# My Oral Village

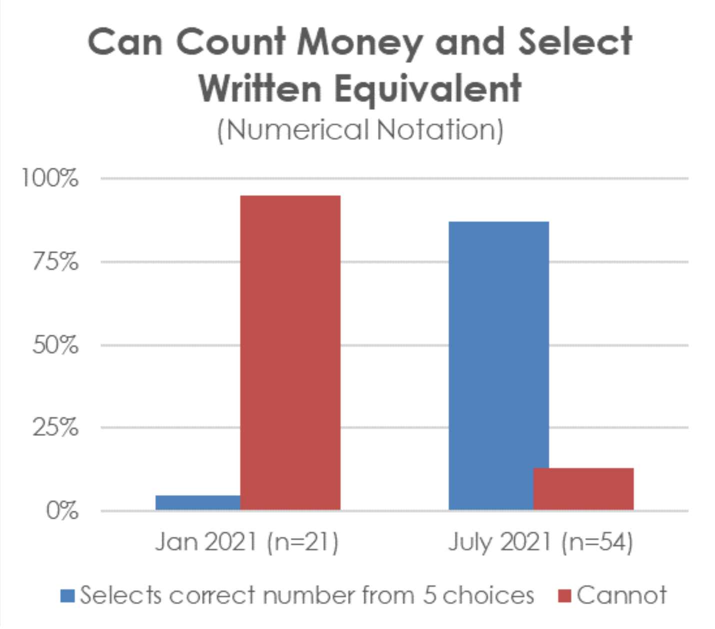
## Annual Report 2021

Cover Photo: Alimamy Bai Kamara, ILCUF.

**Dear Friends:**

2021 was a milestone year for My Oral Village, in our quest to enrich the future possibilities of millions of the world's poorest and most vulnerable women.

We successfully demonstrated the effectiveness of our 'oral information management' (OIM) solutions in a pilot project in Sierra Leone. The solution is a passbook, designed for the 'graduation' program of the only financial institution in the fishing town on Conakry Dee – a credit union with nearly a thousand members in the town and the villages around it. After completing the program most members could successfully read a four-digit cash number, up from one out of twenty-one four months earlier. Between 70-80% could spot various types of errors in their passbooks.



Data from project internal evaluation, ILCUF, Sierra Leone

This evaluation is the first of a series we are looking forward to receiving in the coming years.

We are also well on the way to another successful pilot of a very different use case in Kenya. The door is slowly but steadily opening to greater acceptance of both the yearning of poor women to learn numeracy and record-keeping, and the impact that OIM can achieve in this domain. The past two years represent a giant step in the right direction.

Thank you to all my staff colleagues at My Oral Village. A special thank you to our outgoing board chair Heather Broughton for ten years of exemplary service, and outgoing board member David Myhre, who has now stepped firmly into the staff role of Director for Partnerships. Heather and David we could not be where we are today without you! A hearty welcome to our newest board member: Jim Whitestone.

Warm regards,

Brett Hudson Matthews
Executive Director

## Project Updates

2021 began with valuable feedback from our user test of our ‘4Share’ cash calculator Pakistan. We successfully demonstrated the effectiveness of our ‘oral information management’ (OIM) solutions in a full-scale pilot project in Sierra Leone. We are also well on the way to another successful pilot of a very different use case in Kenya. These results promise to open a door to greater market acceptance, and future distribution at scale.

OIM solutions draw in the strengths of poorly schooled adults to create new pathways out of poverty. Illiteracy and innumeracy are entirely negative concepts, imposed by our dominant print culture where mass literacy is considered normal. Women especially are deprived of good schooling by grinding poverty, yet often have remarkable capabilities - forgotten in our rush to judgement. Their capabilities draw on ancestral practices common to all of

Members saving for credit union shares are trained in the new OIM passbook, Rotain Village, Sierra Leone. Photo: Alimamy Bai Kamara, ILCUF.

Celestine Heibor, an OIM Certified practitioner at the BOMA Project, introduces the business record book to a group of women near Ngurunit in northern Kenya. Photo: Brett Matthews, My Oral Village

humanity – those of the oral cultures that predate the ages of print and mass literacy. Illiteracy is often associated with old age, but many of the women we work with are young. Whatever their age, they have not had access to good schooling. In our pilots less than a third of participants could write a 1-digit number, and less than a sixth could read a 4-digit one.

