INSIDE DE FARM
MONTHLY NEWSLETTER

MAFS

IFAD
Investing in rural people

RFCIP

July 2026

MINISTRY OF AGRICULTURE AND FOOD SECURITY
RURAL FINANCE AND COMMUNITY IMPROVEMENT PROGRAMME (RFCIP)

RFCIP Ranked Among IFAD's Top Three Performing Projects in West and Central Africa



The Rural Finance and Community Improvement Programme (RFCIP) has achieved another significant milestone by being recognised as one of the top three best performing projects in the West and Central Africa portfolio of the International Fund for Agricultural Development (IFAD).

Yoni Community Bank: A Model of Rural Finance Transformation in Sierra Leone



Once described by stakeholders as a timebomb, Yoni Community Bank (YCB) has now emerged as one of Sierra Leone's most inspiring success stories in the roll out of the rural finance programme.

Madam Pascaline Barankeba Leaves a Lasting Legacy for IFAD's Portfolio in Sierra Leone



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Programme Coordinator's Message



It is my pleasure to welcome you to this edition of the Rural Finance and Community Improvement Programme (RFCIP) Newsletter, which highlights the remarkable achievements, innovations and partnerships driving Sierra Leone's rural finance transformation agenda.
This edition comes at an important moment for RFCIP, following the programme's recognition among the International Fund for Agricultural Development (IFAD) top three performing projects in West and Central Africa.
This achievement reflects the strong commitment and collaboration with the Ministry of Agriculture (MAFS), the Ministry of Finance, IFAD, the Bank of Sierra Leone (BSL), Apex Bank, our Rural Financial Institutions, development partners, beneficiaries and the entire RFCIP team.

Since its inception, RFCIP has remained focused on expanding access to inclusive financial services and strengthening its rural financial institutions to support economic opportunities for rural communities. Through its interventions, the programme has supported 76 functional Rural Financial Institutions, comprising 17 Community Banks and 59 Financial Services Associations, reaching 264,048 households across Sierra Leone as at June 2026.

This newsletter showcases some of the major milestones shaping the future of rural finance in Sierra Leone. Among these is the ongoing digitalisation of the Rural Finance Network, which will introduce modern banking solutions to improve efficiency, strengthen service delivery and enhance access to financial services for rural communities. The programme's nationwide solar power upgrade initiative is also providing sustainable energy solutions to 81 locations of the Rural Finance Network (RFN) including the Apex Bank.

Beyond infrastructure and technological advancements, RFCIP continues to prioritise people-centred development. The transformation of Yoni Community Bank demonstrates the impact of strengthened rural financial institutions in empowering communities, while the Rural Farmers Radio 98.7 FM continues to connect farmers with vital information on agriculture, markets, weather updates and financial literacy.

We also acknowledge the important contribution of our development partners, particularly IFAD, whose continued support and partnerships have been instrumental in advancing rural transformation in Sierra Leone. We recognise the invaluable leadership and contribution of Madam Pascaline Barankeba during her tenure as IFAD Country Director and warmly welcome Mr. Marcelin Norvilus as the new Country Director for Sierra Leone. We look forward to building on this strong partnerships.

Also central to these achievements is the Minister of Agriculture and Food Security, Dr Henry Musa Kpaka and his team. Through his leadership, RFCIP remains committed to consolidating these gains, promoting sustainability and supporting inclusive economic growth for hard-to-reach rural communities. Together with our partners, we will continue working towards a stronger, more resilient and inclusive rural finance network that contributes to the development of Sierra Leone and the Government's Feed Salone agenda.

I therefore extend my sincere appreciation to all partners, stakeholders, beneficiaries and the RFCIP team for their continued dedication and support.

Mohamed Tejan-Kella
Programme Coordinator - RFCIP

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RFCIP Ranked Among IFAD's

Top Three Performing Projects in West and Central Africa



The Rural Finance and Community Improvement Programme (RFCIP) has achieved another significant milestone by being recognized as one of the top three best performing projects in the West and Central Africa portfolio of the International Fund for Agricultural Development (IFAD). The recognition took place during the recent IFAD West and Central Africa Regional Project Implementation Workshop, held from 23 to 25 June 2026 at the Radisson Blu Hotel in Abidjan, Côte d'Ivoire.

The regional workshop, organized jointly with the IFAD Farmers' Forum, brought together approximately 350 participants from 24 countries, including IFAD staff, staff from various project management units, government representatives, farmers' organizations, development partners, and private sector actors. The event provided an important platform to review regional and sectoral developments, assess project performance, share implementation experiences, address common challenges, and agree on practical actions to strengthen the effectiveness and impact of IFAD-supported investments across the region.

