



2024

ANNUAL  
REPORT



**KINDLING  
KIRIBATI**





# 2024 Year in Review

2024 was a transformative year for Kindling Kiribati. Thanks to the continued support of our generous benefactors, crowdfunding and through grants, we raised over 56,000 AUD to further our mission to empower the women of Kiribati. These funds went directly towards providing business education, loan distribution, and towards our operating costs in-country. This year, we had a record-high loan repayment rate of 94.5%, as well as an increase in loans paid off. We celebrated another milestone with our first ever class to graduate from North Tarawa! This goal aligns with our vision to expand our outreach to even the most remote outlying islands in Kiribati.

The achievements and victories of this year could not have been made possible without all of the support, encouragement, and passion from both our amazing team, and the people who follow alongside our journey. Thank you to everyone who has helped us spark embers of innovation, and we look forward to continuing this journey of growth, collaboration, and dreams together for years to come!

*Andrea Gooch*

**ANDREA GOOCH**

*Kindling Kiribati Founder & Director*

*expanding our horizons*

# About Us



Kindling Kiribati was started in 2018 with the help of board members Andrea Gooch, JD Borg, Melody Jensen, Brent Thorne, and David Herrmann. Quickly after, Ruth Cross joined the board and provided the support needed in Kiribati to get operations started.

Inception for Kindling Kiribati came while our director, Andrea Gooch, served an LDS mission to Kiribati in 2011. She understood that economies can be most effectively supported through supporting women-run businesses. Kindling Kiribati is a non-profit organization that focuses on the development of small businesses in Kiribati by empowering I-Kiribati women towards self-reliance through business education and access to financial services.

Since 2018, Kindling Kiribati has raised over \$345K AUD through contributions and donations from many different generous donors and grants. The organization has used these funds to provide a total of 440 microloans to I-Kiribati women, leading them closer to financial stability. We believe that through ambition and determination, good and miraculous things are still to come.

## Our Theory of Change

Kindling Kiribati's mission is to help Kiribati women build self-reliance and to create global citizens through our internship program. Our mission is two-fold because we know of the transformational power of the program for everyone involved. Women in Kiribati build critical business skills through our courses and many apply for loans to grow or create businesses, empowering them to work toward self-reliance through increased earning potential. Our internship program is an opportunity for students to apply what they are learning in school and share their expertise with communities in Kiribati, all while learning about a new area of the world and gaining cross-cultural understanding.



# Our Team in 2024

## Board of Directors

*The remote board of directors manages grant writing, class material coordination, logistics, decision-making, and in-country team communication, ensuring the organization's multifaceted success.*



**Andrea Gooch**  
Founder/CEO



**JD Borg**  
Finance Director



**Melody Jensen**  
Impact & Learning  
Director



**Brent Thorne**  
Sponsorship Director



**Ruth M. Cross**  
In-Country Director



**David Herrmann**  
Relations Director



**Patrick Huffcutt**  
Development Director



**Lauren Klaiber**  
Public Relations  
Director

## In-Country Specialists

*The in-country team is responsible for a variety of essential organizational operations, such as loan repayment collection, business class instruction, event coordination, and an array of other tasks. Their dedication and efficiency make them the backbone of the organization, handling a wide range of responsibilities to ensure its success.*



**Karamaniti Tekaa**  
In-Country  
Coordinator



**Akoia Toromon**  
In-Country  
Coordinator



# In-country Interns in 2024

## Our Interns

*From the beginning, a pillar of our program has been to provide the next generation opportunities to expand their horizons by working in Kiribati and with the I-Kiribati people.*

**Kristine**



“I’m a senior at BYU Hawaii studying business management with an emphasis in finance and economics and one of my minors is Pacific Island studies. I was able to apply things learned in my studies in Kiribati, teaching business skills to women with almost 50 graduates in the two months I was there. I’m grateful for all the hands-on experience I was able to get and everything I learned about small business from mentors and coworkers at Kindling Kiribati!”

**Lei**



“I am a rising junior at Mount Holyoke College. The main highlight of my internship in Kiribati was working on a project with UNOPS and UNEP-CCC who are conducting a field mission in Kiribati to increase resilience against coastal erosion. I had the wonderful opportunity to write letters to the Kiribati OB Office of the President, requesting for their assistance and resources in this project. I am so grateful for all the amazing opportunities and projects I was able to participate in and support!”

**Cami**



“Kiribati instantly felt like home! The warmth and joy of the Kiribati people are infectious, making everyone feel like family. I'm incredibly grateful for the cultural lessons and personal growth I experienced during my time there. Seeing first-hand, the impact of Kindling Kiribati and experiencing life in a different part of the world was truly eye-opening. It inspired me to live a more intentional and meaningful life, just like the Kiribati people do!”

