

**Bayconfields Savings & Credit Union** is located in Freetown, the capital of Sierra Leone. It is one of six credit unions that survived following the decade long civil war. Many of the credit union members are local market traders who began saving money to allow them to borrow money to buy goods for their market stalls.



**Ya-Alinmay Forfenah**



**Maserey S Kamara**



**Marie Kabbia**

**Ya-Alinmay Forfenah** is a market trader and she is a proud credit union member. She has encouraged other market traders to join the credit union and she has benefited a good deal from her local credit union.

**Maserey S Kamara** has been a credit union member for 10 years. She is very grateful to the credit union, as it has allowed her to grow her business and now she has a small shop in the marketplace.

**Marie Kabbia** began selling onions on her market stall. By having access to savings and loans in her local credit union she now sells a variety of herbs, fruit and vegetables including Irish potatoes at her market stall.

Sierra Leone is ranked as one of the poorest countries in the world with life expectancy of 52 years. A population of over 7 million people and only 15% have access to a financial account. Although it had a thriving cooperative movement, only 10 credit unions survived the decade long civil war. The ILCU Foundation began providing support in 2013 in partnership with the Canadian Development Foundation. However Ebola struck in 2014 and this hampered our support. Presently there are 28 credit unions in Sierra Leone. The ILCU Foundation's current work in Sierra Leone is focused on developing the movement to increasing the membership to allow more people have access to safe and secure savings and loans. Our work in Sierra Leone is co-funded by Irish Aid.



Images: [Paul MacDonald Pictures](#)