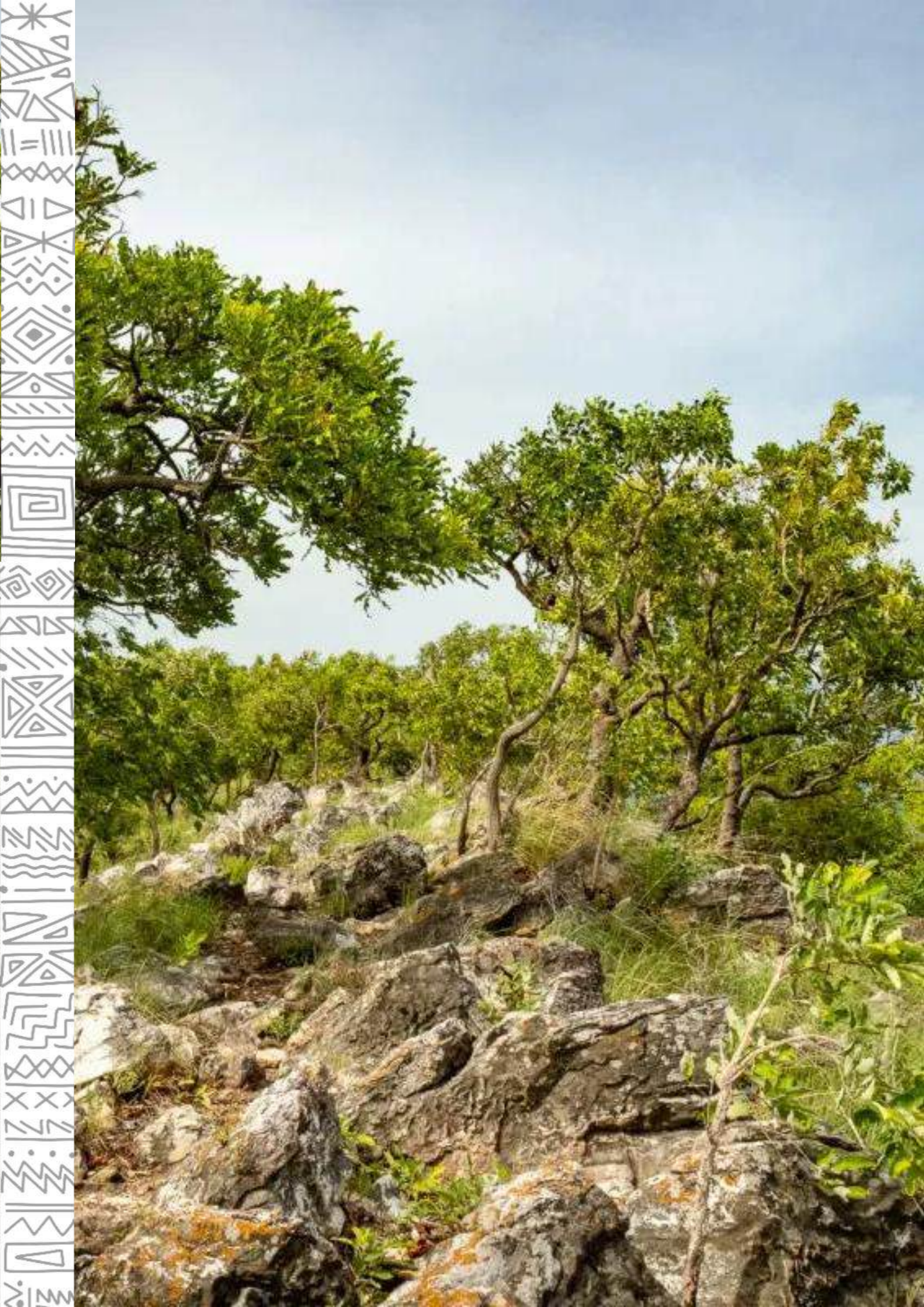
West Africa has a rich ecology, with strong biodiversity and several distinct regions. The climate and ecology are heavily influenced by the dry Sahara to the North and East, which provides dry winds during the Harmattan, and the west and humid climate to the south and of the Atlantic which provides seasonal monsoons.

