



# NouvelFonkoze

VOLUME 18 ISSUE 2

## Building Strength through Solidarity

**S**olidarity—Fonkoze’s primary lending program—is the third step on our Staircase Out of Poverty. It provides loans to groups of five women (called Solidarity groups), creating a system of mutual accountability and support. Beginning at roughly \$70 and increasing in size up to \$1,300, Solidarity loans enable women who have already established themselves as micro-entrepreneurs to expand their businesses and use their increased profits to provide for their families.

Five or six Solidarity groups from a common geographic area join together to form a Solidarity “center” of 25-30 women. Centers meet twice a month to repay their loans, build community, and participate in education and training activities when possible.

With over 2,000 Solidarity centers spanning all ten departments of Haiti, these groups are the heart of Fonkoze’s work. They provide us with an extensive network for reaching women with important resources, including education, business skills training, and health services.

**Just \$50 can provide a woman with both the literacy and business skills she needs to run her microenterprise more successfully.**

Solidarity centers also act as a critical distribution network in the event of emergencies. For example, after Haiti’s 2010 cholera outbreak, Fonkoze quickly rolled out an educational program training women in basic steps to take to



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A Solidarity group, led by center chief Fency Senat (top right), gathers outside her home before a Fonkoze center meeting. Fency was one of 200 center chiefs elected to attend Fonkoze’s General Assembly in Port-au-Prince.

avoid and treat the disease. The effective intervention not only helped clients to protect themselves and their families, it also enabled them to become educators in their communities.

Clients in each center also elect one of their peers as the center chief, a woman responsible for leading trainings, ensuring that clients pay back their loans promptly, and acting as a center representative

providing two-way communication to Fonkoze leadership.

Approximately 200 elected center chief representatives meet in Port-au-Prince at Fonkoze’s General Assembly each year to learn more about Fonkoze programs and engage in dialogue with senior Fonkoze staff.

**From the regional delegates, three center chiefs are elected to represent**

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## From Fonkoze Founder Fr. Joseph Philippe



"I don't have the chance to visit our clients as often as I would like, but I recently traveled to Kapwouj (near Jakmèl), where I met with a Solidarity group who had successfully graduated from Ti Kredi ('little credit'), our microfinance program that empowers vulnerable women with additional accompaniment and support.

The women's pride in their accomplishment reinforced the importance of our work. We don't simply hand a woman a loan and send her on her way. We accompany her as she makes the difficult journey out of poverty. And in accompanying the women that make up a Solidarity group, we empower them to transform the lives of their families and community.

As our clients sing, *Fanm se poto mitan lavi a*. 'Women, we are the backbone of life.'

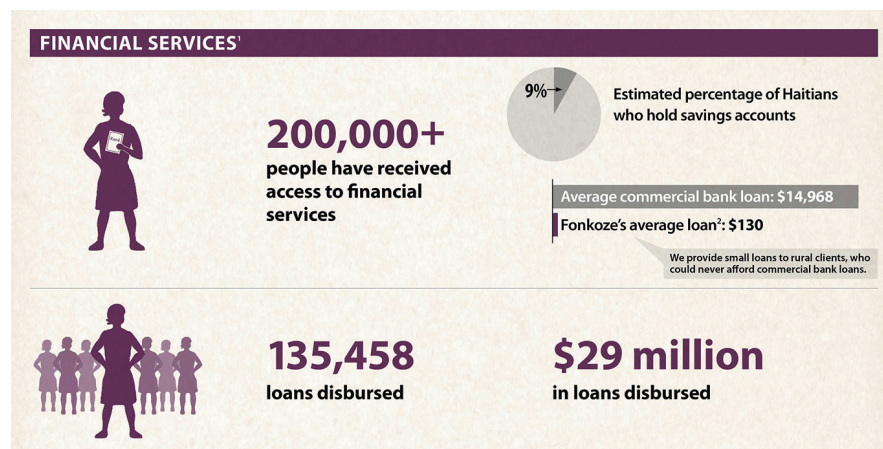
I hope you will enjoy learning more about Solidarity group lending, the heart of Fonkoze's work, and how you can join us in standing shoulder-to-shoulder with over 50,000 Solidarity clients throughout Haiti."

### CORRECTION:

In our last issue, we included a graphic: "Fonkoze: 20 Years Making an Impact in Haiti." Under financial services, we stated that we distributed 13,458 loans last year. That number should have been **135,458** loans.

