

3 CLM Graduate  
Rose Marie



5 A New Start  
Thanks to  
Micronutrients



6 Returning  
to His Roots:  
Elliot Hernandez



7 "Doing  
the Work  
I Dreamed Of":  
Nerlande Philistin



# Nouvel Fonkoze

VOLUME 19 ISSUE 1



A CLM graduate proudly shares her testimony during the graduation ceremony held on December 16, 2014. The 347 women who successfully completed Fonkoze's 18-month program for the ultra-poor were sponsored by our partners, Artists for Haiti and Haitian Timoun Foundation.

PHOTO BY STEVEN MERLIN

## Celebrating Triumphs, Remembering Loss

Outside a Chemen Lavi Miyò (CLM, or "the Pathway to a Better Life) ceremony, the unmistakable sound of joyful singing rings throughout the surrounding countryside.

347 women are proudly celebrating their successful completion of Fonkoze's program for ultra-poor women. It marks not only the culmination of 18 months of

bravely working to overcome a score of challenges—it marks a transformation.

Dressed in their finest clothes and proudly holding their heads high, the women display the conviction that they are not the same victims of marginalization who began down the Pathway to a Better Life 18 months ago.

Now, they are recognized in their communities. Now, they have futures.

As one graduate says, "Thanks to CLM, I have more value in my community. Before, people wouldn't approach me, but now—thanks to the changes in my life—they respect me. Now, everyone wants me to be the godmother of their child."

Yet, a bittersweet note hides beneath the graduates' joyful refrains.

Five members passed away before the ceremony held on December 16, 2014,

CONTINUED ON PAGE 4

## From Fonkoze Founder Fr. Joseph Philippe

I find it difficult to believe more than 20 years have passed since I, together with a group of grassroots organizations, founded Fonkoze in pursuit of economic democracy in Haiti. Many people doubted my vision of a bank for the poor, but as we began building branches throughout the countryside, people came—some walking from hours away—for the chance to transform their lives.

Fonkoze grew, first slowly, with just a few branches; then quickly, empowering people in some of the most remote areas of my country—areas where other institutions did not dream of going.

Today, with 45 branches throughout the country serving nearly 60,000 *ti machann* (market women and Fonkoze borrowers), we are Haiti's largest microfinance institution.

What does that mean for Fonkoze, and for the people of Haiti?

It means new beginnings.

From mothers seeking care for their suffering children to women seeking a way out of extreme poverty, we provide each woman we serve with the

opportunity to build a better life for her family—to have a new start.

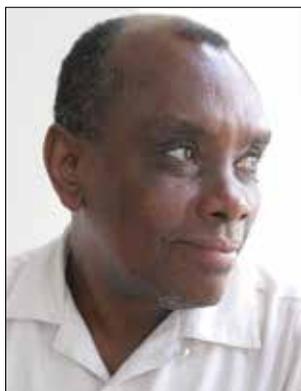
As an institution, Fonkoze has experienced our own new beginnings, perhaps more than ever in these past two years. We have undergone a series of changes, some of which we will highlight in *Nouvel Fonkoze* in 2015.

But our mission remains the same: to work together to provide the financial and non-financial services to empower Haitians—primarily women—to lift their families out of poverty.

To achieve this mission, we must help people regain their human dignity. It is a long journey, a journey

which requires people who can commit themselves to the struggle for a better life.

*Mèsi anpil* for your own commitment to this journey. I hope you are inspired by the stories of the incredible women, both among our staff and the women we serve, for whom your commitment is making new beginnings possible. ●



### FONKOZE BRANCH OFFICES

Creole / French	Mibalè / Mirebalais
Aken/Aquin	Milo / Milot
Beladè / Belladère	Miragwàn / Miragòane
Belans / Belle-Anse	Montòganize / Mont Organisé
Bomon / Beaumont	Okap / Cap-Haïtien
Boukankare / Boucan Carré	Okay / Les Cayes
Ench / Hinche	Okoto / Les Coteaux
Fòlibète / Fort Liberté	Piyon / Pignon
Fondeblan / Fond-des-Blancs	Pòdpè / Port-de-Paix
Fondwa / Fond-Oies	Pòmago / Port Margot
Fonvèret / Fond Verrettes	Ponsonde / Pont Sondé
Gantye / Ganthier	Pòtoprens / Port-au-Prince
Gonayiv / Gonaïves	San Rafayèl/Saint-Raphaël
Gwomòn / Gros Morne	Sen Michèl / St. Michel de Lattalaye
Jakmèl / Jacmel	Sodo / Saut d'Eau
Janrabèl / Jean Rabel	Triviyè d'Artibonit / Petite Rivière de l'Artibonite
Jeremi / Jeremie	Triviyè d'Nip / Petite Rivière de Nippes
Kabarè / Cabaret	Tomonn / Thomonde
Lagonav / La Gônave	Twen / Trouin
Latwazon / La Toison	Twoudinò / Trou-du-Nord
Lavale / La Vallée	Tyòt / Thiotte
Lenbe / Limbé	Wanamant / Ouanaminthe
Leyogàn / Léogane	
Marigo / Marigot	

