

# MICROFINANCING PARTNERS IN AFRICA



2024

ANNUAL  
REPORT

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# THANK YOU

Dear Donors & Friends,

At Microfinancing Partners in Africa, we witness every day how access to opportunity can change lives. A mother in Uganda growing her dairy business, a farmer in Kenya gaining financial independence, and an artisan in Tanzania expanding her market—these are just a few of the countless stories made possible through the power of microfinance. And none of it would be possible without you.



**CHRISTIAN  
WARGO**  
Executive Director

This past year, we have remained deeply committed to ensuring that MPA continues to be a force for sustainable change. Through strategic planning, we are strengthening our programs, deepening partnerships, and refining our approach to provide long-term financial empowerment for those we serve. Every loan, training session, and investment is made with the goal of equipping individuals and communities with the tools they need to break the cycle of poverty.

Your generosity fuels this mission. Because of your support, families have the opportunity to build businesses, educate their children, and create a brighter future. Thank you for your belief in this work and in the power of microfinance to transform lives. Together, we are creating lasting impact—one project, one family, and one community at a time.

With gratitude,

A handwritten signature of Christian Wargo in black ink.

Christian Wargo  
Executive Director



**865**

new microfinance projects launched this year, providing sustainable income opportunities for families across Africa.

**41,260**

individuals directly benefited from microfinance programs, enabling access to education, healthcare, and economic independence.

**75%**

of participants in MPA's programs report increased household income and long-term financial stability after receiving microfinance support.



# ERADICATING EXTREME POVERTY THROUGH MICROFINANCE PROGRAMS

## MISSION

Microfinancing Partners in Africa empowers those living in extreme poverty to lift themselves up with dignity by providing grants for the strengthening and expansion of microfinancing programs in Africa.

## VISION

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





# OUR IMPACT BY PROGRAM IN 2024

## Empowering Communities, Transforming Lives

At Microfinancing Partners in Africa (MPA), we create sustainable futures where individuals and communities thrive through financial empowerment. Our vision remains clear: when people can meet their basic needs within their families and communities, peace and prosperity follow. In 2024, our data-driven approach delivered remarkable results. Member average income has increased dramatically from \$4 in 2020 to \$25 in 2024—a 525% increase that significantly outpaces regional inflation. This powerful economic transformation demonstrates how microfinance creates pathways out of poverty.

### Key Achievements from 2024:

- 90.2% loan repayment rate—our highest ever—reflecting growing financial discipline and program sustainability
- \$460 average group loan size, an 80% increase since 2021, enabling larger business ventures and community investments
- 72% increase in clean water access across partner communities, with CPS-DRC improving from 20% to 92% access
- Beyond financial metrics, we're witnessing profound quality-of-life improvements. Our integrated approach combines financial services with targeted training and infrastructure development to address poverty's multidimensional nature.

### The Power of Partnership

None of this would be possible without our dedicated partners, donors, and community leaders. Their unwavering support allows us to continue expanding microfinancing programs that create real, measurable impact for those who need it most. Together, we are building financial inclusion and sustainable development—one family, one community, and one opportunity at a time.



"Visiting Uganda and witnessing our programs in action was truly life-changing. I'm now more committed than ever to expanding and enhancing our efforts to help lift more people out of poverty." – Christian Wargo

## WELCOMING CHRISTIAN WARGO: A NEW CHAPTER FOR MPA

Microfinancing Partners in Africa is thrilled to welcome Christian Wargo as our new Executive Director. A dedicated nonprofit leader with over a decade of experience, Christian brings a passion for mission-driven work, strategic growth, and donor engagement. His leadership will help propel MPA into its next phase of impact, expanding our reach and strengthening the sustainability of our programs. With a background in nonprofit operations and a commitment to empowering communities, Christian is well-positioned to build upon MPA's strong foundation and further our mission of lifting individuals and families out of poverty through microfinance.

"It is an honor to step into this role and continue the transformative work of MPA," said Christian Wargo. "MPA's commitment to providing opportunity and dignity through microfinance is inspiring. I look forward to working with our incredible partners, donors, and communities to expand our reach and deepen our impact across Africa."

With Christian's leadership and recent Africa travel, MPA is poised for an exciting future—one that continues to change lives, one loan and one opportunity at a time.

# LIVING LOANS PROGRAM

Implemented by MADDO Dairies in Uganda, MPA's Living Loans / Cow Project is transforming lives by providing farmers with dairy cows—a sustainable source of food, income, and economic stability. This initiative ensures that families can increase their earnings, enhance food security, and build generational wealth through livestock farming.



