Annual Report 2025

My Oral Village

Dear Friends of My Oral Village,
2025 was a watershed year. We launched, executed and completed our first truly national OIM project, the Salone OIM Library (SOL), in Sierra Leone. Paid for by the Fund for Innovation and Transformation and Global Affairs Canada, the project was shaped by a fruitful partnership with the New Salone Woman Organization, and designed an OIM library that can be used nation-wide. In partnership with the central bank we conducted a six-week design phase built on consultations with unschooled women across the country. Three MFIs and two NGOs piloted the new icons and layouts with over 400 poorly-schooled women, nearly half of whom had never set foot in a classroom.

At year-end Yoni Community Bank had rolled out OIM deposit and withdrawal slips across its branches, at its own cost, reaching more than 21,000 customers. SLADEA, the national adult education NGO, plans to fold OIM into its numeracy curriculum. And the women we serve told us again and again that the new transaction forms sparked their curiosity, and a desire to take control of their finances - not the helpless, hopeless feelings triggered by legacy records.

We also pushed forward on Roadsigns, our OIM interface for mobile money, built with Taler Systems SA of Luxembourg and funded by the NL Net Foundation. Testing in Freetown showed that women unable to read a four-digit number could still check balances and send money confidently on an Android phone, without help. The Foundation readily approved a second phase for 2026.

By year's end MOVE had certified eight new OIM professionals in Sierra Leone, and had witness the birth of a national OIM community of practice: real signs that OIM can now take root in Sierra Leone beyond any one project.

We're also grateful to have secured *pro bono* legal support from Blake, Cassels & Graydon. Having reflected long and hard, it was in 2025 that we committed decisively to a free and open source approach with OIM. Chris Hunter and Ian Bies are working with on this, so OIM can grow responsibly across countries with very different property regimes.

Thank you to David Myhre for another year of hard work, to our board, chaired by Xavier Debane, for their guidance, and to Heather Broughton for her unwavering support. We're grateful as ever to our partners and donors, especially Global Affairs Canada. the Manitoba Council for Cooperation, and the NL Net Foundation.

We wish everyone a happy, healthy and productive 2026. If you haven't already, please visit www.myoralvillage.org and follow us on LinkedIn.

Warm regards,

Brett Hudson Matthews
Executive Director

Project Updates

In 2025 My Oral Village started – and finished – our first truly national project, in Sierra Leone. This marked a milestone in both impact and sustainability for our signature 'oral information management' (OIM) approach to universal financial inclusion, and to crafting a path towards global impact.

The **Salone OIM Library (SOL)** project was launched in January, to showcase how the principles and practices of OIM can be mainstreamed into any national financial inclusion sector. After signing a partnership agreement with the central bank, MOVE entered a day-to-day working partnership with New Salone Woman Organization, and its affiliated design company. New Salone Woman quickly grasped what we were attempting to do, and has adopted the OIM approach with agility, competence, and style.

Following a 6-week design phase, featuring consultations on images for icon development with unschooled women in villages and towns around the country, three MFIs and two NGOs conducted pilot projects lasting from one to three months. The pilots reached over 400 poorly-schooled women, of whom nearly half had never been to school, and very few had passed primary school. The pilots tested many use cases, from deposits in a banking hall, to helping

Focus Group Discussion in Mayagba village. Photocredit: Edwin Beccles, Bank of Sierra Leone

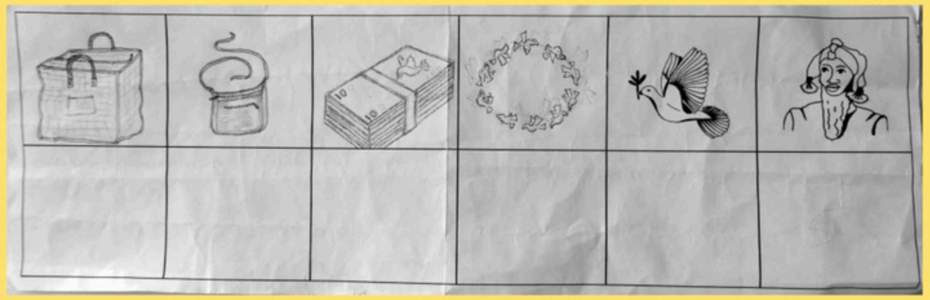
Image association focus group discussion with market vendors in Waterloo. Photocredit: New Salone Woman Organization

