

MICROFINANCING PARTNERS IN AFRICA



ANNUAL REPORT
2022



FROM THE DIRECTOR

Dear Friends,

2022 marked MPA's Sweet Sixteen—our 16th year of lifting up people struggling to rise out of extreme poverty by giving them a hand up through small loans, cow projects, access to clean water, safe woman/health programs, and education. For sixteen years, we have partnered with you, our generous donors, in building sustainable ways to extend a bit of credit. For sixteen years, we have partnered with wonderful grassroots organizations whose existence revolves around empowering those in extreme poverty.

For sixteen years, we have come to understand that microfinancing theory, when put into practice, means so much more than dollars and cents. Over this time, we have seen that the best practices of microfinancing—insisting on saving or investing as a first step, clearly communicating repayment terms, and expecting members to repay in some material way—can be applied effectively to cows, water, health, and scholarship programs.

We have come to appreciate that microfinancing is the mustard seed of hope. It starts small—some of our members receive a first loan of \$10.00 USD to start a small income project. And then it grows and grows, and grows. A young mother joins a savings group of other young mothers, and together they encourage each other to save a little at a time. When she has \$5 saved, she can borrow \$10. She will pay a small amount each week until the loan is repaid. She used that \$10 loan to buy potatoes and sell them for \$20. She'll use the profit to feed herself and her children and put what is left in her savings. When she has \$10 saved, she can borrow \$20 and buy more potatoes at a better price. Her small income project, her savings, and her hope will grow. She will plan for the future, think about tomorrow, and gain confidence in her capacity to provide for her family. In short, she will change her world. This is HUGE.

We are so grateful!



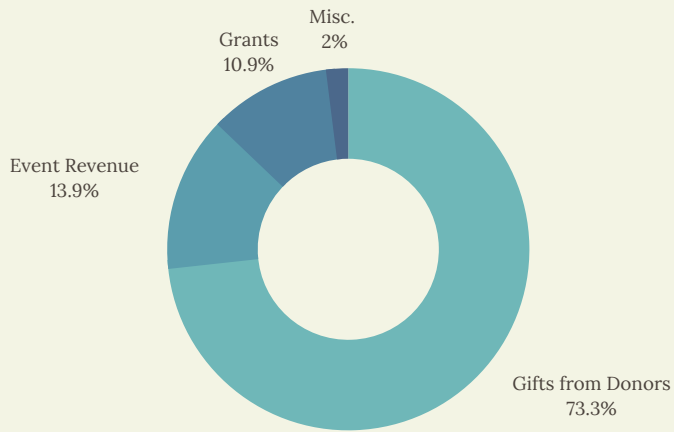
HEATHER CAMMARATA

EXECUTIVE DIRECTOR

FINANCIAL OVERVIEW

2022 REVENUE SOURCES

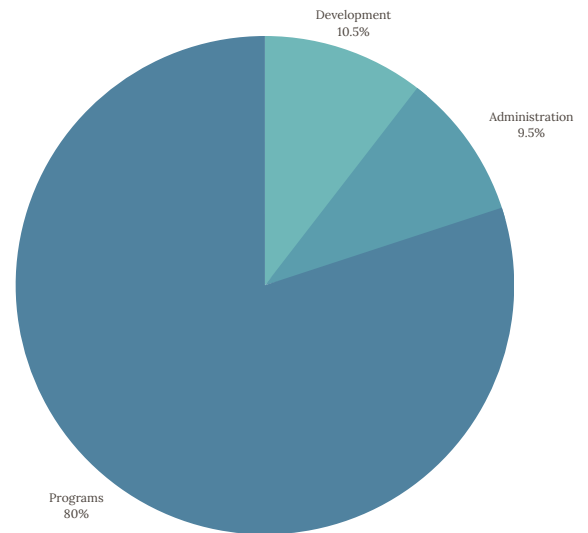
\$1,162,739



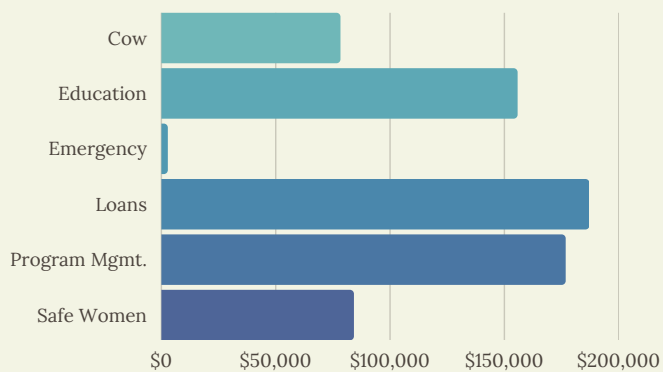
Throughout 2022 MPA spent \$929,339 to fulfill the mission of delivering impactful microfinancing programs and projects. These recipients throughout Africa thank YOU for making their dreams of lifting themselves out of extreme poverty a reality.

2022 EXPENSES

\$929,339



PROGRAM ALLOCATION



\$929K

expended in 2022 to further our mission in Africa.

11%

Increase in program spending over 2021.

