https://www.Sikadevelopmentfund.com

SDF's Financial Status and Activities Report, 2025

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Detailed executive summary

Despite financial constraints and operational challenges, this period saw the most notable progress in the life of SDF- in fundraising, construction of the Community Health Post, healthcare delivery, grant applications and success, initiation of successful partnerships, and community engagement. The Sika Community Health Post construction started- the brick work for 3 structures completed, a vehicle was secured as an ambulance for Sika, and funding was obtained from Rotary Foundation for the Sika Women's Garden Project. Going forward, continued fundraising, better subscription compliance, and active member participation are essential to complete the Health Post and sustain SDF's initiatives. The following sections provide a detailed summary of achievements, ongoing work, and critical actions to support SDF's mission and community impact.

Financial overview: SDF account balances in the different parts of the world it is operating are as follows:

- ✓ ***The Gambia (GT bank):*** Main account has D153,700.43 and the healthcare account has D16,678.77
- ✓ ***United States (Wells Fargo bank):*** Main account has $4,458.31 and the healthcare account has $507
- ✓ ***United Kingdom (Lloyds bank):*** The account has £945.76 and the PayPal account has £34.63

Key activities and decisions in 2025

January 2025

- SDF signed an MOU with Nyo Dema Kafo and applied for €60,000 under the EUDiF Diaspora 4 Development grant.
- The preparatory work for the Community Health Post began, including site clearing.
- Major renovation work on the Sika Basic School kitchen started.
- Initial work on partnerships for the Sika Women's Garden Project started

February 2025

- Work on the Sika Women's Garden project continued; composition of Garden Management Committee and drafting of the bylaws governing the operations of the Garden
- Work started on the Fundraising campaign with Jaliba Kuyateh and Kumareh Band; radio advert aired; ticket prices set.
- Tree stumps removed from clinic site (D2,500).

March to April 2025: *no Executive Committee meetings held due to Ramadan and village in mourning.*

- 26 April 2025: Major fundraising show held, raising funds to kick-start construction of the Community Health Post
- Received news that the €60,000 grant with Nyo Dema Kafo under the EUDiF Diaspora 4 Development grant was unsuccessful.

May 2025

- Fundraising show reported as highly successful:
    - ✓ Funds raised: D644,600.00, $ 1,210.00, £850
    - ✓ Expenses: D97,945
- Appreciation certificates approved for key contributors
- Construction costs reviewed; agreement to proceed once site demarcation completed.
- Acted on the commitment to brief the Village Development Committee (VDC) on the start of the construction of the Community Health Post.

June to August 2025

- Construction contracts drafted and signed with Malamin Janneh and Team (builder); total agreed construction cost: D1.1 million.
- Phase 1 construction commenced and progressed well.
- Plumbing and electrical contract prepared and signed with Bakary N. Camara & Partners.
- Construction spending: D992,729 between May–July 2025.
- Approx. D14,059 spent on drugs and medical devices for the clinic.

Construction progress of the Sika Community Health Post

- Block work on three structures completed by September 2025.
- Remaining work: plastering (estimated D130,000).
- Total agreed construction cost: D1.1 million
    - ✓ Paid so far: D850,000
    - ✓ Outstanding: D250,000 attributed to plastering & labour cost.
- Construction paused due to insufficient funds.
- Decision taken to resume work once additional funds are secured.

Clinic operations and Community Health Nurse (CHN)

- Regular CHN visits resumed (e.g., 12 July 2025).
- Adjusted incentive structure for clinic support staff:
    - ✓ Rainy season: D500
    - ✓ Dry season: D250
- Identified challenges: Expired drugs, missing equipment (e.g., glucose meters), dust in clinic rooms.

- Actions taken: Replacement of drugs and devices, improved cleaning protocols, emphasis on purchasing drugs with long expiration dates and record-keeping challenges acknowledged; improved reporting proposed.

Fundraising, Partnerships, and Sustainability Efforts

Fundraising Platforms

- Benevity: SDF registered on Benevity Portal with a $200,000 target for clinic and staff housing.
    - ✓ $4,000 raised so far and used on the first phase of the construction.
- Members encouraged to promote SDF projects to employers and volunteer via Benevity.
- Potential GoFundMe campaign discussed.

Institutional outreach: Letters sent to Africell, Qcell, Comium, Diaspora Club–The Gambia, and Kerewan Area Council.

- Billboard campaign initiated to improve the visibility of the project (construction of the Community Health Post).

Donations, appreciation, and recognition: Extensive appreciation certificates presented to individuals, kafos, institutions, and performers.

- Special recognition given to: Jaliba Kuyateh & Kumareh Band, Farato and Young Fassary Kafo, GRA officials, Mam Sonko's employer (Intuit Inc.) and the personal financial and logistical contributions by SDF leaders acknowledged.

Ambulance acquisition for Sika

- An application- brought to the attention of SDF by Ousman Sonko- under the Antwerp–Banjul Challenge was successful.
- The donated ambulance is being processed (customs, insurance, number plate) and made roadworthy.
- Costs of above processing is covered by donations: D29,099.12
- Vehicle awaiting police-issued number plate.
- Strong appreciation recorded for contributors who facilitated customs and paperwork and to Ousman Sonko who played a pivotal role in securing the vehicle.
- Discussions being had on conditions of use of the vehicle and how to sustain its usage.

Sika Women's Garden Project: Aurora Gateway Rotary Foundation Project

- A Rotary-backed project approved on 29 January 2026.
- Funding received: $67,000.
- Grant accounts opened by Rotary Aurora and Rotary Banjul in the process of opening the same to help administer the funds

- Project viewed as a major success; work underway to start the project and make it a blueprint of success.