That means that with your help, we created over 130,000 opportunities for Haitian micro-entrepreneurs to expand their businesses in 2013 alone.

Read on to discover how else you're helping us transform lives in Haiti.



### FONKOZE BRANCH OFFICES

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

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# Investing in a Better Future: Jocelyne Jacquet

Jocelyne Jacquet has been a Fonkoze client for nearly 10 years. Beginning with loans of approximately \$75, she now borrows upwards of \$450 to fund her small roadside restaurant in Aken. The progress Jocelyne has made since she first joined Fonkoze speaks to her commitment to creating a better future for herself, her family, and her community.

“I work with Fonkoze, run a business thanks to Fonkoze, and Fonkoze helps me find food, save money, and send my children to school.”

—Jocelyne Jacquet

At her restaurant, where locals come to buy food and eat inside a basic covered structure, Jocelyne typically serves about 50 customers per day. Her plates range from simple rice or cornmeal with fried plantains to freshly cooked chicken and fish, and range in price from about \$1.25 to \$2.50.

To serve her clients, she begins working at 4:00 am preparing the day's meals, which take between five and six hours to cook. She serves breakfast as well as lunch, in addition to juice and sometimes spaghetti in the evenings.

Jocelyne says of her customers, “What they like most about my service is the welcome I give them when they come to buy. I talk with them so that they feel comfortable.”

Jocelyne's husband periodically goes overseas to find work in the Caribbean

islands, working in restaurants in Saint Martin and Guadalupe. In Haiti, he says, he can't find money, so Jocelyne is responsible for providing a steady income to support their two children, ages 21 and 15. Both attend secondary school in Jakmèl.

Jocelyne and her husband have saved their respective incomes carefully, building their house little by little. **Over the years, they saved enough to build a large concrete structure with five rooms, and to invest in a chalkboard for their children to practice their schoolwork.** Covered in mathematic equations, it's clear that Jocelyne's children take their education seriously.

In addition to providing for her family, Jocelyne gives back to her fellow Fonkoze clients by helping teach them literacy skills through Fonkoze's Alfa program. Since 2007, she has been an Alfa *monatris* (“teacher”), facilitating an interactive class where members of her credit center learn basic literacy skills.

**“I wanted everyone in my center to learn how to read and write,” she explains. “Now they can.”**

She currently instructs a class of 14 literacy students, who will complete the program in a month.

As a Fonkoze center chief, Jocelyne has also participated in a variety of trainings, including sessions focused on children's health and the environment. She also had the opportunity to distribute vitamins to her center



© DARCY KIEFFEL

Jocelyne not only runs a successful roadside restaurant, she uses her skills as center chief to instruct her peers in reading, writing, and basic health skills. Fonkoze serves over 50,000 Solidarity clients like her throughout Haiti.

members as part of Fonkoze's partnership with Vitamin Angels, which provides Vitamin A and basic multivitamins to clients' children.

She credits Fonkoze for the progress she has made in her life, explaining:

**“I work with Fonkoze, run a business thanks to Fonkoze, and Fonkoze helps me find food, save money, and send my children to school. I hope that I can continue to help my children and enable them to go to college.” •**

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**their peers on Fonkoze's Board of Directors.** This democratic process empowers women with leadership skills and enables our clients to have a voice in Fonkoze's work.

Board representative Marie Léone Demosthene, who joined Fonkoze in 2005 because she needed to advance her business, explains,

"I wanted to represent Gantye in order to speak for the other *ti machann* [rural market women]. When we meet together to talk and share advice, we understand each other."

Marie Léone also acts as an Education monitor, teaching her peers valuable literacy and business skills

through a discussion-based curriculum. "Everyone can learn to read and write," she explains.

In addition to gaining valuable training and leadership skills, women who enter Fonkoze's Solidarity program experience improvement in key socioeconomic indicators, as tracked by our Social Impact monitors. These improvements include significant gains in food security, an increase in family assets, and enabling children and families to eat regular and nutritious meals.

**Only 21% of Solidarity clients are food-secure when they join Fonkoze.** After one year in the program, 37% are food-secure, and **after three years in the program, 71% are food-secure.\***

This 50% increase demonstrates the importance of having regular access to capital to fund their businesses.

