



2025

ANNUAL REPORT

2025 Year in Review

2025 was a year of steady growth, reflection, and strengthening foundations for Kindling Kiribati. With the continued generosity of our supporters, partners, and grant funders, we raised \$53,852 USD (our highest yet!), allowing us to continue empowering women across Kiribati through business education, access to capital, and locally led programming. These funds supported business training in six regions and the delivery of 21 class sessions, reaching 160 female graduates across South Tarawa and Abemama.

This year we were proud to maintain a strong loan repayment rate of 95.55%, reinforcing the effectiveness and integrity of our microfinance model. Beyond program delivery, 2025 marked an important shift toward long-term sustainability and learning. We refined internal financial processes, advanced official registration with MWYSSA, and completed the UN Technology Needs Assessment (TNA) project in partnership with UNOPS.

“...meaningful impact is built...through patience, partnership, and strong foundations.”

As always, none of this work would be possible without the trust of the women we serve, the hard work of our Kiribati-based team, and the unwavering support of those who walk alongside our mission. 2025 reminded us that meaningful impact is built not only through growth, but through patience, partnership, and strong foundations. We are deeply grateful for every person who helped **keep the embers burning** this year, and we look forward to continuing this journey of empowerment, resilience, and opportunity together in the years ahead.

Andrea Gooch

ANDREA GOOCH

Kindling Kiribati Founder & Director



About Us

Kindling Kiribati was founded in 2018 by a committed group of board members – Andrea Gooch, JD Borg, Melody Jensen, Brent Thorne, and David Herrmann – with the shared vision of expanding economic opportunity for women in Kiribati. Shortly thereafter, Ruth Cross joined the board and played a critical role in establishing in-country operations and local support.

The inspiration for Kindling Kiribati began years earlier, when Executive Director Andrea Gooch lived and worked in Kiribati in 2011. Through this experience, she saw firsthand that sustainable economic growth is most effectively achieved by investing in women-led businesses. Kindling Kiribati was created to empower I-Kiribati women toward self-reliance through practical business education and access to responsible financial services.

Since its founding, Kindling Kiribati has raised nearly \$270,000 USD in grants and donations and loaned over \$200,000 AUD directly to female entrepreneurs. To date, we have supported more than 635 loanees, delivered over 9,000 hours of business education, and provided hundreds of women with the tools to build stable livelihoods for themselves and their families. We remain confident that, through ambition, partnership, and determination, the impact of this work will continue to grow – and that meaningful, lasting change is 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 and professionals to apply what they have learned in school or life 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 2025

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/
Executive Director



JD Borg
Finance Director



Melody Jensen
Impact & Learning
Director



Patrick Huffcutt
Development Director



Ruth Cross Kwansing
In-Country Director



David Herrmann
Relations Director



Lauren Klaiber
Public Relations
Director



Brent Thorne
Sponsorship 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 Maereia
Team Lead



Uea Tarekaua
In-Country
Coordinator



Miriam Moriati
Team Lead

Connecting Across Borders

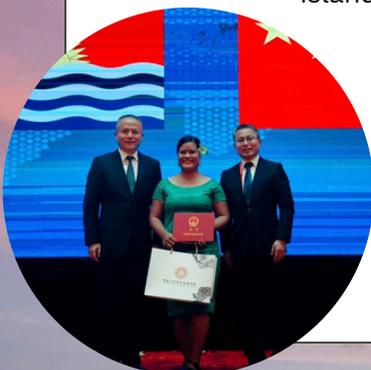
Community-led change is strengthened through global collaboration. International travel allows our team to build trusted partnerships, share Kiribati voices on international platforms, and bring global knowledge back to the communities we serve.

Karamaniti in China

Karamaniti participated in the Seminar for Youth Leaders from Pacific Island Countries in China, arranged by the Research Centre for People-to-People Diplomacy via Ministry of Women Youth, Sport and Social Affairs.

This amazing experience brought together young leaders from diverse backgrounds to foster mutual understanding, shared experiences and deepen the friendship between China and Pacific Island Countries.

Through inspiring discussions, cultural immersion, and meaningful connections, we gained valuable insights into youth leadership, international cooperation, and sustainable development



Andrea in NYC

Andrea was invited to attend the the Small Island Developing States (SIDS) Civil Society Engagement Forum at the United Nations Headquarters in New York City.

During the conference Civil Society, representing the Pacific, Caribbean, and Asia and African islands, made recommendations to the UN of how to best support their efforts across the globe.

Patrick in Kiribati



Patrick spent a month in Kiribati at the start of the new year, getting to meet our amazing team in person. He built out our financial and loan tracking system, adding more user-friendly tools and translations for our team and setting up those systems on a new internet and tablet system.

With the help of Karamaniti, they visited several islands off of Tarawa to begin the process of expanding our classes there. With the rest of his time, he helped with hiring, government liasons, and engaging with the community.

Tarawa Based Internships

This year we hosted three interns in Kiribati, ranging from 1-3 months in length. Interns focused on individual projects like marketing, social media, and creating a NGO Partnership database, all while supporting our staff with day to day operations.

One intern, Kate said, "Thank you for helping facilitate the experience that I had with Kindling Kiribati. It was life changing and I will never forget the lessons learned while living in such a unique place."

