

MICR FINANCING PARTNERS IN AFRICA

ANNUAL REPORT 2021

FROM THE DIRECTOR

Dear Friends,

The year 2021 marked MPA's 15th year of empowering families in Africa struggling to rise out of extreme poverty. The work has been a life-changer, not only for the people we serve, but also for ourselves. We could not be more grateful for this opportunity to connect, celebrate, and make a difference.

Fifteen years ago, Nintendo released the Wii gaming console; Google bought a new company called YouTube; Pluto was downgraded from a planet to a dwarf planet; Barry Bonds broke Babe Ruth's home run record; and MPA was gearing up to send \$10,000 in funding to its first partner in microfinancing.

You as donors responded generously. With your help, we expanded our impact by bolstering grassroots organizations. Even our branding grew up. Here is a look at our logos over the course of these 15 years:



Vierofinancing Partners in Africa

MICR FINANCING PARTNERS IN AFRICA

In 2021, Amazon acquired MGM Studios; the Braves won the World Series; NASA landed the Perseverance Rover on Mars; gas cost \$3.40 per gallon; and MPA's lifetime funding to partner organizations exceeded \$4.6 million. Thanks to you, thousands of families have embraced the hope of a hand up and have shared their success within their communities. You made this impact possible.

We still have many people to reach with the hope that a bit of credit brings. We are grateful to have you by our side—connecting, caring, and making a difference.

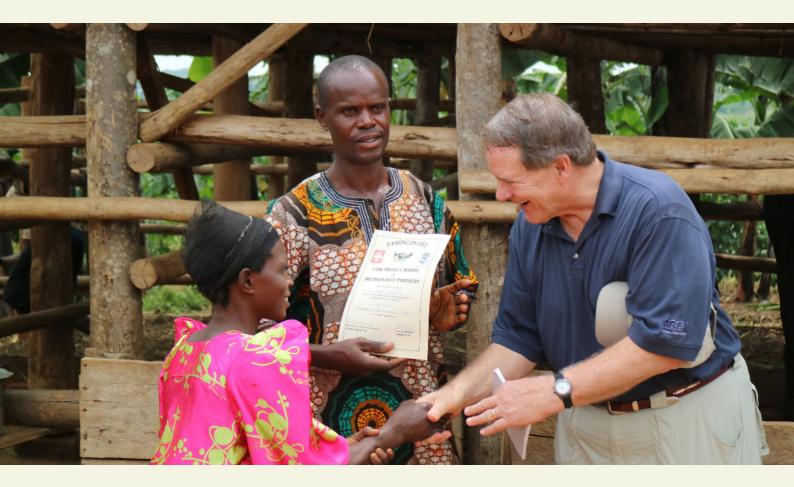
Thank you,



Della Camarla

HEATHER CAMMARATA executive director

A TRIBUTE BUT NOT A FAREWELL



"Thank you for giving me this opportunity to help others." This was Dick Arnoldy's response when I asked him in 2008 to join the board of directors of Microfinancing Partners in Africa (MPA). I was so delighted when he said "Yes!" Mutual friends had told me about Dick's generosity. His enthusiasm to be part of MPA has been a blessing these last 14 years. Board members and Staff have witnessed how Dick uses so many opportunities to help others.

As a board member, Dick has served as both treasurer and chairperson. Compelled to connect directly with our African partners in MPA, Dick has made eight trips to Africa with MPA – and he cannot wait to go again!

I would like to quote the words of Bishop Desmond Tutu, which describe Dick's approach to helping others:

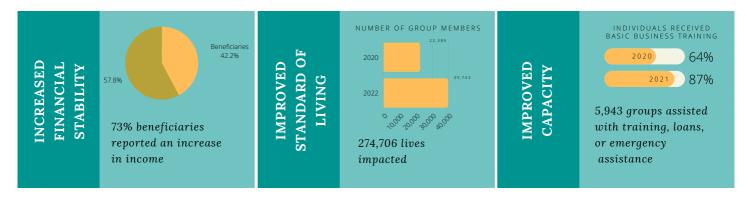
"We need to stop just pulling people out of the river. We need to go upstream and find out why they are falling in."

