



*Missionary Sisters
of the Sacred Heart of Jesus*

To the Ends of the Earth



Sister Barbara Staley, MSC General Superior, in Uganda

Dearest Sisters and Partners-in-Mission,

It is with great joy that I write to you to officially launch our newsletter update covering a variety of ministries under the Generalate. We have heard your requests for deeper sharing across the Institute and in the spirit of unity, transparency and accountability, we are delighted to be updating you more formally on a quarterly basis. We will also continue with regular updates on the Cabrini World website (www.cabriniworld.org) and social media.

In our communications, we hope to share not only what we are doing, but our learnings, joys, and the stories of hope we are creating and encountering through our works. Initially we will be covering the work of the Finance team in their Impact Investing endeavours, and the work of the International Health Commission. These new vehicles are extending and deepening our mission work, both in current territories and those territories we have over the years dreamed of reaching.

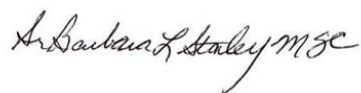
Our impact investment work allows us to use our temporal goods to bring the love of Christ to all the corners of the earth where others are reluctant to go, supporting the delivery of essential services. In many ways we are breaking into new frontiers in our endeavours, learning together with other organizations and encouraging more to join us. The work of the Health Commission is helping us to better understand our health missions and how to support them in reaching global standards of good practice.

Ministries such as these are exemplars of us unbinding ourselves from old ways and putting on wings. They demonstrate our charism as evidenced through Sisters and laity working hand-in-hand, pioneering and venturing to the ends of the earth as bearers of the love of Christ to all.

Thank you for your ongoing interest, love and support and for all that you do in your corners of our shared home. Prayerful wishes for a reflective Advent and a joyful Christmas season to you and all your loved ones. Let us continue to seek ways to free ourselves to love more deeply in practical ways that brings dignity, justice and hope to all the world.

United in the heart of Jesus,

Sr. Barbara Staley, General Superior, MSC



MSC Impact Investment Portfolio Reach

Mission Finance Update Our Impact Investing Journey

Greetings from chilly Chicago! We are excited to update you on our journey developing the impact investment portfolio of the Missionary Sisters of the Sacred Heart. This portfolio helps expand and deepen our footprint in serving vulnerable people around the world and also helps in the fight against climate change.

What is this journey?

Being sensitive to the needs of our time and looking for ways in which we can be more fully devoted in all things to our mission, the Missionary Sisters have made a significant transition in the management of its temporal goods. We have moved away from traditional investments in companies that only provide a financial return, to seeking out organizations that have a **positive social and/or environmental impact** in addition to financial returns.

This means that through these investments, the Missionary Sisters can reach more people and support important issues both in the countries where we already work, and those that we always dreamed of reaching. These impact investments include a wide range of interventions such as renewable energy projects that provide electricity to people in need and credit unions that ethically serve local communities, and more.

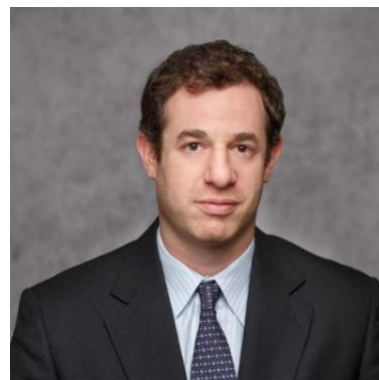
We are excited to share updates and will be posting more information on the [Cabrini World website](#) in the weeks and months to come.

In this newsletter we highlight two examples of our early impact investments focused on breaking cycles of poverty in low-income communities. We hope you enjoy learning about these organizations, and we invite you to recommend names of impact organizations in your communities with us.

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Breaking Cycles of Poverty Latino Community Credit Union

In June 2019, the MSC made an investment* in the Latino Community Credit Union (LCCU). This non-profit financial institution provides affordable, accessible, and fair financial services to the Latino population of North Carolina, USA.

**LCCU serves 80,000 members
from 137 different countries:
82% of these people are classified
as 'low-income', 65% of these
people previously did not have
access to any banking services**

What does this mean?