RFCIP's recognition among the region's best-performing projects reflects the programme's strong disbursement and implementation performance and its commitment to delivering sustainable results for rural communities in Sierra Leone.

The programme attained an impressive 97 percent disbursement rate, demonstrating sound financial management, efficient procurement, and timely implementation of planned activities. One of the programme's most transformative achievements is the ongoing digitalization of all 76 Rural Financial Institutions (RFIs) established under RFCIP so far. Through the installation of a modern Core Banking System, supported by Local Area Networks (LANs) and Wide Area Network (WAN) connectivity, this effort will modernize the current rural banking operations and lay the foundation for faster, more secure, and more efficient financial service delivery across Sierra Leone.

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In addition to digitalisation, RFCIP continues to strengthen the financial sustainability of its RFN through a capitalisation initiatives designed to increase their lending capacity. These investments will enable the said institutions to expand their outreach and provide improved access to affordable financial services for women, youths, rural entrepreneurs and most importantly smallholder farmers.

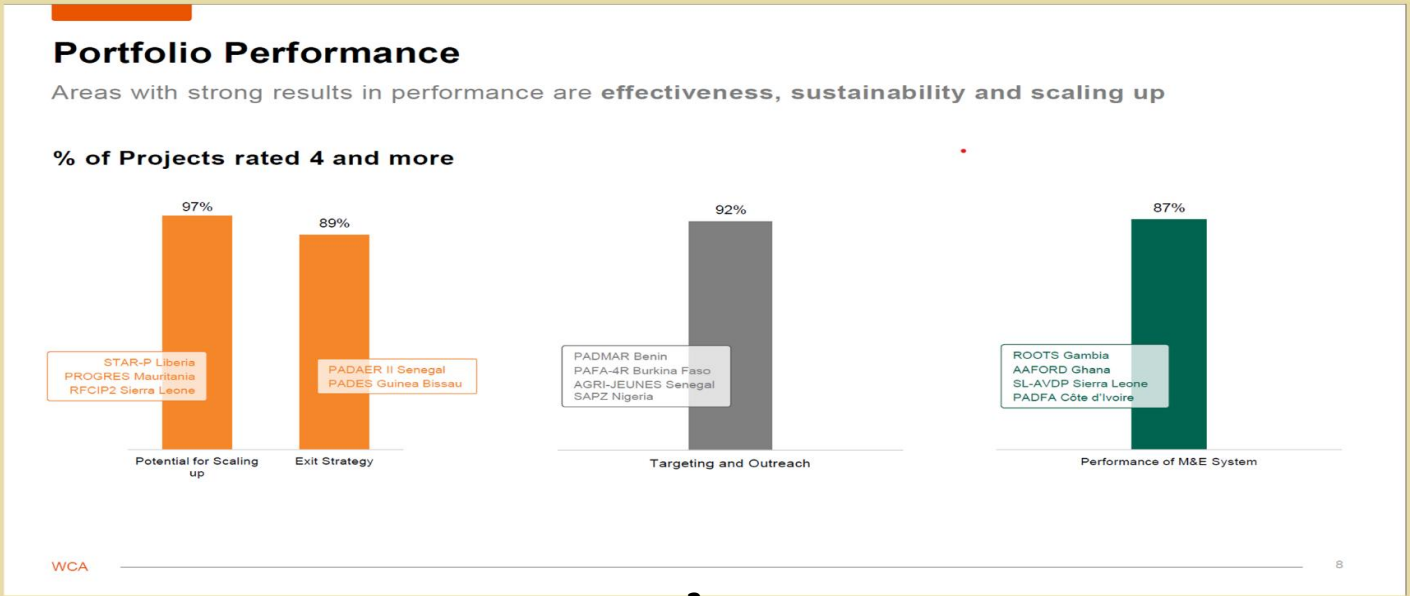
The programme is also scaling up the Agricultural Finance Facility (AFF) to increase the availability of agricultural credit for farmers and agribusinesses. By improving access to finance, the facility supports increased agricultural production and productivity, value addition, and rural enterprise development, while contributing directly to the Government of Sierra Leone's Feed Salone initiative, particularly pillar four (4) which is Access to Finance.





The regional recognition does not only highlight Sierra Leone's growing reputation within IFAD but also reinforces RFCIP's success in combining sound financial management with innovation and strategic investment in the rural financial infrastructure. It also reflects the strong collaboration between the Government of Sierra Leone, IFAD, participating Rural Financial Institutions, implementing partners, and farming communities who continue to play an essential role in achieving the programme's objectives. Little wounder the RFCIP now has the potential for another scaling up of its on-going operations.

