Salone OIM Library 1.02

October 1, 2025

New Salone Woman

Fund for Innovation and Transformation
Fonds pour l'innovation et la transformation

In partnership with Canada

inter-council network

My Oral Village

Salone OIM Library

Salone OIM Library

Table of Contents

Acknowledgements

 Recommended citation: My Oral Village and New Salone Woman Organization (2025). Salone OIM Library 1.02. Published with the support of the Fund for Innovation and Transformation, Winnipeg, Canada.

Project Design Team Members
Salamatu Bah, LAPO Microfinance
Edwin Beccles, Bank of Sierra Leone
Ibrahim Conteh, Yoni Community Bank
Abubakarr Kargbo, Harvest Community Bank
Brett Hudson Matthews, My Oral Village
Esther Madonna Mattar, New Salone Woman Organization
Deyan Salaam-Bangura, New Salone Woman Organization
James Thalla-Joel, My Oral Village
Kadijatu Turay, Harvest Microfinance
Adama Sesay, LAPO Microfinance
Fatmata Sesay, Yoni Community Bank
(And a shout-out to the quietly determined 'volunteer-about-town', John Moses Sesay of Change My Story Microfinance.)

SOL Project Advisors and Influencers
We would like to acknowledge valuable support and advice from Momoh L. Sesay, Fatmata Kamara and Princess Kanu of the Bank of Sierra Leone.

The principal inspiration and advice behind the graphics was provided by over three hundred women who have spent their lives struggling to decode written numbers, and so understand the needs of this vulnerable and forgotten segment of microfinance customers better than we ever will. Our greatest debt is to them. May this work benefit them and their loved ones.

Digital Graphics
Mohamed Kebbie, New Salone Design Company

Errors and omissions are the responsibility of SOL Team Co-Leaders Brett Hudson Matthews and Esther Madonna Mattar.
Please direct all comments and questions on the content to:
brett@myoralvillage.org and esthermadonnamattar@gmail.com.

Special thanks are also due to all the organizations that implemented the project, with the continuing guidance and enabling support of the Bank of Sierra Leone: LAPO Microfinance Bank (Sierra Leone), Harvest Microfinance Ltd., Yoni Community Bank, the Sierra Leone Adult Education Association, the New Salone Woman Organization, New Salone Woman Design and My Oral Village.

Introduction

The Salone OIM Library is funded by the Government of Canada through the Fund for Innovation and Transformation. In partnership with the Bank of Sierra Leone, the goal is to increase financial inclusion and financial numeracy among poor rural women, aligned with the National Strategy for Financial Inclusion 2022 - 2026 (NSFI-2).

This slightly revised version of the first edition of the Salone OIM Library is composed of 85 icons that are designed to make the most important concepts in financial transaction forms understandable and usable for poorly-schooled adults. The concepts are divided into five categories: currency, digits, navigation (or finding entries on a page), customer identity, and financial transactions. The icons appear in the icon legend section, in that order.

Target concepts	Target Total
Currency	14
Mnemonics	10
Navigation	11
Identity	16
Transactions	34
TOTAL	85

The Project Design Team, composed of 12 mostly national professionals in financial inclusion, focused on concepts used on loan application forms, deposit and withdrawal slips, saving and loan passbooks and cash receipts. See exemplary layouts in the template section. Financial numeracy training resources are in the final section. Field work was between March 17 and April 10, 2025 in Western Area and Port Loko, Bombali, Tonkalili and Bo districts. The team conducted 48 focus group discussions with 303 women who were unable to read 4-digit numbers.

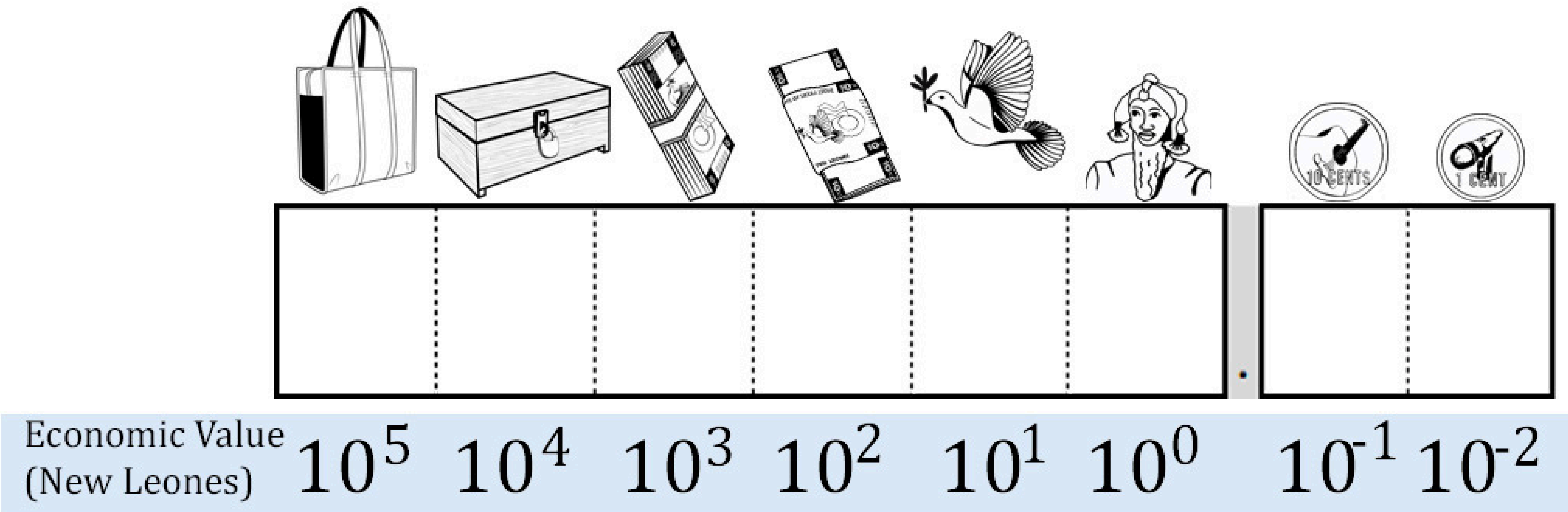
Thanks to the Bank of Sierra Leone, all Project Design Team members, and all FGD participants for their capable and energetic support. We hope this library marks an exciting new step towards financial inclusion in Sierra Leone.

