MBIA

Mbôk i Bankon i America

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2025 Annual Report

Unity • Solidarity • Cultural Preservation

December 2025

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Message from Leadership

Dear Brothers & Sisters,

In 2025, MBIA (Mbok I Bankon in America) remained firmly anchored to its core values of **unity, solidarity, and cultural preservation**. Although it faced some internal challenges, the active members demonstrated resilience and maturity choosing dialogue, responsibility, and collective action. As a result, MBIA closed the year stronger, more organized, and better positioned for long-term sustainability as well as what lies ahead.

This year, MBIA provided a variety of meaningful support to its members. MBIA stood steadfastly with members, through its Ndutu initiative. These members (10 of them) received financial support to the sum of $7, 310 total. As a demonstration of its commitment to fellowship, MBIA celebrated the achievements of members' children via provisions in its **Muyengue** policy. MBIA also showed its concerns about the wellbeing of its members through organized visits to the homes of members recovering from illness. It is noteworthy that MBIA participated in key community events such as **Dia La Ndolo (August 9, 2025)**. MBIA also maintained its international visibility by its representation at the **Sawa Convention in Canada (August 29–31, 2025)**.

From a governance and sustainability standpoint, 2025 was also a year of important institutional and internal procedural changes. In response to the feedback of its members, MBIA adopted and implemented some significant policy reforms, including the reduction of monthly dues from **$15 to $10**, and revising the annual hosting calendar from **12 to 10 months** with **November set aside for the annual report** and **December reserved for the end-of-year celebration**. It must also be noted that MBIA submitted the **501(c)(3) reinstatement package on December 14, 2025**, reinforcing our commitment to the mission and purpose of the organization.

In 2026, MBIA will build on this momentum with clear priorities:

- Follow through on the 501(c)(3) reinstatement process and strengthen compliance and reporting practices;
- Deepen unity and member engagement, with continued focus on accountability and respectful collaboration
- Maintain and improve solidarity support systems (Ndutu, welfare visits, and community care)
- Strengthen financial reporting and planning, including a clearer tracking of contributions, and program spending
- Provide a structured annual program aligned with the new 10-month calendar, ensuring strong planning, execution, and participation.
- Conduct successful fundraising activities and impactful projects in Bankon region as soon as MBIA is reinstated as a 501(c)(3) entity.

As your president, let me take this opportunity to express my gratitude to the Executive Council, to the members who volunteered their time and resources to advance the interests of MBIA, and the general membership for their helpful comments, suggestions, and broad support. Your commitment

and loyalty are what make MBIA a true family and together we should look forward to an even stronger and more impactful 2026.

Executive Summary

- Active membership: 33 members.
- Membership contributions collected **$ 2,295** deposited into the checking account.
- Solidarity support: assistance provided to more than ten members bereaved; membership contribution was **$7,310** in total.
- **501(c)(3)** reinstatement submission completed on December 14, 2025.
- Savings account generated **$309.07** earned interest as of December 1, 2025.
- Internal reforms: Dues reduced from $**15 to $10**; annual hosting calendar changed from 12 to 10 months (November for annual report preparation; December for end-of-year party).
- Hosting group financial support; **$10** per member.

Organization Overview

MBIA is a cultural and community-based organization that promotes our heritage, strengthens community ties, and provides mutual support to members.

Mission.

Operate as a non-profit association that uses community-building and development initiatives to advance Bankon and other communities in Cameroon and the United States; to enrich the experiences of its members and to collaborate with local communities to realize their desired outcomes.

Vision.

Increase the opportunities for Bankon and other local communities through a variety of activities that underscore a commitment to development and community building.

Membership (2025)

Metric	2025
Active members	33

Legal and Governance Framework

- **Legal status**: MBIA is registered in the State of Maryland as Mbok I Bankon in America, Incorporated (MBIA, Inc).
- **Purpose**: MBIA exists to advance educational and socio-cultural initiatives for community building and development in Cameroon and the United States, and is organized for charitable, educational, and cultural purposes.
- **Motto**: Celebrate and Work to Build a Family-based Community
- Principal mailing address: 15806 Knights Bridge Ct, Accokeek, MD 20607.
- Website: www.mbia-usa.org
- Fiscal year: Ends on December 31.