In Sierra Leone innumerate women are learning to read records of their personal financial transactions, as kept by their rural credit union. This learning opens up a world of financial opportunities for them – to save money for the future, to borrow when they need to, and eventually to transition to digital activities like sending money to relatives or friends in distant cities.

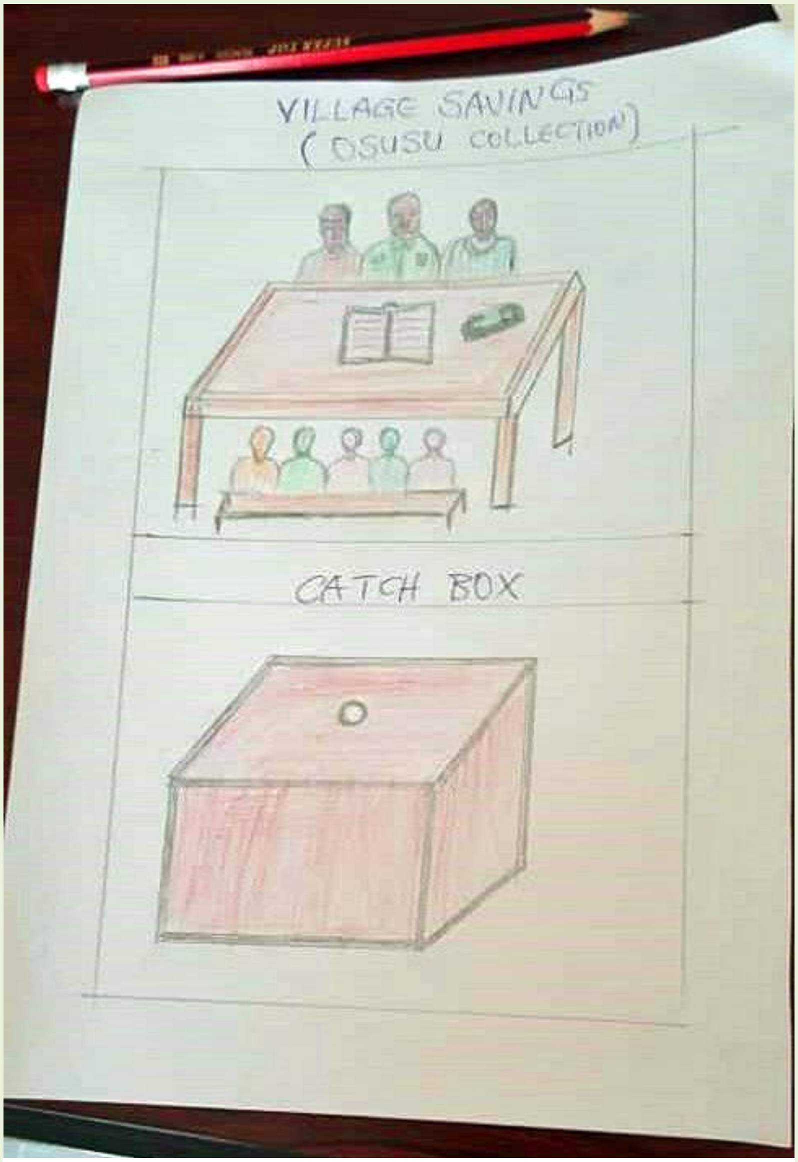
And in Kenya innumerate women are learning to write their own business records. This learning too opens up a world of opportunities – to use the power of writing to control inventory, track the profitability of different activities, and manage customer credit effectively. In short, it expands the potential for 'micro-enterprise' to blossom into something large enough to get the whole family out of poverty.

Have these women returned to school?

No. For most women returning to school is not an option, due to the many exigencies of life in poverty, from the scourge of early marriage that forces them prematurely into the role of mother, to securing food and shelter, to managing debt.