This mix of ecologies, biodiversity-rich tropical forest, and drylands supports several rare or

endangered fauna, such as pangolin, rhinoceros, and elephant.

Because of the pressure for economic development, many of these ecologies are threatened by processes like deforestation, biodiversity loss, overfishing, pollution from mining, plastic and other economic processes, and the extreme changes that will result from climate change in West Africa





The Republic of Ghana



Ghana is situated on the coast of the Gulf of Guinea. Although relatively small in area and population, Ghana is one of the leading countries of Africa, partly because of its considerable natural wealth and partly because it was the first black African country south of the Sahara to achieve independence from colonial rule.

History: With over 34 million people (2024), Ghana is a multi-ethnic country with a diverse population, linguistic and religious groups, and the second-most populous country in West Africa, after Nigeria. The capital and largest city is Accra. Other major cities are Kumasi, Tamale, and Sekondi-Takoradi.

The first permanent state in present-day Ghana was the Bono state of the 11th century. Numerous kingdoms and empires emerged over the centuries, of which the most powerful were the Kingdom of Dagbon and the Ashanti Empire. Beginning in the 15th century, the Portuguese Empire, contested the area for trading rights, until the British ultimately established control of the coast by the late 19th century.

Following over a century of colonization, Ghana's current borders took shape, encompassing four separate British colonial territories: Gold Coast, Ashanti, the Northern Territories and British Togoland. These were



unified as an independent territory within the Commonwealth of Nations on March 6th, 1957, becoming the first colony in sub-Saharan Africa to achieve sovereignty. Ghana subsequently became influential in decolonisation efforts and the Pan-African movement.

Ghana is a unitary constitutional democracy led by a president who is both head of state and head of government. Since 1993, it has maintained one of the freest and most stable governments on the continent, and performs relatively well in metrics of healthcare, economic growth, and human development. Ghana consequently enjoys significant influence in West Africa, and is highly integrated in international affairs, being a member of the Non-Aligned Movement, the African Union, the Economic Community of West African States (ECOWAS), G24 and the Commonwealth of Nations.

Geography and climate: Ghana covers an area of 238,535 km² and is located on the Gulf of Guinea, only a few degrees north of the Equator and an Atlantic coastline that stretches 560 kilometres. Grasslands mixed with south coastal shrublands, and forests dominate the landscape. But Ghana is home to five terrestrial ecoregions: Eastern Guinean forests, Guinean forest-savanna mosaic, West Sudanian savanna, Central African mangroves, and Guinean mangroves. Ghana encompasses plains, waterfalls, low hills and rivers. The White Volta River and its tributary Black Volta, flow south through Ghana to Lake Volta, the world's third largest reservoir by volume and largest by surface area, formed by the hydroelectric Akosombo Dam, completed in 1965.

Ghana has a warm, tropical climate, while the eastern coastal belt is warm and moderately dry, the south-west corner is hot and humid, and the north is hot and dry. Due to the tropical climate, there are two main seasons: the rain and the dry seasons. North Ghana experiences its rainy season from April



to mid-October, while South Ghana experiences its rainy season from March to mid-November. The Harmattan, a dry desert wind, blows in north-east Ghana from December to March, lowering the humidity and causing hotter days and cooler nights in northern part of Ghana. The average daily temperatures range from 30°C during the day to 24°C at night with a relative humidity between 77% and 85%.

Language: Ghana is a multilingual country in which about 80 languages are spoken. English is the official language and of the languages indigenous to Ghana, Akan is the most widely spoken.

Ghana has more than seventy ethnic groups, each with its own distinct language. Languages that belong to the same ethnic group are usually mutually intelligible. Eleven languages have the status of government-sponsored languages: four Akan ethnic languages (Akuapem Twi, Asante Twi, Fante and Nzema) and two Mole-Dagbani ethnic languages (Dagaare and Dagbanli). The rest are Ewe, Dangme, Ga, Gonja, and Kasem, Hausa.

