

Kenya: Holy Family Parish, Mukothima Farm

LOAN DETAILS

LOAN AMOUNT	\$60,000
INITIAL INVESTMENT	07/2020

INVESTMENT OVERVIEW

ENTERPRISES **Crops** - Sorghum
Services - Tractor hire for local farmers

USE OF LOAN

- Purchase of a tractor, thresher and plough
- Above ground irrigation

INVESTMENT HIGHLIGHTS

- Large farm with **20 years operating history** and existing customer relationships
- **Experienced project leader** (7 years on the farm)
- Additional stream of **revenue from tractor hire service**
- **Strong local demand** for products and services
- Access to a **perennial river**
- Significant **social impact** from educational and healthcare facilities as well as a community water project

MUKOTHIMA FARM

Location:
Meru, Kenya
Size: 150 acres



Project Leader -
Father Eliud Mwanda



Sorghum growing at Mukothima
Farm



New disc plough and thresher purchased via loan at Holy
Family Parish Mukothima Farm

IMPACT



SHARED PROSPERITY

- Employment of **6 permanent workers** including four new hires as a result of the loan
- The farm expects to train **100 smallholder farmers** each year including **70 women farmers**



RESILIENCE / LAUDATO SI'

- The farm will use **organic manure** and will practice **crop rotation**
- The parish will plant **trees** around the borders of the farm



FOOD SECURITY

- Community water project reaching over **4,000 households**



STRENGTHENED SOCIAL ENTITIES

- Supports **15 schools** educating over **5,500 students** per year
- Scholarships for **15 orphans** to attend secondary school and for **80 orphans** to attend primary school each year



MISSIO INVEST ADVISORY & SUPPORT

- Technical assistance to parish to improve their **financial record keeping**
- **Procurement analysis** support to source best fit equipment at discounted prices
- Missio Invest connected the parish with **Hello Tractor** to drive revenue growth in the tractor hire segment

Kenya: Sisters of Mary of Kakamega Babiton and Chebukaka Farms

LOAN DETAILS

LOAN AMOUNT \$50,000 - Babiton Farm
\$57,000 - Chebukaka Farm

INITIAL INVESTMENT 01/2020

INVESTMENT OVERVIEW

ENTERPRISES **Crops** - Maize
Services - Tractor hire for local farmers

USE OF LOAN

- Purchase of a tractor, plough, harrow, and trailer
- Purchase of a planter (Chebukaka Farm only)

INVESTMENT HIGHLIGHTS

- The Sisters have identified **30+** nearby farms as **tractor-for-hire customers**. Potential to expand the customer list through a partnership with Hello Tractor, an “Uber for Tractors” start-up
- Potential to **improve yields and income generation** for these 30 farms through mechanization
- Difficult for Sisters to access **alternative sources of financing** due to the remote locations of the farms and the limited resources of the congregation

BABITON FARM

Location:
Kitale, Kenya
Size: 8 acres

CHEBUKAKA FARM

Location:
Bungoma City, Kenya
Size: 19 acres



Sr. Mackline Adema,
Chebukaka Farm
Project Leader



Chebukaka Farm maize fields



Sisters of Mary of Kakamega management teams for
Chebukaka and Babiton Farms

IMPACT



SHARED PROSPERITY

- Employment for **5 Sisters** and **60 casual workers**



FOOD SECURITY

- Potential to improve yields for over **30 farms** covering 400+ acres through tractor hire enterprise
- Farm will provide **food to 6 members** of the congregation
- Farm will supply maize to local schools serving **500- 600 students**
- Farm will supply maize to a **dispensary** serving **100 people per day**



STRENGTHENED SOCIAL ENTITIES

- Profits will allow the Sisters to employ **more teachers** and **reduce fees** for needy students
- Profits will **support educational programs, healthcare facilities, dispensaries and an orphanage** run by the Sisters



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager is working with the Sisters to improve their **financial record keeping** and **budget monitoring**
- Missio Invest will connect the farm with **Hello Tractor** to drive revenue growth in the tractor hire segment

Kenya: Mweiga Farm, Brothers of St. Joseph

LOAN DETAILS

LOAN AMOUNT	\$65,450
INITIAL INVESTMENT	9/2019

INVESTMENT OVERVIEW

ENTERPRISES	Crops - Hay Services - Tractor hire for local farmers
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USE OF LOAN

- Mechanization through purchase of a tractor
- Purchase of farm equipment (mower, bailer, rake)
- Purchase of a trailer

INVESTMENT HIGHLIGHTS

- Mechanization allows farm to improve profitability by **avoiding bailing cost** of \$0.83 per bail of hay
- Mechanization also assists in timing of harvest **reducing risk** of harvesting overgrown or premature hay
- The congregation has **15 years of experience** in hay farming
- The farm will provide **tractor hire services for 10 local farmers**
- The congregation contributed **5% of the total project cost**

MWEIGA FARM

Location:
Nyeri, Kenya

Size: 80 acres



Project Leader -
Brother Paul Kabiti



The new tractor providing
bailing services



Look out toward Mt Kenya in Nyeri

IMPACT



SHARED PROSPERITY

- The farm will hire **3 permanent** employees and **5 casual** laborers
- The **tractor hire services** will provide better access to machinery for **10 local farmers**



FOOD SECURITY

- The farm will supply hay to **50 local dairy farmers** during the dry season at an affordable price, boosting local milk production



STRENGTHENED SOCIAL ENTITIES

- The farm will use profits to support the congregation's healthcare center, which serves over **5,000 patients** suffering from HIV/AIDS



MISSIO INVEST ADVISORY & SUPPORT

- Collaboration to refine farm **business strategy** with a focus on hay farm development and tractor services provision
- Missio Invest connected the farm to **Hello Tractor** to drive revenue growth in the tractor hire segment

Kenya: Nyeri Hill Farm, Archdiocese of Nyeri

LOAN DETAILS

LOAN AMOUNT	\$720,000
INITIAL INVESTMENT	9/2019

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Coffee, tea, hay
Livestock - Dairy cows, beef cows, piggery

USE OF LOAN

- Purchase of three tractors
- Purchase of a sprayer to prevent coffee berry disease
- Construction of housing for coffee pickers
- A civil works project for bulk water access
- Installation of a fertigation system (conveyance of fertilizer and water using drip irrigation lines)

INVESTMENT HIGHLIGHTS

- One of the **largest coffee farms in Kenya**
- Commercial **farm manager with 18 years experience** on this farm
- History of selling to **international buyers** (e.g., Starbucks, Nestle)
- Existing **Board of Directors**
- Five years of **audited financials**

NYERI HILL FARM

Location:
Nyeri, Kenya

Size: 3,498 acres



Farm Manager -
Joseph Nijau



Coffee plantation field



Women planting tea at the Nyeri Hill Farm

IMPACT



SHARED PROSPERITY

- Employs **114 permanent staff, 360 seasonal workers, 500 coffee pickers** annually
- The farm provides training in sustainable coffee practices for over **500 neighboring smallholder farms**



RESILIENCE / LAUDATO SI'

- Farming practices that meet the standards of global **Good Agricultural Practices**
- **Rainforest Alliance Certification** ensuring undisturbed presence of natural forest with diversified plant species
- **Eco-friendly** use of agri-chemicals to preserve water and soil



STRENGTHENED SOCIAL ENTITIES

- Income from farm supports a **hospital, 10 local schools** and **scholarships** for high school students
- Farm rents **equipment** to the community at subsidized rate
- Workers get subsidized **healthcare** at Archdiocese's hospital



MISSIO INVEST ADVISORY & SUPPORT

- Technical assistance on refining **fertigation** technology adaptation
 - Technical assistance on expanding **direct export marketing** strategy
- One Missio Invest team member sits on the Finance and Audit sub-committee of the Board of Directors

Kenya: Rongai Farm, Contemplative Evangelizers of the Heart of Christ

LOAN DETAILS

LOAN AMOUNT	\$62,000
INITIAL INVESTMENT	9/2019

INVESTMENT OVERVIEW

ENTERPRISES	Crops - Hay
	Services - Tractor hire for local farmers

USE OF LOAN

- Mechanization through purchase of a tractor
- Purchase of farm equipment (mower, bailer, rake)
- Purchase of a trailer

INVESTMENT HIGHLIGHTS

- Farm will increase **profitability** by avoiding bailing cost of paying 1 of 2 bails to bailing service provider
- Existing **market** to provide tractor hire services to local farmers
- The farm has **contracts for 100%** of production
- The congregation has **28 years of experience** in hay farming
- The **congregation contributed 5%** of the total project cost

