



SDF's Annual Report

May 2022 to December 2022

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1. Extended summary

This report describes the work of the Leadership Team of SDF from May 2, 2022 to December 28, 2022; it also describes SDF's financial status at the time of writing the report and the total amount of money spent and on what activities.

Here, we report that SDF spent D153,050 and currently has a total of D1,420,288.01 in its accounts. One noteworthy project SDF has been involved in is the construction of the perimeter fence of the Community Clinic for which SDF received D300,000 worth of grant funding from Migration and Sustainable Development in The Gambia/Diaspora Development Fund. SDF also co-financed with the Village Development Committee the extension of the water supply to the site of the Community Clinic as well as the Basic School. The construction of the perimeter fence of the Clinic which is near completion, brought the community together and increased community participation, especially during the moulding of the blocks; it also created short-term employment for some seven (7) individuals.

From when SDF was founded in August 2014, promoting the health of the people of Sika has always been its core objective. Since May 2022, SDF spent some D41,808 on drugs and medical devices – an investment which is making healthcare accessible and affordable to patients in Sika and the surrounding rural communities. The Leadership of SDF renews its commitment and determination to realise a Community Clinic in Sika and we thank everyone who associates themselves with and contributes their resources to the causes SDF supports.

In support of the women's horticultural farm, SDF submitted- in August 2022- a matching grant worth \$25,000 to the Deputy Regional Director at Kerewan Agricultural Station, NBR. If the grant is successful, 20% of \$25,000 (being \$5,000) will be met by SDF. The grant would transform the women's horticultural farm.

The Executive Committee also embarked on a successful review of the Constitution of SDF which was adopted on January 1, 2023. This process led to the revision and simplification of the annual subscription levied on the members as follows:

- a) Each household/sinkiro in Sika: D100 per year (- the villagers, under the leadership of Malamin Janneh, have said that those in Sika of 21 years and above who can afford to pay D100 per year are encouraged to do so);
- b) Each member in The Gambia, but outside Sika: D400 per year;
- c) Each member in the diaspora: \$120 per year.

SDF and its membership also embarked on some successful fundraising activities towards the medical treatments of individuals such as Abdoulie Sowe (aka Gorgie) and Pa Omar Sonko (aka Pa Binja). In addition, the membership of SDF and friends of Sika contributed their resources towards the solar street light and water projects in Sika which have enhanced the safety and quality of life of the people of Sika – these are thankful and commendable projects which the people of Sika should be proud of.

In this report, the Executive Committee of SDF also recognised some of the challenges SDF is facing and has suggested how, by working together, we can mitigate some of the challenges.

As we welcome 2023, the Leadership of SDF will embed its gains, and continue the work it has been doing, e.g., on the healthcare project. In addition, the Team will work collaboratively to identify opportunities that will allow its growth and gains to be sustained and will work with the members as it seeks, contingent upon the availability of the requisite resources, to address their legitimate aspirations.

The Leadership Team continues to be grateful to the membership of SDF, friends of Sika such as Dr Karima Zitouni and more recently, Mr. Mike Woldehanna, for their continued support and generous donations in support of SDF's activities.

Readers of the report are reminded that in many parts of the report, reference is made to exhibits, so please read the report in conjunction with the accompanying PowerPoint file.

2. Introduction

Sika Development Fund (SDF) was formed in August 2014. This activity report is compiled during the term of the third Executive Committee of SDF, which started in September 2020 and shall end its term in September 2023. The Committee's last annual report covered the period from September 2020 to May 1, 2022. It describes the names of the Leadership Team, the financial status of SDF, its activities and some of the work the Executive Committee members of SDF have been involved in over the period. Here, you will also read about how the Executive Committee will chart its strategic objectives for 2023. As this report covers the period from May 2, 2022 to December 2022, please refer to the summary of SDF's financial status and activities report for 2021 for SDF's activities from January 2022 to May 1, 2022.

3. The Executive Committee of SDF for 2020-2023

President: Omar Janneh

Vice President: Alieu SK Cham (Babalieu)

Secretarial Team

Secretary General: Saikou Lamin Sonko

Assistants: Bakary T. Sonko, Pa Ansumana Manneh, Manta Barjo and Bakary Gitteh

Finance Team

Treasurer: Sima Camara

Co-Assistant Treasurers: Bakary J. Sonko/Saikouba Ceesay

Auditor: Pa Sanyang

Co-Assistant Auditors: Lamin Anfaal Manjang/Kabiro KS Janneh

Social and Resources Team

Social and Resource Mobilisation Secretary: Lamin Sonko (Nani)

Assistants: Satou Gassama, Mariama (Bonto) Jaiteh, Santa Sonko, Mariama Sawo-Kamara and Satang Sanneh

Advisers: Kemo Sonko, Sarjo Gitteh, Mustapha Sonko, Sutay Janneh, Malamin Janneh (Maala)

4. Ad-hoc Committees/working groups set up by the Executive Committee

To help with its work, the Executive Committee also set up the following ad-hoc committees, in full compliance with the provision of **section 7.6** of the Constitution of SDF.

Legal Adviser: Solo Demba

Strategists and Liaison Officers: Lamin Famoro Sonko, Pa Amadou Drammeh and Babadinding Sonko

Water Committee: Bakary Gitteh, Borry Janneh, Sainabou Kebbeh, Fatou Jatta, Yaya Sonko (aka Yaya Binja), and Malamin Janneh (aka Maala)

4.1. Members of the Sika Community Clinic Taskforce

Having taken stock of the complex nature of implementing the clinic project- from ideation to the realization of the project, a taskforce was set up and composed of the following:

- **Taskforce Chairman:** Bakary J Sonko

- **Building Construction supervisors:** Malamin Janneh (Mala) (Also VDC representative on the Taskforce), Bakary Gitteh, Ousman Janneh, Mamadi Jaiteh, Lamin Fa-Omorosonko
- **Accountants:** Bakary T Sonko & Kemo Sonko
- **Lawyer/Legal Adviser:** Solo Demba
- **Representatives for negotiations:** Alieu SK Cham, Ansumana Sanneh (PURA), Bakary J Sonko, Sarjo Gitteh
- **Medical Knowledgeable persons:** Bintou Janneh Kumba, Pa Ansumana Manneh, Bakary J Sonko, Omar Janneh, Solo Demba

4.2. Members of the Sika Women's Garden project working group

- Bakary J Sonko - Chair
- Omar NR Sonko - Coordinator
- Sarjo Gitteh
- Lang Manneh
- Malamin Janneh (Maala)
- Kawsu Sonko
- Ndemba Janneh (Karamba)
- Satou Gassama

4.3. Members of the appreciation taskforce

The Executive Committee set up a working group to identify SDF members worthy of receiving certificate of appreciation/honorarium from SDF. The membership of the appreciation taskforce is as follows:

