My Oral Village

Annual Report 2022

Dear Friends:

2022 was a successful year for My Oral Village, and an important milestone in our organizational growth. While winding up a project in Kenya, we signed contracts for fresh OIM designs in Ethiopia, Sierra Leone and Pakistan, making the year our busiest ever.

In the forge of practical experience, we refined important OIM features, especially the 'practice groups' first tested in Kenya. These are peer-to-peer learning circles of poorly-schooled women who meet together after their orientation on their new OIM booklets, to practice numeracy and record-keeping together. We also began work on our first health numeracy solution. On Google Play we launched an open test of Orali Table™, our cash calculator for Android. With experts in numerical cognition from the University of Western Ontario and the University of Tubingen we designed a testing battery to assess the scientific validity of the OIM approach, in preparation for field research in 2023.

Once again this year we were reminded at every turn of just how much numeracy matters to poorly-schooled adult women.

It matters a *lot*.

Women of all ages told us that the ability to read and write financial numbers would fundamentally change their relationships with local shop-keepers, with customers of their microenterprises, with husbands and fathers, and with other family members. Their children would respect them more, and so would their communities.

It is the daily struggles and life challenges of hundreds of millions of women and men like these that inspire My Oral Village and everything we do. We hope you will join us in fighting against this most foundational of all forms of inequity and injustice.

Thank you to all my staff colleagues at My Oral Village – David Myhre (Director for Partnerships), Aqeel Hayat (Pakistan Country Director), Hawa Mnyasenga (East Africa Representative) and Margaret Hazlewood (Director of Communications). A special thank you to our outgoing treasurer Cecilia Luko for eight years of exemplary service. A hearty welcome to our newest board member: Xavier DeBane.

Warm regards,

Brett Hudson Matthews
Executive Director

Project Updates

We started the year by closing our first major project. **The Write Project** involved designing a fully oralized record-keeping system for microentrepreneurs and savings group record-keepers in Kenya. This OIM solution also included smartphones stocked with ‘4Share’, our cash calculator for Android. The Write Project was conducted in partnership with the BOMA Project, an NGO based in Nairobi. The project was financed by the Fund for Innovation and Transformation through Global Affairs Canada.

The Write Project reached 450 pastoralist women in Marsabit County, one of the poorest areas of rural East Africa. Three-quarters of these women had never attended school, and at baseline only one in three could write a single-digit number. Even women who spent a few years at school were struggling to learn, as teaching is not conducted in their home languages of Rendille, Samburu, Barana and Gabra. By their late teens most are married and raising children in small mobile villages (‘manyattas’) while their husbands and brothers manage family herds many days (or weeks) travel across the arid and semi-arid rangelands.

At baseline the field staff wondered if these women could learn financial numeracy and record-keeping skills, but by endline the questions evaporated.

Mama Mako in her kiosk serving a customer.

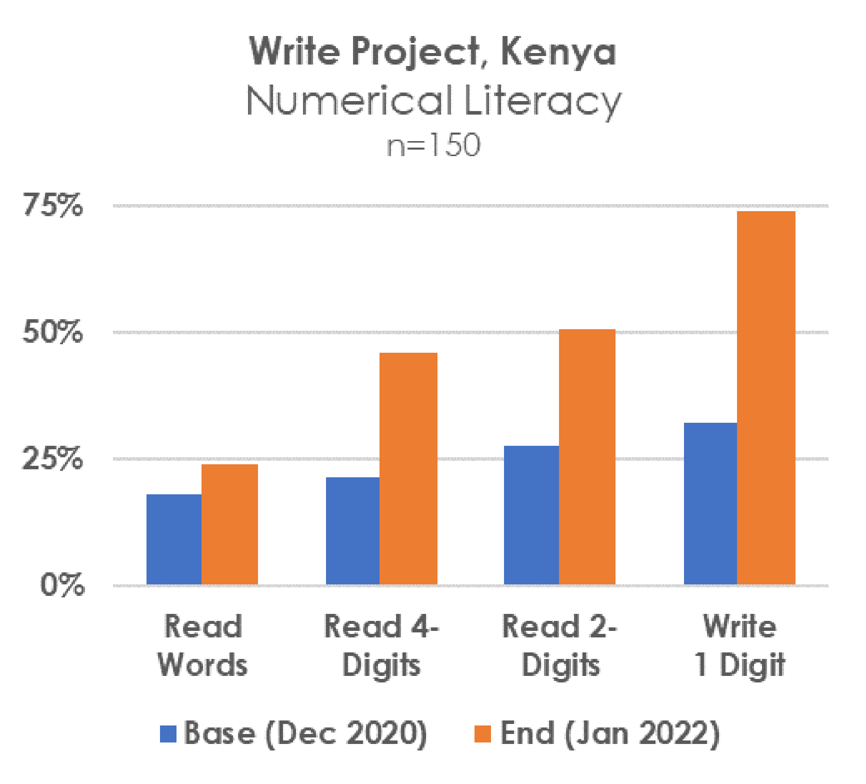
Twice as many participants could read 4-digit numbers, and most could confidently write 1-digit numbers.

