

Nouvel Fonkoze

VOLUME 24 ISSUE 2

Call to Action:

SHOUT IT

from the rooftops

WE'RE BREAKING
BARRIERS, CAUSING
**GOOD
TROUBLE**

Our Stories Celebrated

SHIFTING

the narrative

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DO NOT GET LOST IN A SEA OF DESPAIR. BE HOPEFUL, BE OPTIMISTIC. OUR STRUGGLE IS NOT THE STRUGGLE OF A DAY, A WEEK, A MONTH, OR A YEAR, IT IS THE STRUGGLE OF A LIFETIME. NEVER, EVER BE AFRAID TO MAKE SOME NOISE AND GET IN GOOD TROUBLE, NECESSARY TROUBLE.

- Rep. John Lewis

In life, each one of us, at one point or another, will experience loss. The pain of loss often feels insurmountable – as if we will never recover from the gut-punch of losing a soul mate, a parent, a child, a life partner, a friend, a legend.

In the last few months, the world has felt a collective loss as we face the reality of a global pandemic that has transformed our lives as we know it. And if that weren't enough, we've endured the loss of sports legends like Kobe Bryant, of voices that spoke out against racial and social injustice like Representative John Lewis and Reverend C.T. Vivian; for Fonkoze, the loss of an early supporter and longtime friend, Dr. Marie Marcelle Racine.

These are losses that have left us feeling hollow and a bit disorientated, but I hope you agree with me that without experiencing loss, we cannot come to fully comprehend the importance of a legacy. The legacies of Kobe, C.T. Vivian, Dr. Racine, and John Lewis are powerful. They help to remind us that we should not waste a single moment this life offers, and whenever possible to ensure we get into the kind of trouble that leads to positive social change: *Good Trouble*.

Fonkoze, together with its supporters, has always subscribed to this kind of legacy: a legacy of action, giving a voice to the voiceless and saying yes to the hardest working in society. I hope you find fulfillment in supporting a mission that not only subscribes to this type of legacy but also works each day to ensure it becomes a lasting reality.

With gratitude,



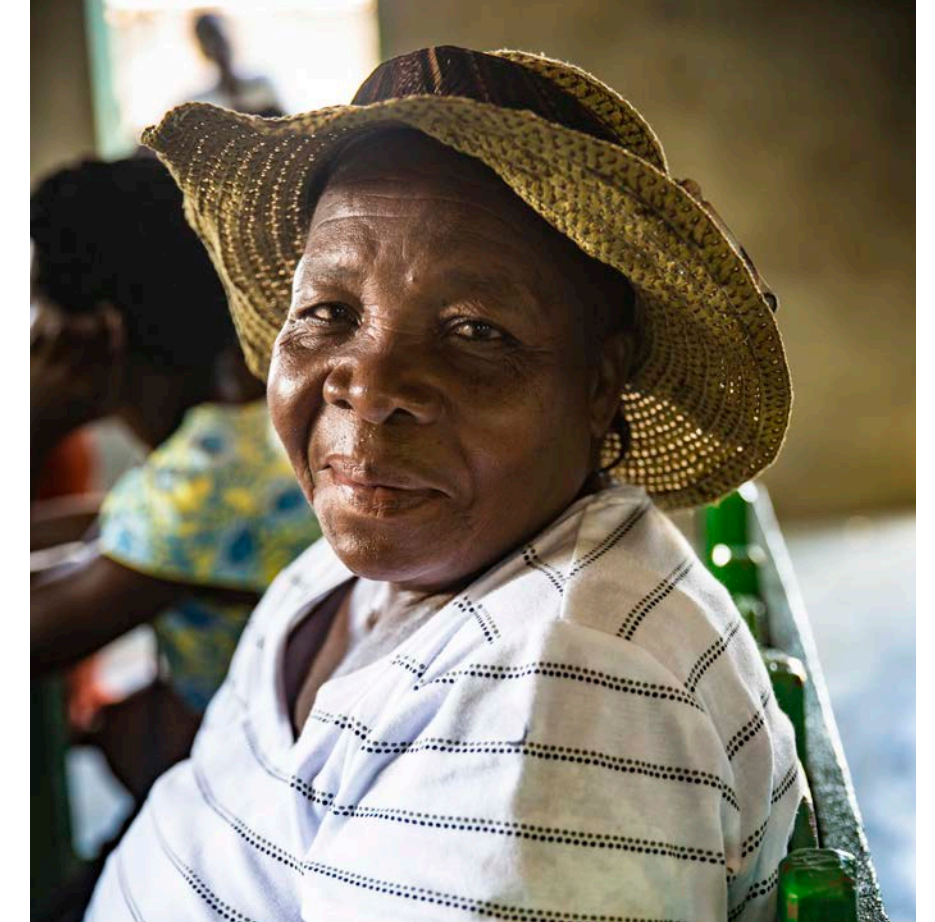
Mabel Valdivia
Executive Director
Fonkoze USA