Social Committee Activities Report

Supporting members during bereavement and difficult moments remains central to MBIA's purpose. In 2025, MBIA provided solidarity support to ten members in sorrow. Through collective contributions, members provided $7,310 in total support to affected families.

Highlights

- Timely mobilization of members to provide moral and financial support.
- Strengthening trust and unity through shared responsibility.
- Continued commitment to respectful community practices and solidarity.

Community Representation and Cultural Engagement

MBIA supported a member's participation in the **Sawa Convention in Canada** under the association's umbrella, helping ensure MBIA was represented and engaged on behalf of the community. MBIA also contributed **$200** in financial support to **Ndia la Ndo**, and members further supported the event by providing food and drinks and participating actively. Together, these efforts strengthened our focus on cultural connection, expanded networking opportunities, and increased MBIA's visibility within the broader Sawa community

Governance and Internal Reforms

In response to member feedback and to strengthening organizational effectiveness, MBIA adopted the following reforms in 2025:

- Membership dues were reduced from $15 to $10.
- The annual hosting calendar was updated from a 12-month cycle to a 10-month cycle to improve planning and governance.
- Hosting group assistance: $10 per member to support financially the group that hosting.
- November is dedicated to annual report preparation; December is dedicated to the end-of-year party.

Note: MBIA has documented these reforms through the appropriate amendment process to ensure governing documents remain aligned with current practice.

Hosting Calendar Reform

Period	Purpose
January – October (10 months)	Regular hosting cycle and organizational activities
November / December	Annual report preparation / End-of-year party

501(c)(3) Reinstatement Update

A key milestone in 2025 was the submission of MBIA's 501(c)(3) reinstatement package on December 14, 2025. This step reflects MBIA's commitment to restoring nonprofit status and

strengthening long-term sustainability, transparency, credibility, and projects conducted with high impact.

Next steps

The Executive Council via the President will continue to:

- Track the IRS process and respond promptly to any requests for additional information.
- Maintain organized documentation and financial records aligned with nonprofit compliance expectations.
- Communicate progress to members as updates become available.

Financial Report

As for the reporting cutoffs (Savings: 12/1/2025; Checking: 12/19/2025), MBIA remains in a strong financial position with total assets of **$22,596.41**, made up of **$12,959.78** in Savings and **$9,636.63** in Checking.

In 2025, MBIA collected $2,295 in membership contributions and earned $309.07 in interest income (as of 12/1), supporting both operations and community initiatives. In addition, the organization provided $7,310 in solidarity support through Ndutu & Muyengue program, reflecting MBIA's strong commitment to mutual aid.