RONGAI FARM

Location:
Nakuru, Kenya

Size: 70 acres



Project Leader - Father Mark Kitili on the new tractor



Hay Farm at Rongai, near Nakuru, Kenya

IMPACT



SHARED PROSPERITY

- The farm will hire **3 permanent** employees and **9 casual laborers**
- The **tractor hire service** will provide better access to machinery for **10 local farmers**
- The farm will provide **internships** to two students from the local agricultural college
- The farm will provide **tractor hire services to 10 local farmers**



FOOD SECURITY

- The farm will supply hay to **70 local dairy farmers** during the dry season at an affordable price, boosting local milk production



STRENGTHENED SOCIAL ENTITIES

- Profits will be used to support a secondary school which serves **700 students** and a **scholarship program**, sponsoring 5 needy students in the local community



MISSIO INVEST ADVISORY & SUPPORT

- Missio Invest connected the farm to **Hello Tractor** to drive revenue growth in the tractor hire segment

Kenya: Divine Mercy Green Farm, Little Sisters of St. Francis

LOAN DETAILS

LOAN AMOUNT	\$100,000
INITIAL INVESTMENT	12/2018

INVESTMENT OVERVIEW

ENTERPRISES **Crops** - Green peas, potatoes, tomatoes

USE OF LOAN

- Startup of horticulture farm
- Drilling of a borehole
- Installation of solar powered irrigation system
- Construction of farm structures
- Working capital

INVESTMENT HIGHLIGHTS

- Project leader self-sourced **technical assistance** and secured an **offtake agreement**
- Project leader has several years of **experience in farm management**
- **Solar powered drip irrigation system** for environmental protection and water conservation

DIVINE MERCY GREEN FARM

Location:
Nakuru, Kenya

Size: 12 acres



Project Leader -
Sister Lucy Wanza



Farm entrance



One of sisters in a field planted with peas

IMPACT



SHARED PROSPERITY

- Employment of **2 permanent staff**
- Employment of **50 casual workers**
- **Training** in agriculture for up to **300 workers** over six years



RESILIENCE / LAUDATO SI'

- Drip irrigation reduced water needs
- Planting of **2,700 trees**
- Use of **clean energy**
- **Organic farming**



FOOD SECURITY

- Provision of **clean water for 140 people** per year
- **Year-round production** made possible by use of **drip irrigation system**



STRENGTHENED SOCIAL ENTITIES

- Income from the farm supports two healthcare institutions serving nearly **12,000 patients per year** and a school with almost **1,000 students**



MISSIO INVEST ADVISORY & SUPPORT

- **Technical assistance** financing for soil testing and new cropping plan provided by **soil science expert** CropNuts

Kenya: Mukumu Farm & Guernsey Stud, Kakamega Archdiocese

LOAN DETAILS

LOAN AMOUNT	\$120,654
INITIAL INVESTMENT	10/2018

INVESTMENT OVERVIEW

ENTERPRISES Livestock - Dairy Cows
Crops - Hay, coffee, horticulture

USE OF LOAN

- Renovation and expansion of existing dairy farm
- Construction of farm structures
- Installation of an irrigation system powered by a solar water pump

INVESTMENT HIGHLIGHTS

- Only Guernsey stud in Western Kenya, raising Guernsey cows who produce “golden milk” renowned for its rich taste and high concentration of beta carotene, protein and butterfat
- Existing farm established in 1922, branded product, recognized in the market and commanding a premium price
- Diversified customer base, including several large institutional buyers (schools and hospitals), as well as local community members
- Qualified management team and experienced accountant

MUKUMU FARM AND GUERNSEY STUD

Location:
Kakamega, Kenya

Size: 70 acres



Project Leader -
Father Vincent Ngatia



New hay store



Guernsey dairy cows in a new cow shed

IMPACT



SHARED PROSPERITY

- Employment of **14 permanent staff**
- Employment of **20 casual workers**
- Training of **90+ farmers** in the area per year on sustainable practices



RESILIENCE / LAUDATO SI'

- **Organic manure and biogas** production from animal droppings



FOOD SECURITY

- Expected to produce **40,000+ liters of milk** per year sold to 70+ households, 5 retailers, and 2 hospitals



STRENGTHENED SOCIAL ENTITIES

- Income from the farm expected to support **10 primary schools, 2 secondary schools, and 2 colleges** run by the diocese



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager is working with the diocese farm to improve their **financial record keeping and budget monitoring**

Kenya: Institute of the Holy Trinity Sisters (IHTS) - Isiolo Farm

LOAN DETAILS

LOAN AMOUNT	\$52,495
INITIAL INVESTMENT	09/2016

INVESTMENT OVERVIEW

ENTERPRISES **Crops** - Horticulture
Livestock - Dairy cows, poultry

USE OF LOAN

- Construction of a cow shed
- Construction of a poultry house
- Purchase of dairy cows and chickens
- Construction of a greenhouse

INVESTMENT HIGHLIGHTS

- Farm **provides vegetables, milk and eggs** to community in a semi-arid region where food supply is low
- **Harvesting and storage of rainwater** for use during the dry months of the year
- **Training youths** in poultry production
- **Integrated farming:** Animal manure used as organic fertilizer for crops, crop byproducts used to feed cows and chickens

ISILOLO FARM

Location:
Isiolo, Kenya

Size: 28 acres



Project Leader -
Sister Catherine Ciingi



Construction of the cow shed



Sisters tilling fields in front of greenhouse

IMPACT



SHARED PROSPERITY

- **Agricultural training for 3 employees**
- Employment for **1 permanent staff** and **8 casual laborers**
- **Training** of young farmers in poultry production



RESILIENCE / LAUDATO SI'

- **30 fruit trees** planted
- Practicing **organic, integrated farming**
- **Harvesting underground water and rainwater** for **year-round production**
- Application of **mulch** to conserve moisture and reduce weed growth
- 3 tons of manure used as **organic fertilizer**



FOOD SECURITY

- **Provision of vegetables, milk, and eggs** to community in a semi-arid region with limited food supply
- Provision of **clean water to 10 local families**



STRENGTHENED SOCIAL ENTITIES

- Farm supports **congregation's pastoral and formation programs**



MISSIO INVEST ADVISORY & SUPPORT

- Provision of technical **agronomic and farm management** support
- **Financial management and procurement training** for Project Leader

Kenya: Nazareth Farm, Nazareth Sisters of the Annunciation

LOAN DETAILS

LOAN AMOUNT	\$30,663
INITIAL INVESTMENT	09/2016

INVESTMENT OVERVIEW

ENTERPRISES Crops - Horticulture
 Livestock - Goats, cattle

USE OF LOAN

- Purchase of livestock
- Purchase of a borehole pump, water tanks
- Purchase of a generator

INVESTMENT HIGHLIGHTS

- **Year-round food production** with increased yields in all crops
- Introduction of **4 new crops, bee keeping and animal husbandry**
- Increased **food availability** for the community and for 3 schools educating **1,800 children**
- **Integrated farming:** Integration of crop and livestock enterprises - animal manure used as organic fertilizer for crops, crop byproducts used to feed cows and goats

NAZARETH SISTERS FARM

Location:
Meru, Kenya
 Size: 30 acres



Project Leader -
Sister Mary Magdalene



Women harvesting green beans



Sister Mary Madgalene by the goat and cattle pen

IMPACT



SHARED PROSPERITY

- Farm provides **jobs** for **6 full-time employees** and **15 casual workers**
- Sustainable **agriculture training** for **31 local farmers**
- Farm supports **3 local suppliers** by purchasing over **\$2,000** of farm inputs each season
- **Financial management training** for 3 Sisters



RESILIENCE / LAUDATO SI'

- Practicing **organic, integrated farming** and crop rotation to **improve soil fertility**
- **Irrigating 10 acres** for **year-round production**



FOOD SECURITY

- Providing food to children's home caring for **20 disabled children**
- Providing **clean water** to **10 local families**



STRENGTHENED SOCIAL ENTITIES

- Income from the farm supports 3 schools educating over **1,800 students** and 4 healthcare facilities serving **41,000 patients** per year



MISSIO INVEST ADVISORY & SUPPORT

- Provision of **agronomic** and **farm management** advisory

Kenya: Bumula Farm, Little Sisters of St. Francis

LOAN DETAILS

LOAN AMOUNT	\$40,000
INITIAL INVESTMENT	03/2016

INVESTMENT OVERVIEW

ENTERPRISES	Crops - Horticulture, maize, groundnuts
	Livestock - Poultry, dairy cattle
	Aquaculture

USE OF LOAN

- Purchase of chicks
- Construction of a chicken house
- Purchase of a solar irrigation pump
- Fencing for the farm
- Installation of a greenhouse

INVESTMENT HIGHLIGHTS

- Use of **greenhouse technology for year-round production**, control of pests and proper utilization of water
- Installation of a **solar water pumping system**
- **Integrated farming**: Integration of crop and livestock enterprises - livestock manure used to fertilize crops and feed fish, maize byproducts used to feed cattle