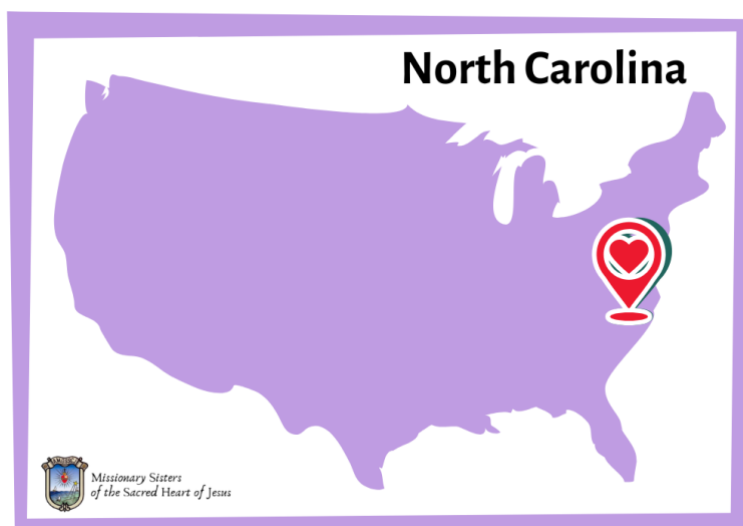
The MSC's impact investment helps hard-working Latino families access new economic opportunities, which means they can buy their first home, or send their child to college.

About LCCU

LCCU was formed in February 2000 through a unique partnership of the grassroots organization El Centro Hispano, the North Carolina State Employees' Credit Union, Self-Help Credit Union and North Carolina Minority Support Center. LCCU set out to help the newly expanded Latino immigrant population in Durham, NC. Excluded from the U.S. banking system, Durham's Latino immigrants were known to carry large sums of cash, making them easy targets for theft.

A community-based financial institution to bridge language, cultural and trust barriers was the right solution. Today, LCCU boasts 10 branches across North Carolina as well as a strong virtual banking experience.

*The investment is an interest-bearing, federally insured deposit.



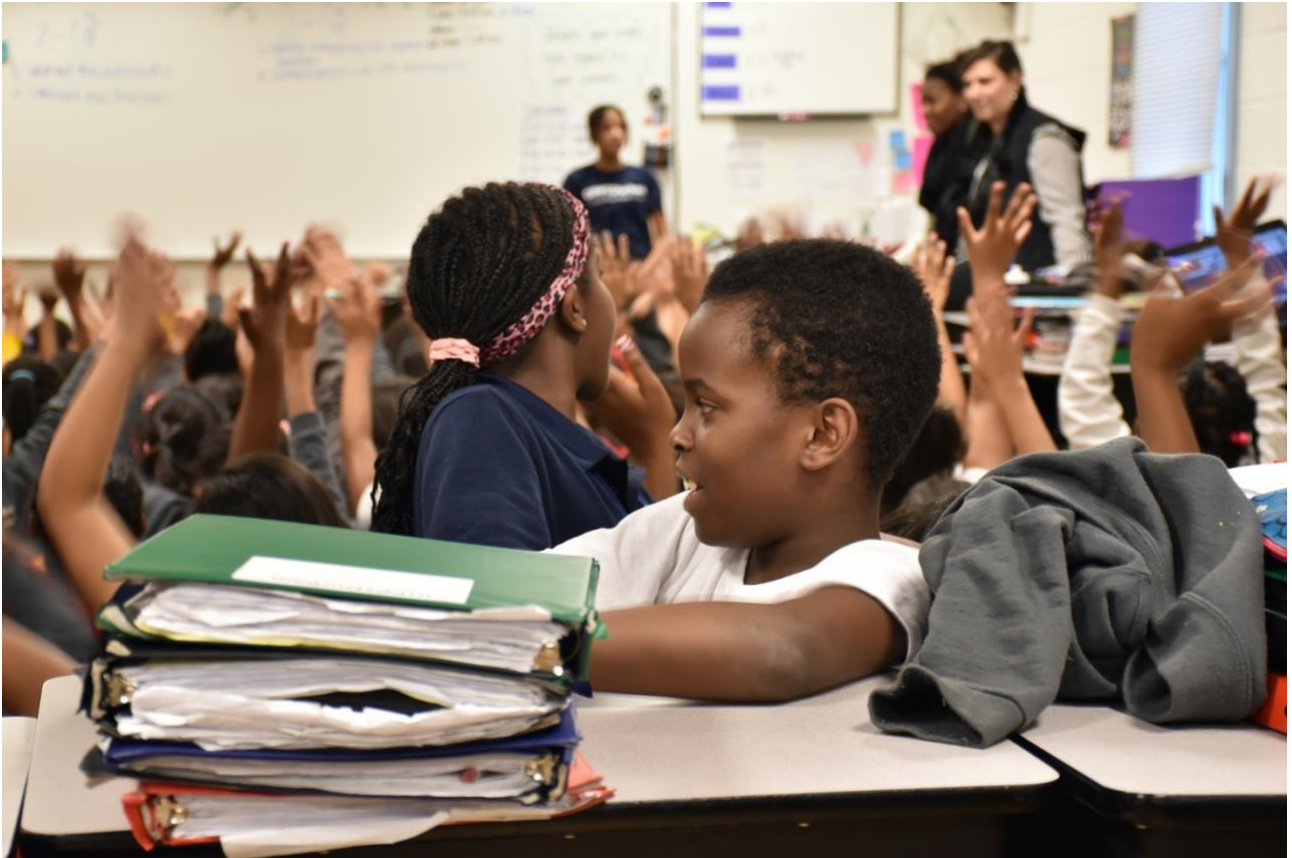


Photo Credits: [Cooperativa Latino Credit Unit](http://CooperativaLatinoCreditUnit)
www.latinoccu.org

Breaking Cycles of Poverty ***Symbiotics Regional MSME Investment Fund for Sub-Saharan Africa (REGMIFA)***

In October 2019 the MSC invested in REGMIFA by providing them an interest-bearing loan. REGMIFA works in Sub-Saharan Africa funding loans to small businesses.

