Hurricane Matthew struck Haiti on Tuesday, Oct 4, 2016. One of the worse storms to hit the country in over a decade, it killed more than 500 people and left millions of Haitians in need of humanitarian assistance.

Fonkoze has been quick to respond to the needs of the people we serve and our staff whose lives have been dramatically affected by this disaster. Battling impassable roads, bridges and an unspeakable amount of debris, our team has been determined to find a way to reach members and clients.

Many of Fonkoze Financial Services branches in the south were also affected by the storm. Eight in particular (which serve 17,359 loan clients and 37,348 savings clients) have experienced significant water damage. Fonkoze’s leadership continues to assess the damage done and has already implemented actionable steps to ensure the safety, well-being and long-term recovery of those affected.

Although the storm has passed, its effects will be felt for years to come. Haiti’s vulnerable state prior to Hurricane Matthew was already dire: poor infrastructure throughout, extreme poverty and lack of access to basic healthcare in rural communities. Now, efforts to rebuild and improve the lives of those who did not have much to begin with, will be an even harder one to achieve. But, we still believe it is achievable.

As with other natural disasters and challenges that Haiti has endured in the last 22 years, Fonkoze has been there, and Hurricane Matthew is no exception.

With the continued support of the community at-large, we can and we will help Haitians rise out of poverty to achieve a life of self-sufficiency. Thank you for your support of our recovery efforts.
My heart aches as I write this letter. My country – once again – is enduring the heavy task of recovery from a major disaster. Hurricane Matthew hit us hard, especially those of us in the South. Lives were lost; homes and buildings destroyed; roads, bridges and entire neighborhoods - washed away. Sadly, the crisis is far from over.

Lack of sanitation will increase the risk of cholera. Crop loss will result in food shortages and cause more malnutrition. Businesses will stop working - hurting an already struggling economy. Sometimes I ask God, “What are you doing? Why Haiti again?”

I am from rural Haiti and have worked most my life to lift up the struggles of the peasants, to seek social justice, and to encourage collaboration among us to create strength in our communities. Those in power ignore the countryside and its residents, making it even harder for us to withstand the shocks that always come our way. But, we persist, and will grow stronger through our own resourcefulness.

That is why I am so proud of Fonkoze. For over 22 years, and through many challenges, we have built an institution that focuses on the rural sectors. Fonkoze continues to build for our rural clients the capacity they need to help them better withstand and recover from disasters. I am proud to say that Fonkoze has, and always will, stand with our clients in their time of need. “Fonkoze has always been at the side of our clients.”

In this newsletter, you will read in more detail about the Fonkoze activities and programs underway in response to the hurricane. I am very encouraged by the quick response of our friends and supporters. Your faith in us made this rapid response possible. I am also heartened by the recognition of so many in the international community that giving local is best. We Haitians are the most adept at rebuilding our country, and we are focused on the long-term.

With your partnership, we are doing this. We are Haitians building and improving Haiti from within. For our families and our country, we will recover from Hurricane Matthew and grow stronger as we face our future.

In gratitude and solidarity,

Joseph Philippe, CSSP
Founder
In the wake of the storm

Hurricane Matthew destroyed everything: her home and business; her garden; and her livestock. Now, in the wake of the storm, Marie-Julienne Laine says that she and her three children sleep anywhere they can find in their community outside of Okay. Even though the storm has passed, constant rain and floods now pose a new threat to her region.

It all would be more bearable if her husband could carry this burden with her, but he was killed in a car accident years ago, shortly after the 2010 earthquake. At the time, Marie-Julienne’s children were 4, 11, and 14 years old, and she knew that their lives depended on her ability to move forward in the face of tragedy. And so, she turned to Fonkoze. “After the death of my husband,” she says, “Fonkoze became my only partner.”

Back then, she had been a Fonkoze client for almost nine years, and she threw herself into her small business. With advice from her Fonkoze Loan Officer, she did her best to stock products that would bring the most profit. She was able to send her children to school, and she even made enough money to purchase livestock. She planted a garden that not only provided food for her family but produced a surplus that she could often sell in the market.

She became so successful that the other clients in her credit center elected her to become their Center Chief. By virtue of her leadership, she was selected to join the Boutik Sante (Community Health Store) Program in 2015. Boutik Sante trains Fonkoze clients like Marie-Julienne to become Community Health Entrepreneurs. They sell over-the-counter health products and deliver basic screening services in their communities; it is an innovative way of expanding access to health products and services in some of the most rural parts of Haiti.

