EMPOWERING WOMEN IN SIERRA LEONE

Impact report 2025

A year of record growth and a training programme rebuilt for the women we serve.

Charity no. 1205480

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2025 AT A GLANCE

4,147

Women completed business skills training, a 63% increase on 2024

93

New community savings banks established

£45,228

Saved by 2025 savings banks

01 · INTRODUCTION

A year of record growth and a model rebuilt

2025 was a year of record-breaking growth and evolution for Prosper. We reached our highest ever participant numbers while simultaneously rebuilding our training approach.

Last year, 4,147 women across Kenema and Port Loko Districts completed our business skills training, a 63% increase on 2024. Together, they established 93 new community savings banks and achieved extraordinary gains in income and confidence. The women who go through our programme can sustain those gains: women we trained in 2024 are still growing their businesses today.

By applying the evidence gathered over several years, we re-imagined and rebuilt our business skills training in 2025. The curriculum now reflects the realities of our participants' lives, who typically run multiple, fragile income streams in parallel rather than a single business. With more than 240 new images commissioned from a Sierra Leonean illustrator, every lesson is anchored in the markets, stalls and trades our participants know. The new training launched in January 2026.

None of this would have been possible without the steadfast support of our donors and partners. Your belief in our mission has moved Prosper from proven concept to ready to scale.

£50

Three years in, the evidence is clear: the model works, and it changes lives sustainably, at a cost of around £50 per woman trained.

Our three-pillar model

Prosper exists to help women in Sierra Leone build secure, sustainable livelihoods. We focus on women who are often overlooked: those who cannot read or write, who work in the informal economy, and who have limited access to financial services, skills and opportunity.

All three pillars are delivered through pictures and tally-based tools that work whether or not a participant can read or write and always through local partners.

01

Business skills training

A three-month practical programme covering market analysis, pricing, financial planning and diversification.

02

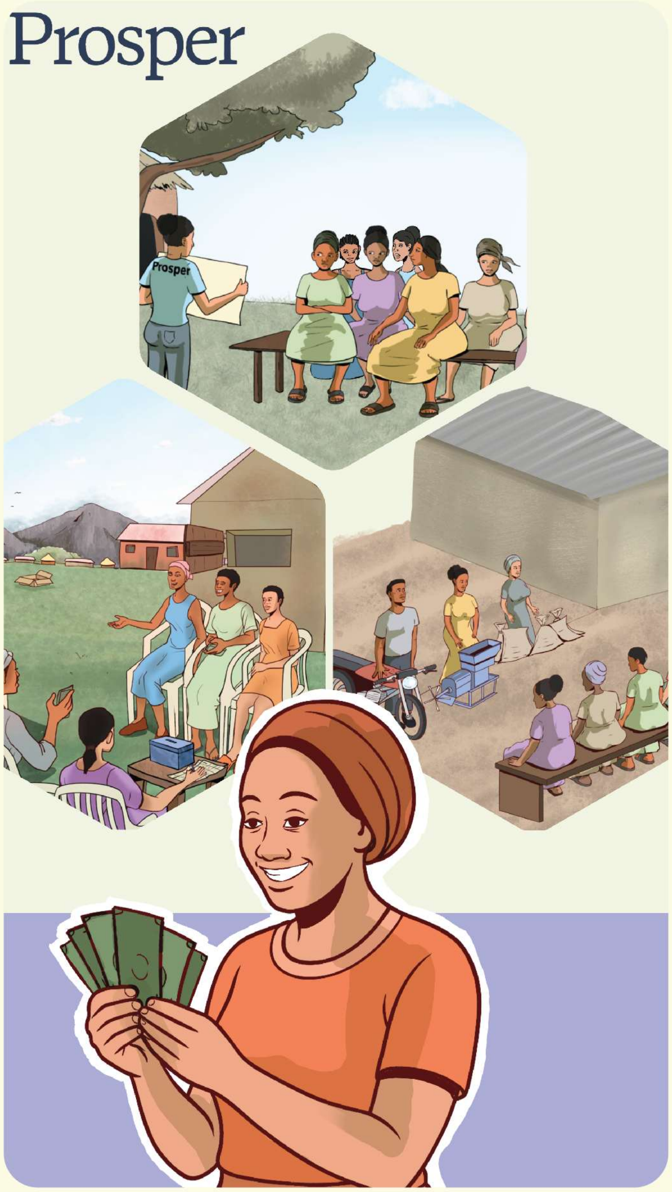
Community savings banks

Women-led, symbol-based savings and peer-to-peer loan groups where members save safely, borrow from one another and build group businesses.

