



Nouvel Fonkoze

VOLUME 19 ISSUE 2

Connecting Fonkoze's Clients with Their Champions: February Insight Trip

Fonkoze's champions live all over the world. Many of them have never been to Haiti, and yet, they believe in the work of Fonkoze. We are continually moved by this unwavering support. It is always meaningful, therefore, when our staff and clients are able to share Fonkoze's impact first-hand. Twice a year, we bring a group of our supporters on an "Insight Trip" to bear witness to the power and resilience of Fonkoze's clients.

Insight Trips typically last four days. Not only are trip delegates able to see Fonkoze programs and meet with clients, but they also get to experience Haiti's beautiful countryside and vibrant culture. February's trip was no exception. Trip delegates danced to kompa music, sampled spicy pikliz, and most importantly, listened to clients tell their own stories in person.

Fonkoze staff members were joined by a diverse group of individuals: an Economics Professor at the University of Puerto Rico; church-members from Riverside Presbyterian Church in Jacksonville, FL; and members of the Haitian diaspora who included Garcelle Beauvais, a renowned actress and former fashion model. Their collective enthusiasm and generosity was remarkable. For Wynester Sherrer, 2014-2015 President of the Jacksonville, FL chapter of Civitan International, this was her first visit to Haiti. Upon her return, she said, "[The Insight Trip] was the beginning of a new



Fonkoze clients in Mibò pose with Garcelle Beauvais, a Haitian-American actress, and other Insight Trip delegates

chapter in my life—one that I will never forget and cherish forever.”

The Fonkoze team led a whirlwind tour, which began in Mibálè with the *Chemèn Lavi Miyò* (CLM, or Pathway to a Better Life) program. Insight Trip delegates listened to one beneficiary of that program share her story of single motherhood, having lived in shelter consisting of not much more than a tarpaulin. With the

dedicated support and mentoring of Fonkoze's CLM staff, she has constructed a house, started a small business selling cosmetics, and sent her children to school.

From Mibálè, the delegation traveled to Okap, the major city in Haiti's north. For many delegates, the five hour journey, which involved jolting ruts in the road and precarious river crossings, was as memorable as it was exhausting.

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From Fonkoze Founder Fr. Joseph Philippe

The Fonkoze Family is an expansive one, which is striving to economically empower the organized poor in rural Haiti. It is the connections in our network that make the work we do together possible. The network is made up of dedicated individuals, local organizations, institutions, staff and partners from diverse backgrounds who all share Fonkoze's vision of a Haiti where people stand together to pull themselves out of poverty.

In this issue, you'll learn about the global reach of our Family. You'll read about a February investor conference held in Washington, DC, where top business leaders and academic minds came together to learn and speak about Fonkoze. You'll read about an Insight Trip, an unforgettable journey that brings Fonkoze donors together with the clients they support. And you'll read about our loan officers, who do the exhausting work of linking clients in isolated Haitian villages to Fonkoze's branches around the country.

When the seeds of Fonkoze's mission were planted over 20 years ago, we had no idea how rapidly they would germinate and flourish. I could never have imagined, for example, how technology would expand our Family yet simultaneously bring us all closer together. For myself, I'm not sure what a "tweet" is except the sound of the birds outside my window, but staff tell me Fonkoze's Twitter account (@Fonkoze) and Facebook page enable us to transmit messages about our clients to people all over the world in real-time. I hope this technology gives many a chance to understand our struggles and successes here in Haiti.

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I invite you to continue to foster the strengthening and expansion of our network, by connecting with us through whatever means you can. Let us and your friends know what your role in the Fonkoze Family means to you. Together, we are the woven net that lifts up the people of Haiti. Peace and blessings to you all for your lifetime commitment to Haiti.

FONKOZE BRANCH OFFICES

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

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fonkoze.org

[youtube.com/FonkozeHaiti](https://www.youtube.com/FonkozeHaiti)

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A Master of Trades—Businesswoman, Educator and Community Health Worker

Before Vercilia Saintil joined Fonkoze in 2005, her small business in Lenbe, Haiti barely supported her family. She had been selling snacks, bread and fruit since the age of 15, but the income was not enough to feed her five children and cover their school fees. Her husband, a carpenter, had difficulty finding a job to help cover their daily expenses. She dreamed of finding a way to live a better life.

