

MICROFINANCING PARTNERS IN AFRICA

2017 ANNUAL REPORT

FUNDRAISING OVERVIEW

See where and how MPA put each dollar given to offer a hand up from poverty to possibility.

PROJECT EXPANSIONS

2017 was a year of growth for each partner project. Learn about our latest developments.

OUR GOALS FOR THE COMING YEARS

With another year behind us, see how we're looking forward to the next steps in eradicating extreme poverty.



MESSAGE FROM THE BOARD PRESIDENT

This report is an exciting opportunity to share our work, plus a chance to share personal thanks and faith in the organization.

To be honest, I have not always been so tied to this cause, which is now so dear to my heart. A good friend, Dick Arnoldy, first invited me to donate several years ago, but I was skeptical. As I recall, the funds were to pay for a village water well in Uganda. I had little interest, thinking the money would never get there. Out of courtesy, I listened and the more I heard, the more comfortable I became in investing. Dick told me about Sr. Toni and MicroFinancing Partners In Africa's origins. He shared the mission and that he had been on the board from the beginning. Then came the real hook – he knew where the money was going because he had been to the village with Sr. Toni and helped establish a meaningful partnership. This is true financial transparency and accountability, and MPA continues to stick to these principles year after year.

Since founding MPA, Sr. Toni has visited partner sites over twenty times. Executive Director, Heather Cammarata, has been eight times, and board members have collectively made more than thirty trips. I've only been twice and look forward to my next trip in 2019. Despite the thousands of miles between us, we are a very hands-on agency.

Overall, our mission is to work with existing agencies that have missions that we believe in and could use our financial support. We understand that the world is different in the areas we serve, and what works here might not work there. We are there to support, not to invent. We believe that our partners have a much clearer understanding of what they need and “how things work there.” We listen as they teach us about their needs. We ask questions and sometimes come up with ideas that our partners like. With ongoing support and strong collaborative leadership, MPA plans to continue helping those living in desperate poverty and food scarcity in the coming years rooted in this approach.

To sum up, I've gone from being a skeptic to a committed board member and plan to remain part of MPA. I have never served on any other board that has more determination or heart. We try to make sure each dollar we are trusted with helps us achieve our goals of impacting as many families as we can. Thanks for letting us share those efforts from the last year with you.

Byron (Ron) Moser
MPA Board President

MESSAGE FROM THE EXECUTIVE DIRECTOR

2017 was a year of gifts, milestones, firsts, and so many joys. And as always, our main word at work was “partner.” I am thrilled to share these partnership highlights here in reflecting on the work of last year – there was a lot of good news!

PROJECT PARTNER HIGHLIGHTS

Masaka, Uganda: MPA has now partnered with 1,309 cow project farmers. In addition, 462 post-fistula women have joined us in the piglet living loan project. It has been exciting to see so many people transition from recipients to donors in their own right through these projects.

In 2017, we also piloted a new health initiative in Masaka, in partnership with CARITAS MADDU, MPA Board Member Dr. Sherry Teefey, regional health clinics and ultrasound manufacturer Mindray.. Called Safe Birth., this project uses screening technology, training, and moto-ambulances to identify and address high-risk situations for pregnant women. Before the pilot, these women would not have known that their best hope for survival was to get to the hospital for delivery. Now, MPA has already seen a 4X increase in pre-natal visits to the pilot clinics and is beginning to witness how this initiative is saving lives.

Nairobi, Kenya: MPA remains instrumental in establishing and growing Jamii Bora's Yawezekana SACCO Credit Union, now working with 12,117 heads of households providing small loans, business training and mentoring..

Bukoba, Tanzania: Our partner Bukoba Women's Empowerment Association (BUWEA) is moving ahead with us on two exciting initiatives: a pay-it-forward model of Water With Blessings filters and the construction of a school for BUWEA women's children.

East Africa: Across the region, we have been inspired by the small self-help groups mentored by CPS Partners in Kenya, Zanzibar, Democratic Republic of the Congo, and Tanzania. The number of 15-25 person groups has grown from 11 to 28, and the average group savings have almost doubled.