03

Access to services

Linking meetings that connect participants to the wholesalers, suppliers and financial institutions they need to grow.



Our image-based training tools let women learn regardless of literacy level.

Working through local partners

Prosper works with two Sierra Leonean charities: AWISH in Kenema District, and Reseed Sierra Leone in Port Loko District.

Our partnership with Reseed grew substantially, proving that our model can be an effective growth strategy. Together we ran training and set up savings banks across 37 Port Loko communities.

AWISH continued to lead delivery in 15 Kenema communities across three cohorts, while deepening the monitoring capacity that supports the new participant follow-up surveys featured in this report.

We see our partners not as implementers but as co-creators. From 2026 we will begin adding more local partners as we expand into additional districts.

Kenema District

AWISH

15 communities

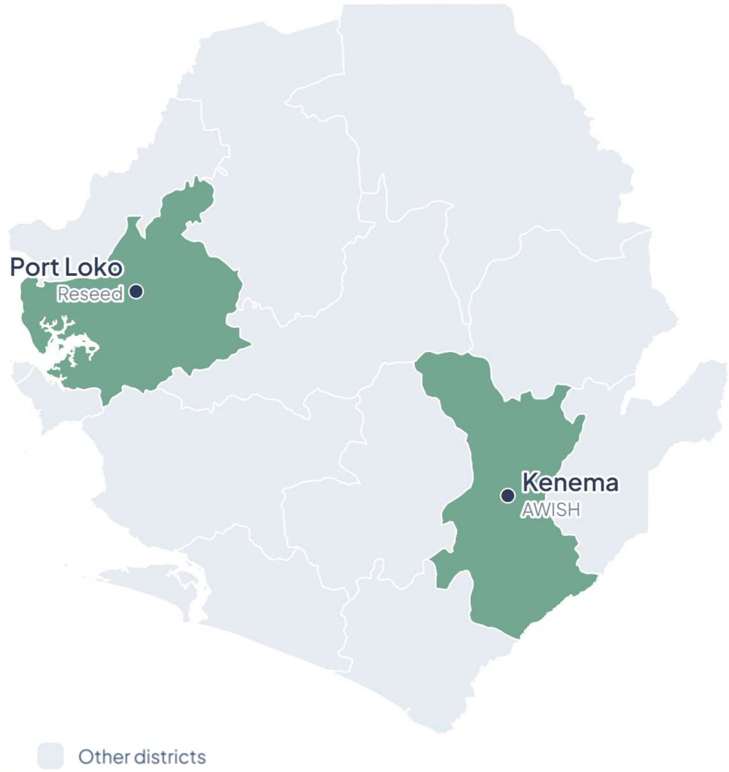
Port Loko District

Reseed

37 communities

Where we work

The two districts of Sierra Leone where Prosper currently operates.



04 · 2025 HIGHLIGHTS

Three years in

Since launching in 2023 we have grown every year. In 2025 alone, we trained more women than in our previous two years combined.

	2023	2024	2025	TOTAL
Women trained	1,225	2,550	4,147	**7,922**
Savings banks established	33	58	93	**184**
Communities reached	13	21	52	**86**

Table 1 · Annual reach and growth, 2023–2025, across 2 districts and 2 local delivery partners.

05 · WHO WE SERVE

Who we serve

In 2025, baseline surveys showed our average participant was a 31-year-old informal trader, supporting her family on very little:

31
years old, on average

£0.48
earned per day from her business

73%
have never been to school

79%
likely living below the national poverty line

Confidence, skills and growth

Through practical training and community-run savings groups, our participants built stronger, more resilient businesses and the confidence to plan for the future rather than survive day to day.