BUMULA FARM

Location:
Bungoma, Kenya

Size: 7 acres



Project Leader -
Sister Leah Njorge



Sr. Leah in the greenhouse
growing tomatoes



Sister Leah in a maize field of Bumula farm

IMPACT



SHARED PROSPERITY

- Farm provides stable employment for **35 young adults**
- Sisters run a **school** for the local children and provide **agricultural training** for members of the community



RESILIENCE / LAUDATO SI'

- Use of **integrated farming and organic manure**
- **Greenhouse technology** for horticulture
- Terraces for **soil conservation**
- Harvesting **rooftop rainwater** for year-round vegetable production
- **Solar-powered water pump**



FOOD SECURITY

- The farm provides a **source of protein and vegetables** for the community
- The farm provides **clean water** to over **1,200 community members**
- Provision of food to orphanage supporting **70 orphans** and **100 disabled children**



STRENGTHENED SOCIAL ENTITIES

- The farm supports **3 Sisters** serving as **teachers** in the local public schools
- The Sisters run a **women's counseling** program reaching **600+ women** and a **disaster response program** for victims of flooding, which is common



MISSIO INVEST ADVISORY & SUPPORT

- Farm visits from agriculture experts to assist with **problem solving** and **farm strategy**

Kenya: Dimesse Sisters, Dime Farm

LOAN DETAILS

LOAN AMOUNT	\$36,770
INITIAL INVESTMENT	03/2016

INVESTMENT OVERVIEW

ENTERPRISES **Crops** - Horticulture
Livestock - Dairy cows

USE OF LOAN

- Construction of a cow shed
- Construction of a greenhouse
- Purchase of dairy cows

INVESTMENT HIGHLIGHTS

- **Value addition** through onsite **yogurt** processing facility, which sells to the congregation's retreat center as well as the local community
- **Drip irrigation** on 2.5 acres
- **Integrated, organic farming:** Integration of crop and livestock enterprises – use of livestock manure as organic fertilizer for crops, use of crop byproducts as feed for cows

DIME FARM

Location:
Nairobi, Kenya

Size: 20 acres



Project Leader -
Sister Everline Atieno



Delegate Superior Sister Jane
Mwangi in the milk processing space



Sister Everlyne in the new cow shed with dairy cows

IMPACT



SHARED PROSPERITY

- Farm provides jobs for **3 full-time employees** and **5 casual workers**
- **Training in agriculture and financial management** for **15 community members** annually



RESILIENCE / LAUDATO SI'

- The Sisters practice **integrated and organic farming**
- **Drip irrigation system** for 2.5 acres
- **Solar power** used for lighting the farm
- Harvesting of **rooftop rainwater**



FOOD SECURITY

- Farm provides **milk and vegetables to local community**
- Excess milk processed into **yogurt**, which has a longer shelf life than raw milk



STRENGTHENED SOCIAL ENTITIES

- Revenue from farm supports **4 healthcare facilities** and **3 schools**, serving a total of **650 patients** and **600 students** per year
- Farm supports an orphanage caring for **150 children**



MISSIO INVEST ADVISORY & SUPPORT

- Provision of technical **agronomic advisory**
- **Financial management training** for the Project Leader

Kenya: St. Augustine Mabanga Seminary Farm

LOAN DETAILS

LOAN AMOUNT	\$35,334
INITIAL INVESTMENT	03/2016

INVESTMENT OVERVIEW

ENTERPRISES	Crops - Horticulture, maize, pasture
	Livestock - Dairy cows

USE OF LOAN

- Construction of a cattle dip
- Purchase of a feed mixer and chaff cutter
- Installation of a greenhouse
- Purchase of a water tank
- Working capital

INVESTMENT HIGHLIGHTS

- Opportunity to **improve margins** through storage and mechanization
- Use of **greenhouse technology** for year-round production, control of pests and proper utilization of water
- Opportunity to **reduce production costs** through onsite feed formulation and growing of animal pasture

ST AUGUSTINE SENIOR SEMINARY

Location:
Bungoma, Kenya

Size: 52 acres



Project Leader -
Father David Kiranga



Handwashing station in front of the
Seminary



Farm staff member in the St. Augustine greenhouse

IMPACT



SHARED PROSPERITY

- The farm supports **6 full-time jobs**
- The seminary provides **agricultural training** in the community



RESILIENCE / LAUDATO SI'

- Use of **integrated farming** and **organic manure** for crops and pasture
- Establishment of 16 acres of **pasture** for controlled grazing and soil conservation
- **Greenhouse technology** for **year-round production**
- **Rooftop harvesting of rainwater**, which is stored and used for vegetable production



FOOD SECURITY

- Provision of food to **179 seminarians** and **25 staff**
- The seminary **provides** milk, beef and vegetables **to vulnerable community** members year-round
- The seminary produces **silage** and sells excess at affordable price **to local farmers** for improved milk production



STRENGTHENED SOCIAL ENTITIES

- Annual **sales increased** from \$16,000 to **\$40,000**
- Seminary will use excess profits to serve the local community, which has a high illiteracy, poverty and high mortality rate due to malaria, typhoid and HIV aids

Kenya: St. Mathias Mulumba Seminary Farm

LOAN DETAILS

LOAN AMOUNT	\$38,000
INITIAL INVESTMENT	03/2016

INVESTMENT OVERVIEW

ENTERPRISES **Crops** - Maize
Livestock - Dairy cows, pigs

USE OF LOAN

- Purchase chaff cutting and hay grinding machines
- Purchase of two high yielding dairy cows
- Renovation and improvements to animal housing including a self-controlled water system for the piggery
- Purchase of a biogas digester
- Procurement of improved seeds and fertilizers

INVESTMENT HIGHLIGHTS

- **Established farm** with dairy and piggery operations to provide food for the seminary and the community
- Opportunity to **improve margins** through improved storage, mechanization, and breeding program

ST. MATHIAS SEMINARY

Location:
Eldoret, Kenya
Size: 38 acres

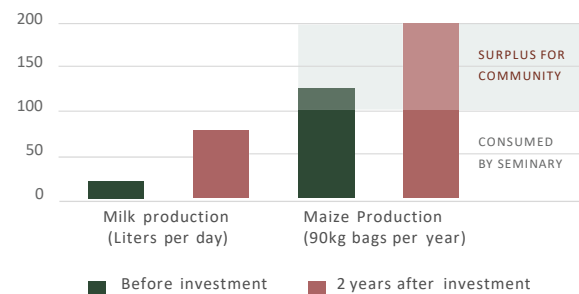


Project Leader - Father Douglas Mwija



Maize cutting machine in operation

INVESTMENT QUADRUPLES MILK PRODUCTION AND DOUBLES MAIZE SURPLUS FOR COMMUNITY



IMPACT



SHARED PROSPERITY

- Provides **jobs** for the local community
- Success draws attention of **local farmers**, who come to **learn** about sustainable agriculture and management



RESILIENCE / LAUDATO SI'

- The farm uses an **integrated farming approach**
- **Biogas** reduced seminary's firewood consumption by 40%
- Planting of 7 acres of **trees**



FOOD SECURITY

- **Source of milk and maize** for the community
- **Improved nutrition** for seminarians via access to greater animal protein in diet



STRENGTHENED SOCIAL ENTITIES

- **Surplus cash flow** enables **renovations** and capacity **expansion** at the seminary



MISSIO INVEST ADVISORY & SUPPORT

Missio Invest **training** helped project to:

- Employ a qualified **farm manager**
- **Source cheaper feed** ingredients
- **Contract** with a leading pork company
- **Store maize** until prices are optimal

Malawi: Sisters of the Holy Rosary, Chigwere Farm

LOAN DETAILS

LOAN AMOUNT	\$54,000
INITIAL INVESTMENT	07/2020

INVESTMENT OVERVIEW

ENTERPRISES

Livestock - Piggery

USE OF LOAN

- Construction of pigsty
- Construction of a borehole
- Purchase of water tanks
- Installation of solar water pumps
- Purchase of breeding stock

INVESTMENT HIGHLIGHTS

- Existing farm with **10+ years experience** in pig rearing
- **Strong demand for pork products** due to limited supply in the northern region of Malawi
- Located in **high impact rural region** near an existing borrower, Karonga Diocese's Chipunga Farm

CHIGWERE FARM

Location:
Mzuzu, Malawi

Size: 17.5 acres



Project leader -
Sister Cecilia Chiumia



Image credit: Futurepump
Solar-powered irrigation pump



Sisters of the Holy Rosary congregation

IMPACT



SHARED PROSPERITY

- Employment of **10 permanent employees** including 6 new hires as a result of the loan
- Employment of **15 casual laborers** including 8 new hires as a result of the loan
- **Purchasing grain from 30 local smallholder farmers**



