



# 2019 Annual Report

A Year of Accomplishments



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**MICROFINANCING  
PARTNERS IN AFRICA**

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## LETTER FROM THE EXECUTIVE DIRECTOR

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A January trip to visit our partners set the tone for the year for me. Our partner organizations are working very hard to boost the capacity of their members to provide for their families. It was an honor to see firsthand the struggle and the achievement at a personal level, and at that grassroots community level. These visits are so important—we learn what has changed since the last visit; we learn about the factors that can affect short-term success and which are critical for lasting impact; and **we build the partnership relationship** not only by listening, but by sharing stories of the people here who are engaged and committed to offering a hand up.

We visited post-fistula women who had been training in the care and business of raising and selling pigs. Delores had lived through 15 pregnancies and labors, with only one child surviving to birth. We were there the day she received her piglet.

We visited members of the Mutukulu slum in Nairobi, Kenya. They shared with us the pride they have in having clean water, thanks to a small loan for a water filter. Sarah told us that her children stopped having diarrhea within days of drinking the filtered water. This is making a huge difference for her in seeing them thrive.

We visited the women of BUWEA in Bukoba, Tanzania. Regina Majaliwa is the founder of this group that has put together a strong revolving fund program, soy farm and factory, bakery, and other income projects to benefit

their members. Regina looks to the future. She and her executive group are preparing Regina's daughter, Selva, to take on the leadership at the point when Regina is ready to retire. **This organizational change is a sign of planning ahead, which only happens when people have hope and determination.**

Here in St. Louis, we have taken steps of our own to plan ahead. Some of this work is in setting the foundation: conducting our first ever accounting review of financial reports (we passed!); drafting a continuity of operations plan; bringing staff members to Africa as a part of their professional development; and updating our policies to allow for a future endowment fund. These, too, are **signs of our optimism for the future of MPA** and our continued determination to utilize "microfinancing the MPA way" as a key strategy in empowering those who struggle in extreme poverty in Africa.

As we saw in our trips in 2019, MPA's mission is creating positive change with our partner organizations, and with the women and men who are working their income projects. **The need is still great, and we still have work to do.** I'm grateful for everyone who has helped us strengthen our position to make a difference in the world.

Gratefully,

Heather Cammarata  
Executive Director

### A HAND UP THE MPA WAY

Our projects share many key success factors:

- Beneficiaries must save or invest
- Loan terms are clear
- Training & support boost success
- Those in extreme poverty benefit
- Projects are open to all regardless of tribe or religion
- Partners are already started

# YOUR DONATION MULTIPLIES FROM ONE HAND UP TO MANY

MPA stands for "Microfinancing Partners in Africa." The word "partners" is inclusive for us. We partner with you, our generous donors, to steward your gifts for maximum impact. We partner with grassroots organizations doing great microfinancing.

Through these groups, MPA partners with people living in the direst of circumstances: desperate poverty with its underlying burdens and threats to health, community, and dignity. The people who are struggling to climb out of such extreme poverty are not merely recipients of charity.

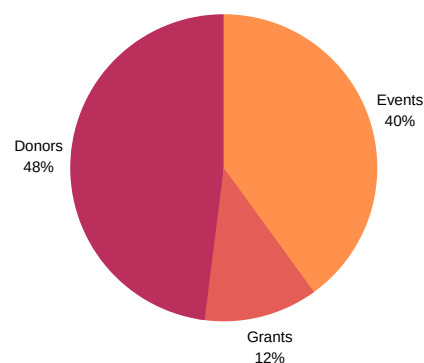
They are our heroes. They work so hard in a difficult world. They are our partners. There are no better advocates for systemic change than the people who have seen success through small income projects. How can we not be inspired?



# \$545k

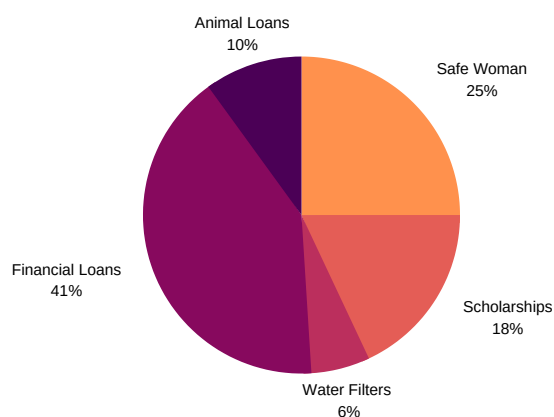
## DISTRIBUTED IN 2019

Throughout 2019 MPA spent \$544,581 on qualified microfinancing programs and projects. Each of these recipients throughout Africa thanks YOU for making their dreams of lifting themselves out of extreme poverty a reality.

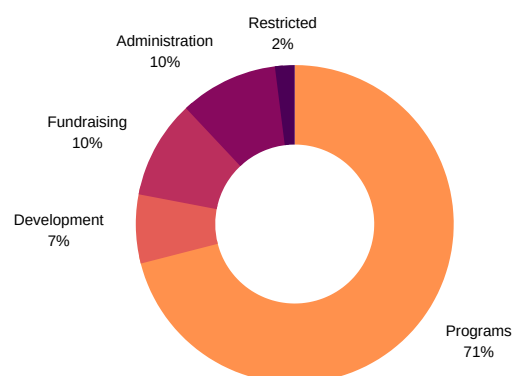


### 2019 DONATIONS \$769,437

Grants \$94,250  
Events \$308,275  
Donors \$366,912



### 2019 PROGRAM SPENDING



### 2019 EXPENSES \$731,611

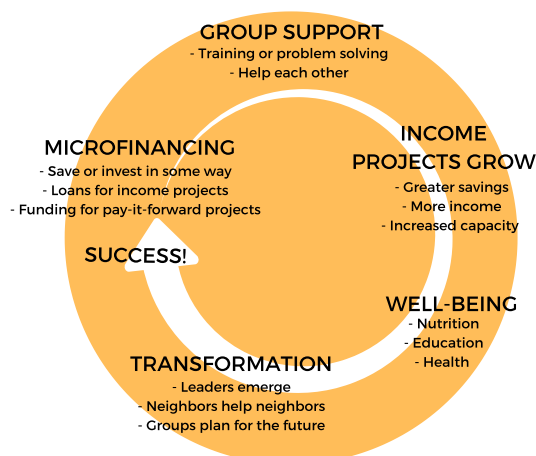
Programs \$544,581  
Administration \$73,960  
Fundraising \$78,822  
Development \$53,188  
Restricted \$19,196

## WHERE WE MAKE A DIFFERENCE

Each of our programs follows a model of “microfinancing the MPA way.” Some do this within a “dollars-and-cents” financial loan structure; others do this by applying the principles of microfinancing to a pay-it-forward economic empowerment program. Each of our programs requires that members save or invest in some way, clearly communicate the terms by which the loan will be repaid or paid forward, train and support members to navigate the inevitable obstacles, and ultimately empower communities to implement economic solutions at the grassroots level.