PROGRAM OVERVIEW

The areas and communities where MPA works are generally underserved and confront numerous intertwined challenges, making it difficult to address any one crisis in isolation. Extreme poverty can have profound effects on access to health, education, and clean water. Not having access to clean water increases the risk of disease, malnutrition, and lowers school attendance. Our programs, therefore, aim to address all these challenges to ensure the success of our communities. Overall, each of our programs is designed to:

- Improve standard of living
- Increase financial stability
- Strengthen capacity

The graph on the following page shows the continuing success of our programs. In 2022, 100% of the 39,743 members in MPA microfinancing groups, had access to loans. A staggering 71% of these members report making profits in their income-generating businesses, up from 44% in the same period in 2020. There is an increase in the number of members with businesses and savings. When members are making profits and saving, they are better able to feed their families, pay for education, and access healthcare—all of which ultimately improve their standard of living.

IMPROVED STANDARD OF LIVING

- FOOD / DIET
- HYGIENE AND SANITATION
- WATER ACCESS
- HOUSING IMPROVEMENTS



INCREASED FINANCIAL ABILITY

- FINANCIAL MANAGEMENT
- TRAINING
- SCHOOL FEES
- SAVINGS
- BUSINESS GROWTH
- EMERGENCY RESERVES
- SPECIAL OCCASION RESERVES



INCREASED CAPACITY BUILDING

- BUSINESS SCHOOL (CONTINUED EDUCATION)
- LEADERSHIP

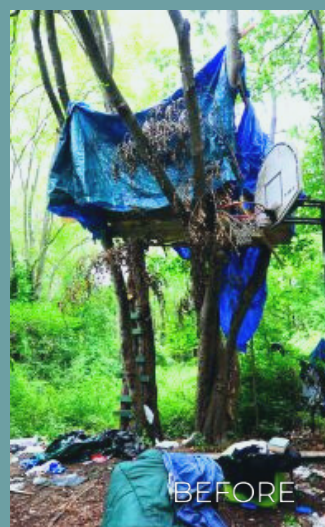


TRUE IMPACT

Meet Leo and Lydia who, after being evicted, were homeless, jobless and malnourished. Leo and Lydia were living on the streets of Mombasa, Kenya, with their four children ages 2, 7, 13, and 14. Their "home" was a sheet hung over a tree where they kept all their belongings.

Nine months ago, Leo met and joined an MPA group of men who called themselves "the old man's group," who shared the heavy burden of providing for their families. As an MPA group, the men were learning how to save and run a business.

Now, within nine months, Leo has moved his family into a safe dwelling; his children are in school; and Lydia has joined a women's MPA group. Inspired by her husband, Lydia is receiving training and will soon start her own small business with a microfinancing loan.



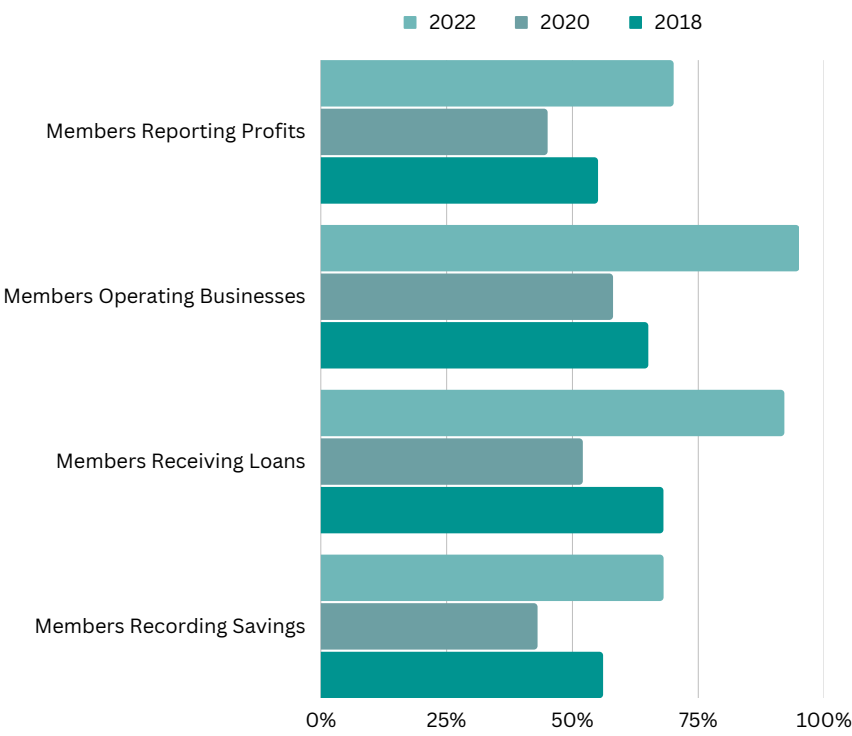
"Today, I am a happy man since my dream came true. Now I have a place to call home thanks to MPA."
-Leo, age 35

DEFINING SUCCESS

LEVERAGING LOCAL RESOURCES TO BUILD CAPACITY OF OUR MEMBERS

In 2022 we prioritized building and strengthening the capacity of our partners and members through continued education and training. We designed the MPA training programs to address the unique challenges faced by the people in the groups, taking into consideration the diversity of people's cultures, traditions, resources, language barriers, and varying levels of literacy. Our training involves the use of local resource persons trained by MPA, who speak the language and are giving sequenced trainings tailor-made for each group. These local MPA trainers have reached 699 participants in trainings with newer partner groups in Kenya, Mombasa, Zimbabwe, Zambia, and the refugee and host communities in Northern Uganda.

INCREASED FINANCIAL STABILITY



TO DATE:

2,583

cows funded and passed on.

1,275

Water filters distributed.
11 boreholes established.

11,335

ultrasounds performed.
2,299 post-fistula women
received pigs or alternative
project funding.

39,743

members in microfinancing
groups assisted.
274,706 lives impacted!

