

## DSE Loan Application (Stage II)

<b>Submission Date</b>	2018-08-10 07:40:12
<b>Social Enterprise Name</b>	Sama Sama
<b>Your email</b>	eanim@ideglobal.org
<b>What problem are you trying to solve? (2-5 sentences)</b>	85% of rural Ghanaians lack adequate sanitation, which leads to serious illness, stunted growth in children, safety risks and indignity. More than 19,000 Ghanaians die annually from diarrheal-related complications. For adults, illness results in low workforce productivity lost income and medical expenses. Before Sama Sama, there was no trusted or easy way to buy a toilet, fragmented supply chains, and low-quality products proved to be a significant barrier.
<b>What is your Business Model and how does it solve this problem? (2-5 sentences)</b>	Sama Sama is a one-stop-shop toilet solution for households. We generate demand through community-based direct sales teams and develop supply chain infrastructure by building the capacity of local toilet businesses, enabling the manufacture, delivery, and installation of toilets that meet customer demand. We also provide payments for household seeking toilet financing, allowing households to obtain aspirational and affordable toilets, addressing limited sanitation access and catalyzing sustainable future sanitation development.
<b>Where do you operate/what does your market look like? (2-5 sentences)</b>	We operate in the Upper East, Upper West, and Northern Regions in Ghana. The vast majority of the market is considered rural or "the last mile". the average household size is 11, with 2 children under 5. Approximately 7% of household have access to an improved toilet, with the remainder using open pits, which do not separate human waste from the environment and human exposure, shared facilities, or have no facility at all.
<b>Why are you better than your competition? (2-3 sentences)</b>	Quite simply, there is no competition. Before Sama Sama, prospective toilet buyers had to source the components, the labour, and coordinate the transportation of materials and the installation themselves. This has resulted in a rate of 7% of households with an improved toilet.
<b>Who supports you so far? (2-5 sentences)</b>	Funding for overheads of Sama Sama to date has been covered by a grant from Global Affairs Canada. This grant ends in November 2019 and is not eligible to be used towards working capital plus initial direct cost debt financing by iDE Canada.
<b>What are the major risks in both your business model and with this loan? (2-3 sentences)</b>	There are two major risks to our business model: firstly inability to source sufficient working to meet our operational needs and to fund our growth. Secondly that customers default on repayment, though to date, 88% of customers who have purchased toilets on instalments are paying on time.
<b>If you have a Business Plan/5-year Strategy or similar document, please attach it here, otherwise the following questions are mandatory</b>	<a href="#">GHSA01 Sama Sama Strategy Enhancement 180410 (2).pdf</a>
<b>How many paid employees do you have?</b>	80
<b>Please state your average days sales outstanding/days receivables</b>	137 Days

Please state your average days payable outstanding	30 Days																																																																		
What is the most important social impact metric/KPI that you track? How do you measure this?	Toilet Delivered by Household Size																																																																		
Based on this KPI, what has been your impact to-date?	14,624 individuals have access to improved sanitation																																																																		
Based on this KPI, what is your anticipated future impact in the next one to two years?	By August 2020, we anticipate impacting 178,893 individuals																																																																		
Do you track any other social impact KPIs?	Yes																																																																		
What is another impact social impact metric/KPI that you track?	Usage Rates																																																																		
Based on this additional KPI, what has been your impact to-date?	84% (Sanitation Intervention), 70% (Hand Washing)																																																																		
How many clients have you served/impacted over the past 12 months?	10623																																																																		
How do you define clients served/impacted?	Clients impacted refers to the total number of household members in all household with sama sama toilet installed																																																																		
Total Equity contributions (all time)	GHS271,504																																																																		
List of Shareholders (For all shareholders with more than 5% ownership)	<table border="1"> <thead> <tr> <th></th> <th>Name</th> <th>% of Shares</th> <th>Year</th> <th>Amount Contributed</th> <th>Notes</th> </tr> </thead> <tbody> <tr><td>1</td><td>N/A</td><td></td><td></td><td></td><td></td></tr> <tr><td>2</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>3</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>4</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>5</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>6</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>7</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>8</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>9</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>10</td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>		Name	% of Shares	Year	Amount Contributed	Notes	1	N/A					2						3						4						5						6						7						8						9						10					
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Total Grant contributions (all time)	GHS14,203																																																																		
Which of the following have contributed equity to your organization?	Other																																																																		

If your loan was posted on Kiva, estimate how many individuals from your personal, social, and business networks would lend to you.

10% of networks

How would you promote your loan to prospective lenders within your personal, social, and business networks?

Through the iDE Canada Website and Facebook page.

List of funders

	Name of Funder	Funding Source	Type of Funding	Amount	Year	Tenor	Financial Covenants	Notes
1	Kiva	Foundation	Debt	USD\$41,532.59	2017		Revolving	
2	iDE Canada	Corporate	Debt	USD\$57,043	2017	23months	Revolving	
3	iDE Ghana	Corporate	Debt	USD\$18,789	2017	23months	Revolving	
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Revenue/Net Profit Actuals & Projections

	Year	Revenue	Net Profit
Year 1	2016	GHS79,266	GHS29,862
Year 2	2017	GHS682,196	GHS87,811
Year 3	2017	GHS880,293	GHS153,832
Year 4			
Year 5			

Historical financial statements, including Income Statement, Balance Sheet, Statement of Cash Flows, and Notes (audited or unaudited)

[Annual Performance Report - Sama Sama \(Jun 2018\).pdf](#)

YTD P&Ls, Cash Flow statements, most recent Balance Sheet, and/or Purchase Orders/Accounts Receivables/Invoices

[194 Annual Performance Report - Sama Sama \(Jun 2018\).pdf](#)

Names, titles, and LinkedIn profiles of all members of the Board

[iDE Board.pdf](#)

<b>Names, titles, and LinkedIn profiles of all members of the Management team - include organizational chart if available</b>	<a href="#">Sama Sama Leadership Team.pdf</a>
<b>Name</b>	Strategy Bureau
<b>Email</b>	Arend@thestrategybureau.com
<b>Phone Number</b>	+1 (781) 996-9093
<b>Relationship</b>	Consultant
<b>Name</b>	Amplify Market
<b>Email</b>	tim@ampmarkets.com
<b>Phone Number</b>	+1 (206) 658-3223
<b>Relationship</b>	Consultant
<b>Legal status</b>	Non-profit
<b>Year legally incorporated</b>	2009
<b>Legal Registration Certificate (Articles of Incorporation, Articles of Organization)</b>	<a href="#">IDE Ghana Certificate of Incorporation.pdf</a>
<b>Your logo</b>	 <a href="#">sama sama logo.png</a>
<b>Annual Report</b>	<a href="#">51_Annual Performance Report - Sama Sama (Jun 2018).pdf</a>
<b>Other Attachment 1</b>	<a href="#">iDE-2017-Financial-Statements.pdf</a>

Image 1



[Excited & Inquisitive Customers\\_lowres.png](#)

Image 2



[Outdooring Toilet.jpg](#)



Image 3



[Children Loving Sama Sama\\_low res.png.jpg](#)

Image 4



[Chiefs Endorsing Sama Sama\\_Low Res.png.jpg](#)

Image 5



[unnamed.jpg](#)