Religion: Christianity is the largest religion in Ghana, with approximately 70% of Ghana's population being member of various Christian denominations as of 2021, 20% are Muslims and the remaining 10% follow traditional beliefs. The religious tolerance in Ghana is very high and Christian holidays as well as Ramadan, the Islamic month of fasting, is observed in Ghana and important traditional occasions are celebrated.

Food and drinks: Ghanaian cuisine is diverse and includes an assortment of soups and stews with varied seafoods and most Ghanaian soups are prepared with vegetables, meat, poultry and/or fish. Fish is important in the Ghanaian diet with tilapia, roasted and fried whitebait, smoked fish and crayfish all being common components of Ghanaian dishes. Banku is a common Ghanaian starchy food made from ground corn and cornmeal-

based staples. Kenkey and Banku are usually accompanied by some form of fried fish or grilled tilapia and a very spicy condiment made from raw red and green chilies, onions, and tomatoes (pepper sauce). Banku and tilapia is a combo served in most Ghanaian restaurants. Fufu is the most common exported Ghanaian dish, in that it is a delicacy across the African diaspora.

Rice is also an established staple meal of Ghanaians across the country, with various rice-based dishes serving as breakfast, lunch and dinner, the main variants are Waakye, Plain Rice and Stew, Fried Rice and Ghana Jollof which is famous for the Ghana-Nigeria Jollof Battles.



The Republic of The Gambia



The Republic of The Gambia is the smallest country within mainland Africa (11,100km²) and surrounded by Senegal,

except the western coast on the Atlantic Ocean. The Gambia is situated at the lower reaches of the Gambia River, which flows through the centre of The Gambia and empties into the Atlantic Ocean. It has a population of 2,79 million (2024) and Banjul is the Gambian capital and the country's largest metropolitan area. Other large cities are Serekunda and Brikama.

History: As the first European, the Portuguese entered the Gambian region in 1455, but never established important trade there. In 1765, The Gambia was made a part of the British Empire by establishment of the Gambia Colony and Protectorate and in 1965, the





Gambia gained independence under the leadership of Dawda Jawara, who ruled until Yahya Jammeh seized power in a bloodless 1994 coup. Adama Barrow became the Gambia's third president in 2017, after defeating Jammeh. Initially accepting the results, Jammeh refused to leave office, triggering a constitutional crisis and military intervention by the Economic Community of West African States that resulted in his removal two days after his term was initially scheduled to end.



Geography and climate: As the smallest country in Africa, The Gambia is less than 50 kilometres wide at its widest point. In comparative terms, the Gambia has a total area slightly less than that of the island of Jamaica, but it contains three terrestrial ecoregions: Guinean forest-savanna mosaic, West Sudanian savanna, and Guinean mangroves. The Gambia has a tropical climate with a hot and rainy season from June until November. But from then until May, cooler temperatures predominate, with less precipitation. The climate in the Gambia closely resembles that of neighbouring Senegal, of southern Mali, and of the northern part of Benin. The average daily temperatures range from 32°C during the day to 20°C at night with a relative humidity between 67% and 82%.

Language: A variety of ethnic groups live in The Gambia, and each are preserving its own language and traditions. English is the official

language of the Gambia and is thus used for official purposes and education. Other languages include Mandinka (38% is spoken as a first language) are Pulaar (21%), Wolof (18%), and Soninke (9%) and other several other languages spoken by smaller numbers.

Religion: Approximately 96% of the population are Sunni Muslim. Except for a tiny fraction of one percent, the remainder of the population are Christian. Article 25 of the constitution protects the rights of citizens to practise any religion that they choose and intermarriage between Muslims and Christians is common. Virtually all commercial life in the Gambia comes to a standstill during major Muslim holidays, which include Eid al-Adha and Eid ul-Fitr.

The Christian community comprises about 4% of the population and are residing in the western and southern parts of The Gambia and most members of the Christian community identify themselves as Roman Catholic. However, smaller Christian groups also exist, such as Anglicans, Methodists, Baptists, Seventh-day Adventists, Jehovah's Witnesses, and small evangelical denominations.

Food and drinks: Gambian cuisine is part of West African cuisine and common ingredients include fish, rice, peanuts, tomato, black-eyed peas, lemon, cassava, cabbage, salt, pepper, onion, chili, and various herbs. Oysters are also a popular food from the River Gambia and are harvested by women.