MPA is working with organizations in Africa in five major categories of microfinancing programming: Financial Loan Program, Cow Living Loan Program, Clean Water Program, Education Program, and a quartet of projects we call the Safe Woman Program. At the center of each of these programs is the opportunity for a hand up from poverty to possibility.

## How It Works



## Our Mission

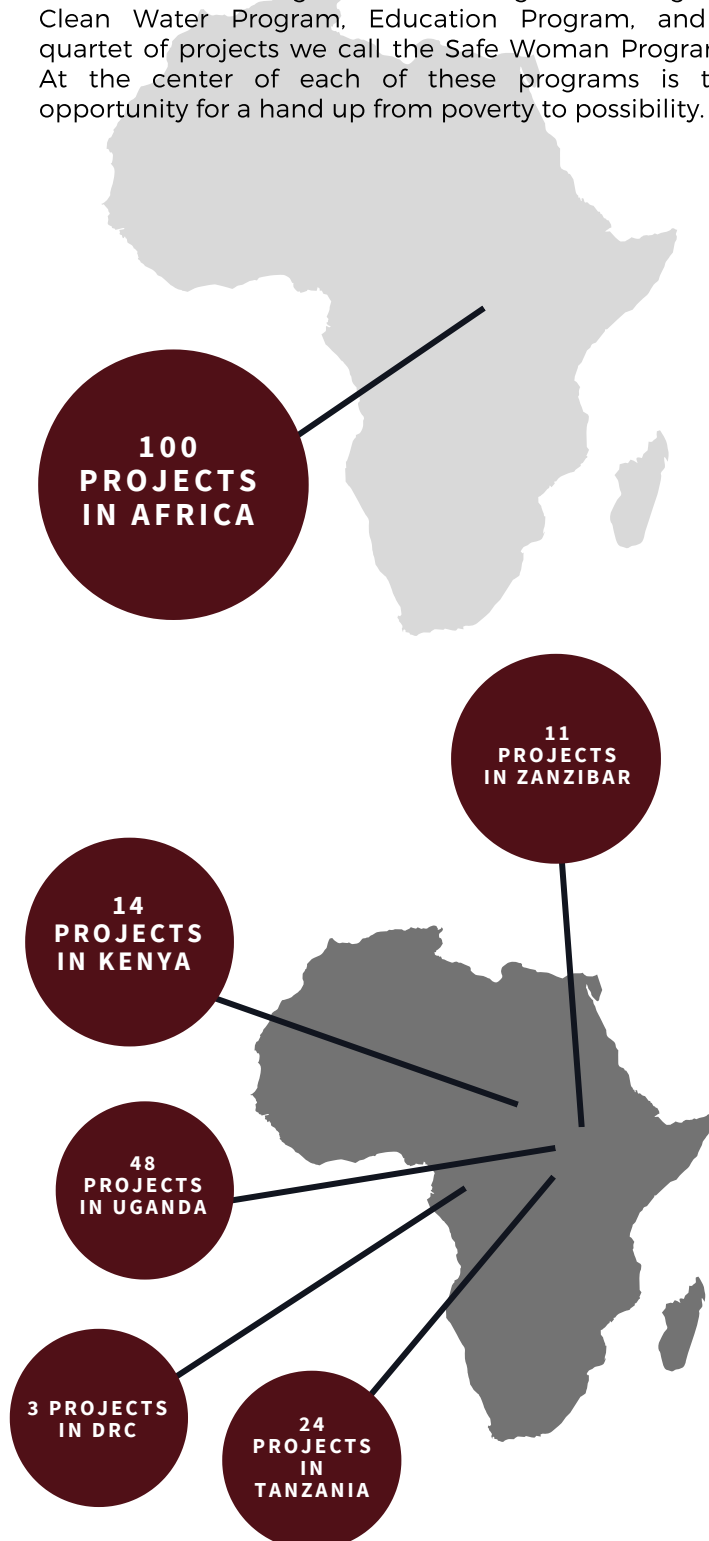
MPA empowers those living in extreme poverty to lift themselves up with dignity through access to services and education by providing grants for the strengthening and expansion of microfinancing programs in Africa.

## Our Vision

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

## Our Programs

Follow this color key throughout our annual report to see how our projects are making an impact.



# CLEAN WATER PROGRAM



MPA began our clean water program in late 2017, introducing Sawyer filters to the leaders of our grassroots partner organizations in Africa. We asked them to imagine how the promise of the filters might reach a greater number of people through a small loan or pay-it-forward program.

## WATER FILTERS ARRIVE IN AFRICA

In 2018, we carried filters with us in our luggage. In 2019, a distributor was located in Nairobi who could provide training, filters, and buckets to all of MPA's partners as needed. More filters were distributed.

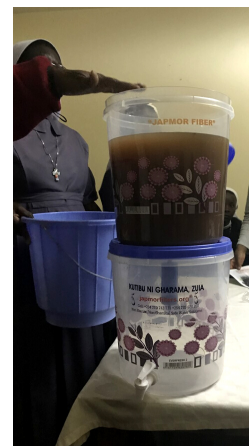
We have continued to demonstrate the filters for our various partner organizations throughout every visit to Africa, and have asked them to propose to us how their people could access clean water filters through small loans. Everyone is enthusiastic, yet sometimes the follow through can be slow. It's a bit frustrating for us, knowing the difference these filters could make, yet it is essential for the partners to take the lead in owning and managing their own loan programs. Doing so is a key part of long-term success in microfinancing. In the fourth quarter of 2019, we focused on efforts to improve the distribution process. This process-improvement effort should pay off in seeing increasing numbers of water filters reaching members of our partner organizations in 2020.

## THE SUCCESS OF 2019

In 2019, MPA funded \$24,723 in water filter-and-bucket systems with training: 200 filters were funded for the St. Joseph Matala Women's Umbrella Group; 200 filters were funded for the Bukoba Women's Empowerment Association; 55 filters were funded for the village health centers that are a part of the Safe Woman project in Masaka, Uganda; and a handful of others were hand-carried to Africa for use. MPA also facilitated a grant of 80 water filters going from the Forest Park Rotary Club directly to Jamii Bora and CPS Partners, in connection with the Nairobi Rotary Club.