Dick, thank you for helping us to focus on what is happening upstream and for searching for ways to keep our brothers and sisters in Africa from falling into the river of poverty. It is with deep gratitude that we recognize all you are for MPA today and will be in the years to come.

Dick has helped all of us discover why people are falling in – and addressing those causes. We thank him gratefully.

- Sister Toni and MPA's Partners, Staff and Board

PARTNER SUCCESS IN 2021



The pandemic created not only a worldwide public health emergency, but it also imposed massive economic cost, especially in highly informal economies where we serve. Containment and mitigation measures brought production and consumption to a halt and induced economic decline. These measures reduced the financial efficiency of microfinancing groups and informal markets. At the same time, however, as groups worked together to address their problems, their social interaction improved. Among our 13 partner organizations, the number of group members rose from 22,389 in 2020 to 39,743 in 2021! Lending rates mediated the relationship between the impact of COVID and microfinancing productivity. Groups had a loan repayment rate of between 69-89%! 2022 is going to be a year of recovery for most, but MPA partners get into the year having strengthened their capacities to expand economic opportunities at every level, creating jobs, strengthening livelihoods, and improving their standard of living.

Change is happening on the ground; the numbers are telling us that little by little despite the challenges of the pandemic, lives are improving. The MPA team is also improving and changing programming to ensure that we are making the most of the resources we have. Our support for communities at the forefront of their own development has always been backed by evidence-based programs developed in partnership with communities impacted by poverty and a robust accountability system. As the groups grow and become more established, it has become necessary to also have an equally robust method of not only measuring impact over time, but also weaning off groups which are now out of extreme poverty and viable on their own. MPA has developed graduation criteria for our groups in line with what success looks like.

Graduation Criteria

AT LEAST 80% OF GROUP MEMBERS

- Have ability to pay for school fees
- Have savings account with 3+ months of expenses
- Have an income over \$60USD/ month



EACH GROUP MEMBER HAS:

- At least 2 meals a day
- Access to clean water
- Protein at 1 meal a day
- Separate sleeping areas for children and parents



THE GROUP IS SUSTAINABLE WHEN:

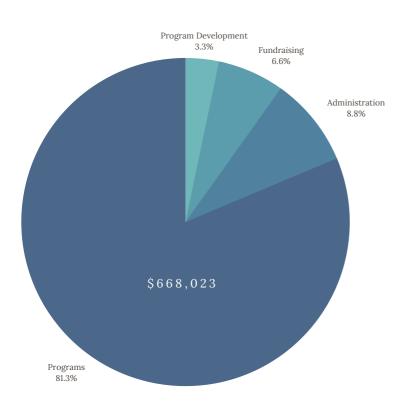
- Group has enough assets produced to provide loans for current membership
- All members meet the improved standard of living and financial stability criteria



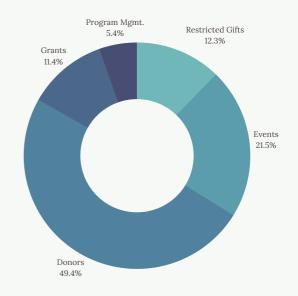
FINANCIAL OVERVIEW

Throughout 2021 MPA spent \$821,241 on qualified microfinancing programs and projects. All of these recipients throughout Africa thank YOU for making their dreams of lifting themselves out of extreme poverty a reality.

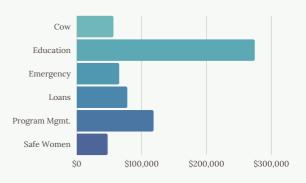
2021 EXPENSES



DONATIONS RECEIVED



PROGRAM ALLOCATION





\$820K

given in 2021 to further our mission in Africa.

COW PROGRAM GROWS

The leaders of the Mityana Cow Project continue to attribute their rapid success to the mentorship and hands-on training they received from elders of the self-sustaining Masaka Cow and Livestock programs. Now the Mityana Cow Project leaders are creating new leaders among the highly engaged farmers in their groups. The enthusiasm and organizational skills being developed are creating a foundation for future success.

The Mityana program also benefits from being in areas populated by farm communities. The families have opportunities to learn from and support each other, thus developing long-term social relationships.