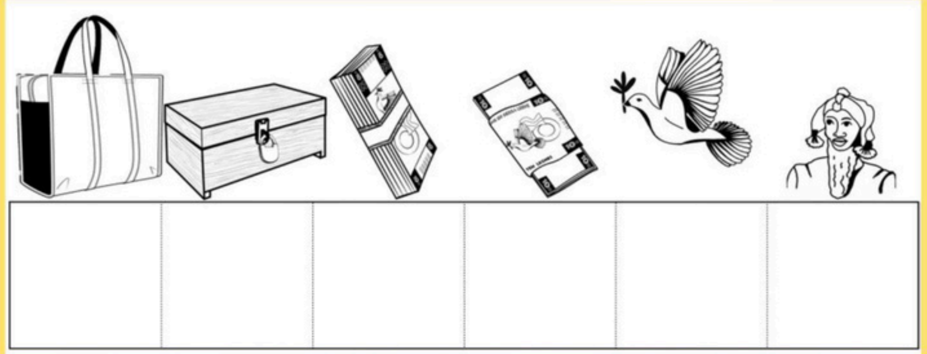
women drivers avoid errors or fraud when buying their kekehs (3-wheeled mototaxis) on payment plans, to loans for market vendors, and to new pedagogical approaches in adult numeracy.

Since piloting, Yoni Community Bank has rolled out OIM deposit and withdrawal slips in all its branches at its own cost, reaching over 21,000 customers. Both the other MFIs considered their pilots successful from both a customer satisfaction and business perspective. Following their last-minute but successful pilot, the national adult education NGO SLADEA plans to integrate OIM into its numeracy curriculum.

Endline results showed significant improvements in the capabilities of poorly-schooled women to manage core written elements of formal finance. SOL pilot partners highlighted improvements in their customers' trust, self-confidence, and agency, and heard a very strong desire from their clients to continue using OIM forms. Customers trust these forms more than the legacy ones and feel they are learning by using them, and that they can learn even more with greater use. They relished the experience of financial forms that triggered curiosity, not hopelessness.

Beyond customer satisfaction, a key decision-making factor for financial services institutions is their confidence that implementing OIM will not undercut their profitability. SOL built the capacity of MFIs piloting OIM to manage related business variables, while codesigning solutions for them that require neither a major upfront investment nor significant running costs. SOL also focused MFIs on understanding what quality implementation of OIM looks like, and how to monitor and control quality.