A typical Gambia dishes is Benachin. A Wolof dish traditionally cooked in one pot and ingredients including fish or meat, seasoned with herbs, lemon juice, basil, aubergine, parsley, onion, chili, tomato, pumpkin, carrot, cabbage, vegetable oil, and water, with tomato paste sometimes added for colour. Caldo is a lemon-flavored steamed whole-fish dish, a variation of Yassa. Jorto or sompat are usually used. Domoda is a Mandinka dish made with concentrated peanut paste, meat or fish seasoned with salt, medium onion,



fresh tomatoes, potatoes, carrots, medium cabbage, water, tomato paste, lemon juice, soup stock, and white rice. Domo means eating and Da is the word for a stew pot.



The Republic of Sierra Leone

The Republic of Sierra Leone is a country on the southwest coast of West Africa and is bordered by Liberia to the southeast and Guinea surrounds the northern half of the nation. Sierra Leone has a tropical climate with a diverse environment ranging from savanna to rainforests, a total area of 71,740 km² and a population of estimated 8,6 million as in 2024. The capital and largest city is Freetown, and the country is divided into five administrative regions which are subdivided into 16 districts. Sierra Leone is a constitutional republic with a unicameral parliament and a directly elected president serving a five-year term with a maximum of two terms.

History: Although inhabited for millennia, Sierra Leone, as the country and its borders are known today, was founded by the British Crown in two phases: first, the coastal Sierra Leone Colony in 1808 (for returning Africans after the abolition of slavery); second, the inland Protectorate in 1896 (as the Crown needed to establish more dominion inland following the outcome of the Berlin Conference of 1884 – 1885). Hence, the country formally became known as the Sierra Leone Colony and Protectorate or simply British Sierra Leone and gained independence from the United Kingdom on April 27th, 1961.

During the few decades after independence, Sierra Leone witnessed an increase in political activities, transformations, turmoil, humanitarian and socio-economic crises. The country had its first general elections as an independent nation on May 27th, 1961. A new constitution was adopted in 1971, paving the way for Sierra Leone becoming a republic, and Siaka Stevens becoming the first executive president and on to this position until 1985 under a one-party system of government facilitated by the controversial 1978 Constitution. However, the country returned back to a multi-party system and a new constitution was adopted in 1991 that provided the means for a multi-party democracy. A brutal civil war broke out the same year, which went on for 11 years with devastating effects on almost everything that defined Sierra Leone as a nation.

1996, despite the civil war, the transformation back to a multi-party democracy brought fresh hopes and in 1996 Ahmad Tejan Kabbah became the first multi-party democratically elected president of Sierra Leone. A brief coup in 1997 led by Army Major Johnny Paul Koroma ousted Kabbah, who went into exile in Guinea. He was reinstated after nine months through military intervention by the Economic Community of West African States Monitoring Group (ECOMOG) and ended the civil war in 2002. Since 2018 Julius Maada Bio the the elected president of Sierra Leone.

Geography and climate: Sierra Leone lies on the African Plate and the main geographical features include wooded hill country, an upland plateau, and mountains in the east. The highest peak is Mount Bintumani, which is 1,948 m above sea level. The coastline has a belt of mangrove swamps and Freetown has one of the world's largest natural harbours.

The climate is tropical, although it could be classified as a tropical monsoon climate as well as it could also be described as a climate that is transitional between a continually wet tropical rainforest climate and a tropical



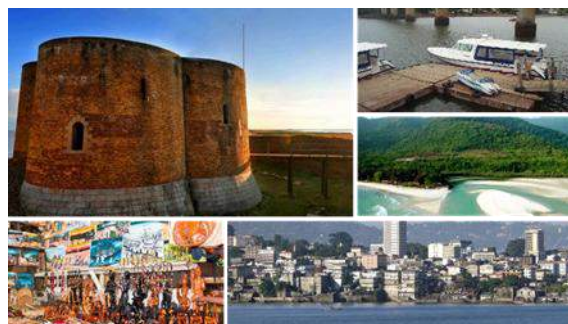
savanna climate. There are two seasons, the dry season from November to May, and the rainy season from June to October. December to January are the coolest months of the year, although temperatures can still exceed 40°C, lower to moderate humidity makes the heat around this time of the year more tolerable. Unlike March and April, the months that it gets hot and humid with temperatures around 33°C – 36°C and a solid 50% humidity, making the heat index higher than the actual temperature. The average sea temperature is 30°C.