Esther Madonna Mattar
New Salone Woman Organization

Brett Hudson Matthews
My Oral Village

Icon Descriptions

Blank **currency frame.** These enable unschooled adults to read and write multi-digit cash numbers. Currency frames can be any length and need not include decimals.

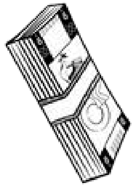


#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms

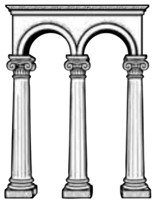
Currency

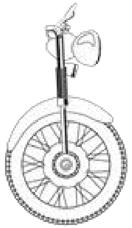
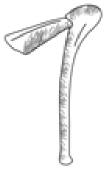
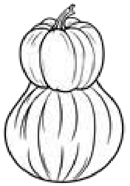
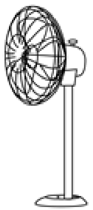
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
C1		**NLe 0.01**	Icon for 1 (New Leone) cent.	single-digit number	Currency guide.
C2		**NLe 0.05**	Icon for 5 (New Leone) cents.	single-digit number	Currency guide.
C3		**NLe 0.1**	Icon for 10 (New Leone) cents.	single-digit number	All forms (as needed).
C4		**NLe 0.25**	Icon for 25 (New Leone) cents.	single-digit number	Currency guide.
C5		**NLe 0.5**	Icon for 50 (New Leone) cents.	single-digit number	Currency guide.

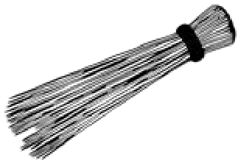
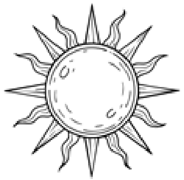
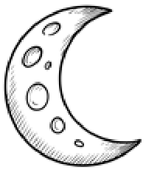
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
C6		**NLe 1**	Icon for widely recognized feature of NLe 1 cash note.	single-digit number	All forms.
C7		**NLe 2**	Icon for widely recognized feature of NLe 2 cash note.	single-digit number	Currency guide.
C8		**NLe 5**	Icon for widely recognized feature of NLe 5 cash note.	single-digit number	Currency guide.
C9		**NLe 10**	Icon for widely recognized feature of NLe 10 cash note.	single-digit number	All forms.
C10		**NLe 20**	Icon for widely recognized feature of NLe 20 cash note.	single-digit number	Currency guide.

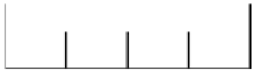
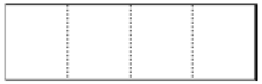
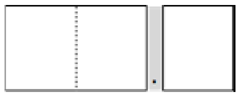
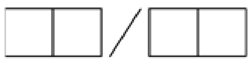
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
C11		**NLe 100**	icon for bundle of ten NLe 10 cash notes.	single-digit number	All forms.
C12		**NLe 1,000**	icon for stack of one hundred NLe 10 cash notes.	single-digit number	All forms.
C13		**NLe 10,000**	Amounts like 10,000 NLe are often stored or saved in boxes like these.	single-digit number	All forms.
C14		**NLe 100,000**	Amounts like 100,000 NLe are often transported to and from banks in these bags.	single-digit number	All forms.

Digit Mnemonics

#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
M1		**0**	A watermelon evoking the shape of the digit zero.	n/a	Mnemonic digit legend.
M1		**1**	A paramount chief's staff, evoking the shape of the digit one.	n/a	Mnemonic digit legend.
M3		**2**	An egret on water, evoking the shape of the digit two.	n/a	Mnemonic digit legend.
M4		**3**	The Roman columns everywhere in rural areas, evoking the shape of the digit three.	n/a	Mnemonic digit legend.
M5		**4**	A plastic chair, evoking the shape of the digit four.	n/a	Mnemonic digit legend.

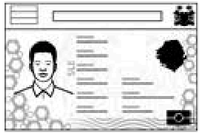
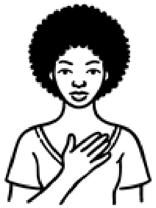
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
M6			The front wheels and headlights of a motorbike, evoking the shape of the digit five.	n/a	Mnemonic digit legend.
M7			A cooking ladle, evoking the shape of the digit six.	n/a	Mnemonic digit legend.
M8			A hoe, evoking the shape of the digit seven.	n/a	Mnemonic digit legend.
M9			A calabash, evoking the shape of the digit eight.	n/a	Mnemonic digit legend.
M10			An electric fan, evoking the shape of the digit nine.	n/a	Mnemonic digit legend.

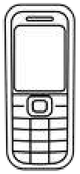
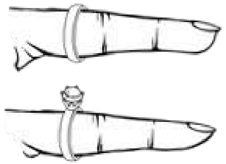
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
Navigation					
N1		**Total**	A broom is made by totaling together many strands of grass, such as those often used for counting.	A calculated total.	Loan application form. Passbooks. Deposit slips.
N2		**Meeting**	Meetings often happen under big ancient trees. This icon is usually paired with a date frame.	Complete the paired date frame.	Loan passbook.
N3		**Day**	The sun cues one natural day.	1 or 2 digits denoting day of month.	All transaction forms.
N4		**Month**	The moon cues one natural month.	1 or 2 digits denoting day of month.	All transaction forms.
N5		**Year**	The star cues one natural year.	1 or 2 digits denoting day of month.	All transaction forms.