- Bakary J Sonko- Chair
- Omar Janneh
- Lamin Sonko (Nani)
- Sima Camara
- Pa Sanyang
- Mariama Sawo-Kamara
- Hoja Jallow

4.4. Names of members co-opted to work with the Sika Water Committee

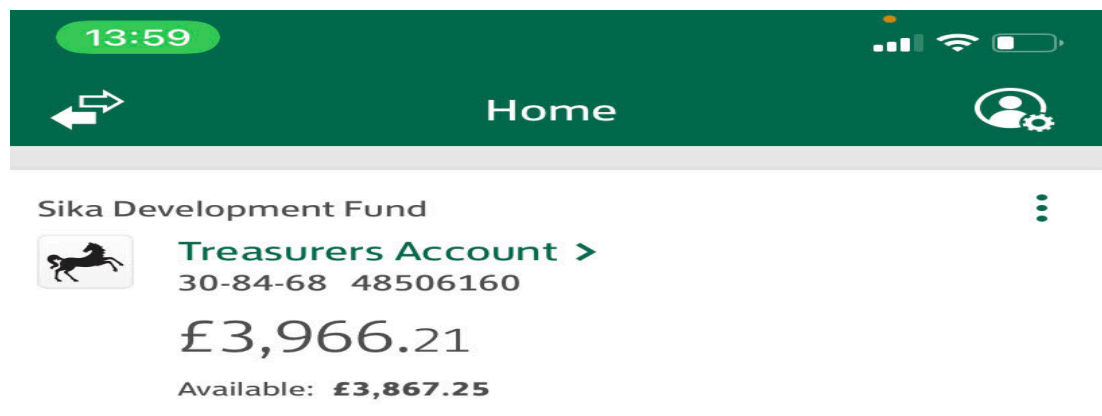
Having supported the restoration of the village water supply in 2020, SDF led the efforts to strengthen the Water Committee of the VDC. The following were suggested to the VDC to be co-opted into the Water Committee of the VDC which the Water Committee of the VDC agreed to co-opt them:

- Bakary Gitteh
- Borry Janneh
- Yaya Binja Sonko
- Sainabou Kebbeh
- Fatou Jatta

5. Status of SDF's accounts in the different parts of the world in December 2022

SDF has three main accounts: In the Gambia, USA and England. It has a sub-account in the Gambia and the USA. Also, SDF has a PayPal account into which some members donate and as well pay their annual subscriptions to SDF. Funds paid into the PayPal account are periodically moved into the UK account.

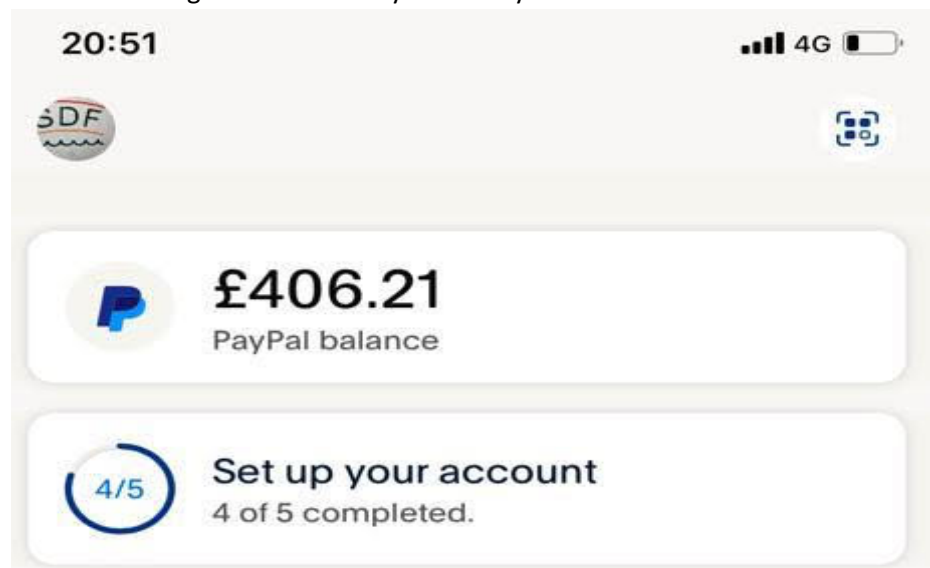
5.1. Screenshot image of the status of funds in SDF's Lloyds Bank, UK as of December 28, 2022



SDF has **£3,966.21 (approx. D265,736.07)** in its account in the UK.


5.2. Screenshot image of SDF's funds in the PayPal Account (UK) as of December 28, 2022

Below is a screenshot image of SDF's money in the PayPal account:



As shown above, **£406.21 (approx. D27,216.07)** is in SDF's PayPal account. Please note that this balance is subject to change due to changes in the exchange rate.

5.3. The screenshot image of SDF's main GT Bank account as of December, 2022


Statement Period :27-Dec-2022 to 27-Dec-2022		 <small>Guaranty Trust Bank (Gambia) Ltd</small>	
Print. Date	28-Dec-2022		
Branch Name	BANJUL		
Account No	005101156513411003		
Internal Reference	202/156513/1/1/0		
Account Type	CURRENT ACCOUNT - CUSTOMERS		
Currency	GMD		
Opening Balance	126,343.89		

		CUSTOMER STATEMENT	
		SIKA DEVELOPMENT FUND	

Trans. Date	Value. Date	Reference	Debits	Credits	Balance	Originating Branch	Remarks
					126,343.89		Balance as at Last Transaction.

As shown above, there is **D126,343.89** in SDF's main account in The Gambia, and the Healthcare account has **D308,396.08** (see the screenshot image below).

5.4. The screenshot image of SDF's healthcare account with the GT Bank as of December 28, 2022

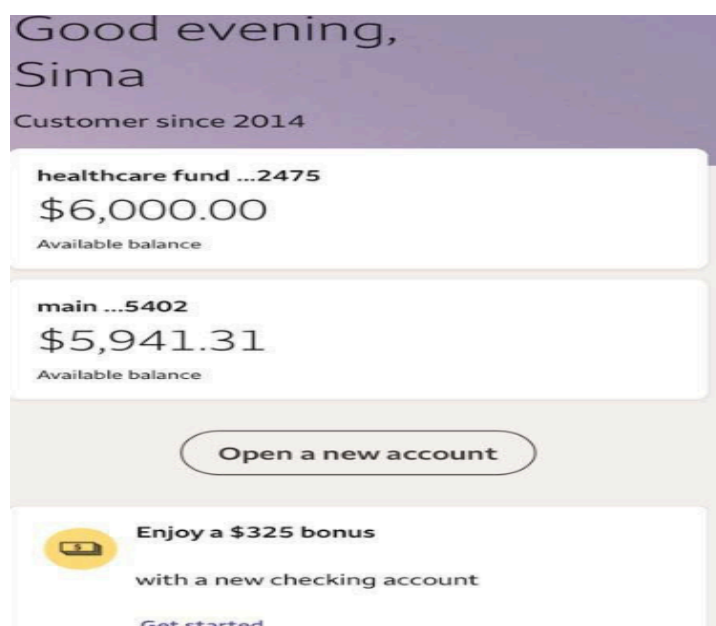
Statement Period :27-Dec-2022 to 27-Dec-2022		 <small>Guaranty Trust Bank (Gambia) Ltd</small>	
Print. Date	28-Dec-2022		
Branch Name	BANJUL		
Account No	005101156513411197		
Internal Reference	202/156513/1/1/1		
Account Type	CURRENT ACCOUNT - CUSTOMERS		
Currency	GMD		
Opening Balance	308,396.08		

		CUSTOMER STATEMENT	
		SIKA DEVELOPMENT FUND	

Trans. Date	Value. Date	Reference	Debits	Credits	Balance	Originating Branch	Remarks
					308,396.08		Balance as at Last Transaction.