99%

said the training gave them new skills

98%

confident managing their business by the end — up from 14%

98%

feel equipped to grow their business — up from 13%

Business growth

BUSINESS INDICATOR	PER DAY INCREASE	% INCREASE
Daily turnover	+£2.24	100%
Daily product reinvestment	+£1.11	152%
Daily personal income	+£0.45	93%
Daily savings	+£0.51	69%

Table 2 · Average daily business growth at the end of the training from baseline, 2025 cohort.

Participants doubled their daily turnover over the three-month programme.

As women apply what they learn, they grow their customer base and reinvest more, buying new stock and diversifying what they sell. The result is a higher, steadier income and a real capacity to save.

Community savings banks

Prosper's community savings banks are powerful tools for financial independence.

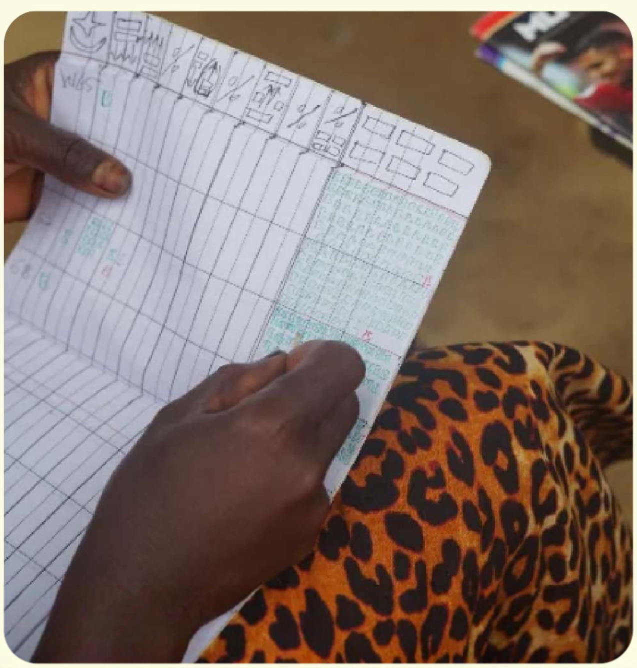
By saving together, members build their own capital, an important safety net against financial shocks. Savings are used to invest in a business, pay school fees or cover essential healthcare. Some groups also lend from the total saved, at interest rates and repayment terms the women set themselves.

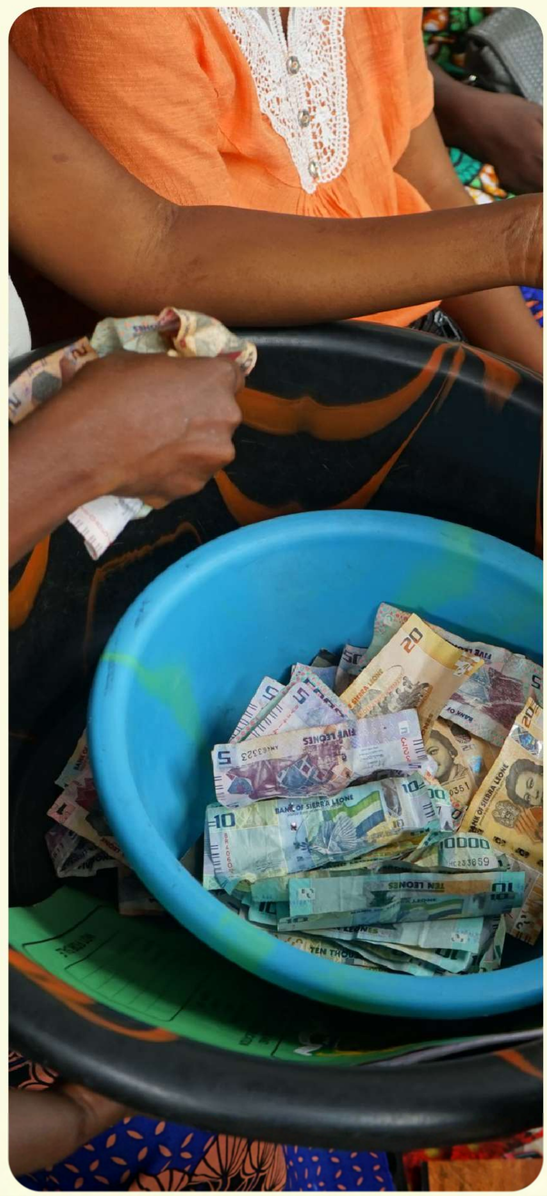
Our symbol-and-tally management tool generates trust: 98% of savings-bank members have confidence in how their group is managed vital for long-term sustainability.