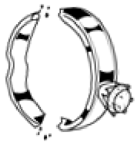
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
N6		**Phone digit string**	Phone numbers (and only phone numbers) will always appear in this format, evoking the keys on a feature phone.	Phone # of customer	Loan application.
N7		**Account digit string**	For ease of recognition, account numbers (and only account numbers) will always appear in this format, with tall lines at each end, no matter the length of the interior string.	An account number.	Deposit slip, withdrawal slip, cash receipt.
N8		**Currency frame**	Currency frames without decimals are formated like this, with dotted lines between the interior columns.	Currency amount	All
N9		**Currency frame with decimals**	When decimals are included in a currency frame, they appear like this.	Currency amount with decimals.	All
N10		**Date digit string**	For ease of recognition, date numbers (and only dates) will always appear in this format. This is DD/MM; /YY may be added.	Numerical date of format DD/MM/YY.	All

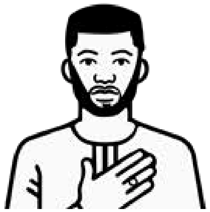
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
N11		**Duration string**	For ease of recognition, calendar-time measurements, but not specific dates, will appear in this format. This is DD/MM/Y. There is one 'Y' digit as contracts rarely attain 10 years.	Numerical time measure in format DD/MM/Y	Loan application.

Identity

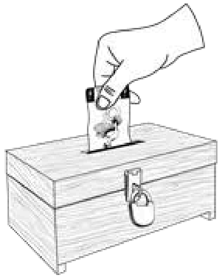
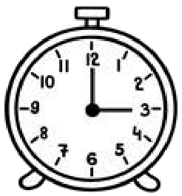
I1		**National ID**	An iconic representation of the Sierra Leone national ID card.	ID number	Loan application.
I2		**Name (female)**	A woman holding her hand on her heart, saying her name.	Name of customer	All forms.
I3		**Name (male)**	A man holding his hand on his heart, saying his name.	Name of customer	All forms.
I4		**Address**	A village home with a path leading to the front door.	Address of customer	Loan application.

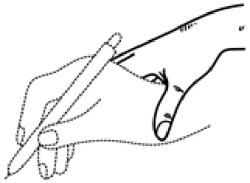
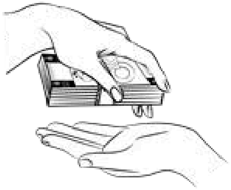
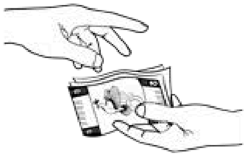
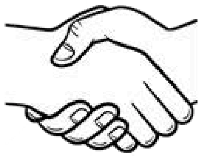
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
15		**Phone**	An image of a phone, followed by the phone number format (see below).	Phone # of customer	Loan application.
16		**Birth**	Birth is cued with this image, accompanied by the date number format (see below),	Date of birth of customer	Loan application.
17		**Place of birth**	Birth is cued with this image, accompanied by the address icon.	District/village of birth.	Loan application.
18		**Married**	This marital status is cued with a male and female finger with matching rings.	Check mark in a box.	Loan application.
19		**Single**	This marital status is cued with a finger with no ring.	Check mark in a box.	Loan application.

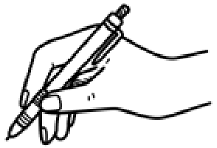
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
I10		**Widow(er)**	This marital status is cued with a finger with the shadow of a former ring still visible.	Check mark in a box.	Loan application.
I11		**Divorced**	This marital status is cued with a broken wedding ring.	Check mark in a box.	Loan application.
I12		**Beneficiary**	This icon cues the beneficiaries of the account owner.	Name(s) of beneficiar(ies).	Loan application, passbook, deposit slip
I13		**Years of School**	Image of rural school plus year component of date frame	1-2 digit number (years in school)	Loan application form.
I14		**Name of Spouse (female)**	This icon cues the (female) spouse of the account owner.	Name of spouse.	Loan application form.

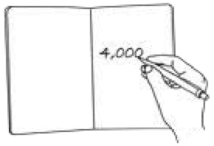
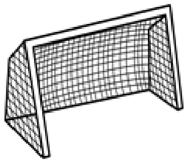
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
I15		**Name of Spouse (male)**	This icon cues the (male) spouse of the account owner.	Name of spouse.	Loan application form.

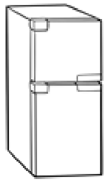
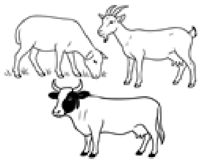
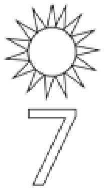
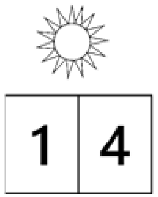
Transactions

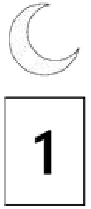
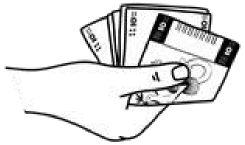
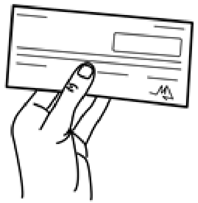
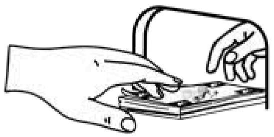
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
T1		**Deposit**	Hand depositing cash in a savings box, such as those found in a village home.	Sum of the deposit in NLe.	Deposit slip, savings passbook.
T2		**Withdrawal**	Hand withdrawing cash from a savings box, such as those found ina village home.	Sum of the withdrawal in NLe.	Withdrawal slip. savings passbook.
T3		**Interest**	The clock icon cues the time-value of the loan.	Currency sum in writing.	Loan application, loan passbook.