When Vercilia discovered the Fonkoze Solidarity Program, she decided to form a group with four of her close acquaintances to obtain her first loan. She started with \$70, and thanks to this first loan, her commerce has expanded to such an extent that now, she borrows over \$950 from Fonkoze. She has a boutique at her house in which she sells rice, flour, corn, cosmetics and other small products. With her savings, she is building her own house and is beginning to furnish it. “Before Fonkoze, my financial situation forced me and my children to live at my mother’s house, but now I feel more independent and confident.”

In addition to her existing microenterprise, Vercilia is part of a new Fonkoze initiative called “Boutik Sante” or Community Health Store, where she sells first aid supplies to people in the community. Fonkoze provides Boutik Sante owners with skills training in basic community healthcare—monitoring vital signs, referring patients to healthcare providers and recommending simple treatments. Thanks to Vercilia’s boutique, villagers no longer have to walk long distances to buy over-the-

counter medicines for their children.

Vercilia’s leadership skills led to her election as a Fonkoze “Center Chief” by her peers. She facilitates discussion in their biweekly meetings and supports other Fonkoze borrowers. She served as a training monitor for 16 of her Center Members, working with Fonkoze’s Education Department to provide them with basic literacy and business skills courses.

Vercilia’s relationship with Fonkoze has enabled her to take ownership of her life—developing her business,

learning new skills, building a house, and caring for her children. Vercilia says, “as a Fonkoze Center Chief, I would encourage other women to follow the same path as me. Come and join Fonkoze and you will experience a big change in your life.” •

Vercilia Saintil has become a master of trades since she took out her first loan with Fonkoze. She runs a business, serves as a health worker in her community and teaches other Fonkoze clients basic literacy and business skills.



NIKELSON PIERRE-LOUIS



REBECCA LANGER, RIVERSIDE PRESBYTERIAN CHURCH

Delegates from the Insight Trip stand shoulder to shoulder with a Solidarity Group they visited in Milò.

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In Okap, Florence Jean Louis, Fonkoze’s Human Development Director, introduced the Insight Trip participants to two of Fonkoze’s health programs. For the past year, Fonkoze has been implementing a cervical cancer screening program in conjunction with Sacred Heart Hospital in Milò. Each of about 20

Fonkoze clients gave her testimony of having participated in the screening. The openness with which Fonkoze’s clients spoke about their diagnoses, coupled with their commitment to educating their peers, moved many Insight Trip delegates to tears.

They also visited an owner of a “Boutik Sante” (Community Health Store)—an innovative microfranchise

pilot initiative that expands health services to remote regions while also generating profit for the small business owners.

Through the Insight Trip, all of the delegates were truly integrated into our Fonkoze Family. They expressed their commitment to continuing and deepening their existing support for Fonkoze. One delegate, Breanna Sooter, the Director of Youth Ministry at Riverside Presbyterian Church in Jacksonville, FL, will bring a group of young people to Haiti this summer to hold a camp for children associated with Fonkoze’s CLM program. After participating in the Insight Trip, Ms. Sooter said, “While I felt like I already knew a lot about Fonkoze, actually meeting clients and seeing programs at work helped me understand it so much better and in turn helped me tell stories and anecdotes that better illustrate what is happening in Haiti. I really can’t wait to go back.” •

Join us on our next Insight Trip October 11 - 15!

Visit <http://www.fonkoze.org/get-involved/visit-haiti/>

Investing in Fonkoze; Investing in Haiti’s Economy

Fonkoze continues to make great strides, thanks, in no small part, to donors and investors—large and small. On February 12, Sèvis Finansye Fonkoze, S.A. (SFF), Fonkoze’s financial services arm, brought together a group of existing and prospective investors as a means of providing them with more information about SFF’s \$4 million round of new investment fundraising.

In the lead-up to the conference, several investors affirmed and expanded their commitments to SFF, including Digicel, Oikocredit and Whole Planet Foundation (the nonprofit established by Whole Foods Market).

Denis O’Brien, the Owner and Board Chairman of Digicel Group, Haiti’s largest telecommunications company and a major investor in SFF,

gave the conference’s keynote address. He spoke about the value of foreign direct investment in developing and growing a poor economy. He highlighted the difficulties that he sees for small businesses and entrepreneurs in lifting themselves and the country out of poverty. In particular, he spoke about the lack of access to financial services that most people experience. He is pleased that through Digicel’s investment in Fonkoze he has been able to support an organization removing this barrier and strengthening the business environment in Haiti.