Just over half of the borrowers of REGMIFAs loans are women!

About REGMIFA

Since REGMIFA was established in 2010, the fund has provided loans to support more than **170,000 small businesses across 19 countries in sub-Saharan Africa**. The majority of the countries are considered Least Developed Countries with an average Human Development Index ranking of 155 of 188 (Zambia, Senegal, Mali, Angola, Burkina Faso, Sierra Leone, Niger, Chad, Malawi, among others), according to the UN.

What does this mean?

REGMIFA's loans foster economic development through employment creation, income generation and poverty alleviation.

An example

REGMIFA provided a loan to Entrepreneurs Financial Center in Uganda which helps micro-entrepreneurs in Kampala (Uganda) grow their businesses. An example of one such entrepreneur is Mr. Mpagi Siraje, an experienced poultry farmer. With the loan he was made, he was able to **double the size of his business** and now has five poultry houses with 30,000 egg-laying birds! Mr. Mpagi would hire other people and create jobs and income for more families in his community.



Photo Credits: [Regmifa](https://www.regmifa.com)

www.regmifa.com

regmifa

Regional Micro, Small and Medium Sized Enterprises Investment Fund
for Sub-Saharan Africa, REGMIFA SICAV-SIF

An Update on the Cabrini International Health Commission

The **Cabrini International Health Commission (IHC)** was established by Sr Barbara Staley in late 2017. Its purpose is to support Cabrini Health missions in Australia, Argentina, Eswatini, Ethiopia and Guatemala by establishing standards for mission governance, reviewing mission performance against these standards, and working with local leadership to identify opportunities for growth and improvement.

Since its establishment the Commission has sponsored an International Health meeting in August 2018 in Australia. The meeting was attended by representatives from all Cabrini health mission around the world. Also in attendance were representatives from a hospital in Papua New Guinea, and Apunipima, a remote Aboriginal health cooperative from the Cape York Peninsula in Australia. The aims of the meeting were to get to know one another, establish a shared Cabrini identity and lay a foundation for future collaboration.



The current priority for the IHC is to **assess all the health missions** against the governance and service delivery standards adopted by the Commission.

This is a two-part process:

First, each health mission undertakes a self-assessment using a tool developed by the IHC.

The aim of the tool is to set a standard across the health missions using accepted global good practice. The tool covers 1) Mission and Strategy, 2) Organisational Development, and 3) Services and Interventions.

The health missions are supported by a facilitator to guide them through the self-assessment process. Emphasis is placed on self-identifying areas of strength, and those areas that need strengthening. The health missions are encouraged to use the outcomes of the tool in developing action plans and in their strategic planning.

The second part entails a visit from one or two members of the Health Commission to each health mission. The Health Commission members (all health care practitioners) use the IHC information, as well as their extensive knowledge and experience in the field to provide an external review with recommendations to the health mission.

So far St Philips mission in Eswatini has been through the full process, and their local management are now considering the recommendations from the IHC so that they can prioritise their response and actions. The two Guatemala clinics have completed their part one self-assessment, and they are awaiting a visit from IHC members, hopefully in the new year. We aim for Argentina, Ethiopia and Australia to follow. We are working towards completing all reviews in time for the General Chapter in May 2020.

Thank you to all who have assisted with the work of the IHC until now, and we are looking forward to completing our first round of reviews. These findings will be used to encourage and facilitate collaboration across Cabrini health missions around the world.

Dr Michael Walsh
Chair, Cabrini International Health Commission.



Photos taken during Prof. Mario Raviglione's and Dr. Giuseppe Tansini's visit to Cabrini Ministries in Eswatini. From left: Prof. Mario Raviglione, Phesheya Vilakati, Bongani, Khumalo, Sr. Diane Dallemolle, Zodwa Vilakati, Sarah Chuma, Sharon Singleton, Dr. Giuseppe Tansini, Pius Mamba, Sr. Laura Baldini.



Dr. Mario Raviglione and Dr. Giuseppe Tansini visiting Cabrini Ministries in Eswatini



International Health Commission meeting, August 2018.

Visit the International Health Commission section on the website: Cabrini World



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