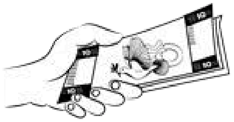
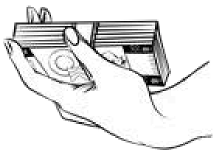
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
T4		**Guarantor**	A hand supports and guides the hand of a borrower, signing a loan agreement.	Name of guarantor.	Loan application.
T5		**Disbursement**	Icon for loan disbursement, indicating large sum paid from above.	Currency sum in writing.	Loan application, loan passbook.
T6		**Repayment**	Icon for loan repayment, indicating small sum paid from below.	Currency sum in writing.	Loan application, loan passbook.
T7		**Processing fee**	Icon for processing fee, evoking work performed by MFIs.	Currency sum in writing.	Loan application form.
T8		**Contract or Agreement**	Icon for contractual agreement.	n/a	Loan application

#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
T9		**Signature**	Icon for signature. Usually accompanied by icon for person signing (e.g. cashier or borrower).	n/a	All transaction records.
T10		**Account balance**	Balance' refers to both physical and financial 'balancing' in Krio and English.	Currency sum in writing.	Repayment schedule, saving and loan passbooks.
T11		**Penalty fee**	Borrower with sorrowful look and gestures.	Currency sum in writing.	Repayment schedule, loan passbook.
T12		**Witness (female)**	Icon for female witness	Name of witness	Loan application
T13		**Witness (male)**	Icon for male witness	Name of witness	Loan application

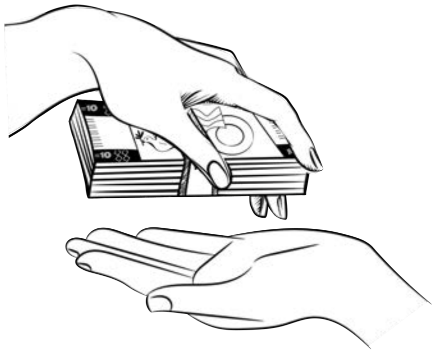
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
T14		**Requested**	Icon for 'amount requested'	Currency sum in writing.	Loan application.
T15		**Approved**	Icon for 'amount approved'	Currency sum in writing.	Loan application.
T16		**Purpose (loan or payment)**	Icon for 'loan purpose'	Write purpose of loan.	Loan application.
T17		**Collateral - land**	Icon to cue 'land' as a form of collateral.	Check box.	Loan application.
T18		**Collateral - vehicle**	Icon to cue a vehicle as a form of collateral.	Check box.	Loan application.

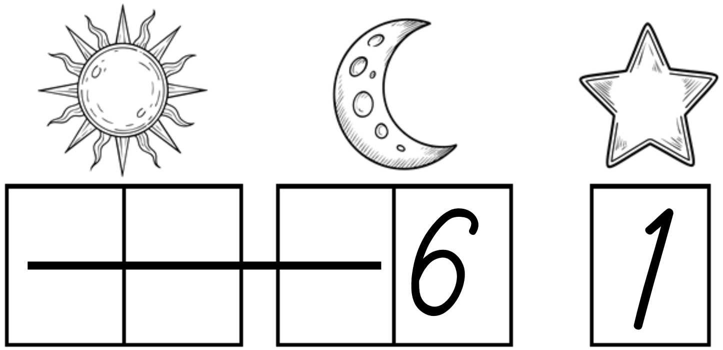
#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
T19		**Collateral - equipment**	Icon to cue white goods or equipment as a form of collateral.	Check box.	Loan application.
T20		**Collateral - livestock**	Icon to cue livestock as a form of collateral.	Check box.	Loan application.
T21		**Income for period.**	A flock of birds. The 10 note is called the 'bird' in Sierra Leone.	Applicant income for period.	Loan application.
T22		**Weekly**	Instalment payment option. Uses date frame and 1-digit number to cue 'weekly'.	Check box.	Loan application.
T23		**Biweekly**	Instalment payment option. Uses date frame and 2-digit number to cue 'biweekly'.	Check box.	Loan application.

#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
T24		**Monthly**	Instalment payment option. Uses date frame and 1-digit number to cue 'monthly'.	Check box.	Loan application.
T25		**Cash (method of payment)**	Icon to cue 'payment by cash'.	Check box	Cash receipt.
T26		**Cheque (method of payment)**	Icon to cue 'payment by cheque'.	Check box.	Cash receipt.
T27		**Phone (method of payment)**	Icon to cue 'payment by phone'.	Check box	Cash receipt.
T28		**Payor (into account)**	This icon cues any payment into an account, by the account owner or another person.	Name of payor into the account.	Deposit slip, cash receipt.

#	Icon	Meaning	Description	Record-Keeper's Output	Transaction Forms
T29	New Salone Woman	**FSP**	FSP logos, rendered in black and white, will identify spots where FSP staff must sign.	Authorized FSP signatures.	All
T30		**Received from**	Accompanies references to 'name' when a person is paying money.	Name of payor in a transaction.	Cash receipt
T31		**Group leader**	Cues the leader of any financial group (VSLA, Susu, solidarity group etc)	Signature of group leader	
T32		**Borrower**	Cues the borrower in a loan agreement.	Signature of borrower	
T33		**Field officer**	Cues the field or loan officer representing an MFI.	Signature of loan officer	

Transaction Forms





Loan for duration of 1 year and 6 months.

Transaction Forms

The forms on the following pages appear in the order listed below, at their proposed actual sizes. Titles and page numbers are omitted for easier photocopying.

Cash receipts

Loan application forms

Loan passbooks

Loan repayment schedules

Savings passbooks

Deposit slips

Withdrawal slips

Cash Receipts

Cash receipts are are among the most common forms customers see and must understand. For financial institutions that are testing OIM, they are a great place to start.

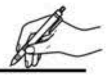
OIM cash receipts can increase customer trust in a sensitive area: *cash loan repayments that take place in the field*. OIM designs clarify highlight for borrowers cash-repayment digit set.