5.5. Screenshot image of the status of SDF's funds in Wells Fargo, USA as of December, 2022

Below is the screenshot image of the current status of the funds in SDF's accounts in the USA:



As can be seen above, the funds in SDF's accounts in the USA are as follows:

1. Main account: **\$5,941.31 (approx. D344,595.98)**
2. Healthcare account: **\$6,000 (approx. D348,000.00)**

5.6. Summary of the funds in SDF's accounts as of December 28, 2022

- Main account in The Gambia (GT Bank, Gambia): D126,343.89
- Healthcare account in The Gambia (GT Bank, Gambia): D308,396.00
- Main account in the UK (Lloyds account, UK): £3,966.21 (approx. D265,736.07)
- PayPal account: £406.21 (approx. D27,216.07)
- Main account in the USA (Wells Fargo, USA): \$5,941.31 (approx. D344,595.98)
- Healthcare account in the USA (Wells Fargo, USA): \$6000 (approx. D348,000.00)

Total = D1,420,288.01

6. Outstanding loans

At present, SDF has no loans outstanding from any individual and does not owe to any organisation, individual or bank any money.

7. Efforts to continue the provision of healthcare in Sika

Healthcare is a challenge in The Gambia, especially in the rural communities. Since its founding, Sika Development Fund (SDF) has sought to address the health needs of the people of Sika. Having renovated the premises of the temporary site (Mr. Omar NR Sonko's residence) for the provision of healthcare (refer to the finances and activities report for 2021), **D41,808.00** was spent on drugs, medical devices, etc.

Briefly, in order to make the site suitable for its intended use, it is important to record that SDF paid for some items and some were privately financed by members of the current Executive Committee of SDF as well as by individual member of SDF. There were other items such as stethoscope, pens, notepads, receipt books, etc. which were also generously gifted to SDF by the members – these

donations/gifts were recorded in the minutes of the Leadership Team. The temporary site for the clinic has the following items:

1. Two (2) cupboards/shelves for the drugs; SDF paid a total of D12,300 for these;
2. Thirteen (13) chairs of which 8 were paid for by SDF executive committee members at D1000 each and 5 were donated by Arfang Maja Family Foundation;
3. Two (2) benches which were paid by Executive Committee member(s) and a member of SDF at D11,900;
4. Two (2) desks/tables of D8,375 paid for by SDF Executive Committee members and ordinary SDF member;
5. D2000 for the transportation cost of the above items to Sika paid for by SDF Executive Committee member(s).

The temporary clinic has since started operation and a Community Health Nurse (CHN) visits Sika twice a month at a monthly incentive of D1,400 for the support to Sika. To ensure the sustainability of the project, patients pay a consultation fee of D25 and separately pay for any prescription medications at a price considerably cheaper than elsewhere. The patients can receive treatments for a number of minor ailments; those already diagnosed as being diabetic, hypertensive and on medication can also receive most of their medications. Patients can also have their blood pressure checked and blood glucose levels monitored; the site also has rapid diagnostic tests for malaria as well as antimalarial drugs.

The project was implemented in July, 2022 and since then, the CHN made 7 visits to Sika. The funds collected was D20,455. Of this, the CHN received an incentive worth D5,800.

7.1. Report on the permanent site of the Sika Community Clinic

Having been made aware of the availability of land for such a purpose, the Executive Committee engaged the Drammeh Kunda family to consider the Executive Committee's submission/request to add a bit more land so that a ground that is square in shape could be obtained. The Executive Committee is pleased to report that the ground on which the Community clinic is to be built was estimated to measure 67 metres on all 4 sides. An accurate measurement was not possible due to the dense shrubs and some of the trees on the site at the time.

On behalf of the Executive Committee, the Clinic Committee has started the communication with the Ministry of Health to express the desire of SDF to build a Community Clinic in Sika. The members will be informed as soon as a response is received from the Ministry of Health.

The Executive Committee of SDF has also been vigorously pursuing strategies to help realise a community clinic in Sika. These measures include among other things:

- Regularising the transfer of the land to Sika;
- Soliciting funds to extend the water supply to the clinic and as well as build the perimeter fence;
- Engage the Health Ministry by expressing our intension to build a community clinic in Sika and seek their support and collaboration towards that goal;
- Engage in fundraising campaigns within the membership and use such funds to make blocks for the Clinic.

7.2. Purchased several trips of sand and gravel for the clinic project

Using some of the funds generated through fundraising activities and annual subscription payments, SDF bought 10 trips of 10-wheel truck worth of sand @D3,000/trip and 2 trips of 10-wheel truck of gravel @D5,500/trip (see exhibit 1 for sample photo of the PowerPoint slides). The total amount spent was **D41,000**

7.3. Purchase, loading, and transportation of 151 bags of cement

Using some of the funds generated through fundraising activities and annual subscription payments, SDF purchased a total of 151 bags of cement at **D59,150**; this includes loading of the cement in Barra and transportation cost of the cement from Barra to Sika.

7.4. The moulding of the cement blocks

Through community participation (see exhibit 2- and click [here](#) and [here](#) for audio recordings in Mandinka), the 151 bags of cement were all moulded into cement blocks. Click on the six audio recordings in Mandinka ([audio 1](#), [audio 2](#), [audio 3](#), [audio 4](#), [audio 5](#) and [audio 6](#)) to get some insight into the sense of appreciation for the support. In [audio 6](#), you may hear that there was an oversight on our part in that we did not provide lunch and drinks on the first day of the moulding; this was rectified on all subsequent occasions (**at D4,650 per day**).

The women folks came out in large numbers to supply water to the site to help mould the blocks (see exhibit 3 and click [here](#), [here](#) and [here](#) for recordings of some of the women who came to provide some water for the work). The villagers spent 4 days making the blocks; for each of those days, the women folks travelled at least 500meters toing and froing to get some water. This slowed down the progress of moulding the blocks considerably.