HOPE HAS A NAME: KYEYUNE ROSE

Kyeyune Rose, a resident of Murundu village, Masaka district, is one of the beneficiaries of the original MPA Cow Project. Since receiving her cow in 2018, Rose has been able to witness increasing development. She happily says, "Since 2018 so much has been achieved. Now I am a housewife who can earn some income from home. I am able to have high crop yields during harvesting. All this has happened because of my first cow!"

The cow so far has calved three times, bearing two heifers and one bull. Rose is able to sell 10 liters or more of milk every day, providing a profit of at least 300,000 Ugandan Shillings (about \$83 USD) each month. From the savings and animal manure, Rose is also able to support farming in another garden further from her home. This garden produces high yields of bananas, beans, groundnuts, and cassava. Nearer her home, she raises coffee and bananas.



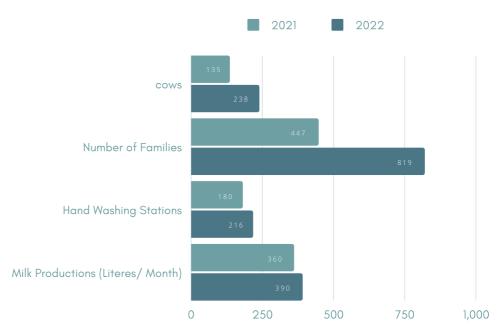
COW PROGRAM

Our flagship program continues to grow and expand to new regions in Africa impacting more communities.

The Mityana Cow Program is supported by partnerships with MPA, Gotta Have Hope, and the Mityana Diocese. In 2021, Mityana added 12 new groups with 378 new families, an 83% increase in membership since last year. All of the farmers have completed their intensive training program and built their cow sheds which are required for all farmers before they can get a cow. They will continue to receive training and support from the project trainers and leadership.

DEFINING SUCCESS

The success of this program can be measured not only by the increase in the number of families having a cow but also by other metrics which improve life for families. These metrics include things like the number of home sanitation stations, milk production each month and more.





LOAN PROGRAM

A culture of saving and investing in a small business can help a family raise themselves out of poverty. When several families work together, the impact is even greater. In 2021, MPA welcomed several new small loan groups under the mentorship of the Missionary Sisters of the Precious Blood (CPS) and other partner organizations.

+35

New Groups in 2021 joining the 13,500 existing loan groups 5-45

Group Members in each group working together 61%

of Group Members have savings started

Small businesses range from subsistence farming, to selling vegetables on a street corner, to raising chickens and selling eggs, to driving a motorcycle (boda boda). The groups are diverse; the work is hard; yet the spirit of community is strong.

ALWAYS LEARNING

The development of small groups within MPA partner Jamii Bora has faced desperate challenges during these long months of the pandemic. "But the poor, who have a Ph.D. in poverty, come up with brilliant ideas," says Jamii Bora founder Ingrid Munro. Pre-Covid, the Tumaini program insisted on a longer training program before street beggars got their first loan. Ingrid Munro adds, "We learned a lot during this crisis. Our new program is focused on learning as you take your first step in business. This practical on-the-job training of members who take their first small loan of \$10 USD can be more effective and positive."

A LOAN FEEDS MY FAMILY

Pendo Sharo Nyanda writes, "I am divorced and the sole support of my five children. I thank God that I could join the Imani group. I began saving. So far, I have built a shed for a cow; then I bought the cow so that I would have milk for my children. After I paid this loan, I borrowed again and got a pig. My next venture was to rent land for a garden where I am farming vegetables to sell and to have food for my family. With profit from my garden, I took another loan so I could sell vegetables in the market. I am able to support my children in school."

A LOAN FUNDS CHICKEN PROJECT IN ZAMBIA

"Our birds started laying 11 days after we received them. At first the production was irregular. After getting some professional help we are gathering a regular number of eggs each day. However, we have some breakage. We are appealing to the supplier for better and safer cages. Our major and best market has been the school tuckshop and local customers. We are learning better marketing practices so that our income covers the cost of the feed. We thank group members who rescued the situation of too many eggs in stock. Let's help each other market our produce so we can realize a profit from our chicken project."