Organisational challenges

Financial: There is poor compliance with annual membership subscriptions which delays not only the construction of the Community Health Post, but other SDF projects. If all the members comply with the payment of their annual subscriptions, SDF can fulfil its mission to transform the livelihoods of the people of Sika.

Governance: Low attendance at meetings affects decision-making and momentum.

Key acknowledgements

- Omar NR Sonko: For hosting clinic operations and storing medical supplies.
- Bakary J Sonko: For commitment, enthusiasm, inspiration and unwavering support to the life and work of SDF.
- Buba Sonko & Lamin Famoro Sonko: For their sustained operational and logistical support.
- Dr Karima Zitouni: For her continued subscription payments and donations.
- Kemo Sonko & Mr. Seringe Mbye: For leadership, financial support, and handling customs costs for the donated ambulance.
- The Leadership Team: For giving up your time to community service.

To read the full report, click: SDF_-finan-statuact_report_2025.pdf

Brief overview about Sika Development Fund (SDF)

Sika Development Fund (SDF) was established in August 2014 in response to the urgent needs of the people of Sika. Its Constitution, adopted on 15 August 2014, sets out the organisation's objectives, core values, by-laws, and guiding principles. In line with the Constitution, the Executive Committee serves a three-year term; accordingly, a new Executive Committee was elected in January 2024.

This report provides a narrative overview of the status of SDF's funds across all areas of operation and outlines key activities undertaken during 2025, including related expenditures. It highlights major achievements recorded during the year, as well as ongoing initiatives that continue to engage the Leadership Team. The report also aims to inform and inspire SDF members by identifying areas where additional support, participation, or action may be required. Overall, it seeks to promote transparency, accountability, and collective responsibility in advancing SDF's mission and strengthening its impact within the community. SDF achieved significant progress this year, and the Leadership Team deeply appreciates members' ongoing support, while recognising that continued efforts are needed to further improve the socioeconomic conditions of the people of Sika.

The current Executive Committee, its working Groups/ad hoc committees which enhance the operational work of the Executive Committee are as follows:

The Executive Committee of SDF for 2024-2026

Please find below the names of the Leadership Team of SDF and the positions they occupy:

- President: Kemo Sonko
- Vice President: Satang Sanneh
- Secretary General: Omar Janneh
- Assistant Secretary General: Alieu SK Cham
- Treasurer: Sima Camara
- Assistant Treasurer: Lamin Anfaal Manjang
- Auditor: Saikou Lamin Sonko
- Assistant Auditor: Kabiro KS Janneh
- Social and Resource Mobilisation Secretary: Lamin Sonko (Nani)
- Assistant Social and Resource Mobilization Secretary: Lamin Famoro Sonko

Other co-opted Executive members

- Bakary T Sonko: Assistant Secretary General
- Saikouba Ceesay (aka Seyfo): Assistant Social and Resource Mobilisation Secretary
- Buba Gitteh: Assistant Social and Resource Mobilisation Secretary
- Pa Bakary Sanyang: Assistant Social and Resource Mobilisation Secretary
- Isatou Gassama Assistant Social and Resource Mobilisation Secretary
- Mariama (Bonto) Jaiteh: Assistant Social and Resource Mobilisation Secretary
- Mariama Sawo-Kamara: Assistant Social and Resource Mobilisation Secretary
- Solo Demba: Legal Adviser
- Omar Sanneh: Adviser
- Alhagie Ndemba Boto Sonko: Adviser
- Alhagie Nfansu Jaiteh: Adviser

- Omar NR Sonko: Adviser
- Bakary T Sonko: Assistant Secretary General
- Maja (Bora) Janneh: Assistant Secretary General
- Manta Barjo: Assistant Secretary General
- Pa Ansuman Manneh: Assistant Secretary General
- Pa Amadou Drammeh: Strategist and Liaison Officer
- Lamin Sonko (Babadinding): Strategist and Liaison Officer
- Lang Manneh-Ida
- Malamin Janneh: Assistant-Treasurer
- Saikou Lamin Sonko: Assistant Auditor
- Malang Janneh
- Buba Sonko
- Sainta Sonko
- Mustapha Sawo (Pa Bojang): VDC Chairperson
- Sainabou Kebbeh
- Ousman Sonko

Members of the Sika Community Health Post Taskforce

Having taken stock of the complex nature of implementing the healthcare project- from ideation to the realisation, a taskforce, composed of the following members was set up:

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

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
- Satou Gassama

Members of the appreciation taskforce

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

i. Bakary J Sonko- Chair
ii. Kemo Sonko
iii. Satang Sanneh
iv. Omar Janneh
v. Alieu SK Cham
vi. Lamin Sonko (Nani)
vii. Sima Camara
viii. Pa Bakary Sanyang
ix. Mariama Sawo-Kamara
x. Isatou Gassama

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:

i. Manta Barjo
ii. Maja (Bora Janneh)
iii. Pa Ansumana Manneh
iv. Bakary T Sonko
v. Malamin Janneh
vi. Isatou Gassama
vii. Saikouba (aka Seyfo) Ceesay
viii. Buba Gitteh
ix. Mariama (Bonto) Jaiteh
x. Malang Janneh
xi. Sutay Janneh,
xii. Omar Sanneh
xiii. Alhagie Ndemba Boto Sonko
xiv. Alhagie Nfansu Jaiteh
xv. Bakary (aka Buba Lemuna) Sonko
xvi. Sainta Sonko
xvii. Lamin (aka Babadinding) Sonko
xviii. Pa Amadou Drammeh
xix. Mariama Sawo-Kamara
xx. Mustapha (aka Pa Bojang) Sawo- VDC Chair and Representative
xxi. Sainabou Kebbeh- VDC Representative

SDF's Youth Ambassadors

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. Fatou Darboe- Masira
ii. Saffiatou Sonko
iii. Musa Tida Sonko (Codda)