As Solidarity client Nicole Charles says, "Fonkoze supports us and give us businesses. My business helps pay for my children's school and give them food."

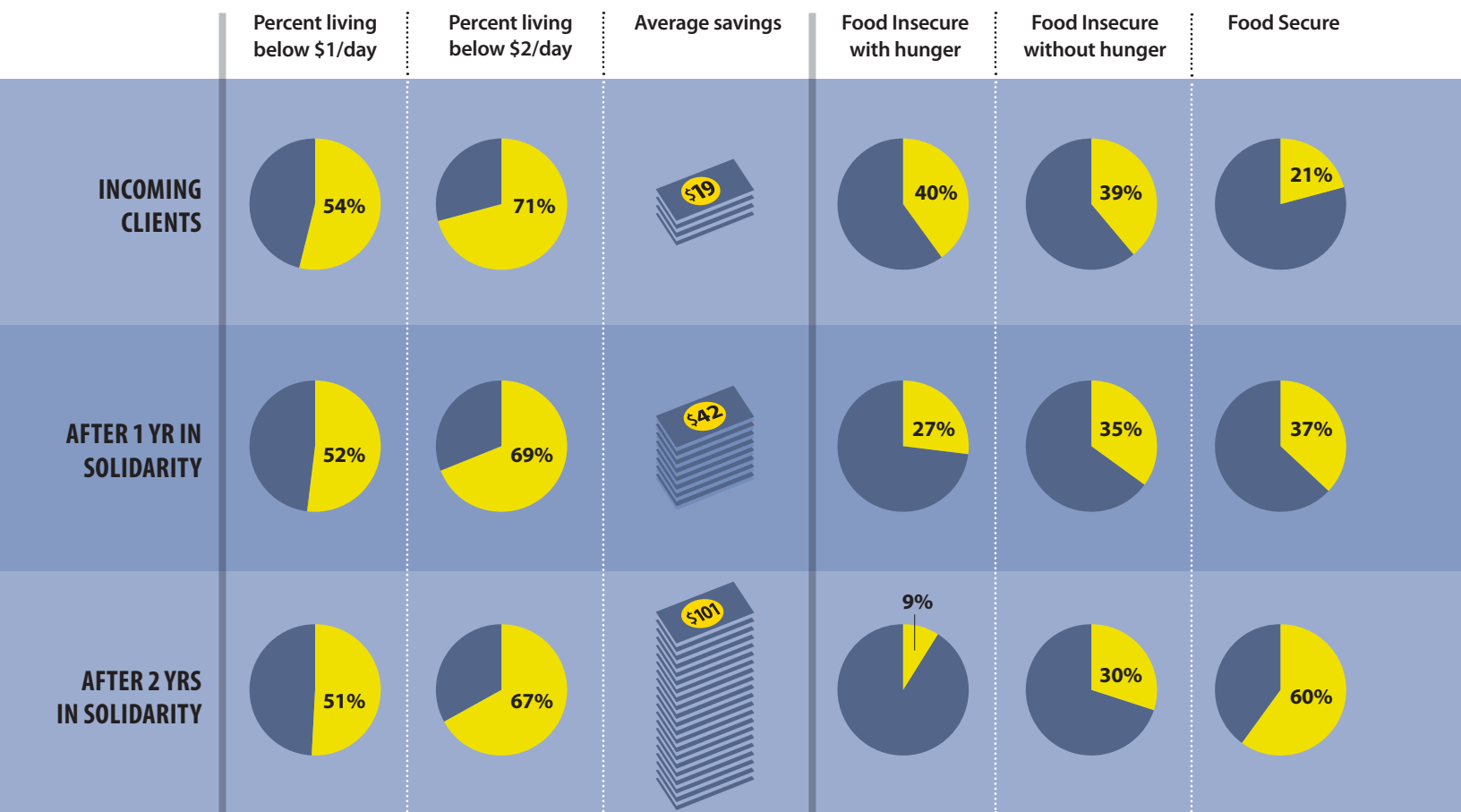
"Fonkoze also gives us great services," she continues. "I was sick, but Fonkoze consulted me on how to treat my anemia."

Nicole is one of the clients who benefited from Fonkoze's Health pilot in Gantye, which provided screenings and basic health interventions to clients.

