



MICROFINANCINGAFRICA.ORG



MICROFINANCING PARTNERS IN AFRICA

ANNUAL REPORT

2023

Our Mission

Microfinancing Partners in Africa 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 micro-financing programs in Africa.

Our Vision

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



"If you want to go fast, go alone, if you want to go far, go together..."

-African Proverb

**“Your support
inspires us to
dream bigger,
work harder, and
achieve more.”**



LETTER FROM OUR **BOARD OF DIRECTORS**

Dear Friends and Supporters,

2023 was a year of significant milestones and inspiring success stories for our partners in Africa. Our microfinancing initiatives have empowered countless individuals, providing them with the tools, training and support necessary to create sustainable livelihoods and achieve economic independence. Through the dedication and hard work of our partners on the ground, we continue to see remarkable transformations in the lives of those we serve. None of this would be possible without the generous support of our individual donors, corporate sponsors, grant-giving organizations, and volunteers. Your contributions truly make a life-changing impact each time you give. Because of your unwavering commitment, we have been able to reach more people, provide even greater opportunities, and deepen our impact for those in need.

To our individual donors, your personal sacrifices and dedication are the backbone of our success. We greatly appreciate you joining us on this journey, whether you are new to the organization or have been a partner for many years. We hope you will continue to offer a hand-up to those in need and spread the message of MPA's mission to others. To our corporate sponsors, your belief in our mission and your financial support have enabled us to scale our efforts and bring hope to many more communities. To the organizations that have granted us funds, your generosity has fueled our growth and allowed us to innovate and enhance our programs. Each dollar you give directly translates into improved lives and brighter futures for the people we serve. Thank you for being an integral part of this mission. Your support inspires us to dream bigger, work harder, and achieve more. Together, we are making a lasting difference.

With heartfelt gratitude,

Tyler Blickhan
MPA Board President



OUR MISSION **TOGETHER**

At Microfinancing Partners in Africa, "partners" means inclusivity and collaboration. We work alongside you, our generous donors, to maximize the impact of your gifts. By partnering with grassroots organizations, we support remarkable microfinancing initiatives that uplift communities.

Through these efforts, MPA reaches people facing the harshest conditions of desperate poverty and its associated challenges to health, community, and dignity. These individuals are not just beneficiaries; they are our heroes, inspiring us with their resilience and determination.

Our Unique Approach:

- **Microfinancing with a Purpose:** Some programs offer financial loans, while others use a pay-it-forward model to empower economic growth.
- **Commitment to Investment:** Every program encourages saving or investment, ensuring clear communication of repayment terms and offering training and support to overcome obstacles.
- **Community Empowerment:** Our goal is to enable communities to develop and implement economic solutions from the ground up.

we have distributed more than
\$1.1 MILLION
TO MICROFINANCE PROGRAMS



VISITING OUR PARTNERS

In 2023, we visited our partners in Africa for a total of six weeks. During our time there, we evaluated recent successes, explored opportunities for future growth and expansion, and troubleshooted challenges to ensure ultimate life-changing impact and poverty eradication. Capture the essence of our partnership through these beautiful photos.



Visiting Kenya and Uganda with MPA was a life-changing experience. I was in awe of the strength and determination of the people we met who wanted to better their living situation. After this trip, I can say that I truly believe that microfinancing is the key to ending poverty worldwide. - Lea Brinson

SUPPORTING THEIR WORK

There are so many memories, but I think the biggest takeaway from our time in Africa is that

IT DOESN'T TAKE MILLIONS OF DOLLARS TO LIFT PEOPLE OUT OF POVERTY.

It takes a belief in the dignity of each person and a hand-up, not a hand-out. People need to participate in their own development. Watching the absolute joy on the faces of the people who passed on a cow, as well as, on those who received it was a highlight of the trip. (among a hundred others!) - Sr. CJ Willie



Microfinancing offers people with limited resources an opportunity to take appropriate loans toward starting or growing a small enterprise. These small loans with low interest rates are often community-based and based on a person's ability to save.
- Sr. Janet Crane

STEPS TO **SUCCESS**

Our program's success is achieved through a series of sustainability steps within each initiative. These steps build upon one another, ensuring a long-lasting microfinance program that transforms communities.

Microfinancing

Local grassroots microfinancing organizations offer training, support, and a reliable method of saving, borrowing, and growing a business. Individuals begin saving or preparing their land.

Group Support

Small groups train together and support each other in planning their income projects.