JOSETTE DOLCINE

MY MISSION IN LIFE IS
**NOT MERELY TO
SURVIVE**, BUT TO THRIVE;
AND TO DO SO WITH
SOME PASSION. - Maya Angelou, *Poet/Activist*

100% of Fonkoze's Solidarity clients
are women, the majority (83%)
of whom live in rural areas
throughout Haiti.



A proud grandmother and leader (Center Chief) of several Fonkoze Solidarity lending groups in Ferrier, Josette Dolcine finds great joy in being a motivator and the one her colleagues look to for guidance and advice. Elected by her peers to be in this position, Josette is responsible for leading trainings and acting as the groups' representative, providing two-way communication to Fonkoze's leadership team.

Solidarity lending is Fonkoze's core microfinance program that provides loans to groups of five or so women (a Solidarity Group), creating a built-in system of accountability and support. Beginning at \$45 and increasing to over \$850, Solidarity loans enable women who have already established themselves as micro-entrepreneurs to expand their businesses. Five or six

Solidarity groups from a common geographical area join together to form a Solidarity Center of 25-30 women. Centers meet monthly to repay their loans, build community and participate in Fonkoze-created educational activities, such as business and life skills training. Solidarity Centers also act as a distribution network for key resources, including health screenings and disaster preparedness training.

"As long as they are a good and responsible person, I would advise anyone to join Fonkoze and my Center. You know, before joining Fonkoze, it was hard for me to find the capital needed to run my cosmetic and food business," Josette reflects. "Today, I am able to do so much more with the funding I have access to. If you are willing to put in the work every day, then Fonkoze is the right partner for you."



Josette's Solidarity group meets with their
Fonkoze Credit Agent during a monthly meeting.

SHIFTING *the narrative*



Our stories of progress celebrated

When one thinks of Haiti's struggles – historically and today – it can sometimes be difficult to see the good that is happening. The conversation largely focuses on the country's political unrest, natural disasters and the fact that Haiti is the poorest country in the western hemisphere. Very little is said about the vitality and determination of ordinary Haitians or how much progress the poor is making as a whole, despite the adversities the country continues to face.

The good news is that our work and impact across Haiti, fueled by your support, have the power to shift the narrative to one of hope, progress and solidarity.

Every time a socially-isolated, extremely poor woman or person with disabilities graduates from our ultra-poverty program, CLM, we should shout it from the rooftops. Every time a child recovers from severe malnutrition after being screened and subsequently treated through our health program, we should shout it from the rooftops. Every time a rural market woman or other small business owner has been empowered by our lending programs to grow their business and can keep their children in school as a result, we should shout it from the rooftops. Every single story of triumph over adversity is one to be celebrated by us all.



Manita Major is an example of how hard work and determination paired with access to empowering opportunities can yield change and progress. Through Fonkoze's Solidarity lending program, Manita was able to recover and rebuild her severely damaged, out-of-home small commerce in the wake of Hurricane Matthew (October 2016), enabling her to restart her business and continue making progress towards a better future.

Before Yves Révot joined Fonkoze's Chemen Lavi Miyò (CLM or *Pathways to a Better Life*) program for ultra-poor families in 2016, he had lost hope. He had gone blind years prior due to untreated glaucoma and was living alone in a deteriorating shack. CLM provided Yves the opportunity to take control of his life by empowering him with life skills training, weekly coaching and productive assets to generate income. Four years after graduating from the program, Yves continues to make progress.

One can see that he is no longer the hopeless man that he was before joining the program.