## EMPOWERING DAIRY COMMUNITIES

The program's impact extends beyond basic livestock distribution. The integrated nature of this program aligns with the United Nations Sustainable Development Goals - addressing food security, economic growth, and climate action simultaneously. By combining livestock distribution with training and environmental practices, we've created a comprehensive pathway out of poverty that produces measurable, sustainable results.

## EXPANDING OPPORTUNITIES THROUGH LIVESTOCK FARMING

The Cow Program continues to drive sustainable development in rural communities. In 2024:

- 706 female cows were distributed across 8 parishes, reaching 1,491 households and impacting 5,297 individuals.
- 93 pass-on female cows were successfully transferred to new families, reinforcing the program's self-sustaining model.
- An estimated 2,556 liters of milk are produced daily, supporting family income and nutrition.

The program expanded to Kiboga Parish in Mityana, where 120 pregnant cows were distributed to trained households with proper infrastructure in place.



Our data shows the broad impact of the Integrated Cow Program:

- 26 biogas units installed, converting cow waste into clean cooking fuel and reducing environmental impact.
- 679 improved sanitation facilities built across communities helping reduce the spread of disease.
- 914 energy-saving stoves installed, helping curb deforestation.

The pass-on system remains strong, with 93 female cows already transferred and 100 more in preparation for 2025. This multiplier model means a single female cow can benefit multiple households—some now reaching third-generation recipients.



# HEALTH PROGRAM



"Before, I had no way of knowing if my baby was safe. Now, with ultrasounds, I feel at peace. I even started my small business with the piglet I received. This program changed my life."

— Aisha, Uganda

The Safe Birth + Economic Empowerment Initiative combines lifesaving maternal healthcare with sustainable economic empowerment for expectant mothers in rural Uganda. Operating since 2017, this groundbreaking program addresses both immediate healthcare needs and long-term economic barriers that prevent women from accessing quality maternal care. In 2024, we expanded our successful model from Masaka District into Mitiyana District, bringing ultrasound technology, midwife training, and microfinancing opportunities to women in some of Uganda's most underserved communities.

## IMPACT HIGHLIGHTS

### Maternal Health Transformation

- 28 Village Health Centers (VHCs) equipped with ultrasound machines to date
- Zero cases of obstetric fistula among mothers who delivered at VHCs
- 1,643 additional mothers received first-time ultrasound scans
- 685 additional mothers delivered at VHCs with skilled birth attendants

### Economic Empowerment Results

Since the start of the program, hundreds of mothers have launched small businesses through our microfinancing program and 28 village health centers have established income-generating enterprises, creating sustainable revenue streams for maternal healthcare. This replicable model has significantly reduced financial barriers preventing women from accessing healthcare.



Pictured include Dr. Sherry Teefey, Board Member (center left) and Primrose Mungwari, Programs Director (center right).



# 1,600+

women received their first-ever ultrasound scans, resulting in safer deliveries and healthier babies.

# SANDALS ON THE GROUND



In April 2024, Microfinancing Partners in Africa had the honor of welcoming three of its inspiring Sandals on the Ground leaders to St. Louis for the MPA African Gala. Their visit was not only an opportunity to celebrate their incredible impact but also a chance for them to share their stories, experience the city, and engage with MPA's dedicated supporters.

## Empowering Journeys That Inspire

Each of these remarkable women has played a crucial role in transforming lives through microfinancing:

- Rachel N. - Started a business with just a \$20 loan and successfully put her children through school.
- Consolatha E. - A widow who turned to microfinancing to uplift herself and empower others in her community.
- Sr. Mary Paul - A devoted woman of faith committed to empowering others through microfinancing.

## A Week of Impact and Celebration

During their stay, these inspiring leaders took part in a variety of activities. They were featured on Fox 2 News and KSDK's Show Me St. Louis, sharing their firsthand experiences of how microfinance has transformed communities in Africa. Beyond their media appearances, they embraced the St. Louis culture—hiking scenic trails, bowling, and visiting the iconic Gateway Arch.

Their time in the city also included expert-led training sessions, which provided valuable insights and strategies to strengthen their work. Additionally, they had the opportunity to meet with some of MPA's most generous donors over dinner, further deepening the connection between those who give and those who receive.



## A Powerful Presence at the MPA African Gala

The highlight of their visit was their participation in the 2024 MPA African Gala, held at River City Casino. Joining more than 400 attendees, they witnessed firsthand the outpouring of support for MPA's mission. The event raised crucial funds to expand microfinancing initiatives, reinforcing the belief that small loans can create life-changing opportunities.