Language: About 18 ethnic groups inhabit Sierra Leone; the two largest and most influential ones are the Temne and Mende peoples. About 2% of the country's population are Creole people, descendants of freed African American and West Indian slaves. English is the official language used in schools and government administration. Krio is the most widely spoken language across Sierra Leone, spoken by 97% of the country's population.

Religion: As a secular state, Islam and Christianity are the two main and dominant religions in the country. According to 2022 research, 78.5% of Sierra Leone's population are Muslims (mostly Sunni Muslims), 20% are Christians (mostly Protestants) and 1% belong to a traditional African religion or other beliefs. Most of Sierra Leone's ethnic groups are Muslim majority, including the country's two largest ethnic groups: the Mende and Temne.

Sierra Leone is regarded as one of the most religiously tolerant countries in the world and Muslims and Christians collaborate and interact with each other peacefully. Religious violence is very rare in the country. Even during the Sierra Leonean Civil War people were never targeted because of their religion. In September 2017, a Sierra Leone-based radical Nigerian Pentecostal Christian pastor name Victor Ajisafe was arrested by the Sierra Leone Police and held in jail after he preached an extreme religious intolerance and a fanatical hate speech against Islam and Sierra Leonean Muslims at his church sermon in the capital Freetown.



Food and drinks: The most commonly eaten food in Sierra Leone is rice, which is typically served as part of every meal eaten so that many Sierra Leoneans consider a meal as not complete without it. Another popular main food is Fufu (pounded cassava). Palm oil and peanuts are also widely eaten, while yam is not as often used as in other parts of West Africa. Other food items are bananas, cinnamon, coconut, ginger, okra, plantains and tamarind. Commonly eaten meats are goats, chickens and beef, and there are also a number of dishes using pork as an added ingredient. Oranges, bananas, papayas, lemons, avocados, guava, watermelons, mangoes, and pineapples are fruits commonly eaten by Sierra Leoneans. Stews are a fundamental part of Sierra Leone's cuisine, with cassava leaves having been called the country's national dish. Stew is often served with jollof rice, white rice or snacks such as plantain, akara, yam or cassava. Groundnut stew, also called peanut stew or peanut soup, often has chicken and vegetables included.





This is often served to families as a large meal. Cassava leaves are an important cooking ingredient in Sierra Leone and considered the primary staple food. In preparation, the tenderest cassava leaves are washed, then either pounded very finely or bruised with a pestle and mortar, and then finely shredded before cooking. The leaves are added to palaver sauce, which is made using red palm oil mixed with other ingredients, such as onions, pepper, fish, meat, and vegetables to create a stew. The stew is a favourite among Sierra Leoneans at home and abroad. To give the dish a more exquisite taste, coconut oil may be used instead of palm oil.

Ginger beer is typically a homemade non-alcoholic beverage, made from pure ginger, and sweetened with sugar to taste. Cloves and lime juice are sometimes added for flavour.

The Republic of Senegal



Senegal, is located at the most western point of the African continent and served by multiple air and maritime travel routes, making Senegal the “Gateway to Africa.” The country lies at an ecological boundary where semiarid grassland, oceanfront, and tropical rainforest converge; this diverse environment has endowed Senegal with a wide variety of plant and animal life. It is from this rich natural heritage that the country’s national symbols were chosen: the baobab tree and the lion.

History: The region as today was for long part of the ancient Ghana and Djolof kingdoms and important for the trans-Saharan caravan routes. It was also an early point of European contact and was contested by England, France, Portugal, and the Netherlands before ultimately coming under French control in the late 19th century. It remained a colony of France until 1960, when, under the leadership of the writer and statesman Léopold Senghor, it gained its independence – first as part of the

short-lived Mali Federation and then as a wholly sovereign state.

