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Nouvel Fonkoze

VOLUME 20 ISSUE 1



Maximizing impact through partnership

Partnership is at the heart of everything Fonkoze does: from the collaboration of women participating in Solidarity Lending; to the in-country partnerships with healthcare providers and local businesses; to the international collaboration of like-minded organizations who share their experience and knowledge for how best to combat poverty.

Fonkoze's work is bigger and better because of partners.

Some of Fonkoze's most valuable partners are donors—those who entrust Fonkoze with funds to enable our staff to carry out the good work they do on a daily basis. One longtime donor is the W.K. Kellogg Foundation (WKKF). WKKF has been a dedicated champion of the Chemen Lavi Miyò (Pathway to a Better Life or CLM) Program. CLM supports women at the very bottom of Haiti's social structure—they are the poorest, lacking financial, material, and social assets.

Fonkoze's core credit program, Solidarity Lending, is founded on the principle of partnership. This Solidarity Group in Plezans is called Chache Lavi (Seeking a Livelihood).

Because the program addresses those at the deepest level of poverty, it is both time and labor-intensive. But WKKF recognizes that emerging from extreme poverty requires significant resources, and it therefore provides a commensurate level of generous support.

New donor partnerships are emerging; in 2015, a group of Haitian professional women created the Rezo Fanm Kole Zepòl (Shoulder to Shoulder Women's Network). They each made a long-term pledge to

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From Fonkoze Founder Fr. Joseph Philippe

Most of the time, the scale of our network in Haiti overwhelms me: 60,000 borrowers and 200,000 savings clients! We started so small, and now, we're the largest microfinance institution in the country. But actually, we're a piece of a much larger, worldwide network of partners who are committed to ending poverty.

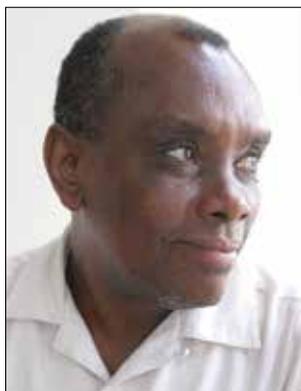
When I reflect on the weight of the challenges we face in this world, I find that it's helpful to remind myself of the strength of our numbers. And really, working together is the only way we can reach our goal; it is our unity—our solidarity—that will help us build wealth in our rural villages and throughout the world.

Solidarity is a founding principle of Fonkoze. Our institution is built around our Solidarity Groups of five women. These groups not only come together to take out loans, but also to build their businesses together, to provide social support to one another, and to share lessons amongst themselves. The collaborative spirit of our Solidarity Groups springs forth into our Centers (composed of 5-10 groups), through our 45 branch offices, and through the cooperation of our Family of Institutions: Sèvis Finansye Fonkoze, Fondasyon Kole Zepòl, and Fonkoze USA.

It is in this spirit that we enhance and expand our impact through partnerships with other institutions, as well. Articles in this newsletter reference several of our

“...it is our unity—our solidarity—that will help us build wealth in our rural villages and throughout the world.”

devoted supporters. We partner with them to deepen knowledge, to raise awareness, to grow our resources, but most of all, we partner to help Haitian women lift their families out of poverty. As always, thank you for walking shoulder-to-shoulder with Fonkoze and with our partners to end poverty worldwide.



FONKOZE BRANCH OFFICES

<i>Creole / French</i>	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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Partnership at the household level

Carole Richard had always been dependent on others—first her parents, then her husband—for her economic security. It was not that she did not contribute to the family. Indeed, from a very young age, she went to the fields with her parents to assist with their small-scale farming activities. She would help her mother transport and sell the produce at the market. Later, she did the same for her husband. But she, herself, was not managing or responsible for the money that was coming in. And the money was limited, at that. There never seemed to be enough, especially after she had two children.

However, that began to change four years ago, when a friend invited her to join a Fonkoze credit center meeting. The other participants at the meeting were all part of Solidarity Groups composed of five women each; this was one of their bimonthly meetings. At the meeting, she watched them interact with their Credit Agent and with one another; they shared stories and experiences, and they sang and danced. For the first time in her life, she was surrounded by women who were managing their own money. These were women whose families relied on them for their sustenance. Inspired, she took out her first loan with her Solidarity Group called Espwa Fanm (Women's Hope). She started a small business selling food products and used clothing.

