



MERCY BEYOND BORDERS

January–June 2019
Impact Report



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COVER PHOTO: *Yuol Riak's son guards the door of their hut in Oluah Refugee Camp while his Mom, an entrepreneur in MBB's micro-enterprise loan program, tends to her retail business customers just outside. She sells baking flour, sugar, rice and soap.*

A MESSAGE FROM MBB'S LEADERS

December 2019

Dear Friend,

We invite you to read here how YOU are lifting refugee women and their children up from extreme poverty.

MBB recently shifted from a calendar year to a fiscal year, causing a 6-month gap in our normal annual reporting cycle. The technical name for that "in-between time" is "stub year". Welcome to our January–June 2019 Stub Report. If you're a sports fan, think of this as a half-time summary!

Since this report spans a shorter period, we're highlighting just one of MBB's program areas: Women's Micro-Enterprise in East Africa. Enjoy the photos and stories of these resilient women. Each is a mom, a survivor, a refugee from South Sudan—and now an entrepreneur! Each completed three days of small-business training. Each qualified for a \$200 loan that YOU helped to fund. Each then started her own business in the refugee camp she calls home.

THANK YOU for funding their life-changing start-ups!

Gratefully,

Sr Marilyn Lacey, RSM
Executive Director

Mark Stevens, Esq.
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THE PROBLEM

80% of the 1.2 million South Sudanese refugees sheltering in Ugandan refugee camps are women and children. The vast majority of households are headed by women. The UN has sharply reduced the refugees' monthly rations due to its own funding shortfalls. Refugees suffer poor nutrition, and have no way to purchase medicines or pay the school fees for their children.

THE SOLUTION

MBB has introduced micro-enterprise for women in the camps. Women form groups of 15, inter-tribal wherever feasible. They meet weekly to demonstrate their cohesion, commitment, and ability to save. After completing a 3-day training on business basics, each woman receives a \$200 loan for launching her own enterprise. Then everything depends on the ingenuity and hard work of the women.



Alia Rose (left) tends, harvests and sells groundnuts (peanuts) in Pagirinya Refugee Camp. She also buys salt wholesale and sells it in tiny packets. The profit from these enterprises pays school fees for her 4 children.

A 6-MONTH GLIMPSE OF MBB'S MICRO-ENTERPRISE

From January to June 2019, MBB trained and guided 60 refugee women (most of them non-literate) in 4 different UN camps of northern Uganda. For these women, joining a micro-enterprise group feels both risky and exciting. They have never been allowed to make decisions, much less to manage a business. They have never "owned" any money. They could never qualify for a bank loan. Micro-enterprise changed all that, boosting not only their finances but also their self-confidence and their status in the community.



All 60 of the women fully repaid their loans, with interest, to MBB. That's a 100% success rate! The repayments then become loans for new groups.

Elizabeth Lueth, 46 year old widow, chairs her micro-enterprise group of 15 women. She grows, harvests, cuts, dries and sells okra (the favorite vegetable of South Sudan) to support her 10 dependents. In addition, she's a trusted money lender in the community. Every member of her group successfully paid back their loans with interest.



Rachael Akech (yellow scarf) proudly shows off the bedspread she embroidered by hand. She has arranged to sell her work to a retailer in Australia. She supports 13 members in her household.

WHAT KINDS OF BUSINESSES DO THEY START?

Each micro-enterprise group of 15 refugee women elects its own officers and meets weekly. Members hold one another accountable for repayment of their loans.



WHOLESALE TO RETAIL

Some of the women launched wholesale-to-retail businesses by purchasing sandals or soft drinks or food staples in quantity, then repackaging the items into miniscule amounts for re-sale. Cash changes hands for a handful of inch-long silvery fish or a tiny baggie of salt or a single cup of flour.

IMPORT BUSINESSES

Refugees miss their favorite foods from home. UN rations cannot cater to such tastes, but our smart entrepreneurial women do! They arrange at the border to import regional foods such as fish (now dried and braided) from South Sudan. These fish sell like proverbial hotcakes in the refugee camps!



SERVICES

Having learned about the magic of loans through their own experience in our MBB program, some women have themselves become money-lenders to other refugees, generating profit in the form of interest. Others sell "air time" on sim cards for mobile phones. Still others manufacture soap or operate tarp-covered restaurants.

