

MICROFINANCING PARTNERS IN AFRICA



2006 - 2016



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OUR MISSION

By providing grants for the strengthening and expansion of microfinancing programs in Africa, MPA empowers those living in extreme poverty to lift themselves up with dignity through access to services and education.

THE VISION

When people can provide for their needs both within their families and within their communities, peace can happen.

VALUES AND BELIEFS

We believe that people have the right, the will, and the capacity to direct their own future.

FOUNDER STORY:



Antoinette Temporiti, CPPS

Ever since childhood, I dreamed of going to Africa. In 2006 the fulfillment of that dream resulted in my founding Microfinancing Partners in Africa. In 2003, I took a sabbatical. I journeyed on an eight-month trek from Cairo to Cape Town, visiting 18 countries. Twenty-one of us traveled by day in a modified truck, and slept at night in tents. Village women were attracted to our evening cook fires. These resilient women, the strongest of the strong, asked, "How far in a day do you walk for water?" "How do you decide daily which child to feed?" "Are there poor in America?"

Their questions burned in my heart as I returned to the U.S. to resume my counseling practice. Within days I realized that the cost of my lunch could provide a small loan for an African woman to start a small business. But what did I know? To learn, I attended a conference with Muhammad Yunus, Nobel Peace Prize winner for his microfinancing Grameen Bank in Bangladesh. I also met Ingrid Munro, founder of Jamii Bora, a microfinancing group in Nairobi, Kenya. She later became my mentor and friend.

Returning from the conference, I invited friends to dream with me about starting a non-profit to raise money to help people lift themselves out of poverty. That dream resulted in our founding Microfinancing Partners in Africa which received its nonprofit status in December, 2006. This booklet tells the rest on the story.

During these past 10 years, my belief that "miracles do happen" has only strengthened. Dreams can become realities because of people like you who dare to care, dare to share. Our job isn't over! Together we accept the challenges as we move into the future, a future that finds in poverty possibilities.

LETTER FROM THE EXECUTIVE DIRECTOR

Dear Friends of MPA,

When I joined the staff of MPA in November 2009, we had just begun a partnership with The Cow Project in Uganda, and were actively supporting Jamii Bora's microfinancing group in Kenya. Team MPA in St. Louis worked out of Sister Toni's basement in the historic Italian Hill neighborhood.