1,003

Small scholarships given.
13,560 groups trained across
6 countries.





LOAN PROGRAM

Microfinance loan programs are a powerful tool in breaking the cycle of extreme poverty, offering opportunities for individuals and communities to generate sustainable income and achieve financial stability.

Microfinance loan groups can be a powerful tool for financial inclusion, particularly for people who lack access to traditional banking services. By pooling resources and offering a support system, these groups can help individuals start or grow businesses, improve their livelihoods, and achieve financial stability. Our microfinance loan groups are typically small groups of individuals who come together to access small loans to finance their businesses or personal projects. Most of these smaller groups belong to umbrella bodies or are affiliated with one of our partners on the ground who helps with administration, monitoring and evaluation, and financial accountability.



SMALL STEPS TO CHANGE!

Not all loans are given in cash. As a new member, Mama Lembisa found herself in need of start-up funds. She requested and was given a chance to get juice from the umbrella group coordination shop to pay later. She orders her drinks at zero deposit, sells them for a profit, and, at the close of business, goes in to pay what she owes. In so doing, the umbrella group is helping her to slowly raise enough money through her profits to eventually get a cash loan. It's not a quick process, with many small-step changes having been made. The dedication and hard work is evidence of intangible collateral that yields an increase in tangible savings.

HOW DOES A SUSTAINABLE LOAN PROGRAM WORK?

The formation and structure of a loan group are essential to the success of microfinance, as all members comply with the same guidelines and work together harmoniously to achieve their financial goals. Below is an outline for how our loan groups are formed and the expectations of each individual member.



Group Formation and Membership

- First, a group of individuals is formed, usually consisting of 5 to 20 members.
- These members often come from the same community or neighborhood and share a common bond, such as a similar occupation or interest.
- Once the group has formed and has been in existence for more than 6 months, it can apply to be a member of MPA.

Loan Application

- These loans are typically small, starting as low as \$10 and averaging \$100, and will be managed by the group.
- Members can use the loans to start or grow their businesses or for personal projects approved by the group.

Saving & Group Guarantee

- To qualify for a loan, a member is required to have savings, and the other members of the group must be able to guarantee each other's loans.
- This means that if one member is unable to repay a loan, the other members of the group are responsible for repaying it on the member's behalf.

Loan Disbursement


- Once a loan is approved, the funds are disbursed to the borrower who is responsible for repayment.

Group Meetings

- Members of the loan group typically meet regularly (weekly or monthly) to discuss loan repayment, business progress, and other relevant topics in support of each other.
- Training and advice on financial management and business development also happen at these meetings.

The background of the page is a photograph of a busy outdoor market. In the foreground, there's a wooden stand with a large metal bowl filled with white, fluffy items, possibly cotton or wool. Behind it, a stall displays various goods including tomatoes, red and green bottles, and other market items. A person is partially visible behind the stall. The scene is set in a street with buildings and colorful fabrics in the background.

THE TRUE IMPACT OF A LOAN

A circular inset photograph shows a woman standing in front of a white building. She is wearing a red sleeveless top and a long, patterned skirt. She has her hands on her hips and is looking towards the camera. The building behind her has some text on it, including "M-P" and "Oran".

"When we work together, anything is possible." This is Mama Gizelle and her daughter Agathe's mantra. The two are members of Lisanga group which forms part of CPS Congo's Umbrella group. Together they borrowed money and built a commercial structure where they use 2 of the rooms for their own businesses and lease out the rest. Agathe uses her space to sell alcoholic drinks in bulk to other traders and small shops. In addition, she sells cassava flour. Mama Gizelle sells cell phones, cell phone accessories, cell phone lines and plans. Gizelle and Agathe jointly borrowed \$5000 to start their project and have since paid it back in full! Being parents, both feel that they have achieved the initial goal they had when they joined the microfinancing group because they have succeeded in sending their children to school. In addition, they both have bank accounts and savings. They succeeded in moving from small income-generating projects to being suppliers and owners of a commercial building. "You invested in me and my daughter, and in doing so, in my grandchildren. That one step of joining Lisanga group was a step for my whole family," says Mama Gizelle.



COW PROGRAM

In many rural areas of Africa, livestock farming, particularly cow rearing, offers a promising income-generating opportunity for farmers. The cows provide a steady supply of milk which improves nutrition and can be sold to a local dairy for profit.

Passing On and Passing On!

The Cow Project, begun in Masaka, Uganda in 2009 continues to grow. MPA extended the Cow Project to the Diocese of Mityana in Central Uganda in 2019 through the combined efforts of Microfinancing Partners in Africa (MPA) and a companion group, Gotta Have Hope, located in Kansas City. By the end of 2022 the diocese has received 399 original cows as living loans.

Mentored by the MADDO Staff of the Masaka Diocese, Mityana set a 10-year goal that by 2031 every farmer in Mityana who could sustain a cow would have one, either an original or a pass-on. The diocese is well on its way. Five parishes have received cows to date, and 34 dairy farmers' groups have been formed across the five parishes. A total of 399 in-calf heifers (363 originals and 36 pass-ons) have been given out.

Besides giving out cows to farmers, the Mityana program implements a number of training and development activities:

- Farmers are organized into groups and trained in group dynamics.
- Village savings and loan associations (VSLA) are nurtured. Members can save and take out small loans to establish income-generating projects.
- Standards are set for home hygiene and sanitation.
- Farmers are encouraged to drink milk.
- Household income improves by selling coffee, milk and cow dung.
- Farmers receive training to mitigate the effects of climate change.