7.5. Extension of water supply to the site

Although part of the grant from the DDF, if successful, was to be used to pay for the extension of the water supply from the main village borehole to the site, SDF worked in collaboration with the Village Development Committee (VDC) and SDF contributed **D30,000** of its funds towards the extension of water supply to the site. The list of plumbing materials and related receipt for the work cannot be traced, unfortunately.

This work which was done through community participation, markedly relieved the acute water shortage during the making of the blocks; the women folks, despite best efforts were struggling to meet high water demands of the community when they were moulding the blocks. It is worthy to note that during the exercise of extending the water supply to the site, 3 stand pipes were also placed at the Basic School which is directly opposite the site of the proposed clinic. Overall, we are pleased to report that, the site now has running water, which has considerably made it easier to mould the cement blocks; it has made it much easier to builder to fence the perimeter of the site and would also provide water for the clinic when it is completed.

Approximately 32 cement blocks were moulded from each bag of cement. Therefore, the 151 bags of cement purchased, we moulded about 4,800 blocks (see exhibit 1 of the PowerPoint slides) to start the fencing of the site. SDF will, as usual, encourage community participation in the moulding of additional blocks so that the planned completion of the perimeter fence within 3 months (see paragraph 4 of the contract) does not fall behind schedule.

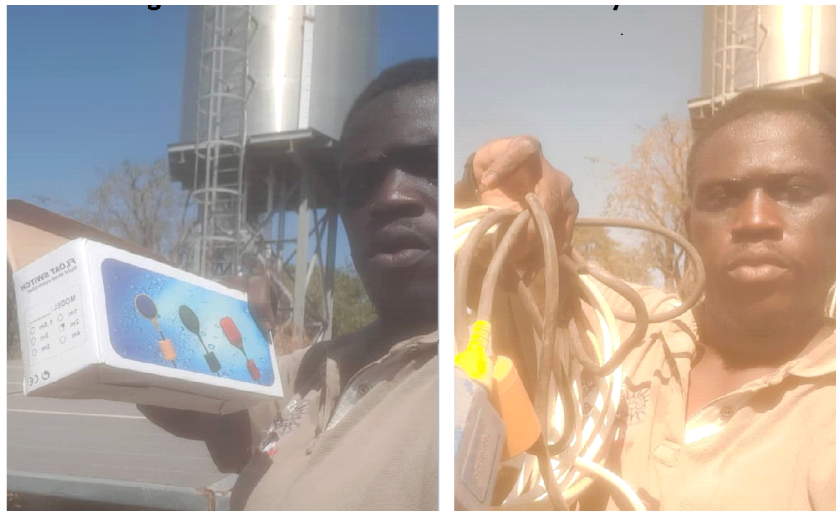
7.6. Repair of the faulty stand pump at the Community Clinic and the restoration of the low water pressure at the Basic School

Recently, it was noticed that the stand pumps at the site of the Community Clinic was faulty (see exhibit 6) and that the pressure at the Basic School was also very low. SDF spent **D450** to repair the stand pump at the site of the Clinic and also paid for the following to help regularise the water pressures at the school and the site of the Clinic:

- D1500 for the 1.5x3c flex cable for borehole 2;
- D500 for the automatic switch for the bore hole 2

Total: D2,000.00

The Executive Committee expressed its profound gratitude to Lamin Famoro Sonko (see photos of him below at work at the site) for his efforts to help regularise the water supply both at the [Basic School](#) and at the [site of the Clinic](#).



The need to change the pressure pipe that supplied the school and the site of the Clinic from the current 63mm pressure pipe to a 90mm pressure pipe was highlighted as necessary to help properly resolve the low water pressures at the Basic School and the site of the Clinic (click [here](#) and [here](#) for query and response).

8. A report on SDF's efforts to secure external funding for the Community Clinic

As reported previously, SDF was successful in securing €5,000 (D300,000) in grant funding from the Diaspora Development Fund (DDF) for the following objectives:

- Extend the water supply to the site of the clinic;
- Build the perimeter fence and provide some employment

A condition of the application is that SDF has to also put in some its own resources (in kind and cash) in the project. Given the successful fundraising campaign SDF embarked on prior to the application,

SDF was able to indicate and assure DDF that D800,000 of SDF's funds will be put towards the project. At the time of completing and submitting the DDF application, the water supply was not extended to the site; however, SDF was able to realise that objective using some of the funds raised through its fundraising campaign.

As per the terms of the fund, the DDF released the first half of the funds, being D150,000 on October 19, 2022. DDF requires that SDF writes and submits an interim report of how the D150,000 has been spent 8 weeks after the receipt of the funds.

Conscious of the urgency of time to report to our output to DDF, SDF embarked on the exercise to:

- Clear the site off the trees and shrubs to help determine the size of the site;
- Invite bids to build the perimeter fence of the Community Clinic

8.1. The clearance of the site of the Community Clinic

SDF also paid for the site to be cleared off some of the shrubs and some mature neem trees at a cost to SDF of **D6,950**. Find below the record of cost incurred to clear the site of the Community Clinic:

The job needed 2 goes to complete it:

First effort

- 7 litres of petrol: D700
- Oil: D550
- Mixer: D200
- Labour cost (charged at D500/litre of petrol): 500x7: D3,500

Second effort

- 3 litres of petrol: D300
- Oil: NIL (used what was left from previous)
- Mixer: D200
- Labour cost (charged at D500/litre of petrol): D1,500

Total: D6,950

Unfortunately, this exercise still left a lot of tree stumps (see exhibit 4) many of which are in the path of the perimeter fence and would need to be dug up by the builder or SDF in order to dig/build the foundation for the fence. This clearing exercise allowed an accurate estimation of the size of the site (40mx75m; see exhibit 5 for front part of the site showing the existing buildings used for the antenatal and child clinic by the district health team; click [here](#) for a short video tour, in Mandinka, of part of the site the Community Clinic will be built).

8.2a. Fencing the perimeter of the Community Clinic

Upon receipt of the DDF grant, SDF invited bids for the construction of the perimeter fence of the Community Clinic with a view to providing employment opportunities to any qualified builder and their staff on a fair basis. Here, we reproduce the advert for the bid.

8.2b. The advert for the bid to construct the perimeter fence of the Sika Community Clinic

Hello All,

Invitation to build the perimeter fence of the Sika Community Clinic.

In fulfilment of one of the objectives of the DDF grant, SDF invites bids from interested contractors or builders to build the perimeter fence of the Sika Community Clinic.

The plot of land is located opposite the Sika Basic School and measures approximately **75m x 40m**. All the building materials will be provided by SDF.