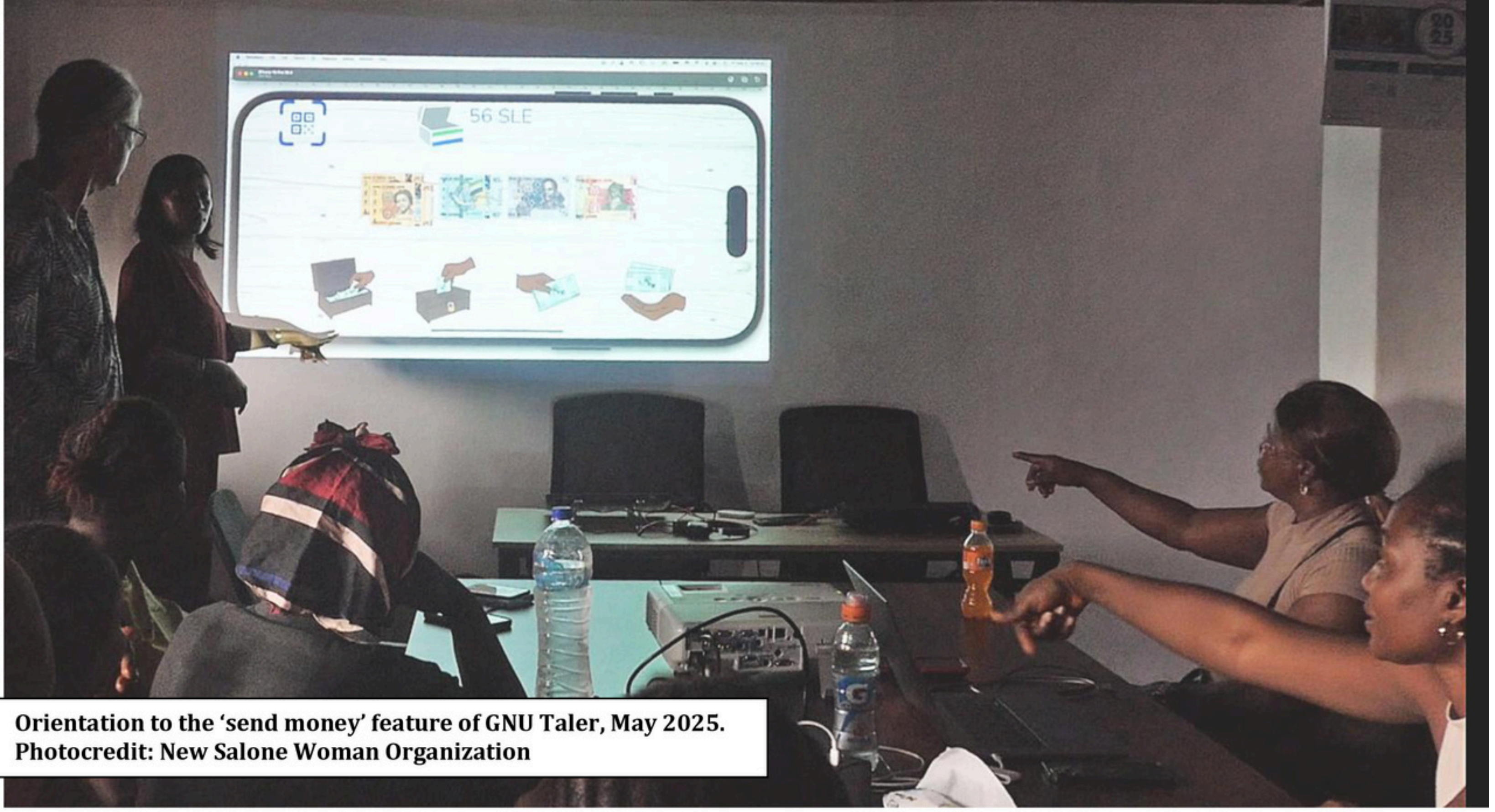


Top: 6-digit currency frame, draft. **Below:** 6-digit frame, final

At the close of the project, MOVE certified eight professionals in OIM practice. With the formation of a national OIM community of practice (CoP) to improve and promote OIM currently underway, the future of the OIM Library, and of OIM in Sierra Leone, appears bright.

Throughout the year, we were also designing and testing **'Roadsigns': an OIM interface for mobile money**. The project is a collaboration with Taler Systems SA, a Luxembourg-based free and open source mobile money system, funded by the NL Net Foundation in the Netherlands. We are inspired by the 1968 Vienna Convention on Road Signs and Signals, which used recognizable icons and other graphics to communicate road guidance to European drivers speaking dozens of different languages. The system later spread far beyond Europe.