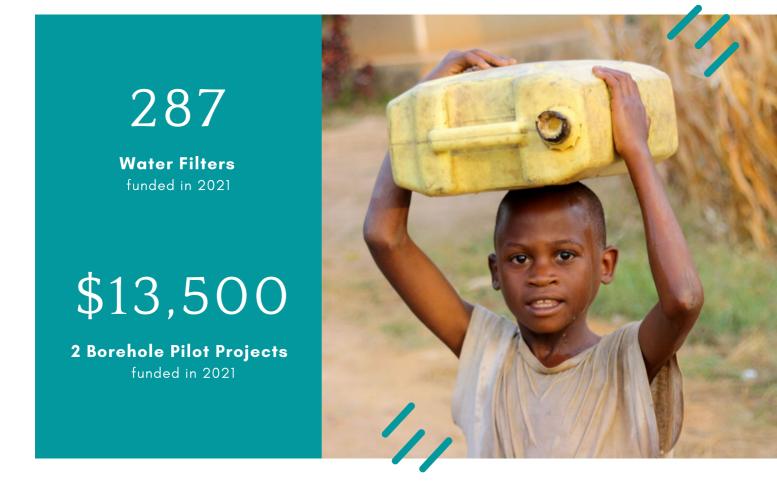
A LOAN HELPS WITH SCHOOL

John Bakari lives in Machui, Zanzibar. He shares, "My wife and I have four children. When I got my first loan, I bought a pig, reared it and then sold it for a profit. With the money earned, I took two of our children to school. I took a second loan, bought another pig, and now this pig is about to have its first litter. I am grateful for the support I have received."

WATER PROGRAM

Microfinancing programs and services can include expansion of access to clean water when this access incorporates key principles of microfinancing.

MPA strives to support access to clean water by supporting current partners' efforts: 1) to manage clean water as a group income project; 2) to find ways for their members to afford clean water via small loans or pay-it-forward plans; and, 3) to empower members to train others in the value clean water can offer in terms of improved health and increased financial stability.



In 2020, MPA's partners told us:

- Water is expensive for those living in extreme poverty.
- Water should be boiled, when there is no other option, to be safe to consume.
- Water often requires a walk of 5 km/3 miles or more.
- Water fetching is usually assigned to the young girls in the family.
- While many would welcome water filter technology to make water potable, almost all partners saw a primary need for access to any water at all, asking for boreholes.

In response, we undertook two pilot borehole projects to explore how MPA might expand our water program to include boreholes as well as water filters.

CLEAN WATER IS HERE!

PILOT BORE HOLE-KIZIRU

BUWEA (The Bukoba Women's Empowerment Association) in Tanzania proposed a borehole in Kiziru Village. The group invested the labor to support the borehole, and MPA funded most of the cost. In the process, the total costs increased from the original estimate of \$6,644 to \$8,057. This borehole is successfully producing water. BUWEA reports:

- This borehole serves community members from three villages. The rate of water flowing is good: one 20 liter bucket per 2 minutes.
- 35-40 people from different families collect water from this borehole each day. Each person takes two to three 20 liter buckets from the borehole.
- This project already shows positive impact on the community. The number of people suffering from waterborne disease will decrease or be eliminated totally.
- It is estimated that 345 families benefit from this borehole and will see improved health. The time formerly spent collecting water can be reallocated to either education or income-generating activities.

The Kiziru Village Group is committed to helping another group of BUWEA get started with a borehole project when the time comes. This will "pay forward" their living water loan.

PILOT BORE HOLE-KADIMA

Kadima Group in Zanzibar, Tanzania, a CPS Partner group, proposed a borehole in Machui. The group had already invested funding for water tank storage and had started digging a well. MPA funded the balance of the cost. The initial proposal was \$5,000, and the final total cost was \$4,417. This borehole is also successfully producing water. Kadima Group reports:

- This borehole saves the Kadima Group the cost of purchasing water, which they have had to do until now, to provide water for the pigs in their piggery projects.
- In addition to the 24 members of the Kadima Group, this borehole provides water for neighbors in the community who are now not only benefitting from clean water but also interested in learning more about microfinancing.

Kadima Group commits to helping another group on Zanzibar get started with a borehole project when the time comes. This will "pay forward" their living water loan.