Looking back, 2017 was a great year for collaboration! To use just one of the local languages of the people who are our heroes, I can only say to our partners, near and far:

WEEBALE NGYOO, ASANTE SANA
-- THANK YOU VERY MUCH (Swahili)



Heather Cammarata
Executive Director



FINANCIAL HIGHLIGHTS

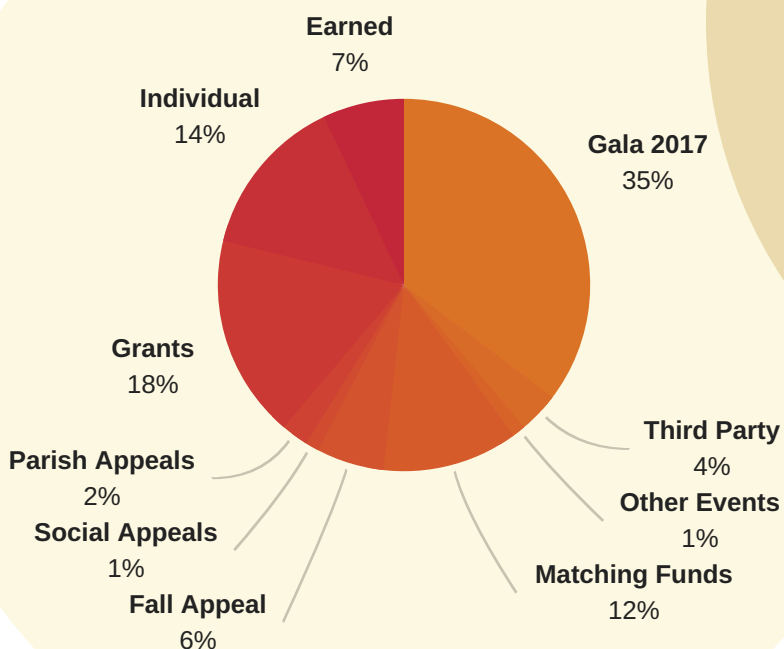
2017 TOTAL RAISED: \$721,237

GRANTS: MPA partnered with 13 family and religious community foundations to secure over \$75,000 in grants for specific projects.

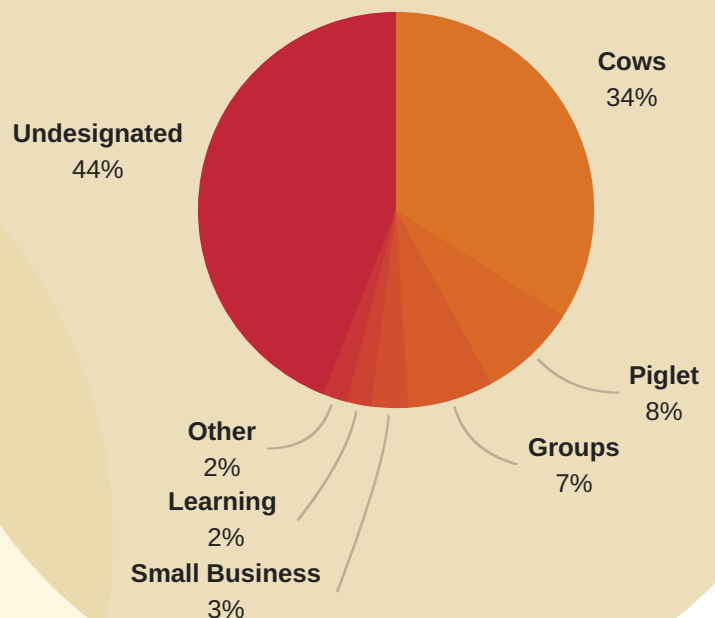
CHALLENGE CAMPAIGNS: Several donors agreed to sponsor two matching funds challenges. Raising a goal-busting \$160,000, the campaigns far exceeded all expectations. A large portion of the proceeds is being used to support an expansion of the Fistula Pig Project and the startup of a new cow project in Mityana, Uganda.

GALA: In April, MPA celebrated by raising \$230,000 at our annual African Gala Dinner Auction. We could not have done it without the tireless help of our volunteers, generous community donations, and the leadership of Gala Chair Julie Gundlach. It was a fantastic event!