Those interested in the project must:

1. Visit the site and make full assessment of the job to be done;
2. Be prepared to enter into a written binding contract with SDF;
3. Height of the perimeter fence must be 10 cement block courses;
4. Each 5 meter of the perimeter fence must have a concrete pillar;
5. All tree stumps within 1 meter of the perimeter fence inside and outside must be removed;
6. Complete the assigned project by the agreed timeline;
7. Be responsible for their own labour force and their welfare;
8. Be prepared to start the project as soon as the contract is signed.

As SDF is working to a tight schedule, interested contractors or builders who want to visit the site should contact Mr. Malamin Janneh (aka Maala) on +220 782 7158/386 6980 as soon as possible.

Expression of interest and bids should be sent to Dr Bakary J. Sonko on +1 (720) 231 8632 by Monday, November 7, 2022.

SDF will award the project based on known track record and competence; and in full compliance with the requirements SDF entered into with the donor.

8.2c. The bidders, bid conditions and charges for the fencing of the perimeter of the Community Clinic

Three builders/contractors reacted to the call to bid for the contract to build the perimeter fence. In the spirit of fair play, those who had any conflict of interest did not form part of the Team that participated in the selection process to identify the successful bidder. The outcome of the selection process produced Mr. Diarrasouba as the successful bidder. It was judged by the Team that his bid of D115, 000 (see below) provided the best value for money for the project.

8.2d. Sika Community Healthcare Clinic Perimeter Fence Construction Bidders

Bidder

Bid conditions and charges

- | | |
|---|---|
| ● <i>Janneh Construction and Supplies</i> | <i>With tree stump removal = D178,25</i>
<i>Without tree stump removal = D132,250</i> |
| ● <i>Mr. Ansumana N Manneh</i> | <i>Flat rate with or without tree stump removal = D125,000</i> |
| ● <i>Mr. Sindou Diarrasouba</i> | <i>With tree stump removal = D115,000</i>
<i>Without tree stump removal = D100,000</i> |

Mr. Diarrasouba and SDF then entered into a contract (see below) which was signed by the parties and the witness.

8.2e. Contractual Agreement between Sika Development Fund and Mr. Sindou Diarrasouba (Contractor/Mason)

The parties to this contractual agreement are Sika Development Fund, hereafter referred to as SDF on the one hand and, Mr. Sindou Diarrasouba, hereafter referred to as the Contractor, on the other hand. The parties agree as follows that:

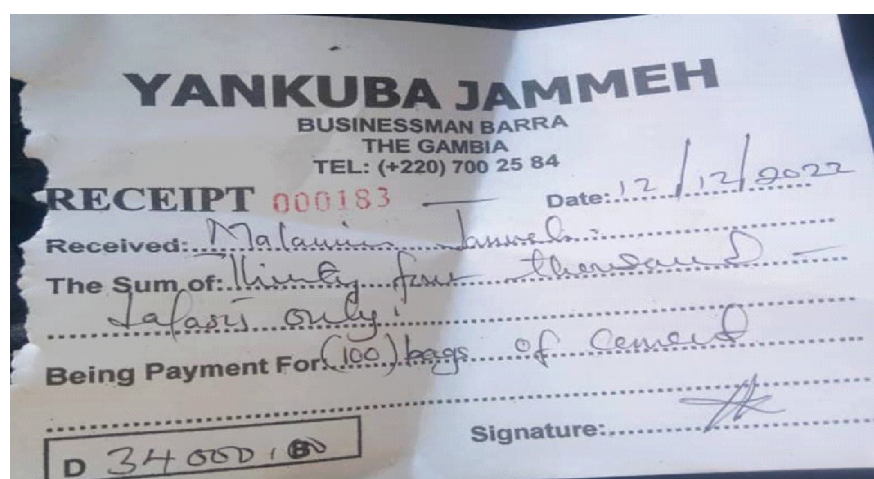
1. The Contractor agrees to construct the perimeter fence of Sika Community Clinic located in Sika village, Upper Nuimi District, The Gambia. The perimeter fence measures 40 m x 75 m.
2. The Contractor agrees to remove all tree stumps on the path of the fence that are one meter away either inside or outside of the fence.
3. The Contractor agrees to immediately start the construction work as soon as this agreement is signed by both parties, pending availability of materials to be supplied by SDF.
4. After the start of the work, it shall be completed within 3 (three) months.
5. The height of the fence shall be 10 (ten) block courses, with 2 (two) block courses below ground and, 8 (eight) block courses above ground.
6. The fence shall have concrete pillars re-enforced with iron rods every 4 (four) meters of its length; in addition, each of the corners shall have concrete pillars with 2 larger pillars on either side of the main door/gate to the site.
7. The Contractor agrees to be responsible for providing all equipment that will be needed for his work.
8. The Contractor agrees to be responsible for his food and accommodation during the construction period.
9. SDF agrees to pay the Contractor D115,000 for the construction of Sika Community Clinic perimeter fence, including tree stumps removal as outlined in 2. above.
10. SDF agrees to continue to make efforts to remove tree stumps from the Sika Community Clinic site and, if SDF is successful in the tree stumps removal goal, SDF will negotiate with the Contractor, the amount it will deduct from the D115,000 contractual agreed payment. The Contractor had initially offered to do the work without tree stump removal for D100,000.
11. SDF agrees to pay the Contractor in the following instalments:
 - a) D40,000 as initial payment for first quarter of the fence
 - b) D25,000 for each of the second, third and fourth quarters phases on satisfactory completions.
12. SDF will provide the Contractor construction materials he needs to do the work such as cement, cement blocks, gravel, sand, iron rods, water and any other items that may be needed for the work.
13. SDF designates Mr. Malamin Jannah, SDF Executive member and Sika VDC Chairperson, to oversee the construction work and, to certify satisfactory completion of the contract with the Contractor.
14. Each party to this contract can withdraw its participation by giving 2 (two) weeks' notice. Under this condition, the parties will discuss amicable disengagement terms, for example, work to be completed or payment to be made.

15. If “an act of God/force majeure” prevents any of the parties from discharging their obligations, the other party shall take it in good faith and forego the participation of the affected party without demanding further compensation.

The above contract was signed on November 30, 2022 by Dr Omar Janneh; Mr. Sindou Darrasouba (contractor) and Mr. Kemo Sonko (witness) signed it on December 12, 2022.

8.3. Purchase of 100 bags of cement to start the construction of the perimeter fence of the Community Clinic

On December 12, 2022 SDF bought 100 bags of cement for D34,000 from Barra (see receipt below; the receipt was made in the name of Malamin Janneh, the SDF's Responsible Individual who bought the 100 bags of cement on behalf of the project). The loading cost of the 100 bags of cement was D500, being D5 per bag of cement; and the transportation cost from Barra to Sika for the 100 bags of cement was D2500, being D25 per bag of cement. The total amount spent on cement, loading and transportation costs to Sika was **D37,000**



8.4. Payment of Mr. Diarrasouba's first instalment as per the terms of the contract between him and SDF

SDF fulfilled paragraph 11a of the terms of contract by paying **D40,000.00** to Mr. Diarrasouba as first instalment. The remaining D75,000 of the D115,000 will be paid by instalments as described in paragraph 11b of the contract reproduced above.