Sustainable Impact

When the loan is repaid (or the living animal loan is retired by passing on an offspring), the income project grows in success. Savings grow while family nutrition, health, and schooling improve.

Transformation

People who have struggled have transformed themselves into donors and leaders, helping their neighbors, and solving community issues.





Partnering Together

THE DIFFERENCE IS **SUSTAINABILITY**

Microfinancing Partners in Africa understands that a person's exclusion from a role in the production of a marketable product impoverishes the person. An empty wallet or pocket is merely a symptom of this exclusion. A gift of cash may temporarily relieve the symptom, but it will not cure the condition. Participation in the production of valued goods and services is the cure for persistent poverty.

We focus on supporting organizations in Africa dedicated to sustainably uplifting communities out of poverty.

- When there are few businesses offering jobs, we help people create businesses.
- When there are no local lenders, we assist with loans.
- Where there is no business experience, we help with education and coaching.
- When the consequences of poverty, such as illness or alcoholism, threaten to undermine the young entrepreneur, we look for mitigating solutions.

MPA, in partnership with like-minded African organizations, works to help people in poverty begin businesses and, despite the endemic obstacles, succeed.



THE SUCCESS OF 2023

Over the past 16 years we have gleaned invaluable lessons from the communities where we work and changing lives for the better using these lessons and data continues to be the inspiration for change. In the six countries where we work, our commitment to capacity strengthening through training and education, improving financial stability and improving the standard of living has seen some scaling up of programs and adoption of best practices in poverty reduction through microfinancing. As a learning organization, our impact starts with asking the right questions and reimagining existing strategies as well as strengthening and replicating strategies proven to work.

Our Success in 2023:

Water program:

- More than 15,939 people gaining access to clean water
- Documented 69% reduction in water-borne illnesses in the targeted communities in Tanzania
- Increased time available for education and economic activities due to reduced time spent collecting water

Education program:

- 475 students receiving scholarships or educational support
- 75% Improvement in academic performance and graduation rates
- 6 Institutions receiving support for education for their students

Microfinancing loan program:

- 80% repayment rates across the groups
- 89% Increase in loan recipients
- 40,395 members in microfinancing groups sustained through the supported businesses



LOANS **PROGRAM**

STAR OF HOPE MICROFINANCING GROUP: A BEACON OF EMPOWERMENT AND ACHIEVEMENT

In Kenya, a remarkable story of stability, unity, and progress has unfolded through the tireless efforts of our Partner CPS East Africa through the Star of Hope Microfinancing Group. What began as a humble gathering of six determined individuals in 2016 has blossomed into a thriving community of 48 members, each committed to the vision of self-reliance and mutual support.

At the core of Star of Hope's mission lies a tangible goal: ensuring that at least 95% of its members own land. This ambitious target serves as a testament to the transformative power of microfinancing. In 2023, we are proud to report that an astounding 100% of Star of Hope's members have achieved this milestone, securing a piece of land to call their own.

The success of Star of Hope can be attributed to the group's steadfast commitment to saving and loaning, a fundamental principle of microfinancing the MPA way. Members created a stable financial foundation that allowed them to access loans when needed. This cyclical process of saving and borrowing not only builds individual financial security but also fosters a sense of community and shared responsibility. As members consistently contributed to the group's savings, they simultaneously increased their own financial resilience. The accumulation of savings served as a safety net during times of hardship, particularly during COVID-19 enabling members to weather unexpected challenges without falling into the trap of long-term debt.

The impact of Star of Hope's microfinancing model extends far beyond the realm of financial empowerment. By working together and supporting one another, members have forged an unbreakable bond of solidarity. They have become a source of strength, encouragement, and inspiration for each other across our 6 countries. In 2023 we celebrate these trendsetters and hope to celebrate many more going forward.

The Impact

8,143
Families Helped

49,858
People Served



BRIGHT FUTURE GROUP: EMPOWERING WIDOWS THROUGH MICROFINANCING IN ZIMBABWE

In the face of adversity and economic challenges, a group of ten widows in Zimbabwe embarked on a remarkable journey of resilience and determination. The Bright Future Group, established in 2018, stands as a shining example of how microfinancing can transform lives and communities, even in the most difficult circumstances.

Before joining forces, most of these women were struggling to make ends meet, relying on the support of our partner organization, CPS Zim Zam. However, their lives took a significant turn when they decided to unite and leverage the power of microfinancing. Through training, saving, and loaning, the Bright Future Group laid the foundation for a more prosperous future.

