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 46 branch offices serving nearly 2000 credit centers throughout Haiti, no other financial institution in the country offers as wide a range of services in as many locations.

**PROGRAM IMPACT***

Since 1994, 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.

| In FY2020, $214 was the average loan amount per Solidarity client | In FY2020, 165,101 was the total number of SFF savings accounts |

**PROGRAM KEY FACTS**

- Personal remittances make up 38% of Haiti’s Gross Domestic Product, so SFF’s facilitation of international money transfers is an essential contribution towards the Haitian economy. In FY2020, SFF processed 336,274 transactions totaling $73 million.
- With over 700 employees, SFF is one of the largest employers in Haiti.
- In FY2020, the value of total loans disbursed was $32 million.
- Fonkoze has over 48,000 borrowing clients as of end of FY2020.

*Updated 9/30/2020