HAND-MADE PRODUCTS

Refugees have lost homes, livelihoods, and family members to war. But they haven't lost their creativity and ability to work hard. Women bake mandazi (biscuits) in outdoor ovens fashioned from scraps of sheet metal. Some sew or embroider for outlets overseas. Others pitch in together to purchase a cow, then butcher and sell every bit of it, ounce by ounce. One small piece, it seems, is enough to flavor stew for an entire household that normally survives on maize and beans.

THANK YOU FOR MAKING IT HAPPEN!

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"Thank you for all the opportunities Mercy Beyond Borders is creating for these extraordinary young women." -Eileen, donor





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I'm proud to be a small part of it."
-Margo, donor*

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-Barbara, donor

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"The high impact work of MBB is exceptional. It has been my pleasure and honor to support their wonderful work for more than 10 years—(Here's) to the next 10 for uplifting lives and spirits!"

-Lucie, donor

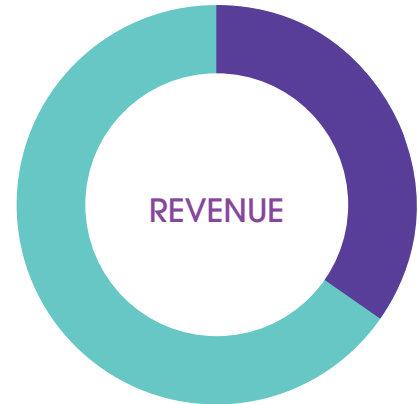


FINANCIAL STATEMENT

January–June 2019

REVENUE (JAN-JUNE 2019): \$481,810

■ Individuals:	\$313,800
■ Foundations & Corp	\$168,010



EXPENSES (JAN-JUNE 2019): \$562,085

■ Programs	\$420,400
■ Administration	\$103,172
■ Fundraising	\$38,513



PROGRAM EXPENSES BY TYPE, (JAN-JUNE 2019): \$420,400

■ Education	\$381,166
■ Women's Econ Dev	\$32,850
■ Maternal/Child Health	\$6,384



ASSETS

Cash	\$1,400,749
Prepaid Expenses	\$1,950
Other	\$900

Total Assets **\$1,403,599**

LIABILITIES **\$1,493**

EQUITY

Unrestricted Net Assets	\$1,329,142
Temporarily Restricted Net Assets	\$72,964

Total Liabilities & Equity **\$1,403,599**





MBB hosted an energetic throng at the Quadrus Center in Menlo Park for its April 2019 Annual Gala.

"OUR SONG RISES"

We honored Duane and Dorie Liffriq posthumously as Donors of the Year for gifting MBB with a very generous bequest. Two of their eight children joined us for the festivities: David Liffriq coming from Louisiana and Sheila (Liffriq) Hoffman flying in with her spouse David from North Dakota.

Margot Giusti was in the spotlight as Volunteer of the Year. She is a CPA who owns her own local business, functioning as a CFO for several venture capital firms. Since 2012 Margot has devoted untold hours of her "spare time" to keeping the books for MBB. She provided professional financial oversight to staff and lucid presentations to our Board. She organized our tedious tax filings each year—and so much more! Two tables of relatives and admirers cheered her on as she gave a moving speech about MBB at the gala.

And Pat Conlin (our Volunteer of the Year in 2018) returned with her amazing family, who have established the Patricia Conlin College Scholarship Fund. The fund enables MBB to award one or more university scholarships each year to our brightest young women in Haiti.

Thanks to all who sponsored and participated and donated, especially the Gala Planning Committee: Kathie Lowry, Chair; Chris White, Julie McKellar, Jen Yuan, Rachel Hochstetler, Elyse Klein, Maria Chiang, Masha Kitaigorodsky and Sr Marilyn Lacey.



Margot Giusti captivated the room with her reflections on what MBB means to her.



David Liffriq and Sheila (Liffriq) Hoffman accept MBB's recognition of their parents as Donors of the Year.



“Without passion, nothing happens. Without compassion, the wrong things happen.”

–Jan Eliasson, UN

MERCY BEYOND BORDERS

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