Their initial investment in a single peanut butter machine marked the beginning of an extraordinary journey. As their savings grew, they were able to acquire a second machine, expanding their production capacity and opening up new opportunities. Today, each member of the Bright Future Group has her own individual project, while the group project serves as a sustainability plan, ensuring their long-term success and independence from external support.

The impact of microfinancing on the lives of these widows cannot be overstated. In an economy like Zimbabwe, where economic instability and limited access to traditional financial services pose significant challenges, microfinancing has provided a lifeline. By pooling their resources, saving diligently, and supporting each other through loans, the members of the Bright Future Group have not only improved their individual circumstances but have also created a ripple effect of positive change in their community.

The group's success story is exemplified by their thriving peanut butter business. They have secured a stable market by supplying their product to schools and hospitals, where it is used to make nutritious porridge. This achievement not only provides a steady income for the group members but also contributes to the well-being of children and patients in their community.

Looking to the future, the Bright Future Group has set its sights on even greater horizons. They are actively working towards expanding their reach and supplying their peanut butter to supermarket chains. This ambitious goal is a testament to their determination, business acumen, and the transformative power of microfinancing.

The story of the Bright Future Group serves as an inspiration to women and communities across Zimbabwe and beyond. It demonstrates that with access to microfinancing, training, and support, individuals can break free from the cycle of poverty and build a brighter future for themselves and their families. By empowering women, particularly widows who often face significant social and economic challenges, microfinancing initiatives like those supported by Microfinancing Partners in Africa are driving positive change and creating lasting impact.





MORE ON MICROFINANCING SUCCESS

The Social Center Microfinancing Group, with 18 members, has been operating for six years and is currently active. They received a \$3,430 loan from MPA and required a one-time membership fee, with monthly savings contributions ranging from \$0.30 to \$6.00 and a 0.5% monthly interest rate. The average loan is \$833, limited to one per member at a time, based on twice their savings. Fourteen members have taken loans, though two have defaulted, and the loans typically take 1.5 years to repay. By the end of 2023, savings totaled \$4,210, and loans amounted to \$7,879. Currently, only \$139 is available for new loans, but the Social Center Microfinancing members would like to borrow more to continue to grow their individual businesses. There are many challenges, but Social Center Microfinancing members have diversified their income and increased their economic resiliency with projects like rental properties, mobile money businesses, plantations, and livestock ventures.





WATER PROGRAM

Over the years, MPA has transformed its water program from a narrow focus on water quality to a comprehensive approach that addresses the critical need for clean water access. Our journey has been guided by data-driven insights, recognizing that water scarcity affects education, health, and economic growth. Shockingly, Sub-Saharan Africa where we work, loses a staggering 40 billion hours annually due to water collection - equivalent to France's entire workforce laboring for a year! Women and girls are traditionally assigned the role of water collectors, and bear the brunt of this burden. Our commitment to data collection and analysis has deepened our understanding of water-related challenges faced by the communities we serve. Lack of clean water limits opportunities, especially for education and economic activities. Our response is a gift of opportunity, the opportunity to stay in school, start a business, food security, and healthier communities. A gift of time, which all collectively breaks the cycle of poverty!

While our research shows more and more the need to improve water scarcity, 2023 taught us that the quality of drinking water still poses a great threat to some of our Partners. Zimbabwe and Zambia faced a major cholera outbreak. The rapid spread of cases and deaths was alarming. However, collectively we were able to take swift action, allowing our Partner to distribute water filters. As a result, at least 80 families gained access to clean water. In Northern Uganda, over 273 water filters were distributed among refugees and host communities. MPA's expansion into new areas brings hope for cleaner, safer water.





REACHING NEW GROUND

In 2021, we piloted two boreholes, leading to seven more in 2022 and ten in 2023 across Kenya, Uganda, Zimbabwe, Zambia, Tanzania, and the Democratic Republic of Congo. These boreholes provide reliable access to clean water, improving crop yields, food security, and income generation. We've also begun mobilizing funds for irrigation projects, recognizing water's crucial role in agriculture.

As we move forward, MPA remains committed to creating lasting change. We'll continue adapting our programs based on community needs and data insights. Our comprehensive approach - addressing water scarcity, quality, and accessibility - paves the way for brighter futures in the regions we serve. All our boreholes are backed by our commitment to sustainability. Our Partners take steps to ensure that they can service and maintain the boreholes independently beyond the assistance of MPA!

The World Health Organization estimates that for every dollar invested in water and sanitation, there is an economic return of between \$3 and \$34!