Heather Cammarata

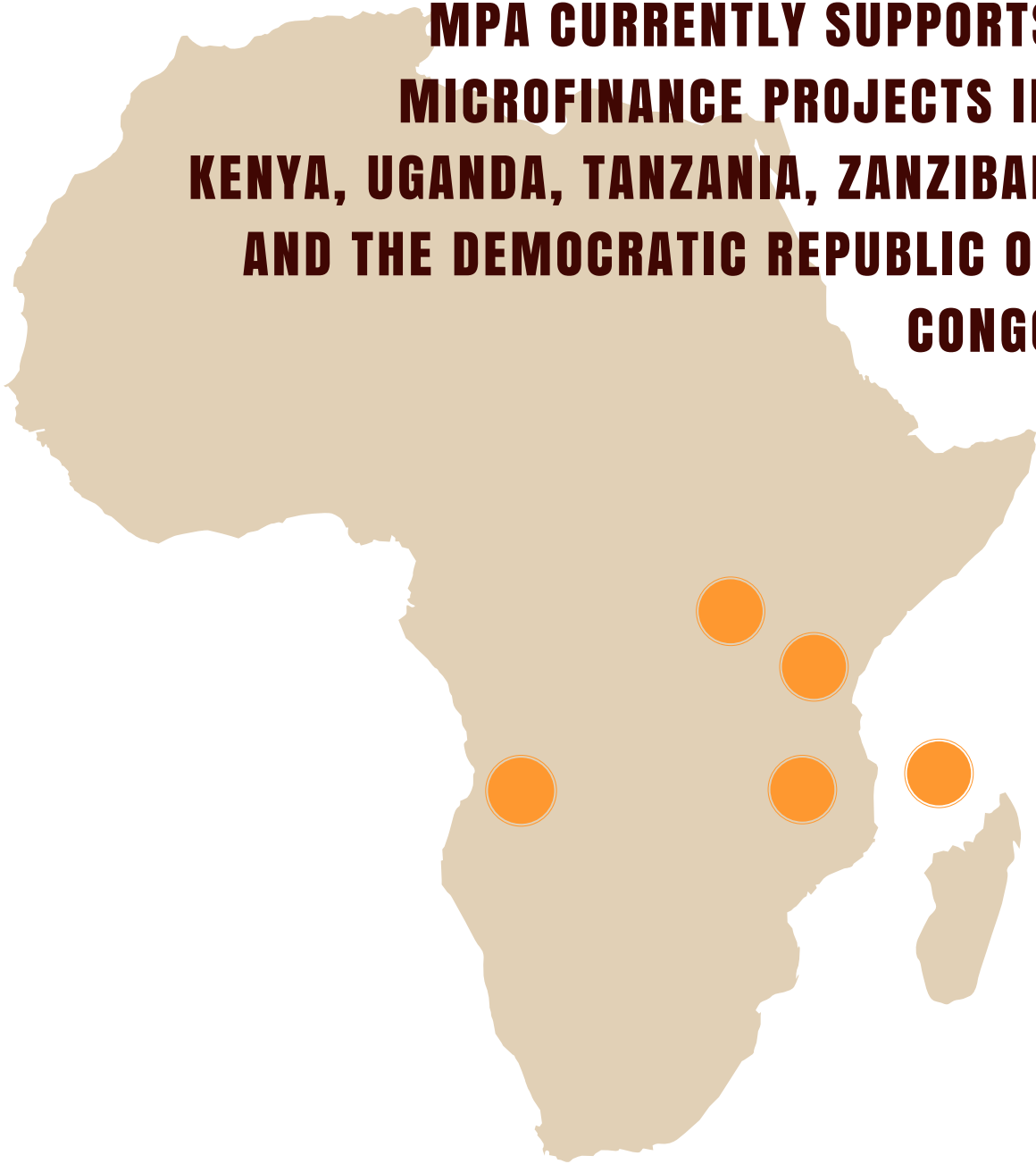
The sense of urgency was palpable—were we doing enough to provide a dignity-restoring hand-up that our people deserved? Flash forward to 2016, and Sister Toni's basement operation has evolved. The urgency has continued. Our donors have been generous in putting their charitable dollars to work having an impact through MPA. We all share in a vision of the beautiful simplicity of a loan, encircled with support, transforming a person's capacity to provide for his or her family. MPA has engaged in partnership with new groups: BUWEA and CPS Partners. We have initiated a bakery group project, a new living loan piglet project, and we are drafting a learning project to benefit generations of pregnant women. Our partners have increased their capacity to change people's lives. And, in partnership with them, we have too. And you have too. Thank you for your embrace of the vision of MPA: people do have the right, the will, and the capacity to direct their own future.

Gratefully,

Heather Cammarata

IMPACT AREA

**MPA CURRENTLY SUPPORTS
MICROFINANCE PROJECTS IN
KENYA, UGANDA, TANZANIA, ZANZIBAR
AND THE DEMOCRATIC REPUBLIC OF
CONGO**



To Date:

982 cows given to farmers

96 pigs given to women after post fistula repair

\$1.8 million given for loans

250,000 people served

TIMELINE

2004—Sr. Toni Temporiti, CPPS, returned to St. Louis from an 8 month sabbatical that took her from Cairo to Capetown. The conversations along the way with the village women inspired her to research how she could help them start businesses to build a more stable life for themselves and their children. The search led her to the concept of microcredit and attendance at a microcredit summit where she met Muhammad Yunus, who had just won the Nobel Peace Prize for micro financing, and Ingrid Munro, founder of Jamii Bora.

2006—MPA received 501(c)(3) nonprofit status.

2007—Began partnership with Jamii Bora in Kenya.

2008—First African Gala

2009—Began partnership with Caritas MADDO in Uganda. Filmed “Living Loan” DVD.