Our solutions start with the cognitive resources that poorly schooled adults have secured for themselves, often against all odds. Most have two very great strengths:

1. the ability to manage cash, and make the necessary calculations to engage in market activities using cash; and
2. the ability to write one-digit numbers (0 to 9).



Drafts of OIM icons by a village artist in Sierra Leone. During focus group discussions, with our design teams, artists sketch ideas in consultation with women who will use the interface. These are later refined into digital icons.

They are motivated to acquire these skills because they must cope with a formal economic system that uses cash. They encounter this system, from time to time, in all the larger settlements around them.

My Oral Village has designed both the credit union passbook in Sierra Leone, and the business and savings group record books in Kenya, so that anyone who can write the numbers from 0 to 9 can quickly understand these books

The secretary bird is familiar to everyone in Marsabit. OIM draws on the familiar to build knowledge of the abstractions of the modern financial system.

Illiterate adults can keep records of large amounts immediately by writing (for example) ‘3’ to indicate 3,000 Kenyan shillings, below a picture of the one thousand shilling note. Using the OIM design, and aided by their own motivation to learn, they can *also* gradually teach themselves to read and write whole numbers, like “3,400”.

My Oral Village also develops introductory training modules for delivery by non-profit partners in three targeted areas:

- reading and writing 1-digit numbers,
- tabular format (the syntax of rows and columns), and
- the meanings of the mnemonic icons in the local OIM design.

All of this can be done in a day, or a few meetings spread over a few weeks.

The men are away from their families for much of the year, in search of browse for sheep, goats, camels and cattle. BOMA builds provides financial and technical support to the women who hold the communities together. Photo: Brett Matthews

Last year we also launched a new OIM Certification Program. A rigorous professional development program covering the science and practices of oral information management, the OIM Certification has three levels from basic to advanced. At the end of 2021 MOVE has certified eleven ‘Level 1’ practitioners, including four women. We are moving towards a global OIM community of practice, supported by a website where practitioners can exchange good practices and local experiences. We envision the development of a global network of OIM professionals, based in widely varying nations and contexts, as a critical ingredient in reaching hundreds of millions of poor people with essential solutions.

Another initiative that saw major progress in 2021 was our ‘cash calculator’ app for Android, ‘4Share’. Early in the year saw an in-depth test of a prototype with 18 women and men, ranging across the occupational spectrum from donkey cart drivers and farmers to weavers and tanoor (oven) keepers, in a small village in Pakistan’s Punjab. Overall they found the app very intuitive, and quickly learned basic tasks like adding numbers together, but their interest could not overcome their reluctance to purchase smartphones.