Yet, many of our clients still do not have access to the education and health services that give them more solid

## Solidarity Socioeconomic Indicators

Data collected over the past three years by Fonkoze's Social Impact team confirms that Solidarity lending is helping our clients materially improve their lives.\*



\*Based on sample of 139 clients who entered Solidarity lending in 2010.

footing on Fonkoze’s Staircase Out of Poverty. **These programs depend on the generous support of friends like you.**

In addition, as we work to make our microfinance services financially sustainable, we continue to count on your support to enable us to provide women in rural Haiti with life-changing financial access.

Please visit [www.fonkoze.org](http://www.fonkoze.org) to find out more about how you can stand shoulder-to-shoulder with women like Nicole. •

Visit [www.fonkoze.org/about-fonkoze](http://www.fonkoze.org/about-fonkoze) to watch “Solid Women” and discover one Solidarity group’s story of working together to build a better life.

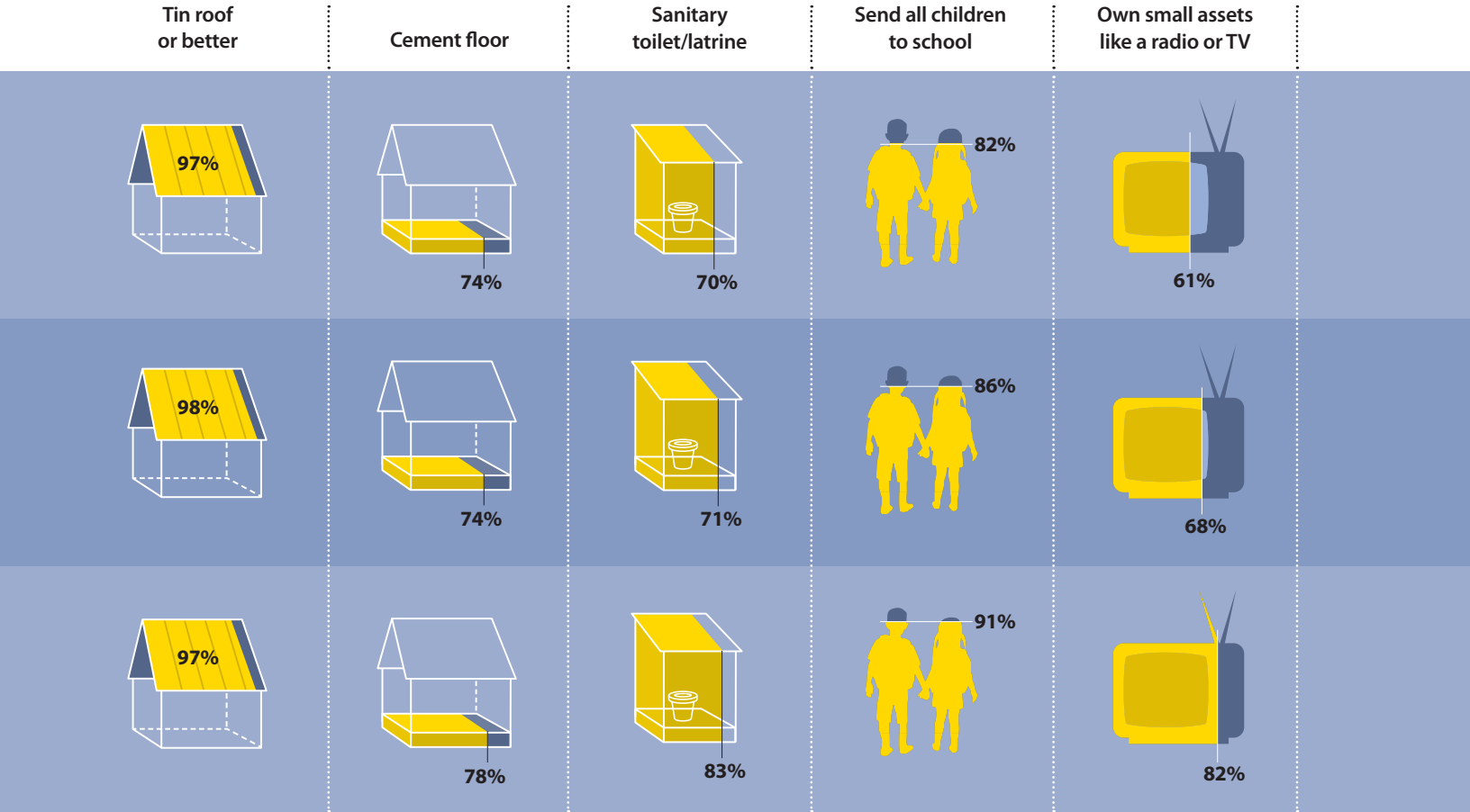
# Leave a Lasting Legacy for Fonkoze and Haiti

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).