### FONKOZE FAMILY CONTACT INFORMATION

**Fonkoze USA**  
1700 Kalorama Road NW  
Suite 102  
Washington, DC 20009  
Leigh Carter  
Executive Director  
202.628.9033  
lcarter@fonkoze.org

**Fondasyon Kole Zepòl**  
119 Avenue Christophe  
Port-au-Prince, Haiti  
Carine Roenen, Director  
1.800.293.0308  
croenen@fonkoze.org

**Sèvis Finansye Fonkoze, S.A.**  
119 Avenue Christophe  
Port-au-Prince, Haiti  
Matthew Brown, CEO  
1.800.293.0308  
mbrown@fonkoze.org

[fonkoze.org](http://fonkoze.org)

[youtube.com/FonkozeHaiti](https://www.youtube.com/FonkozeHaiti)

[twitter.com/Fonkoze](https://twitter.com/Fonkoze)

[facebook.com/Fonkoze](https://www.facebook.com/Fonkoze)

# From Ultra-Poverty to Entrepreneurship: CLM Graduate Rose Marie

**B**efore Rose Marie joined Chemen Lavi Miyò (CLM, or the Pathway to a Better Life), her family relied on whatever her husband, Emmanuel, could bring in through irregular day labor. Rose Marie, Emmanuel, and their two children frequently faced days without solid meals, getting by on mangos or boiled leaves.

Then Rose Marie joined CLM, and her family's life began to change. With her weekly stipend, she not only ensured that her children ate well, but also bought poultry in addition to the livestock she received from CLM. She began keeping chickens, ducks, and turkeys, and they all prospered.

As Rose Marie struggled with her third pregnancy, however, life became more difficult. Her feet and ankles swelled so much that she had trouble moving. Because preeclampsia is a serious threat for women in rural Haiti, her case manager monitored her situation closely. CLM's driver Wilfaut made four trips to the hospital with Rose Marie before—finally—she gave birth to twins.

Having twins limited what Rose Marie could do around the house, forcing Emmanuel to work even harder to make an income. Shortly before Rose Marie's graduation from CLM, she lost a large pig and a cow to disease in quick succession. But rather than mourn their losses, she and Emmanuel decided to move to an area called Fond Cheval.

Since Fond Cheval is larger and more highly populated than their former community, Rose Marie and Emmanuel used the move as an opportunity. They began a business



Left: Before joining CLM, Rose Marie and her family often subsisted on mangos or boiled leaves. Now, as a Solidarity client, she and her husband make upwards of \$50 a day selling cell phone minutes. Below: Rose Marie counts out the total for her Solidarity group during her first repayment meeting. These lending groups of five women provide mutual accountability and support.

selling cell phone minutes, which quickly became successful.

Once she graduated from CLM in December 2014, Rose Marie joined Fonkoze's Solidarity lending program, enabling her to take a loan to accelerate the sales of their business. The loan is important, because cell phone minute sales can only work if the business owner has enough cash to be able to provide change. Now, Rose Marie and Emmanuel sell as much as \$50 USD worth of minutes in a day.

And they are nowhere near ready to stop—they are already planning what they will do with their next loan. "We won't put more money in the business we have," Rose Marie explains. "We'll add another, new business."

The twins are still so young that they require constant care, so Emmanuel will stay with them and sell phone minutes from home on market days, while Rose Marie buys sacks of produce that she can sell in front of their home.



Rose Marie and Emmanuel have struggled since they joined CLM, but they have made real progress, too. Despite the challenges they have encountered, they are successfully helping all their children to lead a better life. ●



PHOTO BY DARCY KIEFEL

**We mourn the loss of the five women who passed away before they could graduate from CLM, including Guirlène (right), pictured here with her son, Jovensonne, and her mother, Chimène. A CLM member herself, Chimène graduated on December 16, 2014, along with 346 other women.**

CONTINUED FROM PAGE 1

including Guirlène, a woman whom we featured last spring in recognition of the impressive progress she was already making in CLM. Guirlène worked skillfully and diligently throughout the program, but several months before graduation, she began to experience a recurring illness. Thanks to the work of her case manager, Philistin Nerlande, Guirlène received medical care in nearby Mibalè, and she seemed to be improving. Yet, just days before graduation, her condition grew worse, and she died, leaving behind two young children.