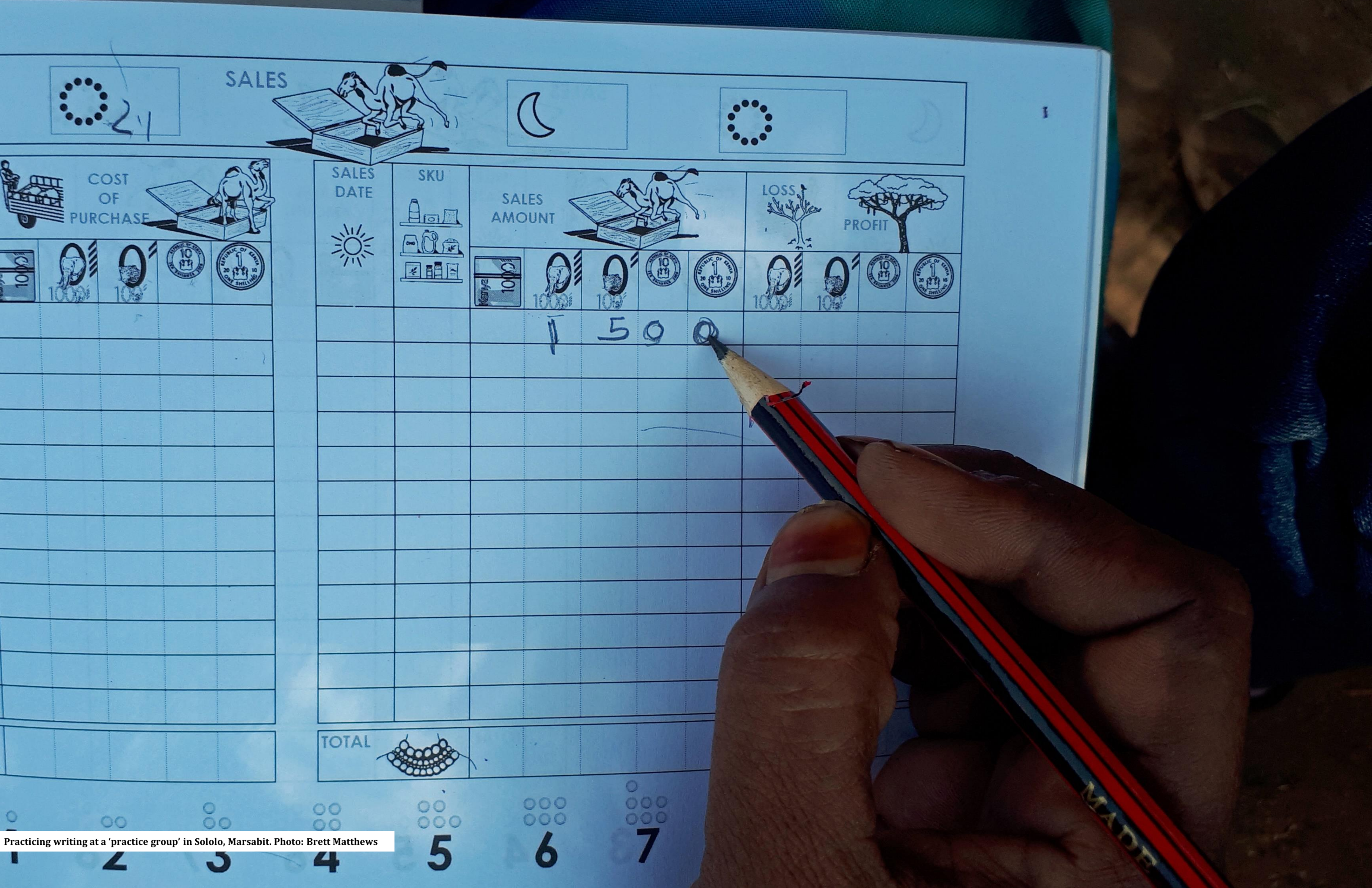
Nevertheless, we learned much from their responses to the app, and refined it and delivered it, packaged with free devices, to our pilot communities in northern Kenya in May. With very little training, participants have been using it to negotiate with their customers, help them keep records, and help them to learn how to read and write numbers. Echoing a universal theme, one pastoralist woman told Brett during a September visit to Kenya that she learned how to use it from her daughter in primary school.

We view the coming year with great optimism. By the end of 2022 we plan to have OIM solutions in four countries, up from two now. From 500 women reached in the past year, we anticipate that our reach will cross 1,000. We will continue to push the boundaries of use cases: we are open to testing essentially any use case that would make innumerate and illiterate adults more comfortable engaging with written finance.

And now that we have a stable first version of our cash calculator app, we expect to distribute 4Share more widely, including our first Google Play launch in Pakistan next year.

Wishing everyone a happy and prosperous 2022


**Shop-keeper in Sololo shows how 4Share works during visit to Marsibit, September 2021.**



Practicing writing at a ‘practice group’ in Sololo, Marsabit. Photo: Brett Matthews

We would like to thank our partners:

- In Sierra Leone and Ireland, the Irish League of Credit Unions International Development Foundation (ILCUF);
- In Kenya the BOMA Project; and
- Umer Abdullah, Ahsan Malik and Tehreem Malik (consultants on 4Share),
- In Canada the Fund for Innovation and Transformation, funded by Global Affairs Canada …

… and our wonderful collaborators, especially digital designer Dulce Milay, OIM learning specialist Hawa Mnyasenga, Pakistan representative Aqeel Hayat, technology advisor Aman Aalam, and technology enabler David Jorjani at the University of Toronto.

And our donors, especially Ms. Heather Broughton, and the High Park Rotary Club of Toronto. There is no possibility that we could be achieving any of our current milestones without the incredible spirit, determination and sheer hard work of our partners and collaborators, and the vision and generosity of our donors.