The Agricultural Value Chain Development Project (AVDP) which is part of the IFAD's Sierra Leone Portfolio was recognised as one of the projects with a performing M&E system.



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Yoni Community Bank: A Model of Rural Finance Transformation in Sierra Leone



Once described by stakeholders as a timebomb, Yoni Community Bank (YCB) has now emerged as one of Sierra Leone's most inspiring success stories in the roll out of the rural finance programme.

Established by the Bank of Sierra Leone in 2003 as one of six pilot Community Banks, it initially faced significant challenges and was underperforming owing to weak governance, poor portfolio quality and low public confidence. Today, it stands as a leading example of how strong governance and management, effective monitoring and supervision, targeted investment and community-centered strategies can transform rural financial institutions into drivers of economic growth andrural development.

In 2010, the RFCIP took over the restructuring of the bank through the Technical Assistance Agency, now Apex Bank, which was established to monitor and supervise all 76 Rural Finance Institutions (RFIs) established by the RFCIP. By taking over management and strengthening governance systems, the programme initiated a comprehensive institutional reform process.

Since 2015, the Bank has recorded remarkable growth: its loan portfolio expanded from USD 116,456 to over USD 864,135 by December 2025, while their deposits surged from USD 295,359 in 2020 to more than USD 1.1 million by January 2026.

The Bank's Share Capital also increased significantly, reflecting growing confidence at community level. In 2025, the bank recorded a net profit of USD 131,646, the highest among all RFIs reaching an operational self-sufficiency of 199.3%. These successes are also attributed to capital investments from the Temporary Investment Fund (TIF) and the Agricultural Finance Facility (AFF).



This newly constructed Magburaka branch of Yoni Community Bank stands as a symbol of the bank's transformation and growth under RFCIP.

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Serving Tonkolili District and its surrounding chiefdoms, Yoni Community Bank is providing financial services to various farmers, employees mostly from Miro Forestry & Timber Products as well as traders and small business owners. Remarkably, it has recently constructed and opened a major branch in Magburaka, the district headquarter and has a desk in Masingbi. The bank also has plans to extend services to other underserved communities including the Western Area Rural District. These new branches have significantly enhanced access to finance in both locations, reaching over 3,600 salary earners and managing various salary transactions.

At the heart of the Bank's transformation is the culture of sincerity, supported by disciplined and well-executed strategies. Also, through its aggressive community mobilisation, the bank has built trust by engaging local stakeholders, conducting financial literacy campaigns, and organising annual general meetings and outreach initiatives led by "Friends of YCB" teams. At the same time, innovative savings and share mobilisation approaches such as tagging shares to loans, promoting staff savings and supporting informal savings schemes like Osusu, have also strengthened YCBs deposit base. Savings alone grew from USD 97,046 in 2020 to USD 367,089 by early 2026.



This newly rehabilitated YCB Head Office was funded entirely by its own resources showcasing the bank's profitability, sustainability and IFAD's exit strategy.

Equally important has been its strong credit culture and portfolio management.

The Bank enforces strict adherence to established loan policies, conducts thorough client assessments and monitors loan utilisation closely. Agricultural loans are disbursed in tranches based on specific needs and requirements while regular follow-ups ensure their timely repayment.

These measures have reduced the Bank's portfolio at risk over 30 days from 25.82% in 2020 to 10.47% in January 2026.



Mr. Khalil I. A. Fofanah, Yoni Community Bank Board Chairman

"Complementing these efforts is a strong governance framework, characterised by active board oversight, prudent liquidity management, and consistent internal controls."

Board Chairman Khalil I. A. Fofanah

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Beyond the Bank's key performance indicators, its true impact is reflected in the lives it has transformed across rural communities over the years.



Mohamed M. Koroma, Farmer and Shareholder of YCB Mile 91

Mohamed M. Koroma, an employee of Miro Forestry in mile 91, once had limited financial means to expand his farming activities. He explained that "without access to these loans, such investments would not have been possible." Through successive loan cycles, starting from USD 253 and growing to over USD 1,266 he was able to acquire two used tractors which now support both his farming operations and provide commercial ploughing services to other farmers. Reflecting on his progress, he noted "I am very happy to have achieved this. The loans made it possible." Today, he has successfully completed multiple loan cycles, using his salary as a reliable source of repayment while building a sustainable agribusiness enterprise.