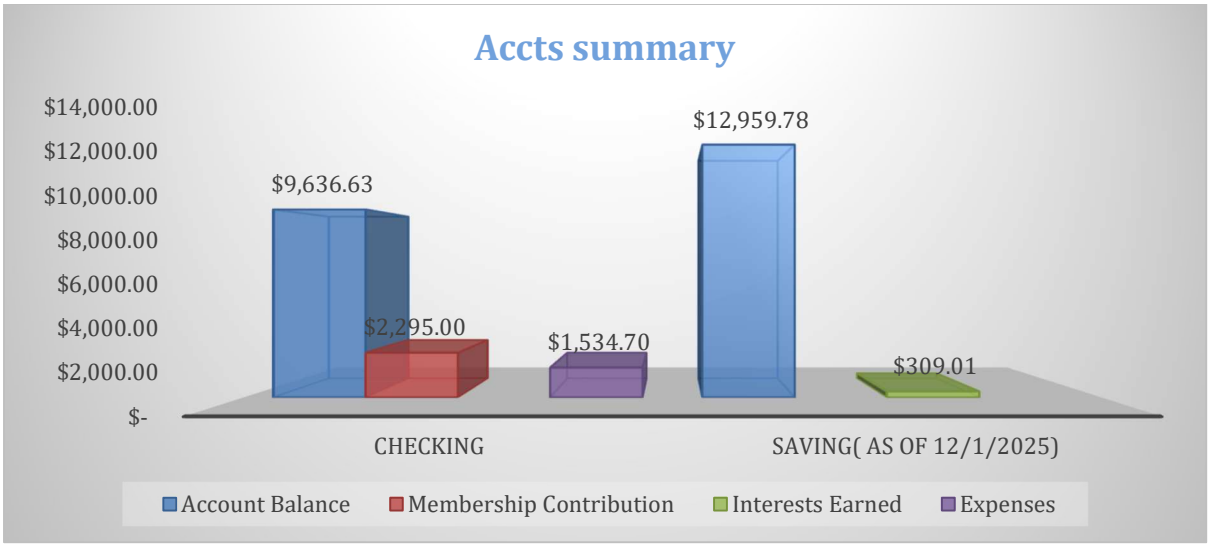
Total 2025 expenses were $1,534.70, primarily for the EOY General Assembly & Celebration (35.8%), 501(c)(3) resubmission fees (17.9%), and cultural/community initiatives including the Water/Forage Project (14.3%), Dia La Ndolo (13.0%), and Sawa Convention (4.9%), with administrative costs such as Zoom (10.7%) and website domain renewal (3.3%). Overall, MBIA closed the year with solid liquidity and well-funded reserves to support ongoing operations and future priorities projects

Accounts Overview

Account	Purpose	2025 Notes
Checking	Membership deposits and operating transactions	Membership contributions deposited, and expenses
Savings	Fundraising and Projects Support	Interest earned as Of 12/1/2025

2025 Financial Highlights

2025 Membership contributions collected	**$2,295**
Ndutu & Muyengue Solidarity support	$7,310
Expenses	$1,534.70
Interest earned (as of 12/1)	$309.07
Savings ending balance (as of 12/1)	$12,959.78
Checking ending balance (as of 12/19)	$9,636.63
Total Assets (as of 12/1)	**$22,596.41**



Note: *Savings balance is reported **as of 12/01/2025**, while the Checking balance is reported **as of 12/19/2025**, based on the most recent available statements for each account*

The year-end account summary reflects a strong cash position, with Savings of $12,959.78 (as of 12/1/2025) and checking of $9,636.63 (as of 12/19/2025). In 2025, membership contributions totaled $2,295, exceeding expenses of $1,534.70, while interest income of $309.07 further strengthened reserves.

Overall, MBIA closed full year 2025 with solid liquidity and well-maintained reserves, providing flexibility to sustain operations, supporting future projects, and fund priority initiatives in the year ahead

Challenges and Lessons Learned

In 2025, MBIA faced internal challenges; however, through constructive dialogue and a continued focus on our mission, members worked together to resolve concerns and move forward as one family. The experiences reinforced the importance of transparent communication, sustained commitment, consistent application of our policies, and shared accountability.

Perspective and Priorities for 2026

- Continue strengthening unity, participation, and respectful communication.
- Advance the 501(c)(3) reinstatement process through compliance and timely follow-up.
- Maintain strong solidarity support for members in need.
- Enhance financial documentation and reporting for transparency.
- Execute the updated hosting calendar effectively (planning in November; celebration in December).

- Strengthening project planning using MBIA's phase-based development initiatives framework (short-, mid- and long-range projects) as soon as our 501 (C) 3 status is reinstated, Mbia will conduct the following projects:
    1. Educational Projects in Bankon Region
    2. Health Project in Bankon Region
    3. Fundraising Activities to support projects.
    4. Bankon Children Project in USA.

Conclusion

In closing, 2025 demonstrated MBIA's resilience and commitment to our members. We supported one another during challenging times, improved how we operate, and took meaningful steps to strengthen the organization for the future. With unity and shared purpose, we look forward to building an even stronger 2026.

The Executive Council.