Mako Bonaya is a small roadside shop-keeper in the north of the county. When the project started, she could read 2-digit numbers, but not confidently. She received training in business development and a start-up grant from BOMA. With two other women, Mama Mako started a small 'kiosk' selling drinks, snacks, fruits and vegetables. She realized that with the help of the 4Share 'cash calculator' for Android, and the intuitive record-keeping system we had designed, she could keep written records for her shop, for the first time. She embraced the opportunity. Soon she was helping her kiosk partners to learn how to keep records, too.

When BOMA's founder Kathleen Colson approached us in 2018, she saw how beneficial the OIM approach could be for women like Mama Mako. Inability to keep records was a major risk factor for the organization's projects. She saw that these skill deficits meant that the women BOMA worked for faced greater limits to business growth, greater risks of business failure, and more sharply limited opportunities.

With MOVE's remote support, BOMA's staff worked closely with participants, testing the usability of design elements in the records intensively. Our joint team crafted a training program to support the OIM system. This starts by building the confidence of adult learners to write with a pencil or pen, and to learn how to read and write 1-digit numbers. A later level helps them decode the symbols and logic built into their mobile phone calculators.

Once an unschooled adult can write the digits 0-9 with some fluency, she can use these specially designed records to write numbers representing any sum of Kenyan money she is likely to encounter in daily life. At endline we again tested the ability to read and write words and numbers. The ability to read 4-digit numbers rose from 21% to 46%, while the ability to write 1-digit numbers rose from 32% to 74%. Even the ability to read words improved, although we did nothing to directly stimulate it – suggesting the existence of some corresponding mechanism.