2010—Regional Microcredit Summit

2013—Began partnership with CPS community in Kenya, Tanzania, and the Democratic Republic of Congo.

2014—Began Piglet Project for post fistula women with Caritas MADDO in Uganda.

2015—Pilot program The Joy of a Healthy Pregnancy and Safe Birth

2016—MPA has now funded over \$1.8 Million to partner programs, reaching 250,000 beneficiaries.

MICROFINANCING THE MPA WAY

- **Is open to all in extreme poverty**
- **Insists that first the participant must save and invest**
- **Has clearly defined interest rates and payback terms**
- **Has a self-sustaining track record**
- **Builds community strength and connections**
- **Ensures success via ongoing program support**
- **Includes support for families**
- **Values stewardship of earth's resources**
- **Operates with a “non profit” organization's mission and structure**

10 WAYS TO SUPPORT MPA

- 1. Increase Your Donation:** Even a small increase in your monthly or annual giving can make a difference to a family living in extreme poverty.
- 2. Support a project dear to your heart:** a cow, a piglet, a sewing machine, a uniform, a bakery or a group income project.
- 3. Events:** Attend MPA activities that include the African Gala, Hunger Fast, Trivia Night, MPA Young Friends and Cattle Round-up
- 4. Tribute Gifts:** Honor or remember a loved one through a donation to MPA.
- 5. Monthly Giving:** Donate monthly gift of any amount; save you and MPA time and paper waste
- 6. Donate a Gift of Stock:** transfer securities electronically from your account to MPA's account.
- 7. Retirement Plans:** Designate MPA as the beneficiary of your IRA, 401(k), 403 (b)
- 8. Bequests:** Designate an amount or percentage of your estate.
- 9. Annual Gifts:** Renew your membership through an annual donation.
- 10. Buy a book:** *One Potato Two* and *Holy Cow* children's books written by founder Sr. Toni Temporiti and illustrated by art educator Maria Allen-Koerner.

ANIMAL PROJECT - COWS

FROM POVERTY:

Masaka, Uganda, in southwest Uganda, borders Tanzania and Lake Victoria.

Uganda was established with its modern form of government in 1962. The median age is 15.6, and life expectancy is 55 years of age. There are about 188 people per square kilometer in Uganda. In Masaka, many families live on subsistence farms of 2 to 10 acres, growing almost enough to feed their families. The main crops in the Masaka area are bananas, coffee, cassava and pineapple.

TO POSSIBILITY:

Before receiving a cow, farmers plant grass for the cow to eat; dig erosion trenches to manage heavy rains; build raised vegetable beds to protect their crops; set up handwashing stations, latrines, showers, and dish-drying racks; interplant fruit and hardwood trees between banana plants; and construct a zero grazing shed. Farmers receive an in-calf female cow. When the cow gives birth, she produces 18-24 liters of milk per day, enough for the family plus extra to sell to the project's dairy. This extra income helps families improve their diets, keep children in school, make additional improvements to their homes and farms, and engage in their communities. The LIVING LOAN of the cow is repaid when the first female calf is raised for one year and passed on to the next qualified farmer. An estimated 2000 farmers in Masaka are in need. To reach these families faster, MPA is supporting the Cow Project. The project includes Trainers, Farmers, Cooperative Dairy Collection Centers, a Dairy and a Breeding Center. 58% of Cow Project farmers report savings averaging over \$50 per month, even after paying for school fees and farm expenses.

MEET:



Sam and Maxesia

Sam Ntate (30) and wife Maxesia (25) live in Masaka, Uganda with their three young daughters. Before joining The Cow Project they did not have a daily income, were not able to pay their daughters' school fees or purchase feed and necessities for survival.

In 2016 they received a heifer from another family's "pass on," and to date they have already passed on the second heifer also to complete the payback of their "living loan."

This cow has become their main source of income. With the constant use of manure from the cow waste, they have harvested and sold tomatoes, green peppers and beans, creating a steady income for their family.

Since joining the Cow Project, they have been able to build a new house with glass doors and a roof of iron sheets. They have been able to pay school fees for their children.