Sadly, deaths like these are part of the nature of Fonkoze’s work in rural

Haiti. Despite the CLM team’s efforts to connect members with healthcare, in partnership with Zanmi Lasante (Partners in Health’s Haitian sister organization), the reality is that life in Haiti remains fragile.

It serves as yet another reminder of the incredible challenges our CLM team and members work each day to overcome, underscoring the remarkableness of the program’s 96% graduation rate.

At Tuesday’s graduation, the crowd paused for a moment of silence to honor the five members who passed away.

CLM Regional Director Steven Werlin says, “It was very difficult to read Guirlène’s name.”

Guirlène’s mother, Chimène, a fellow CLM member, attended the ceremony at Steven’s urging. Nerlande had helped Chimène reconcile with her daughter shortly after beginning the CLM program, making her loss all the more poignant.

Yet, the ceremony still contained the joy characteristic of such an incredible achievement by Chimène and the other women graduating.

Women stood with pride to share their stories with the crowd, recounting how the CLM program helped them to escape misery and build new lives for their families.

As CLM Director Gauthier Dieudonne told graduates at an earlier ceremony, “It is you who have succeeded today. Don’t ever forget that.” Gauthier implored the women to keep up the fight, reminding them that while they have made great progress in their lives, the hard work isn’t over. “I know the route isn’t easy,” he said, “but each time you slip, get up and stand.”

That attitude of perseverance has enabled the CLM team to support thousands of women throughout rural Haiti in creating better lives for their families.

Fonkoze originally set a goal to serve 5,000 households with the CLM program by 2015. With more than 3,395 graduates as of December 2014 and 1,200 women in the process of completing the program, we are in the process of realizing—and even exceeding—that goal.

With donor support, we anticipate that 1,150 more women will begin down the Pathway to a Better Life this year. In addition, we are working to strengthen the CLM program, using our years of experience to provide ultra-poor women with even more opportunities to support themselves and their families. ●

---

**Join us now—make a gift in support of CLM and all of Fonkoze’s life-changing programs.**

# Partnering to Save Kervenson

The day of Elsie's graduation from CLM in the spring of 2014, the CLM team discovered that health problems were preventing her five-year old son, Kervenson, from continuing to attend school regularly. Kervenson suffered from chronic back pain and fainting spells, and frequent visits to a local hospital failed to reveal the cause of his condition.

After a discussion with staff at Partners in Health's Hôpital Universitaire de Mirebalais, CLM Communications and Learning Officer Steven Werlin brought Kervenson to the emergency room, where he was diagnosed with a serious heart condition.

Thanks to Haiti Cardiac Alliance and HeartGift Louisiana, the CLM team found a hospital in the United States to perform the heart surgery Kervenson needed free of charge to his family.

Steven and the CLM team guided Elsie through the difficult process of obtaining passports and visas for herself and Kervenson, and one week later, the two arrived in New Orleans, thanks to the generosity of American Airlines. It was Elsie and Kervenson's first trip outside of Haiti.

Kervenson's surgery at Children's Hospital in New Orleans went well, and after a three-month recovery period in New Orleans, he came home to Haiti with his mother. The mischievous five-year old has returned to joking about making stew of the CLM team's ears—clearly back in good health and good spirits.

His story provides an extreme example both of the complex system of support the CLM team provides to our members and their families, and of the partnerships required to make that support possible.

As Steven says, "When you see how many people are happy to go to work to save this beautiful but usually very naughty five-year old, you have to be encouraged. Though it is discouraging to see how much effort it requires to get a boy the necessary health care that should be his right, it



STEPHANIE BERAULT, HEARTGIFT LOUISIANA

**Kervenson and his mother, Elsie, enjoy their time in New Orleans while Kervenson recovers from surgery. *Mèsi anpil* to all the incredible people who made his surgery, stay, and safe return to Haiti possible!**

feels good to discover that such effort can succeed."

Fonkoze is beyond grateful for the incredible institutions and individuals who partnered with our CLM team throughout this process—and for the donors who enable us to continue providing the resources and support necessary for women and their families to escape extreme poverty. •

## A New Start Thanks to Micronutrients

Before Fonkoze client Santinel Jean enrolled her son Mikerwens in Fonkoze's micronutrient powder program, the 17-month old had never walked or developed well. Despite Santinel and her husband's efforts to help him, taking him to doctor after doctor, his condition did not improve.