The 2022 work of preparing farmers in Madudu Parish culminated on February 5, 2023 at a ceremony officiated by the Bishop Zziwa and attended by Sr.Toni Temporiti and the MPA visitors.



ONGOING TRAINING FOR PROGRAM STRENGTH

In 2022 the Madudu Parish in Mityana Diocese, Uganda, was selected as a beneficiary of the MPA Cow Project, with the aim of improving the livelihoods of its community members. To ensure a successful implementation, eight groups were formed, consisting of a total of 203 members, who underwent comprehensive training in various aspects, including agriculture, animal husbandry, hygiene and sanitation, and cow care. In February 2023, once the training and farm improvements were successfully completed, 125 cows were distributed to the group members, coinciding with a visit from Sr. Toni Temporiti and the MPA travelers.



FOOD SECURITY WORRIES ARE NO MORE!

Kintu, a resident of Buwunga sub-county in Masaka district, has experienced remarkable improvements in his family's standard of living through the Cow Program. Since receiving a cow in 2020, Kintu has witnessed increased crop yields, thanks to the application of animal manure, resulting in higher harvests and better income from the sale of crops at their local market.

The family now enjoys food security throughout the year, with an abundance of crops such as coffee beans, vanilla, bananas, cassava, beans, and sweet potatoes. Kintu expresses his gratitude to the Bishop, MPA, MADDO Dairies Ltd, and the project's support in transforming lives within the Masaka Diocese.

The Cow program truly has changed the trajectory of his life!



GENERATIONS IMPACTED

In the fall of 2022 Fr. Thomas Sserwadda, a priest from Masaka, Uganda, came to study theology at St. Louis University. He introduced himself to Sr. Toni saying, “I am a son of a cow.” His parents, Josephine and Peter Lubyayi were among the first families to receive an MPA cow in 2009. From the sale of milk and other income-generating projects that followed, they were able to send all seven of their children to school, including university. The cow supported Fr. Thomas throughout his seminary training. While in seminary he shared what he learned about good farming practices with his fellow seminarians.

After completing doctoral studies in the USA in Theology and Music, Fr. Thomas looks forward to returning to Uganda to continue teaching in the local seminary and spreading the good news about microfinancing. He also takes back with him the friendships he has made with MPA.

Fr. Thomas shared that his family’s cow gave birth to a female which was passed on to another farmer. The pass-ons have continued to the sixth generation. And the family now has 5 cows on their farm along with a piggery and a large chicken coop. They sell coffee, harvest water, and use biofuel for cooking and light in the home. They hire day laborers, creating good jobs for other people in the neighborhood. Microfinancing works. In a recent video, Fr. Thomas’s parents sent their thank you for all the hard work MPA does to make the Cow Project possible.

HEALTH PROGRAM

Limited resources and inadequate infrastructure make access to healthcare services a significant challenge in Africa's poorest communities. Effective health programs can help improve access and promote better health outcomes in these underserved areas.

From 2014 when this project was just a discussion around the study table with the late Bishop John Baptist Kaggwa, we have moved from imagining a better world for post-fistula women, to making it a reality! In Uganda, the problem of fistula primarily affects women who have experienced prolonged and obstructed labor during childbirth. If the mother survives, often a tear/fistula occurs which allows urine and sometimes stool to leak uncontrollably from the woman's body.

Fistula is a devastating condition that can lead to chronic pain, infections, social isolation, and even death. In Masaka, Uganda, where we work, women who suffer from fistula often face stigma and discrimination from their communities, leading to further social isolation and economic marginalization. Women in this community who received corrective surgery still experienced the social and economic effects.

The Safe Woman Program was designed to address not only the causes but the economic and social effects.

Under the program, post-fistula women were given entry into the informal market by enrolling in the Piglet Project. After completing training, beneficiaries received a female piglet along with 6 months' worth of feed and medication. Initially, they chose 2 friends or neighbors who would help them with their piglet. When it farrowed, these 2 would get a piglet each. This ensured not only economic empowerment but social reintegration. As the numbers grew this component changed to the beneficiary giving back directly to the project. Over time, those who could not rear a piglet were given funds to start an alternative project within a pre-existing table-lending group of women with income-generating projects.

