

# Bernie spreads the Credit Union gospel in Sierra Leone

It's something to celebrate when the expertise of the Roscommon community is brought to bear on the wider world. So it is with Bernie Moran, manager of Roscommon Credit Union

By Darragh Kelly

Bernie recently travelled to Sierra Leone in West Africa as part of a three-person delegation, to share their expertise and know-how with their counterparts in the country which is emerging from the shadows of a decade-long civil war.

Bernie lives in Ballintubber with her husband Alan and is the mother of three children. She has been manager of Roscommon Credit Union for the past eight years and has worked in the sector for 18 years. A native of Clashaganny, Tulsk she is the daughter of Michael and Geraldine Burke of Burke West. Her association with the movement goes back to her work as a volunteer as a teenager.

As the only female Credit Union manager in the county, Bernie was the first manager from the West of Ireland to travel to Sierra Leone. Roscommon Credit Union also has sub-offices in Elphin and Strokestown and currently employs 14 staff.

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Bernie Moran, manager of Roscommon Credit Union, during a two-day workshop for 32 Credit Union delegates on financial ratios, credit control and governance.

On her trip to Sierra Leone she was accompanied by two other Irish League of Credit Union personnel — Barry Treacy of Youghal and Ted O'Sullivan of Douglas Credit Unions. The group had the opportunity to meet with the staff and boards of local credit unions and put forward recommendations on how to further develop their structures. “I was asked by the foundation if I would be interested and in June, when the forms came seeking volunteers to Sierra Leone or Gambia. Call it fate but an African priest, Fr Isaac, was visiting Ballintubber at the time, which encouraged me to volunteer. After an interview process, I was selected,” explained Bernie.

Bernie and her colleague Barry were sent to Kailahun province, which is eight hours by road from the capital Freetown, to assist members of the 900-member Luawa Credit Union and 600-member KissiTongi Credit Union.

The group also visited Moyamba District Teachers' Credit Union and Nyandeya-



ma Co-op Credit Union during their trip from east back to the west of the country. Currently there are 7,500 members of the Credit Union in Sierra Leone among the organisation's 28 branches. The country is one of the poorest in the world with life expectancy of 52 years and only 15% of the population having access to a financial account. Although the country isn't poverty stricken, conditions are primitive, especially in the countryside. It had a thriving cooperative movement, but only 10 credit unions survived the decade-long civil war which lasted from 1992 to 2002.

The country's credit union movement was badly affected by the aforementioned's civil war and the outbreak of the

deadly ebola virus, which first broke out in Kailahun province. “It's a busy country, it never stops. Conditions are somewhat primitive, but the people were very friendly and welcoming towards us,” explained Bernie.

“The people are also very self-sufficient. You'd be travelling and you'd see woman washing clothes off stones in nearby rivers.

“You'd also observe banana and cocoa trees and they also cultivate rice which is their staple diet.

“As volunteers, we went into their offices, talked to them, observed how they did their business, the results of which we assessed at night, often working with flash

lamps on our heads as there was no electricity,” she remarked.

“What is interesting is that they are very faithful to the ethos of the credit union being at the centre of their community. Here at home, we're often bogged down with regulation,” she noted.

“The structures are pretty much the same as in Ireland. The average credit union loan out there is €30, which is a lot of money to them. But they are very resourceful. We met people who bought their own homes and educated

their children on the back of credit union loans.

“We also met members who didn't have money to actually open an account but clubbed their money together with 10 neighbours and opened an account to begin a financial pattern until they were strong enough to have their own account,” she said.

“Banks charge up to 30% interest out there. The experience of being in Sierra Leone was nothing like I expected,” she said of a country which has a population of

over seven million and is an emerging democracy.

Temperatures, where the group stayed, averaged over 35 degrees Celsius.

The ILCUF was set up in the early 1980s to share the success of the Irish Credit Union movement with similar movements in the developing world. The ILCU Foundation was formally registered as a not-for-profit in 1989 and is a registered charity.

After visiting four credit unions, Bernie and her colleagues returned to the

capital, Freetown where they hosted a two-day workshop for 35 credit union personnel. Throughout their two-week stay, she and her colleagues shared their knowledge to build the capacity of the movement and empowering them to further strengthen their movement.

Participants were given certs at the end of the workshop training.

Bernie's focus during her visit was on good governance, exercising organisation control, transparency and accountability, as well as

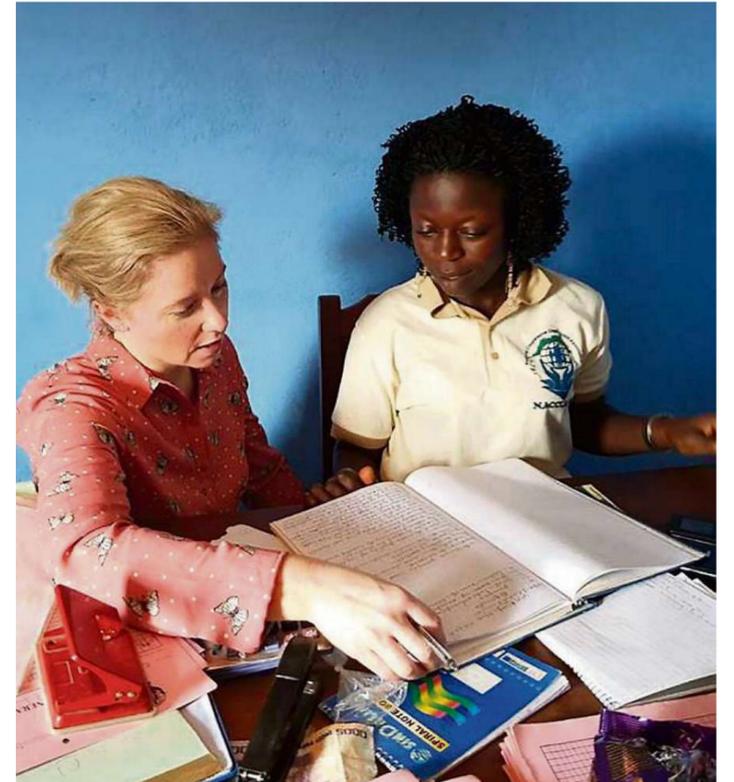
overseeing the establishment of committee structures, thus ensuring policies and procedures were in place and maintained.

Looking back on her experience, she said “people were lovely and very helpful. There was one man, Patrick, I gave help to in better using an excel programme, who really appreciated my assistance.

“As volunteers we learned things ourselves such as the importance of being close to our members. I am very fortunate to have had the



Bernie Moran, Roscommon Credit Union, received a donation from Institute of Technology, Galway of a laptop which she worked on during her trip and on the last day she presented it to Solomen Mwongyere, general manager of ILCUF Sierra Leone, to use in their training room, which will upskill CU staff in computer skills and eventually lead to them being computerised very soon.



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Bernie Moran, Roscommon Credit Union, with Festus, the manager of Luawa CU. The Irish delegation worked with him on the operation of their Credit Union.

support from the board and staff of Roscommon Credit Union in undertaking this experience.”

Alan Moore, CEO ILCU Foundation said: “Bernie had been a brilliant ambassador for the ILCU Foundation and indeed the wider Irish Credit

Union movement. Throughout the course of the two weeks our partners learnt a great deal from Bernie.

“Bernie's generosity in volunteering her time is really valued by us and indeed our partners, who like Bernie, know the value of

having a credit union and what it means for members. I would like to take this opportunity to thank Roscommon Credit Union who supported Bernie to participate in the coaching programme, and for their continued support of our work.”