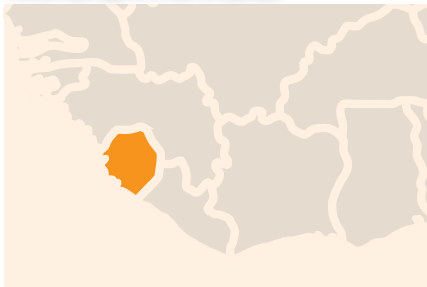


# Partner Profile: A Call to Business



Photos courtesy of A Call to Business



In Sierra Leone, an estimated 72.5 percent of low-income adults and 64 percent of women do not have access to formal financial services.<sup>1</sup>

**A Call to Business Savings and Loans Limited (A Call to Business)** is a social enterprise in Sierra Leone and a partner in Global Partnerships' Women-Centered Finance with Education initiative.<sup>2</sup>

## Who is Served

As of December 30, 2025, A Call to Business currently serves over 25,200 borrowers. Approximately 22 percent of their borrowers live in rural areas, and 68 percent identify as women.<sup>3</sup>

## What is Delivered

A Call to Business provides group and individual microloans largely to informal entrepreneurs in Sierra Leone, alongside know-your-credit

training and follow-up visits to support responsible borrowing and monitor productive use of loans. In addition to credit, A Call to Business offers deposit services, including checking and savings accounts as well as an "Osusu" account that enables clients to deposit daily, weekly, or monthly through convenient, mobile teams that collect savings on the field at the clients' place of business. The organization also provides rural and agricultural finance through a cashless agricultural lending model in which A Call to Business supplies machinery and inputs (such as seeds) and repayments are deducted from farmers' accounts after produce is sold.

## Why it is Impactful

With access to loans and financial education, A Call to Business's borrowers can make better business

decisions, strengthen day-to-day financial management, and better manage major expenses and pursue longer-term goals.

In 2022, surveyed borrowers reported strong outcomes after engaging with A Call to Business: more than 97 percent said their quality of life improved, 98 percent reported earning more, 96 percent reported being able to better face a major expense, and 97 percent reported they could better achieve their financial goals.<sup>4</sup>

"Thanks to A Call to Business, I now have a second shop and a fishery side business," says an A Call to Business client. "I also now own a house and vehicle, which I never thought was possible."<sup>5</sup>

1. "World Bank Group | Data 360." The World Bank, 2024. [https://data360.worldbank.org/en/indicator/WB\\_FINDEX\\_ACCOUNT\\_T\\_D?country=SLE](https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=SLE).
2. A Call to Business was a current borrower of Global Partnerships Impact-First Fund 9, LLC, as of December 31, 2025.
3. Data as of December 30, 2025, as reported by A Call to Business.
4. Based on responses from 314 A Call to Business clients via a mobile, voice-based survey conducted in 2022 by 60 Decibels, Inc., an impact measurement company.
5. "Love from Happy Clients." A Call to Business Home Page, 2023. <https://www.actb.sl/>.