A LOOK AT OUR PROGRAM'S GROWTH

60 Post-fistula women entering the program get a female piglet with agreement to pass-on 2 once it farrows

POST FISTULA WOMEN PROGRAM

FEB. 22

2014



AUG. 12

2018

19 Post-fistula women get funding for alternative projects in groups

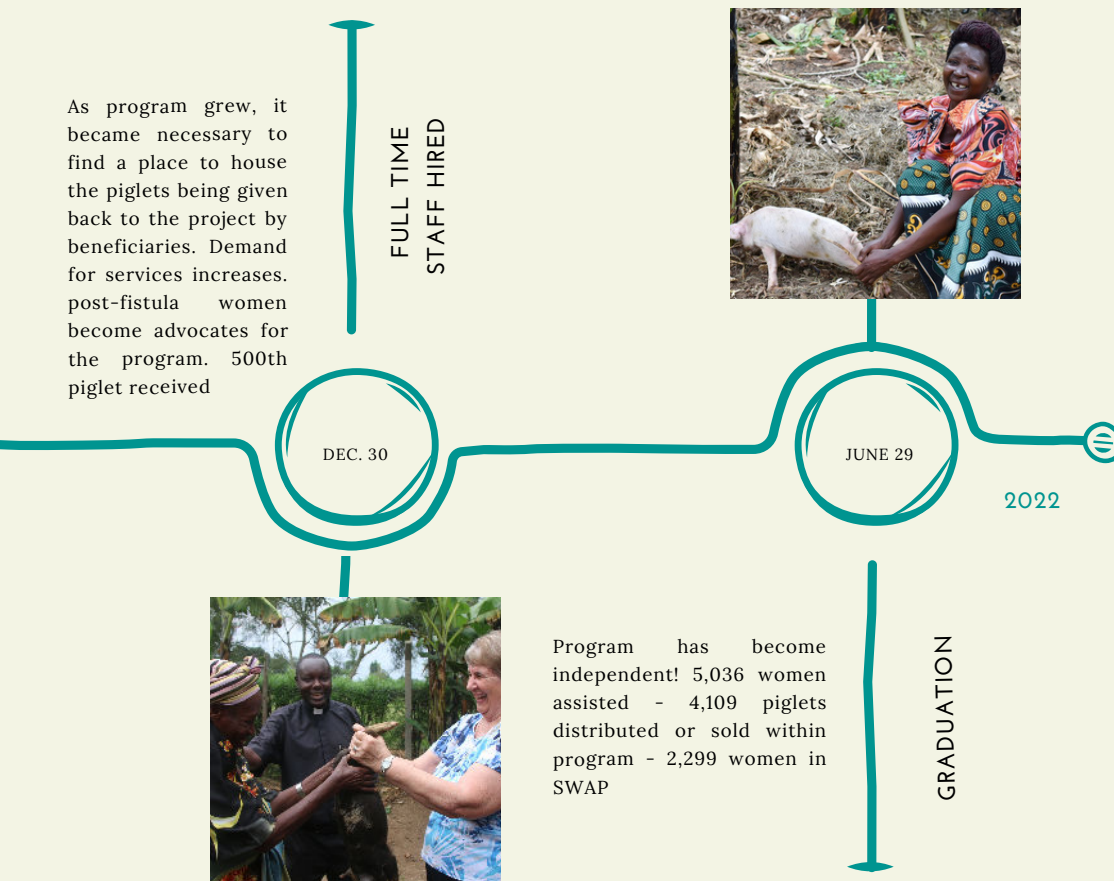
SAFE WOMAN ALTERNATIVE PROGRAM (SWAP)

POST-FISTULA PROJECTS BECOME SELF-SUSTAINING

As of December 2022, the Post-Fistula Projects have graduated and are self-sustaining. From 2014 to 2022, the projects have implemented successful piglet and alternative project models that can be replicated elsewhere.

To date, 1,001 post-fistula women have received a piglet. They have passed on 3,108 piglets for the benefit of other women or the project. Thanks to the Safe Woman Alternative Project (SWAP), 2,299 post-fistula women have joined microfinancing groups. In total, 5,036 post-fistula women have been empowered.

The program operates a fully functioning piglet farm/breeding center as well as a process for SWAP members to retire their loan obligations. The income back to the project pays for local staff salaries, vehicle maintenance, outreach, and education. Most importantly, the project can self-generate funds to welcome more post-fistula women to join the project.



Education + Microfinance = Better Health

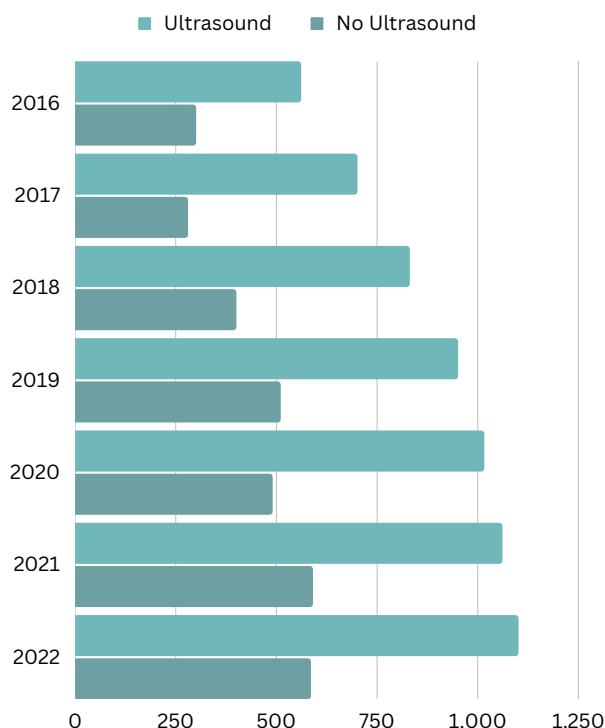
The Safe Birth Project was born in 2016 when Bishop Kaggwa tasked Dr. Sherry Teefey, Professor of Radiology at Washington University, to address the challenge of obstetric fistula in Masaka, Uganda.

In the rural districts where we work, village health centers (VHCs) have skilled midwives, but only 44-53% of mothers are delivered by a skilled birth attendant. Why is this? There are many reasons, including access to healthcare resources, lack of education, poverty, and remote distance from healthcare facilities. These barriers were outlined by the World Health Organization (WHO) in 2019.

The Safe Birth Project uniquely brings together ultrasound, obstetric fistula education and microfinancing to address these challenges. After a year of planning, which included discussions with Mindray North America who partnered with us, the Safe Birth Project was launched in January 2017. As of January 2023, we have placed portable ultrasound machines at 22 VHCs. Midwives at each VHC were trained to diagnose three high-risk obstetric conditions that would mandate delivery at a medical facility with an obstetrician. - abnormal fetal lie, placenta previa (obstruction of the birth canal by the placenta) and twins. A midwife was also trained as a sonographer and now provides remedial training to the midwives in basic and advanced ultrasound and works with the midwives to educate mothers about the cause of obstetric fistula and the importance of delivering at a VHC.

