



# Sika Development Fund

## REPORT FROM THE OUTGOING EXECUTIVE COMMITTEE OF SIKA DEVELOPMENT FUND TO THE NEW EXECUTIVE COMMITTEE – September 2020

### Introduction

Sika Development Fund (SDF) was formed in August 2014 after discussions between Sikankos both at home and in the diaspora. The Constitution was adopted on August 15<sup>th</sup> 2014.

As dictated by the Constitution, the term of office of the Executive Committee is 3 years and a new Executive Committee was therefore elected at the end of the previous Executive Committee's term of office in September 2020. The new Executive consists of the following:

- o President: Omar Janneh
- o Vice President: Alieu Cham (Baba Alieu)
- o Secretary General: Lamin N.T Sonko (Saikou Lamin)
- o Assistant Secretary General: Bakary (Tida) Sonko
- o Auditor: Pa Sanyang
- o Assistant Auditor: Lamin Anfaal Manjang
- o Treasurer: Sima Camara
- o Co-Assistant Treasurers: Bakary Jallow Sonko (Jewru) and Saikouba Ceesay (Seyfo)
- o Social and Resource Mobilization Secretary: Lamin Sonko (Nani)
- o Assistant Social and Resource Mobilization Secretary: Hoja Jallow

SDF is registered in The Gambia, USA and UK. You may visit SDF's website for more information about the organization, our mission, objectives and some of the projects that we have sponsored so far: <https://sikadevelopmentfund.com/index.html>

This report serves to highlight some of the activities that SDF has been involved in since the outgoing Executive Committee took office in September 2017.

## Projects implemented or are being implemented

### 1. Water project

This is an ongoing project to restore water supply to the village after failure of the water system (borehole). A new pump and solar panels have been installed. We advise that the new Executive Committee monitor the borehole closely in terms of performance and sustainability.

### 2. Healthcare service

- Interest free loan of D40 000 was granted to Fabakary Jaiteh (Ndemba Kebba) in April 2019 so that he could continue to provide health services to Sika.

### 3. Direct medical support

In addition to general Healthcare service in the village, SDF provided direct financial support to the following individuals:

- Bakaringdingho Jaiteh and Yusupha Jonga who were involved in a motorcycle accident in September 2017 received D2000 each to pay for their treatments.
  - In April 2019 SDF donated \$44 to Bakary Sandy Sonko to help him look after his son who sustained serious injuries following off a vehicle in Sika.
  - Lamin Janneh Kumba
4. **Support of Big Dreams Inc.:** SDF provided some support to Big Dreams Inc. on September 11, 2018 by donating from its Wells Fargo Main account \$222.40 towards the health promotion and medical treatment works it carried out in The Gambia in 2018.
  5. **Repairs to the village flour milling machine:** SDF spent from its GT bank account D15 560 to pay for the repairs to the Village milling machine. This was reported on July 5, 2018.
  6. **Barbed wire for the women's garden:** On January 8, 2019, SDF donated £329 from its Lloyds bank account (UK) towards the purchase of barbed wire for the Women's Garden in Sika.
  7. **Support to Sika Football Association:** SDF donated D21 000 on August 8, 2018 from SDF's GT Bank account to Sika Sports Association so that they can erect metal posts and purchase durable nets for their goal posts.

## State of the economy as per the time of releasing this report

SDF has three main bank accounts – one in each of our operation areas of The Gambia, Europe and the United States – and two sub accounts in The Gambia and US. The balances in SDF's accounts as of October, 2020 are as follows: main account Gambia D350 992, Healthcare account Gambia D9687, Europe £4370, main account United States: \$1511 and Healthcare account United States \$6460. Please note that there is technically no money in the healthcare accounts, because for convenience, we “borrowed” money from the main accounts to pay for the healthcare projects as well as the direct medical support mentioned above. In addition to cash at bank, SDF has yet to collect a total of D59 600 (healthcare D35 000, fishing boats D14 600 and fishing nets D10 000).

## Challenges

SDF has performed well despite limited resources. In order to continue to do so, the new Executive as well as all the members of the organization, needs to stay committed, have a lot of patience and be able to enthuse each other to do our very best. Some of the things that the new Executive needs to pay special attention to include, but not limited to, the following:

- **Collection of annual subscriptions**

With the exception of a few donations that we receive from some members and friends of SDF, the only source of income for SDF is membership subscriptions. Therefore, It goes without saying that to be able to survive, SDF needs to reach out to all of its members more effectively to make sure that everybody pays their subscriptions in a timely manner. The fact that SDF has members in three continents makes this a challenge. The new Executive needs to look at ways to reach out to and recruit members and collect annual subscriptions from them more effectively. Social media platforms such as WhatsApp may be a way to deal with this.

We have linked PayPal (<http://www.sikadevelopmentfund.com/about-us/payment-of-annual-subscriptions>) to our website to help members, especially those in the diaspora pay their annual subscription and/or donate to SDF.

- **Follow up on the loans and projects**

SDF still has a lot of money to collect from the loans given to the fishermen. The new Executive needs to develop a strategy about how to collect the money.

- Some of you might know that Ndemba Kebba suffered a stroke last year that left him partially paralysed. He has since not been able to work at his own pharmacy or in Sika. The Executive therefore needs to have a conversation about the Healthcare project and the loan given to Ndemba Kebba.

- **Funding of future projects**

Experience from the projects that SDF has financed so far shows that we need to change the way we finance projects. In some cases, it may be better to make a small initial payment, and make it a requirement on the beneficiary that the money, or part of, is paid back before any subsequent payment can be made. This way, the beneficiaries will have incentive to pay the loan in a timely manner. It is also recommended that the new Executive considers whether potential beneficiaries pay their subscriptions on a regular basis before they benefit from loan or other forms of assistance. According to section 5.2 of the SDF Constitution, only paying members can be eligible to benefit from SDF. Enforcing this constitutional provision will hopefully encourage more people to pay their subscriptions. The incoming Leadership Team may use its discretion to work with the outgoing Executive Committee to recover the said amount owed to SDF.