

FONKOZE



UNREST

FLOODS

HURRICANES

LOSS & PAIN

DANGER

POVERTY

EARTHQUAKES

DEVASTATION

AND STILL
WE RISE

2021 ANNUAL REPORT

THE PROGRESS WE'VE MADE
AGAINST ALL ODDS



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Our Vision

Fonkoze's vision is a Haiti where people, standing together, shoulder to shoulder, have pulled themselves out of poverty.

Our Mission

Fonkoze is a family of organizations that work together to provide the financial and non-financial services to empower Haitians - primarily women - to lift their families out of poverty.



Eltha Mervil
Chemen Lavi Miyò (CLM) Participant

"If you are down in a hole and someone extends a pole to you, you need to use the pole to pull yourself out. CLM offered me the pole, so I had to pull myself out of the hole I was in. Someday, I want to be able to offer a pole to someone else in that same hole."

A Message From Fonkoze's Leaders

We are immensely grateful for the **Fonkoze Community**: our donors, investors, grantors, partners, staff members - and last but not least, our clients and members for helping to advance Fonkoze's mission.

As we write this letter in 2022 about the year 2021, we wish we could tell you that the conditions in which we worked were better last year compared to the year prior and that this year is even better. But that is not the case. In fact, things have progressively gotten worse due to the ongoing social unrest and its increasingly dangerous side effects on the everyday people of Haiti.

And yet, together, we manage to find a way...

A way to reach the people we serve even when the roads are impassable
 A way to innovate, create, and grow even when we feel mentally drained
 A way to make progress even when **everything around us says it is impossible**

This is the **Fonkoze Way** - as it has been for nearly three decades.

An annual report cannot capture the magnitude of what it takes to carry out our mission in an environment such as the current one. But it can highlight the impact made thanks to the collective contributions of the Fonkoze Community.

We hope that each of you is as proud as we are of the accomplishments our team and clients across Haiti have made despite everything we have endured.



Carine Roenen
Executive Director
Fonkoze Foundation
 Port-au-Prince, Haiti



Dominique Boyer
Chief Executive Officer
Fonkoze Financial Services
 Port-au-Prince, Haiti



Sherry Todd-Green
Interim Executive Director
Fonkoze USA
 Washington, DC

Thank you for your solidarity and support!

Our Financial Services

In the fiscal year 2021 (ending September 30), SFF (Sèvis Finansye Fonkoze, S.A. or Fonkoze Financial Services) continued to offer a full suite of financial services in its 45 branches nationwide - empowering tens of thousands of Haitians (primarily in rural areas) to grow their businesses and prosper:

MONEY TRANSFERS: With personal remittances making 24% of Haiti's Gross Domestic Product (GDP), SFF's facilitation of international money transfers—provided through CAM and MoneyGram—is an essential contribution towards the Haitian economy. SFF also facilitates “Mon Cash,” a mobile phone-based domestic money transfer service used by many of its clients.

LOANS: Over 58,000 clients were empowered to grow their businesses (loans range in size and duration in accordance with client needs and capacity).

- ▶ **\$24 million** in transfers
- ▶ **103,000** transactions

- ▶ **\$25 million** loan portfolio
- ▶ **\$5 million** disbursed loans value
- ▶ **10,800** loans disbursed

CURRENCY EXCHANGE: Both US Dollars (USD) and Haitian Gourdes (HTG) are accepted and used widely in Haiti. SFF provides valuable currency exchange services for clients.

SAVINGS: SFF's savings clients range from individuals who have never had a savings account to formal businesses, schools, churches, and NGOs.

- ▶ **\$17 million** in foreign exchange transactions

- ▶ **158,080** savings clients
- ▶ **\$39.5 million** in savings

PAYROLL MANAGEMENT: SFF supports organizations like CARE and World Food Program to complete regular payroll cycles. In the fiscal year 2021, SFF provided payroll services to 29 such organizations.



Our Development Services

Ultra-Poor Families

4459

reached in 2021

Children Screened
for malnutrition

150k

in 2021

In 2021, Fondasyon Kole Zepòl (Fonkoze Foundation) empowered thousands of Fonkoze clients and ultra-poor families with supportive development services that enabled them to overcome obstacles and break barriers that perpetuate the cycle of poverty. Here are the key programs or initiatives that made an impact:

HEALTH: Fonkoze's health program Boutik Sante (Community Health Store) provides clients and their communities access to health services, products and education. In 2021, the program won the 2021 European Microfinance Award for its innovative and impactful approach to addressing the health-related financial shocks faced by disadvantaged communities throughout Haiti.

