Sèvis Finansye Fonkoze (SFF or Fonkoze Financial Services) is Haiti’s leading microfinance organization offering a full range of financial services to Haiti’s rural poor. SFF promotes financial inclusion through its “double bottom line”—alleviating poverty while operating in a financially self-sustaining manner. It offers checking and savings accounts; currency exchange; money transfers; and payroll processing.

**LOCATION**

With 44 branch offices serving nearly 2,000 credit centers throughout Haiti, no other financial institution in the country offers as wide a range of services in as many locations.

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**PROGRAM IMPACT***

For over 25 years, Fonkoze has been providing financial services to Haiti’s rural poor in spite of enormous social, political and economic challenges. SFF’s loan products meet clients wherever they stand on the “staircase out of poverty.” They start with loans of just $50—serving the poorest client base of any financial institution in the country. And when clients’ economic viability expands, so do the loans, with some as high as $95,000. SFF is a sustainable non-bank financial institution that also raises capital through debt and equity investments.

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**PROGRAM KEY FACTS**

- Personal remittances make up 29.4% of Haiti’s Gross Domestic Product, so SFF’s facilitation of international money transfers is an essential contribution towards the Haitian economy. In FY2019, SFF processed 322,035 transactions totaling $35 million.
- With over 800 employees, SFF is one of the largest employers in Haiti.
- In FY2019, the value of total loans disbursed was $30 million.
- Fonkoze has over 53,000 borrowing clients as of end of FY2019.

*Updated 9/30/2019