Ydamane Supreme and her family live in Dajabòn, a town near the Haitian-Dominican border. Ydamane is thriving as a Community Health Entrepreneur (CHE) in Boutik Sante, Fonkoze's social franchising program that brings health products, education and services to rural Haiti. Ydamane values being able to contribute to her community's well-being while also earning a living. Passionate about her work, Ydamane says that **she is determined not to let any roadblock prevent her from realizing her dreams.**

"I'd like to continue to advance. I don't ever want to go back to the way we were living before, in poverty,"

Renise Vixamar says when asked what she hopes for her future. Through Fonkoze's empowering program CLM, in partnership with Sonje Ayiti, Renise is on a pathway to achieving this and more. **A warm thank you to our supporters for making CLM and our other Staircase Out of Poverty programs possible. You are making a difference!**





A small business owner and mother to a 3-year-old boy, Mirlande Delice says that their lives have improved since becoming a Fonkoze client over three years ago. Before joining Fonkoze's Business Development program, Mirlande would use what little resources she possessed to purchase food products to then sell at the local market. Lacking capital needed to build upon her inventory, she struggled to make her business work.

"Having access to credit has allowed me to grow my business to where it is today. I now have

a storefront that I rent and all of these goods to sell. Fonkoze has really helped me in this way. I can also sell my products in bulk or in smaller packages, which helps my business."

When asked what she would like her future to look like, she says, "I hope that my son will grow up learning the business so that he will run it one day."

Business Development loans empower micro-entrepreneurs like Mirlande to generate essential activity and create jobs.

DID YOU KNOW?

Approximately 90% of Fonkoze's Business Development (BD) clients are women. And over 80% of BD clients throughout Haiti live in **rural areas where there is little to no access to a reliable financial institution.**

Learn more about Fonkoze's empowering services for the poor here: fonkoze.org

Fonkoze is a good thing," says the 67-year-old mother of eight, Gracilia Desras. A hardworking street food vendor from Gantye (a commune located in the Western Department of Haiti), she does not plan on slowing down anytime soon. With her first Fonkoze loan of \$25, Gracilia was able to purchase ingredients more often and offer more than one to two types of food. Gradually making progress over the years, Gracilia has not only become a successful businesswoman, but she is also a proud homeowner. "The profits from my business have helped me build a strong house and take care of my family better."



WHEN FONKOZE WAS FOUNDED IN 1994, POOR TI MACHANN (WOMEN MARKET VENDORS) WERE NOT WELCOME IN COMMERCIAL BANKS BECAUSE THEY HAD NO COLLATERAL & COULD NOT READ OR WRITE. FONKOZE CHANGED EVERYTHING, CAUSING GOOD TROUBLE.



Scan Icon Above to empower women like Gracilia & Mirlande. Or visit give.fonkoze.org

Empowered to *thrive*, improve her community

Seventy-five percent of Haitians, particularly those living in rural, hard-to-reach areas, lack access to health products, services and education.

► fonkoze.org



A Fonkoze-empowered Community Health Entrepreneur (CHE), Meme Joceline owns a *boutik sante* (community health store) in Fort Liberté, from which she sells health products, provides basic health services (e.g. malnutrition screenings) and education. She says, "My neighbors and community have a lot of respect for me. They trust me. For example, if their child is suffering from diarrhea, they'll come and ask me for advice on what they should do. As a Center Chief and *boutik sante* owner, they know that I'll be able to explain to them the proper steps they need to take to help their child. I explain the products to use, the effects they'll have, etc. So, there is a lot of trust and confidence in me."

Meme participates in Fonkoze's health program, Boutik Sante, which aims to increase access to health services, products and education to rural communities across Haiti. The majority of Haitians, particularly those living in rural, hard-to-reach areas, lack access to health products and services. By the time they are able to reach a clinic, they suffer acute symptoms from illnesses that could have otherwise have been treated with preventive health care and over-the-counter medicine. Boutik Sante is Fonkoze's strategic response.

"I feel very happy when people in my community come and ask me for advice. I thank Fonkoze's team for helping those that are struggling. You won't find any other like them."



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MY NEIGHBORS AND
COMMUNITY HAVE A LOT OF
RESPECT FOR ME...I THANK
FONKOZE FOR HELPING THOSE
THAT ARE STRUGGLING

- Meme Joceline, Fonkoze-empowered
Community Health Entrepreneur





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We're breaking barriers &
creating opportunities so that
all can thrive. - Fonkoze



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