GIVING BY SOURCE



GIVING BY PROGRAM



1309

Cows placed with qualified farming families

MADDO COW PROJECT

Each qualified farming family receives a pregnant cow, which gives birth and produces 18-24 liters of milk each day -- enough for the family's needs and extra to sell.

Additionally, a breeding farm for 200 cows is fully functioning to make this program more sustainable.

82%

of cow project farmers have made improvements to their homes

97%

of families are sending children to school (national avg. 81%)

58%

of individuals are saving \$50+ a month after school and farm expenses

Peter Kazigo

At age 33 and living in Uganda, Peter Kazigo, along with his wife and three children, has been involved in the Cow Project since 2012. Peter first received a pass-on cow provided by another farming family paying their "living loan" forward. Prior to his involvement in the Cow Project, Peter always believed that having livestock was something only the wealthy could afford and was definitely not attainable for his family.

With the cow's milk production, Peter is able to sell the excess milk to the local dairy and make enough income to support his family, as well as send his children to school.

Along with the success that the cow provides, Peter has been able to grow and sell maize, beans, cassava, bananas, watermelons and pumpkins in the local markets. The cow manure has been the main source for improving the soil fertility to allow agriculture production at a more successful rate.

Because of the income generated from the family's cow, and from other projects made possible by having a cow, Peter and his family have improved their home with a new roof and doors, and purchased a bike to ease their transportation needs.



462

piglets given to the women following their fistula repair surgery to date

PIGLET PROJECT

Post-fistula women receive training in raising and selling pigs, recruiting two neighbors to help them build a pig shed.

Each post-fistula woman receives a high-quality piglet, six months of feed, and vaccinations.

As litters are produced, she can sell piglets at market as an income project.

Out of the first litter, she passes on a female piglet to each of her helpers.

They in turn pay forward two female piglets out of their first litters back to the project.

263

pigs have been passed on to post-fistula women's helpers

131

pigs have been sold to provide feed, drugs and the vet fees for the piglets

Vincentia Nasakka

Vincentia is the mother to ten children, including two sets of twins, and lives in Uganda. Her story of poverty begins almost thirty years ago. In 1980, during her seventh pregnancy, she suffered an obstetric fistula injury, and she lost that child.

Since the birth and loss of her 7th child, she learned about a surgery that could heal her and fully repair her childbirth injury. However, she did not believe she could afford it until she heard a radio announcement for Kitovu Hospital, which operates a fistula surgery camp four times per year. With this new opportunity, she would be able to afford a repair surgery.

Vincentia received treatment at Kitovu in 2013 and has fully recovered. Since her surgery, she has joined the Piglet Living Loan Project and has recruited two women who have become her good friends and who are her support system.

Through Kitovu Hospital and the piglet income project, Vincentia has overcome poverty. Through microfinance, the opportunities Vincentia has are endless!



98%

repayment rate for
microloans

SMALL BUSINESS PROJECT

Members must begin by saving and can borrow two times the amount they have saved. Small groups of 3 to 5 support each other, guaranteeing each other's loans.

A typical first loan is \$15 USD. Loans are for income projects, and have terms of 10% APR to be repaid over 50 weeks. Most loans are repaid much more quickly.

The members support each other in successful growth of their businesses.

Jamii Bora's Yawezekana SACCO Credit Union offers health insurance, life insurance, and other support programs to aid success. Proceeds fund more loans.

5

Social workers supported
by MPA who seek out
individuals to participate
in the project

12,117

families impacted
greatly from this
microfinance project
to date

Wilson Maina

Wilson was born in the slum of Mathare. At age seven, he saw that people were dying either a slow death from starvation or a quick death from a life of crime. At that young age, he determined that his would be a quick death because he did not want to starve; and Wilson began snatching watches, purses, and other items from his neighbors and from visitors to Mathare. He became one of the most notorious thieves in the slum.

Eventually, an old friend, an account manager with Jamii Bora, convinced him that there was another way to earn a living. She explained about the requirement to start a savings account first, and further stipulated that Jamii Bora would not accept stolen money in that savings account. Wilson decided to give an honest life a try. He saved, and he and his mother took out a small loan to start a grocery business. Through very hard work and perseverance, Wilson's business succeeded.