- ▶ 1,300 Community Health Entrepreneurs (CHEs) trained to administer health screenings in 2021
- ▶ 150,749 children screened for malnutrition in 2021
- ▶ 94,529 women received prenatal vitamins in 2021

EDUCATION: Fonkoze's adult education programs provide basic literacy, business, and life skills courses to equip Fonkoze clients, many of whom have had little to no access to formal education, with applicable knowledge needed to live a more productive, safer and prosperous life.

- ▶ 185,498 graduated from Education classes since 2000
- ▶ 30,000 learned to read since 2000
- ▶ 2,134 participated in digital learning in 2021

CHEMEN LAVI MIYÒ (CLM or Pathway to a Better Life): CLM is Fonkoze's 18-month empowering program for ultra-poor households in primarily rural or remote areas. Based on the "graduation approach," the program provides intensive support and guidance to help participants lift their families out of the most extreme poverty.

- ▶ 22,295 individuals reached by CLM in 2021
- ▶ 8,626 families participated in program to date
- ▶ 94% graduation rate in 2021

EARTHQUAKE RESPONSE: On August 14, 2021, a 7.2 magnitude earthquake struck Haiti's southern peninsula, affecting the South, Grand-Anse and Nippes Departments. Fonkoze helped thousands of clients and staff in the region recover and rebuild after the disaster:

- ▶ 11,722 hygiene kits distributed by Fonkoze
- ▶ 12,702 SFF clients affected by the earthquake
- ▶ 10 Fonkoze employees trained to facilitate stress management workshops in the affected regions

CLM Rate of
Graduation

94%

rate in 2021

Client & Program Profiles

Mona Paul, Solidarity Lending Client

Mother to an eleven-year-old girl in the fifth grade and a twenty-two-year-old who has just finished his classical studies, Mona Paul has worked hard to keep her children in school. "I pray that the Lord will help my children finish their studies and find a job in the future," she says.

A participant of Fonkoze's empowering Solidarity program, which provides joint loans to five women (called a Solidarity group) from a common geographical area, Mona has used her loans to grow her business, buy food, pay for her children's schooling, and build a decent home.

Solidarity lending creates a built-in system of accountability and support - enabling women who have already established themselves as micro-entrepreneurs to expand their businesses.

Mona's Solidarity group is called

"Se Lavi," which means "This is life." Together, they have established a real relationship of trust and friendship.

When asked why she became a Fonkoze client, she said she needed the money to invest in her clothing business. "Women are constantly having to find ways of surviving," Mona says as she shakes her head.

Twenty years ago, Mona sold sweaters under the hot Haitian sun, but today, she sells a variety of clothing that she buys from the Dominican Republic. Her Fonkoze loans enable her to increase the size

"Women are constantly having to find ways of surviving."

of her inventory, pay to transport her goods, and allow her the flexibility to pivot successfully during uncertain and trying times.

Fonkoze has nearly 2,000 empowering Solidarity Centers located throughout Haiti.



Ariscar Adele in her hair salon in Sodo, Haiti



Mona Paul's clothing inventory on display

Ariscar Adele, Business Development Client, Education Participant

Ariscar Adele runs a successful hair salon in her hometown of Sodo (or Saut-d'Eau), named after its beautiful waterfalls. A Fonkoze Business Development client for five years, she attributes her business' success to the loans she has access to, as well as Fonkoze's adult education program. Here, Ariscar receives training in financial management, disaster preparedness and other valuable life skills. Surprised to have learned so many useful things from the program, she says she is putting her newfound knowledge to practice every day. She also enjoys sharing information with her clients as she styles their hair.

"If more people could be touched by this program, it would bring a wind of change in the lives of so many," she says.

More than 185,000 people have graduated from Fonkoze's education program since its inception in 2000, including 30,000 who have learned to read at a basic level. The courses offered teach participants how to better respond to daily challenges while developing qualities of leadership and solidarity.

Fonkoze's newly developed digital platform, EdTek, allows the education program to be delivered more efficiently while simultaneously addressing the "digital divide" experienced by those with little to no access to technology.