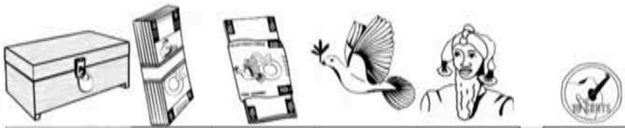
Once customers can read the digits 0-9 and recall the meaning of the icons on the currency frame, they can spot errors in real time, without help. The cash receipt builds knowledge of both the currency frame and the date frame, paving the way for other financial records.

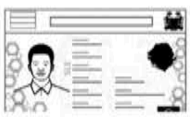
The form used in piloting appears after the page for photocopying. The MFI made no significant changes, and was satisfied with the results.

Corporate Logo

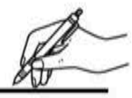
SL







SL



Loans

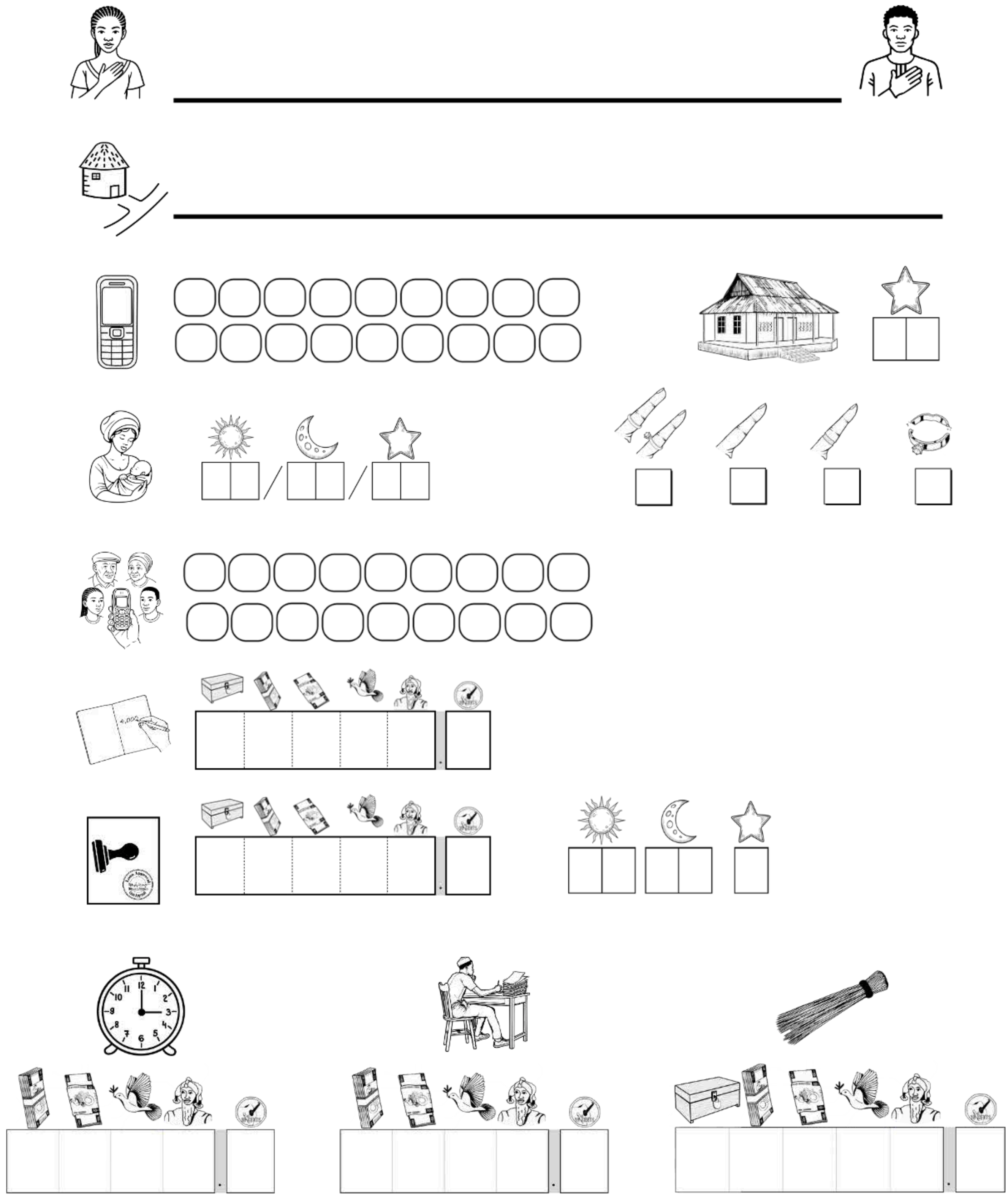
Loans attract people towards formal finance. Among poor women the drive to repay reliably is very powerful. It keeps access to future loans open.

This drive also motivates them to understand the records and the details (time-bound cash flows). But if poorly-schooled, they usually give up quickly, viewing the task as ‘impossible’.

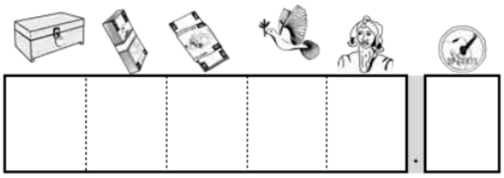
OIM application forms, repayment schedules and passbooks harness this potent drive to understand the records. These forms quickly appear ‘possible’, and enable customers to learn to read and write long economic numbers, like 20,000 New Leones, and to aspire to invest these large sums responsibly, and manage them well.