# Partnering for Financial Inclusion: Whole Planet Foundation®

**A**fter floods devastated Gonayiv, the capital of Haiti's Artibonite region, in 2008, Haitian-American Whole Foods Market® team members reached out to their employer to support Haiti.

Whole Planet Foundation, which was created in 2005 to provide poverty alleviation through microcredit in communities that supply products to Whole Foods Market stores, immediately began researching opportunities in Haiti. In 2009, Whole Planet Foundation began its partnership with Fonkoze.



© ARMANDO HUERTA

Whole Planet's support enabled Asefe to graduate from Fonkoze's Ti Kredi ("little credit") program into Solidarity lending, the third step on Fonkoze's Staircase Out of Poverty.

**"The mission at Fonkoze is closely aligned with the mission at Whole Planet Foundation—to provide women who have little to no means with access to financing and support so that they can become strong, independent entrepreneurs,"** explains Whole Planet Foundation's Regional Director for Latin America and the Caribbean, Armando Huerta.

Fonkoze has multiple branches in areas from which Whole Foods Market sources Whole Trade® mangoes, making it a logical Haitian partner for Whole Planet Foundation. Whole Planet Foundation's initial grant provided funding to support three of Fonkoze's branch offices located in mango-growing regions affected by the 2008 flooding, and to open an additional branch in Tirivye to expand our outreach in the region.

"Fonkoze's widespread geographic presence throughout Haiti is a testament to its commitment to help all Haitians, particularly women," Armando says.

More recently, Whole Planet Foundation continued our partnership with a grant to roll out our Ti Kredi ("little credit") program to more branches. The Ti Kredi scale-up sought both to reach vulnerable women who are too poor to gain access to larger credit and to create a stronger client base for Fonkoze. On average, 92% of Ti Kredi clients graduate into Solidarity, Fonkoze's primary lending program.

Armando recalls meeting a recent Ti Kredi graduate while visiting Fonkoze in the field: "I had the pleasure of sitting

down with Asefe of the Tomonn branch, who had just finished her Ti Kredi loan rotations and was excited about entering into the Solidarity program. She captivated me with her humor and big dreams to continue on her upward path from reselling chickens with her first loan to eventually opening up her own restaurant."

**After successfully welcoming over 10,000 new Ti Kredi clients with the help of Whole Planet Foundation, Fonkoze has now turned our attention to ensuring that women like Asefe who graduate from "little credit" can find the capital to continue into Solidarity lending.** Thanks to our partnership with Whole Planet Foundation, we are making that happen.

*"We look forward to continuing to work together with Whole Planet Foundation to promote financial inclusion in Haiti."*

—Matthew Brown

The foundation has agreed to provide Fonkoze with additional funding to support our Solidarity lending program, in particular, the clients who are continuing up the Staircase from Ti Kredi into Solidarity. Support from the Foundation totals \$1.99 million to date.

"We are very grateful for Whole Planet Foundation's partnership, and look forward to continuing to work together to promote financial inclusion in Haiti," says Sèvis Finansye Fonkoze CEO Matthew Brown.

Mèsi anpil to our friends at Whole Planet Foundation, and we are thrilled to be partnering with you in helping women to lift themselves and their families out of poverty. •

# Building the Foundation for Change: Samuel Jean

**C**redit agent Samuel Jean understands the challenges that Fonkoze clients face. The son of a *ti machann* (rural market woman), he remembers watching his mother struggle to help support him and his four siblings during his childhood in Limonad.

Thanks to his parents' hard work, Samuel was able to move to Port-au-Prince to study social science and literature. After completing his studies, he started his own business in Leyogàn, but lost it during the earthquake.

*"I feel so happy when I'm watching the changes that take place in the members' lives."*

—Samuel Jean

Afterwards, Samuel explains, "It was really necessary to find a job to support my family." He had heard of the work Fonkoze was doing in Haiti, and decided he wanted to join Fonkoze in order to help support development in his country.