ADULT EDUCATION BY THE NUMBERS

Clients who've learned to read to date

30,000

Number of EdTek participants in 2021:

2134

Number of clients graduated to date:

185,498



The sign above the entrance to Ariscar Adele's salon

SOLIDARITY LENDING BY THE NUMBERS (2021)

Number of active Solidarity clients:

49,909

Percentage of women in Solidarity program:

100%

Loan portfolio outstanding:

\$10,799,290

Value of loans disbursed:

\$2,817,053

Client & Program Profiles

Bernadette Altenor, Chemen Lavi Miyò (CLM) Member

A single mother to nine children, Bernadette Altenor has struggled to keep her little ones fed, clothed and in school. So when Fonkoze's CLM team approached her about joining its empowering program for families in ultra-poverty (the most extreme form), Bernadette accepted, knowing she needed to do something different to improve her children's wellbeing and change the trajectory of her family's future.

Since joining CLM, Bernadette has become more cheerful. The small weekly stipend Fonkoze gives her allows her to buy food, and she has even saved some to later invest in productive assets such as livestock and goods to sell at the local market. A businesswoman at heart, Bernadette hasn't been able to run a business and take care of her nine children at the same time. Having the support and guidance of Fonkoze's CLM team is giving her the confidence needed to find a way.

Approximately eight months into the 18-month-long program, Bernadette will continue to receive weekly life skills training and support from her CLM Case Manager. She says she is looking forward to fixing her home with the help of CLM, so that the roof no longer leaks and the floor is no longer made of dirt.

Chemen Lavi Miyò (CLM) empowers families living on the very margins of rural society to build sustainable livelihoods and the confidence and skills needed to create a pathway to a better life.



Bernadette Altenor with her children

CLM BY THE NUMBERS (2021)

Number of families reached by CLM:

4,459

CLM Graduation Rate:

94%

Number of families graduated:

832

Number of children enrolled in CLM's youth clubs:

476



Tania Saint-Ange with her Fonkoze credit agent

Tania Saint-Ange, Boutik Sante Client

Tania Saint-Ange is a Fonkoze-empowered Community Health Entrepreneur (CHE) who lives in Milo (or Milot) - a town located in Haiti's northern department, just 12 miles from Okap (or Cap-Haïtien). As a CHE participating in Fonkoze's health program Boutik Sante, Tania has been trained by one of Fonkoze's registered nurses on how to conduct basic health screenings, deliver health education sessions and procure health products from Fonkoze to resell in her community.

Each year, approximately a quarter of a million households gain increased access to necessary health services and products via Boutik Sante - including malnourished children and their mothers to those with a common cold that can now be more easily treated instead of turning deadly.

Due to the country's ongoing insecurity, Tania is unable to procure products for her *boutik sante*

(community health store) as quickly as before. She understands how complicated and even dangerous the logistics must be for Fonkoze to deliver products in the country's current environment. Still, she is hopeful that things will get better soon.

To date, roughly 3,700,000 households have improved access to health services, products, and education to live healthier, more productive lives - thanks to Fonkoze's empowering Boutik Sante program.

BOUTIK SANTE BY THE NUMBERS (2021)

Women who received prenatal vitamins:

94,529

Number of high blood pressure screenings:

10,788

Number of malnourished children screened:

150,749



Fonkoze Wins 2021 EMA
for its empowering and impactful community health program Boutik Sante



AND STILL WE RISE

We have endured an
unimaginable amount
of devastation, turmoil
and loss due to hurricanes
earthquakes, unrest, floods
poverty and corruption.

AND STILL WE RISE

above with hope.

We Thank You For
Standing with the people of Haiti

give.fonkoze.org

Our Organizational Descriptions & Financial Results

Fonkoze S.A. & Subsidiary Sèvis Finansye Fonkoze, S.A.

The socio-political unrest that carried over into 2021 from prior years presented a plethora of challenges for Fonkoze. Gang-controlled areas and kidnappings paired with a devastating earthquake later in the year created an environment that was nearly impossible to live in, let alone work. The logistical challenges SFF's team faced were nearly impossible and should have slowed the microfinance

institution's growth significantly, but it did not. Despite incredibly adverse conditions, SFF found a way to make good on its double bottom line mission: to lift families and communities out of poverty while operating in a financially self-sustaining manner. SFF's Financial Statements showed growth in the loan portfolio, deposits, and other income sources, as well as Operating Profits of HTG 309.8 million

(USD 3.8 million at average exchange rates). These were record results.