“It was a big surprise for the new members in Izimbya (Tanzania) to see that the brown water they had been drinking can turn clear. Thank you, MPA, for the support.”



QUENCHING THIRST, CULTIVATING HOPE: THE MUNGWI BOREHOLE PROJECT

Mungwi, a small district in Zambia's Muchinga Province is very arid. With limited access to clean water, the community there was vulnerable to water-borne diseases and hindering their daily lives and economic growth. Recognizing the urgent need for change, the Mungwi Borehole Project was born. The project's innovative approach" Replace with -The project's approach centers around a dual-system borehole, using the power of both solar energy and electricity. By primarily relying on solar power, the borehole could operate consistently throughout the year. Only in times of inclement weather does the system switch to electricity, ensuring an uninterrupted water supply for the community After community consultation, the Mungwi borehole was cited in an area close to a nursery school and a feeding program for vulnerable children from the surrounding areas. The impact of the Mungwi Borehole Project has been profound. The area has become a hub of activity; not only does the community now have access to clean water, but they now have new opportunities for agriculture, as there is an irrigation project attached to the site. Through our microfinancing groups, women now have small troughs of land where they are planting vegetables for sale and substance. There are plans to have adult learning and training at the center because it has become a common meeting place.

A crucial component of the water project has been the collaboration and the power of collective action between the MPA, the partner, and the communities working together towards a common goal. As we reflect on where we started in providing clean water solutions, initiatives such as this one have shown that lasting change is possible when we listen, partner, and add best practices and innovative solutions to tackle the most pressing challenges and create lasting, positive change in the lives of those who need it most.

Looking ahead, we remain committed to building upon the successes like the Mungwi Borehole Project. We will continue to work hand in hand with communities like Mungwi, empowering them with the resources and support they need to thrive. Together, we will keep striving towards a future where access to clean water is not a privilege, but a fundamental right for all.