He since has qualified for a home loan and has moved to Kaputei Town into a house with four rooms, indoor plumbing, tile roof, and glass windows. Wilson has become a spokesperson for Jamii Bora and has traveled as far as Norway to share his story and the story of Jamii Bora.



1050

women are members of BUWEA microfinance groups in Tanzania

REVOLVING LOAN PROJECT

Revolving loan members meet in small groups and receive training and support. Small lending circle members meet regularly and contribute to a common “pot” each meeting plus make loan decisions together.

Loans are for income projects. Typical first loans range from \$8 USD to \$50 USD. Proceeds fund more loans.

200

women received loans in 2017 to advance their microfinance projects

\$25

is the average loan amount in 2017 for each individual

100%

of loans to date have been repaid in full

Consolatha Emmanuel

Consolatha Emmanuel is a widow who is raising her grandchildren. Before joining BUWEA, she struggled to survive and provide shelter for her family. Her home had no roof; the walls were crumbling making the safety of her grandchildren an ever-growing concern. Along with unsafe housing, Consolatha and her grandchildren were often without food.

Through BUWEA, she has taken multiple loans to operate a local cow business, raising the cows and selling them at market.

She also cuts down hardwoods and saws the logs into boards which are sold for construction materials. She is now proud to report that her grandchildren are thriving in school, and she has expanded her house and put on a new tin roof. Further, Consolatha has emerged as a leader in BUWEA, encouraging 40 groups of women who are all participating in the revolving loan program.



110

Participants in pilot group
launched in January 2017
in Uganda

SAFE BIRTH PROJECT

Women who live in extreme poverty in rural villages of Uganda are encouraged to come to their local clinics for prenatal care. Midwives at the clinics are equipped with ultrasounds to assess high-risk conditions and educate the mothers to deliver their child in a hospital setting. Clinics are equipped with motorcycle ambulances to improve transportation in the event of emergency situations.

3

ultrasound machines
delivered to rural clinics
that help identify high-
risk conditions for
pregnant women

1000+

ultrasound scans for
pregnant women to
ensure a safe birth

10

high-risk
pregnancies
identified from the
scans completed by
trained midwives



Women who live in extreme poverty in rural villages are encouraged to come to their local clinics for prenatal care.

Through MPA's partner project, initiated by Dr. Sherry Teefey of St. Louis, midwives at the clinics are equipped with ultrasounds to assess high-risk conditions which warrant the delivery of the child in a hospital setting. Clinics are also equipped with motorcycle ambulances to improve transportation in the event of emergency situations.

Still in the pilot phase, this project asks women to save a little money with each prenatal visit to "self-insure" for potential transportation needs.

As the incidence of obstetric fistula injuries decreases through the efforts of this project, it is expected that healthy women will continue to be economically productive and engaged members of their communities.

28

group projects supported
by MPA in Kenya,
Tanzania, Zanzibar & the
Democratic Republic of
Congo

PROJECTS COORDINATED BY THE MISSIONARY SISTERS OF THE PRECIOUS BLOOD (CPS)

Grassroots organizations access resources to operate an agricultural project to benefit the group. One group employs women members to plant, weed, and harvest soy to manufacture and sell soy milk and soy flour. Another group operates a greenhouse, using the proceeds from vegetable sales to support the group. Additionally, a group makes and sells yogurt - all from the group's two-cow operation.

Support from MPA is in the form of a re-invested loan. As proceeds are realized, the group repays itself to continue to grow.