Now, Marie-Julienne is turning to Fonkoze again, and she knows that her new role as a Community Health Entrepreneur is critical as the country faces a worsening cholera epidemic. “It’s more important than ever for me to continue supplying my neighborhood with water purification tablets and oral rehydration salts in case of an emergency.”

She and other Community Health Entrepreneurs met with Fonkoze nurses at the Okay branch office to launch the Cholera Awareness and Prevention Campaign. She says, “Those of us who could make it to the branch are all eager to restart our businesses; we don’t want to sit down, not for a second. But we need any help that we can get to rebuild and continue moving forward with our lives.”

Fonkoze’s Linda Boucard with Marie-Julienne (left), standing in the ruins of what used to be her home and small business.
Thousands of Haitians die from preventable illness every year. Many deaths are from illnesses that could have been prevented or treated at home with basic health knowledge and over-the-counter medicines. Unfortunately, there is a dearth of knowledge at the community level in rural Haiti, and basic health products are unavailable, outrageously expensive, or of poor quality.

In the wake of Hurricane Matthew, Cholera and other water born diseases are on the rise (reports of 60 cases per day, up from 20 cases per week before the hurricane), escalating the need for prevention methods and access to treatments. Fonkoze launched its Cholera Awareness and Prevention Campaign on October 17, in the most affected regions of the country - through our Boutik Sante (Community Health Store) Program. As part of the initiative, nurses trained 18 center chiefs (community leaders) in a “train the trainer” workshop. There, they learned how to prepare oral rehydration solution and build low cost latrines. Participants also received water purification tablets for distribution in their communities. An estimated 25,000 families will benefit.

Hurricane Matthew: Fonkoze’s response to cholera
Like many working mothers, Marie Eveline Cadet’s workday begins well before she arrives at work. Her commute on foot, however, is not something many women have had to endure. Starting her day at 4:00 a.m., she hikes for two hours (one way) from her village of Jenbal to get to the market in Mibalè.

The day ahead is not an easy one, but its burdens are nothing compared with what Marie Eveline had to bear before she joined Fonkoze’s Chemen Lavi Miyò (CLM or the Pathway to a Better Life) Program. Before joining CLM, she and her husband struggled to provide even one meal a day for her three young children.

Now, Marie Eveline is a month away from graduating from the CLM program, and she has become a successful ti machann (small trader) in Mibalè. Once she arrives at the downtown market in the morning, she sells merchandise that she procured with money she borrowed from her Village Savings and Loan Association (VSLA). A VSLA is a group of individuals who come together and establishes a savings pot together. Each month, they purchase “shares” by putting some money into the pot. Each member is then eligible to borrow from the pot in the event they need to make a big purchase. She and several other CLM members formed their VSLA with the support and guidance from their CLM Case Managers.

Marie Eveline has learned some good business strategies, too. She knows that she will have more profits if she alternates between sitting behind her merchandise display and wandering through the market, selling it from a bundle balanced on her head.

At the end of the day, before making the trek home, Marie Eveline buys dinner ingredients at the market, and she prepares them while monitoring her merchandise.

By 6:00 p.m., after 12 hours in the market, she is ready to head back to Jenbal. Once she arrives, her ingredients are ready to cook and she can serve a simple stew to her family that will be reheated the following day when once again, Marie Eveline is back in the Mibalè market.

This is a day in the life of Marie Eveline, whose success throughout her CLM process can be attributed to her hard work, persistence, and resilience in the face of adversity. Thank you for supporting her journey out of poverty.
Donor Profile: Congregational Partnership

Going above and beyond

Rebecca and Jim Langer may say that they are “just regular folks,” but Fonkoze believes otherwise. For over 8 years, they have been contributing to Fonkoze—and not just financially. Together with Michael Fisher, they are some of the leaders of the community from Riverside Presbyterian Church in Jacksonville, FL, one of Fonkoze’s largest congregational partnerships.

Rebecca and Jim grew up in a small town outside of Pittsburgh, PA. High school sweethearts, they will soon be celebrating their 50th anniversary. Rebecca says, “We were raised to follow values that honor all people and to recognize we are blessed, so we need to share what we have.” Now that they live in Florida, the large Haitian community and the proximity of Haiti make the country feel “like a neighbor.”