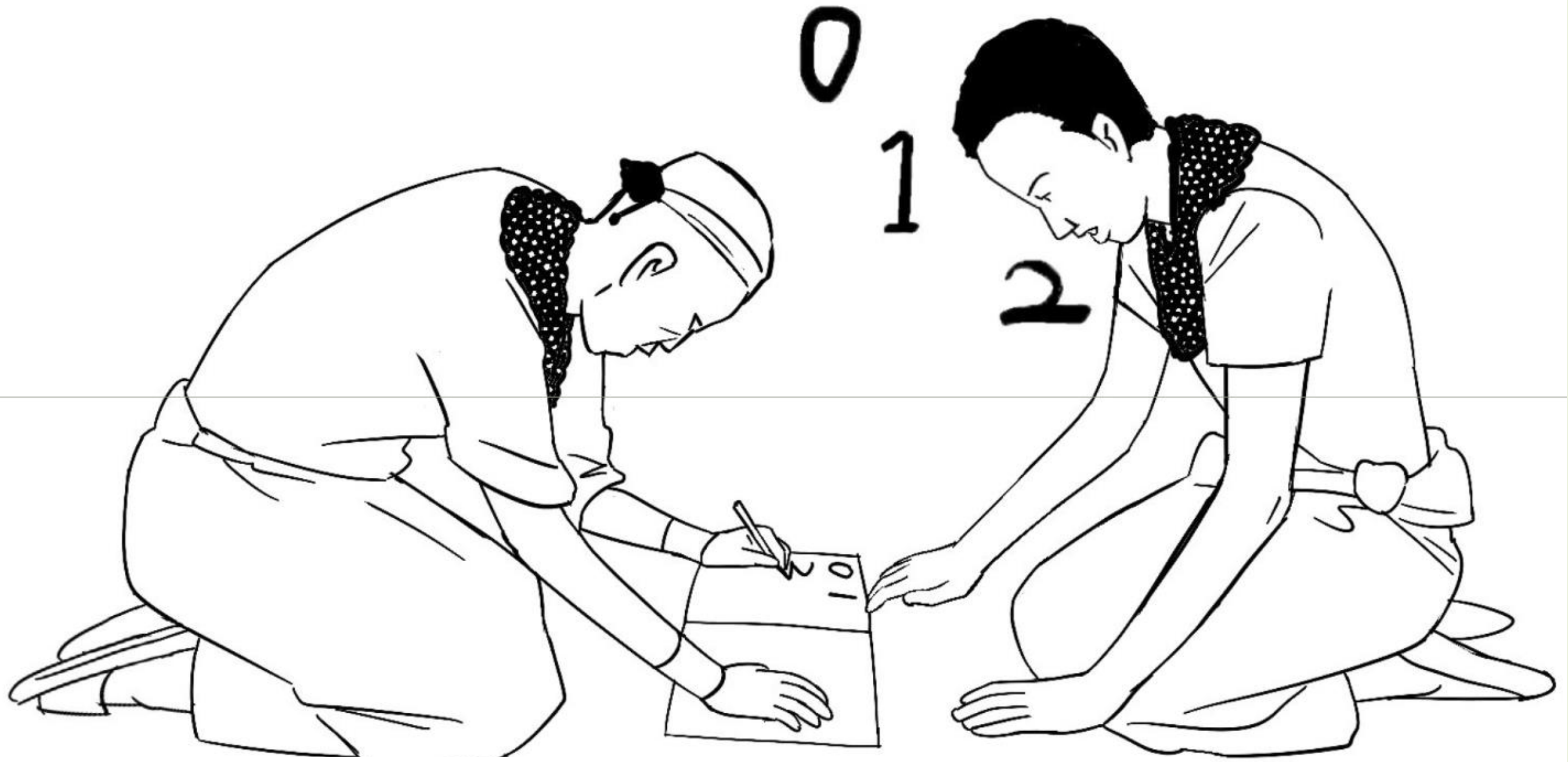


In response to an invitation from the Irish League of Credit Unions, Executive Director Brett Matthews presented MOVE's Sierra Leone solution, developed in 2020, to several hundred delegates from all over Ireland at the Irish League of Credit Unions' AGM in Belfast. In August the Foundation invited us to refine our OIM passbook solution for Sierra Leone after the central bank lopped three zeroes off the national currency. We were pleased to be able to complete this project to their full satisfaction in record time.

Also in April MOVE signed a contract with Global Communities (formerly PCI) to develop an OIM solution for their ‘Women Empowered’ savings groups in South Omo, a region straddling the northern tip of Lake Turkana in southwestern Ethiopia. Like BOMA, GC was concerned that the inability to read or write was a major risk to the health and sustainability of their impactful ‘Women Empowered’ savings groups model. Global Communities asked MOVE to work with them to design an oralized record-keeping system.

With solid support from the top, a capable, responsive group of staff joined the design team. A quick field survey of 55 female savings group members revealed that only six could write a 1-digit number, and only two could read a 2-digit one. However, most could count cash or make simple mental calculations in cash. In addition to designing a very usable member passbook, we needed to create a very targeted learning platform. That meant addressing the challenge we had faced in Kenya. We needed a well-designed solution for member practice that would put limited pressure on staff time.

Taking notes in numeracy training.



Learning to write the digits 0-9 is often the first task. This is a practice group exercise that supports learning.

In September we finalized the OIM passbook and accompanying training guide. We also delivered a booklet of exercises for 'practice groups', scheduled to meet during an adjacent time slot to the savings groups. Practice groups were voluntary. The motivation to learn was again such a potent force that a majority of the members attended several meetings. Because the groups were usually led by women with little or no schooling, the exercises were laid out following the principles of oral information management (OIM), enabling the group to decode them without any knowledge of how to read words.

As the project in Ethiopia was ramping up, MOVE began another in Pakistan, with the University of Alberta and the Skardu division of the Aga Khan Rural Support Programme (AKRSP), located in the mountainous Gilgit-Baltistan region above the Indus River in the Himalayas.

ARKSP is a geographically focused NGO, formed in 1982 to support the development of Gilgit-Baltistan, a frontier region with about two million inhabitants. In its second and third decades it formed a microfinance institution which eventually became NRSP Bank. Since 2010 it has shifted to forming savings groups, realizing that institutional microfinance was bypassing women due to their extreme poverty and prevailing patriarchal norms.

Our task was to design OIM solutions for savings group records, for practice groups, and for a 'mother and child health calendar', and to support the

Staff at AKRSP in Skardu, Pakistan brainstorming OIM design solutions based on focus group results.

training and delivery of these resources. To address misunderstandings in earlier projects by well schooled NGO staff MOVE shifted all training to the content of the practice group guide.

The women in Skardu's villages, about 2500 to 3000 metres above sea level, were of very mixed backgrounds. Many could not read 2-digit numbers, while many others had completed high school or even university. While MOVE won't know the results of this program until 2023, a November visit by the executive director was able to remove several barriers to success. For years AKRSP had been using a highly text-intensive record-keeping system that addressed the needs of some donors, but not the needs of their groups. The visit focused most attention on developing the health numeracy and health record-keeping components, which were entirely new.