Organising Committee of the Jaliba Kuyateh & Kumareh Band Fundraising show

To help organise the fundraising campaign whose purpose is to replenish the funds needed to construct the health post in Sika, the SDF Executive Committee composed an organising Committee whose membership include the following:

i. Isatou Gassama
ii. Alieu SK Cham
iii. Pa Bakary Sanyang
iv. Lamin Sonko (aka Nani)
v. Buba Sonko
vi. Lamin Famoro Sonko
vii. Wuday Daffeh
viii. Sima Camara
ix. Mariama (Bonto) Jaiteh
x. Kemo Sonko
xi. Fatou Barjo
xii. Manta Barjo
xiii. Kabiro KS Janneh
xiv. Manyima Manneh
xv. Maimuna Sonko (Yaboi)

Account balances in the different regions where SDF opened an account

Below is the status of the current account balances in the different areas SDF has opened an account:

Status of account in The Gambia

The main account has D153,700.43

The healthcare account has D16,678.77

See below the balance in the accounts at the time of reporting:



GT Bank_Main_HC.pdf

Status of the account in USA

The main account has $4458.31. See below the balance in the main account at the time of reporting:



Wells Fargo_Main account.pdf

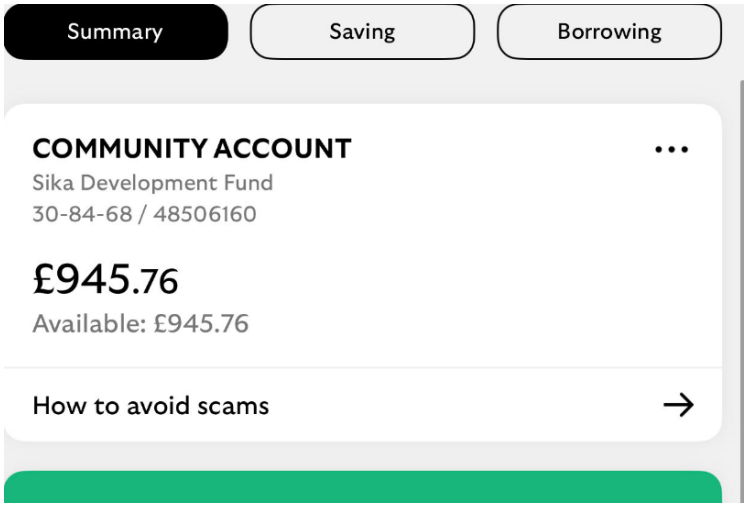
The healthcare account has $507. See below the balance in the healthcare account at the time of reporting:

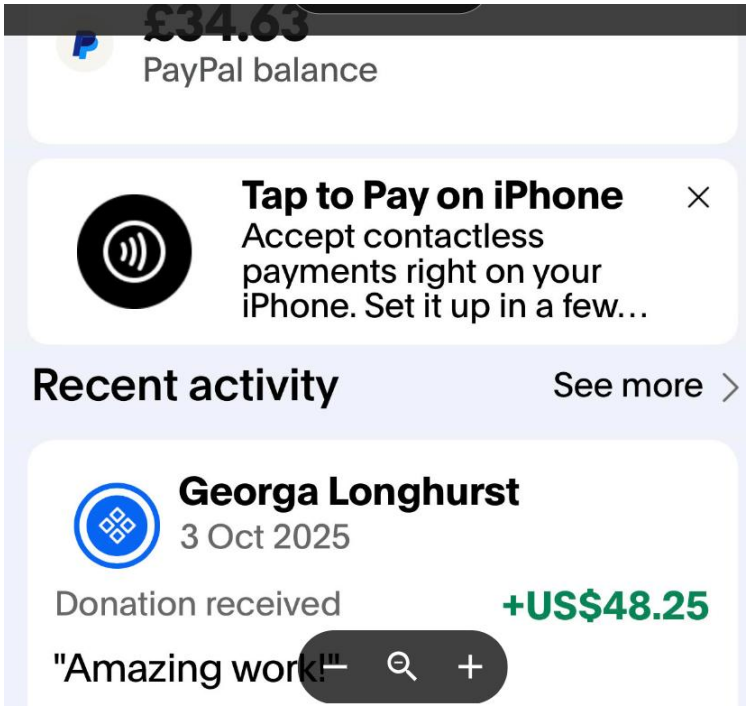
Wells Fargo_HCare.pdf

Given the recent communication received from the bank, there is need to consolidate the 2 accounts as the bank changed its policy on the minimum balance from $500 to $2000. To this end, Sima Camara will move the funds in the healthcare account to the main account so that SDF does not incur the bank charges of $15 per month

Status of the account in UK

SDF has £945.76 in the Lloyds account and £34.63 in its PayPal account. The screenshot images of the balances are shown below, respectively:





The significant monthly activities of SDF in 2025

Strengthening healthcare, education, and women's livelihoods in Sika

The meeting on 26 January 2025 saw SDF sign an MOU with Nyo Dema Kafo and applied on 15 January for €60,000 under EUDiF's Diaspora 4 Development grants, with results due April 2025. Efforts continued to address healthcare challenges in Sika, including negotiating for a new clinic nurse and preparing for the start of the construction of the compound of the Community Health Post by removing tree stumps. Funds (D8,250) were sent to paint Sika Basic School kitchen – see below photo of the fully refurbished school kitchen.









MOU was drafted between SDF and Aurora Gateway Rotary and Rotary Banjul committees were being composed to support the Sika Women's Garden Project, alongside fundraising discussions locally with Jaliba Kuyateh and Kumareh Band.