Their presence at MPA's largest fundraising event of the year was a testament to their unwavering dedication and belief in microfinance as a powerful tool to eradicate extreme poverty. As they return to their communities, their stories continue to inspire, proving that with determination, empowerment, and support, lasting change is possible.





# REBUILDING A FUTURE



*"Training others in my community about microfinance opportunities—and the benefits that come with them—it's what drives me to keep serving, even in the most challenging times. When I teach others, their lives are changed."*  
— Consolatha, Tanzania

## Consolatha's Journey with MPA

For Consolatha E. of Bukoba, Tanzania, life as a widow raising seven children was filled with uncertainty. With only two chickens, two pigs, and one goat to her name, she struggled to provide for her family. But when she joined the Bukoba Women's Empowerment Association (BUWEA) and gained access to microloans from Microfinancing Partners in Africa, her future began to change.

With her first loan, Consolatha purchased 20 chickens, six pigs, and four goats, launching a business selling eggs and piglets. The profits allowed her to repay her loan and secure a second, which she used to cover her children's school fees and supplies. When she joined MPA, one of her children had just started high school—today, that child has completed university.

But the journey was not without hardship. When an earthquake struck her region, Consolatha's home was severely damaged. Instead of despair, she turned to MPA's support once again, securing another loan that enabled her to rebuild her home and continue providing for her family.

Her livestock has also provided manure for her garden, ensuring a steady supply of food for her household. Now, with a renewed sense of hope and determination, Consolatha dreams of installing electricity in her home and purchasing a motorcycle to help her reach the many women she mentors.



**"Had it not been for this program, I'd be hopeless," Consolatha shares. "Thank you for all the support you have given us!"**

Through MPA's commitment to empowering women like Consolatha, families are breaking free from poverty and building brighter futures—one loan, one business, and one dream at a time.





## FROM \$20 TO A LEGACY: HOW ONE WOMAN'S JOURNEY SPARKED A MOVEMENT OF EMPOWERMENT IN TANZANIA

In 2011, Rachel N. was a mother of five in Bukoba, Tanzania, with no independent income and few opportunities to contribute to her family's financial well-being. She depended entirely on her husband to meet their daily needs. That changed when she joined the Bukoba Women's Empowerment Association (BUWEA), a long-time partner of MPA, and received her first microloan—just \$20.

With that small investment, Rachel purchased 20 chickens and started a vegetable garden. The income she earned allowed her to contribute to her children's school fees, an opportunity that changed the trajectory of her family. When she joined MPA, her youngest son was just 11 years old. Today, he is a medical doctor.

Rachel's story is not unique. What began as a small group of seven women in BUWEA has grown to more than 1,470 members, expanding their reach far beyond Bukoba to markets more than 1,000 kilometers away in Dar es Salaam. Through MPA's support, the women of BUWEA have not only built sustainable businesses but also gained leadership skills, strengthened their communities, and improved access to clean water with boreholes and water filters.

Now a leader and mentor within BUWEA, Rachel is paying it forward, guiding other women toward economic independence. "I am happy to tell other women about this program because I know it works!" she says.

Thanks to the generosity of MPA's supporters, women like Rachel are lifting themselves out of poverty—one loan, one business, and one success story at a time.





# HONORING OUR LEGACY & LOOKING AHEAD

As Microfinancing Partners in Africa moves forward, we take a moment to recognize the dedication of two leaders who played key roles in shaping the organization. Founder Sr. Toni Temporiti, CPPS, and longtime Executive Director Heather Cammarata were instrumental in growing MPA's mission and impact. Their contributions laid the foundation for the work we continue today—ensuring people in Africa have the opportunity to create sustainable income, build better lives, and break free from extreme poverty.



## **Sr. Toni Temporiti, CPPS: The Founder Who Built a Movement**

MPA exists today because of Sr. Toni Temporiti's vision. She saw microfinancing not just as a financial tool, but as a pathway to dignity and independence for people in extreme poverty. In 2006, she founded MPA with the belief that a hand up, rather than a handout, could transform lives.

Under her leadership, MPA built lasting partnerships across six African countries, supporting microfinance groups, small business initiatives, and sustainable income projects. Sr. Toni connected deeply with donors and partners, inspiring countless individuals to invest in solutions that empower people to build better futures. Her passion and dedication set the course for MPA's mission, one that continues today with the same unwavering commitment.