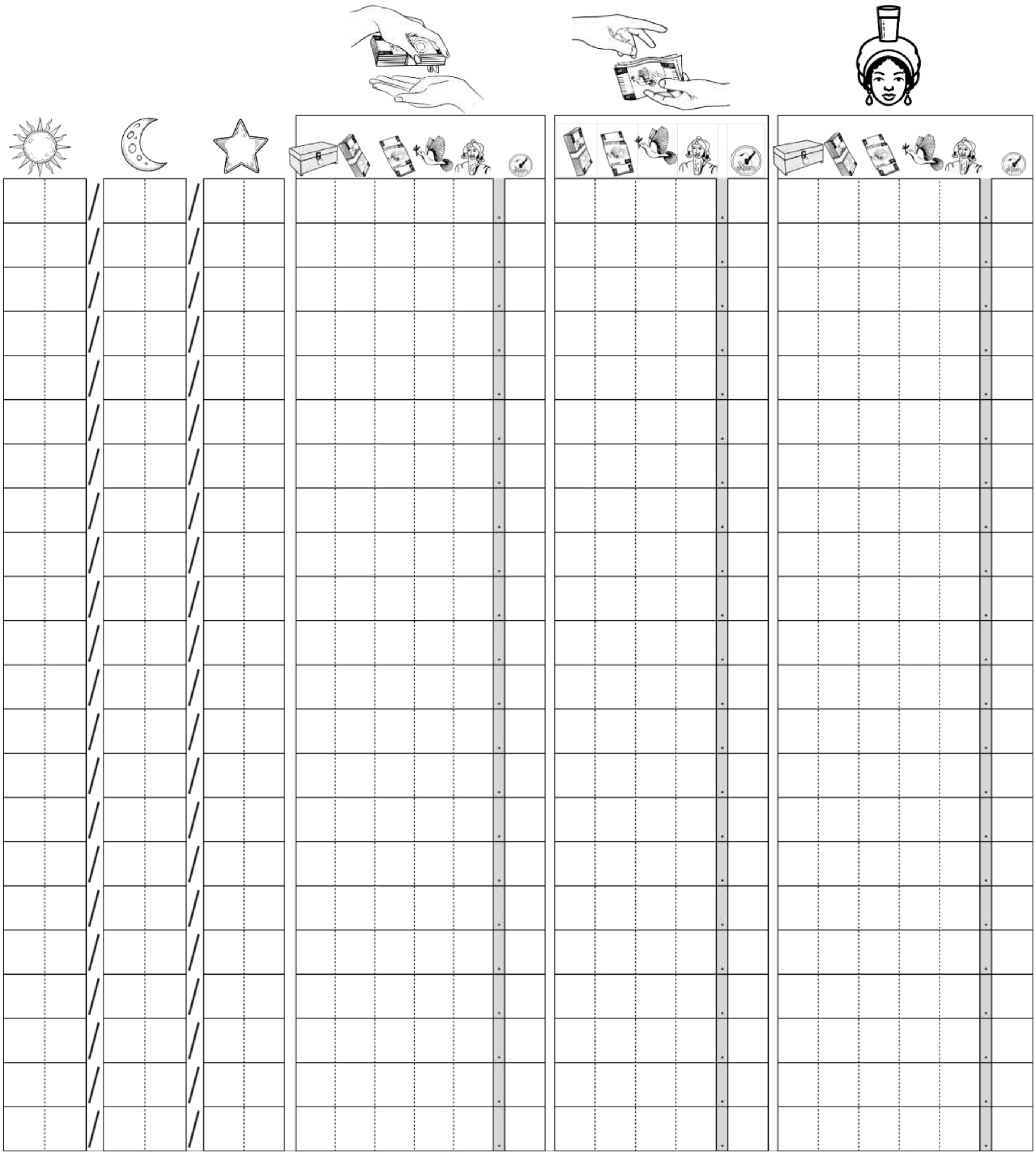
The form used in piloting appears after the page for photocopying. The MFI made no significant changes, and was satisfied with the results.