Although Senegal traditionally has been dependent on peanuts (groundnuts), the government has had some success with efforts to diversify the country’s economy. Even so, the country suffered an economic decline in the 20th century, owing in some measure to external forces such as the fall in value of the African Financial Community (Communauté Financière Africaine, CFA) Franc and the high cost of debt servicing, as well as to internal factors such as a rapidly growing population and widespread unemployment.

Almost two-fifths of Senegal’s people are Wolof, members of a highly stratified society whose traditional structure includes a hereditary nobility and a class of musicians and storytellers called griots. Contemporary Senegalese culture, especially its music and other arts, draws largely on Wolof sources, but the influences of other Senegalese groups (among them the Fulani, the Serer, the Diola, and the Malinke) are also evident. Wolof predominate in matters of state and commerce as well, and this dominance has fueled ethnic tension over time as less-powerful groups vie for parity with the Wolof majority.

The most important city is the capital, Dakar. This lively and attractive metropolis, located on Cape Verde Peninsula along the Atlantic shore, is a popular tourist destination. Though





the government announced plans to move the capital inland, Dakar will remain one of Africa's most important harbours and an economic and cultural centre for West Africa as a whole.

Geography and climate: Senegal is a flat country that lies in the depression known as the Senegal-Mauritanian Basin. Elevations of more than about 100 meter are found on the Cape Verde Peninsula and in the southeast of the country. The country as a whole falls into three structural divisions: the Cape Verde headland, which forms the western extremity and consists of a grouping of small plateaus made of hard rock of volcanic origin, the southeastern and the eastern parts of the country, which consist of the fringes of ancient massifs (mountain masses) which include the highest point in the country with 581 metres near Népen Diakha, and a large but shallow landmass.

Senegal's climate is conditioned by the tropical latitude of the country and by the seasonal migration of the intertropical convergence zone, the line of low pressure at which hot, dry continental air meets moist oceanic air and produces heavy rainfall. The prevailing winds are also characterized by their origin: the dry winds that originate in the continental interior and the moist maritime winds that bring the rains. From the combination of these factors, the winters are cool, with minimum temperatures reaching about 15°C in January, while the temperatures in May do not exceed 40°C. The rains begin in June, reach their height in August, and cease in October. The dry season is quite distinct and lasts from November to May.

Language: 39 languages are spoken in Senegal, including French (the official language) and Arabic. Linguists divide the African languages spoken there into two families: Atlantic and Mande. The Atlantic family, generally found in the western half of the country, contains the languages most widely spoken in Senegal – Wolof, Serer, Fula, and Diola. Mande languages are found in the

eastern half and include Bambara, Malinke, and Soninke.

Religion: Islam is the religion of the vast majority of the population (95%), practiced through involvement in groups known as Muslim brotherhoods. Spiritual leaders known as marabouts figure prominently in Muslim brotherhoods and are important in maintaining the social status quo. Touba, Senegal's most sacred city, is the birthplace of Amadou Bamba M'backe, the founder of the Mourides brotherhood. A small segment of the population follows traditional religions. The Diola have a priestly class that directs ancestor veneration. Christianity is practiced by a growing but still very small population. Christianity came to the region beginning in 1486, and the contact was renewed with the arrival in 1819 of nuns of the order of St. Joseph of Cluny. Most followers are Roman Catholic, and the small number of Protestants are largely immigrants from Europe.

Food and drinks: A wide variety of foods are available in Senegal. Millet, couscous, and rice form the basis of many meals, peanuts and fresh seafood are common sources of protein, while chiles and palm oil are used for flavouring. Common dishes include thiéboudienne, rice served with a fish and vegetable sauce; yassa au poulet or yassa au poisson, grilled chicken or fish in an onion and lemon sauce; and mafé, a peanut-based stew. Meals are generally eaten communally from a single serving dish, as they are in many parts of West Africa, and a code of conduct called fayda ensures proper sharing. Senegalese beer is produced primarily by breweries in Dakar.



Meet our awesome team in and for Western Africa

"The strength of the team is each individual member. The strength of each member is the team."

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