Updates on fundraising with Jaliba Kuyateh and the Kumareh band, governance, and project preparation

During the meeting on 22 February 2025, it was noted that the Garden Management Committee was not yet fully constituted, although draft bylaws had been prepared. On the fundraising campaign with Jaliba Kuyateh and Kumareh Band, the first radio advert aired on King FM at a cost of D400, donated by Alieu SK Cham, and was shared on the SDF website and multiple WhatsApp forums. Ticket prices were set at D200 (ordinary) and D1000 (VIP). Invitations, flyers, and posters were being prepared, with up to D4000 approved for printing. Additionally, tree stumps at the clinic site were cleared over five days at a cost of D2500. The draft bylaws for the Sika Women's Garden Project were being drafted.

March & April: no Executive Committee meetings held due to Ramadan and because the village was in mourning.

In April 2026, the Fundraising show with Jaliba Kuyateh and Kumareh Band was held on 26 April 2025- this helped raise some of the funds needed to start the construction of the Community Health Post.

Celebrating fundraising success with Jaliba Kuyateh and Kumareh Band and advancing the construction of the Sika Community Health Post

During the meeting of 18 May 2025, the attendees reviewed the outcome of the fundraising show with Jaliba Kuyateh and Kumareh Band, which Isatou Gassama reported as highly successful, with an impressive turnout of friends of Sika, family members, acquaintances, and representatives of several kafos, including Farato Fasari Kafo and Young Fasari Kafo. Total expenses amounted to D97,945, while funds raised included D644,600, $1,210, and £850. An updated spreadsheet of collected funds can be viewed from the embedded file below, and videos of the 26 April 2025 fundraising event were shared via the SDF website: https://sikadevelopmentfund.com/events/



SDF_fundraising_Jaliba.xlsx

The meeting agreed that the Appreciation Committee should formally recognise key contributors with professionally framed SDF appreciation certificates. Proposed recipients include Jaliba Kuyateh and Kumareh Band, Farato Fasari Kafo, Young Fasari Kafo, and selected staff of the GRA, such as Mr Yankuba Darboe. Gratitude was expressed to the Organising Committee for their outstanding efforts, and special thanks were extended to Isatou Gassama for her dedication, as well as to her family, friends, and the Farato kafos for their generous support.

On the construction of the Community Health Post, it was reported that site clearing cost D2,500, while tree stump removal and disposal cost D12,000. Efforts are ongoing to engage an architect to demarcate the site, with feedback expected by mid-next week. SDF agreed to cover all related logistical and labour costs. It was agreed that construction should commence immediately after demarcation, subject to available funds, and that the VDC be fully briefed on these developments.

Drafting of construction contract for the Sika Community Health Post

On 8 June 2025, the meeting discussed construction engagement terms and phases and began drafting the Sika Community Health Post contract with Malamin Janneh and his team. See below the contract:



Sika%20Community%20HPost_co

July 2025- no Executive Committee meeting held

From Agreement to Action: Construction Underway for the Sika Community Health Post

At the meeting of 3 August 2025, the Leadership Team reviewed the outcome of SDF's counteroffer to Malamin Janneh and his team for the construction of the Sika Community Health Post. Members were informed that the counteroffer had been accepted in full. A mutually agreed cost was reached, a formal

contract was drafted and signed, and construction work has since commenced. The meeting welcomed this development as a major milestone in the realisation of the Community Health Post project.

Updates on the construction of the Community Health Post

Bakary J. Sonko provided an update on Phase 1 of the construction works. He reported that work is progressing well and on schedule. The meeting expressed collective gratitude to Malamin Janneh and his team for their commitment, enthusiasm, and dedication to delivering quality work under the agreed terms. Members acknowledged the positive working relationship that has been established and commended the team's professionalism and responsiveness.

Further updates were provided on SDF's contract with Bakary N. Camara and Partners for the plumbing and electrical works. Bakary J. Sonko reported that the contract has been drafted and is ready for printing and signing. The agreement will be signed by Kemo Sonko on behalf of SDF and by Bakary N. Camara on behalf of his firm. It was noted that Bakary N. Camara and Partners will liaise directly with Malamin Janneh to determine an appropriate start date for their works, which will be dependent on the availability of funds. Below is the contractual agreement between SDF and Bakary N Camara and Partners on the plumbing and electrical works they agreed to carry out at the compound of the Community Health Post:



Signed Contract-BN Camara&SDF.pdf

An update: Financial updates on the construction of the Community Health Post and clinic support

Omar Janneh and Sima Camara presented an update on expenses related to the construction of the Community Health Post. Omar Janneh shared detailed expense entries with meeting attendees, showing that a total of D992,729 was spent between 28 May 2025 and 28 July 2025. The bulk of these expenses were covered using funds held in the US accounts, while some expenditures made on 29 May 2025 were drawn from the UK account. Additionally, a relatively small amount of D14,059 was spent on the purchase of drugs and medical devices for the Sika clinic. See below the detailed spreadsheet which captured the expenses incurred on the construction of the Community Health Post; with a small number of miscellaneous expenses that relate to the purchase of medicines and medical devices to support the clinic in Sika.



Expenses_Health%20 Post%20co

The status of the Community Health Post can be viewed on:

https://sgul.cloud.panopto.eu/Panopto/Pages/Viewer.aspx?id=17ef9058-592d-42d7-96d8-b3e001503b16

Community health nurse visit and clinic operations

The meeting reviewed the Community Health Nurse's (CHN) visit to Sika on 12 July 2025. The number of patients attended to was yet to be confirmed and was marked as "to be confirmed" by Alhagie Njie. During the visit, D1,100 was collected from patients. An agreed incentive of D1,500 was paid to the

CHN. To meet this amount, Omar Janneh advised Alhagie Njie to top up the D1,100 collected with an additional D400 from clinic funds he held.