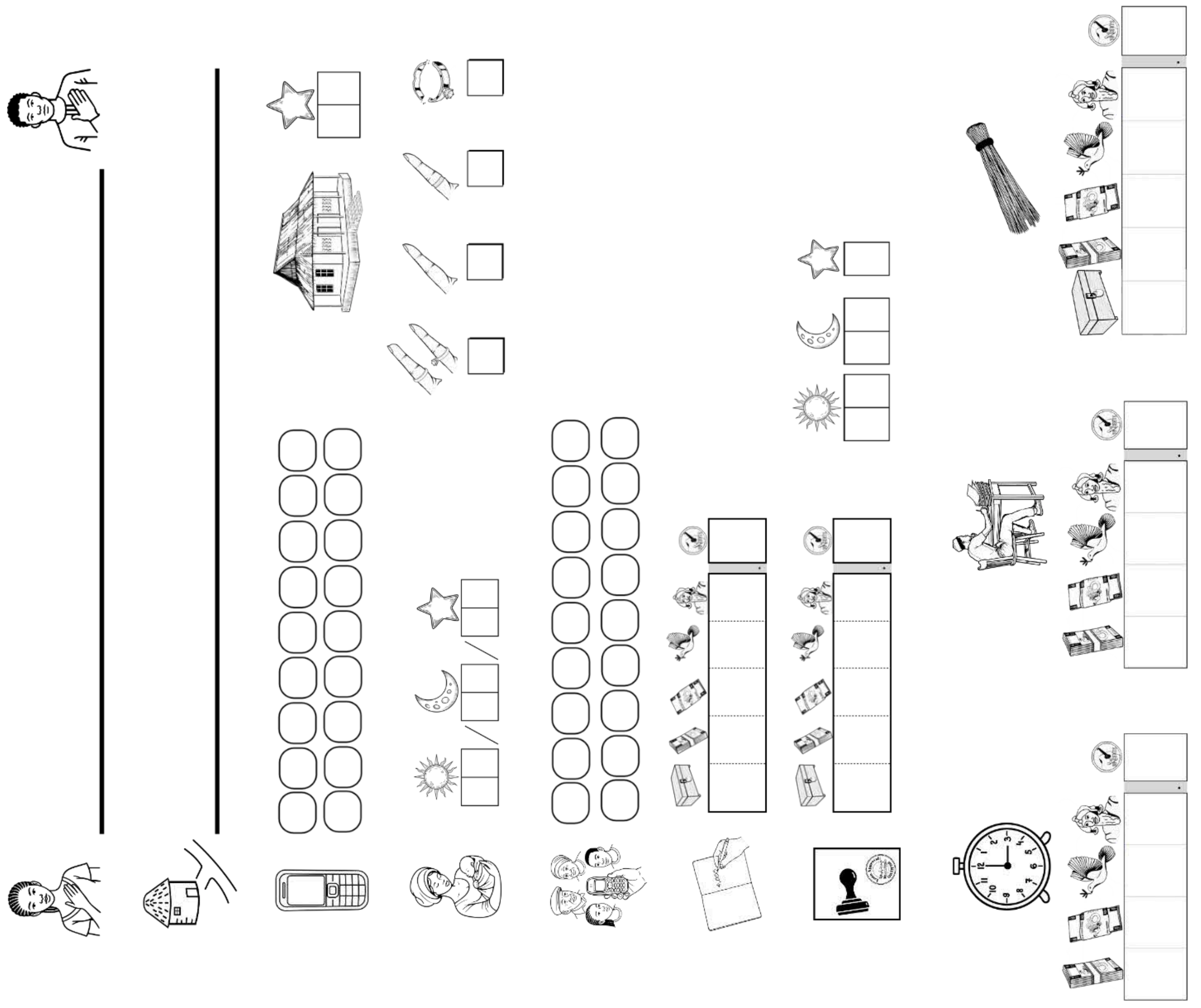
Corporate Logo



Corporate Logo







Passbooks

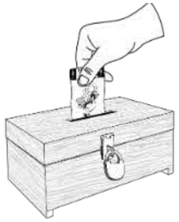
A common context of use for passbooks is groups: osusus, VSLAs and other.

Groups are one of the best contexts for transferring formal sector skills to poor people. Some groups members may have a skill (like writing a 5-digit number) already, and others may be very quick learners.

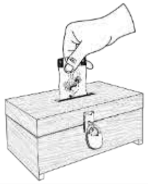
Skills are not always shared within groups, but MFIs and NGOs can encourage peer-to-peer sharing, and even conduct role-playing games in supportive coaching.

The exemplary form (after the two templates) is a passbook used by female keke drivers to track their payments to private owners, Note that the icon for ‘balance’ has been developed by the designers (New Salone Woman Organization) to fit the learning needs of the user group.

Corporate Logo



Corporate Logo



	Day	Month	Year	Amount Paid	Balance	Signature
Monday		/	/	.	.	
Tuesday		/	/	.	.	
Wednesday		/	/	.	.	
Thursday		/	/	.	.	
Friday		/	/	.	.	
Monday		/	/	.	.	
Tuesday		/	/	.	.	
Wednesday		/	/	.	.	
Thursday		/	/	.	.	
Friday		/	/	.	.	
Monday		/	/	.	.	
Tuesday		/	/	.	.	
Wednesday		/	/	.	.	
Thursday		/	/	.	.	
Friday		/	/	.	.	
Monday		/	/	.	.	
Tuesday		/	/	.	.	
Wednesday		/	/	.	.	
Thursday		/	/	.	.	
Friday		/	/	.	.	
	Total			.	.	

0 1 2 3 4 5 6 7 8 9

Counter Slips

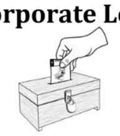
Nothing can power a savings mobilization campaign more effectively in a rural area than introducing OIM versions of deposit and withdrawal slips, and having staff show customers how to complete them. For a customer, being unable to read or write is the biggest transaction cost they face: bigger than travel time, meetings or service fees.

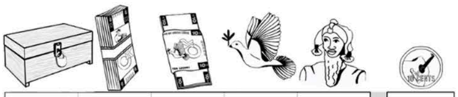
By using OIM forms, financial institutions can significantly reduce this customer cost, which is especially high for voluntary deposits. When using this product customers are not receiving cash - they are giving it away. And legacy forms are unusable for them.

The exemplary form (after the two templates) is a deposit slip tested in SOL. MFIs may add text, but should do it with caution. The most important points should be understandable weeks or months later when a customer keeps and refers to the form.

Tear-Off portion

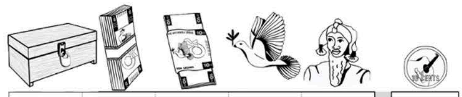
Corporate Logo





Sum in words

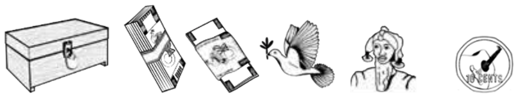
Corporate Logo



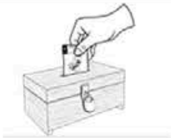
Sum in words

	NLe	#
		
		
		
		
		
		
		
		
		

Corporate Logo



Sum in words



DEPOSIT SLIP

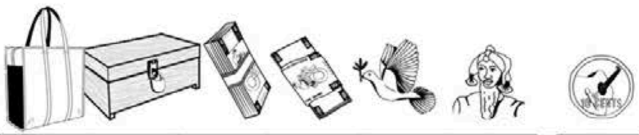
Account No.

Day / Month / Year

Title/Name of Account:

Name of Depositor:

Tel.GSM No. of Depositor:



Total Amount in Words:

Signature: ....

CASH

ICON	VALUE NLe	COUNT	TOTAL NLe
	20		
	10		
	5.0		
	2.0		
	1.0		
	0.1		
	.01		

CHEQUES

BANK	CHEQUE NUMBER	

NOTE: CUSTOMERS ARE INFORM THAT THE BANK RESERVES THE RIGHT AT IT'S DISCRETION TO POSTPONE PAYMENT OF CHEQUE DRAWN AGAINST UNCLEARED EFFECT WHICH MAY HAVE BEEN CREDITED TO THE ACCOUNT.
This deposit is subject to final verifications.