BREEDING FARM



The highlight for a farmer in the Cow Project comes on the day he or she receives a pregnant cow. When a pass-on cow is not ready or available, the team purchases heifers at the market. MPA has supported funding for these purchases. This method has some risks: the market prices can rise with demand; the type of semen (sexed versus general) used to impregnate the cow is unknown. To further improve the Cow Project, MPA is now building up a herd of dairy cows at the project's new Breeding Center. The Breeding Center is acquiring high-quality cows with a goal to grow the herd to 300 cows. This will allow a sufficient number of female cows to be born for supplying the cow project farmers. Further, the process of artificial insemination can be more closely controlled—by using sexed semen, the probability of producing a female calf is greatly increased. The Breeding Center will ultimately make the Cow Project in Masaka, Uganda, truly self-sustaining. This important element, combined with all the other great aspects of the Cow Project, makes the project a model for other areas with subsistence farmers struggling to provide for their families.

BIOGAS



Building a Biogas Tank

Farmers can acquire biofuel systems through an additional loan which gets repaid with one liter of milk per day, an accessible price for farmers. They dig the pit for the tanks; and the biofuel project installs the tank system, piping, cook plate, and light in the house. The cow's waste is converted to clean gas to fuel the light and cookplate. Children can study at night, and mothers can cook meals without foraging for firewood and without the health hazard of smoke and debris. The bioslurry solids make excellent fertilizer for the crops, improving the productivity of the farm.

ANIMAL PROJECT - PIGLETS

FROM POVERTY:

Currently there are 140,000+ women in Uganda who are living with an obstetric fistula, an injury that occurs during childbirth when the baby becomes stuck and presses against internal tissues. These tissues, deprived of oxygen, die and leave a hole, causing incontinence and smell. Most of the babies in this situation die. Thus, the woman loses her child and is rejected by family and neighbors. An estimated 2,000 new injuries occur each year in Uganda, and the Masaka area proportionately is represented in these numbers. Currently there are an estimated 7,000-10,000 women in the Masaka, Uganda, area who have suffered an obstetric fistula. An estimated new 100 women suffer an obstetric injury each year in this area.

TO POSSIBILITY:

The Masaka diocese has a hospital where fistula injuries can be surgically treated. Women who have suffered an obstetric fistula injury and have had the surgical repair at the project's hospital need a way to provide for themselves and to reintegrate with families and neighbors. These women recruit two women neighbors to help them build a shed for the pig. The post-fistula women receive training in how to care for pigs and how to raise and sell piglets for income. The post-fistula woman receives a female piglet plus six months of feed and vaccinations and preventives to keep the pig healthy. A boar "visits" the pig, and in time the female pig is pregnant. When the first litter of piglets arrives, the post-fistula woman passes on one female piglet each to her helpers. They, in turn, pass on one female piglet out of their first litters back to the project, which makes the project sustainable. The remaining piglets in the litter are the "business" for the post-fistula woman. She can sell them at market and use the resulting income to provide food for herself and any family she has, to improve her homestead, and to plan for the future. A typical litter produces 10-12 piglets. If each of these is sold at market for \$10 USD, the owner of the piggery can realize \$120. If her piggery produces two litters per year, she can earn \$240 per year, averaging \$20 per month or 65 cents per day - a modest income. The income can improve over time if the woman raises additional females to produce more litters. There is hope.

MEET:



Vincentia

Vincentia has ten children, including two sets of twins. In 1980, her 7th pregnancy resulted in an obstetric fistula injury, and she lost that child. Vincentia did not believe she could afford the surgical repair until she heard a radio announcement for Kitovu Hospital, which operates a fistula surgery camp four times per year. Vincentia received treatment at Kitovu in 2013. Since then, she joined the Piglet Living Loan Project, and has recruited two women who have become her good friends and who are her support system.