## WATER FILTERS IN TANZANIA

Bujugo is among the villages near Bukoba, Tanzania where MPA's group projects operate. Members in this village currently have seven water filters that are providing many families clean water every day. The members have worked out a timetable so that one bucket for each of the water filters serves 7 families! The women in each of these families come to one of the places where a filter is set up to make clean water at their set time.



# \$24,723

DISTRIBUTED IN 2019

# SAFE WOMAN PROGRAM



## MORE WOMEN FINDING THEIR WAY FROM POVERTY TO POSSIBILITY

The Safe Woman Program includes four projects: the Piglet Project and the Safe Woman Alternative Project (SWAP) for post-fistula women, and the Ultrasound Project and Clinic Group Project for pregnant women. Each of these four projects has a goal of offering a hand up to marginalized and underserved members of the community by addressing and/or avoiding a devastating injury, obstetric fistula, that is prevalent among rural women who live in extreme poverty. The Piglet and SWAP projects offer a hand up to women who have suffered an obstetric fistula and have been reached by our partner's hospital to have a surgical repair. The Ultrasound and Clinic Group projects aim to increase the likelihood that pregnant women have a successful labor and delivery, and that they remain healthy. Here are highlights from these four initiatives.



### PIGLET PROJECT

In 2019, 277 piglets were handed over to post-fistula women who completed the training and prepared a pen. 185 piglets were passed on to the helpers or back to the project. It can take up to one year for a post-fistula woman to pass on piglets from her original pig. Program to date: 707 post-fistula women have received piglets, and 935 piglets have been passed on to the helpers/project.



### HER STORY OF HOPE

When Sylvia Nalubega was 18 years old, she went into labor in her home in Nakagongo village, Uganda. Her labor continued for too long, causing an obstetric fistula. Sylvia's child survived, but she struggled for years dealing with incontinence and weakness. Sylvia went to Kitovu Hospital and received a full surgical repair. The Hospital staff suggested she join the Piglet Project.

After preparing, Sylvia received a pig in 2016. After one year, her pig had 8 piglets. She passed on two females to her helpers and sold the other six. Her original pig had a second litter which she sold for \$8.30 each. Sylvia has invested her gains into setting up an additional business selling chapati, pancakes, and cassava chips. Sylvia reports that her life and her daughter's life have improved, and that she feels she is within reach of her dream of owning a personal plot of land.

### SWAP PROJECTS

Some post-fistula women either don't want a pig or aren't in a place that can accommodate a piggery. This Safe Woman Alternative Project supports and engages these women to join existing microfinancing self-help groups located throughout Masaka, Uganda. In the groups, the post-fistula women are welcomed as full members of the circle, collaborating on savings, group projects, and individual loans for income projects.

### HIGHLIGHTS OF THE SWAP PROJECT IN 2019:

- 4 new SWAP groups with a total of 193 women were funded in 2019, bringing the total number of groups to 13.
- The average group has 29 women, and 1 in 4 of those women are post-fistula women who have been welcomed into the group.
- Every group has a shared cooperative income project.
- 100% of the members have individual income projects.
- Average savings for each member is \$69 USD
- The average loan size is \$107 USD.

# \$52,005

DISTRIBUTED IN 2019

# SAFE WOMAN PROGRAM



## SAFE BIRTH ULTRASOUND PROJECT

Wouldn't it be more economically beneficial if women had better odds at remaining healthy throughout labor and delivery? Can these improved odds be sustained through a combination of training and a pay-it-forward microfinancing model? MPA's efforts led to some promising answers in 2019.

Sharlene Teefey, MD, a world-recognized radiologist and MPA Board Member, has worked extensively with the healthcare team of Caritas MADDO in Masaka Diocese, Uganda, to implement a way for midwives at the village health centers to be able to identify and refer women with a high risk pregnancy to deliver at the hospital.

In 2019, she travelled three times with a team of sonographers to train midwives to use ultrasound machines as an integral part of antenatal care. She advocated with Mindray, which made the ultrasound machines available at cost for this program. To date, 17 village health centers now have ultrasounds and two or more fully trained midwives.



## CLINIC GROUP PROJECT

2019 also saw the build-up of sustainability at each village health center. Each clinic was challenged to propose a group income project with a dual mission: 1) generate income to sustain the cost of services to those in deepest poverty; and, 2) generate income to educate mothers who come for antenatal care on how to start a small income project. Many clinics have initiated a primary project and a back-up. Typical projects include a piggery and rental of tables, chairs, and tents for local events (e.g., weddings, funerals, graduations).



## ONE CLINIC GROUP PROJECT REPORTS:

- We have started our group microfinancing project, with two pigs.
- After their first litters, we have given out five piglets to mothers.
- One mother, a Muslim, has arranged for her neighbor to care for her pig.—Birongo Village Health Center

## 2019 HIGHLIGHTS:

- "The number of mothers coming for antenatal care, including an ultrasound scan, has increased from 10-15 per month to 40-50 per month." —Katimba Village Health Center
- "Before we received the ultrasound machine, we had 90 antenatal visits per month; now we have 400!" —Ntuusi Village Health Center
- "Antenatal visits have increased from 618 to 1237 for the year, deliveries have increased from 129 to 390, and we have been able to detect 40 high risk conditions since the introduction of the ultrasound machine." —St. Cecilia Village Health Center

# \$51,985

DISTRIBUTED IN 2019

## COW PROGRAM-MITYANA COW PROJECT



In 2019 MPA celebrated as the Cow Project officially expanded into a new area of Uganda for MPA, Mityana. In February, leaders of the Mityana Cow Project traveled to Masaka and received training from the Masaka Cow Project team. They met with farming families and learned directly farmer-to-farmer from their experience and success. In October, the MPA travel team participated in the first cow ceremony and helped hand over 20 cows to the first group of trained and qualified farmers in Mityana. Through a collaboration with Gotta Have Hope, a Kansas City-based nonprofit organization, an additional ten farmers received cows in 2019.



Mityana's cow project is based on the proven model established by the Masaka Cow Project whose team assisted in training and setup.



The recipients gave thanks by presenting MPA visitors with bushels of bananas and live chickens. We in turn donated them to the Mityana team office and local schools.