An agreed incentive of D150 had originally been set for Alhagie Njie. However, in recognition of the rainy season and the fact that he remained with the CHN throughout the day and could not attend to his farming activities, Omar Janneh exercised discretion and approved a revised payment of D400. These decisions were presented to the meeting, which formally approved and endorsed Omar Janneh's actions. Going forward, the meeting agreed that Alhagie Njie would receive D500 for clinics held during the rainy season and D250 for clinics held during the dry season.

The CHN raised several observations following the clinic visit. These included the presence of some expired drugs, the absence of certain medical devices such as a blood glucose meter and lancets, and concerns about dust in the clinic room due to her allergies. To address these issues, it was agreed that expired drugs and missing equipment would be replaced, and that Alhagie Njie would ensure clinic rooms are thoroughly swept before each clinic day.

To prevent future challenges with expired drugs, the meeting agreed that all future drug purchases should have long expiration periods, ideally at least two years. Omar Janneh and Pa Ansumana Manneh were tasked with overseeing this process.

Replacement of drugs and medical devices

A total of D14,059 was sent by Sima Camara from the US account to facilitate the purchase of replacement drugs and medical devices. Pa Ansumana Manneh undertook the responsibility of purchasing these items, and a receipt was shared with the meeting. After the purchases, a balance of D760 remained. It was noted that two bottles of gentian violet were provided free of charge. The meeting expressed deep appreciation to Pa Ansumana Manneh for sacrificing his time and personal resources to procure the supplies on behalf of the community.

The CHN received the drugs and the remaining D760 from Pa Ansumana Manneh in Kombo Lamin and transported the supplies to her residence at a cost of D350 in preparation for her next visit to Sika. Omar Janneh also made a personal donation of D700 to support the CHN's transportation of the drugs and medical devices to Sika.

Considering the rising costs of drugs, medical supplies, and incentives, the meeting acknowledged the need to balance affordability with sustainability. As a result, Omar Janneh was given the authority to revise drug and testing service prices as necessary, while remaining mindful of community welfare.

Presentation of appreciation certificates

Kemo Sonko reported on the presentation of appreciation certificates to individuals and groups who made significant contributions toward fundraising for the construction of the Community Health Post. Buba Sonko and Kemo Sonko presented certificates to selected recipients at the Gambia Revenue Authority (GRA). Photographs were taken during the presentations and will be shared publicly once consent is obtained from recipients.

Isatou Gassama and Buba Sonko will present the remaining certificates and letters of appreciation in the coming days. The meeting also acknowledged a generous donation of D3,000 in fuel coupons from Kemo Sonko to Buba Sonko to facilitate travel for certificate presentations.

Recipients of appreciation certificates included Jaliba Kuyateh and the Kumareh Band (who also received a formal letter of appreciation), Mrs Rohey Bojang-Jassey, Mr Muhammed Drammeh, Mr Wandifeng Mbaye, Fassary Kaffo, Young Fassary Kaffo, Nematoulie Kaffo, Mr Yankuba Darboe (Commissioner General, GRA), Mr Saikou Balajo, Mr Filly Dambelleh, Mr Ansumana Dibba, Mr Yaya Daffeh and Mrs Isatou Gassama-Daffeh, and Mr Pa Bakary Sanyang and Mrs Fatou Darboe-Sanyang. All recipients reportedly expressed profound gratitude to SDF for the recognition.

Sustaining the construction effort of the Community Health Post

The meeting recognised that constructing the Community Health Post is a capital-intensive undertaking and encouraged all members to actively support sustainability efforts. Members were informed about Benevity, a corporate giving platform, and advised to share the SDF project with their employers and contacts. Bakary J. Sonko and Omar Janneh have registered SDF on the Benevity portal and uploaded the clinic project, with a fundraising target of $200,000 to complete the clinic and two staff residences. To date, the project has attracted $4,000. Work is also underway to complete volunteering forms on the platform to increase visibility and donor engagement.

Omar Janneh also shared recent construction updates with the Minister of Health, Dr Ahmadou Samateh. Action points were agreed for Omar Janneh to circulate the Benevity link to members and for Kemo Sonko to share construction updates with the Regional Director of Health, North Bank Region.

Additional support is being sought from Kerewan Area Council. A request letter was drafted, signed, and is to be delivered to the Council Chairman by Pa Saikou Sonko.


SDF's%20reques

The meeting also urged the Leadership members to improve compliance with annual subscription payments. Omar Janneh will review subscription data compiled by Lamin Famoro Sonko and follow up with members in arrears.

Other updates and partnerships

An update was provided on the application submitted to the Antwerp-Banjul Challenge for an ambulance for the Sika Community Health Post. The application has been successfully submitted and is publicly visible online.

Finally, Omar Janneh informed the meeting that Sanderstead and Selsdon Rotary Club (UK) has expressed interest in supporting the Sika Community Garden Project being championed by Aurora Gateway Rotary Club. A Zoom presentation has been scheduled for 9 August 2025 to discuss funding plans and a potential global grant. The meeting concluded with encouragement for members to continue identifying foundations and institutions that could support SDF's ongoing and future projects.

Project status update: From block Work Completion of 3 structures to mobilisation of funding

On 7 September 2025, the meeting reviewed progress on the construction of the Sika Community Health Post, the status of SDF funds, payment arrangements with contractors, and strategies for sustaining the project. Bakary J. Sonko reported that Malamin Janneh and his team have satisfactorily

completed the block work on the three assigned structures and are now left with plastering as the remaining task. In response to questions on the cost of plastering materials, Malamin Janneh estimated that six trip loads of sand using a 10-wheel truck and 200 bags of cement would be required. At the time of the meeting, this was estimated to cost approximately D130,000, made up of about D99,020 for cement and D30,000 for sand. The meeting acknowledged the importance of documenting progress and agreed that photos and videos of the structures should be taken and uploaded to the SDF website.