Through Fonkoze's adult education program, she was able to take a business skills course, which taught her to effectively manage her credit and the money that was now coming in. She says, "Those trainings were so important for me. I now understand the importance of savings. I now

know how to calculate my profits and to keep a log book."

And her business is thriving. The funds in her account are increasing, and she is planning to purchase livestock. She is also helping her husband to send their children to school by sharing the costs of tuition and uniforms. The couple now has more than a marriage; they have a partnership. She says that her hope is "to see my children finish school and get jobs" and that one day, they will be able to contribute to their families' wellbeing in the same way that she can now contribute to hers. ●

"For the first time in her life, she was surrounded by women who were managing their own money."

Carole prepares the bag of clothes she will be selling in the market.



NIKELSON PIERRE-LOUIS, FONKOZE USA



NIKELSON PIERRE-LOUIS, FONKOZE USA

Shilove Casseus is a member of Fonkoze's Chemen Lavi Miyò (CLM) Program. Concerned about a rash covering her son's body, she was able to take advantage of free health services at Zanmi Lasante Hospital, thanks to their partnership with CLM.

CONTINUED FROM PAGE 1

help Fonkoze teach at least four Haitian women how to read and write every year.

Digicel, Haiti's largest mobile phone network provider and one of the biggest employers in the country, has been a steadfast investor in Fonkoze's microfinance services.* Fonkoze's microfinance services are generating promising results for investors; the institution is outperforming its business plan and, for the first time, delivering profits on an operating basis. And to that end, Digicel recently made a second investment of \$500,000. Digicel knows that Fonkoze's approach to building Haiti's economy—starting in the most remote villages—will ultimately build a more robust economic environment and customer base in the country.

Fonkoze's partnerships also extend to other organizations working in the microfinance sphere. Fonkoze shares information and best practices with other institutions and development organizations in order to collectively improve access to financial services worldwide. Grameen Foundation is a global nonprofit that helps the world's poorest people reach their full potential by providing access to essential financial services and information on

* Fonkoze USA has no role with respect to any offering by SFF and will not receive any proceeds therefrom. Accordingly, Fonkoze USA takes no responsibility for the accuracy or adequacy of any disclosure or other materials delivered in connection with any offering by SFF.

agriculture and health. They also develop tools to improve the effectiveness of poverty-focused organizations. Fonkoze has been helping Grameen Foundation to update its Progress out of Poverty Index (PPI), which is a poverty measurement tool for organizations and businesses with a mission to serve the poor. In collaboration with a Haitian network

of village saving and lending groups called Konsèy Nasyonal Finansman Popilè (KNFP – National Council for Grassroots Financial Services), Fonkoze's Social Impact Team tested a revised PPI questionnaire. When the recalibrated PPI tool is available, Fonkoze and other organizations in Haiti will be able to use it to measure poverty levels of clients and program beneficiaries against the national poverty lines established by the Haitian

Government based on the 2012 poverty survey data.

Finally, Fonkoze also collaborates with institutions that may not work in the same sphere but that implement complementary activities, thereby expanding the collective impact. One of the best-recognized institutions working for the betterment of Haiti is Zanmi Lasante, the local affiliate of Partners in Health. Fonkoze's CLM program coordinates with Zanmi Lasante in the Central Plateau to offer free healthcare to its members. While CLM supports the social and economic wellbeing of clients, Zanmi Lasante supports their physical wellbeing.

And, of course, Fonkoze's broadest category of partners is composed of the individuals who send their support every day through financial contributions, in-kind donations, and words of encouragement.

The symbiosis Fonkoze enjoys with partners locally and globally makes Fonkoze's financial and non-financial services possible. •

Whole Planet and the border crisis

Whole Planet Foundation, the foundation affiliated with Whole Foods Market, IP, L.P., has been a longtime partner of Fonkoze's microfinance institution. They have been strong supporters of Ti Kredi (Little Credit)—Fonkoze's introductory loan product for women



who are just getting started with their microenterprises. Through this program, since June, 2013, 7,991 Ti Kredi clients transitioned to Solidarity loans—joining Fonkoze's core lending program that has also been supported by Whole Planet Foundation.