At Lwangiri Parish we had the opportunity to take part in the program's first cow turning over ceremony. 20 cow recipients were selected based on their preparations. The addition of these 20 cows provide a bright future for this community.



These 20 farmers will in time become donors when they pass on their first female calf to the next qualified farmer in the Mityana project.

# \$23,000

DISTRIBUTED IN 2019

# COW PROGRAM-MASAKA COW PROJECT



In addition to providing training to expand the Cow Project into Mityana, the Masaka Cow Project continues to enjoy the benefits of having 1,026 original MPA-funded cows in their program to date. From these original cows, 624 farmers have passed on a cow. From these, 56 farmers have passed on a cow. From these, 10 farmers have passed on a cow. In 2019, the Masaka Cow Project focused on group income projects, beginning construction of a new dairy facility to accommodate the needs of the growing community, as well as providing financing for a group of farmers in the Makondo area to own their own satellite milk collection center. This financing has been structured as a loan from MPA through Caritas MADDO to the Makondo Farmers Collective and is expected to be repaid over the course of three years.

**1,026 ORIGINAL COWS -->**

**624 1ST GENERATION PASS-ON COWS**

**-->56 2ND GENERATION PASS-ON COWS**

**--> 10 3RD GENERATION PASS-ON COWS = 1,716 COWS!!**



## HER STORY OF HOPE

Peragia Nansikombi's relationship with her husband was under great strain due to financial troubles. Unable to earn income and without enough food to eat, Peragia thought she would have to split up her seven children and send them to live with relatives just to survive. Then in 2016 Peragia and her husband learned about the cow project. Peragia reported, "I knew immediately this is exactly what my family needed. After we completed the requirements, we received an in-calf heifer. She produces 15 liters of milk daily, from which we drink some and sell the remainder within our community.

The income from the sale of milk allows us to send our children to school and even complete some improvements such as installing a water tank and setting up a piggery and a poultry project. We retired our living loan by passing on our first female heifer in 2018. We plan to keep any other female heifers to expand our farm and increase milk production. Our cow's manure has helped us improve the quality and quantity of our crops—this has created surplus food to sell and another revenue stream. Now we can afford to have three meals each day supplemented with fruits and vegetables from our kitchen gardens."



## MAKONDO FARMERS GO IN TOGETHER

In October 2019, the MPA travel team was in Makondo village in Masaka, Uganda for a ribbon-cutting ceremony on the new Makondo Milk Collection and Cooling Station. This station is a satellite collection center with cooling tank for dairy milk which is then supplied to the project's main dairy. It is run as a cooperative owned by a group of Masaka Cow Project farmers who saved together to get a loan to own the station.

This loan was financed by MPA. The farmers report that they expect that because they own the collection and cooling station, they will keep more of the profits from the sale and distribution of the milk, which will benefit all of their families.



## BUILDING FOR THE NEXT GENERATION

MPA supported a new dairy, a key component to the dairy income which cow project farmers get from milk sales.

# \$71,000

DISTRIBUTED IN 2019

## LOAN PROGRAM—YAWEZEKANA SACCO

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### Celebrating 30 Years of Microfinancing Success

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Jamii Bora (meaning “good families” in Kiswahili) celebrated 30 years of microfinancing excellence in 2019 and has been a partner with MPA since 2007.

Jamii Bora Trust and its offshoot Yawezekana (“everything is possible”) SACCO, a savings and credit community organization, complement each other to provide a full range of support to empower its members to see success with growing their savings and accessing credit to grow their businesses. MPA underwrites restricted grants to be used to provide low-interest loans in impoverished communities and villages in Kenya. The men and women members are taught how to start saving. Once a member has accumulated savings, he or she qualifies to get a loan. When the group member repays the principle and interest, the money is re-circulated as loans for other members of the group. Ninety-five percent of SACCO loans are repaid.

In the SACCO, the average loan is \$105 USD but can start at \$15. Through Jamii Bora Trust, members can access life insurance, health insurance, disaster insurance and a Levuka addiction rehabilitation program. In recognition of 30 years of groundbreaking work, MPA granted \$30,000 to be used to capitalize more loans through Yawezekana SACCO.



### IMPACT INVESTING LOAN FROM MPA TO YAWEZEKANA

MPA funded a loan in 2018 of \$40,000, to be repaid in three years. This funding has been given out as loans to the SACCO members. As they repay, the money is lent again. To date, 936 loans averaging \$104 USD have been repaid.

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# \$30,000

DISTRIBUTED IN 2019

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## LOAN PROGRAM—JAMII BORA



### MPA Steps Up in Emergency

In 2019, following devastating fires in the slums of Kibera and Mukuri, MPA funded \$20,000 for emergency loans to help with the recovery. Jamii Bora/Yawezekana used this to give 475 families recovery loans. Their repayments have seeded the disaster-recovery loan program which is now offered to borrowers.

Also in 2019, with MPA funding of \$19,000, the Tumaini Social Workers reached 11,467 desperately poor individuals through the street-counseling and “small-small” loan program. The social workers encourage people to begin saving, and give tiny loans in the range of 50 cents to \$5.00, helping people build up to be full-fledged members of the SACCO, which has a minimum loan of \$15.00 USD. In 2019, the Tumaini guided 3,800 “Tumaini” members to begin saving even a little bit, and have encouraged 1,278 to the point of receiving their first loan to start an income project.

MPA also granted \$15,000 to assist with expenses of the Levuka in-patient sobriety program.



### Tumaini Program

What makes this microfinancing project successful? It starts with the Tumaini program. This unique social worker group goes into the slums of Kenya to bring beggars and street people into the Yawezekana SACCO. Here they learn how they can save in these most dire conditions. Social workers teach and encourage them to believe in themselves to start saving, to repay small business loans, to grow their projects, and to increase their savings. This hard work is the start to climbing out of poverty.

In 2019, with MPA's help, the Tumaini reached 3,800+ families living in desperate poverty, who then began saving even a little bit. 1,278 families achieved the next step, taking their first “Tumaini” loan. In time, they will graduate to be full members of Yawezekana SACCO.

# \$54,000

DISTRIBUTED IN 2019



### REVOLVING LOAN FUND

BUWEA (Bukoba Women's Empowerment Association) provides access to revolving loans, training and support to Tanzanian women in extreme poverty. Its largest program is its revolving loan fund, which is organized by villages throughout the region. Each group has 5-20 members, and loans are approved by a committee with fair and fixed terms.