Similarly, Ms. Isatu Sesay, a businesswoman in Magburaka, overcame her initial hesitation about borrowing to build a thriving enterprise. Beginning with a loan of USD 2,532, she gradually expanded her business, enabling her to buy goods from Freetown to increase her profits and support her household through it. Describing her experience in an interview, she says "I was struggling, but ever since I joined the Bank, life has been good." She recalls that she was once afraid of taking loans and simply wanted a bank without difficulty but now says she is grateful for becoming a customer of Yoni Community Bank. Now, she contributes highly to her family's income, supports her husband with their children's education expenses and has plans to expand her business to new locations.



For Moses Jalloh, a Carpenter, access to finance was the turning point in his life after years of hardship.

"I came to the bank when I had nothing, but they believed in what I do."

Through his initial Tloan, he invested in fabrics and tools, diversifying into a modern carpentry and contributing to the revival of his brother's failing cinema business. "People used to call me names… but today I have grown to a higher level."



Moses Jalloh, a dedicated Carpenter in Magburaka, is a proud customer of the YCB Magburaka branch.

His workshop now produces quality furniture for most houses in Tonkolili district, creates jobs and provides sustainable support to his family.

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RFCIP Programme Coordinator, Mohamed Tejan-Kella (third from left), with the Board Chairman and staff of Yoni Community Bank (YCB) during a guided tour of the bank's new facility in Magburaka.

Yoni Community Bank's trajectory underscores a critical lesson: rural financial services can be both commercially viable and developmentally transformative when grounded in strong governance, community trust and prudent financial management. At national level, the RFCIP has established 76 functional RFIs, 17 Community Banks and 59 Financial Services Associations thereby advancing financial inclusion across hard-to-reach rural communities in Sierra Leone.



Yoni Community Bank Head Office Before and After its Rehabilitation.

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Madam Pascaline Barankeba Leaves a Lasting Legacy for IFAD's Portfolio in Sierra Leone



After four years of distinguished service as the International Fund for Agricultural Development (IFAD) Country Director for Sierra Leone and Liberia, Madam Pascaline Barankeba leaves behind a remarkable legacy of transformation, strategic partnerships and increased investment in Sierra Leone's rural development.

Appointed in June 2022, Madam Barankeba assumed office at a critical period for IFAD's portfolio in Sierra Leone. The RFCIP was nearing closure following a one-year no-cost extension, while the Agriculture Value Chain Development Project (AVDP) was facing implementation and disbursement challenges. Through her visionary leadership and close collaboration with the Government of Sierra Leone and development partners, these challenges were transformed into opportunities that significantly strengthened IFAD's country programme.

Among her most notable achievements was the successful mobilisation of an additional USD15 million to scale up RFCIP, extending the programme to 2027. The additional financing has enabled the recapitalisation of all 76 Rural Financial Institutions, strengthening of the Apex Bank, supporting the digitisation of Sierra Leone's rural finance network through a modern core banking system, expanding the piloted Agricultural Finance Facility, established the country's first Rural Farmers Radio and ensured a nationwide solar power installations for the entire network. Building on these successes, Madam Barankeba also secured a further USD12 million that will continue to deepen financial inclusion, strengthen the institutions, transform high-performing Financial Services Associations into Community Banks and introduce an Agricultural Insurance Scheme which positioned the RFCIP amongst the three best performing projects in the West and Central African region.

Her leadership equally contributed to turning around the performance of AVDP by improving its implementation and disbursement status at IFAD. Perhaps her most significant achievement was the mobilisation of USD105 million for the Livestock and Livelihood Development Project (LLDP) in partnership with other development partners. The investment represents one of the largest IFAD-supported programmes in Sierra Leone and marks the country's first comprehensive investment dedicated to livestock development, contributing directly to the Government's Feed Salone agenda.



A Transition of leadership: Incoming Country Director Madam Pascaline Barankeba and Outgoing Country Director Madam Ann Turinayo with the project team following an introductory meeting.



The IFAD Executive Board members paid a courtesy visit to the President of the Republic of Sierra Leone, HE Julius Maada Bio at State House. Pictured (from right): Donal Brown, Associate Vice-President, IFAD Department for Country Operations, and Dr. Yaya O. Olaniran, Permanent Representative of the Federal Republic of Nigeria.