Omar Janneh informed the meeting that, exercising discretion previously granted by the Committee, he authorised D2,000 for a barbecue for the construction workers to mark the completion of the block work. He also personally donated an additional D2,000 toward the same activity. The meeting raised no objections to this expenditure and commended the gesture. Members were also informed that Bakary N. Camara and Partners had completed the agreed Phase 1 of their work and had been paid the agreed sum of D70,000.

The status of SDF funds across all accounts was then presented. In the USA Wells Fargo accounts, balances stood at $507 in the healthcare account, $336.31 in the main account, and $4,000 received via Benevity, donated by Mam Sonko's employer. The meeting expressed sincere gratitude to the employer for this contribution. In The Gambia, GT Bank balances were D521,216.27 in the main account and D16,678.77 in the healthcare account. In the UK Lloyds Bank account, the balance was £109.04. When converted and combined, total available funds amounted to approximately D887,458.91. After considering outstanding and upcoming financial commitments, the meeting concluded that available funds were insufficient to continue the construction work at this stage. It was therefore agreed that Bakary J. Sonko would engage Malamin Janneh and his team to agree on pausing the work until additional funds are secured. Once sufficient funds become available, the team will resume work to complete the plastering of the three structures. The meeting also agreed that SDF should formally write to Mam Sonko's employer to express deep appreciation for their generous support.

On contractor payments, it was noted that of the D1.1 million agreed with Malamin Janneh and his team, D500,000 was paid, leaving a balance of D600,000. Given that plastering had not yet been completed, Bakary J. Sonko was tasked with discussing with Malamin Janneh how much of the remaining amount could be attributed specifically to the plastering work. Following these discussions, Malamin Janneh agreed that D250,000 of the outstanding D600,000 relates to plastering the three structures. This concession was warmly received by the Executive Committee, who expressed their appreciation and gratitude. A disbursement of D350,000 was subsequently made to Malamin Janneh on Monday, 8 September 2025, from SDF's GT Bank account in The Gambia.

Under Any Other Business, the meeting discussed several strategies to raise additional funds and ensure the continuation of the project. Members agreed on the need to redouble efforts to encourage payment of annual subscriptions. Kemo Sonko also reported the receipt of an anonymous donation of D3,000 toward the clinic construction. The meeting noted ongoing efforts to write to various institutions for support, including Kerewan Area Council, from whom a response is awaited. Updates were also shared on the Antwerp-Banjul Challenge application for an ambulance for the Sika Community Health Post. Action points were agreed to obtain contact details for Africell, Qcell, Comium, and Diaspora Club- The Gambia for formal fundraising outreach. Buba Sonko and Lamin

Famoro Sonko delivered the letters to the telephone operators and Omar Janneh emailed the letter to Diaspora Club-The Gambia. We look forward to hearing from them.

In addition, the Leadership Team agreed to the to design and install a professional, eye-catching roadside billboard (cost of printing in UV: D18,000, see the invoice below provided by Ansumana Sonko-Sandy Munku; and cost of the frame: D24,000, invoice to be provided by Lamin Janneh Njonding) before and at the clinic site. Below are the letters soliciting support:

Roadside%20board.docx

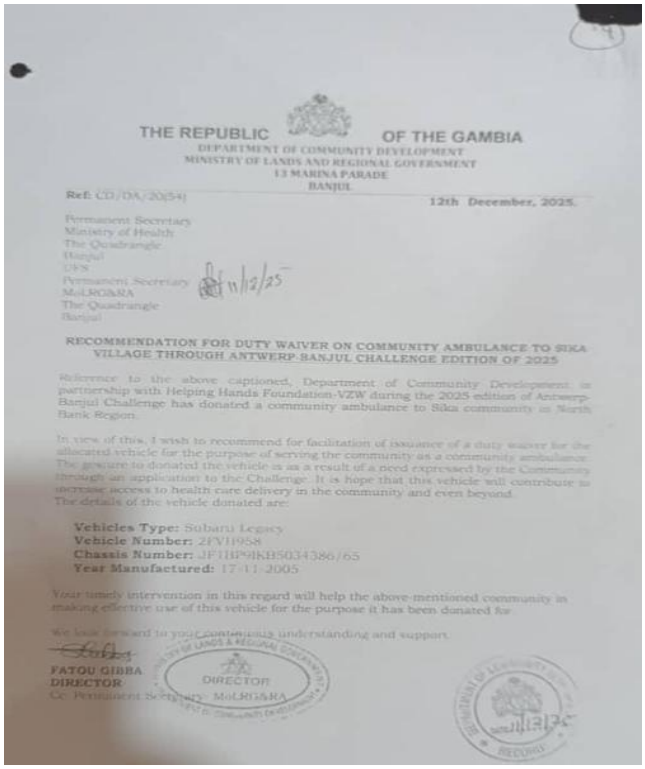
Al Invioce Sika Development Fund.pc

Finally, the meeting was informed of progress on the Benevity platform, where two volunteering opportunities have been created. Members were encouraged to explore whether their employers are registered with Benevity and to promote the project within their workplaces. The meeting recognised the strong potential of this funding channel, especially considering the donation from Mam Sonko's employer. An update was also provided on the Sika Community Garden Project, with Bakary J. Sonko reporting promising progress and optimism that required funds will be secured by the end of the year.

Achievement of a major milestone in healthcare delivery: Ambulance has been secured for Sika

On 11 October 2025, SDF received confirmation from Ousman Sonko that the ambulance application for Sika was successful. SDF discussed the need to prepare for the presentation of the vehicle in Sika. Other issues discussed letters of appreciation, gifts, and appreciation certificates for the donor and photos, and videos of the event. Below are the photos of the donated vehicle and the letter about the same.