Financial Numeracy Tools

To build financial numeracy, OIM works from poor people's strengths - in this case, their knowledge of counting and calculating in cash.

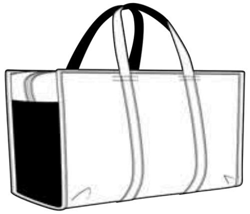
Financial Numeracy Tools

The forms on the following pages appear in the order listed below. Titles and page numbers are omitted for easier photocopying.

Currency frame legend

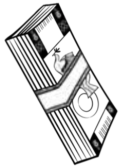
Mnemonic digit legend

Mobile phone calculator page

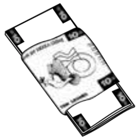


Hundred Thousands
100,000

Ten Thousands
10,000



Thousands
1,000



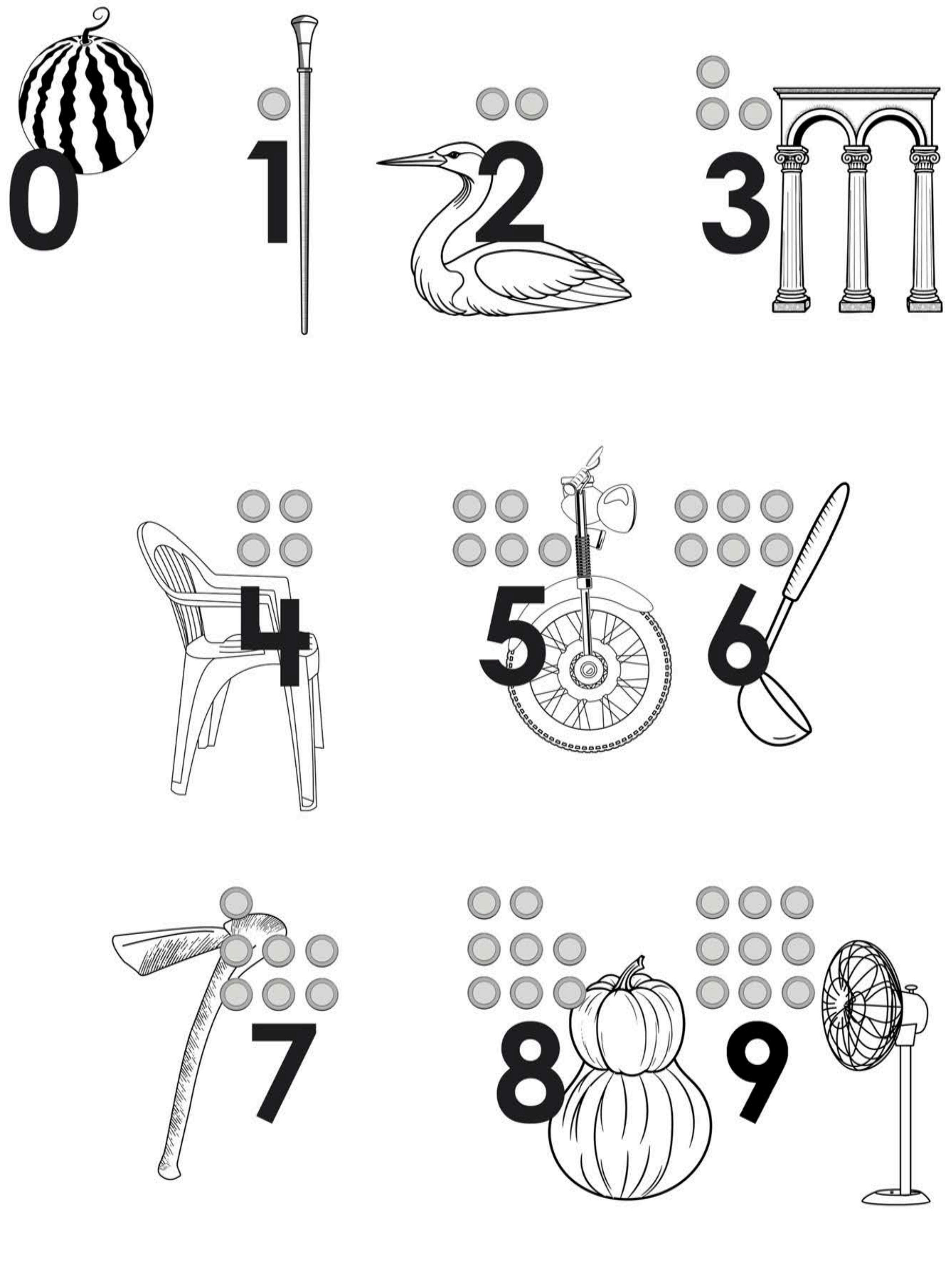
Hundreds
100

Tens
10

Ones
1

Tenths
$\frac{1}{10}$

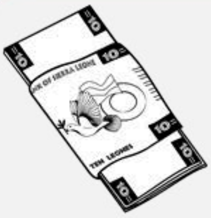
1	0	0	0	0	0	.	
	1	0	0	0	0	.	
		1	0	0	0	.	
			1	0	0	.	
				1	0	.	
					1	.	
						.	$\frac{1}{10}$


0
1
2
3
4
5
6
7
8
9

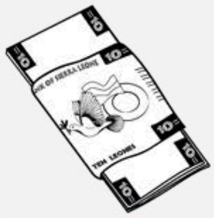
 = 

 = 

 +  = 29

 − 25 = 

23 ×  = 

 / 10 = 

 ÷ 34 = 

Salone OIM Library

Salone OIM Library 1.02

October 1, 2025

New Salone Woman

FIT Fund for Innovation and Transformation
Fonds pour l'innovation et la transformation

In partnership with Canada

inter-council network Provincial & Regional Councils for International Cooperation

My Oral Village