RESILIENCE / LAUDATO SI'

- Using **animal manure as organic fertilizer** for crops and as feed for fish
- Using pig manure to produce **biogas** for cooking, a clean energy alternative to charcoal



FOOD SECURITY

- Providing at least **one meal per day to 700 children** in the congregation's school



STRENGTHENED SOCIAL ENTITIES

- Constructing a **clinic** to provide healthcare to the local community



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager will work with the Sisters to improve their **financial record keeping**

Kenya: Sisters of Mary Mother of God Mtwapa Farm

LOAN DETAILS

LOAN AMOUNT	\$15,035
INITIAL INVESTMENT	03/2016

INVESTMENT OVERVIEW

ENTERPRISES Crops - Horticulture

USE OF LOAN

- Construction of a greenhouse and net house
- Working capital
- Water harvesting

INVESTMENT HIGHLIGHTS

- Small but significant loan for a small Sisters congregation
- Application of net house technology for year-round production of vegetables in the very hot environment of Kenya's coastal region

MTWAPA FARM

Location:
Mombasa, Kenya

Size: 3 acres



Project Leader -
Sister Lydia Makori



Sister Lydia working in the fields



Net house with drip irrigation system in place

IMPACT



SHARED PROSPERITY

- Farm provides jobs for **1 full-time employee** and **4 casual workers**
- Farm **trains local farmers** in sustainable agriculture



RESILIENCE / LAUDATO SI'

- Use of **net house technology** for horticulture production in uncondusive environmental conditions
- **Drip irrigation system** for 0.75 acres
- Harvesting and storage of **underground water** and **rainwater for year-round production**
- Application of **mulch** to conserve moisture and reduce weed growth in vegetable farm



FOOD SECURITY

- **Source of fresh vegetables** for Sisters and local community



STRENGTHENED SOCIAL ENTITIES

Income from the farm supports:

- A school with **170 students**
- Sisters providing **medical services** in the nearby hospital, and
- Sisters visiting the **sick and elderly** in the rural community



MISSIO INVEST ADVISORY & SUPPORT

- Provision of technical **agronomic** and **marketing** support
- **Financial management training** for Project Leader

Malawi: Chipunga Farm, Karonga Diocese

LOAN DETAILS

LOAN AMOUNT	\$325,814
INITIAL INVESTMENT	11/2017

INVESTMENT OVERVIEW

ENTERPRISES Crops - Coffee, macadamia

USE OF LOAN

- Purchase of a coffee and macadamia farm
- Working Capital

INVESTMENT HIGHLIGHTS

- Reviving of an abandoned coffee and macadamia farm and stimulating the local economy by creating **45 full-time jobs**
- Project led by passionate and highly involved **Bishop** and supported by diocese
- Farm expected to create **new income streams** in a challenging region
- **Global market demand** for macademia is growing rapidly with increased emphasis on nutrition and healthy eating
- Export of coffee and macademia **contributes to Malawi's** developing **economy**
- Expansion of coffee and macademia plantation is expected to create more jobs and **opportunities for local farmers**
- Contributes to **carbon capture** (coffee is a major produce of oxygen - yielding on average 86 lbs of oxygen per day)
- Coffee and macademia are perennial plantations promoting vegetation, forestry cover and **biodiversity**

CHIPUNGA FARM

Location:
Karonga, Malawi

Size: 706 acres



Project leader -
Bishop Martin Mtumbuka



Macadamia nut harvest



Inspecting newly planted coffee fields

IMPACT



SHARED PROSPERITY

- Farm provides jobs for **45 full-time employees** and **18 casual workers**
- Reviving of an abandoned coffee and macadamia farm **stimulates the local economy**



RESILIENCE / LAUDATO SI'

- Reforestation - having planted over **22,000 trees**
- Climate change mitigation and adaptation strategies: **manure application for soil fertility**



FOOD SECURITY

- Sustainable **agriculture training for 20 people** per year



STRENGTHENED SOCIAL ENTITIES

- Farm income supports the diocese's **4 healthcare facilities** and **58 schools**, serving **38,400 patients** and **3,200 students** annually



MISSIO INVEST ADVISORY & SUPPORT

- Connected farm with **experienced consultants** to advise on farm management
- Financing cost of **developing an optimized business plan** and **financial model**
- Helped arrange third-party fundraising agreement with the **Investment Support Facility of Malawi**

Malawi: Marist Farm, Dedza Diocese

LOAN DETAILS

LOAN AMOUNT	\$61,517
INITIAL INVESTMENT	11/2017

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Maize, soybean seeds, groundnuts, sugar beans, popcorn

Livestock - Dairy

Services - Tractor hire for local farmers

USE OF LOAN

- Connection to the electric grid
- Working capital

INVESTMENT HIGHLIGHTS

- Experienced commercial farm manager
- Providing tractor hire services to local farmers, facilitating their timely and efficient land preparation
- Seed contracts for soybeans and sugar beans
- Favorable weather conditions for crop production
- Proximity to Catholic schools who purchase grain from the farm

MARIST FARM

Location:
Dedza, Malawi

Size: 197.5 acres



IMPACT



SHARED PROSPERITY

- Employing **11 permanent workers**, including 3 women
- Provides jobs for **100 casual workers**, including **35 women**
- Providing **training** in farm management and crop production to workers and seed customers
- Providing **tractor services to local farmers**



RESILIENCE / LAUDATO SI'

- Planting moringa & macadamia trees to improve **soil and air quality**
- Using **organic manure** from dairy and poultry to improve soil quality
- Planting grass to reduce **soil erosion** and maintain soil structure



FOOD SECURITY

- Planning to open a shop selling **affordable seeds and inputs**
- Providing reliable and affordable **seeds to smallholder farmers**



STRENGTHENED SOCIAL ENTITIES

- Farm supports congregation's **5 schools** educating over **1,750 children**



MISSIO INVEST ADVISORY & SUPPORT

- **Technical advisory and market linkages** provided by Consulting Farm Manager (CFM), who spends 12 days per month on site
- CFM has helped the farm to **execute contracts** with reputable seed companies and continues to explore market linkages

Malawi: Namitembo Farm, Zomba Diocese

LOAN DETAILS

LOAN AMOUNT	\$164,109
INITIAL INVESTMENT	11/2017

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Maize, soybeans, cassava

Livestock and apiculture (bees)

Services - Tractor hire for local farmers

USE OF LOAN

- Startup of a garlic and ginger farm
- Drilling of boreholes
- Purchase of seeds and fertilizers

INVESTMENT HIGHLIGHTS

- Project supported by diocese
- Committed Bishop
- Dedicated Project Leader appointed by the Bishop to lead the project
- Providing tractor hire services to local farmers to facilitate efficient and timely land preparation

NAMITEMBO FARM

Location:
Zomba, Malawi
Size: 185 acres



IMPACT



SHARED PROSPERITY

- Providing jobs for **12 full-time employees** and **11 casual workers**
- Multiplication of **improved cassava varieties** (high yielding and disease resistant) that are sold to farmers



RESILIENCE / LAUDATO SI'

- Providing **high yielding and disease resistant cassava to local farmers**



FOOD SECURITY

- **Training 100 local farmers in sustainable agriculture**



STRENGTHENED SOCIAL ENTITIES

Income from the farm supports

331 social service intuitions including

- **7 healthcare facilities** serving over **250,000 patients** per year
- **133 schools** educating over **136,000 students**



MISSIO INVEST ADVISORY & SUPPORT

- **Technical advisory and market linkages** provided by Consulting Farm Manager (CFM), who spends 5 days per month on site
- CFM is sourcing **seed crop contracts**, exploring **market linkages**, and advising on **high value crops** that can increase the farm's profitability

Malawi: Utawaleza Farm, Mangochi Diocese

LOAN DETAILS

LOAN AMOUNT	\$160,567
INITIAL INVESTMENT	11/2017

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Maize, soybean seeds, groundnuts, sugar beans, bananas, onions, red cabbage, green peppers

USE OF LOAN

- Farm equipment and machinery
- Working capital

INVESTMENT HIGHLIGHTS

- Reliable **water source** and **irrigation** infrastructure
- Committed and engaged **Bishop** leading the project
- Potential for **integration with diocese's** nearby livestock farm
- **Electricity access** and proximity to **paved roads**

UTAWALEZA FARM

Location:
Mangochi, Malawi

Size: 86.5 acres



IMPACT



SHARED PROSPERITY

- Employing **18 permanent workers**, including **9 women**
- Providing **training in farm management** and **crop production** to workers and seed customers
- Supplying **quality seed** to local farmers



RESILIENCE / LAUDATO SI'

- Redirecting water to **reduce soil erosion** and **reduce flooding**, in turn assisting families who could otherwise be displaced
- Using chicken manure to **recondition the soil**, increasing microbiological organisms



FOOD SECURITY

- Farm will provide **clean water to 20 households** around the farm
- Farm will contribute to food security in the local community



MISSIO INVEST ADVISORY & SUPPORT

- **Technical advisory** and **market linkages** provided by Consulting Farm Manager (CFM), who spends 12 days per month on site
- CFM has helped the farm to **execute contracts** with reputable seed companies and continues to explore market linkages

Nigeria: Zaria Diocese, Cathdiza Farm

LOAN DETAILS

LOAN AMOUNT	\$72,500
INITIAL INVESTMENT	06/2020

INVESTMENT OVERVIEW

ENTERPRISES Crops - Rice

Services - Tractor for hire for local farmers

USE OF LOAN

- Construction of a warehouse
- Purchase of rice processing machinery
- Maintenance for an existing tractor

INVESTMENT HIGHLIGHTS

- The project leader is an **experienced accountant**
- Large existing farm with **20 years of experience** in rice farming
- **Strong market** demand for rice
- Support of **Bishop** who pledged **10%** of his annual Ordinary Subsidy as **collateral**
- Providing **tractor hire services** to **local smallholder farmers**
- Providing **improved quality rice** to local markets

TAGASTAN RICE FARM LTD.