BUWEA ended 2019 with 136 revolving loan groups and a near perfect repayment rate among membership. Initial loans to new group members averaged \$50 -- enough to start a piggery, chicken coop, sewing, or other small agricultural or sales project. Within the last year, several groups pooled their savings, repayments and interest to substantially increase their maximum loan amounts from \$100 to \$200. This is a great sign that BUWEA groups are thriving and deepening their ability to help members.



**10** NEW GROUPS CREATED IN 2019 RAISED THE TOTAL OF GROUPS TO 136, AN 8% INCREASE OVER LAST YEAR.

**09** MEMBERS COMPRISE EACH GROUP ON AVERAGE

**35** DOLLAR SAVINGS ON AVERAGE PER GROUP

**1,224** WOMEN MEMBERS

**\$11,000**

DISTRIBUTED IN 2019



#### HER STORY OF HOPE

Saida Juma is a 35-year-old divorced woman who has two children. She is living with her elderly parents so that she can take care of them along with her children, who are both in primary school. When she was introduced to microfinancing opportunities by a BUWEA member, she was working as a maid in the neighboring village of Katerero, earning about \$5.00 per month. Saida became a member of BUWEA in 2015 and had an interest in selling fish. She took her first loan of \$50.00 to buy fish from the fishermen who fished from the lake. She has been able to sell her fish and earn enough money to continue sending her children to school as well as take care of her sick parents, ensuring they receive medical care when needed.

## LOAN PROGRAM-ST. JOSEPH MATALE



This women's self help group has organized into dozens of small self-help groups, mentored and supported by the umbrella group which manages the revolving fund from which all sub-groups apply for loans. They have grown in membership to over 1,000 women, and in 2019 proposed a group income project to MPA.



### WOMEN'S UMBRELLA GROUP AT ST. JOSEPH MATALE

The women leaders proposed a maize mill, the proceeds of which would benefit all members of the group. Those women who are farmers would benefit doubly, because they would have access to a fair and consistent place to grind their maize. Other women would be employed. The proposal was detailed, thorough, and practical. In addition to the track record of the group doing well with previous grants to expand the reach of the revolving loan fund, this project fits in well with the concept of building group capacity for income and savings.

MPA funded \$50,000 USD as a grant, and \$18,000 as a zero-interest loan to be repaid in three years. The women have broken ground already and hope to have the mill in operation in the first half of 2020.



### HIGHLIGHTS OF 2019:

- 29 groups (5 new).
- 21% increase over last year
- 497 members (59 new) = 13% increase
- 86 loans to date; 28 issued in 2019
- New projects started; i.e., drapery and grocery.
- Women are learning how to budget and keep records of their bank savings
- Higher loan requests indicate more financial interest in the expansion of group businesses



# \$68,000

DISTRIBUTED IN 2019

## LOAN PROGRAM-EMERGING PARTNERS



These two relatively new, small groups continued to shine since 2019. The staff at the Masaka Social Center formed a self-help savings and lending group in 2018 and received its first grant from MPA in early 2019, in the amount of \$2,210. This group of 18 has issued loans, received repayments, and grown their combined savings from \$173 to over \$1,800.



### LILLIAN'S STORY OF SUCCESS WITHIN THE MASAKA SOCIAL CENTER SAVINGS GROUP

Lillian opened a snack shop after taking a loan of \$136.00. Her snack shop sells drinks and dry goods to those in her community or traveling through town. With the earnings from the sales at her snack shop she is able to pay the school fees for her siblings and help take care of her mother.

Lillian's success comes after the hard work of saving and training to be a successful business owner. In the future, Lillian hopes to expand her business to have multiple snack shop locations within her community.



### BROADER VISION TEACHERS

Broader Vision Teachers SACCO has done very well with the initial grant of \$7,500 from MPA in 2018. They have added to their group savings and have started two group income projects: a stationery store selling school supplies to parents and a bakery selling bread to the public as well to Broader Vision School. This progress has been the story of 2019, and the teachers have proposed a new poultry project for 2020 which is under consideration by MPA. No grant was given in 2019, mainly due to the timing.



# \$2,210

DISTRIBUTED IN 2019

# LOAN PROGRAM- CPS PARTNERS



## Training Up! Sandals On the Ground Conference

The third week of the October Africa trip, Sr. Toni directed a "Sandals on the Ground" (SOTG) workshop. SOTG are the staff in Africa who help MPA's partner committee coordinate what is happening on the ground in Africa. The SOTG staff help with new projects, evaluate started projects, collect and report data and write stories to help us learn about the families we are helping. Importantly, they also let us know of successes and challenges that the groups are encountering.

There were eleven participants who learned about doing microfinancing "the MPA way." They heard talks on the importance of developing a culture of saving, how street beggars were helped to bring themselves out of poverty with a "hand up," and how to help start successful businesses. They learned about water filters, addiction programs, bookkeeping, and data collection. Most important, however, was the actual time they spent in the slums or with the people who told their personal stories of how microfinancing changed their lives.

It was a powerful week of learning, experiencing and witnessing. For MPA, the SOTG make our work in Africa more effective, more accountable, more transparent and more successful.



**36** **CPS PARTNERS NOW HAS 36 PROJECTS: 3 IN DEMOCRATIC REPUBLIC OF THE CONGO, 9 IN KENYA, 13 IN TANZANIA, 11 IN ZANZIBAR**

CPS Partners (Missionary Sisters of the Precious Blood) used 2019 to regroup and reinvigorate the mentoring and reporting capacity to collect information and mentor these various projects. With a new liaison structure in place, MPA has committed funding for Sandals on the Ground. 2019 also saw post-election violence in the Democratic Republic of the

Congo. MPA funded \$5,000 to support economic recovery loans for the members of the three groups in DRC, benefitting 51 families. Repayment of these recovery loans will be used to extend additional income project loans within the groups.



# \$8,000

DISTRIBUTED IN 2019

## EDUCATION PROGRAM—CPS PARTNERS & MORE

TANZANIA  
UGANDA  
DRC  
KENYA

MPA received two major grants in 2019 to explore the ways in which the framework of microfinancing can be incorporated into education and scholarship programs. In addition, MPA has received several smaller grants to support individual scholars who are connected to our partner organizations. If you are interested in this grant program, please contact us at 314-776-1319. Here are the highlights of the two major grant-funded projects.