Her tenure also witnessed the historic visit of the IFAD Executive Board to Sierra Leone, the first in the country's partnership with IFAD, reflecting growing international confidence in the country's rural development portfolio and the results achieved over the years. Paying tribute to Madam Barankeba, the Minister of Agriculture and Food Security, Dr. Henry Musa Kpaka, described her as "someone who understands how development is done, understands the context, and works closely with policymakers to deliver impactful solutions." He noted that under her leadership, RFCIP II had reached new heights, with the Digitisation of the rural finance network positioning Sierra Leone's rural finance network for a new era. Similarly, the Governor of the Bank of Sierra Leone commended the strengthened partnership between IFAD and the Bank during Madam Pascaline's tenure, describing her leadership as collaborative and results-oriented. "The Bank has had a very long relationship with IFAD, but this relationship became even more stronger during the term of Madam Pascaline because of her personality and the way she engages" he noted. The Managing Director of the Apex Bank praised Madam Pascaline's exceptional commitment, noting that she embraced Sierra Leone's development agenda "as if she was a Sierra Leonean," adding that her contribution has positively transformed the lives of rural communities across the country.



Madam Pascaline Barankeba Leaves a Lasting Legacy for IFAD's Portfolio in Sierra Leone



Madam Pascaline Barankeba and the project team share a joyful moment following the successful launch of the Rural Farmers Radio in Kambia by President Julius Maada Bio.

On behalf of the RFCIP team, the Programme Coordinator Mohamed Tejan Kella expressed profound appreciation for Madam Pascaline's outstanding service, describing her contribution as one that will be remembered for generations.

In her farewell message, Madam Barankeba thanked the Government of Sierra Leone, development partners and the project teams for their unwavering support, expressing optimism that she would one day return to Sierra Leone "hopefully with another title."

As she embarks on a new assignment, Madam Pascaline Barankeba leaves behind a stronger IFAD portfolio, a revitalized rural finance sector and an enduring legacy of partnership, innovation and inclusive rural development in Sierra Leone.

Madam Pascaline Barankeba is succeeded by Mr. Marcelin Norvilus, a national of Haiti, who has been appointed by IFAD as the new Country Director for Sierra Leone and Liberia.

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IFAD Appoints New Country Director for Sierra Leone and Liberia



The International Fund for Agricultural Development (IFAD) has appointed Mr. Marcelin Norvilus as its new Country Director for Sierra Leone and Liberia, succeeding Madam Pascaline Barankeba.

A national of Haiti, Mr. Norvilus brings over 18 years of experience in rural development, agricultural systems and portfolio management across Africa and the Caribbean. Prior to his new appointment, he served as IFAD Country Director for Guinea-Bissau and Mauritania, where he provided strategic leadership in the implementation of IFAD-supported programmes.

Based in Monrovia, Liberia, Mr. Norvilus will oversee IFAD's portfolio in Sierra Leone through regular duty travels, working closely with the Government of Sierra Leone, development partners and project teams to advance IFAD's mission of improving rural livelihoods and promoting inclusive agricultural transformation.

The RFCIP II team warmly welcomes Mr. Norvilus and looks forward to working with him to build on the strong foundation established under the leadership of his predecessor, Madam Pascaline Barankeba, as IFAD continues to strengthen rural finance, enhance agricultural production and productivity and expand economic opportunities for rural communities across Sierra Leone.

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SIERRA LEONE AND OTHER AFRICAN COUNTRIES SIGN COFFEE VALUE CHAIN DECLARATION IN MOROCCO



Sierra Leone Joined Other African Countries in Signing the Declaration

The declaration was signed during the High-Level Meeting on the Regional Coffee Value Chain in Africa, held in Morocco on 6th May 2026. The Minister of Agriculture and Food Security, Dr. Henry Musa Kpaka, and the Deputy Minister of Finance, Ms. Kadiatu Allie, represented Sierra Leone. Minister Kpaka signed the declaration on behalf of the country.

According to the Honorable Minister of Agriculture, the declaration directly supports the Feed Salone agenda by creating new opportunities to strengthen coffee farming, support cooperatives, improve post-harvest handling, attract investment, and increase export earnings.

"We will use this platform to promote Sierra Leone's unique coffee species, Stenophylla, which is climate-resilient and driven by high market demand," he stated.



For farmers and rural communities, he noted that the impact would be practical and far-reaching, including better production systems, stronger market linkages, improved incomes, more jobs, and greater value retention within coffee-producing countries.



The declaration also recognizes the role of key partners, including the Islamic Development Bank, African Coffee Hub, and OCP Africa, in supporting financing, soil health, farmer training, quality systems, aggregation, logistics, and market access.