"Thanks to Fonkoze's micronutrient vitamin powders, my nephew changed completely," says his aunt, Magalie. "He is thriving—he walks now. It is something extraordinary. Even the



people at the hospital where we used to take him are amazed to see this improvement."

Mikerwens' story is just one among the more than 60,000 clients' children who have benefited from

Fonkoze's program in partnership with Vitamin Angels since 2010.

Last November, we welcomed the Vitamin Angels team to Haiti to witness the difference their partnership is making in the lives of our clients and their children. Here are a few fantastic moments they captured during malnutrition screenings in Lenbe and Milo.

*Mèsi anpil*, Vitamin Angels!

# Returning to His Roots: Elliot Hernandez

**A** Miami native, Elliot Hernandez first visited his grandmother's native Haiti when he was just six years old.

"I was always fascinated by the country," he explains. "My grandmother would tell stories about how beautiful the island is. I think Haiti's beauty is hidden from the outside world, and others should know that."

Elliot did not return, however, until years later: in the summer of 2011, one year after Haiti's devastating 2010 earthquake. He had just graduated from college and decided to visit his aunt and uncle in Port-au-Prince to see for himself how Haiti was faring.

Upon his return to the United States, Elliot sought a way to contribute to the work being done to rebuild the country. "I heard about microfinance in college and was drawn by the ability to help others help themselves," he explains. "I think helping others start small businesses is ten times more powerful than a regular donation."

Elliot found Fonkoze through a Google search, and was so impressed by Fonkoze's work that he decided to give online.

He really appreciated Fonkoze's holistic approach to empowering women to support their families,



**Elliot Hernandez first discovered Fonkoze through a Google search, looking for a sustainable way to support his grandmother's native Haiti. Inspired by the opportunity to help Haitians help themselves, he now contributes to Fonkoze on a monthly basis.**

particularly through business skills training. "To me, that was huge: to not only give [women] loans, but to also give [them] the knowledge to manage their money," he says.

Elliot took advantage of a matching gift program at his employer, and gives to Fonkoze regularly, usually on a monthly basis. "No amount is too small," he explains. "That's what I thought about when I first became a donor. Small change creates big change."

For him, monthly contributions also serve as a regular reminder of the needs of those less fortunate than himself. As a young professional, Elliot feels that it is important to fulfill his social responsibility and give back, both locally and internationally.

He volunteers with an after-school tutoring program in his community in Atlanta, but says, "I think my generation is globally connected—we are all in this together. On the international level, Fonkoze acts as my arms and hands abroad to help out." Elliot also tries to instill these values in his six-year old daughter, whom he teaches about the importance of helping others.

When talking to friends and family, Elliot is eager to share Fonkoze's work. "I'm pretty passionate about it," he explains. "Any time the topic comes up, I refer to Fonkoze. Fonkoze not only gives [people] possibility, but the tools to make it sustainable." •

## Become a Sustaining Donor

Multiply your impact with a recurring gift! For as little as \$10 a month, your tax-deductible gift to Fonkoze USA can empower women in rural Haiti who are working every day to lift their families out of poverty. Regular support from sustaining donors enables us to serve our clients more effectively, respond quickly to unanticipated emergencies, and continue giving women across Haiti the chance to change their futures.

Visit <https://give.fonkoze.org/> or contact Fonkoze USA at 202-628-9033 to get started!

"No amount is too small. That's what I thought about when I first became a donor. Small change creates big change."

— Elliot Hernandez

# “Doing the Work I Dreamed Of”: Case Manager Nerlande Philistin

**F**rom a young age, CLM case manager Nerlande Philistin had a passion for serving the poor. At 16, she organized a weekly fundraising drive among her high school classmates in Port-au-Prince to help feed suffering members of her community.

With its focus on empowering Haiti’s poorest women to transform their lives, CLM was a natural fit for Nerlande, who studied Economics in college and joined the CLM team in 2011.

“I often read about extreme poverty in books,” Nerlande says. “However, I really understand what extreme poverty means now that I am working for CLM. The team is doing exactly the kind of work I dreamed of.”

*“I really understand what extreme poverty means now that I am working for CLM. The team is doing exactly the kind of work I dreamed of.”*

As a member of the CLM team, Nerlande’s schedule is demanding. From driving a motorcycle through some of Haiti’s most remote areas to hiking up to three hours to visit CLM members in their homes, Nerlande spends most of her week traveling.

“At the beginning, it was difficult, but I got used to it,” explains Nerlande, who visits her parents twice a month.

Even more challenging than the physical demands of her job are the often difficult social situations she must navigate.