We are so grateful for all of our volunteer support and see our internship program as a key asset to supporting our operations while fostering global citizenship.



2025 Impact

\$53,913.60 AUD

Total Value of Loans Distributed

195

**Number of Loans
Distributed***

276 AUD

Average Loan Size*

18.6

**Average Class
Size**

96%

Repayment Rate

2,612

Learning Hours*

*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

By the Numbers

In 2025, we raised a record-breaking level of funding through grants, partnerships, and crowdsourcing.

Over
53,852 USD
Raised

3,500 USD

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!

22,892 USD

Irish Aid

We were honored to receive our largest grant to date through a second endowment from Irish Aid and their In-Country Micro Projects Scheme (ICMPS).

19,000 USD

UNOPS (United Nations Office for Project Services)

In recognition of Kindling Kiribati's partnership in providing local assistance to provide a Technology Needs Assessment (TNA) in partnership with the Office of Te Beretitenti in Kiribati.

6,742 USD*

The Embassy of the People's Republic of China in Kiribati

This is the fourth year we have received a small grant from the embassy. These funds are intended to be split to support classes in Tarawa, North Tarawa, Abaiang, Abemama, and Betio.

1,500 USD

Well Fargo

Wells Fargo generously donates on behalf employees who serve on boards and donate their time through their community impact program. Board member, JD Borg, works at Wells Fargo and supports our financial operations.

*Values converted from AUD to USD using the average exchange rate of 2025 according to [exchangerates.org](https://www.exchangerates.org)

Success Stories



Alice Moannata is a successful entrepreneur whose business specializes in sewing Mauri Wear (Korori), a unique skill that few others possess. Her business has performed very well, generating strong income and enabling her to repay her loan on time.

She is recognized as one of our rockstar entrepreneurs due to her commitment, creativity, and financial discipline. Alice also actively encourages women in her community to use their talents to generate income, helping them meet their financial needs and improve their livelihoods.

Partnership in Action was on full display in October when Kindling Kiribati, in collaboration with Te Itoingaina, celebrated the graduation of 30 women who successfully completed our Financial Literacy and Sewing Training programs. The ceremony was organized by the Ministry of Women, Youth, Sport and Social Affairs, reflecting a shared commitment to empowering women and strengthening communities across Kiribati.

The graduates came from a diverse range of community and faith-based groups, including Nei Mom Uprising, Te Toamatoa, SDA Betio, KUC, and KPC. United by a common vision for economic independence and entrepreneurship, these women gained practical skills and financial knowledge to support sustainable livelihoods. We celebrate their achievements and look forward to seeing them continue as leaders, role models, and changemakers in their communities.



Meeting a Legend

Earlier this year, board member, Ruth Cross Kwansing attended the UNGA80 and was able to meet the hero who inspired our organization's entire mission. For years, the principles of Nobel Laureate Professor Muhammad Yunus have guided and inspired us. His seminal book, "Banker to the Poor," fundamentally shifted our understanding of economic empowerment and served as the direct blueprint for the formation of KKSBD.

“ *I learned that things are never as complicated as we imagine them to be. It is only our arrogance which seeks to find complicated answers to simple problems.*
-Muhammad Yunus

Ruth shared that his vision had travelled all the way to the remotest islands of the Central Pacific. She explained how his work was actively changing lives in Kiribati. He was pleased to hear that his model for poverty alleviation has been replicated and is thriving in our islands. It was a powerful validation that good ideas have no borders.

KKSBD was built on the belief that access to capital—no matter how small—is a human right that can transform families. Meeting the man who proved this concept was a reminder that the work we do in Kiribati is part of a massive global movement for economic justice and financial resilience.



Big Wins

UNOPS TNA PROJECT

This year we partnered with the Office of Te Beretitenti in Kiribati and the Climate Change and Disaster Management Division of UNEP Copenhagen Climate Centre (UNEP CCC) to perform a Technology Needs Assessment (TNA). The goal was to identify technologies to adopt to support critical sectors like coastal erosion management.

Refining our Financial Process

In 2024 we were able to upgrade our technology, and in 2025 we pushed the new capabilities further by refining our financial tools in order to be simpler for our Kiribati team to use with overall greater board oversight.

Partnership with Women, Youth, Sport & Social Affairs (MWYSSA)

Prior to 2025, KKSBD was legally registered under the Ministry of Commerce in Kiribati. While we always understood this was not the best fit for an NGO, this seemed right at the time. As we have grown it has become clear we needed to officially register with MWYSSA. This process took nearly a year but has been very fruitful. Now that we are under the MWYSSA umbrella we can push for more active change for the women of Kiribati in partnership with the government. This year they invited us to host our courses in both Abemama and a special group in Tarawa. We are thrilled by this partnership and recognize the opportunity this is to accelerate our growth moving forward.



South Pacific Community (SPC) Webinar

Board member JD Borg presented at a webinar event hosted by SPC focused on Women's Economic Empowerment. This was a wonderful event with many thoughtful questions by the attendees. We were excited to be requested as a partner on future projects with other SPC members. Look to 2026 for more updates.



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Irish Aid

Rialtas na hÉireann
Government of Ireland

Donation Methods

Website: kindlingkiribati.org

Venmo: @Kindling-Kiribati

PayPal: @kindlingkiribati



Empowering I-Kiribati Women

kindlingkiribati.org