IFAD
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COMMUNITY BANK
Productucts and Services

LOAN PRODUCTS

- AGRICULTURE LOAN
- SALARY LOAN
- COMMERCIAL LOAN
- SALARY ADVANCE LOAN
- CONSUMPTION LOAN
- ASSET LOAN
- OVERDRAFT

SAVINGS

- CURRENT DEMAND ACCOUNT
- SAVINGS ACCOUNT
- OSUSU SAVINGS ACCOUNT
- FIXED / TIME ACCOUNT

MONEY TRANSFER

FUNDS TRANSFER
(Partner with GoSL, INGO, NGO)

WESTERN UNION WU moving money for better

MoneyGram

Ria MONEY TRANSFER

WorldRemit

MOBILE MONEY TRANSFER

afrmoney

Orange Money

RURAL
PEOPLE ARE BANKABLE



IFAD
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FINANCIAL SERVICES ASSOCIATION
Productucts and Services

LOAN PRODUCTS

- AGRICULTURE LOAN
- SALARY LOAN
- COMMERCIAL LOAN
- SALARY ADVANCE LOAN
- CONSUMPTION LOAN
- ASSET LOAN
- OVERDRAFT

SAVINGS

- CURRENT DEMAND ACCOUNT
- SAVINGS ACCOUNT
- OSUSU SAVINGS ACCOUNT
- FIXED / TIME ACCOUNT

MONEY TRANSFER

FUNDS TRANSFER
(Partner with GoSL, INGO, NGO)

Western Union — moving money for better
MoneyGram
Ria Money Transfer
WorldRemit

MOBILE MONEY TRANSFER

afrmoney
Orange Money

RURAL
PEOPLE ARE BANKABLE



TOWARDS A SUSTAINABLE RURAL FINANCE NETWORK : RFCIP

Delivers Nationwide Solar Energy Upgrade to 81Rural Financial Institutions

In a major step toward strengthening the long-term sustainability of Sierra Leone's Rural Finance Network (RFN), the RFCIP is implementing a nationwide solar power expansion across 81 locations of the network.

The initiative covers the Apex Bank, 17 CBs and 59 FSAs, and forms a key component of RFCIP 's RFN Exit and Sustainability Strategy. It is designed to improve operational efficiency, reduce operating costs, strengthen security and provide reliable electricity to support the network's ongoing digital transformation.

Under the intervention, 11 CBs established under RFCIP and the Global Agriculture and Food Security Program (GAFSP) are being upgraded from 3 KVA to 10 KVA solar systems, while the six CBs originally established by the Bank of Sierra Leone are receiving 15 KVA systems. Each of the 59 FSAs is being upgraded from 2 KVA to 7 KVA.



Dauda D. Karim, Rural Finance Officer- RFCIP II

The Apex Bank headquarters in Freetown will receive an 18 KVA system, while its branches in Kenema, Kono and Makeni will receive 10 KVA systems each. Collectively, the upgrades will provide approximately 683 KVA of installed solar capacity across the 81 locations.

According to the RFCIP Civil Works Engineer, Ing. Lionel Ekudayo Emile Bickersteth, the investment will provide the reliable power required to strengthen institutional operations and support the digitalisation efforts.

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RFCIP Delivers Nationwide Solar Energy Upgrade to 81 Rural Financial Institutions



The intervention addresses persistent electricity challenges that previously forced most institutions to depend on diesel generators and outsource services such as printing and photocopying. The upgraded systems will now support uninterrupted banking operations, digital infrastructure and IT equipment while reducing fuel costs and improving workplace security.

Beyond operational benefits, the initiative advances RFCIP's commitment to climate-smart development by promoting clean and renewable energy for the largest Rural Finance Network in the country.



Ing. Lionel Ekudayo Emile Bickersteth - Civil Works Engineer, RFCIP II.



Ms. Magdalene Massah Mannah, Cashier at Mandu FSA, benefits from improved working conditions following the installation of a solar power system under RFCIP II.

A New Digital Era for Sierra Leone's Rural Finance Network



Sierra Leone's Rural Finance Network (RFN) is entering a new digital era as the RFCIP, with technical support from the Bank of Sierra Leone, rolls out an ambitious nationwide digital transformation programme. The initiative will modernise the operations of the Apex Bank, 17 CBs and 59 FSAs; bringing faster, safer and more easily accessible financial services to rural communities.

For many years, most RFIs (particularlly the FSAs) have relied on manual systems and stand alone processes to deliver banking services. While these systems have served communities well, they have limited efficiency, slowed service delivery and made it difficult to expand digital financial services. This new transformation therefore marks a significant step towards a modern and integrated rural banking system.

At the heart of the initiative is the introduction of a modern Core Banking System that will connect all institutions on a single digital platform. This will enable customers to access improved banking services, including mobile banking, USSD services, with internet and agent banking, making financial transactions more convenient for people living in rural areas. The system will also strengthen financial management, improve reporting and enhance oversight across the entire Network.