"People in poverty have the ability to change their own lives if given the chance. We just need to make opportunity possible." - Sr. Toni Temporiti

## **Heather Cammarata: A Leader Who Strengthened the Mission**

For 14 years, Heather Cammarata guided MPA as Executive Director, leading with compassion, strategy, and deep commitment to the people we serve. She expanded the organization's reach, built strong donor relationships, and strengthened operations to ensure long-term impact and sustainability.

Heather's leadership connected donors directly to the mission, helping MPA grow its programs and deepen its commitment to economic empowerment. She worked tirelessly to ensure that families had access to microfinance, healthcare, clean water, and education, all while maintaining the heart of MPA's mission—giving people the tools to lift themselves out of poverty.

"Leading MPA has been one of the greatest honors of my life. The work we do is bigger than any one of us—it's about transforming lives and ensuring lasting change." - Heather Cammarata



# EDUCATION PROGRAM

## EDUCATION: BREAKING THE CYCLE OF POVERTY THROUGH LEARNING

Education is one of the most effective tools for breaking the cycle of poverty—yet financial barriers continue to keep millions of children in Sub-Saharan Africa out of school. In our partner countries, over 20% of primary-aged children and one-third of youth aged 12-14 remain unenrolled, a challenge that directly impacts many families served by MPA programs.

In 2024, our Education Scholarship Program provided consistent support to over 475 students, covering tuition, supplies, and mentorship while incorporating age-specific pay-it-forward opportunities. This program anchors our broader mission of holistic community development.

### Proven Results: Education and Economic Impact

- Loan repayment rates among scholarship families reached 94.3%, exceeding our already strong 90.2% average
- Families with scholarship recipients saw 38% higher income growth
- Business sustainability increased by 42% when a family member completed secondary school

These outcomes underscore how access to education multiplies the impact of microfinance, paving the way for stronger, more resilient communities.



### Mentorship: A Catalyst for Long-Term Return on Investment

The mentorship component of our scholarship program functions much like the training support in our microfinance work—both are key to amplifying outcomes. Just as business training leads to increased loan success, educational mentorship builds accountability and reinforces financial literacy among students.

By pairing students with local teachers and community leaders, we've seen powerful results:

- 99.57% student retention through secondary school, far above regional norms
- 76% of scholarship recipients now engaged in community development

### Education as a Core Development Strategy

Data confirms that education directly supports and accelerates our microfinance goals. Scholarships not only enhance present outcomes but also build a pipeline of future, financially empowered community members. Far from shifting focus, our education efforts strengthen the very foundation of sustainable economic development—ensuring that both programs thrive together to create generational change.

**300** students annually receive tuition, supplies, and mentorship to stay in school.





# Safe Drinking Water

## WATER PROGRAM

Access to clean and safe water remains one of the most pressing challenges in the communities MPA serves. In 2024, we continued expanding our Water Access & Sanitation Initiatives to provide sustainable solutions that improve health, sanitation, and economic opportunities for families reducing the time and effort required to fetch water. Here are two standout highlights from our many water projects in 2024:

- Arua, Uganda: Partnered with the Marion Brothers to construct a new borehole, providing reliable and safe water for over 350 families. This project reduces reliance on contaminated water sources, lowering cases of waterborne diseases and improving overall community health.
- Masaka, Uganda: With St. Vincent Pallotti we installed a solar-powered water system ensuring clean water flows reliably for drinking, cooking, and hygiene for community members and children living with disabilities.

This year, efforts have provided over 500 households to have the opportunity to enjoy safe, reliable water access, cutting down the time spent fetching water and improving community-wide resilience against waterborne diseases.





# LOANS PROGRAM

At Microfinancing Partners in Africa, we've transformed access to financial resources into measurable economic empowerment. Our data-driven approach to microfinance shows us that for every \$1 invested in programs there is a yielding \$5.25 in participant income growth since 2020. Through strategically structured loan programs, we've systematically increased financial inclusion while maintaining exceptional sustainability metrics.



Our loan program demonstrates consistent strengthening across key indicators:

- 90.2% overall repayment rate in 2024, up from 81% in 2020
- \$65 average individual loan size, representing a 103% increase since 2021
- \$460 average group loan size, reflecting 80% growth in just three years

These improvements are not merely financial transactions—they represent growing business capacity, increased economic resilience, and sustainable pathways out of poverty.