THE REPUBLIC OF THE GAMBIA
DEPARTMENT OF COMMUNITY DEVELOPMENT
MINISTRY OF LANDS AND REGIONAL GOVERNMENT
13 MARINA PARADE
BANJUL

Ref: CD/DA/20(54)

12th December, 2025.

Permanent Secretary
Ministry of Health
The Quadrangle
Banjul

Permanent Secretary
MoLRG&RA
The Quadrangle
Banjul

RECOMMENDATION FOR DUTY WAIVER ON COMMUNITY AMBULANCE TO SIKA VILLAGE THROUGH ANTWERP-BANJUL CHALLENGE EDITION OF 2025

Reference to the above captioned, Department of Community Development in partnership with Helping Hands Foundation-VZW during the 2025 edition of Antwerp-Banjul Challenge has donated a community ambulance to Sika community in North Bank Region.

In view of this, I wish to recommend for facilitation of issuance of a duty waiver for the allocated vehicle for the purpose of serving the community as a community ambulance. The gesture to donated the vehicle is as a result of a need expressed by the Community through an application to the Challenge. It is hope that this vehicle will contribute to increase access to health care delivery in the community and even beyond.
The details of the vehicle donated are:

Vehicles Type: Subaru Legacy
Vehicle Number: 2FV11958
Chassis Number: JF1BP9BKB5034586/65
Year Manufactured: 17-11-2005

Your timely intervention in this regard will help the above-mentioned community in making effective use of this vehicle for the purpose it has been donated for.

We look forward to your continuing understanding and support.

FATOU GIBBA
DIRECTOR

DIRECTOR

Cc: Permanent Secretary, MoLRG&RA

November 2025: no Executive Committee meeting held

Key updates and approvals: Strengthening healthcare and livelihoods

At the meeting of 28 December 2025, the Leadership Team reviewed progress on several agreed action points and ongoing activities related to the Community Health Post, fundraising, donor appreciation, and other SDF projects. On documentation and visibility of the construction works, it was agreed that videos and photographs of the structures within the Community Health Post compound should be captured and uploaded to the SDF website. Omar Janneh, and Lamin Famoro Sonko were tasked with coordinating this activity to improve transparency and engagement with supporters.

Significant progress was reported on Action Point 2 regarding appreciation for Mbessin (Mam) Sonko's employer, Intuit Inc., following their generous donation to the construction of the Community Health Post. Appreciation certificates and a formal letter were prepared and compiled into a single document. Kemo Sonko printed these materials, and Buba Sonko will collect them for framing. The framed certificates will be handed to Lamin Sonko-Nani, who will present them in the USA to Miss Mbessin Sonko and Intuit Inc. An audio message from Buba Sonko explaining the process was also shared. The cost of framing and laminating the certificates amounted to D700 (D325 per frame for two frames and D25 per lamination for two laminations), paid by Kemo Sonko. The meeting expressed profound appreciation to both Buba Sonko and Kemo Sonko for personally supporting this task.

The letters soliciting support for the construction of the Community Health Post were drafted and prepared for Africell, Qcell, Comium, and The Diaspora Club–The Gambia. Kemo Sonko printed the letters, which will be collected by Buba Sonko and Lamin Famoro Sonko for delivery. It was noted that the letter to The Diaspora Club–The Gambia may need to be emailed.

As reported above, progress on the installation of professional, eye-catching billboards is being made. This work is at an advanced stage, with Alieu SK Cham leading the design and preparation of three billboards: one at the Albreda entrance to Sika, one at the Community Health Post, and one facing Sameh. The billboards will be printed on durable, waterproof material (UV printing to be done by Ansumana Sonko-Sandy Munku), with steel frames fabricated by Lamin Janneh-Njonding.

Costs for both assignments communicated to the Executive Committee by Buba Sonko are as follows:

- Printing By Ansumana Sonko): D6000x3 = D18,000
- Fabrication of the steel frames by Lamin Janneh-Njonding: D8,000x3 = D24,000 (to be done in Sika by Lamin Janneh-Njonding)
- Total cost: D42,000

The meeting cautioned that the Local Council must be consulted to ensure compliance with highway regulations.

An update was provided on the donated ambulance for Sika. Buba Sonko, Kemo Sonko, and Ousman Sonko are jointly handling this matter, which is progressing well. Appreciation presents and certificates prepared for the donor and the President of Helping Hands were handed over around 27 November 2025. Further updates will be shared as they become available, supported by a letter and an audio update on the vehicle's status.

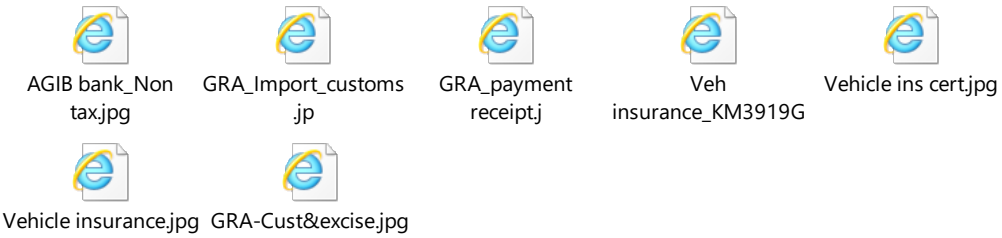
On 6 February 2026, information was received about the progress made on making available the vehicle donated to Sika Community Health Post. Below is the account of the expenses on customs duty levies plus other costs incurred and who paid for the expenses on the donated vehicle for the Sika Community Health Post:

- The Customs Entry, Assessment Notice, and the payment of Duty, Levies, and Taxes (paid by Kemo Sonko's colleague, Mr. Seringe Mbye, Customs Manager): D25,038
- Vehicle number plate and Agent Service Fee (paid by Kemo Sonko): D1,800
- Vehicle insurance (paid by Kemo Sonko): D2,261.12

Total cost which was met through donations: D29,099.12

Number plate yet to be issued by the police, but the vehicle is roadworthy.