Our data show that the program has been successful. The introduction of ultrasound has motivated mothers to come to the VHCs for antenatal care compared to VHCs without an ultrasound machine (graph 1). In fact, between July 2021 to June 2022, 11,335 ultrasounds were performed and high-risk conditions were diagnosed and appropriately managed or referred. Of the 297 who delivered in-hospital to date, zero experienced obstetric fistula.

AVERAGE ANNUAL VISITS TO ANTENATAL CARE SITES WITH ULTRASOUND VS SITES WITHOUT ULTRASOUND



However, many of our mothers struggled to pay their fees: this is where microfinancing comes in. In 2018, we introduced microfinancing to our VHCs and provided funds to develop microfinancing projects (piggeries, event rentals, or room rentals). Mothers were granted piglets (with an expectation of payback to the program) and trained in piggery management by our vet technician. Over time, the mothers realized profits and thus had the financial means to pay for their antenatal services and health care.

By the end of 2022, it was evident that midwives had embraced ultrasound, and it was now an integral part of antenatal care. We also visited mothers who had been granted a piglet and heard many success stories. We visited mothers who had begun second businesses such as animal husbandry (goats, chickens), coffee plantations or small retail businesses. The mothers could now pay for their health care, send their children to school, and buy food for their families. Despite COVID, drought, famine, and Ebola, our VHCs have persevered. We could not be happier!

A very special Thank You to Mindray North America; without their partnership and continuing support, this program would not exist.



A woman with dark skin and braided hair, wearing a blue patterned dress, is shown from the waist up, leaning over a large black pig. She is in a rural, wooded area with trees and dry ground in the background. A circular inset photo shows the same woman standing with a young child in a similar outdoor setting.

HOPE FOR THE FUTURE

Esther Namwanje, a 43-year-old woman from Kikaabya village in Uganda, faced a challenging life after losing her mother at 16 and being forced into a marriage. She suffered from an obstetric fistula during childbirth and endured neglect and inadequate medical care. Determined to find a solution, Esther sought help, received treatment, and joined a piglet project, which enabled her to generate income by breeding and selling pigs. With her newfound independence, she started a small business selling soft drinks. Esther's resilience and hard work paid off as she became a successful single mother and found happiness in a new marriage. Grateful for the support she received, Esther encourages other women with fistulas to seek treatment, expressing her gratitude to MPA.

WATER PROGRAM

Clean water programs can help provide access to clean water, which is crucial for promoting better health, reducing poverty, and ensuring sustainable development in communities.

Our Water program moved on top of the agenda in 2022. Our July challenge-match fundraising saw us hosting several events to raise awareness on our water programs and the economic cost of not having water. One such event was a viewing of Mojeri Coker's 2019 California Film Festival award-winning documentary *Pipe Dreams*. The film follows the life of a young man in Kenya who from a young age recognizes the importance of water and the economic cost of not having water available in his village. For 18 years he chases this dream until it becomes a reality! For MPA the documentary is very significant as it exemplifies the struggles most of the community members we serve face-just to get a clean glass of water, or to break the cycle of poverty when one crucial ingredient – water- is missing.

Our research tells us that, without water available, a typical village with 215 families will lose at least 430 productive hours fetching water. MPA supported the drilling and completion of 5 boreholes in Kenya, Tanzania, and Zimbabwe. Doing so assisted an estimated 1,075 families get access to clean water. In Mushasha Village, Bukoba, Tanzania, having a borehole drilled in the area meant reducing the distance one would walk to fetch water down from 3.12 miles to 0.31 miles.

In 2022, 396 water filters were distributed in Uganda, Zimbabwe, and Zambia. In addition to the obvious health benefits, water filters can also have economic and social benefits for the communities we serve. When people have access to clean water, they are better able to maintain their health, attend school, and work. These benefits can lead to improved productivity and economic growth, which can help to lift communities out of poverty.

11


Boreholes constructed

The Mushasha community recently received a borehole, providing them with access to clean water. This has significantly improved their health, reduced waterborne diseases, and empowered community members to pursue education and income-generating opportunities. The availability of clean water has fostered unity and cooperation within the community, ensuring that everyone can now drink safe water. The Mushasha water committee has implemented a plan to afford maintenance to ensure the borehole is sustainable.



A photograph of two young children standing at a concrete water pump. The child on the left, wearing a dark blue jacket and a red and black striped skirt, is holding a yellow plastic jerrycan. The child on the right, wearing a light brown shirt, is operating the pump handle. The background shows a dry, dusty landscape with some distant hills under a blue sky with light clouds.

CLEAN WATER CHANGES EVERYTHING

A circular inset photograph showing a borehole pump structure in a rural setting. Several people are gathered around the pump, and some are using containers to collect water. The area is surrounded by trees and vegetation.

In 2022, Star of Hope Children's Home, run by the Missionary Sisters of the Precious Blood (CPS), received a life-changing gift: the construction of a borehole. This valuable addition has granted the school access to clean water on a daily basis, ensuring not only safe drinking water but also the ability to prepare meals for the school children. The availability of clean water has significantly improved the overall well-being and health of the students, making a positive impact on their educational journey.