Location:
Zaria, Nigeria

Size: 124 acres



Project leader -
Father Michael Kargako



'Cathdiza Rice' package label



Tractor at Cathdiza farm

IMPACT



SHARED PROSPERITY

- Employment of **8 permanent** employees including **5 new hires**
- Supporting **200 seasonal workers** (vs. 100 workers before the loan)
- Training **60 community members** in **Good Agricultural Practices ("GAP")** each year



FOOD SECURITY

- **Donating rice** to up to **200 families** each year and **selling rice** to over **2,000 families**
- Providing **improved quality of rice** to markets in northern Nigeria



STRENGTHENED SOCIAL ENTITIES

- Farm income supports the diocese's **healthcare facility** and **4 schools** educating **180 students**



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager will work with the diocese to improve their **financial record keeping**
- Missio Invest connected the seminary with **Hello Tractor** to drive revenue growth in the tractor hire segment
- Missio Invest will continue to provide **technical advisory** to Cathdiza as they expand their branded rice product into retail markets

Nigeria: St. Peter the Apostle Seminary, St. Peter the Apostle Farm (“SPAF”)

LOAN DETAILS

LOAN AMOUNT	\$55,000
INITIAL INVESTMENT	06/2020

INVESTMENT OVERVIEW

ENTERPRISES Crops - Cassava production and processing
 Services - Tractor for hire for local farmers

USE OF LOAN

- Purchase of a tractor, plough, harrow and mower
- Working capital

INVESTMENT HIGHLIGHTS

- **Large existing farm** with unused land which can be cultivated
- Located **near existing borrowers** who have substantial experience with cassava production and with tractor hire services
- **Additional revenue stream** from tractor hire service
- Support of local **Bishop** and seminary **Rector**, who together pledged **10%** of the seminary’s annual Ordinary Subsidy as **collateral**

ST PETER THE APOSTLE FARM

Location:
Eruku, Nigeria

Size: 150 acres



Project leader -
Father Peter Olabamiji



SPAF’s new John Deere tractor
financed by Missio Invest



Young seminarians in the cassava field with Fr. Peter

IMPACT



SHARED PROSPERITY

- Employment of **4 full-time** staff including 2 new hires
- Employment of **10 casual laborers** including 6 new hires
- **100 seminarians** and **100 farmers** in the community will be trained in Good Agricultural Practices



RESILIENCE / LAUDATO SI’

- The farm will use **organic fertilizers**
- The seminary will plant local **trees** on the borders of the farm



FOOD SECURITY

- The farm will feed **100 seminarians** as well as **500 students** in the schools run by the diocese
- **600 community members** are expected to benefit from the tractor hire services and cassava enterprise



MISSIO INVEST ADVISORY & SUPPORT

- Technical support to improve the seminary’s **financial record keeping** and farm **budgeting**
- Missio Invest connected the seminary with **Hello Tractor** to drive revenue growth in the tractor hire segment

Nigeria: Sisters of St. Michael the Archangel (SSMA), SSMA Novitiate Farm

LOAN DETAILS

LOAN AMOUNT	\$50,000
INITIAL INVESTMENT	06/2020

INVESTMENT OVERVIEW

ENTERPRISES

Livestock - Poultry (Layers), piggery

USE OF LOAN

- Construction of a borehole, a pigsty and a hen house
- Purchase of a generator, water tank, and poultry cages

INVESTMENT HIGHLIGHTS

- Existing farm with **substantial experience** in poultry and piggery
- Experienced and highly **dedicated project leader** who has demonstrated a strong willingness to work with Missio Invest
- **Strong social impact** (job creation, women's empowerment, food security, and support of social service institutions)

Sisters of St. Michael the Archangel SSMA Novitiate Farm

Location:
Ekiti, Nigeria

Size: 2.4 acres



Project leader -
Sister Theresa Oni



Sister Priscilla tends to the
chickens



Sisters peeling cassava

IMPACT



SHARED PROSPERITY

- Supporting the employment of **8 permanent** and **30 casual workers**
- Providing **work for local women**, enabling them to secure their livelihoods by selling the farm's eggs
- Serving as an agricultural training center for **30 novitiates** and **30 or more widows** and **youths** in the community each year



FOOD SECURITY

- Feeding **1,100 children** in the congregation's **4 schools**
- Supplying food to a local **hospital**



STRENGTHENED SOCIAL ENTITIES

- Farm income supports **scholarships** offered to orphans in the community
- Farm income enables congregation to become **financially self-sufficient**



MISSIO INVEST ADVISORY & SUPPORT

- Advisory and coaching to refine **business strategy**
- Technical support to improve the Sister's **financial record keeping** and to grow their **customer base**

Nigeria: Tagastan Farms LTD, Kano Diocese

LOAN DETAILS

LOAN AMOUNT	\$40,000
INITIAL INVESTMENT	03/2020

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Rice, maize

Services - Tractor hire for local farmers

USE OF LOAN

- Purchase of a tractor
- Purchase of a plough
- Purchase of a harrow
- Expansion of maize and rice farm

INVESTMENT HIGHLIGHTS

- Expansion of cultivated area from 25 to 77 acres
- Bishop of Kano pledged 10% of his diocese's annual Ordinary Subsidy as collateral
- Project has developed friendly relations with Muslim herdsmen in the area, a rare achievement in this conflict-prone region of northern Nigeria

TAGASTAN RICE FARM LTD.

Location:
Kano, Nigeria

Size: 124 acres



Project leader -
Father Mike Adebo



Father Mike with Country Investment Manager Mathew Adetunji



Father Mike selling rice at the market

IMPACT



SHARED PROSPERITY

- Providing jobs for **5 full-time workers** and **50 casual workers**
- Training **80 youths** and **30 women**, as well as **5 university students** and **5 students at polytechnical schools**



RESILIENCE / LAUDATO SI'

- Using **organic fertilizer** on 30+ acres



FOOD SECURITY

- Providing **tractor hire services** to local farmers
- Providing **affordable rice** to local schools serving **700 students**
- **Tripling rice production**, improving food security in the community



STRENGTHENED SOCIAL ENTITIES

- Farm income supports the diocese's **19 schools** and **3 health facilities**



MISSIO INVEST ADVISORY & SUPPORT

- Helped farm to establish **procurement policy** and advised on tractor purchase
- Connected Project Leader to **Hello Tractor** to assist with tractor monitoring and promotion of tractor hire services

Nigeria: CABEN Farm, Archdiocese of Benin City

LOAN DETAILS

LOAN AMOUNT	\$72,000
INITIAL INVESTMENT	11/2019

INVESTMENT OVERVIEW

ENTERPRISES Aquiculture - smoked catfish

USE OF LOAN

- Purchase of gas smoking kilns
- Purchase of sealing machines
- Purchase of a generator
- Construction of 30 new ponds
- Construction of a processing house
- Construction of a warehouse
- Construction of 5 boreholes

INVESTMENT HIGHLIGHTS

- Highly capable project leader with **10 years of experience**
- Secured **contracts for 100%** of expected production
- Well capitalized diocese with strong support from the **Archbishop**, who has already **committed ~\$70,000** to the project and has pledged a portion of the annual Ordinary Subsidy as **collateral**

CABEN FARM

Location:
Benin City,
Nigeria

Size: 72 acres



Project leader -
Father Stephen Dumbiri



Stephanie Omere holds a smoked
catfish packaged by the farm



Mathew Eguowu leans against a pond with Fr.
Stephen in the background

IMPACT



SHARED PROSPERITY

- The project will create at least **25 new jobs** in the community
- The farm will offer training for **12 youths** in fish farming and for **10 widows** in agribusiness