Effective September 28, 2021, SFF became Haiti's first licensed micro-finance company under the new micro-finance law.

Although SFF has been operational since 2004, we very much look forward to this next phase as a regulated institution.¹

CONSOLIDATED BALANCE SHEET

All amounts are expressed in Haitian gourdes (HTG)

	Year Ended Sept. 30, 2021	Year Ended Sept. 30, 2020
<i>Exchange Rate HTG/USD at end of reporting period</i>		
	97.3918	65.9193
ASSETS		
Cash and Equivalents	1,349,896,016	875,969,788
Term Deposits	704,534,025	528,873,439
Loans and interest receivable	2,124,797,368	1,556,081,764
Less Impairment provision	(80,145,145)	(59,349,234)
Net Loans	2,044,652,223	1,496,732,530
Accounts Receivable	177,235,440	63,195,019
Prepaid expenses and supplies	58,424,411	64,595,167
Net Fixed Assets	429,336,047	375,920,993
Forward Contract and Other Assets	919,627,400	589,282,561
Total Assets	5,683,705,562	3,994,569,497
LIABILITIES		
Deposits	3,247,307,856	2,467,753,082
Notes Payable	289,526,813	171,730,304
Other liabilities	1,412,750,638	935,623,004
Total Liabilities	4,949,585,307	3,575,106,390
SHAREHOLDERS' EQUITY		
Capital Stock and Paid in Capital	573,158,145	573,158,145
Accumulated Deficit	24,972,073	(292,057,736)
Legal Reserve	43,955,400	43,910,641
Revaluation reserve-land and buildings	89,226,556	91,644,016
Accumulated Other Comprehensive Income	2,808,041	2,808,041
Total Shareholders' Equity	734,120,215	419,463,107
Total Liabilities And Shareholders' Equity	5,683,705,522	3,994,569,497

CONSOLIDATED INCOME STATEMENT

All amounts are expressed in Haitian gourdes (HTG)

	Year Ended Sept. 30, 2021	Year Ended Sept. 30, 2020
<i>Average Exchange Rate HTG/USD during reporting period</i>		
	97.3918	65.9193
REVENUES		
Interest Income (Loans and Other)	917,050,130	678,355,502
Less: Interest Expense	50,160,697	56,283,171
Net Interest Income	866,889,433	622,072,331
Less: Provision for Loan Losses	57,206,049	62,919,970
Net Interest Income After Provision for Loan Losses	809,683,384	559,152,361
Other Operating Income	417,001,431	328,511,933
Net Interest Income and Other Income	1,226,684,815	887,664,294
OPERATING EXPENSES		
Salaries and Benefits	555,580,991	490,032,764
Other Expenses	307,767,487	295,498,623
Depreciation and Amortization	53,585,151	50,213,762
Total Operating Expense	916,933,629	835,745,149
Net Profit (Loss) from Operations Before Other Income (Expenses) and Income Taxes	309,751,186	51,919,145
Unrealized Loss on Foreign Exchange	47,889,518	(116,611,242)
Finance Costs on receivable from related party	-	-
Grants	13,258,951	4,973,106
Other income (expense)	42,425,087	47,137,037
Net Income Before Taxes	413,324,742	(12,581,954)
Income Taxes	98,667,594	(3,765,441)
Net Income (Loss)	314,657,148	(8,816,513)

Our Financial Results & Organizational Descriptions

Fondasyon Kole Zepòl

Fondasyon Kole Zepòl (Fonkoze Foundation) is the founding institution of Fonkoze. It provides development services to lower barriers to the effective use of financial services, thus allowing Haitians, especially women, to create prosperity and build resilience.

Towards its programs, the Foundation's 150 staff members provide promotional and preventative health services, basic and financial literacy training, and accompaniment to extremely vulnerable families, to the clients of Fonkoze Financial Services (SFF), and to community-based organizations.

In 2021, the Foundation's financial statements showed balanced results; our programs grew by 78%, mainly due to the contract signed with the Rockefeller Foundation for our new Economic Development program and the funds collected for the Earthquake in August to support our affected employees and mitigation activities. We were able to adequately cover our core organizational expenses, which remain contained at less than 8% of total expenditures.