Supporting this transformation is a major upgrade of ICT infrastructure across all participating institutions. Community Banks, FSAs and the Apex Bank will receive modern computers, networking equipment, secured communication systems and other essential technology to improve day-to-day operations and customer service. The project will also establish a Network Operations Centre and training facilities at the Apex Bank to provide ongoing technical support and build staff capacity.

The programme will further connect rural financial institutions through a secured nationwide communication network, allowing them to exchange information safely and conduct transactions in real time. This improved connectivity will lay the foundation for expanding digital financial services and increasing access to finance in even the most remote communities.

A New Digital Era for Sierra Leone's Rural Finance Network



Security and reliability remain central to the transformation. Robust cybersecurity measures, modern data protection systems and secure operational procedures will help safeguard customer information while ensuring uninterrupted banking services.

This project wil be rolled out by three services providers who have been engaged through competitive bidding processes. Thus two Sierra Leonean companise, Africell and Tiwai Memory Masters, will provide the Wider Area Network (WAN) Infrastructure and Local Area Network (LAN) Infrastructure respectively while a company from India, Profinch, provides the Core Banking Digital Financial Systems.

Together, these investments represent one of the most significant modernisation efforts ever undertaken within Sierra Leone's Rural Finance Network. By embracing digital technology, RFCIP is strengthening the capacity of Community Banks and Financial Services Associations to provide efficient, secure and customer-focused financial services.

The transformation is expected to deepen financial inclusion, stimulate rural economic growth and improve access to financial services for thousands of individuals, smallholder farmers and small businesses across Sierra Leone.

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MAFS LEADERSHIP FORMALLY INTRODUCES AGRICULTURAL TRANSFORMATION OFFICE TEAM TO MINISTRY'S TECHNICAL STAFF

The Minister of Agriculture and Food Security, Dr. Henry Musa Kpaka, formally introduced the Agricultural Transformation Office (ATO) team and its hosting organisation, the Alliance for a Green Revolution in Africa (AGRA), to the Ministry's technical staff during a meeting held at the MAFS Conference hall in Freetown.

Dr. Kpaka described the Agricultural Transformation Office as an auxiliary body established to support the Ministry's technical team in driving the implementation of the Feed Salone initiative. He urged staff to fully utilise the expertise of the ATO team members, noting that they possess the necessary skills, training, and competence to help deliver the programme's objectives.

Speaking at the event, AGRA's Head of State Capability, Yifru Bekele , commended the Minister and his leadership for their commitment to implementing the Feed Salone strategy. He encouraged the Ministry's technical staff to work closely and co-create solutions with the ATO team to achieve impactful and lasting results that will leave a meaningful legacy for Sierra Leone's agricultural transformation agenda.

The meeting was attended by two Deputy Ministers, Dr. Tenneh Dick and Mr. Sahr Hemore, as well as the Chief Agriculture Officer, Professor Abdulai Jalloh; the Senior Permanent Secretary, Madam Nancy Tengbeh; and other technical staff of the Ministry of Agriculture and Food Security.



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Government and Partners Celebrate the Growing Impact of RFCIP's Rural Farmers Radio



Established by RFCIP, the Rural Farmers Radio complements rural financial services by providing farmers with timely, practical and reliable information on agriculture, nutrition, climate resilience, financial literacy and market opportunities. The station serves as an important platform for connecting rural communities with knowledge that supports improved productivity and livelihoods.

Speaking during the visit, IFAD Country Director, Pascaline Barankeba, described the station as an innovative investment that demonstrates the power of combining financial inclusion with knowledge sharing.

"This radio station is part of the IFAD Rural Finance and Community Improvement Project. It demonstrates how financial services and knowledge sharing can work together for rural communities with the aim of reducing poverty, improving food security and building climate resilience," she said.

She further emphasized that the station was established to serve farmers by providing practical and accessible information that responds to their everyday needs.t

The United Nations Resident Coordinator in Sierra Leone, Seraphine Wakana, commended IFAD, the Government of Sierra Leone and programme partners for their continued investment in rural communities. She also stressed the need to strengthen support for women farmers through greater access to finance, technical assistance and information, recognising their central role in achieving national food security.



UN Resident Coordinator Ms. Saraphine Wakana shares key messages with development partners.

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Government and Partners Celebrate the Growing Impact of RFCIP's Rural Farmers Radio



Highlighting the station's achievements, General Manager George Nyambe Williams noted that Rural Farmers Radio has become a dedicated platform for agricultural education and rural storytelling.