RESILIENCE / LAUDATO SI'

- Smoking fish with **gas** instead of charcoal
- **Solar-powered boreholes**
- Providing **fish waste** to local farmers for use as **organic manure**
- Planting **200 trees** annually



FOOD SECURITY

- Improving **protein availability** and **nutrition** in local schools and communities



STRENGTHENED SOCIAL ENTITIES

- Profits will be used to **construct classrooms** in rural areas
- **30 scholarships** will be provided annually to children who cannot afford education
- Farm supports **rural poor** in the area



MISSIO INVEST ADVISORY & SUPPORT

- Missio Invest advised the farm to use **gas** rather than charcoal to smoke its fish, avoiding the deforestation impact of charcoal

Nigeria: Catholic Agricultural Development Initiative (CADI) Farm, Oyo Diocese

LOAN DETAILS

LOAN AMOUNT	\$100,000
INITIAL INVESTMENT	11/2019

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Garri (processed cassava)

Livestock - Poultry

USE OF LOAN

- Construction of a borehole
- Construction of a pen house
- Purchase and installation of battery cages (for poultry)
- Purchase and installation of garri processing equipment
- Working Capital

INVESTMENT HIGHLIGHTS

- Legally registered entity owned by the diocese
- Well-run farm with 5 years of experience in garri production and 7 years of experience in poultry
- Chartered accountant onsite, with agricultural accounting software
- Experienced farm manager
- Governance structure including advisory board

Catholic Agricultural Development Initiative Farm

Location:
Oyo, Nigeria

Size: 170 acres



Project leader -
Father Gabriel Adeleke



Garri flakes (processed cassava)



Missio Invest's Keith Polo with Father Gabriel Adeleke (both standing in the middle)

IMPACT



SHARED PROSPERITY

- Employing **16 full-time workers** including **5 women** and **20 casual workers** including **18 women**
- **Training 30 youths** including 10 women
- Providing **seed funding** to young agripreneurs



RESILIENCE / LAUDATO SI'

- Using **solar energy**
- **Integrated farming** (using manure from animals as fertilizer for crops)
- Practicing **soil and water conservation**



FOOD SECURITY

- **Training 250 local farmers**
- Purchasing cassava from local farmers
- Providing garri and eggs to local community



STRENGTHENED SOCIAL ENTITIES

- Farm income supports diocese's **programs for youth, women, and children**
- Farm also supports diocese's **22 schools** and **5 health facilities** educating **5,250 students** and serving **10,755 patients** annually



MISSIO INVEST ADVISORY & SUPPORT

- One-on-one **business advisory** to incorporate **energy-saving technologies**
- Linking Project Leader to other Missio Invest borrowers for **sharing of best practices**

Nigeria: Sisters of St. Louis, Louis Bautain Farm

LOAN DETAILS

LOAN AMOUNT	\$70,000
INITIAL INVESTMENT	12/2019

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Sustainable indigenous oil palm plantation

Livestock - Piggery, poultry (egg layers)

Value-addition - Garri making (processed cassava), palm oil

USE OF LOAN

- Installation of borehole and purchase of farm tricycle
- Purchase of garri and palm oil processing equipment
- Purchase of cages for poultry unit
- Renovation of existing piggery

INVESTMENT HIGHLIGHTS

- Established farm with 24 years experience
- Guarantee for 100% of principal and interest provided by Sisters of St. Louis of California Region
- Exceptional management of the piggery operation
- Strong record keeping practices
- Dedicated and passionate Project Leader

Sisters of St. Louis, Louis Bautain Farm

Location:
Ewulu, Nigeria

Size: 34 acres



Project leader - Sister Catherine Adelegan



Palm oil processing center



Palm kernel extractor in process of being mounted

IMPACT



SHARED PROSPERITY

- Employing **11 permanent workers** and **5 casual workers**
- Employing **3 local women** as marketers for their pigs
- **Training women** to make soap to sell in community markets



RESILIENCE / LAUDATO SI'

- Practicing **integrated farming** and **training 250 farmers** in sustainable agriculture



FOOD SECURITY

- Providing affordable fish, pork, and eggs to **50 local families**
- **Processing cassava** for local smallholder farmers



STRENGTHENED SOCIAL ENTITIES

- The Sisters feed **200 primary school children** in their schools
- Farm income supports the sisters' **5 healthcare facilities** and **13 schools**



MISSIO INVEST ADVISORY & SUPPORT

- One on one **business plan** development coaching
- Advisory on **business strategy** and **procurement** of farm equipment
- Connecting the Project Leader with **CADI Farm Project Leader**, who has greater expertise in poultry and garri processing

Nigeria: Ss. Peter and Paul IFCFC, Ss. Peter and Paul Major Seminary

LOAN DETAILS

LOAN AMOUNT	\$195,800
INITIAL INVESTMENT	10/2020

INVESTMENT OVERVIEW

ENTERPRISES

- Crops - Maize, cassava
- Livestock - Piggery
- Aquaculture - Catfish
- Services - Tractor hire for local farmers

USE OF LOAN

- Purchase of tractor, plough and threshing machine
- Installation of borehole, irrigation rain gun and pumps
- Construction of pigsty

INVESTMENT HIGHLIGHTS

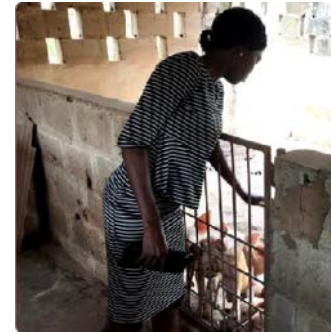
- Established farm looking to commercialize the maize and piggery operations
- Secured contracts for 100% of production
- Highly capable project leader with 30 years of experience

St Peter and Paul Integrated Farm & Community Development Centre

Location:
Ibadan, Nigeria
Size: 57 acres



Project leader -
Father Kenneth Adesina



Livestock manager Fayenuwo
Mary at the pigsty



Aquaculture

IMPACT



SHARED PROSPERITY

- **6 full-time employees**, including 1 woman
- Stable jobs for **50 casual workers**, including **10 women**
- Forming **co-op** to help smallholders avoid losing profits to middle men



RESILIENCE / LAUDATO SI'

- Seminary adding a course on **environmental stewardship**
- Practicing **integrated farming**
- **Solar-powered irrigation**



FOOD SECURITY

- Providing **training and tractor services** to local farmers
- Expanding access to **electricity and clean water** in the community



STRENGTHENED SOCIAL ENTITIES

- Planning to use farm income to open a **health clinic** serving the local community
- Educating **420+ future priests** in **sustainable practices** which they will share with their parishes
- Providing seminarians with **affordable nutritious food**



MISSIO INVEST ADVISORY & SUPPORT

- Advised on **procurement policy** and **tractor purchase**
- Connected farm to **Hello Tractor** to assist with tractor monitoring and to promote tractor hire services

Tanzania: Nzimano Soap Industry, Kigoma Diocese

LOAN DETAILS

LOAN AMOUNT	\$87,000
INITIAL INVESTMENT	08/2020

INVESTMENT OVERVIEW

ENTERPRISES Soap production

USE OF LOAN

- Purchase of soap mixer
- Purchase of drying machine
- Purchase of soap grinding machine
- Purchase of packaging machine
- Packing materials

INVESTMENT HIGHLIGHTS

- Existing enterprise with several years of operating experience and historical financials
- **Experienced management team** with formal governance structure
- Support of **Bishop** who pledged **10%** of his diocese's annual Ordinary Subsidy as **collateral**
- Potential to address the growing demand for soap throughout Tanzania

NZIMANO SOAP INDUSTRY (NSI)

Location: Kigoma, Tanzania

Size: 50 acres



Project leader - Father Esperius Hamenyande



Father Esperius with the existing machinery



Soap making process

IMPACT



SHARED PROSPERITY

- Employment of **10 full-time workers** and **3 casual laborers**, with plans to hire an additional 10 full-time employees and 7 casual laborers
- Supporting **livelihoods of thousands of local farmers, traders, and processors** who supply palm oil for soap production; **1,800 women** included, with potential to expand to **5,000 women**



RESILIENCE / LAUDATO SI'

- Producing soap which **limits the spread of diseases** such as COVID-19



STRENGTHENED SOCIAL ENTITIES

- Income supports the diocese's **7 health facilities** and **11 schools** serving **52,000 patients** and **3,300 students** annually



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager will work with NSI to improve their **financial record keeping** as well as their **marketing strategy**

Tanzania: St. Mary's Minor Seminary, St. Mary's Rubya Seminary Farm

LOAN DETAILS

LOAN AMOUNT	\$35,000
INITIAL INVESTMENT	07/2020

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Bananas

Livestock - Piggery (pork meat, piglets, cooking oil [lard], manure)