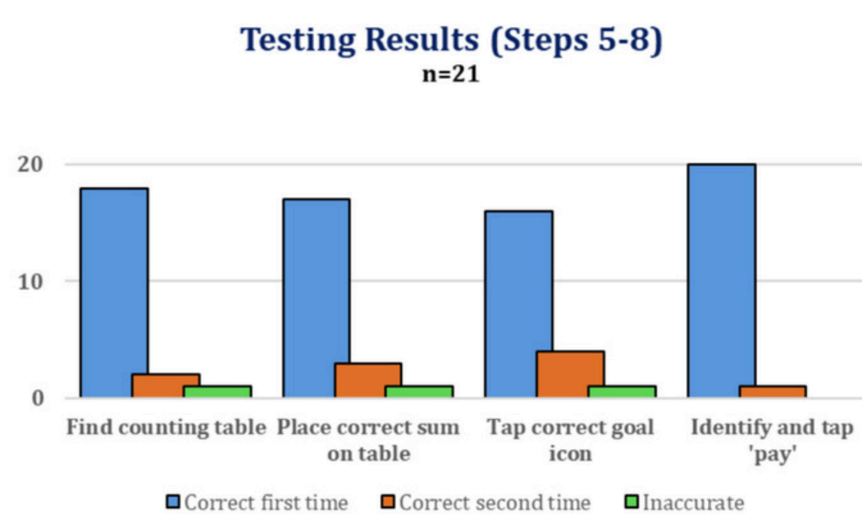
Graphics for unschooled adults face stronger constraints (arrows and many modern emojis, for example, based on literate abstractions, don't work) but Android also offers more opportunities, such as animation, sound and haptics.



Orientation to the 'send money' feature of GNU Taler, May 2025.
Photocredit: New Salone Woman Organization

Taler Systems was represented in our testing in Freetown, Sierra Leone by Marc Stibane, an iOS programmer who built the first draft of the various features for testing. We ran two iterations of the 'check balance' and 'send and receive money' functions. The sample of twenty women was highly diverse in home languages and ages. To keep the testing focused, we only included women unable to read 4-digit numbers. Most had some exposure to Android devices and were familiar with mobile money by reputation, but few had direct experience with this tool, which depends on the ability to read numbers for safe operation.

In each iteration we oriented ten women for no longer than 20 minutes on the meaning of the icons in the check balance, send and receive money functions of the app, and how to perform these functions. Leaving a 24 hour pause, we then tested them on their capacity to identify balances, send randomly designated money sums, and confirm receipt of specified amounts.



The results were very encouraging, with most participants able to accurately perform all the necessary tasks to send money directly on an Android smart phone, navigate from screen to screen, correctly attribute a selected purpose to the action, and execute the 'pay' command - all without help.

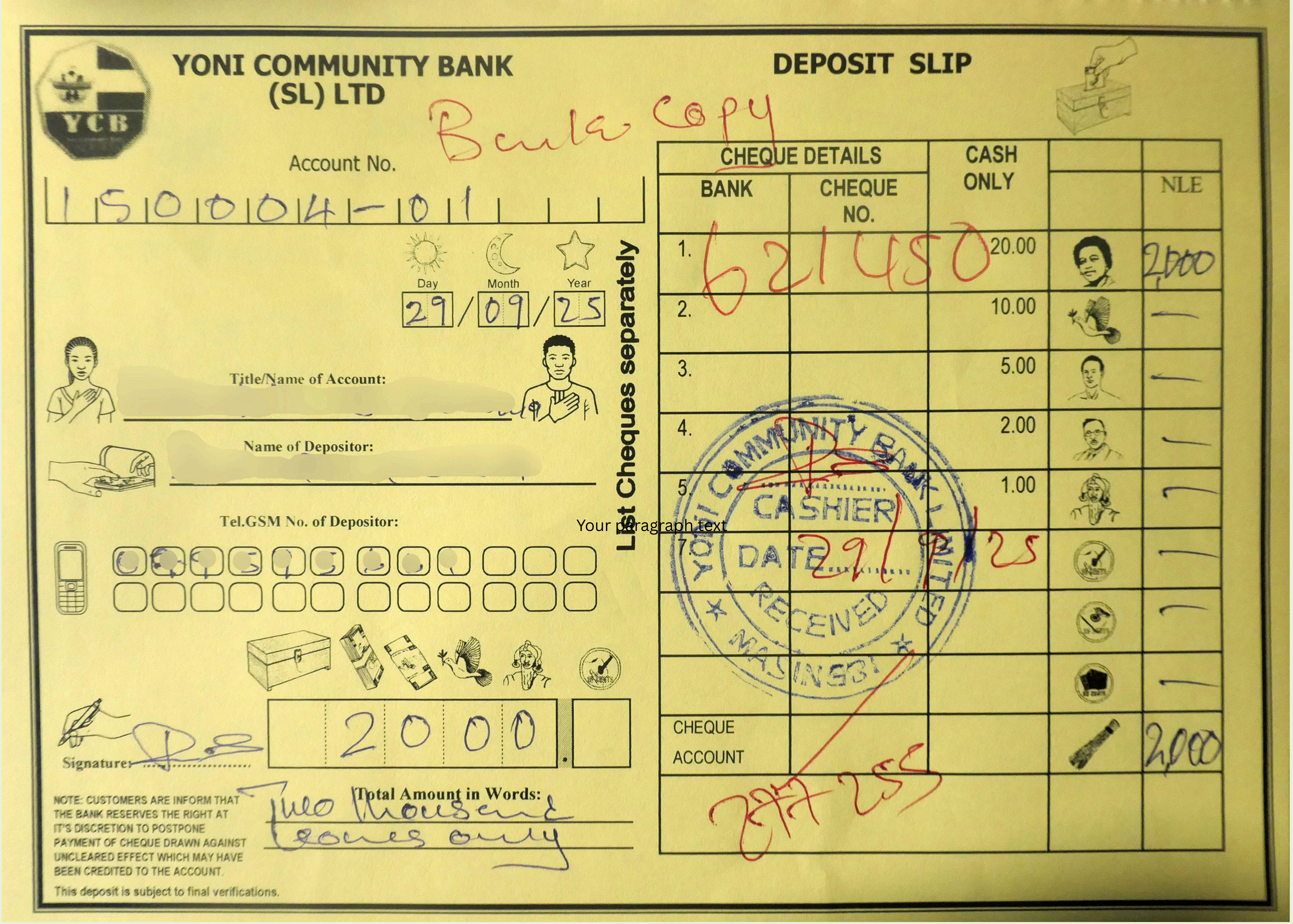
A screenshot used in the Roadsigns testing, with graphics designed by Mohamed Kebbie at New Salone Woman.