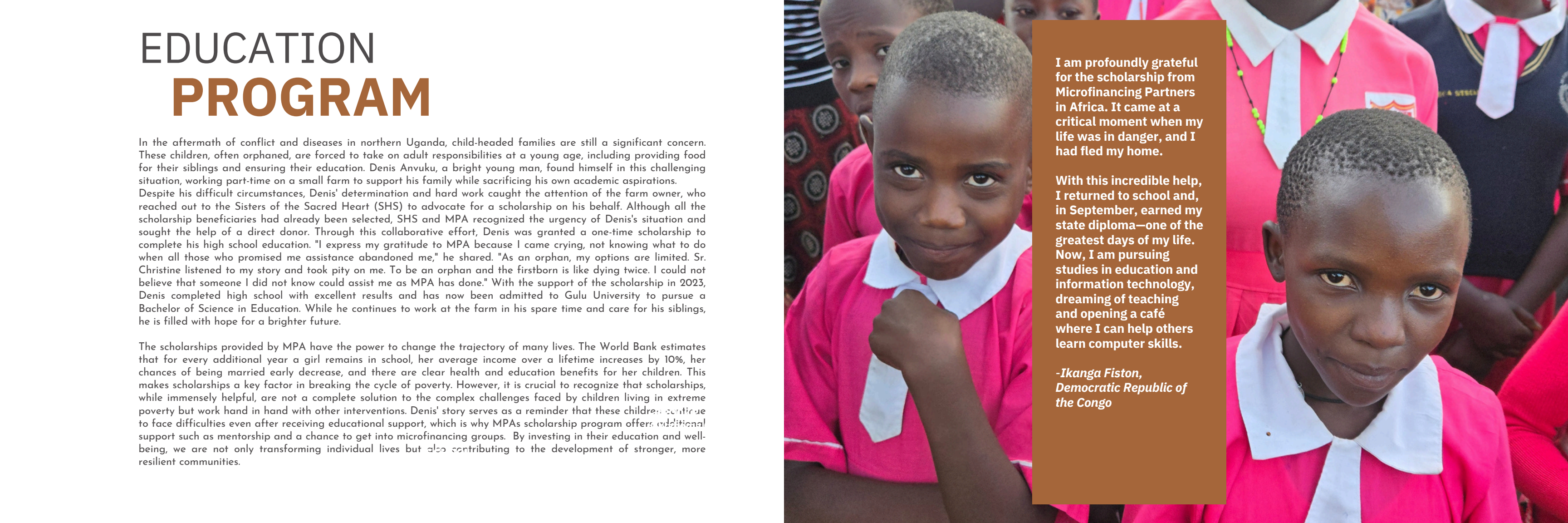


10 new Boreholes In 2023

EDUCATION PROGRAM

In the aftermath of conflict and diseases in northern Uganda, child-headed families are still a significant concern. These children, often orphaned, are forced to take on adult responsibilities at a young age, including providing food for their siblings and ensuring their education. Denis Anvuku, a bright young man, found himself in this challenging situation, working part-time on a small farm to support his family while sacrificing his own academic aspirations. Despite his difficult circumstances, Denis' determination and hard work caught the attention of the farm owner, who reached out to the Sisters of the Sacred Heart (SHS) to advocate for a scholarship on his behalf. Although all the scholarship beneficiaries had already been selected, SHS and MPA recognized the urgency of Denis's situation and sought the help of a direct donor. Through this collaborative effort, Denis was granted a one-time scholarship to complete his high school education. "I express my gratitude to MPA because I came crying, not knowing what to do when all those who promised me assistance abandoned me," he shared. "As an orphan, my options are limited. Sr. Christine listened to my story and took pity on me. To be an orphan and the firstborn is like dying twice. I could not believe that someone I did not know could assist me as MPA has done." With the support of the scholarship in 2023, Denis completed high school with excellent results and has now been admitted to Gulu University to pursue a Bachelor of Science in Education. While he continues to work at the farm in his spare time and care for his siblings, he is filled with hope for a brighter future.

The scholarships provided by MPA have the power to change the trajectory of many lives. The World Bank estimates that for every additional year a girl remains in school, her average income over a lifetime increases by 10%, her chances of being married early decrease, and there are clear health and education benefits for her children. This makes scholarships a key factor in breaking the cycle of poverty. However, it is crucial to recognize that scholarships, while immensely helpful, are not a complete solution to the complex challenges faced by children living in extreme poverty but work hand in hand with other interventions. Denis' story serves as a reminder that these children continue to face difficulties even after receiving educational support, which is why MPAs scholarship program offers additional support such as mentorship and a chance to get into microfinancing groups. By investing in their education and well-being, we are not only transforming individual lives but also contributing to the development of stronger, more resilient communities.



I am profoundly grateful for the scholarship from Microfinancing Partners in Africa. It came at a critical moment when my life was in danger, and I had fled my home.

With this incredible help, I returned to school and, in September, earned my state diploma—one of the greatest days of my life. Now, I am pursuing studies in education and information technology, dreaming of teaching and opening a café where I can help others learn computer skills.

*-Ikanga Fiston,
Democratic Republic of
the Congo*

SERVING A TOTAL OF

475
STUDENTS

Our goal in 2023 was to serve 250. We surpassed that goal and had a total of 475 students in 2023 which included not only children in primary and high school but students in colleges as well, including midwives, doctors, physiotherapists, and teachers. Additionally, success stories include a 98% pass rate for students in Southern Africa who took the standardized High School Exam



EMPOWERING
THROUGH
EDUCATION:
**MPA'S
JOURNEY
TO BREAK
THE
CYCLE OF**

poverty



In 2019, Microfinancing Partners in Africa (MPA) embarked on a transformative journey when we received significant grants to explore the integration of education and scholarships into their microfinancing programs. What began as a modest initiative to support girls in a vocational school in Poli Singisi, Tanzania, a school run by one of their group members in Zanzibar, has since blossomed into a comprehensive and impactful education program that is changing lives and communities. By 2022, more than 1003 students had benefitted both directly in the form of scholarships and indirectly through assistance given to institutions. In 2023, this number increased to 1478 including scholarships for teacher training, training for midwives, children whose parents are in microfinancing groups, orphans and vulnerable children, and generally children who would otherwise never have gotten a chance to get an education.

As MPA's education program has evolved, so too has the scope of our scholarships. From targeted, one-on-one assistance, the program now includes scholarships for caregivers in the health sector, teachers, and children whose parents are part of microfinancing groups. This holistic approach recognizes that education is a community endeavor and that by supporting individuals in key roles, the impact can be far-reaching. Moreover, MPA has extended its support to institutions such as trade schools, specialized schools for the vulnerable, and orphanages through educational grants. The impact of these investments is evident in the lives of countless individuals who have been given the opportunity to learn, grow, and thrive. The early days of the program saw the first few students receive assistance, and the results have been nothing short of inspiring. These pioneering beneficiaries have not only started their own businesses but have also returned to the institutions where they were trained, giving back to the next generation of learners. This cycle of empowerment and gratitude is a testament to the transformative power of education. When MPA went for a monitoring visit in Kenya, it was heartwarming to find that students who were initial beneficiaries of the program, were now also sponsoring others students' education- and in some cases teaching at those same institutions where they got scholarships. In Uganda, a student who received a scholarship to attend medical school is now working at a Health Clinic supporting MPA group members! The impact of just one scholarship to change the outcome of a whole community can never be overstated!