"We are using the radio mainly to promote agricultural activities through timely information and education. We are telling the stories of farmers and placing agriculture at the centre of national development," he said.

The visit concluded with a live stakeholder dialogue and the presentation of the radio's first Rural Telegraph Magazine produced by the station to showcase the journey of the radio since inception.



Left to right: Hon. Kenyeh Barlay, Minister of Planning and Economic Development; Madam Pascaline Barankeba, IFAD Country Director for Sierra Leone and Liberia; and Mr. Mohamed Tejan-Kella, RFCIP II Programme Coordinator.

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Building Healthier Rural Households: RFCIP Takes Nutrition Education to Communities.



Strengthening household nutrition and promoting healthier rural communities are key priorities of the Rural Finance and Community Improvement Programme (RFCIP) as the Government of Sierra Leone advances its food security agenda. In support of this commitment, RFCIP is implementing its Nutrition-Sensitive Education Training of Trainers (ToT) programme, which was successfully conducted in the North-West Region before continuing in Kenema in the East, targeting beneficiaries of Rural Finance Institutions (RFIs) across the two regions.

The training was organized by the Gender and Social Inclusion Unit of the RFCIP in collaboration with the Ministry of Agriculture and Food Security (MAFS), District Nutritionists from the Ministry of Health (MoH) and Gender Action Learning System (GALS)/Nutrition Champions identified by the Unit.

The programme aims to improve household nutrition by encouraging farming families to consume a portion of the nutritious food they produce rather than selling all their agricultural produce to the public. Participants were sensitised on the importance of balanced diets, maintaining healthy eating habits and consuming a variety of foods from different food groups to improve family health and their overall well-being.

A total of 110 participants benefited from the training conducted across the two regions. Participants included staff of RFIs involved in group lending, members of farmer organizations and Village Savings and Loan Association (VSLA) members. Women accounted for sixty-nine percent (69%) of participants, while forty-seven percent (47%) were youths, highlighting the programme's strong focus on inclusion and participation.

In addition to nutrition education, participants received training on good hygiene practices, the causes and consequences of undernutrition and overnutrition, as well as nutrition considerations during public health emergencies and pandemics. Resource materials, including nutrition Visual Aids, were also provided to support participants in conducting nutrition awareness and community outreach activities.

To ensure lasting impact, each trained participant is expected to share the knowledge gained with at least 10 community members within six months. Participants who successfully reach 50 or more community members will be recognised as "Nutrition Champions," helping to promote and sustain positive behavioural change at the community level.

The initiative reinforces RFCIP's commitment to going beyond providing access to finance by integrating nutrition, agriculture and financial inclusion to build healthier, more resilient and prosperous rural communities across Sierra Leone.



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JAPANESE SOCIAL DEVELOPMENT FUND (JSDF) AND MAFS COMPLETE FIRST BATCH OF CLIMATE-SMART IVS TRAINING FOR RICE TECHNICIANS



The Sierra Leone Rice Systems Capacity Strengthening Project, funded by the Japanese Social Development Fund (JSDF) through the Food Systems Resilience Program (FSRP), has successfully concluded a two-week intensive training on climate-smart and best agronomic practices for 12 rice technicians in Kenema District.

The training, facilitated by the Sierra Leone Agricultural Research Institute, brought together participants from Kambia, Moyamba, Tonkolili, and Kenema districts.

This initiative stems from a bilateral engagement following President Bio's visit to Vietnam under South-South Cooperation, through which Sierra Leone benefited from technical support in rice production. As a result, the 12 rice technicians are now equipped with the skills and knowledge to educate smallholder farmers on climate-smart technologies aimed at increasing productivity and improving household incomes.

The training focused on enhancing productivity while building resilience to climate change. Key modules included land development techniques such as bunding, leveling, and water control for efficient water management.

Participants were also trained in the use of improved, climate-resilient rice varieties, nursery establishment, transplanting methods, soil fertility management, integrated pest and disease control and post-harvest loss.

Kepifri Lakoh, FSRP Project Manager, emphasized that the training aims to strengthen the delivery and adoption of extension messages, which remains a major constraint to rice productivity in Inland Valley Swamps. He urged technicians to apply their knowledge widely and assured them of continued support under the Feed Salone initiative.

Delivering the keynote address, Mr. Alpha Yayah Mansaray, Director of Agricultural Extension Services, noted that this is the first batch of technicians under the program, addressing the gap left by an aging workforce. He encouraged participants to actively promote modern practices to boost yields and farmer incomes.



Nanday Bangura, a technician from Tonkolili District, described the training as transformative and pledged to apply the knowledge gained to support farmers and improve livelihoods.



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