HEALTHY PREGNANCY - SAFE BIRTH PROJECT

FROM POVERTY:

It is not right that women, by accident of their location or circumstances, are dying in childbirth. Or, almost worse, that women are suffering obstetric fistula injuries when babies get stuck during a difficult labor that occurs in remote areas away from healthcare services. These traumas often result in the death of the baby, and the injuries leave the new mothers incontinent, ostracized by family and friends because of the smell. They are weakened, unable to provide for themselves. Because of poverty 100% of the post-fistula women surveyed by MPA to date did not go to the hospital for delivery or even plan to do so. These women subsist in extreme poverty.

TO POSSIBILITY:

MPA is now offering an economic capacity building project in Africa, The Joy of a Healthy Pregnancy and Safe Birth. If women can increase their chances of having a healthy pregnancy and safe birth, they can continue to be integral members of their families and village communities, and the babies who are safely delivered into the world can grow and thrive. The project developed with the assistance of the Ugandan women includes the following steps: Identify a pilot cohort of pregnant women in Masaka, Uganda. Train the women in steps they can take to improve the health of their pregnancy. Train the midwives at the village health centers and the hospital technicians in best practice pregnancy care and the use and analysis of portable ultrasound machines. Use ultrasounds to identify as early as possible those women who are at high risk of a crisis during labor. Assist the women with their transportation plans by installing a motorcycle ambulance on call for the women. Gather impact data, refine the program, and expand to a larger geographic area.

MEET:



Menjeri

At age 20, Menjeri lost her second child in a prolonged and agonizing labor, which created an obstetric fistula injury, leaving her weak and incontinent. Her husband banished Menjeri and married a new wife, relegating Menjeri to live in a small shed on their farm. Even after Menjeri had the repair surgery at Kitovu Hospital and joined the piglet microfinancing project, her husband still threw her out. She fled with her son and the piglet to start over on borrowed land. Menjeri's mother, herself a refugee from Rwanda, has helped her to find new friends who can help her build a new shed for her pig.

SOY FOODS PROJECT

FROM POVERTY:

Prior to the start of the Soy Foods Project in Tanzania, many women were without access to business loans or community support to reach their goals and lift themselves up out of extreme poverty.

TO POSSIBILITY:

Women in the Bukoba area of Tanzania join the Bukoba Women's Empowerment Association (BUWEA). They purchase a passbook which records savings, loans, and repayments. The women are organized into small groups of 4-5 neighbors. With a leader they learn business skills and begin to plan out what their income project might be. One woman might choose to raise rabbits; others choose projects such as selling fried fish or starting a tailoring business. A woman applies for a loan for an income project from the Revolving Fund Executive Committee. The Executive Committee conducts what they call an "ambush inspection" halfway through the loan period to see that the income project is on track, and to help the member troubleshoot any obstacles. Founded with 8 women in a prayer circle called a "Mary-Go-Round," the Bukoba Women's Empowerment Association (BUWEA) has grown to 555 members with a formal revolving loan program, a SACCO, and several group projects including a soy farm and factory and a commercial bakery. Bringing in women members who typically have no daily income, the group offers training and supports them through their loan process. In a recent survey, 47 out of 50 new members of our partner program in Tanzania reported that, six months after retiring their first loan, their daily income had increased from zero to more than \$1 per day. This is just after their first loan! BUWEA representatives, with MPA's support, have interacted with leaders of the Cow Project in Uganda, and with a women's group in Rwanda, to share growing techniques and other tips.

MEET:



Consolatha Emmanuel

Consolatha Emmanuel is a widow raising her grandchildren. Before joining BUWEA, her home had no roof, and the walls were crumbling. They were starving. Through BUWEA, she has taken loans to operate a local cow business, raising the cows and selling them at market. She cuts down hardwoods and saws the logs into boards for sale for construction materials. Then she plants seeds so new trees will grow. Her grandchildren are thriving in school, and she has expanded her house and put on a new tin roof. Consolatha has emerged as a leader in BUWEA, now encouraging over 80 women who are all participating in the revolving loan program.

GROUP PROJECT - BAKERY

FROM POVERTY:

Like most rural, economically depressed regions in East Africa, the villagers typically live off of one meal a day comprised of a combination of plantains, potatoes, rice, beans and maybe some tomatoes — simple crops derived from subsistence farming.