It's been a very good year, and we are looking forward to an even better one in 2023!

Tehreem Malik, consultant with My Oral Village, explores reactions to 4Share with women near Sargodha, Pakistan.

The 4Share interface includes a 'cash scrollbar' (bottom) and table where users can put money and count it. The 'clear' icon (bottom right) was developed in focus discussion.

During the year our team at MOVE was privileged to work with outstanding people and organizations. We would particularly like to thank:

- Christine Muuthia (BOMA Project),
- Rebecca Chin (Fund for Innovation and Transformation),
- Salima Meherali (University of Alberta),
- Hannah Dorothea Lönneker and Hans-Christoph Nuerk (University of Tubingen),
- Daniel Ansari and Bea Goffin (University of Western Ontario),
- Mabel Bejarano, Philipos Ageze, Tenaye Tamire Adane and Cherinet Matewos (Global Communities),
- Umer Abdullah, Ahsan Malik and Tehreem Malik (consultants on 4Share),
- Laura Gibbons, Sinéad Lynam and Alan Moore (ILCU Foundation), and
- Ashiq Faraz, Roheena Ali Shah, Waseem Abbas and Sadaqat Hussain (Aga Khan Rural Support Programme)

for excellent cooperation and support throughout the year.

Numeracy training in Merille, Marsabit County, Kenya.

MY ORAL VILLAGE

FINANCIAL STATEMENTS

DECEMBER 31, 2022

MY ORAL VILLAGE

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2022

	2022	2021
	$	$
Assets		
Current assets		
Cash and cash equivalent	37,750	56,033
Advances to suppliers (note 6)	-	
Prepaid expenses	-	
	37,750	56,033
Investment in affiliated company (note 4)	5,000	5,000
	42,750	61,033
Liabilities		
Current liabilities		
Accounts payable - contracted services	-	
Accounts payable - related parties (note 4)	9,130	12,388
Accrued liabilities - reimbursements	4,656	4,656
Deferred contributions (note 5)	2,545	36,039
	16,331	53,083
Net assets		
Unrestricted net assets	21,419	2,950
Investment in affiliated company	5,000	5,000
	42,750	61,033

Treasurer – James Whitestone

The accompanying notes are an integral part of these financial statements

MY ORAL VILLAGE

STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2022

	2022	2021
	$	**$**
Revenue		
Conditional Grants	79,412	120,888
Contract Sales	25,089	
Organizations and individuals donations	5,000	3,000
Interest income and exchange rate variances	706	8
	110,207	123,896
Expenses		
Contracted professional services and others (note 6)	67,954	121,906
Transfer to Partner Organizations	18,490	-
Graphic Design	2,511	--
Director and officer liabilities insurance	878	910
Travel		2,767
Office and general	1,906	678
	91,739	126,261
Excess of expenses over revenues for the year	**18,468**	**(2,364)**
Net assets, beginning of the year	2,951	5,315
Net assets, end of the year	21,419	2,951

MY ORAL VILLAGE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2022

	2022 $	2021 $
Operating activities		
Excess of expenses over revenues for the year	18,469	(2,364)
Net change in non-cash working capital balances related to operations Advances to suppliers		**35,120**
Prepaid expenses		1,347
Accounts payable and accrued liabilities	(3,258)	(14,396)
Deferred revenue	(33,494)	(24,888)
	(18,283)	(5,182)
Change in cash during the year	(18,283)	**(5,182)**
Cash - Beginning of year	56,033	61,215
Cash End of year	37,750	56,033

December 31, 2022

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, 2022 the amount of $5,000 under Investment in Affiliated company represents the cash advances My Oral Village made to Orali. The $9,130 recognized as accounts payable to related parties represents the year-end balance at the segregated bank account – Orali under My Oral Village accounts less $211 paid by My Oral Village Inc. on behalf of Orali.

5. DEFERRED CONTRIBUTIONS

The deferred contributions for the years 2022 and 2021 are internally restricted by the Board of Directors and the change for the years were are follow:

	2022	**2021**
	$	**$**
Grant		36,039
		60,927

Continuity of deferred contributions for the year is as	**2022**	**2021**
	$	**$**
follows: Deferred contributions, beginning of the year	36,039	60,927
Add cash received from grants and donations	2,545	96,000
Less grant and donation revenue recognized	(36,039)	(120,888)
Deferred contributions, end of year	2,545	36,039

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

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

Download a digital version of our annual report at

www.myoralvillage.org

My Oral Village

Make it YOURS