**A focus group on image association in Sierra Leone.**

# MY ORAL VILLAGE

FINANCIAL STATEMENTS

DECEMBER 31, 2021

# MY ORAL VILLAGE

## STATEMENT OF FINANCIAL POSITION

**AS AT DECEMBER 31, 2021**

| | **2021** | **2020** |
|---|---|---|
| | **$** | **$** |
| **Assets** | | |
| Current assets | | |
| Cash and cash equivalent | 56,033 | 61,215 |
| Advances to suppliers (note 6) | - | 35,120 |
| Prepaid expenses | - | 1,347 |
| | 56,033 | 97,682 |
| Investment in affiliated company (note 4) | 5,000 | 5,000 |
| | 61,033 | 102,682 |
| **Liabilities** | | |
| Current liabilities | | |
| Acounts payable - contracted services | - | 14,625 |
| Acounts payable - related parties (note 4) | 12,388 | 12,159 |
| Accrued liabilities - reimbursements | 4,656 | 4,656 |
| Deferred contributions (note 5) | 36,039 | 60,927 |
| | 53,083 | 92,367 |
| **Net assets** | | |
| Unrestricted Net Assets | 2,950 | 5,315 |
| Invested in investment in affiliated company | 5,000 | 5,000 |
| | 61,033 | 102,682 |

# MY ORAL VILLAGE

## STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS

**FOR THE YEAR ENDED DECEMBER 31, 2021**

| | 2021 | 2020 |
|---|---|---|
| | $ | $ |
| **Revenue** | | |
| Grants - FIT (note 6) | 120,888 | 17,573 |
| Services | - | 18,285 |
| Organizations and individuals donations | 3,000 | 11,080 |
| Interest income and exchange rate variances | 8 | 8 |
| | 123,896 | 46,946 |
| **Expenses** | | |
| FIT project - Contracted professional services and others (note 6) | 120,888 | 17,573 |
| Contracted professional services | 1,018 | 26,309 |
| Director and officer liabilities insurance | 910 | 908 |
| Marketing and events | - | 766 |
| Travel | 2,767 | 2,055 |
| Office and general | 678 | 1,051 |
| | 126,261 | 48,662 |
| **Excess of expenses over revenues for the year** | **(2,364)** | **(1,716)** |
| Net assets, beginning of the year | 5,315 | 7,031 |
| **Net assets, end of the year** | 2,951 | 5,315 |

The accompanying notes are an integral part of these financial statements

# MY ORAL VILLAGE

## STATEMENT OF CASH FLOWS

**FOR THE YEAR ENDED DECEMBER 31, 2021**

| | 2021 | 2020 |
|---|---|---|
| | **$** | **$** |
| **Operating activities** | | |
| Excess of expenses over revenues for the year | (2,364) | (1,716) |
| | | |
| Net change in non-cash working capital balances related to operations | | |
| Advances to suppliers | 35,120 | (35,120) |
| Prepaid expenses | 1,347 | (1,347) |
| Accounts payable and accrued liabilities | (14,396) | 30,763 |
| Deferred revenue | (24,888) | 50,847 |
| | (5,182) | 43,426 |
| | | |
| **Change in cash during the year** | (5,182) | 43,426 |
| | | |
| **Cash - Beginning of year** | 61,215 | 17,789 |
| | | |
| **Cash End of year** | 56,033 | 61,215 |

The accompanying notes are an integral part of these financial statements

## 1. NATURE OF OPERATIONS

My Oral Village is a not-for-profit corporation registered under the *Canada Not-For-Profit Corporations Act* in November, 2011. Its purposes are:

I. To relieve poverty in developing nations and communities, by developing and transferring financial management and institutional governance services and tools to persons in need.
II. To educate the public in developing nations and communities about financial management and safe, effective institutional governance.
III. To carry out applied, practical research for the benefit of the public into conditions and methods that improve financial management and institutional governance in developing nations and communities, and to disseminate the results of the research publicly.

## 2. SUMMARY OF ACCOUNTING POLICIES

These financial statements have been prepared by management in accordance with the Canadian accounting standards for not-for-profit organizations and include the significant accounting policies summarized below.