### ST. FRANCIS VOCATIONAL SCHOOL

In 2019, MPA funded a new microfinance scholarship program to help 50 young women at St. Francis Vocational School in Poli Singisi, Tanzania, courtesy of a \$25,000 grant from CPPS Heritage Fund. This pay-it-forward program provides critical scholarship support and sanitary pads for female teen students learning vocational skills, (cooking, sewing, etc.). Program supervisor Sr. Aloysia Nyange, CPS, offered these words of appreciation: "Thank you so much for the scholarships and sanitary towels, basic needs for the young women in our school. Because of their poor backgrounds, most of them afford just half or a quarter of the school fees. Most of their parents are peasant workers and barely make ends meet.

The students are doing well. Some students are now saying when they finish the school, they will open their own business. As for pads, most of them were using pieces of material which were washed after use on a monthly basis. Providing them with pads is a great joy and makes them feel more comfortable as women. This supply of pads has cut down costs for toiletries, and students can spend more time on their studies with less worry. One student was so happy: "Thank you for the gift of pads. It also makes us feel free and comfortable when we go for fieldwork experience in different hotels in Arusha, Moshi and Zanzibar to serve visitors and work in the kitchen."



In addition to these two major grants, many friends of MPA have designated gifts to support scholarships for students associated with one of MPA's partner organizations. MPA facilitates these one-to-one scholarships in recognition of the value they create in strengthening the relationships and sense of connection between donors, students, and partner organizations.



### VICTORIA'S ACADEMY

In 2019 MPA received a \$15,000 grant specifically to support a particular CPS Partners project in Zanzibar. Victoria Issack, a longtime member of the Welezo Young Friends Self Help Group, runs a primary school as her income project, and has been able to give more children access to education by increasing the school's capacity from 68 to 153 students in less than one year. Victoria's Academy provided direct scholarship support for young students in need, painted the entire school, expanded existing classrooms, and added additional space and equipment. Further, the school supported the other members of the microfinance self-help group by purchasing goods and services from other group members' income projects. Lastly, Victoria's Academy started a poultry project which provides needed protein for hungry students and generates extra sales income.



# \$103,134

DISTRIBUTED IN 2019

# EVENTS, GALA, TRIVIA

We all know what “they” say about all work and no play. Microfinancing Partners in Africa holds various fun events for supporters throughout the year.

In April, we held our African Gala Dinner and Auction. The N'Guessen family treated us to some authentic African drumming and dancing before the dinner and auction got underway at Sunset Country Club. And, of course, the evening would never be complete without some singing cows.

Summer brought us our donor thank you BBQ. Donors were treated to some barbeque on the ARCO patio, and received some gratitude from the MPA team—thank you!

In November, MPA held their annual trivia night at Crestwood Community Center. We had over 300 people in the room! Trivia, raffles, and games made for a fun night.

We celebrated Giving Tuesday on December 3 with our second annual Women for Women event. Held at the Shearburn Gallery, like-minded women gathered to network, have some breakfast and talk about MPA's projects in Africa.

None of our events would be possible without our much loved volunteers and Funekas (“the wanted ones”). Volunteers come and help set up, clean up, and run the show, and the Funekas are always there to stuff envelopes and help with the mailings. When it comes to our work here in St. Louis, it truly takes a village.



# AFRICA TRAVEL

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DO YOU HAVE WHAT IT TAKES TO  
TRAVEL WITH MPA? CONTACT  
314.776.1319 FOR MORE  
INFORMATION.

## *Travel Reflections*

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First and foremost, I am so grateful to have had the opportunity to travel with Sister Toni and Microfinancing Partners in Africa to Kenya and Uganda this past October. We were able to see firsthand how microfinancing has assisted so many groups and individuals alike to bring themselves out of poverty.

If I were to be asked to pick one word to sum up the entire two-week trip, it would be – inspired. Inspired by the MPA organization, inspired by the local members and partners in Africa working hand in hand with the communities, and most of all inspired by the people. Microloans create an opportunity for these groups and individuals to change their lives, and it is clear to see from everyone that we met, that is exactly what they did. Even more heartening is the fact that not only are they driven with such passion to better their lives but also to help and encourage those around them to do the same. Not once did I come across anyone that had an “every-man-for-himself” mentality. Quite the opposite. Often times we would hear from those with success stories how excited they were to tell their friends and neighbors about the small businesses they were able to start or the land they were able to purchase. They encourage others to join their group or start their own. They turned what was once just a hope of possibility into the excitement of reality and their energy is infectious. Their success is the motivation that is needed to help others believe they can also do the same.

This trip truly was a gift, and I’m so excited to see how MPA continues to grow, and I absolutely cannot wait to go back!

-Jessamyn Trocio



# WHO WE ARE

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## Sr. CJ Willie Shares

I serve on the Religious Advisory Board of MPA and was visiting some of our projects. This was my fifth trip to Africa, and I was accompanied by other staff and board members. Prior to visiting the projects in Kenya, we had spent more than a week visiting projects in Uganda and Tanzania. The poverty in both those countries is great also, but the projects we work with there are in rural areas, so there was natural beauty all around us. In the Nairobi slums, there is no natural beauty. There is noise and mud and poverty everywhere. Yet in the midst of the cacophony of sounds and the smells, were people eager to share with us the progress they had made since receiving a small loan. One woman proudly invited us into her shop to show us the pots and pans and utensils she was selling. It was really nothing more than a hole in the wall, but to Ella it represented a future for herself and her children now that she can put food on the table and send her children to school.

Another shared how she used her loan to buy a large thermos so that each day she would make coffee and take it to the streets to sell. She related that her business was doing well and she had hopes of buying several more thermoses and hiring other women to reach a larger population. Another had opened a stall with fresh local produce. Yet another had used her loan to buy some jewelry-making supplies and had started her small business with a jewelry stall. It is amazing to see how such small loans lead to such grand dreams!