“I have to find a way to convince everyone in a community that we cannot select all of them to participate in the program,” Nerlande says. “CLM is specifically designed for the poorest of the poor.” She explains that she must calm down angry community members so that they can understand and embrace CLM’s goal: eradicating extreme poverty in their community.

Once the program is underway, the rewards of Nerlande’s job far outweigh the challenges.

“My favorite part of being a case manager is seeing the progress my members make,” Nerlande explains.

“I am determined to be by their sides always so they understand that they are not alone in the process of lifting themselves out of poverty.”

As one of CLM’s few female case managers, Nerlande feels a special connection with the women she serves.

“As a woman, it is easier for me to understand the feelings of my members,” she explains. “They feel more comfortable sharing anything confidential with me.”

Nerlande’s favorite part of the CLM program is called Building Trust. A workshop that takes place three months before the women graduate, it is designed to reinforce their newfound self-confidence.

“This is when we begin to let go of their hands so they can make the right decisions for their lives,” Nerlande explains.



**CLM case manager Nerlande Philistin accompanied 49 of the December graduates throughout their 18-month journey out of extreme poverty. 30 of them hope to continue into Fonkoze’s Solidarity lending program, which provides them with loans to expand their small businesses. “The key to their success is their dedication to creating a better life,” she says.**

She notes that the women display a remarkable difference when they graduate from CLM. “They have maturity,” Nerlande explains. “They know they can make their own success in life and use the resources they have to move forward.”

“My hope,” she continues, “is to see a Haiti where everyone can live a better life. If we want a better Haiti in the future, I hope that the friends of Fonkoze will keep supporting our program, and that other organizations and the Haitian government will embrace the Pathway to a Better Life.” ●



1700 Kalorama Rd NW, Suite 102  
Washington DC 20009

NON-PROFIT  
U.S. POSTAGE  
PAID  
TWIN CITIES  
PERMIT NO. 27370

Return Service Requested

## YOU Make It Happen

Your gift to Fonkoze is helping put loans in the hands of more than 60,000 women throughout rural Haiti!

**Keep Fonkoze in your thoughts and prayers.** Your prayers and positive thoughts are a source of strength and inspiration for Fonkoze staff and clients.

**Make a tax-deductible contribution.** Your gift is more important than ever! Visit our website to make a secure online contribution ([www.fonkoze.org](http://www.fonkoze.org)), or send a check payable to Fonkoze USA to 1700 Kalorama Road NW, Suite 102, Washington DC 20009.

**Give through the employer matching gift program.** Submit your company's matching gift form with your donation, and Fonkoze USA will process and return it to your employer. Or, send us your donation first, then present your acknowledgement letter to your employer for processing a match.

**Give through the CFC.** Fonkoze USA participates in the Combined Federal Campaign (CFC). Designate your contribution to Fonkoze USA, CFC ID # 31204.

**Remember a loved one.** Give a gift in honor or in memory of a loved one. Provide the details via our online giving form at [www.fonkoze.org](http://www.fonkoze.org), and Fonkoze will notify your honoree on your behalf with a beautiful card.

## Leave a Lasting Legacy for Fonkoze and Haiti

As a friend of the Fonkoze family, we want to thank you for the commitment you have made to Haiti. Your support has helped us live up to our title as "the bank on which the poor of Haiti can rely." Over the past 20 years, Fonkoze has become an established Haitian institution that will continue to serve our clients and members for the long-term as they make the difficult climb out of poverty.

While Fonkoze's financial services are on the way to sustainability, we still need financial assistance from friends like you to continue our critical work in education, health, and programs that address ultra-poverty.

Join us in working shoulder-to-shoulder for a better Haiti—a Haiti where all Haitians can participate in their country's development, where rural economies thrive, and where families have access to education, healthcare and adequate shelter.

Leave a lasting legacy towards rural economic development in Haiti by becoming a member of the Fonkoze USA Shoulder-to-Shoulder Society. To find out how to make bequests and other planned gifts, please contact Leigh Carter, Executive Director, at 202-628-9033 or [lcarter@fonkoze.org](mailto:lcarter@fonkoze.org).

### Members of Fonkoze's Shoulder-to-Shoulder Legacy Society

- ▶ Jerry and Anna Bedford
- ▶ Leigh Carter and Andrew Schuman
- ▶ Alexander and Emily Counts
- ▶ Margaret Deméré
- ▶ Barbara DiTommaso
- ▶ Jim and Betty Hanigan
- ▶ Anne H. Hastings
- ▶ Brian and Diana Lovett
- ▶ Joe and Mary Palen
- ▶ Peg Rosenkrands
- ▶ Karen Thoms



[www.fonkoze.org](http://www.fonkoze.org)