Please find below all the relevant paperwork on the donated vehicle:



Record of appreciation: The SDF members thank Kemo Sonko and his colleague, Mr. S. Mbye for their generous support to the work of SDF. And much thanks go to Ousman Sonko (Department of Community Development) and Buba Sonko for all their tireless efforts in helping to sort out the necessary paperwork to make the vehicle available for use in Sika.

Omar Janneh presented updates on activities at the existing health post, based on information from Alhagie Njie. As of 11 November 2025, cash at hand stood at D10,550. The clinic day on 8 November generated D1,340. Payments included D1,500 to MaBintou and D500 to Alhagie Njie. Omar Janneh advised that D8,000 be given to Malamin Janneh, with D1,850 retained as petty cash. Ongoing challenges were highlighted, particularly around record-keeping for drugs dispensed and funds collected. Proposed solutions include improved reporting by MaBintou on drugs used and more accurate financial records by Alhagie Njie.

Omar Janneh also informed the meeting that preparation of SDF's 2025 annual activities and financial report would commence shortly. Under Any Other Business, members discussed fundraising strategies to support Phase 2 of the clinic construction, including accelerating outreach to institutions, encouraging payment of annual subscriptions, and potentially launching a GoFundMe campaign. Action points were agreed to track subscription compliance and mobilise community support.

Finally, Bakary J. Sonko reported positive progress on the Sika Women's Garden Project. The grant application has been submitted for final review by the Rotary Foundation, and Rotary Aurora and Rotary Banjul were advised to open grant accounts. The accounts are scheduled to be opened on 30 December 2025.

Approval of the Sika Women's Garden Project

On 29 January 2026, news about the approval of the Sika Women's Garden project was shared with the Executive Committee members by the Project Champion, Bakary J Sonko.

The project ($67,000) was approval by Rotary Foundation. See below the communication from Rotary Foundation:



Approval-Sika Women Garden Proje

Estimated budget for 2026

Table 1 describes SDF's budget for 2026. This is an estimate and may change, depending on SDF's financial situation. The Leadership Team will endeavour to encourage the members to pay their annual subscriptions as well as seek to attract grant funding, e.g. through TEEEM, to support the work of SDF.

Table 1: Estimated budget for Sika Development Fund budget for 2026

Item #	Activity summary	Cost (US$)
1	Cost over the counter drugs for Sika Clinic	1,995
2	Compensation for the Community Healthcare Nurse	514
3	Compensation for auxiliary staff at temporary clinic in Sika	172
4	Cost for three signage billboards for the clinic	705
5	Cost for helping a university student extract his painful tooth	202
6	Repair cost for donated Sika clinic ambulance	554
7	Annual internet hosting fee for SDF website	73
8	Cost of mobile phone to record SDF's project activities	134
9	Cost of garage construction for Sika Clinic Ambulance	514
10	Travel cost for SDF Project Monitor	9
11	Cost for ambulance ferry crossing at Barra	93
12	Estimated cost for completing the three Clinic structures	30,000
	Grand total	34,965

Organisational challenges that affect the work of SDF

Some of the challenges that affect the work of SDF and how they might be overcome are outlined below:

On the strategies to continue the construction of the Sika Community Health Post

The SDF Executive Committee urges members to pay their annual subscriptions, noting that current payments are inadequate (see the file below). Improved subscription compliance is seen as essential for establishing a solid budget to complete the building project and to enable the committee to seek additional support, such as through GoFundMe.

SDF yearly subscription.pdf

Members in the diaspora are also encouraged to publicise the project on Benevity portal to their employers and to consider being a volunteer to help attract funding for the project. The link to Benevity (https://benevity.com), which helps to transform the capacity of charitable organisations to attract donors to their causes/projects. The Executive will also continue to look out for grants to help complete the construction phase of the project.

Attendance at meetings

The meetings are usually poorly attended; Executive Committee members should endeavour to attend the meetings so that they can contribute to the direction of travel of the organisation.

Acknowledgements

Saluting Omar NR Sonko and Bakary J Sonko's dedication to community service

The SDF is indebted to Omar NR Sonko for placing his residence at the disposal of SDF as a shelter for wellness; the residence also serves as the place where all the drugs and devices/kits used at the clinic are stored. Special thanks to Bakary J Sonko for being a source of much energy, inspiration, enthusiasm, and support for the Executive Committee.

Saluting Buba Sonko, Lamin Sonko-Nani, Lamin Famoro Sonko, Sima Camara, Pa Bakary Sanyang (aka Pa Bilal) and Ousman Sonko for their dedication to community service

Buba Sonko and Lamin Famoro Sonko have played a phenomenal role in the work of SDF over the last 12 months and we are truly grateful. May Allah (SWT) bless them for their continued support. Lamin Sonko-Nani, Sima Camara, and Pa Bakary Sanyang – for their regular updates on the Bantaba urging the members to pay their annual subscription, which allows SDF to finance its projects. Ousman Sonko for his efforts in helping to secure the ambulance for Sika.

Saluting Isatou Gassama for her community service

SDF is indebted o Isatou Gassama for leading the Organising Committee of the Fundraising Campaign.

Saluting Dr Karima Zitouni for her dedication to community service and to Georga Longhurst for the support

SDF remains grateful to Dr Zitouni, SDF Champion, for her continued support for the work of SDF. The members are indebted to Georga Longhurst for donating to our cause.

Saluting the Executive Committee of SDF

It must be recognised that being able to dedicate time to the life and work of SDF is truly a sacrifice. May the leadership team continue to remain committed and inspired in their service to the community, and may they be blessed with good health to carry on this meaningful work for many years to come. Also, may the village remain blessed with the human resources and passion needed to sustain and advance this important mission into the future.