£45,228
saved so far by 2025 savings banks

96%
of trained participants join a savings bank

98%
trust how their group is managed





A full Prosper journey

Mariamatu Lahai never had the opportunity to go to school. Now married with six children, she runs a small roadside business selling homecooked spaghetti and chicken alongside sweets, cosmetics and hairdressing items.

Before Prosper, her biggest challenge was not knowing whether her business was making a profit. Through image-based training she learned to track her daily income and expenses, monitor stock and calculate her profits.

She now watches which products sell. She had over invested in slow moving cosmetics; during training she spotted a gap, no one nearby sold spaghetti and chicken. It became her most successful line, drawing 30–40 customers a day.

Since starting with 3,000 SLE (£100), her business is now worth around 7,000 SLE (£235) , more than double. A member of her local savings bank, she also connected through a linking meeting with microfinance provider BRAC, taking a small loan for school fees while protecting her business income.

She is repaying on schedule and building a more secure future for her family.

> I didn't know if I was really making money. Now I check my money every day. I know what I spend and what I earn. I know when I'm making a profit.
>
> **Mariamatu Lahai** · Kenema District

More voices from 2025

Three women, three parts of our model, one common thread: more income, more control, more security for their families.

Musu Jinnah — the savings bank

Musu lost her parents as a child and left primary school early. Prosper's savings bank gave her the loan she needed to launch her table market drinks, biscuits, pepper, salt and rice. Today she is part of her group's joint business, pooling capital to buy fish and chicken in bulk and sharing the profits.

Maimouna Kaiba — linking meetings

Maimouna grew vegetables without a reliable buyer. Isatu sold vegetables in Lunsar market with no reliable supplier. At a Prosper linking meeting the two met; within hours Isatu had visited the farm. Now Maimouna calls when she harvests, Isatu collects, and both women earn more.

> When I have a good day, I can save. When things are hard, I can borrow. The symbols make it easy to follow, even if you can't read.
>
> **Musu Jinnah**

> Maimouna has better quality greens than I can buy in Lunsar. We have built a good relationship.
>
> **Isatu** · Lunsar market trader

Gains that keep growing

Over 2025 we surveyed 315 women one year on from training. The income gains made during the programme did not fade, they continued to grow. Our participants do not peak at the end of training; they build on their success.

One year on

84%

of 2024 participants had increased their income a full year after training ended.

One year on

CONTINUED GROWTH

- **86%** grew their turnover further — to **£7.99 a day**, nearly triple their baseline
- **91%** increased their reinvestment in stock
- **94%** describe themselves as very confident running their business

ONE YEAR ON	INCREASE	%
Daily turnover	+£5.28	195%
Daily reinvestment	+£2.57	247%
Daily personal income	+£0.41	86%
Daily savings	+£0.31	91%

Table 3 · Average daily business growth one year after training, 2024 participants.

Continued savings bank engagement

Our savings banks provide safe, secure access to finance across every community we work in, and a year on from training, engagement keeps growing.

£171,605

saved in total across all our banks to date

78%

still save with their bank after a year

96%

remain confident in how their bank is managed

20%

of the total saved has been put to work for members , given out as loans or invested in joint businesses they run together.

Beyond saving, our banks have become active hubs of community finance, pooling money to lend to members and fund joint businesses. They are reliable, women-owned places to save.

Some participants who did not initially join later choose to, once they see how transparently the groups are managed.

09 · OUR TRAINING, REIMAGINED

Our training, reimagined

If 2025 had one defining achievement, it is the redesign of our core business skills training launched in January 2026, the product of three years of learning and the voices of thousands of participants. Our training already worked; here is why we rebuilt it.