## BEYOND FINANCIAL METRICS

Our integrated approach leverages financial services as a catalyst for holistic development. The data confirms loan recipients experience significant improvements in quality-of-life indicators:

- Enhanced nutritional security
- Increased access to clean water
- Improved educational outcomes
- Greater household stability

By maintaining disciplined lending practices while systematically increasing loan sizes, we've created a sustainable financial foundation that powers economic transformation without dependency. This evidence-based model continues to demonstrate that when structured appropriately, microfinance remains one of the most effective tools for sustainable poverty reduction.



*Transforming Lives Through Microfinance*

Paul N., a member of Kenya's Blessing Group, exemplifies the life-changing impact of microfinance. With his loan, Paul invested in digging a borehole and installing a solar-powered pump—a game-changer for his poultry farm. His business has since flourished, providing stable employment for three additional workers and enhancing food security in his community. Paul's success is a testament to how small loans can yield big, sustainable change.

Through these initiatives, MPA continues to create pathways to financial independence, ensuring that entrepreneurs across Africa have the tools they need to build a brighter future.



# FINANCIAL OVERVIEW

2024

## STATEMENT OF ACTIVITIES

### Financial Position

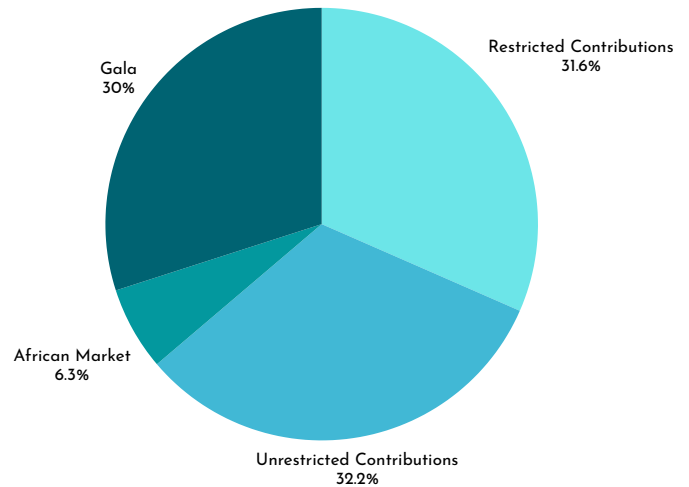
- Total Assets: \$1,026,110
- Total Liabilities: \$9,158
- Total Net Assets: \$1,016,952
  - Unrestricted Net Assets: \$521,918
  - Temporarily Restricted Net Assets: \$495,034

### Financial Performance

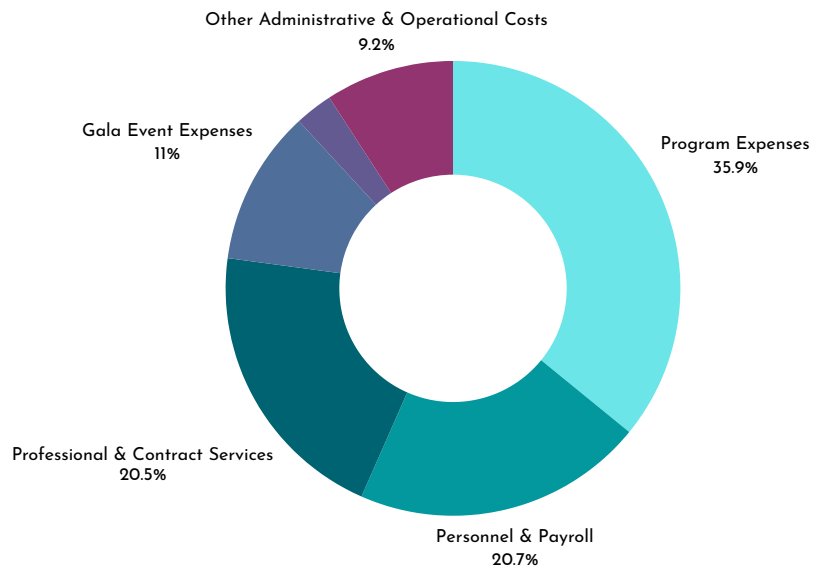
- Investment Gains & Other Income: \$119,168
- Net Revenue: \$38,564
- Total Change in Net Assets: \$38,564

### Direct Funding Provided to Partners:

- Loans Program Grants: \$59,500
- Living Loans/Cows Program Grants: \$68,000
- Water Program Grants: \$21,000
- Education Program Grants: \$119,356
- Health Program Grants: \$25,178



**TOTAL INCOME: \$700,717**



**TOTAL EXPENSES: \$758,341**





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