8.5. Payment of Mr. Diarrasouba's second, third and fourth instalments

As described above, these will be paid as outlined in paragraph 11b of the contract and in compliance with the terms of the signed contract. Given the progress Mr. Diarrasouba and his team of 5 are doing, the Leadership Team hopes to pay the second instalment by December 31, 2022.

8.6. Other expenses made towards the fencing of the perimeter fence of the Community Clinic

As well as the 100 bags of cement bought to fence the perimeter of the Community Clinic, the following items were also purchased:

- Two sheets of 1x2 plywood at D1275 per sheet: D2,550
- 70 pieces of 100mm iron rods at D365 each: D25,550
- 3 pieces of 12mm iron rods at D565 per piece: D1,695
- 25 pieces of 6mm iron rings at D165 per piece: D4,125
- Binding wire: D500
- 2kg of 3 inches at D100/kg: D200

Total cost: D34,620 (see below the receipt for the items listed above); this excludes the cost of transporting the items from Barra to Sika by Sulayman Bajo (see the line below):

- Transportation: D800

Grand total: D35,420.00

HYDARA TRADING
Dealers in Building Materials, Carpentry, Plumbing & Welding materials
Barra Lower Niumi District, North Bank Region
Mobile: (220) 7068401 / 3697121

RECEIPT / INVOICE **000067** Date 15/12/2020

To: Foruma

Qty	Description	U/Price	Amount
02	sheet 1x2 wood	1275	2,550.00
70	pcs 100mm iron rods	365	25,550.00
03	12mm iron rods	565	1,695.00
25	pcs 6mm iron rods	165	4,125.00
01	bundle 6 wire	—	500.00
02	kg 3" wire	100	200.00
TOTAL D			34,620.00

Amount in words:

Manager's Signature: [Signature] Customer's Signature:

8.7. Subsequent purchase of additional building materials

The Leadership Team approved the purchase of the following items:

- Two pieces of 10mm iron rods for the door (for patients and visitors) to the clinic at D365 each: D730
- Two sheets of 1x2 plywood at D1275 each: D2,550
- Total for Hydara (dealer of the above items): D3,280
- Transportation of above from Barra to Sika by Sulayman Bajo: D100
- In addition, the Leadership Team agreed to pay for the tractor load of aggregates of basalt (betengho) from Malamin Jannah at D10,000 to help re-enforce the concrete pillars at the gates and around the fence.

Total: D3,280+100+10,000 = D13,380.00

See below the receipt for the building materials listed above, except the transportation of basalt from Malamin Janneh's residence to the site of the Clinic:

[illegible]

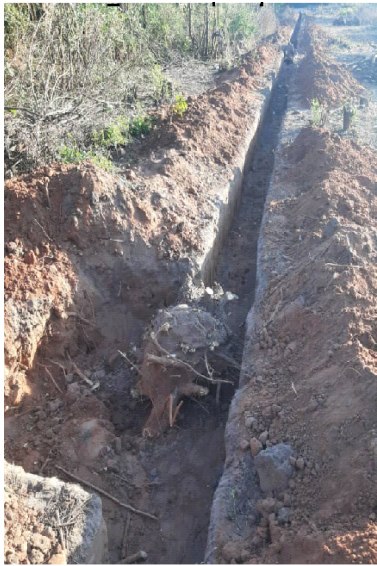
8.8.Additional expenses towards the building the perimeter fence of the Community Clinic

- 12 pieces of wood (1x2; each at 4meters long) for the concrete pillars at D130 per piece: D1560
- Transportation of the above items to Sika by Sulayman Bajo: D100
- 5 trips of tractor load of sand at D1000 per trip: D5000

Total: D6,660

9. Update on the fencing of the perimeter of the clinic as of December 28, 2022

The Leadership Team of SDF is pleased to record that work on the fencing of the perimeter of the clinic is progressing smoothly. The photos below and the video clips embedded [here](#), [here](#), and [here](#) capture some of what has been achieved in less than 3 weeks. It is anticipated that the work will be completed on time.



9.1. Update on the outcome of the submission of the interim report to DDF

SDF successfully submitted the interim report on December 16, 2022 and its receipt was acknowledged. On December 23, 2022, the DDF released the second and final amount of the grant of D150,000 into SDF's account. The final report expected to be written and submitted two months from the date of December 23, 2022.

9.2. SDF's efforts towards supporting the women's horticultural farm

In August 2022, SDF competed for a matching grant worth \$25,000 of which 20% (\$5000) will be met by SDF. Since the submission of the grant, the Executive Committee has been engaged in a lot of sensitisation campaigns to ensure a successful outcome of the matching grant.

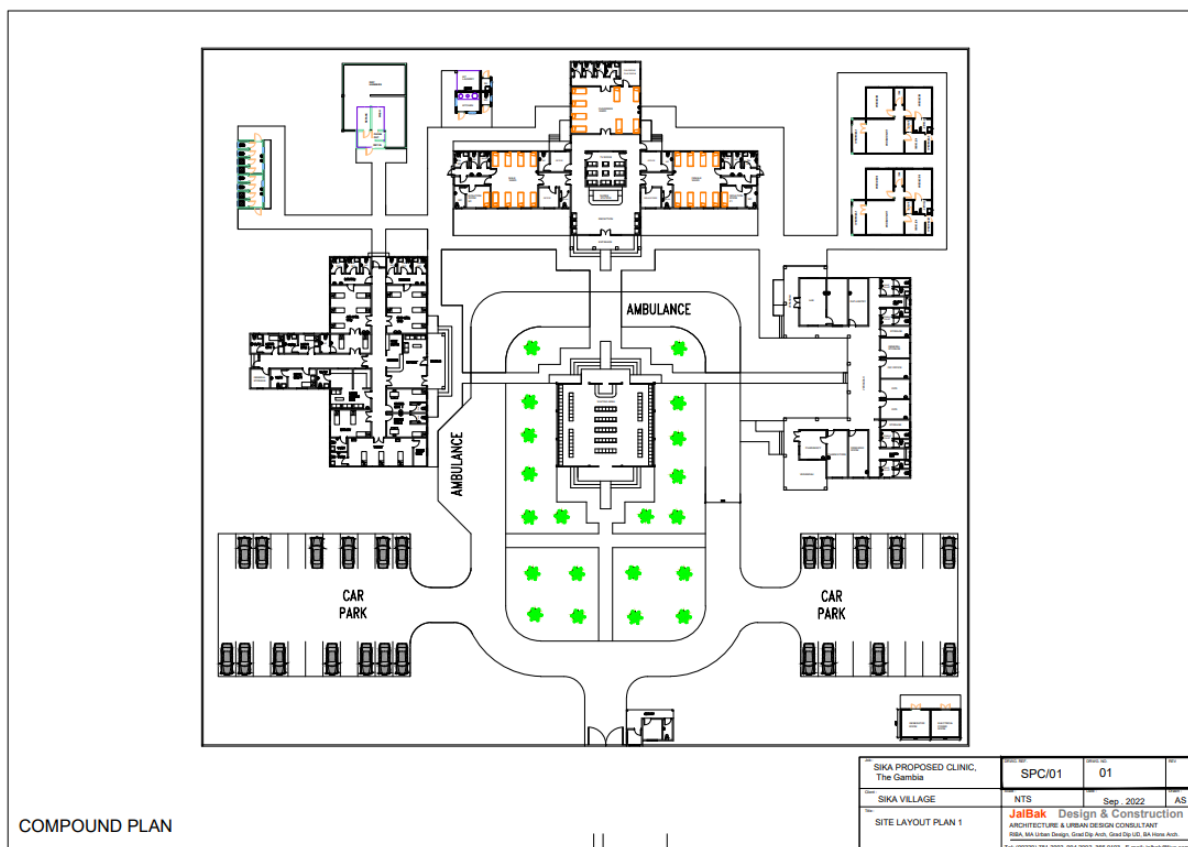
It is important to note that given the prudent way the resources of SDF are managed, the Leadership Team was able to meet and evidence- in its bundle of submission through bank statement(s)- its