By the end of the year, the NL Net Foundation had approved a second phase for the project, and in 2026 we will develop OIM designs for account history, a user sandbox, and common error messages.

This process also consolidated the commitment of My Oral Village to the use of free and open source property tools and protocols. As we visualize how to bring OIM, in both paper-based and digital media, to hundreds of millions of adults, we are fully aware that they are unable to directly pay for these services, and that a financial barrier would greatly impair our capacity to reach them.

We are excited to have qualified for *pro bono* legal support from Blake, Cassels & Graydon. Blakes is assisting us in consolidating a framework, based on free and open source principles, to support OIM growth while managing quality, in countries around the world with highly diverse property regimes.

The people of Sierra Leone are gracious and welcoming. On visiting Kpakuma the whole village, includng a witch doctor, joined us in celebration.



YONI COMMUNITY BANK (SL) LTD

DEPOSIT SLIP

Bank copy

Account No. 150004-01

Day / Month / Year: 29/09/25

Title/Name of Account:

Name of Depositor:

Tel.GSM No. of Depositor:

List Cheques separately

Your paragraph text

CHEQUE DETAILS		CASH ONLY		NLE
BANK	CHEQUE NO.			
1.	621450	20.00		2,000
2.		10.00		—
3.		5.00		—
4.		2.00		—
5.		1.00		—
7.				—
				—
				—
CHEQUE ACCOUNT				2,000

YONI COMMUNITY BANK LIMITED CASHIER DATE 29/9/25 RECEIVED MASINGBI

Signature:

2000

Total Amount in Words: Two thousand leones only

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.

This deposit slip, which has been used at Yoni Community Bank since the pilot inception, has now been integrated into core operations, another first for OIM as a design practice.