The Foundation's health program went on to implement its nutrition project and establish new community health stores in the most remote areas of Haiti. The CLM program accounts for 36% of program expenses and continues to bring significant changes to ultra-poor families' lives. Every year, we slowly but certainly improve the financial bottom line of our organization.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in Haitian gourdes (HTG)

Exchange Rate HTG/USD at end of reporting period 99.8667 72.1605

	Year Ended December 31, 2021	Year Ended December 31, 2020
ASSETS		
Cash and cash equivalents	437,783,874	219,889,459
Term Deposits	50,000,000	26,122,101
Investments	50,744,124	5,412,038
Account Receivable	66,954,323	47,189,812
Loan, net of allowance for loan losses	-	942,927
Prepaid expenses	462,036	794,048
Total Current Assets	605,944,357	300,350,384
Net Fixed Asset	26,288,004	21,525,215
Other Assets	2,812,048	3,044,763
Total Assets	635,044,410	324,920,361
LIABILITIES		
Current Liabilities	14,888,879	6,814,550
Deferred Contributions	286,598,718	117,126,811
Long Term Liabilities	27,500,000	98,978,753
Total Liabilities	328,987,597	222,920,114
NET ASSETS		
Unrestricted	174,073,621	(34,793,830)
Temporarily Restricted	131,983,192	136,794,076
Total Net Assets	306,056,813	102,000,247
Total Liabilities and Net Assets	635,044,410	324,920,361

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

All amounts are expressed in Haitian gourdes (HTG)

Average Exchange Rate HTG/USD during reporting period 99.8667 72.1605

	Year Ended December 31, 2021	Year Ended December 31, 2020
REVENUES		
Revenues From Donors	699,644,324	581,490,076
Interest Income	4,473,600	2,662,039
Gain (loss) Due to Exchange Rate Fluctuations and Revaluations	34,875,975	(15,573,235)
Other Income	234,303,034	83,931,623
Total Revenues	973,296,933	652,510,503
EXPENSES		
Program Services	705,608,701	551,820,629
Central Office Costs	63,775,997	58,264,291
Total Expenditures	769,384,698	610,084,920
Change in Net Assets	203,912,235	42,425,582

Fonkoze USA

Fonkoze USA is a US-based 501(c)3 nonprofit headquartered in Washington DC. The organization supports the Fonkoze Family's efforts in Haiti via grant and individual funding, communications and outreach campaigns, and technical assistance to achieve the Family's collective mission of empowering the economically poor, particularly rural women - with financial and development services to lift their families out of poverty.

Fonkoze USA continued to financially support its partners in 2021 in significant ways, thanks to generous donors and grantors who never lost sight of Haiti and Fonkoze's empowering impact on the country. Even during uncertain times in the US caused by new coronavirus variants and ongoing socio-political conflicts, Fonkoze USA found ways to raise money and awareness for Fonkoze's work across Haiti. Funds granted to Fondasyon Kole Zepòl (the Foundation) and Sèvis Finansye Fonkoze (SFF) supported direct on-the-ground programs in rural Haiti and, equally importantly, provided critical administrative resources to allow those entities to continue to grow organizational capacity and sustainability. Fonkoze USA raised over \$600,000 to support its partners' emergency response efforts in the wake of the August 2021 earthquake. The Fonkoze Community of supporters made this possible.

Fonkoze USA is proud to support its partners in Haiti every year - who, despite dealing with unthinkable challenges every single day - are doing whatever it takes to bring Fonkoze's empowering mission to fruition.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2021	Year Ended December 31, 2020
ASSETS		
Cash and Equivalents	539,028	133,599
Short-term Receivables	142,524	639,122
Prepaid Expenses	9,019	18,390
Total Current Assets	690,571	791,111
Net Property and Equipment	-	-
Investments	1,989,384	1,680,790
Long-term Receivables	2,912,167	2,600,522
Other Assets	82,544	23,215
Total Assets	5,674,666	\$5,095,638
LIABILITIES		
Short-term Liabilities	580,065	\$626,630
Long-term Liabilities	3,018,167	2,823,941
Total Liabilities	3,598,232	\$3,450,571
NET ASSETS		
Unrestricted	0	0
Unrestricted - Board Designated for Endowment	1,621,714	591,222
With Donor Restrictions	454,720	1,053,845
Total Net Assets	2,076,434	\$1,645,067
Total Liabilities And Net Assets	5,674,666	\$5,095,638