“Taking their Destinies in Their Hands”: Fonkoze’s Haiti Salon

When Haitian-American actress Garcelle Beauvais took the floor to speak about Fonkoze on Thursday, February 26, 2015, she could not contain her emotion.

For Garcelle, it was the first time returning to her birthplace in more than 30 years. And while her audience had lived in Haiti their whole lives, for many, it was their first time hearing about Fonkoze’s work.

As Garcelle addressed members of the audience, she described her encounters with her fellow Haitian women and their incredible efforts to transform their lives. She recounted one meeting in particular, with a member of Chemen Lavi Miyò, Fonkoze’s program for ultra-poor women.

“The hope that this woman had was indescribable,” Garcelle said. “She felt like she had a chance—she felt like people cared about her.”

Host Jean-Guy Noël, a Fonkoze USA board member and longtime supporter of Fonkoze, went on to explain to his guests what sets the

MACKENZIE KELLER



Guests at the Fonkoze Salon pause their conversation for a photo.

organization apart: Fonkoze does not give handouts.

“C’est des gens qui prennent leurs destines en mains,” he said. *It is the*

people who take their destinies in their hands.

Fonkoze staff members look forward to continuing to raise awareness about Fonkoze’s work and engaging more Haitians within the country to embrace this successful Haitian organization in their midst.

“It’s crucial to involve a broader range of Haitians in the mission of Fonkoze: to empower poor Haitians—primarily women—in their fight out of poverty,” explained Linda Boucard, Director of Public Relations and Communications. “Events like this are a solid step towards that goal.” ●

Following these remarks, the CEO of SFF, Matthew Brown, gave a presentation outlining the institution’s recent successes. He set out how SFF has met and exceeded its targets over the past two years and he talked about SFF’s plans for the future. He said: “No other organization in Haiti has the capacity to reach the financially excluded like Fonkoze. Over the last two years, we have laid the foundations; now, with new investment, we have an ambitious plan to expand our services to even more of the rural poor.”

Julian Schroeder, a board member and investor, provided concluding remarks at the conference. He and his wife have been investors since the inception of SFF, believing strongly in the founding vision. He said, “In a world beset by violence, we need more organizations like Fonkoze committed to a peaceful evolution to a more just society.”

Fonkoze USA has no role with respect to any offering by SFF and will not receive any proceeds therefrom

Beyond Business: Haitians Investing In Haiti



Jean-Guy Noël began his relationship with Fonkoze as a business venture. He has since become a Fonkoze USA Board Member and is a champion of Fonkoze, particularly by encouraging his fellow Haitians to support us.

For Jean-Guy Noël, President and Owner of Rapid Transfè, Inc., his longstanding relationship with Fonkoze is about more than just business. Noël, a Fonkoze USA Board Member, began his relationship with Fonkoze as a business venture. Rapid Transfè is a payer of MoneyGram International, and in 2002, Noël and Fonkoze established a partnership to integrate MoneyGram services into all Fonkoze branch offices.

Many money transfer services only operate out of the largest cities

in Haiti. Because Fonkoze's branches reach isolated regions of the country, the partnership helped MoneyGram to expand dramatically in Haiti. The lower average cost of MoneyGram's transactions in comparison with other companies, too, was attractive to Fonkoze clients. MoneyGram's services enable Haitians outside the country to send remittances to friends and family; at times of crisis, such as after the 2010 earthquake, these services have been indispensable.

But Noël's relationship with Fonkoze extends beyond the business venture; he donates generously to Fonkoze. Haitian-Mexican, Jean-Guy Noël was born in Mexico but grew up in Haiti. He speaks with admiration about the resilience, warmth and hospitality of Haitians. He's not blind to the challenges the country faces, however. In moments when he feels pessimistic about Haiti's future, Noël says that initiatives like those of Fonkoze are uplifting: "Fonkoze is one of the tangible success stories in Haiti."

He sees many aid efforts as being inefficient and ineffective, generating dependency, "whereas with Fonkoze, people are empowering themselves to change their destinies." Another challenge, he feels, is that aid organizations are often unfamiliar with the context, while Fonkoze has an understanding of the culture in communities where it works.