David Zoltani, Global Programs Director at Whole Planet Foundation says, "Fonkoze continues to be a valuable Whole Planet Foundation partner due to its national presence in Haiti, focus on the very poor, and

continuous effort to provide financial services to the last mile. We are happy to

have partnered with Fonkoze since 2009 and look forward to continuing to support the Haitian micro-entrepreneur through Fonkoze's ever-developing program."

In late 2015, Whole Planet Foundation joined forces with Fonkoze



University of Pennsylvania honors Fonkoze

This image of CLM client, Sinfora Pierre, was featured in The University of Pennsylvania Center for High Impact Philanthropy 2015 Year-End Giving Guide.

to support communities receiving migrants from the Dominican Republic. Many of these migrants are refugees who felt compelled to leave the Dominican Republic due to the country's recent policies targeting individuals of Haitian descent. Whole Planet Foundation and Fonkoze agreed that it would be necessary to provide additional support to branch offices in the border towns where individuals are relocating.

Whole Planet Foundation's funding provides loan capital for microentrepreneurs in border regions, including refugees, to help these communities develop their economy and be better equipped to welcome the refugees. Refugees will also have access to loan products and other services including deposit accounts, affordable remittance transfers, and fair currency trading.

Fonkoze prides itself on being an efficient and effective steward of donor funds. Fonkoze keeps administrative costs low in order to maximize the support that programs receive—generating the greatest impact possible for some of the poorest individuals in Haiti.

And so, it was incredibly rewarding for Fonkoze to have been featured in The University of Pennsylvania Center for High Impact Philanthropy 2015 Year-End Giving Guide—a guide which was, in turn, featured in *The New York Times*.

The 2015 Year-End Giving Guide advises donors to “Look for organizations that go beyond financial capital to help clients build their skills, networks, and assets, which are as important as income. Productive assets, like farm tools, goats, or weaving looms, increase people's ability to generate an income. Non-productive assets like housing help reduce risks and improve clients' ability to recover from economic crises.”

Fonkoze's Chemen Lavi Miyò (Pathway to a Better Life, or CLM) Program does exactly that. CLM is

based on the “graduation approach” developed by BRAC, one of the largest development organizations in the world. Over the course of 18 months, the women selected as CLM members graduate by establishing sustainable livelihoods that support their families. They learn a trade, receive the assets they need to start a small business, access quality healthcare, begin to build savings, and receive mentoring in how to become a successful entrepreneur.

The graduation approach has gained increasing interest from development stakeholders since BRAC launched its first program in 2002. Results of research that began in the early phases of graduation programs substantiate the model's effectiveness in lifting individuals out of ultra poverty. Media outlets, notably *Science Magazine*, *The Economist*, *The New York Times*, and *National Public Radio* have hailed the successes of programs worldwide, generating significant interest from development practitioners, policymakers, governments, and philanthropic institutions. ●

The journey of the eyeglasses



LINDA BOUCARD, FONKOZE USA

Dr. Anshu Chandra (right) fits a Fonkoze client with eyeglasses.

Philanthropy can take many forms. It is not entirely about money. Philanthropy can be providing expertise, volunteering time, or packing boxes of donated items for people you will never meet. Fonkoze wants to lift up just such an effort.

For impoverished families in the Central Plateau of Haiti, correcting poor vision is not a real possibility.

Lions Club International is 100 years old, works in 200 countries, and reaches 1.4 million people.

Having access to an optometrist and having clear vision is a luxury. In fact, many of those with poor eyesight are not even aware that clearer vision is possible. What a glorious surprise it is when glasses are placed on the bridge of the nose for the first time!

How do used prescription eye glasses make it from Roanoke, Virginia to

the Central Plateau of Haiti? Who are the selfless volunteers at the beginning of this process and during this process?

Gary Wagner, Director of Lions Eyeglass Recycling, Inc. in Roanoke, VA has been working with Fonkoze to provide eyeglasses in Haiti.

Lions Club International (LCI) is 100 years old, works in 200 countries, and reaches 1.4 million people. Women are the fastest growing member group in LCI, now representing 40%. LCI's interest in eye health began with a 1925 LCI Convention in Cedar Point, OH, where Helen Keller challenged the organization to join her work, and to "hasten the day when there shall be no preventable blindness."