### *Staff*

SR. ANTOINETTE "TONI" TEMPORITI, CPPS - FOUNDER  
KELLY BEACHAM - OFFICE MANAGER  
HEATHER CAMMARATA - EXECUTIVE DIRECTOR  
JULIE GUNDLACH - DEVELOPMENT COORDINATOR  
ANDI HALL - PROGRAM MANAGER  
JIM KERN - FINANCE MANAGER  
MELANIE KORN - COMMUNICATIONS MANAGER

### *Religious Advisory Board*

SR. SHERRI COLEMAN, FSM  
SR. JANET CRANE, SSND  
SR. EILEEN FUCHS, BVM  
SR. JAN HAYES, RSM  
SR. LEAH HOLZUM, DC  
SR. CHABANEL MATHISON, OSU  
SR. LUCY MEISSEN, CPPS  
SR. BARBARA MOORE, CSJ  
SR. JOSEPHINE NIEMANN, SSND  
SR. KATE REID, ASC  
SR. ROSEMARY RUSSELL, CPPS  
SR. TONI TEMPORITI, CPPS  
SR. CAROLJEAN WILLIE, SC

### *Board of Directors*

J. TYLER BLICKHAN - PRESIDENT  
TIM BUBENIK - VICE PRESIDENT  
JULIE SHEARBURN - SECRETARY  
CHRISTINA ANDERSON - INTERIM TREASURER  
SR. ANTOINETTE TEMPORITI, CPPS - FOUNDER  
DICK ARNOLDY  
RYAN BRENNELL  
JULIE GUNDLACH  
LINDA HALL  
FR. BRAD MODDE  
SHARLENE TEEFEY, M.D.  
KRISTI VRTISKA

### *Partnership Leaders*

BUWEA - REGINA MAJALIWA  
COW PROJECT - MASAKA - FR. PETER SSENKAAYI  
COW PROJECT - MITYANA - FR. SIMON PETER KYAMBADDE  
CPS PARTNERS - SR. MARY PAUL WAMATU, CPS  
JAMII BORA/YAWEZEKANA - INGRID MUNRO  
SAFE WOMAN - PIGLET PROJECT, SWAP, SAFE BIRTH, CLINIC GROUP  
PROJECTS - SHARLENE TEEFEY, M.D. AND FR. GEORGE SSEMMOMBWE  
BREEDING FARM FOR COWS AND PIGS - FR. GEORGE SSEMMOMBWE

# YOU CAN HELP MPA WITH GIFTS OF TIME AND EFFORT

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MPA's concept of partnership extends to our grassroots organizations in Africa and also to those who support our mission: volunteers who give their time to help with mailings, events, and other projects; those who share MPA's messages on their social media accounts; those who have included MPA in their retirement and estate planned giving; and those who simply talk about what we do with their friends and family -- all are partners as well! We are thankful for the generous people who have donated to MPA in all the ways one can donate. Below are just a few. Please do not hesitate to call us at 314.776.1319 if you'd like more information about ways to partner in giving gifts of time and effort with MPA.



## FUNEKAS

FUNEKAS /feh-nee-keh-z/ (origin: Xhosa) plural noun: the wanted ones; adapted by MPA volunteers to convey their camaraderie and shared spirit of giving as they help MPA with mailing assembling projects, writing thank-you notes, staffing event stations, and more. We can't do it without them.



## SHARE YOUR SOCIAL MEDIA

You can help us get the word out by sharing our posts with your network of contacts on your social media accounts. Sign up to receive messages by email; follow us on Facebook, Twitter, Instagram, and LinkedIn; and help us reach more people by sharing the messaging. All of these links are on our website [microfinancingafrica.org](http://microfinancingafrica.org).



## PLANNED GIVING

Making a planned gift through your estate, IRA or stock account is a special way to support MPA and to leave a lasting legacy. Like the vast and long-lasting baobab tree, which gives life from its fruits, leaves, and roots, a legacy gift continues to give life to MPA's projects.

# FUNDERS LIST

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Thanks to these generous businesses, foundations and parishes. MPA received \$142,658 during 2019 in sponsorships and grants.

## **Businesses**

ARCO Construction Co.  
Deb Stevenson Group Inc  
FEO LLC  
Hot in The Kitchen  
Integrity Real Estate LLC  
Karcit LLC  
Melissa Carlton Agency  
Midwest Series of Lockton Companies  
Moneta Group  
Parkside Financial Bank & Trust  
Stifel  
Temporiti Consulting  
The Gentry's Landing

## **Foundations**

Adorers of the Blood of Christ  
Broader Vision for Schools in Africa  
CPPS Heritage Mission Fund - Dayton, Ohio  
Charities Aid Foundation of America  
Daughters of Charity  
FHC Foundation  
Franciscan Sisters of Mary  
Greater St. Louis Community Foundation  
Henry E. Niles Foundation, Inc.  
John & Susan Dewan Foundation  
School Sisters of Notre Dame  
Sisters of Charity of Cincinnati  
Sisters of Mercy of the Americas  
Sisters of St. Dominic  
Sisters of St. Joseph of Carondelet  
Sisters of the Most Precious Blood - O'Fallon, Missouri  
The Frank Pernell Foundation  
The Trio Family Foundation of St. Louis  
Woodard Community Service Charitable Fund

## **Parishes**

Good Shepherd Lutheran Church  
Mary, Mother of the Church  
St. Simon the Apostle Church  
Unitarian Universalist Congregation

Does your company match donations? Microfinancing Partners in Africa can provide you with all the needed documentation to make sure your matched gift impacts our mission.

# FUNDERS LIST

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Microfinancing Partners in Africa relies on the generous support of donors to fund its partner projects in Africa. Through their deep generosity, MPA donors secure the possibility for our partners to rise out of poverty with dignity. With your support, we can get one step closer to ending poverty.

In Africa the Big Five game animals are the rhinoceros, leopard, lion, elephant, and Cape buffalo. The term was coined by big-game hunters, and refers to the five most prized animals in Africa. We gratefully acknowledge MPA's following donors—our "Big Five."



## **KIFARU (\$20,000+)**

Dick and Nancy Arnoldy  
Jeff and Rebecca Cook  
Byron Moser and Janet Eto  
Thomas and Kelly Pollihan  
Joseph and Mary Stieven  
Richard and Suzanne Schultze  
Garrett Balke Trust