COW PROGRAM

WHAT DOES OWNING A COW MEAN?

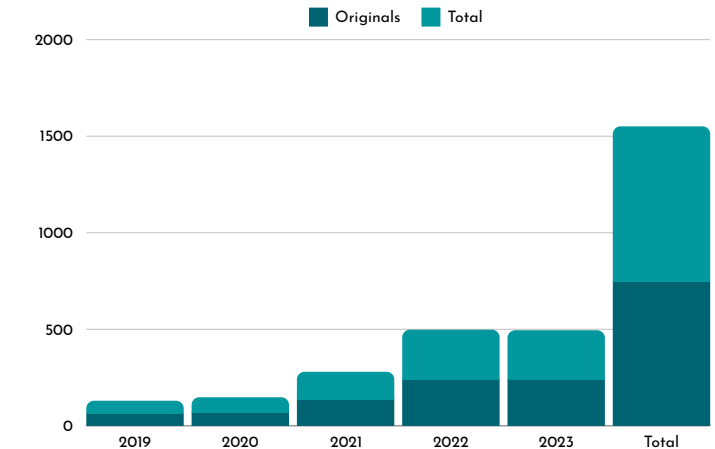
In most parts of Africa, cows serve as an asset, providing not only milk but also income, employment, and sustainable energy options for households. Their role in poverty reduction where a calf is passed on to another farmer has been one of MPA's most successful programs. In the first phase of implementation in Masaka, 62.4% of farmers successfully passed on a calf to a whopping 624 farmers who in turn also passed on a calf and so on. This project keeps giving and Masaka has quickly become sustainable without continued MPA support.



In terms of milk production, cows provide fresh milk daily on average, our farmers report producing between 18 and 24 liters, which is essential for nutrition, especially for growing children. That translates to 6.34 gallons of milk per day or approximately 200,000 glasses of milk in its lifetime. For most of our farmers, the surplus milk is sold, generating income for families. Owning cows allows families to diversify their income sources. Besides milk, cows can also provide other products such as meat, hides, and dung. In Uganda, where we work, over 50% of households depend on livestock for their livelihoods. Livestock farming provides employment opportunities and contributes greatly to household income. In addition, good-quality dung can be used for biogas production which is an eco-friendly energy source that can be used for cooking and lighting, reducing reliance on firewood and fossil fuels as well as manure.



Currently, the Cow program at MPA is mainly in Mityana in Uganda. Kiyanda Mityana Cow Program has been a transformational project not only boosting incomes but also fostering a sense of community integration, with members of all religions participating and working together with the core objective of improved Household livelihood, environment protection, and home hygiene improvement practices. Farmers in Mityana have gone a step further to also start microfinancing savings and loan groups and in 2023 had 8 registered cooperatives with 216 members. MPA has partnered with Gotta Have Hope which matches the number of original cows donated to the program meaning - double the farmers receiving and double the impact! A win-win situation for our groups! At the start of the program, MPA and Mityana set a goal of every farmer in the diocese getting a cow by 2031. Through this partnership, this goal is well within reach before 2031!