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

- Esther Madonna Mattar, executive director of New Salone Woman Organization, and her stellar team, especially design lead Mohamed Kebbie, Hawa Kebbie and unflappable Deyan Salaam Bangura;
- Prince Kandoh, Abubakkar Kargbo and Kadijatu (Khalija) Turay at Harvest Microfinance;
- Yusufu Victor Kabia, Ibrahim Conteh, Fatmata Sesay and Abdulai Bangura at Yoni Community Bank;
- Eddy Irabor, Salmata Bah and Adama Sesay at LAPO Microfinance;
- Momoh Sesay, Fatmata Kamara, Princess Kanu and Edwin Beccles at Bank of Sierra Leone;
- Roheena Ali Shah, who is awakening us with great patience to both gender and disability;
- Chris Hunter and Ian Bies at Blake, Cassels & Graydon;
- Christian Grothoff, CEO of Taler Systems SA for his no-nonsense problem-solving creativity and Marc Stibane, iOS programmer *par excellence*;
- Daniel Fullah, Sonia Koroma, Bamicke Williams and Sillah Speck at the Sierra Leone Adult Education Association; and
- James Thalla-Joel for his hard work and experience in the trenches with the Bank of Sierra Leone

for excellent cooperation and support throughout the year.

OIM design lab at the offices of Yoni Community Bank, June 2025

MY ORAL VILLAGE

FINANCIAL STATEMENTS

DECEMBER 31, 2025

Saldo Accounting Inc.
615–320 Richmond St E
Toronto, ON M5A 1P9
Phone/fax: 416–671–4750

Compilation Engagement

On the basis of information provided by management, I have compiled the statement of financial positions of My Oral Village Inc. as at December 31, 2025, the statement of operations and changes in net assets and the statement of cash flows for the year then ended.

I have not performed an audit or a review engagement in respect of these financial statements and, accordingly, I express no assurance thereon.

Readers are cautioned that these statements may not be appropriate for their purposes.

June 30th, 2026
Toronto, Ontario

Maria Belaya, Chief Accountant
Saldo Accounting Inc.

My Oral Village Inc.
Statement of Financial Positions
as at December 31, 2025
(Unaudited – See Compilation Engagement)

		2025		2024
ASSETS				
CURRENT				
Cash and cash equivalent	$	12,869	$	76,178
Accounts Receivable	$	40,885	$	28,885
Advances to suppliers	$	–	$	–
Prepaid expenses	$	1,027	$	–
	$	**54,781**	**$**	**105,063**
LIABILITIES AND NET ASSETS				
CURRENT				
Accounts payable – contracted services	$	–	$	2,433
Accounts payable – related parties	$	620	$	33,647
Loan Payable	$	7,500	$	–
Accrued liabilities	$	4,201	$	4,201
Deferred Revenue	$	–	$	27,116
	$	12,321	$	67,397
Net Assets				
Unrestricted net assets	$	42,459	$	37,666
Investment in affiliated company	$	–	$	–
	$	42,459	$	37,666
	$	**54,781**	**$**	**105,063**

The accompanying notes are an integral part of these financial statements

My Oral Village Inc.
Statement of Operations and Changes in Net Assets
Year Ended December 31, 2025
(Unaudited – See Compilation Engagement)

		2025		2024
REVENUE				
Conditional Grants	$	206,597	$	51,420
Contract Sales	$	1,401	$	64,871
Organizations and individuals donations	$	5,158	$	6,328
Interest income and exchange rate variances	$	16	$	19
	$	**213,172**	**$**	**122,638**
EXPENSES				
Contracted professional services and others	$	59,579	$	52,992
Transfer to Partner Organizations	$	123,794	$	–
Graphic Design	$	1,254	$	3,870
Communications and Branding	$	–	$	9,446
Director and officer liabilities insurance	$	1,002	$	1,002
Travel	$	14,700	$	3,478
Office and general	$	10,328	$	4,822
	$	**210,657**	**$**	**75,611**
Other Income/Expense				
Foreign Exchange Gain/(Loss)	$	2,277	$	1,342
Excess/Deficit of expenses over revenues for the year	**$**	**4,793**	**$**	**48,369**
Net assets, beginning of the year	$	37,666	$	(10,703)
Net assets, end of the year	**$**	**42,459**	**$**	**37,666**

The accompanying notes are an integral part of these financial statements

My Oral Village Inc.
Statement of Cash Flows
Year Ended December 31, 2025
(Unaudited – See Compilation Engagement)