01

It didn't fully reflect their reality

Most women juggle two or more income streams at once , the old training focused on a single business.

02

The tools had friction

Facilitators flagged that the flow of a session did not always resonate with participants as intended.

03

The imagery felt distant

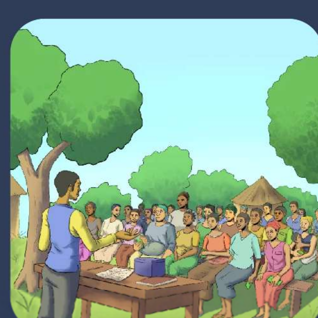
The old tools did not always visually reflect the day-to-day lives of our participants.

How we rebuilt it

- **Co-design** with partners and facilitators, rooted in real delivery experience
- **Image-led** throughout — the power of pictures and games over traditional teaching
- **Local ownership** — no stock imagery or imported aesthetic

The major change: moving beyond a single business to helping women plan and grow **multiple income streams at once**, with **240+** new images from a Sierra Leonean illustrator anchoring every lesson.

New training illustrations, commissioned locally.



What we changed over 2025

Alongside the training rebuild, 2025 saw us evolve our approach and lay the groundwork for further improvements.

01 New savings bank management tools

Many banks were already giving loans and starting joint businesses using our symbol-and-tally approach. We piloted and launched additional tools to manage loans and joint ventures consistently, now rolled out as standard with both partners.

02 Proving impact

In the last quarter of 2025 we piloted a Financial Diaries data-collection approach with AWISH, to validate our results and deepen our understanding of how participants' incomes and spending change over time. It is now rolled out across past, current and future participants in 2026.

03 Improving linking meetings

We worked with partners to improve market mapping and engagement with buyers , making it easier to facilitate win-win partnerships that last. Partners lead with grassroots knowledge; Prosper supports on which buyers and service providers deliver the biggest impact.

Plans for 2026

Three priorities will deepen our impact and prepare Prosper to scale.

01

Improving agricultural incomes

Poor households must sell their harvest when prices are low, to repay debts from the hungry season. We are piloting an approach where savings banks buy members' production at harvest, paying women when they need it, then store and sell it later, when prices rise, to maximise income.

02

A new monitoring & evaluation system

As we move toward more districts and partners, our current systems will not scale. In 2026 we will design and build a new one, improving automation, reducing the time to match and analyse data, and creating a portal that presents our impact data clearly.

03

Better savings-bank tracking

We will improve data collection on the day-to-day operation of our savings banks, so we can learn how to support their continued growth, and leverage them to widen our participants' access to vital financial services.

Value for money

£2.47

Across 2024– 2025 we spent £354,455 and unlocked £875,614 in additional annual income for women in Sierra Leone, around £2.47 of new income for every £1 spent.

COHORT AND MEASUREMENT POINT	PARTICIPANTS	% INCREASED	INCREASE / PARTICIPANT	VALUE UNLOCKED
2024 participants — year 1	2,550	86%	£138	£303,601
2024 participants — year 2	2,550	84%	£107	£227,522
2025 participants — year 1	4,147	71%	£117	£344,491
Total value unlocked, 2024–2025				**£875,614**

Table 6 · Additional annual income unlocked across 2024–2025, annualised over Sierra Leone's 260 working days.

LOOKING AHEAD: 2026–2030

By 2030 we aim to achieve:

40,000

more women trained

300

more community savings banks

7

local delivery partners

Thank you

To all our donors, partners and supporters, thank you. None of what we have shared here would have been possible without your belief in our mission.

You helped us prove the model works, sustainably. Now we want to scale to the seven districts of Sierra Leone where the need is greatest, reaching tens of thousands more. We hope you'll be part of it.

£50

to train one woman — and change a family's future, sustainably.

Prosper

Unlocking opportunities
for women in Sierra Leone.

HOW YOU CAN HELP

01

Donate

Support training, savings banks and local partnerships that empower women to lift themselves out of poverty.

02

Connect us

Introduce us to individuals, trusts or businesses that share our vision of economic opportunity.

03

Share our story

Spread the word by sharing our mission and success stories with your network, online or in person.

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