Based on the success and lessons of these two boreholes, MPA's Board of Directors has approved an expanded Water Program to include water filters, boreholes, wells (where appropriate), and water harvesting supplies in 2022.



BUWEA MEMBER COLLECTS CLEAN WATER FROM NEW BOREHOLE



KADIMA'S BOREHOLE PROVIDING CLEAN WATER



MEMBERS PURCHASED WATER TANK TO PROVIDE WATER FOR MORE COMMUNITY MEMBERS



SAFE WOMAN PROGRAM

Our Safe Woman Program in Masaka, Uganda, helps mothers live and thrive via education and microfinancing.

Education for a Healthier Pregnancy, Labor, and Delivery

2021 4,856 WOMEN SCANNED 51 WOMEN REFERRED TO THE HOSPITAL TO DELIVER

Midwives diagnose high-risk obstetric conditions that place a mother's life at risk. Midwives at each of the 18 village health centers (VHCs), each equipped with an ultrasound machine, have been trained to identify three high-risk obstetric conditions that would mandate referral to a health facility with an obstetrician.

Midwives educate mothers about obstetric fistula (caused by obstructed labor—the baby gets stuck in the birth canal) and the importance of planning ahead to travel to deliver at the VHC.

Poverty Alleviation through Microfinancing

2021 18 VHCS EACH HAVE 2 GROUP INCOME PROJECTS 1046 POST-FISTULA WOMEN HAVE RECEIVED PIGLETS 495 POST-FISTULA WOMEN HAVE RECEIVED A SMALL LOAN FOR AN INCOME PROJECT

VHC staffs teach impoverished mothers-to-be microfinancing and piggery management. They share piglets with these mothers so they have income to pay for their healthcare and transportation to get to the VHC. VHC staffs support this effort by operating piggery projects and rentals of rooms, tents, and chairs.

MPA teaches microfinancing to post-fistula women (mothers who have undergone repairs of their obstetric fistulae) to provide a means of financial security through the piglet income project and through traditional microfinancing small group opportunities.



FACT:

Too many Ugandan mothers die in childbirth because poverty, lack of education, and remote distance from medical facilities impede their access to proper health care.



SR. BARBARA MOORE SCHOLARSHIP



Sr. Barbara Moore, CSJ, who was on the Religious Advisory Board of MPA before she retired, was always very passionate about the Safe Women Program. In 2020, MPA launched a scholarship program in Sr. Barbara's name that provided three months of advanced obstetric training. To date, three sonographers have been trained and an additional three sonographers will be sent in 2022.

EDUCATION PROGRAM

RISE ' UP!

Across the border from Kenya in Morogoro, Tanzania, Mother Paula Vocational Training Center welcomes rural adolescent girls from the surrounding community. Teen mothers also receive grants for scholarships. The young women's training and the school's syllabus incorporate microfinancing and financial literacy as well as other life skills to prepare them to be productive citizens. By giving these girls a chance, we address poverty indicators such as child marriages, early and/or forced marriage which all act as barriers to their success.

204

students funded with MPA scholarships for tuition plus expenses in 2021

\$265 average scholarship

Looking Into Our Future

It is almost beyond cliché to say, "Children are our future," yet it is also arguably one of the most accurate statements. This "future" is built by doers, and our partners have been doing this one child at a time! For more than 30 years, Precious Blood Children's Family Center in Kenya has been a part of that growth by rescuing homeless children living on the streets of Nairobi, in the slums, and in Kawangware District. They are provided a safe living environment, counseling, psychosocial support, food, an opportunity to detox, and an education. In some cases, children are even reunited with their families. With support from our funding partners, in 2021 the Center received grants to make available masks, sanitizers, food, educational supplies, and school fees. With this support, the Center continued to provide a safe livable environment for the children and caregivers. With the grants, microfinancing education and projects were introduced to assist school alumni, foster families, and families within the rehabilitation and reunification program as a way of addressing one of the biggest causes of the problem of homelessness- poverty. In the past year numbers of street children have increased in Kenya and its slums due to deepening poverty. Most of these children are vulnerable to sexual exploitation and child labor in return for food or clothes, making the assistance provided here more critical. The Center assisted 204 children between ages 5 and 18. Of this number 67 students passed the first step program from the rehabilitation center to high (boarding) school. 28 students (16 Boys & 12 Girls) were accepted into College or Vocational Schools!