		2025		2024
Operating activities				
Excess/Deficit of expenses over revenues for the year	**$**	**4,793**	**$**	**48,369**
Net change in non-cash working capital balances related to operations				
Accounts Receivable	$	(12,000)	$	(28,885)
Advances to suppliers	$	–	$	–
Prepaid expenses	$	(1,027)	$	–
Accounts payable and accrued liabilities	$	(35,459)	$	(1,145)
Deferred revenue	$	(27,116)	$	(12,480)
Accrued Expenses	$	–	$	4,201
Loan Payable	$	7,500	$	–
	$	**(68,102)**	**$**	**(38,309)**
Change in cash during the year	$	(63,309)	$	10,060
Cash – Beginning of year	$	76,178	$	66,118
Cash End of year	**$**	**12,869**	**$**	**76,178**

The accompanying notes are an integral part of these financial statements

MY ORAL VILLAGE INC.
Notes to the financial statements
December 31st, 2025

1. NATURE OF OPERATIONS

My Oral Village Inc. 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 persons in need.
transferring financial management and institutional governance services and tools to
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 (ASNPO) and include the significant accounting policies summarized below. These policies are designed to comply with the financial reporting requirements of Global Affairs Canada (GAC).

Revenue recognition
My Oral Village Inc. follows the deferral method of accounting for contributions. Revenue containing conditions as to its use (restricted contributions) is deferred until the donor conditions are fulfilled or contracted milestones have been accomplished. Revenue not containing conditions as to its use is recognized when received or service has been performed to ensure full compliance with applicable standards and donor requirements.

Expense recognition
My Oral Village Inc. recognizes expenses on the accrual basis – when goods or services are received or when obligations are incurred – rather than when cash is paid. All expenses related to a specific period or project are recorded in that period's accounts. Grant-funded project costs are recognized in the accounts as expenses when incurred, with a corresponding drawdown of deferred grant revenue, if applicable.

Volunteer service
Contributed services (such as volunteer labor) are generally not recorded due to difficulty in valuation and because they are not purchased transactions. However, if a service is donated by a professional and the service would typically need to be purchased (e.g., legal services by a lawyer, medical services by a doctor, or specialized consulting), and fair value can be reasonably estimated, the organization recognizes the donation. Recognition would consist of recording the fair value of the service as both contribution revenue and an equivalent expense (e.g., professional fees). The criteria are that the service creates or enhances a non-financial asset, or requires specialized skills that would otherwise be purchased.

Foreign currency transactions

Assets and liabilities denominated in foreign currencies are translated into Canadian dollars using year–end exchange rates.

For project–related transactions, the Organization uses a budgeted project–level exchange rate established at the commencement of each project to translate revenues and expenses. This rate is applied consistently throughout the project for budgeting and financial reporting purposes.

For transactions not associated with a specific project, or where currencies must be converted outside of a project–specific exchange rate, revenues and expenses are translated using the exchange rate in effect on the transaction date, as published by the Bank of Canada.

Exchange gains and losses arising from foreign currency transactions and the settlement of monetary items 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.

– 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.

– Deferred Contibutions:
The deferred contributions for the years 2025 and 2024 are internally restricted by the Board of Directors and the change for the years is as follows:

	2025	2024
	$	$
Grant	206,597	38,940

Continuity of deferred contributions for the year is as follows:

	$	$
Deferred contributions, beginning of the year	12,480	39,596
Add cash received from grants and donations	238,870	70,228
Less grant and donation revenue recognized	(211,754)	(57,748)
Deferred contributions, end of year	27,116	12,480

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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.
242 Gainsborough Road
Toronto, Ontario, Canada M4L 3C6

Download a digital version of our annual report at

www.myoralvillage.org

Chair	Xavier DeBane
Treasurer	James Whitestone
Director	Neeraj Sachdeva
Director	Jennifer Denomy
Executive Director	Brett Hudson Matthews
Director for Partnerships	David Myhre
Manager of Communications	Margaret Hazlewood
Country Director, Pakistan	Aqeel Hayat
Country Representative, Ethiopia	Philipos Ageze
Gender Advisor	Roheena Ali Shah
Technology Advisor	Aman Aalam

My Oral Village

Make it YOURS