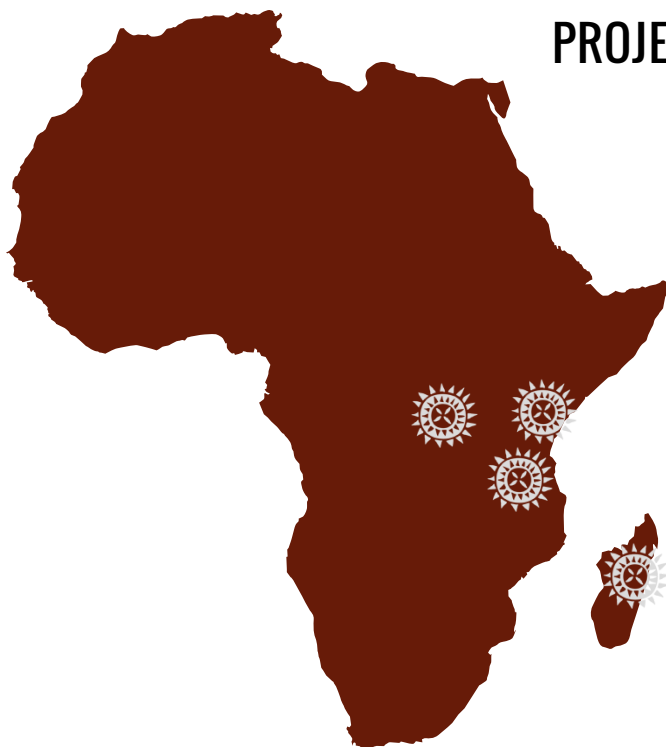
1000+

people participating in
group income projects

20%

member growth
during 2017

PROJECTS INCLUDE:



TANZANIA
Sunflower Press
Sewing Project
Greenhouse
Cow Project
MicroFinance Groups

KENYA
Sewing Project
Microfinance Groups
Peace School
Star of Hope Greenhouse

CONGO
Microfinance Groups
Pig Project

ZANZIBAR
Woodworking
Pig Project
House of Levi
Microfinance Groups

2017 EVENTS



Dancer at GALA



MPA Information Event



African Market at GALA



2017 African GALA



Bishop Kaggwa in St. Louis



Sr. Mary Paul, CPS, & Dr. Sherry Teefey



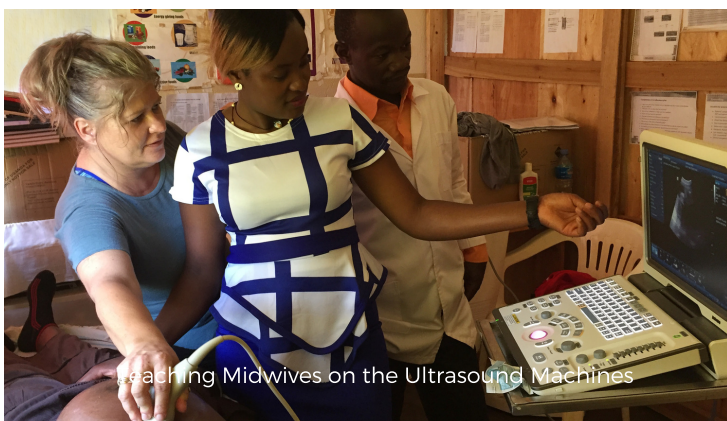
2017 Africa Trip



Executive Director Heather Cammarata with students



Founder, Sr. Toni (on the left) in Kenyan Market



Teaching Midwives on the Ultrasound Machines

2017 AFRICA TRAVELS



MESSAGE FROM THE FOUNDER

Dear Friends,

More than 11 years after its founding, MicroFinancing Partner in Africa remains a dream come true, and I am still moved by the sight of so many wonderful individuals working together to help lift up people living in extreme poverty. I am so grateful for the support MPA has generated and hopeful for what the future will bring. In addition to the continuing projects in this report, I especially look forward to these new efforts in 2018:

- Microfinance Outreach Initiative – MPA will support education and income project development workshops for CPS Partner groups in conjunction with BUWEA.
- Impact Investing – This pilot program will be funded via private investors, making limited small loans to small businesses in partners' communities.
- MPA Scholarship Fund – Students in extreme poverty receive tuition assistance, and commit after graduation to helping others when they have the means.
- Water with Blessing Partnership – Women's microfinance groups will be trained to use and maintain water filters to reduce rampant illness. Healthcare savings will be pooled to buy filters for more women and extend microloans.

These are exciting developments, all building on our strong relationships and past accomplishments. Thank you to everyone who has been a part of MPA's journey so far, and best wishes as we travel the road ahead together.

Sincerely,

Sr. Antoinette Temporiti, CPPS

Sr. Antoinette "Toni" Temporiti, CPPS

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Caritas MADDO: Bishop John Baptist Kaggwa
CPS Partners: Sr. Mary Paul Wamatu, CPS
JAMII BORA / Yawezakana SACCO: Ingrid Munro

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