In 2020, its first year running as a pilot, MPA Scholarships assisted 87 students. In 2021, we increased the numbers served to 204 students across seven partners! All of these students have mentors supporting them, listening and giving directions, as well as incorporating microfinancing in age-appropriate ways as a foundation for entrepreneurship in the future!

WE THANK OUR INDIVIDUAL FUNDERS

Microfinancing Partners in Africa relies on the generous support of donors to fund its partner projects in Africa. 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 & Nancy Arnoldy Jeffrey & Rebecca Cook Alexandr Demchuk Walter Holmes & Virginia Melenez Richard & Suzanne Schultze Dr. Sharlene Teefey



CHUI \$10,000-19,999 Diane Allen Patricia Martens Balke, PhD Margaret Deleon Barbara Groneck Matthew & Erin Ingold Ray & Laurie Van de Riet Joseph & Mary Stieven Sr. Paulette Weindel Sr. Caroljean Willie, SC



SIMBA \$5,000-9,999 William & Donna Bradt Nancy Inman & Rudi Cavataio Mary Frank Christopher & Margaret Gale Mike & Julie Geiger Fr. Bob Gettinger Timothy & Kathryn Halisky Joanne Hallenbeck Bruce & Gloria Holland Alejandro Kabiling Philip & Cecilia Merkel Geraldine McManus Joseph & Elizabeth Pomerenke James & Carol Prag Thomas & Nancy Schaeffer Thomas & Gina Schlatter Larry & Beverley Schnurbusch John & Mary Strysik John & Karen Temporiti John & Katie Temporiti



NYATI \$1,000-2,499

David & Ann Marie Altomare Michael & Gayle Ashley Noel Barrett Clarice Baum Marjorie Beane Rhonda Belue Mary Lou Bennett Kay Bidinger Genevieve Bimslager & S. Deirdre Sandstrom Mark & Heather Cammarata Christy Cammarata & Misty Likis Raymond Christopher John & Elizabeth Cole Denise Coughlin Christopher & Laura Curran David Danis Bradley & Bryn Dannegger Carolyn DeGreeff Patricia Dinneen David & Patricia Drury **Richard Eads** James E. Eder Stanley Erb Rev. Timothy Foley Al & Liz Gallegos



ТЕМВО \$2,500-4,999

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Edward & Paula Gaven Jim & Mary Grundel Norman & Dolores Guittar Gerry & Linda Hatcher Jim & Lisa Hannon Virginia Heagney & Jim Tobin Carl & Tara Hogan Joseph & Linda Kaiser Mary O'Brien Kautz Thomas & Marilyn Keeline Mary Kellogg Denise King Gary & Virginia Kirwin Steve Long Todd Macke Norman & Marian Mandy James Martin Leslie Conway & Frank Matula Domenick & Teresa Micillo Fr. Bradley Modde Justin & Shannon Morgan C. Austin Moore Patrick & Elizabeth Moore Gerry & Pat Nathe Mary Lee Moser & Karl Newmeyer Edward & Meredith O'Connor

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WE THANK OUR ORGANIZATIONAL PARTNERS

Foundation and organization support is more important than ever in helping MPA realize its mission. We want to pass on to you the many expressions of gratitude we have received from our partners in Africa. In a very trying year, you have been terrific.

We make every effort to acknowledge your contributions accurately and completely. If you discover an error or have a question about your giving, please contact us.