STATEMENT OF ACTIVITIES

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2021	Year Ended December 31, 2020
REVENUES		
Contributions and Grants	2,792,074	2,275,846
Interest, Dividend & Capital Gain Income	205,938	222,330
Other Income	98,280	86,958
PPP Loan Forgiveness	204,185	-
Total Revenues	\$3,300,477	\$2,585,134
EXPENSES		
PROGRAM SERVICES AND GRANTS TO HAITI		
Grants Expense	1,442,833	1,216,276
Education Expense	290,097	283,333
Other Program Expense	660,998	435,220
Total Program Services	\$2,393,928	\$1,934,829
SUPPORTING SERVICES		
Fundraising	250,912	184,213
Administration	224,270	239,088
Total Supporting Services	\$475,182	\$423,301
Total Expenses	\$2,869,110	\$2,358,130
Change In Unrestricted Net Assets	\$431,367	\$227,004



THANK YOU
for your solidarity & support

2021 Fonkoze Family Leadership

Fonkoze Family Senior Staff

SÈVIS FINANSYE FONKOZE, S.A.
Dominique Boyer, *Chief Executive Officer*

FONDASYON KOLE ZEPÒL
Carine Roenen, *Executive Director*

FONKOZE USA
Mabel Valdivia, *Executive Director*

Fonkoze S.A. Board of Directors

Julian Schroeder, *Chair*
Claude Alexander, *Vice-Chair*
Deanna Durban, *Secretary*
Jean-Garnier Belizaire
Nathaelle Chavenet
Fr. Joseph Philippe
Steve Wardle

Sèvis Finansye Fonkoze, S.A. Board of Directors

Brian Kearney-Grievess, *Chair*
Josie Sentner, *Vice-Chair*
Maurice Chavannes, *Secretary*
Marilyn Arbuthnott
Dominique Boyer, *CEO*
Florence Dejean
Amir Oveissi
Guy Paraison
Fr. Joseph B. Philippe, *CSSp*
Ronald Rosarion
Steve Wardle

Fondasyon Kole Zepòl Board of Directors

Claude Alexander, *Chair*
Herold Rodrigue, *Vice Chair*
Guy Paraison, *Treasurer*
Edrix Alcimé, *Secretary*
Budry Bayard
Moise Iraus
Frednel Isma
Astride Joseph
Carmelia Jarbath
Marie Clarice Jérôme
Vanessa L.S. Louissaint
Thomas Moteler
R. Jerry Nemorin

Fonkoze USA Board of Directors

Laura Stephens, *Chair*
Lisa W. Clark, *Vice-Chair*
Beth Daniels, *Secretary*
Robyn Mordeno, *Treasurer*
Larry Arbuthnott
Kaveh Azimi
Jean-Garnier Bélizaire
Roxann Thomas Chargois
Claudia Cyril
Marjorie Dorcely
Lauren Doyle
Michele L. Hartigan
Mackenzie Keller
Marguerite Lathan
Katie Leininger
R. Jerry Nemorin
Marjorie Roberts

Fonkoze USA Board Members Emeritae

Leigh Carter
Anne Hastings

Honorary Board of Directors of Fonkoze USA

Garcelle Beauvais
Jerry Bedford
Maryann Boord
Matt Balitsaris
Alex Counts
Dr. Paul Farmer
Mary Becker
Maureen Fenlon, *OP*
Brian Gately
Beverly Lucas
Michael McClanen
Father Albert McKnight, *CSSp*
Ruth Messinger
Louis Prezeau
Michael Rauenhorst
Winston Tellis

Special Thanks

We are deeply grateful for the 900+ dedicated staff members who keep our work moving throughout Haiti.

Photos by Maxence Bradley

*2021 Outgoing members of Fonkoze's leadership.



SÈVIS FINANSYE FONKOZE, S.A.

119 Avenue Christophe
Port-au-Prince, Haiti
fundnotice@fonkoze.ht

FONKOZE USA

1900 L Street NW, Suite 304
Washington, DC 20036
(202) 628-9033
fonkozeusa@fonkoze.org

FONDASYON KOLE ZEPÒL

119 Avenue Christophe
Port-au-Prince, Haiti
fundnotice@fonkoze.ht

ENDNOTES

¹ Fonkoze USA has no role with respect to any offering by Fonkoze Financial Services (SFF) and will not receive any proceeds therefrom. Accordingly, Fonkoze USA takes no responsibility for the accuracy or adequacy of any disclosure or other materials delivered in connection with any offering by Fonkoze Financial Services.



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