Samuel was accepted in 2010 as one of Fonkoze's Ti Kredi ("little credit") officers, responsible for introducing vulnerable women to the basics of microfinance and guiding them through a 6-month, education-intensive program in preparation for Solidarity lending.

Fonkoze then asked Samuel to accompany his clients onto the next step of our Staircase Out of Poverty as a Solidarity credit agent. Samuel is glad he can continue to share his knowledge with his clients. "It's a way to help them grow more in their lives," he explains.

Samuel's job involves serious risks, like riding a motorcycle as far as an hour and away over rugged terrain to reach clients who live in the mountains. But for Samuel, the risks are worth it.

**"I feel so happy when I'm watching the changes that take place in the members' lives, how they were before and then how they become when they enter our program," says Samuel.**

The client who has most inspired him is a woman named Baron Mie Carmène. When he first met Mie Carmène, she did not have any work, and she was struggling to feed her son, whom she could not afford to send to school. She didn't have hope for her life. But when she joined Fonkoze, she was able to start a small commerce. She began with about \$25 (the starting loan in Fonkoze's Ti Kredi program), and she is now a successful Solidarity client, with a business worth about \$375. "I feel happy to see the progress she's made in her life," Samuel says.

Samuel is also grateful for the professional and personal development he has experienced at Fonkoze.

"Fonkoze has helped me identify my weaknesses and my strengths," he explains. "I have become more tolerant because of Fonkoze. I see things differently, and it's made a huge change in my life."

When he experiences times of hardship, Samuel says his job helps him carry on.

**"When I feel empty deep inside, I just think that there are people out there who depend on me and really**



Samuel Jean shows off the plaque he received from Fonkoze in recognition of his superior efforts as a credit agent. Under his watch, 92% of women in Lenbe have graduated from Ti Kredi ("little credit") and continued into Solidarity lending, Fonkoze's primary loan product.

**need my presence," he explains. "It gives me the strength to continue my work."**

Samuel hopes that as he develops his career with Fonkoze, he can study more to enhance his knowledge of microfinance and continue to provide for his family, especially his three-year old daughter. "I want to see her finish school, get a good job, and follow in my footsteps by serving people less privileged than she is," he says. "I want her to participate in Haiti's development."

He hopes that Haiti can achieve stability and economic development, and believes that Fonkoze will continue to play a major role in working towards that goal.

Samuel says, "I hope that Fonkoze can continue to provide training for both our clients and staff, and to work together as a family." •



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## YOU Make It Happen

Your gift to Fonkoze is helping put loans in the hands of 64,000 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 your 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 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.



## Become a Kole Zepòl Member

You can help a woman in rural Haiti climb the first step on Fonkoze's Staircase Out of Poverty by becoming a recurring donor! For as little as \$10 a month, your tax-deductible gift to Fonkoze USA can make a life-changing impact for some of Haiti's poorest women. Visit <https://give.fonkoze.org/> or contact Fonkoze USA at 202-628-9033 to join.

## Test Your Knowledge!



1. Over how many Fonkoze Solidarity centers span the country of Haiti?

- ☐ A) 200  
☐ B) 500  
☐ C) 1,000  
☐ D) 2,000

2. The supporting services that Fonkoze offers Solidarity clients include which of the following?

- ☐ A) education  
☐ B) business skills training  
☐ C) basic health interventions  
☐ D) all of the above

3. When they enter Solidarity lending, only \_\_\_\_% of Fonkoze clients are food-secure. After 3 years in the program, \_\_\_\_% are food-secure.

- ☐ A) 15; 33  
☐ B) 21; 71  
☐ C) 25; 45  
☐ D) 41; 61

4. True or False: Two center chiefs are elected by their peers to sit on Fonkoze's Board of Directors.

5. Solidarity loans begin at roughly \_\_\_\_ and continue up to \_\_\_\_, after which women can join Business Development, the last step on Fonkoze's Staircase Out of Poverty.

- ☐ A) \$70; \$1,300  
☐ B) \$85; \$1,500  
☐ C) \$100; \$2,000  
☐ D) \$150; \$2,100

For more information, visit our website: [www.fonkoze.org](http://www.fonkoze.org).

Answers: 1. D 2. D 3. B 4. False. Three Solidarity clients are elected to the board. 5. A