*Revenue recognition*

My Oral Village follows the deferral method of accounting for contributions. Revenue containing conditions as to its use (restricted contributions) is deferred until the conditions are fulfilled. Revenue not containing conditions as to its use is recognized when received or service has been performed.

*Investment in affiliated company*

Represents investment on which the organization has significant influence. Current balance is related to cash advancement made by the Organization. See note 4 for additional details.

*Volunteer service*

The efforts of volunteer workers are not reflected in the financial statements because of the difficulty of determining the fair value of contributed service.

*Foreign currency transactions*
Assets and liabilities denominated in foreign currencies are translated into Canadian dollars using year-end exchange rates. Revenue and expenses are translated throughout the year at the prevailing exchange rate on the date of the transaction. Exchange gains and losses are recognized in the statement of operations.
*Use of estimates*
The preparation of financial statements requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the years. Actual results could differ from these estimates.
*Cash and cash equivalents*
Cash and cash equivalents consist of cash on hand, balances with banks and short term cash deposits with maturities of 3 months or less.

3. FINANCIAL INSTRUMENTS
The organization’s financial instruments include cash and cash equivalents, accounts payable and accrued liabilities. These financial instruments are initially recorded at fair value and subsequently their carrying values are measured for any needed adjustment.

4. INVESTMENT
The organization has ownership on Orali Mobile, Inc, a company incorporated in Canada on December 19, 2020 with the purpose of developing a commercial market for OIM solutions in the industry of digital financial services. Orali is in the development stage working on digital applications with expectations for products launch in 2023. As of December 31, 2021 the amount of $5,000 under Investment in Affiliated company represents the cash advances My Oral Village made to Orali. The $12,388 recognized as accounts payable related parties represents the year end balance at the segregated bank account – Orali under My Oral Village accounts.

5. DEFERRED CONTRIBUTIONS

The deferred contributions for the years 2021 and 2020 are internally restricted by the Board of Directors and the change for the years were are follow:

| | **2021** | **2020** |
|---|---|---|
| | **$** | **$** |
| Grant - FIT project | 36,039 | 60,927 |
| | 36,039 | 60,927 |

| Continuity of deferred contributions for the year is as follows: | **2021** | **2020** |
|---|---|---|
| | **$** | **$** |
| Deferred contributions, beginning of the year | 60,927 | 10,080 |
| Add cash received from grants and donations | 96,000 | 84,500 |
| Less grant and donation revenue recognized | (120,888) | (33,653) |
| Deferred contributions, end of year | 36,039 | 60,927 |

6. GRANTS

On September 21, 2020 the Organization signed a contract with the Manitoba Council for International Co-operation, Inc in the total amount of $189,765 to complete a project entitled *Writing a path out of poverty: Testing a cash calculator with extremely poor women in northern Kenya*. The project was to be completed by the first six months of 2022 and during 2021 the total cash received was $174,500 ($78,500 in 2020), the total revenue and cost recognized were $120,888 ($17,573 in 2020).
The project has the participation of another organization, for which during 2021 My Oral Village advance funds in the amount of $74,986 ($40,638 in 2020), and the services provided by this organization included in the total cost above, was $74,986 ($5,518 in 2020).

*****************

**My Oral Village is a corporation registered on November 4, 2011 under the Canada Not-for-Profit Corporations Act.**

My Oral Village, Inc.
242 Gainsborough Road
Toronto, Ontario, Canada M4L 3C6

**Download a digital version of our annual report at**

**www.myoralvillage.org**

| | |
|---|---|
| **President** | Heather Broughton |
| **Treasurer** | Cecilia Luko |
| **Director** | David Myhre |
| | |
| **Executive Director** | Brett Hudson Matthews |
| **Director for Partnerships** | David Myhre |
| **Country Director, Pakistan** | Aqeel Hayat |
| **East Africa Representative** | Hawa Nuhu Mnyasenga |
| | |
| **Advisors** | |
| **Numerical cognition** | Dr. Daniel Ansari |
| **Technology** | Aman Aalam |

My Oral Village

Make it YOURS