USE OF LOAN

- Construction of a shed
- Purchase of feeding troughs
- Purchase of breeding stock

INVESTMENT HIGHLIGHTS

- Over **10 years** of experience in piggery
- **High local demand** for pig products
- Support of local **Bishop** and seminary **Rector**, who together pledged 10% of the seminary's annual Ordinary Subsidy as **collateral**
- Source of **protein for the seminary** and the surrounding community
- Seminary will add a course on sustainable agriculture, **training 200+ future priests** per year in eco-friendly practices that they will share with their parishes

ST. MARY'S MINOR SEMINARY, RUBYA

Location:
Bukoba, Tanzania

Size: 79 acres



Project leader - Father Angsgarius Shumbusho



Rubya Farm sow with piglets



Rubya banana farm

IMPACT



SHARED PROSPERITY

- Providing jobs for **10 permanent employees** including **4 new hires** and **9 casual workers** including **5 new hires**
- Employing **18 women** and aiming to hire 5 more
- Training **30 community members** in **Good Agricultural Practices (GAP)** each year
- Providing **GAP training to piglet customers**



RESILIENCE / LAUDATO SI'

- Practicing **integrated farming** by feeding unsold bananas to the pigs and using waste water from the pigs as fertilizer for the bananas
- **Training 200+ future priests** per year in sustainable practices that they will share with their parishes



STRENGTHENED SOCIAL ENTITIES

- Farm income supports **scholarships** offered to orphans in the community
- Farm income enables seminary to become **financially self-sufficient**
- 1st loan taken to build track record



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager will work with the seminary to improve their **financial record keeping**
- Missio Invest will connect the farm to **technical assistance** providers for the piggery as needed

Uganda: Odokibo Farm, Marian Brothers

LOAN DETAILS

LOAN AMOUNT	\$140,000
INITIAL INVESTMENT	08/2020

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Rice cultivation and processing, groundnuts, simsim (sesame seeds), maize

Services - Tractor hire and truck hire for local farmers

USE OF LOAN

- Purchase of a tractor
- Purchase of rice harvester and planter
- Purchase of 8-ton truck
- Expansion of rice storage facility

INVESTMENT HIGHLIGHTS

- Mechanization will allow the farm to **expand acreage and improve yields**
- Large farm with several years of **experience in rice cultivation**
- **New revenue stream** from tractor hire service, which has proven successful among other Missio Invest borrowers
- Strong **demand for rice** from NGOs supporting nearby refugee camps
- **Experienced management team** in place

MARION BROTHERS ODOKIBO FARM

Location: Arua, Uganda

Size: 333 acres



Project Leader - Brother Aloysius Tugmuisirize



Br. Aloysius with local rice farmers



Women working at Odokibo farm harvesting rice

IMPACT



SHARED PROSPERITY

- Employment of **8 full-time workers** including one new hire
- Employment of **150 casual workers** including **70 new hires**



RESILIENCE / LAUDATO SI'

- Tractor ensures that Brothers can **avoid slash and burn farming**
- Using **manure as organic fertilizer**
- Planting over **200 trees**
- Using **solar energy**



FOOD SECURITY

- Providing rice to a school with **700 students** and to **NGOs** who serve nearby refugee camps
- Storage expansion enables farm to sell during periods of low supply, **mitigating food shortages**



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager is working with the Brothers to improve their **financial record keeping**
- Missio Invest connected the seminary with **Hello Tractor** to drive revenue growth in the tractor hire segment

Uganda: Kiteredde Dairy Farm & Mityebiri Beef Farm, Bannakaroli Brothers

LOAN DETAILS

LOAN AMOUNT	\$140,000
INITIAL INVESTMENT	02/2018

INVESTMENT OVERVIEW

ENTERPRISES

Livestock - Dairy cows, beef cattle

USE OF LOAN

- Construction of a cattle dip and other farm structures
- Purchase of breeding stock (dairy and beef cattle)
- Artificial insemination services for breed improvement
- Facilities upgrade

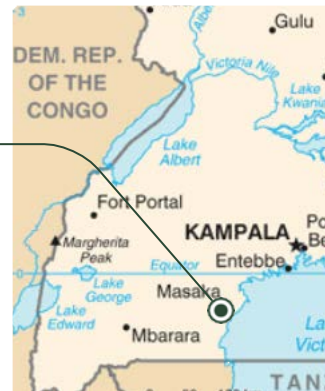
INVESTMENT HIGHLIGHTS

- **Large contribution** to project by borrower
- **Large existing farm** with pasture for cows
- Experienced and **dedicated farm manager**
- Strong support from experienced **congregation Superior** who also advises on the project
- Existing **lucrative market** for beef in Uganda

KITEREDDE DAIRY & MITYEBIRI BEEF FARM

Location: Masaka, Uganda

Size: 790 acres



Project Leader – Brother Isidore Luyinda



IMPACT



SHARED PROSPERITY

- Providing jobs for **11 full-time employees** and **38 casual workers**



RESILIENCE / LAUDATO SI'

- Sustainable management of **790 acres**



FOOD SECURITY

- Providing **quality protein** (milk and beef) to **local community**



STRENGTHENED SOCIAL ENTITIES

- Farm income supports the Brothers' **11 schools**, educating over **6,000 students** annually
- Income also supports **healthcare** facility serving **800 patients** per year



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager is working with the farm to improve their **financial record keeping** and **budget monitoring**

Uganda: Banyatereza Sisters Agro-enterprise

LOAN DETAILS

LOAN AMOUNT	\$95,576
INITIAL INVESTMENT	10/2017

INVESTMENT OVERVIEW

ENTERPRISES

- **Apiary:** 150 hives on 9 acres, over 500 bee farmers
- **Dairy:** 75 cows on 10 acres
- **Bananas:** 20 acres
- **Coffee:** 36 acres
- **Sugar cane:** 65 acres

USE OF LOAN

- Purchase and expansion of sugar plantation

INVESTMENT HIGHLIGHTS

- **Established farm** looking to diversify into sugar cane production
- **Clear organizational structure** with key enterprise managers
- **Existing contract** with nearby sugar cane factory for purchase of harvest
- Existing and sustained **customer base** for other enterprises

BANYATEREZA SISTERS AGRO-ENTERPRISE

Location:
Fort Portal Diocese,
Uganda

Maize Farm: Kiranzi parish, Kagadi district
Dairy Farm: Kijanju parish, Kabarole district
Apiary: Ruteete, Kabarole district

Size: 640 acres



Project Leader -
Sister Goretti Birungi



Coffee beans drying



Mixed agriculture

IMPACT



SHARED PROSPERITY

- 50+ permanent **employees**
- Milling services for up to **10,000 farmers**, over **50% women**
- Apiary produces honey from **500+ bee farmers**
- Training **70 smallholder farmers** in sustainable agriculture



FOOD SECURITY

- Supporting the livelihoods of **10,000 smallholder** farmer households



STRENGTHENED SOCIAL ENTITIES

- Farm profits support congregation's **6 schools** and **4 healthcare facilities**, educating **5,500 students** and serving **8,640 patients** annually
- Farm supports Sisters' **outreach to poverty stricken communities** in Western Uganda



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager is working with the Sisters to improve their **financial record keeping** and **budget monitoring**

Uganda: Katigondo Seminary Farm, St. Thomas Aquinas Seminary

LOAN DETAILS

LOAN AMOUNT	\$171,100
INITIAL INVESTMENT	04/2017

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Advocados, bananas, beans, cassava, coffee, maize, sweet potatoes, tomatoes

Livestock - Beef cattle, dairy cows, piggery, poultry (layers & broilers)

USE OF LOAN

- **Capex:** tractor, plough, harrow, pneumatic planter, mechanical weeder, renovation of livestock facilities
- **Sustainable infrastructure:** efficient irrigation system

INVESTMENT HIGHLIGHTS

- **Well established, diversified farm** looking to expand current production and renovate existing facilities
- **Experienced project leader** (Rector of the seminary)
- **Clear organization structure** with dedicated crop and livestock managers
- **Sustainably sourced water** from the Nabajuzi River

KATIGONDO SEMINARY FARM

Location: Katigondo, Uganda

Size: 500 acres



Project Leader -
Father Herman Kituuma



Father Herman in the avocado
plantation



Father Herman with solar panels

IMPACT



SHARED PROSPERITY

- Created **33 new jobs** (total full-time + part-time or seasonal jobs increased from 29 in 2017 to 62 in 2019)
- Employing **13 women and 41 youths**
- Started sustainable agriculture training for over **110 local smallholder farmers**, including **41 women and 24 youths**
- Trains **240 seminarians** in sustainable agriculture each year