She and her friends at Riverside are particularly drawn to the comprehensive nature of Fonkoze’s work: educating women, helping them build a micro-enterprise, providing healthcare initiatives, and building the client community in a compassionate and supportive way.

Riverside took Fonkoze under its wing as one of its charitable causes in 2006. Since then, its congregation has funded Fonkoze’s emergency responses, adult education, health programs, and other initiatives through donations and matching grants. In the wake of Hurricane Matthew, the church is undertaking a number of initiatives to raise funds, including a collection during one of their church services.

Members of Riverside have also traveled to Haiti with Fonkoze on several occasions. Rebecca went on her first Insight Trip six years ago. For her, the most important part of the trip is what happens afterwards. “Seeing is not only believing” she says. “For those of us in faith communities, it has to be followed by action. We challenge each person to come back and tell others and also find a small way to raise money for Fonkoze or spread the word of Fonkoze’s good work.”

End-of-year charitable tax tip: for big & small donors alike

As the giving season gears up, we all like to find ways in which to increase our charitable giving. According to Ashlea Ebeling of Forbes Magazine, “Whether you have $100, $1,000, or $100,000 to give to charity, a newly permanent charitable giving tax break can help you save taxes while helping your favorite charity.”

The IRA charitable rollover allows those of us who have reached 70 1/2 years of age to direct gifts from our individual retirement account directly to charities like Fonkoze USA. If you do so, remember to tell your tax preparer when tax season arrives. For more tips on how to make an IRA charitable rollover work for you, read Ashlea Ebeling’s article, High-Minded Roller: Earmark Your IRA for Charity.
Meet Luckson Francois, who lives along the main road that leads from Mirebalais, in central Haiti, through Lascahobas. In his early thirties, he lives with his niece and older sister. When he was a teenager, his life seemed to hold great promise. He had learned to drive and found a job in Port au Prince that allowed him to support himself and his sister - even as he put himself through high school.

In 2001, his life took a terrible turn. Headed home from work one day, he was mugged and shot once in the back. Consequently, he lost the use of his legs and has been in a wheelchair ever since. At first, his sister took care of him, shuttling him to the medical appointments that aimed to restore some measure of his health. Her sudden death, however, forced him to return to his parents’ home. Then, his mother died and his father’s health started to deteriorate.

Luckson supported the household for awhile with a job as a school teacher, but persistent back pain, which may be connected to the bullet that was never removed from his body, made it difficult for him to sit for long hours every day, and eventually he had to give up the work.

A tall man, Luckson’s wheelchair was too small for his long legs. It also lacked a footrest that could hold his feet in place. As a result, he was unable to move around on his own. To get anywhere, he had to hold his feet with his hands while someone else pushed the chair.

When he joined Fonkoze’s CLM’s pilot program for persons with disabilities (CLMD) in 2015, Luckson wasn’t sure what to make of it or how the program could actually help him. However, after receiving several visits from the CLM team and attending his first CLMD meeting, he started to grasp the possibilities. “I began to feel optimistic because it seemed as though someone was finally going to help me.”

During the 10 months in CLMD, Luckson made incredible progress and through Fonkoze’s partnership with Partners In Health, he was also able to secure a proper wheelchair that fit him correctly. The back pain soon disappeared. Additionally, he was later offered a full-time work position at Fonkoze, in the CLM department. “My life is totally different since I joined the program,” he said. “I feel as though I’m part of something...a family. It made me see that I have reason to hope for a better life.”

Success stories like Luckson’s are made possible by your ongoing support. Thank you for helping us turn possibilities into reality for the thousands of people we serve.

“My life is totally different since I joined the program. I feel as though I'm a part of something...a family. It made me see that I have reason to hope for a better life.”
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 financial services, education, and healthcare.

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 to Fonkoze, contact Leigh Carter, Fonkoze USA Founder, at 202-628-9033 or lcarter@fonkoze.org.

Please visit our website, www.fonkoze.org, for more information on how you can support our work.

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.give.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

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 financial services, education, and healthcare.

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Please visit our website, www.fonkoze.org, for more information on how you can support our work.

Fonkoze is featured in the Center for High Impact Philanthropy (CHIP) 2016 High Impact Giving Guide!

CHIP is the only university-based center with a singular focus on how philanthropy can achieve greater social impact. The High Impact Giving Guide is designed to help donors make a bigger difference with their philanthropic gifts.