## **NYATI \$1,000-2,499**

Jean and Richard Ameduri  
Michael and Gayle Ashley  
Brian and Kathleen Bauer  
Rhonda Belue  
Mary Lou Bennett  
Kay Bidingier  
Robert Biggs  
Craig and Jill Bridell  
Frank Matula and Leslie Conway  
Laura Curran  
Bradley and Bryn Danneger  
James Eder  
Hillary Elfenbein  
Fr. Timothy Foley  
Charles and Corinne Galli  
Micky Goldstein  
Jim and Mary Grundel  
Wesley and Katie Hamer  
Jim and Lisa Hannon  
Thomas and Marilyn Keeline  
Robert Powers and Mary Kellogg  
David Kirchner  
Andrew Kogan and Linnea Kirke  
Barry and Debbie Koenemann  
Don and Maria Kukla  
Larry and Dot LeGrand  
Christy Cammarata and Misty Likis  
Julia and Steven Long  
Denny Maggos  
Oscar Marx  
Michael and Mary McMurtrey  
Suneal Menzies  
Fr. Brad Modde  
C. Austin and Sally Moore  
William and Margaret Moskoff  
Stephen and Tina O'Rourke  
Zach Pals  
Cameron and Dana Pinzke  
Marietta Riehemann  
Michael and Sara Robbins  
Tony and Eva Roeschlein  
Mary Salois  
Frank and Lisa Sanfilippo  
Thomas and Gina Schlatter  
James and Mary Shepardson  
Fr. Paul Sheridan  
Anita and David Steck  
Marty and Karen Stein  
Francis and Ruth Stroble  
Patricia Talley  
Wayne Taylor  
John and Katie Temporiti, Jr.  
Dianne and Gene Unverfehrt  
John and Joan Vatterott  
John and Nancy Wagner  
Bob and Peggy Wieck  
Gary Wolff



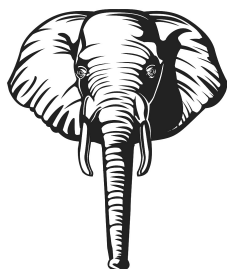
## **CHUI \$10,000-19,999**

Diane Allen  
Stephen and Diane Holste  
Constance Lohr  
Sharlene Teefey, MD  
John and Karen Temporiti  
Ray and Laurie Van De Riet



## **SIMBA \$5,000-9,999**

John Shearburn and Annette Allen  
John and Amy Barnerd  
Steven and Mary Frank  
Christopher and Peggy Gale  
Bruce and Gloria Holland  
James Huff  
Phil and Cis Merkel  
Joseph and Elizabeth Pomerence  
Al and Marsha Rheinacker  
Thomas and Nancy Schaeffer  
Nick and Jennifer Tompras  
Nancy and Stan Wieberg  
Charles and Joyce Woodard



## **TEMBO \$2,500-4,999**

Patricia Martens Balke  
Matt Bukhshtaber  
Michael and Joyce Bytnar  
Mark and Heather Cammarata  
Gail and Walter Cammarata  
Elizabeth and John Cole  
Joseph and Charlene Connolly  
Rebecca Conroy  
Fr. Bob Gettinger  
James and Shanta Keeven  
Kevin and Tracy Klebe  
Susan Kohl & Rosemary Denson  
David Murphy  
Meg Newberry  
Jill O'Connor  
James and Carol Prag  
Julie and William Shearburn  
Linda Sramek  
Richard and Sheila Stein  
Michael Temporiti  
Kelsi Travis  
Jessamyn Trocio  
Carla Valenti  
Anthony Waskiewicz  
Julie Gundlach and Daniel Young

# LETTER FROM THE FOUNDER

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Dear Friends,

It was a wonderful year!!

I am reminded of this quote which helps me reflect on our year at MPA.

*Gratitude makes sense of our past,  
Brings peace for today,  
And creates a vision for tomorrow.*  
- Melody Beattie

**"Gratitude makes sense of our past"** We are so grateful to you, our supporters, donors, friends! You made it a very good year. We are reaching more families in Africa; more people have supported us; more people are learning about Africa; Women for Women is going strong; we have added new members to our "Sandals on the Ground" (MPA's native staff in each country); and most importantly, lives/ families/ women and children are "changed for the better" because of you.

My thanks also to our Board of Directors, our Religious Advisory Board, our volunteers, our staff and the dedicated work of Heather Cammarata, our Executive Director.

**Gratitude "Brings peace for today"** At MPA, we often say, if you can feed your family, provide safe shelter, and send your children to school – peace can happen. Being self-sufficient leads to dignity for self, service to others, and nonviolence in our world.

**Gratitude "creates a vision for tomorrow."** At MPA our belief is that everyone has the right, the will and the capacity to direct their own future. Is it "crazy" to dream of a world

where there is no extreme poverty, or is it "crazier" not to dream it is possible? As we dream, we continue our "hand up" from poverty to possibility by growing the programs we already have in Kenya, Uganda, Tanzania, Democratic Republic of Congo – and possibly reaching out to new countries.

Knowing also how important education is – especially higher education – to change reality, we are reaching out by helping with scholarships. In the application for scholarships, one of the important microfinancing questions we ask the applicants is how they plan "to pay it forward."

Their answers indicate their gratitude for the opportunity and their unwavering, selfless dedication to make a better life happen for others.

I'd like to conclude with the words of Janet Bett, one of the original beggars in Jamii Bora who now serves as a social worker in the slums in Nairobi,

*"Don't feel sorry for us. Invest in us!"*

With hope,

*Sr Antoinette Temporiti, CPPS*

Toni Temporiti, CPPS  
MPA Founder



## UNIQUE WAYS TO GIVE

### DONATE MONTHLY

Build to a big impact over time. Join our "Tembo Circle" – set an amount to automatically contribute each month. Like an elephant ("tembo" in Kiswahili), our monthly donors never forget to offer a hand up.

### HOST A FUNDRAISER

Invite friends, family, and colleagues to support your own way of fundraising for MPA (car wash? spaghetti dinner? personal 5k? birthday donations in lieu of gifts?). Contact us for ideas and steps to set up your own campaign page.

### LEAVE A LEGACY

Making a planned gift through your estate, IRA or stock account is a special way to support MPA and to leave a lasting legacy. Like the vast and long-standing baobab tree, a legacy gift continues to give life to these projects.

### LEVERAGE MATCHING PROGRAMS

Double your impact to those in need by checking with your employer if your gift is eligible to be matched. Please let us know what we can do to provide the necessary information to your employer.

### DONATE IN HONOR

Honoring or remembering a loved one through a donation to MPA is an especially meaningful way of paying tribute to a special person. Select from a variety of impactful gifts to change a life in Africa.



MicroFinancing Partners in Africa is a GuideStar Platinum member. A GuideStar Seal of Transparency indicates that a nonprofit has provided key information in its Nonprofit Profile. By providing up-to-date information, nonprofits allow potential donors and funders to make educated decisions about the work they do to make the world a better place.

## LOOKING AHEAD

## UPCOMING EVENTS

**TRIVIA NIGHT**  
NOVEMBER 14, 2020



**WOMEN FOR WOMEN**  
DECEMBER 1, 2020



**15TH GALA & AUCTION**  
APRIL 24, 2021