In 2012, Peace Corps Volunteer Markey Culver began growing a vegetable garden to supplement her daily meal with a midday salad. Her salads were a novelty in Bushoga, and instantly drew interest from female villagers.

The villagers' curiosity grew into a desire to learn when Culver self-constructed an oven and baked bread from scratch to add to her midday meal. Bread did not exist in Bushoga. The collective imagination of the women had been sparked.

Where there is hope, there is opportunity. When the women of Bushoga asked Culver, “Will you teach us?”—to which the answer was “of course, yes”—these women were sparking another big idea: The Women’s Bakery.

TO POSSIBILITY:

The commercial bakery training can be adapted so those trained can become trainers themselves. (to “train the trainer”) Women travel into rural villages to train others on making a smaller oven operation which makes and sells baked goods in hard-to-reach areas.

The Women’s Bakery uses nutritious recipes that take advantage of local ingredients. Bananas and ground nuts (known as peanuts in the US) are acquired locally. In the case of BUWEA, The Women’s Bakery incorporates soy flour into the recipes as well.

MEET:



Angelique

Angelique has struggled to survive and to provide for herself each day. She never had the chance to learn to read or gain vocational skills. Her prospects were limited to working on neighbors' farms or trying to find work in town as a housekeeper. When she joined The Women's Bakery, she was the first to arrive and the last to leave. She embraced learning about time management, how to measure, knead, and bake. She now describes herself: "I am a baker!" How can we not be inspired?

LEARNING PROJECT

FROM POVERTY:

Prior to MPA's partnership with these learning projects, individual groups were working toward educating themselves and expanding their trade. Without the support of an organization, however, the hurdles faced by the individual groups sometimes prevented their success.

TO POSSIBILITY:

MPA now partners with the Missionary Sisters of the Precious Blood (CPS) in Africa. With MPA's grants, the sisters have formed small self-help groups and are offering vocational skills training.

A few groups use commercial equipment to sew school uniforms to sell to area schools. One group operates a sunflower oil press, offering the services of the press to neighboring farmers. One group is learning woodworking skills to make beautiful doors and furniture for the hotel industry in Zanzibar. One group has started a greenhouse cooperative.

Proceeds from the group project will be shared by the members of the group as well as utilized to continue the growth of the project.

As these groups see success and sustainability, the CPS Sisters will replicate the model with other small groups they serve. The goal is to give a hand up to constituents to be able to provide for themselves and their families.

MEET:



Upendo Sewing Group

As one of several group projects, the Upendo uniform sewing project has now been operating for a year since the project started. The members have bought machines and began production. They have received orders from different schools to provide all the children's uniforms, and the women are working hard to fulfill these orders and increase their business production.

SMALL BUSINESS - JAMII BORA

FROM POVERTY:

In a city of 3.2 million, those who reside on the streets or in the slums struggle to survive. Many exist on less than \$1.25 US per day. MPA's partner on the ground is active in these areas, encouraging those whose situation is the most dire, most precarious, and most desperate, to start saving and start thinking about a small income project.

TO POSSIBILITY:

Jamii Bora/Yawezekana was founded by Ingrid Munro and 50 street beggars, a retired architect. Its success rests on four key elements. 1. **Saving before borrowing** - Jamii Bora "Good Families" Trust/Yawezekana SACCO ("It is Possible" Savings and Credit Community Organization) allows loans to be two times the amount in savings. Loans are offered at 14% APR; payments are made weekly; and loans are expected to be retired in 50 weeks, although most borrowers repay in 6-10 weeks. 2. **Small group support** - Members meet together in small groups, receive training on business skills and language skills. Group members have the mentality that the group is responsible for the individual's success. Small businesses might be selling potatoes, tailoring clothes, reselling shoes, making and selling soup, operating a green grocery, selling dried grains and beans, or selling fried fish. 3. **Ongoing training and support** – The SACCO support services including life insurance and health insurance and a 12 step in-patient sobriety program as well as tumaini "hope" social workers to support those in the most dire of situations. 4. **Non profit** - MPA's partners on the ground use the proceeds from repaid loans to fund more loans and reach more members. With MPA's help, they can reach more people faster. The repaid monies get used over and over and over again.