Total cost to SDF for applying for the GIRAV Matching Grant: D2500+750 = D3,250

With the Clinic Team actively engaged in consultative and collaborative works with the Health Ministry, a compound plan for which SDF paid **D7,000** (to Mr. Samateh) was drawn (see the screenshot image below) based on the following structures we intend to have at the site:

1. A Maternity ward, comprising of 3 rooms, each with its toilet and bath spaces (Total rooms = 9)
2. Staff accommodation for 2 (1 Male & 1 Female), with each accommodation having 2 bedrooms, 1 living room, 1 toilet, 1 store, 1 kitchen and 1 study (Total rooms = $7 \times 2 = 14$)
3. Administration building with 2 offices, 1 drug store and 1 toilet (Total rooms = 4)
4. Outpatient consultation room, a waiting hall for attending to patients with routine treatments for minor cases, 1 observation room for 3 persons and 1-room laboratory facility (Total rooms = 4)
5. A stand-alone 2-rooms toilet structure for males and females.
6. A borehole and electricity supply for the facility.

The layout plan below was recently shared with the responsible Individual(s) at the Ministry of Health.



11. Summary of the total amount of money spent on the activities since May 2022

The summary which gives a total spend of D153,050 during this reporting period only includes amounts which were, as would be expected not reported in the last annual report.

Repair of the stand pump	450
Cost of cable and automatic switch	2000
Cost of land clearance	6950
Cost of the 100 bags of cement, loading and transportation costs	37000
First instalment to Mr. Diarrasouba	40000
Cost of other building materials listed on page 14	35420
Cost of items listed on pages 14 &15	14380
additional expenses towards the building of the perimeter fence of the clinic	6600
Cost incurred towards the submission of the GIRAV matching grant	3250
Cost of drawing the compound layout plan of the Community Clinic	7000

Grand total spent during the reporting: D153,050

12. Annual General Meeting of SDF members

The Executive Committee recognised the need to use available tools to communicate with its members. To this end, 2 General Meetings were held in 2022. The first meeting was held on May 21, 2022 and the other was held on September 25, 2022. For both meeting, all members who wished to attend were given the opportunity to attend via WhatsApp and zoom. The written and audios of the minutes of both meetings were shared with the members. It is hoped that such a meeting can be a regular feature of SDF so that ideas of how to realise the objectives of SDF can be discussed and disseminated. At the second General meeting, the following agreed to serve as SDF's Youth Ambassadors and help support SDF's efforts towards the collection of the annual subscription payments:

- i. Lamin Drammeh-Makutu
- ii. Fatou Darboe- Masira
- iii. Saffie Sonko-Sanyang
- iv. Musa Tida Sonko (Codda)

13. Revision of the annual subscription amount following the Constitutional review

Following a successful review of the Constitution of SDF, the approved Constitution which takes effect from 1 January, 2023. The review revised and simplified the annual subscription amount as follows:

- d) Each household/sinkiro in Sika: D100 per year (- the villagers, under the leadership of Malamin Janneh, have said that those in Sika of 21 years and above who can afford to pay D100 peryear are encouraged to do so);
- e) Each member in The Gambia, but outside Sika: D400 per year
- f) Each member in the diaspora: \$120 per year

14. The challenges

While the Leadership Team remain grateful for the work done during this reporting period, there are challenges which the Executive Committee wishes to draw the members attention to. These are as follows, but the list is not exhaustive:

14.1. Collection of outstanding pledges towards the Community Clinic

We are deeply grateful to all those who fulfilled their pledge towards the Community Clinic. However, few pledges remain unfulfilled. It will be appreciated if those who pledged towards the clinic can try and fulfil their pledges.

14.2. Annual subscription payments

The main sources of income for SDF is membership subscriptions and donations. We are grateful to announce that in 2021, many households paid their annual subscription of D30 per household, with some paying D50, others paying theirs in advance too, to SDF.

It has to be acknowledged that the fact that because SDF's members are spread all over the world, the Executive Committee must continue to make the collection of annual subscriptions/donations simple for the members. SDF needs to reach out to all of its members and potential donors more effectively to make sure that everybody pays their subscriptions in a timely manner and donors are able to donate relatively easily. We have linked PayPal to our website to help members especially those in the diaspora pay their [annual subscription](#) and or [donate](#) to SDF easily.

14.3. Data for the drugs used in Sika and what is left on the shelves

Unfortunately, SDF is experiencing some difficulty in acquiring an accurate data on the drugs used at the Clinic with a view to knowing what is left on the shelves so that those drugs that are low can be replenished. At the moment, a rough estimate is done to continue replenishing the drugs as required. With the help of some Executive Committee members in collaboration with the team working with the CHN, efforts are being made to set up a better system to address this matter.

14.4. Transfer of the gifted lands to Sika for the Community Clinic and the Women's Garden

SDF needs support in expediting the transfer of both of the following lands gifted to the Village by:

- a) Jaiteh Kunda for the Women's Garden project;
- b) Nyimanding Drammeh (late) for the Community Clinic.

There is need to complete the appropriate land transfer document for each land and to have each transfer document correctly dated to reflect the time it was gifted, signed by the donor(s)/their Representatives/Alkalo and witnessed and the paperwork stored for posterity.

14.5. How to overcome the challenges

If we continue to work collaboratively as well as embrace and embed the spirit of volunteerism and community participation of the type seen during the molding of the cement blocks, we may be able to reduce or overcome some of the identified challenges cited here.