**Jesse**



“I recently had the opportunity to intern with Kindling Kiribati, and it was such a rewarding experience! The team is supportive and fun to be around, and the work they’re doing to empower women through small business initiatives is inspirational. I learned so much about the culture, gained valuable hands-on experience with a variety of different projects, and felt like I was genuinely making a difference.”



# 2024 Impact

**35,177** AUD

Total Value of Loans Distributed\*

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Number of  
Loans  
Distributed\*

**101**

Average  
Class  
Size

**18.6**

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Average  
Loan Size\*

**348** AUD

Repayment  
Rate

**95%**

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Learning Hours\*

**1,057**

\*IRIS+ is the generally accepted system for measuring, managing, and optimizing impact. Learn more at <https://iris.thegiin.org/>  
IRIS+ references updated as of 2022

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# By the Numbers

We raised an incredible number of funds through grants and crowdfunding in 2024

**4,587 AUD\***

## Private Donations

This year we were given funds by so many wonderful members of the community who believe in us, our mission, and the women of Kiribati. Thank you for your support!

**1,615 AUD\***

## Rotary Club of Richfield

The Rotary Club of Richfield continues to support us in our journey to building a better future for women in Kiribati as we inspire businesses and build dreams.

**36,170 AUD\***

## Irish Aid

We were honored to receive our largest grant to date through a second endowment from Irish Aid and their policy for “A Better World” for international development.

**4,845 AUD\***

## UNOPS (United Nations Office for Project Services)

In recognition of Kindling Kiribati’s partnership in providing local assistance to members of the UNOPS’ mission to collect additional data on climate risks, potential impacts, and flooding in Tarawa.

**807 AUD\***

## PayPal Giving Fund

We are honored to receive this fund from PayPal through their program that allows people to donate to their favorite charities online.

**4,715 AUD\***

## Giving Tuesday

December 3rd, 2024 marked Giving Tuesday, our largest virtual crowdfunding event. We are very grateful for these individual donations and appreciate your support.

Over  
**55,812 AUD\***  
Raised

\*Values converted from USD to AUD using the average exchange rate of 2024 according to [exchangerates.org](https://www.exchangerates.org)



# Tekeraoi!

There is so much success to be shared from 2024. *Tekeraoi* is what is used to say “congratulations” in Kiribati, which we have said to all of our 112 graduates this year. Many took their education further to apply for micro-loans to start their entrepreneurial endeavors. These talented women cover a variety of trades including: sewing, baking, local dancewear, handcrafted jewelry and more. Those wishing to expand the success of their business are able to reapply for additional funding.

*“Harnessing our traditional skills and cultivating our unique talents will not only ensure our economic success, but also creates a sustainable and innovative future as a country”*



## Metebwa

“Mauri wear”, refers to a type of traditional blouse popular here in Kiribati, that proudly displays a loved ones name across the front of a brightly colored shirt. After completing Kindling Kiribati’s business course, graduate Metebwa used her loan to purchase a sewing machine and invest in some base materials to start her own business making mauri wear. She gets new customers by hanging her completed works up by the road outside her home, and the quality of her work brings business by word of mouth. While the majority of her clients are local women who admire her work, recently, she has been getting visits from overseas tourists who want to bring a little bit of Kiribati home with them as well!

# Big Wins

## Working with the United Nations

In collaboration with UNOPS and the UNEP Copenhagen Climate Centre, conducted a Multi-Criteria Cost-Benefit Analysis (MC-CBA) as part of the Australia–Kiribati Climate Security Initiative (AKCSI). This initiative, carried out in September in Tarawa, assessed climate risks and evaluated potential coastal protection measures through a participatory approach. By engaging key stakeholders, the project facilitated data collection, analyzed adaptation solutions, and provided evidence-based recommendations to support climate resilience planning for Kiribati’s vulnerable coastal communities.



## Data and Technology Upgrades

Thanks to a grant from the YGAP, we were able to update our technology with laptops, tablets, and a database. This new system allows us to collect and report data instantaneously, and maintain our records with a structured database.

Board members Melody Jensen and Patrick Huffcutt traveled to Kiribati to implement and optimize the new technology solutions.

## First Copra Co-op Funded

We expanded our loan services with funding for a cooperative of copra agents. The group needed materials to build a processing mill. Copra is the dried, white flesh of coconuts, from which coconut oil can be extracted. We are optimistic about the potential of this project and the potential for other larger-scale loans of this type.







**Irish Aid**

Rialtas na hÉireann  
Government of Ireland



Pacific  
Community  
Communauté  
du Pacifique



**UNOPS**



**Rotary Club  
of Richfield**

# Thank you to our Partners

## Donation Methods

Directly on our **website**: [kindlingkiribati.org](http://kindlingkiribati.org)

**Venmo**: @Kindling-Kiribati

**PayPal**: @kindlingkiribati

 **KINDLING  
KIRIBATI**

Empowering I-Kiribati Women