MEET:



Wilson

Wilson was born in the slum of Mathare in Nairobi. 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 convinced him that there was another way to earn a living. She explained that he would need to start a savings account first, and further said 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.

LEVUKA



Support Groups Meeting

For someone struggling in extreme poverty and getting started with a small loan that could potentially be the start of more savings, more income, and more stability, there are a myriad of challenges that, if left unaddressed, could derail the dream. Jamii Bora in Kenya understood this challenge when they put safe guards in place to help their members be successful with their loans. Life insurance, health insurance, disaster insurance, were all implemented to help their membership with unexpected challenges. One key support element has been helping members overcome addiction to alcohol or drugs. Whether it was the person with the loan, or a family member of the person with the loan, an addiction affected everyone in that family group and often disrupted success with micro-business loans. Jamii Bora's solution was to create an accessible sobriety program. The Levuka (Kiswahili for "sobriety") Center offers 90-days inpatient therapy, modeled on Alcoholics Anonymous, for men and women at an affordable rate. Alumni of the program are encouraged to join or continue their involvement with Jamii Bora/Yawezekana to build a small income project into something that can support themselves and their families.

GETTING INVOLVED

Much of what we support in Africa cannot happen without gracious volunteers that help us here in the US.

We are in constant need of volunteers to help:

Organize and develop communication materials

Set up various events

Prepare meals for visiting guests

Host visiting guests

If you would like to join in and volunteer, please contact Leslie Conway at lecfjm@charter.net.

If you are a business owner or employed at a business and would like to learn more about our business partnerships, please contact Heather Cammarata at hcammarata@microfinancingafrica.org.

MPA HISTORY IN SONG

(to the tune of "Old Macdonald")

1. Sister Toni had a dream - MPA
And in her dream she saw no poor - MPA
With a hand up here and a hand up there
Here a hand, there a hand, everywhere a hand up
Sister Toni had a dream - MPA

2. Ingrid Munro had a dream - MPA
And in her dream she saw a loan - MPA
With a small loan here and a small loan there
Here a loan, there a loan, everywhere a small loan
Ingrid Munro had a dream - MPA

3. Bishop Kaggwa had a dream - MPA
And in his dream he saw some cows - MPA
With a moo-moo here, and a moo-moo there
Here a moo, there a moo, everywhere a moo-moo
Bishop Kaggwa had a dream - MPA

4. Buwea Women had a dream - MPA
And in their dream they saw soy milk, - MPA
With soy milk here and soy milk there
Here a bean, there a bean everywhere a soy bean
Buwea women had a dream - MPA

5. Father George had a dream - MPA
And in his dream he saw some pigs - MPA
With an oink-oink here and an oink-oink there
Here an oink, there an oink, everywhere an oink-oink.
Father George had a dream - MPA

6. S'ter Mary Paul had a dream - MPA
And in her dream she saw small jobs - MPA
With a small job here, and a small job there
Here a job, there a job, everywhere a small job.
S'ter Mary Paul had a dream - MPA

7. When together we all dream MPA We can make these dreams come true - MPA
Hand up here and a hand up there....
Small loan here and a small loan there....
Moo-moo here and a moo-moo there....
Soy milk here and soy milk there
Here a bean, there a bean everywhere a soy bean
Oink-oink here and an oink-oink there....
Small job here, small job there
When together we all dream MPA (moo)



EVENTS

2016

May 21—Funeka Mtg, 9:30-11:30am @MPA

May 22—Gala in Review Thank You Gathering, 1-3pm at ARCO

June 24—Round Up Party, 6pm at MPA

June 25—Young Friends Volleyball Tournament

June 15-30 Africa trip

July 10—Back from Africa update report at 1-3pm at MPA

September 17—Trivia Night

September 24—Funeka Mtg, 9:30-11:30 @MPA

October 20-22—HUNGER FAST 2016

November 19—Funeka Mtg, 9:30-11:30 @MPA

2017

January 14-28—Africa trip

April 29—African Gala

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