Individuals donate old, outdated prescription eyeglasses to a facility like Gary Wagner's in Roanoke. Volunteers gather to sort them into three piles: 1) usable/acceptable, 2) sunglasses, and 3) not usable. A mission purchases the sunglasses, while some are reserved for LCI. The unusable parts are sold for lenses, silver, gold, or titanium, and profits fund the recycling operation. The prescription is identified, and they are washed, labeled, bagged, boxed, and made ready for shipment.

In 2015, Lion Gary's facility shipped 70,000 eyeglasses to several destinations worldwide—Haiti, Mozambique, Guatemala, Mexico, and to the burgeoning refugee camps in Greece. Fonkoze distributes the glasses in collaboration with volunteer Doctor of Optometry, Anshu Chandra, of the Global Eye Project.

Please keep this amazing project in mind the next time you are ready to dispose of glasses. As they say in Haiti, *Chapo ba!* (Hats off!) to LCI, Dr. Chandra, Lion Gary, and all his dedicated volunteers. •

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.

Credit Agent of the year

Credit Agents are some of the heroes of the Fonkoze team. They are the first line of resources for clients—not only providing guidance about how to manage loans but, in many cases, teaching them basic skills; providing support in times of crisis; and addressing issues in the community. To do these things, they travel enormous distances by motorcycle on roads and trails that are often impassable by cars and trucks. Occasionally, they travel by foot on narrow paths in the rural hillsides.

The terrain is familiar to Charles Jean Herard. He grew up in Mòlsennikola, one of the poorest parts of Haiti. His parents did their best to eke out a living from small-scale farming activities. But Charles knew that, one day, he would need to support them. Lacking nearby schooling options, he moved to Janrabel, and in 2009, at the age of 23, he got a job as a Credit Agent at the local Fonkoze bank branch so that he could support himself and send money to his parents. What started out as just-a-job has turned into something much more significant. He says, “I’ve learned there is something more interesting than getting a monthly salary; I’m continually inspired by how Fonkoze’s clients organize themselves to escape poverty.”

He says that the impact of Fonkoze’s credit offerings pervades all aspects of clients’ lives—their ability to manage their small businesses; to send their children to school; and to maintain and even expand their assets. Charles tells the story of one of his 550 clients, Tina St. Gelia, who did not have a house or productive assets when he first met her. Now, she has both.



NIKELSON PIERRE-LOUIS / FONKOZE USA

Charles Jean Herard was identified as one of the two best Fonkoze Credit Agents in 2015.

The progress that clients like Tina have made is the most rewarding part of Charles’ job. And it has helped him to move forward in the face of his own challenges. His wife and eight-month-old baby still live in Mòlsennikola, where his wife teaches preschool, but Charles needs to live near the Fonkoze branch in Janrabel. So, he travels home twice a month to visit them.

For Charles, it is worth the sacrifice. And his efforts have paid off. He has one of the lowest rates of delinquency of all Fonkoze Credit

“I’m continually inspired by how Fonkoze’s clients organize themselves to escape poverty.”

Agents. This fact, coupled with his spirit and dedication recently led Fonkoze to identify Charles as one of the two best Credit Agents in Haiti.* They were honored in December, 2015 at the head office in Pòtoprens. ●

* Andre Rose was the other Credit Agent honored in 2015. *Nouvel Fonkoze* told her story in Volume 19, Issue 2.”



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YOU Make It Happen

Your gift to Fonkoze is helping put loans in the hands of more than 60,000 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), or send a check payable to Fonkoze USA to 1718 Connecticut Ave NW, Suite 201, 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.



www.fonkoze.org

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
- ▶ Barbara DiTommaso
- ▶ Dr. Francis P. Fuhs
- ▶ Jim and Betty Hanigan
- ▶ Anne H. Hastings
- ▶ Brian and Diana Lovett
- ▶ Joe and Mary Palen
- ▶ Martine Pierre-Louis
- ▶ Peg Rosenkrands
- ▶ Karen Locke Thoms

Endowments and Memorials

- ▶ The Jerry and Anna Bedford Endowment Fund
- ▶ H. Fred Clark Memorial Fund
- ▶ The Margaret Demere Memorial Fund
- ▶ Bob and Marie Fehribach Memorial Fund
- ▶ The Dr. Faith M. Jones Memorial Fund
- ▶ Raymond and Lise Giraud Memorial Fund