15. Fundraising for treatment of Abdoulie (aka Gorgie) Sowe

In November 2022, Sika hosted a football match between Albreda and Sameh. The end of the match was followed by violent scenes in which Gorgie Sowe was hit on the head (frontal area) with an object. He lost the capacity to speak and needed a surgery which was performed at Ndemban clinic/hospital. The Executive Committee of SDF discussed and agreed to set aside D10,000 towards Gorgie's treatment and took the matter to the [Bantaba with a view to raise additional funds towards Gorgie's treatment](#). Find below the funds raised towards the treatment; these are the funds received and managed/disbursed by SDF. However, other donations from individuals, clubs and kafos were made directly to Gorgie's family, which they are deeply grateful for.

15.1a. Donations received towards the treatment of Abdoulie Sowe (Gorgie Sowe)

1. Sika Development Fund (SDF): D10,000; paid
2. Omar Janneh: £40; paid
3. Lamin Sonko-Nani: \$50 paid
4. Dr. Bakary J. Sonko: \$100; paid
5. Lamin Anfaal Manjang: \$50; paid
6. Sima Camara: \$40; paid
7. Saikouba (Seyfo) Ceesay and family: £30; paid
8. Anonymous: £20; paid
9. Satang Sanneh: \$100; paid
10. Anonymous: £30; paid
11. Yaya Njie-Tomaring: D1000; paid

Total dalasi equivalent raised: D38,885.00

The deductions from the funds and the balance at the time of writing are described in the next lines.

15.1b. Transfers and the dates on which they were made towards Gorgie Sowe's treatment

All the funds were deposited into SDF's account, transferred by Omar Janneh and received by Alieu Sowe (aka Sheikh, Gorgie's brother).

1. 9/11/2022: D5,000
2. 10/11/2022: D8,000
3. 11/11/2022: D5,000
4. 19/11/2022: D5,000
5. 7/12/2022: D5,000

Balance of funds as of 7 December, 2022: **D10,885**

Several messages of appreciation were sent to the members from Gorgie's father, Momodou Sowe through Malamin Janneh and Hon. Abdoulie Jallow; click [here](#), [here](#) and [here](#) for a selection of the messages of appreciation and words of encouragement from Malamin Janneh, Lamin Famoro Sono and Hon. Abdoulie Jallow, respectively.

The messages that continue to reach SDF from Gorgie's family is that he is making good progress.

16. Fundraising for the treatment of Pa Omar Sonko (aka Pa Binja)

When the news of Pa Omar's illness reached the SDF Executive Committee, it was agreed that a fundraising campaign be organised. The total amount of money raised was D23,185. Find below the money raised; all the funds raised were transferred by Omar Janneh and received by Alieu BM Sonko.

16.1a. Donations received towards the treatment of Pa Omar Sonko (aka Pa Binja)

1. Omar Janneh: £40, paid
2. Bakary J. Sonko: \$100, paid
3. Lamin (Binta) Sonko (aka Nani): \$50
4. Anonymous: £40, paid
5. Seyfo Ceesay & family: £30, paid

Total dalasi equivalent raised: D23,185.00

The next lines describe the deductions from the funds and the balance at the time of writing.

16.1b. Transfers and the dates on which they were made towards Pa Binja's treatment

All the funds were deposited into SDF's account, transferred by Omar Janneh and received by Alieu BM Sonko. As can be seen below, SDF has no funds remaining in favour Pa Binja's treatment – at the time of writing:

1. 24/11/2022: D5,000
2. 26/11/2022: D18,185

Balance of funds as of November 26, 2022: D0.00

17. The strategic objectives of SDF for 2023

In early 2023, the Executive Committee members shall meet to discuss and identify the strategic objectives for SDF for 2023 and communicate these to the members via the usual channels of communication (e.g., WhatsApp). In addition The Team will continue the discussion with its members - through the General Meetings- so that the work of the Leadership Team and its various working groups/taskforces remains relevant, impactful and reflective of the aspirations of its members.

It is anticipated that the ongoing work with DDF would be satisfactorily fulfilled by March 2023. It is hoped that this would be captured in the final report to DDF. The Leadership Team looks forward to a positive outcome of its GIRAV matching grant. If successful, the funding would give a major boost to the Women's Horticultural Farm. Indeed, it would be transformative/life-changing.

In order to help realise some of the identified strategic objectives, the Leadership Team will continue to encourage members to pay their annual subscriptions, embark on internal fundraising campaigns- when the time is right- as well as vigorously explore other external sources of funding.

Finally, the Executive Committee reaffirms its commitment to working tirelessly with the members for the purpose of bringing opportunities to the people of Sika.

18. Expression of appreciation

The Executive Committee wishes to thank the people of Sika for their participation in SDF's activities as well as some of the noble activities, namely the Lighting Project and the Sika Water project, recorded through Community participation in 2022.

The Executive Committee recognised the continued support of Dr Karima Zitouni from the beginning; similarly, the recent donation of \$60 by Mr. Mike Woldehanna has been gratefully received. Much of the work reported here could not have been possible without the generous support from the members, donors and indeed from DDF and so remain grateful and indebted to all for their support.

Finally, the Executive Committee wishes to express its profound gratitude to all for the support; the manner in which the people of Sika came together in solidarity to support the welfare of Gorgie and Pa Binja has been heart-warming.

19. Conclusions

The SDF has come a long way; through working together, we have done a lot of good to help elevate the lives of our people and we owe it to ourselves and the entire community to be proud of that. Indeed, it shows what we can do if we work as one as we have been doing.

The Executive Committee wishes to thank you all for your continued enthusiasm and commitment in support of the mission of SDF. This shows what is possible when we work together as one inseparable family for a cause that we can all relate to. We are confident that we will not let ourselves down, that we will continue the noble task of realising and sustaining the aspirations of SDF for the people of Sika.

The Executive Committee and its various working groups/taskforces wish you all a happy and prosperous 2023! Ameen

20. Appendix

Realising that more blocks need to be made and to expedite their moulding, SDF approved D30,600 for the purchase of items shown in the table below; at the time the price of cement was D300 per bag. Unfortunately, before the items could be purchased, the rainy season started and the planned work was temporarily put on halt. Malamin Janneh gave the money (D30,600) to Kawsu Sonko; the funds will be released to finance the work on the clinic as intended.

- Cost of 50 bags of cement: D15,000
- Transportation of 50 bags of Sika from Barra to Sika by Sulayman Bajo: D1,250
- loading of 50 bags of cement @D5 per bag: D250
- 3 wheelbarrows: D8400
- Transportation of 3 wheelbarrows: D75
- 3 spaded: D675
- Transportation of 3 spades: D0
- Feeding cost for the moulding of the blocks: D4,650
- Fare for Kawsu Sonko from Sika to go to Banjul and collect the funds and to buy the items from Barra and accompany them to Sika: D300

Total: D30,600