EDUCATION PROGRAM

Educators identify and award scholarships to students facing extreme poverty, provide them with mentors, integrate microfinancing into the curriculum, and guide them through pay-it-forward activities, thereby empowering them.

The distress and frustration of wanting a better life for your child and not being able to provide it can be mentally crippling. Parents may want their children to get an education, but if they do not have the resources to pay for school, many opt not to give their children false hope; they discourage them from going to school. Where there is no hope. There is no reason to try. MPA's scholarship program is offering that hope! Deserving parents enrolled in MPA programs are given an opportunity to have their child's school fees or educational needs met for a period, while parents build up their income-generating projects or businesses. Often at the beginning of the program, money generated from small businesses may not be enough to pay all the business overhead, reinvest, put food on the table, pay for healthcare, other emergencies, and education. The scholarship program offers one more reason for our partners to stay committed, work hard, and build stronger businesses.

Scholarship students from impoverished families may have the intelligence to change the destinies of their communities, but not the opportunity to enroll. Scholarships offer psychological assets to the parents: belief that a better future is possible; drive to work harder; and access to the means for their children to break the cycle of poverty.

In America, it is hard to imagine that a \$500 scholarship can open a pathway to a brighter future! On the other side of the pond, in Lusaka, Zambia, it proved to be a total game-changer! At just 16, Simon Chiseba knew all too well what it meant not to have the means to pay school fees. His parents separated when he was still young, and he began staying with his father and siblings. His father, a new member of a CPS microfinancing group, would struggle to keep him in school, at times enrolling him late, well after the academic year had already begun because he did not have the means to pay. Despite these challenges, Simon never gave up. The teachers at the school, recognizing his need, agreed to mentor him. They asked Sr. Anna Augustine Mberikwazvo to apply for a scholarship for his education. In 2020 Simon became part of the MPA scholarship program, initially receiving less than \$150 USD. The opportunity was not wasted on him. He worked extra hard at school and during the school breaks gave some of his time to helping the elderly and the CPS sisters in his community. Just a year and a half after the first scholarship, tragedy struck: Simon's

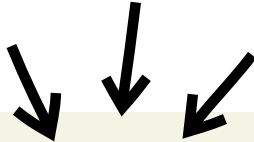
father passed away. This would have been the end of Simon's education, but through the scholarship program, today Simon is pursuing a degree in Computer Science at the City University of Science and Technology in Zambia. He was chosen as one of Zambia's top 50 best innovators nationwide and was invited to the State House to receive an award and recognition from Zambian President Hakainde Hichilema. Simon created software for what he calls the "Smart Plant Monitoring System" which is at the prototype stage. The software is designed to help small- and large-scale farmers obtain accurate environmental data to plant the right crops and plant varieties at the right time, considering the effects of climate change, the prevalence of drought, flooding, or soil saturation in the different regions. The App also utilizes drone technology which will help to monitor the crops, act as an early warning system, and provide accurate real-time solutions of what is needed until a successful harvest is achieved! This is the change an investment of \$500 in education can do not only for a family but for a community!



MPA SCHOLAR
SIMON CHISEBA

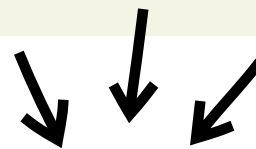
SCHOLARSHIPS MAGNIFY MICROFINANCING EFFECTIVENESS

To date, MPA has awarded 1003 scholarships to students in 6 African countries. That is more than 1000 lives who have been given a chance to break the cycle of poverty. 1000+ parents and scholars given a chance at :

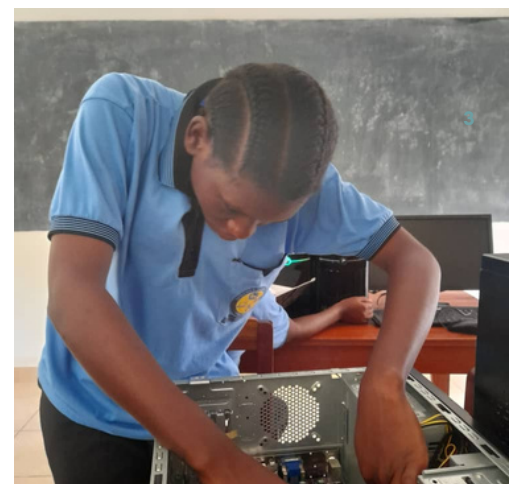


REDUCED POVERTY: Education is a powerful tool for reducing poverty and breaking the cycle of poverty. Our scholarships can cover the cost of tuition, fees, accommodations, books, and other educational expenses, thereby relieving students and parents of the financial burden that comes with pursuing education. With financial freedom, students can focus more on their studies and achieve better academic performance while parents grow their businesses. At the start of the MPA Scholarship program, only 9% of our group members reported being able to enroll their children in tertiary education. Presently our scholarships have significantly increased access to higher education for these members to 23%.

INCREASED SOCIAL MOBILITY: With improved education and training, individuals can access higher-paying jobs, better healthcare, and an improved standard of living for themselves and their families. Studies show that for every year a girl stays in school, she is more likely to earn up to 25% more for every year she completes of secondary school, reinvest 90% of her earnings in her family, be 3 times less likely to become HIV-positive, have a healthier family when she does marry, reinvest in her children's education, resist gender violence and become a force for change in her community (CAMFED).




EXPANDED OPPORTUNITIES: Our scholarships open up a wide range of opportunities that might otherwise be out of reach for many students, allowing individuals to develop skills and knowledge that can lead to better job prospects, higher income, and greater opportunities for personal and professional growth and better service for the communities. More children in one family can also access education. 100% of all midwives who received scholarships under the program are better paid compared to their counterparts.