NABAGALA PROSSY, MATANJA ANTHONY, SSEBAGALA, NAKITEMBA PATUMAH,
SSEKIBUULE DOMINIC, NABUKENYA GLADES, KALUNGI ALEX, NABUKENYA JANAAT, MUTUMBA
ZAVERIO, WASWA ELIFAZI, NAMUKANGULA EMMANUEL, NAKIMULI PROSSY, SSEBAGALA
WILBERFORCE, SSEMANDA JOHN, NADIBANGA LUKA, GYAGENDA NOAH, NALUMANSI GORRET,
WABWIRE JOSEPH, KIMOJJO DAUDA, BUGINGO DESIRE, SSENDAWULA EDWARD, BUYINZA
JOHN BOSCO, KULABIRAAWO JULIUS, BUYEGO DAVIDSON, KITANDWE JUDE, BULEGA
JOHNBOSCO, LUBEGA BALIKUDEMBE, NASANGA SOPHIA, LUYONDE DAVID, NALONGO
SSEBULIBA, MWESEZI FRANCIS, KASIRYE JOSEPH, SSERUGA CHRISTOPHER, SSEMWOGERERE
GEORGE WILLIAM, NALWOGA JULIET, NAMAKULA MARRY D, NAKATO ANET, KANAMUGIRE
STEVEN, TAMALE BALIKUDEMBE, NANYOMBI RUTH, MUGENYI FREDRICK BALIRONDA,
NAMPANGA LYDIA, NAMULI CISSY, KANKA GEORGE, NAKKU CHRISTINE, NAKIZINDO
TEOPISTA, KYOMUGISHA ZZAM, NAKALITA RUTH, SSENYONDO CHARLES, LUKWAGO EPATULA,
KALUNGI FREDRICK, SSEMAKULA FREDRICK, SSEKANJAKO BALIKUDEMBE JOSEPH, NTWATWA
SILVIA, SIBIYI, SSEBAGALA MILLY, BIRABWA ANNET, NAKATO MARGRET,
NABUKERA MARGRET, NAKACHWA ANGELA, NAKACHWA ANGELA, HAJJAT REHEMA NAGAYI, NAKATO MUTUMBA, DDUNGU
SAGGA CONSOLANTA, NABUGO KEVINAH, ROSE KASIBANTE,
CHARLES, MUWAGA JOSEPH, SSEKANYO RONALD, NAMULI
LD, ZZIWA MOSES, ELIOT FLORENCE, SSALI SIMON PETER,
UGA JANE, ALISIGALA MOSES, SSEKIBAALA MUSA, NAKIBUULE
K, MUSOKE ELIAZALI, SSEKIMPI FRED, HAJJAT KINENE, SISTERS
VA JOSEPH, FR. KIYEMBA EMMANUEL, KIYAGA LAWRENCE,
HIRI SAM, ZZIZINGA FRANCIS, NKOLO EDWARD SSEMUNYWA,
PETER, LUKENGE MATIA, WANYANA SILVIA, KASUMBA PATRICK,



**PROUD OWNERS
OF COWS THIS YEAR**



UPDATE ON THE SAFE BIRTH PROJECT: 2024

The "Safe Birth Project" began in January of 2017 to address the challenge of obstetric fistula in Uganda. Uganda has one of the highest obstetric fistula rates in the world. It is caused by obstructed labor and the only treatment is a cesarean section. Basically, during labor, the baby's head gets stuck and crushes the pelvic tissues. The result: if the mother does not die, she leaks urine and/or stool and is ostracized by her family and village.

In the rural districts of Masaka where we work, only 44-53% of mothers are delivered by a skilled birth attendant. This is primarily due to lack of access to health care resources, lack of education and poverty; barriers outlined by the World Health Organization (WHO) in 2019.

The "Safe Birth Project" uniquely brings together ultrasound, obstetric fistula education and microfinancing to address this challenge. After a year of planning, we began to introduce ultrasound machines to village health centers (VHCs) to incentivize mothers to come in for antenatal care. As of June 2024, 28 VHCs have portable ultrasound machines. Midwives 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 ultrasound training to the midwives in basic obstetric ultrasound and works with the midwives to educate mothers about obstetric fistula; its cause, the importance of delivering at a VHC and treatment.

Although increasing numbers of mothers were coming to the VHCs for antenatal care and delivery, mothers struggled to pay their healthcare fees. To address this challenge, in 2018, our organization introduced microfinancing to the VHCs and provided funds to develop microfinancing projects (piggeries, event or room rentals). Mothers were granted piglets (with an expectation of paying back two piglets to the project) and trained in piggery management by a veterinary technician. Over time, the mothers realized profits from their piggeries and thus had the financial means to pay for their health care services.

I have made 3 trips to Uganda post-COVID, the latest in Feb./March of 2024, and am glad to share that our project is progressing very well. Midwives have embraced utilizing the ultrasounds, and the number of antenatal visits and deliveries are increasing at nearly all the VHCs. Mothers granted piglets have been empowered and gone on to expand their piggeries, purchase goats, sheep, or chickens, develop other projects such as retail stores, coffee plantations, planted maize, sent their children to school, and built new homes.