Adorers of the Blood of Christ AJH Foundation ARCO Business Services, Inc. **ARCO** Murray ARCO National Construction Co. Aurora Sports Ventures, LLC Benevity Community Impact Fund Bright Funds C.A.P.S. Inc. Digsbot Inc. Dymatize **FHC Foundation** Franciscan Sisters of Mary Good Shepherd Lutheran Church Gotta Have Hope Hayden Family Foundation Holland Construction John & Susan Dewan Foundation Laura Slay & Associates Legacy Appraisals and Consignments Mary Mother of the Church Moneta Group Network for Good

Parkside Financial Bank & Trust **Renaissance Charitable Trust** Salvus Inc. SC Ministry Foundation School Sisters of Notre Dame Simmons, Hanly, Conroy Sisters in Community Sisters of Charity Sisters of Mercy of the Americas Sisters of St. Joseph of Carondelet Sisters of the Most Precious Blood, O'Fallon Soltis Family Trust St. Mary's Institute of O'Fallon Stifel Summit/Gateway Payables The Frank Pernell Foundation Trio Foundation of St. Louis Unitarian Universalist Congregation Ursuline Provincialate Vario Philanthropy Wong Family Foundation Woodard Community Service Charitable Fund

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

WAYS TO GET INVOLVED

To learn more, contact MPA at info@microfinancingafrica.org. We'd love to hear from you and share ideas about how to get involved.



GIVE MONTHLY

A little can go a long way! Giving even \$5 a month can supply a family with clean water.

LEAVE A LEGACY

Make a planned gift through your estate, IRA, or stock account. It's a special way to leave a lasting legacy.

GIVE AN ALTERNATIVE GIFT

Who needs more clutter or one more silly gift? Go to microfinancingafrica.org to give an "alternative gift" to someone. A cow or a pig is a great way to show you care!

SET UP A BIRTHDAY FUNDRAISER ON SOCIAL MEDIA

Using Facebook's fundraiser function is easy — and a great way for others to honor your birthday!

HOST A "SUNDOWNER"

Invite friends and family over for an introductory presentation from MPA, snacks, and camaraderie.

JOIN OUR WOMEN FOR WOMEN GROUP

Partner with like-minded women, pooling monthly donations to support our female-based programs.

SUPPORT WITH AMAZON SMILE

Amazon takes 0.5% of each eligible purchase and donates it to a charity of your choice. Set up on Amazon, or ask us how!

LEVERAGE MATCHING PROGRAMS

Double your impact by checking with your employer to see if your gift is eligible for matching.

2021 Board of Directors

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FOUNDER'S STATEMENT

"Do your little bit of good where you are; it's those little bits of good that overwhelm the world." - Desmond Tutu (1931-2021)

Dear Friends,

On my sabbatical to Africa in 2003, I had the honor of meeting and working with Desmond Tutu. I remember him saying: "You stand out in the crowd only because you have these many, many carrying you on their shoulders."

MPA is carried on your shoulders.

Our "Give A Hand Up" philosophy stands out, as we seek to "help someone else become their own hero" by bringing their family out of poverty. Our values of transparency, our trips to Africa, our listening to the people, our belief in the goal of self-sustainability—these form the foundation of the changes that we see.

During the last fifteen years, we have had the privilege of seeing seemingly impossible things happening for our sisters and brothers in Africa: increased access to food, water, schooling, housing, medical help-- all the things that we want for ourselves. That is your gift through MPA to our sisters and brothers in Africa.

What started with a sabbatical trip to Africa, went from a dream to a reality, and became a passionate organization that for 15 years has helped people in Africa to bring themselves out of poverty, doing so **with your gift and your belief in them**.

Thank You! Asanta Sana!,



der antoinette Temporiti, CPPS

TONI TEMPORITI, CPPS founder



4949 COLUMBIA AVE ST LOUIS MO 63139 314.776.1319

ADDRESS SERVICE REQUESTED

HIGHLIGHTS OF WHAT'S INSIDE

CLEAN WATER PROJECTS GIVE LIFE

Our water program gave new life to communities with the gift of clean water.

UPDATES FROM OUR EXPANDED COW PROGRAM

With the success of our Cow Program, we've expanded to new regions of Africa. See how farmers are receiving a "living loan" as our program continues to grow.

CELEBRATING A LEGACY

Since 2008, Dick Arnoldy has served our partners in the most profound ways. Together we celebrate his legacy.





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

SUMMER CHALLENGE MATCH FOR WATER PROGRAM

JULY 1-AUGUST 31, 2022

WOMEN FOR WOMEN NETWORKING EVENT

NOVEMBER 29, 2022

AFRICAN GALA SPRING 2023

Stay tuned for more events throughout 2022 by visiting our website microfinancingafrica.org