EDUCATION PROGRAM IMPACT



Francis Chewe, a young man from Lusaka, Zambia, has a dream of becoming a physiotherapist. Despite financial constraints and having to drop out of school to take care of his siblings, Francis has not given up on his aspirations. When he couldn't afford to pay for his education at Evelyn Home College, he sought help and was referred to MicroFinancing Partners in Africa (MPA) for a scholarship. With the MPA scholarship, Francis is now able to pursue his studies and is set to complete his program in 2023. In his application, he expressed his gratitude for the opportunity and his commitment to giving back through charity work, particularly for children who have dropped out of school. Francis's determination serves as an inspiration, highlighting the potential of young individuals when given support to pursue their dreams.

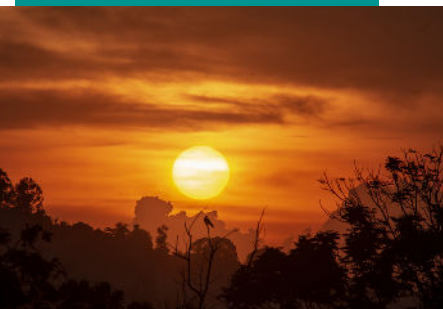
WAYS TO GET INVOLVED



Become an UpLifter – Monthly giving provides ongoing, reliable support for our programs, allowing MPA to plan and budget more effectively to make a greater impact. By joining the Uplifters Society, our monthly giving community, you can help create lasting change and make a meaningful difference in the lives of those in need.



Visit Africa – Experience the impact of our programs firsthand! We warmly invite donors and organizations to visit our programs and witness the transformative effect they have on individuals and communities.



Host or Attend a “Safari Sundowner” Gathering – Invite a small group of friends and family to gather at a location of your choice and have MPA staff join to present about microfinancing and the programs available to support. You’ll be amazed at what you learn, and each individual will leave inspired to get involved.



Explore Planned Giving Opportunities – Through the establishment of endowments, we are not only able to provide immediate support for program innovation and advancement, but also to ensure long-term sustainability and investment in the future. Sample planning giving opportunities include estate planning, life insurance, appreciated securities, gifts of cash, real estate and donor-advised funds.



Corporate Matching Programs – By checking with your employer to see if your gift is eligible to be matched, you can double the impact of your donation and provide greater support to those in need. We are here to assist you with any information needed to facilitate this process and maximize the impact of your generosity.

Don't feel sorry for us, invest in us!

-Janet



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FOUNDER'S STATEMENT

2022 was our “sweet sixteen” year at MPA. Our singing cows picked up on the theme as we celebrated.

We are sixteen, going on seventeen,
Totally awed by all
Helping our partners, giving them hands up
“Thank you” is now our call.

My friends, 2022 was a year of surprises and growth. Each of our seven partners in Africa reported significant improvements in their understanding of microfinancing.

- Our Sandals on the Ground continue to coordinate activities with each of our partners in Africa.
- Our Congo CPS Partner groups, under the leadership of Sr. Mary Paul Wamatu, developed a coordinating team on their way to becoming self-sustaining.
- In Northern Uganda, the Sisters of the Sacred Heart of Jesus and Mary and the Marian Brothers started many new groups among the refugees from Sudan.
- The Missionary Sisters of the Precious Blood (CPS) in East Africa led the way in establishing 12 new groups in and around the port city of Mombasa, Kenya. MPA started training on Zoom and with local leaders for the new groups in Mombasa and groups around Nairobi.
- The Cow Project moooved to the Diocese of Mityana, Uganda, and now has 363 original cows and 36 pass-ons.
- The Safe Woman program continues to empower women to live healthy and productive lives.
- New Groups in Zimbabwe and Zambia are getting on their feet and are looking forward to an MPA visit in 2023.
- Using ZOOM and local persons, training teams have been formed in Kenya, Uganda and Zimbabwe and Zambia. Bank books have been designed and distributed to group members. As they develop good business practices, groups are learning how to keep better records of their income and expenses, their savings, and their loans.

Here at home, parishes have raised money for pigs and cows during Lent. Our 2022 GALA at the Sunset Country Club resumed our in-person celebrations. The response to the Fund-in-Need was outstanding. Bishop Jjumba from the Diocese of Masaka, Uganda, came to visit and thanked MPA for all we do in his diocese. Our Challenge Match in late summer raised awareness of the need for access to water and featured the film *Pipe Dreams* by Mojeri Coker.

I am so grateful for this 16th year. And I appreciate your continued support in 2023.
Thank you.



Sr. Antoinette Temporiti, CPPS
TONI TEMPORITI, CPPS
FOUNDER

HIGHLIGHTS OF WHAT'S INSIDE

CLEAN WATER CHANGES EVERYTHING

One story of hope and how an entire children's center now has access to clean water each day.

PIGLET PROGRAM SELF-SUSTAINING

From its infancy to today, this program has grown to be a sustainable model that is now able to be repeatable. Read more!

CELEBRATING OUR WORK

Learn how you can leave a legacy and make an Impact changing lives 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

SUMMER CHALLENGE MATCH FOR HEALTH PROGRAMS

JULY 1–AUGUST 31, 2023

AFRICAN GALA

APRIL 13, 2024

Stay tuned for more
events throughout 2023
by visiting our website
microfinancingafrica.org

Scan me