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

-Dr. Sherry Teefey, Board Member





MOTHER, CHILD AND YOUR IMPACT

The Safe Birth Project continues to grow, having distributed 592 piglets by the end of 2023, with 165 (28%) paid back. Despite challenges like swine fever, the slow COVID-19 recovery, rising construction costs, small litter, and delayed pig growth due to inadequate local feed, the program enabled 308 mothers to meet their health care costs, send their children to school and pay for other necessities. Efforts are ongoing to address issues such as finding appropriate breeds, better screening of mothers, and educating VHCs on program management to improve piglet survival and repayment rates.



women for women

MICROFINANCING PARTNERS IN AFRICA

SUMMARIZED CONSOLIDATED FINANCIAL INFORMATION FOR THE YEAR ENDING DECEMBER 31, 2023

Income:

- Contributions and Grants: \$1,000,013
- Program Service Revenue: \$0
- Investment Income: \$38,985
- Other Revenue: \$126,799

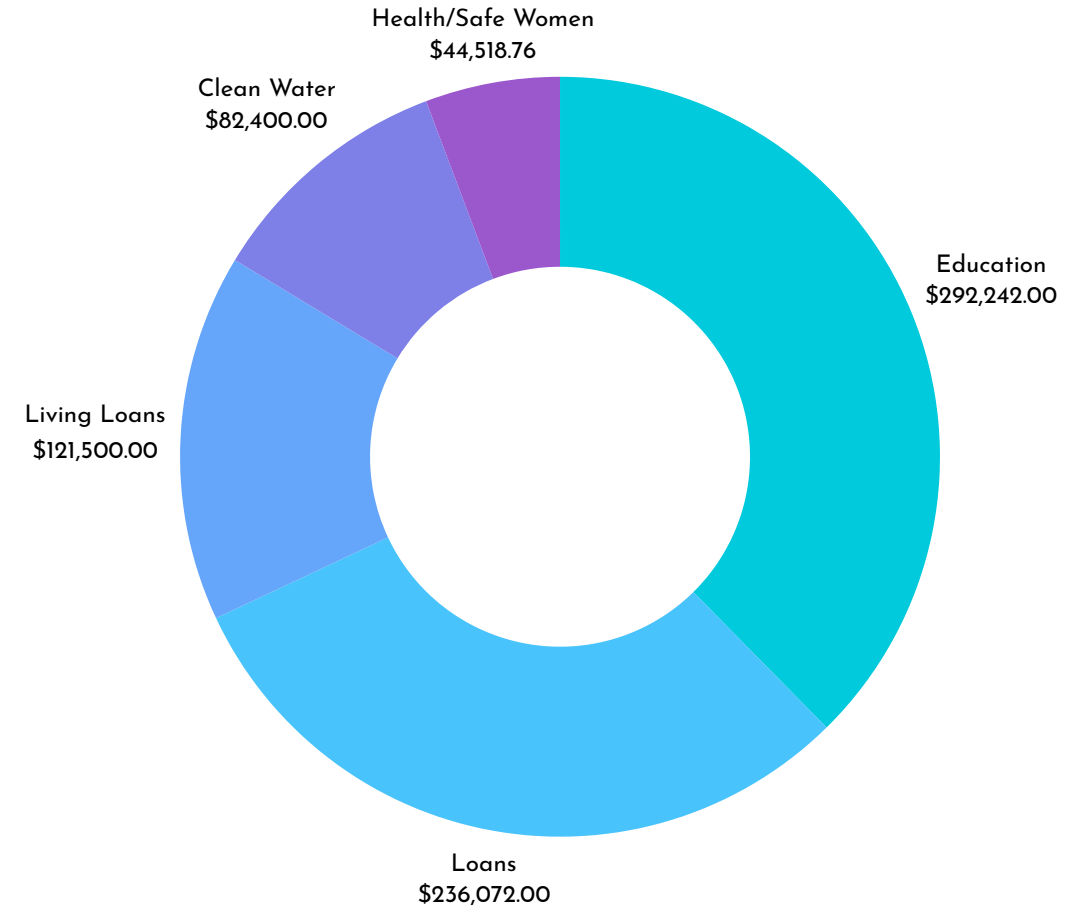
Total Revenue: \$1,165,797

Expenses:

Total Expenses: \$1,311,670

- Total Program Expenses: \$1,072,375
 - Education: \$292,242
 - Loans: \$236,072
 - Living Loans: \$121,500
 - Clean Water: \$82,400
 - Health/Safe Women: \$44,518.76
 - Emergency Fund: \$12,000
 - Salaries & Payroll Taxes: \$208,892
 - Travel: \$45,571
 - Other: \$29,179
- Management & General Expenses: \$225,315

Fundraising Expenses: \$13,980



Program Allocations