Noël described one situation in which a Fonkoze Loan Officer, returning from a community visit, had his bag containing cash deposits from clients, stolen by thieves. The next

day, having apprehended the thieves, community members returned the bag with the cash to the Fonkoze branch office. "They understand what Fonkoze does for them," says Noël. "I can see how much people in the community love Fonkoze."

Noël has observed that prospective donors are more familiar with Fonkoze outside Haiti than inside the country, a situation that he is trying to change. In February, he hosted a "Salon" (see "Taking Their Destinies in Their Hands" on p.5), to which he invited individuals interested in learning about Fonkoze's work. Through events like this one, Noël is trying to encourage fellow Haitians to join him in supporting Fonkoze and its clients. ●

Become a Sustaining Donor

Multiply your impact with a recurring gift! For as little as \$10 a month, your tax-deductible gift to Fonkoze USA can empower women in rural Haiti who are working every day to lift their families out of poverty. Regular support from sustaining donors enables us to serve our clients more effectively, respond quickly to unanticipated emergencies, and continue giving women across Haiti the chance to change their futures.

Visit <https://give.fonkoze.org/> or contact Fonkoze USA at 202-628-9033 to get started!

One Loan Officer's Work is a Tribute to Her Mother

Growing up in rural Haiti, Andre Rose was surrounded by women who struggled every day to provide for their families. Her mother had a microenterprise, and it was this small income that supported Andre Rose and her five siblings. When Andre Rose finished school, she wanted to help people like her mother manage their resources to improve their livelihoods. For almost 15 years, she has been doing just that.

Andre Rose is a Fonkoze Loan Officer. Fonkoze Loan Officers are the glue that holds the Fonkoze network together. Each day, they travel to reach clients in some of the most remote regions of the country. They use motorbikes for transport, because many of the roads they travel are impassable by other vehicles. Occasionally, the only way they can reach clients is on foot.

Loan Officers provide guidance to Fonkoze clients on how to manage their loans and improve their businesses; they transport and deposit small amounts of cash in client savings accounts when clients are unable to travel to Fonkoze branches; and they monitor the wellbeing of client families, providing support as needed.

Working from Fonkoze's branch in Fondwa, Andre Rose has over 530 clients under her supervision, twice the portfolio size of an average Loan Officer. Despite her heavy workload, she has managed to ensure that her clients maintain a very low delinquency rate — close to 0% for the past five years. She has assisted several of her clients in the transition from small group loans to much larger individual loans.



Andre Rose's mother supported her family through a small business, and now, as a Fonkoze Loan Officer, Andre Rose works to improve the livelihoods of women just like her mother.

According to her clients, Andre Rose's secret to success is the respect she demonstrates for herself, for her clients, for her colleagues and for the work she performs.

Andre Rose's manager in the Fondwa branch, Manouchcar, says that Andre Rose is an inspiration to all the branch staff. She is determined, focused and once she has a goal, she perseveres until it is done.

According to her clients, Andre Rose's secret to success is the respect she demonstrates for herself, for her clients, for her colleagues and for the work she performs. As such, she has gained their admiration. Her dedication to her clients' success does not, however, blur the lines between

her role in empowering them and her role in ensuring that they meet their commitments.

Andre Rose's clients see her as more than a loan officer. She has built trusting relationships that enable her to celebrate client's triumphs and mourn with them in times of tragedy. For Andre Rose, her motivation comes from seeing the progress and everyday victories of women like those she admired as a child. ●



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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), or send a check payable to Fonkoze USA to 1700 Kalorama Road NW, Suite 102, Washington DC 20009.

Give through the 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 the 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, and Fonkoze will notify your honoree on your behalf with a beautiful card.

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.

Members of Fonkoze's Shoulder-to-Shoulder Legacy Society

- ▶ Jerry and Anna Bedford
- ▶ Leigh Carter and Andrew Schuman
- ▶ Alex and Emily Counts
- ▶ Margaret Deméré
- ▶ Barbara DiTommaso
- ▶ Jim and Betty Hanigan
- ▶ Anne H. Hastings
- ▶ Brian and Diana Lovett
- ▶ Joe and Mary Palen
- ▶ Peg Rosenkrands



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