FOOD SECURITY

- Grew piggery **production** by **200%+**
- Improved bananas and tomatoes **yield** by more than **100%**



STRENGTHENED SOCIAL ENTITIES

- Annual sales increased from **~\$102,000 to ~\$124,000** in the first two years of the loan (**~10% CAGR**)
- Supporting formation and sustainable agriculture training for **240 future priests**, who will teach eco-friendly practices to their parishes
- Farm profits enable **more visits to rural communities** - number of households visited annually increased from 750 to 880



MISSIO INVEST ADVISORY & SUPPORT

- Country Investment Manager is working with the seminary to improve their **budget monitoring**

Zambia: Lua-Luo Farm, Archdiocese of Kasama

LOAN DETAILS

LOAN AMOUNT	\$77,639
INITIAL INVESTMENT	12/2018

INVESTMENT OVERVIEW

ENTERPRISES

Crops - Soybeans, maize, sunflower seeds and oil, onions, cabbage

Livestock - Poultry, goats (60 at present)

USE OF LOAN

- Rehabilitation of poultry facilities
- Purchase of a utility van
- Battery cages
- Borehole deepening
- Working capital

INVESTMENT HIGHLIGHTS

- **Large established farm**
- Experienced project leader with a **B.S. in General Agriculture**
- Strong supporting **management team** with livestock and crop specialists, a procurement manager, and a farm mechanic
- Existing structures including **oil press** for sunflower seeds
- Presence of a **perennial stream**

LUA LUO FARM Archdiocese of Kasama

Location: Kasama,
Zambia

Size: 618 acres



Project Leader - Father
Stephen Musonda



Caring for the vegetable fields



IMPACT



SHARED PROSPERITY

- Stable jobs for **3 permanent employees** and **4 casual laborers**
- Providing **training in sustainable agriculture**
- **Purchasing** sunflower seeds **from local farmers** to process into oil



FOOD SECURITY

- The farm is a source of much needed **protein for the community**
- Providing food to the Archdiocese's **7 schools** educating over **7,300 students**



STRENGTHENED SOCIAL ENTITIES

- Farm profits support visits to **240 rural outstations** in the Archdiocese
- Farm profits will also support the Archdiocese's **7 schools** and **7 healthcare facilities** educating over **7,300 students** and serving **2,100+ patients** annually



MISSIO INVEST ADVISORY & SUPPORT

- **Experienced crop and livestock consultants** have provided the farm with technical advisory and market linkages throughout the project life cycle

Zambia: Sisters of Child Jesus Farms

LOAN DETAILS

LOAN AMOUNT	\$102,565
INITIAL INVESTMENT	12/2018

INVESTMENT OVERVIEW

ENTERPRISES

Crops -

Maize, soybeans, sunflower seeds, pigeon peas, bananas, cassava, orange sweet potatoes

Livestock -

Poultry, beef cattle, goats, pigs, quails

Aquaculture -

28 fishponds

Apiary - 65 hives

USE OF LOAN

- **Capex:** fishponds, livestock, chicken pens, fencing
- **Sustainable infrastructure:** drip irrigation system

INVESTMENT HIGHLIGHTS

- **Well-established, diversified farm** looking to expand current production and add new enterprises (aquaculture)
- Project Leader with **20 years' farming experience**
- Sustainable water source from **perennial streams** onsite
- **Potential to improve food security** in rural area - no other farms in Kasama operate at this scale

SISTERS OF CHILD JESUS FARMS

Location: Kasama, Northern Province, Zambia

Size: 687 acres



Project Leader -
Sister Mary Chilengwe



Sister monitoring the fishponds



IMPACT



SHARED PROSPERITY

- **30+** permanent employees, including **20 women**
- **300 casual workers** per year
- **Training for 250 farmers** from 5 cooperatives, **50 women and 20 youths**



RESILIENCE / LAUDATO SI'

- **2,000+** trees planted per year
- **Solar powered lighting** system
- **Water conservation** strategies including drip irrigation



FOOD SECURITY

- Providing affordable **food** to **300 households**
- **Improved nutrition** at the congregation's schools, orphanages, healthcare facilities, and homes for the elderly



STRENGTHENED SOCIAL ENTITIES

- Farm income will support subsidized tuition for up to **900 students** at the congregation's schools
- Farm supports the congregation's **15 schools** and **6 healthcare facilities** educating **5,000 students** and serving **50,000 patients** annually



MISSIO INVEST ADVISORY & SUPPORT

- Experienced **aquaculture consultant** has provided the farm with technical advisory and market linkages since project inception

Nigeria: Ave Maria Multipurpose Investment LTD (AMMIL), Oyo Diocese

LOAN DETAILS

LOAN AMOUNT	\$500,000
INITIAL INVESTMENT	12/2020

INVESTMENT OVERVIEW

ENTERPRISES

Financial Inclusion: Banking and Lending

USE OF LOAN

- Growing AMMIL's Gross Loan Portfolio (On-lending to rural, women and SME borrowers)

INVESTMENT HIGHLIGHTS

- Missio Invest's loan will enable AMMIL to become a registered Micro Finance Bank, which will enable them to install ATMs, serving an unmet need for banking services in Oyo diocese
- Limited competition and high social impact potential in a region with no registered Micro Finance or Commercial Banks
- Strong asset quality– Low Portfolio At Risk ratios
- Existing loan officers have capacity to take on more borrowers
- Established MFI with seven branches
- Loan will be guaranteed by Oyo diocese

Diocese of Oyo Ave Maria Multipurpose Investment LTD

Location: Oyo, Nigeria

Gross Loan Portfolio:
\$536,000 USD



(Above) Project leader Father Gabriel Adeleke



(Above) AMMIL Headquarters

(Below) Students at a school run by the diocese



IMPACT



SHARED PROSPERITY

- With over 77% of existing loans disbursed to women borrowers, AMMIL has demonstrated a commitment to reaching underserved populations
- Loan will facilitate more loans in an underbanked region with 80% of clients in rural and peri-urban areas
- Loan will enable provision of ATM services in a region without ATMs



RESILIENCE / LAUDATO SI'

- Offices are solar powered
- AMMIL offers minimal collateral loans to youths for solar installation programs and other projects designed to protect the environment
- AMMIL works with Caritas to train rural women on rock cook stoves, an eco-friendly alternative to firewood and coal



STRENGTHENED SOCIAL ENTITIES

- AMMIL income supports the diocese's programs for **youth, women, and children**
- AMMIL income also supports the diocese's **22 schools** and **5 health facilities** serving **10,755 patients** and educating **5,250 student per year**



MISSIO INVEST ADVISORY & SUPPORT

- Missio Invest will incorporate a code of conduct to protect against predatory lending as a covenant
- The Country Investment Manager will participate in quarterly Board meetings

Tanzania: SUMA Engikaret School, Archdiocese of Arusha

LOAN DETAILS

LOAN AMOUNT	\$85,000
INITIAL INVESTMENT	2 /2021

INVESTMENT OVERVIEW

ENTERPRISES

Education: Secondary School (Ages 12 to 20)

USE OF LOAN

- Construction of dining hall and purchase of dining hall fixtures
- Books
- Library Shelving

INVESTMENT HIGHLIGHTS

- The school has been ranked first in its district of now 12 schools for the last three years and is one of the top ranked schools in the region
- The school has been in operation for over 10 years and has a history of financial stability and educational success
- As one of the only education opportunities for children of the Maasai community, SUMA offers girls an alternative to early marriages
- The loan will enable the school to take on more students and to provide more scholarships to underprivileged students
- The loan will enhance the school's library and dining facilities to promote students' well-being and to support future growth

Diocese of Arusha

SUMA Engikaret School

Location: Arusha, Tanzania



(Above) Project leader Father Renuus Karumuna



(Above) Students in the Dormitory

(Below) Entrance to SUMA Engikaret Secondary School



IMPACT



SHARED PROSPERITY

- The new facilities will enable SUMA to expand beyond its current **254 students** to accommodate up to **320 students**
- **47%** of SUMA's students are **girls**. The school plans to maintain or increase this percentage over time
- SUMA offers a way for members of the Maasai community to **pursue an education without abandoning their customs** and culture, providing an alternative to early marriages
- The school will **increase the number of scholarships** offered annually from 10 to 12 or more over the course of the loan term



RESILIENCE / LAUDATO SI'

- The school will switch from wood fired cooking to **gas fired cooking**
- The school makes use of **solar energy** as well as grid power, which is **hydroelectric**
- The school intends to plant up to **1,400 trees per year** with help from the students and local households



STRENGTHENED SOCIAL ENTITIES

- The dining hall construction will enable to school to **expand rainwater collection**, which the school will use to provide access to **clean water for 20 local families**



MISSIO INVEST ADVISORY & SUPPORT

- Missio Invest will provide guidance on improving their financial management and accounting systems