



FINCA®

Village Bank Notes

Summer 2017 • Volume 28 • Issue 2

Water for Life

Photo by David Soll.



Annet Kintu now provides her family with clean, healthy water.

Water is essential for human life. But sadly, diseases related to contaminated water are responsible for the death of a child every 90 seconds. Globally, some 663 million people—nearly twice the population of the U.S. and Canada—live without access to clean and safe water. They must therefore devote extra time and resources to find clean water to drink, bathe in or cook with for their families.

In many countries in the developing world, where running water is not available or reliable, obtaining clean water and lugging it home is a daily or weekly chore. WHO and UNICEF have found that in rural areas in Africa, almost one in five households spends more than 30 minutes per day collecting water. This burden falls overwhelmingly on women and girls. The hours they spend bringing home water is time they cannot devote to their families, to income-generating activities or to learning in school.

But there is hope, thanks to FINCA's BrightLife program, for families without running water. Annet

Kintu lives with her children in a remote village in Uganda. She and her children used to spend precious time each week hauling home water. With the help of FINCA's BrightLife program, however, Annet is saving time and improving her family's health. BrightLife provides access to life-improving solutions—like water filters, solar lanterns and clean cookstoves—for low-income people.

Annet protects herself and her kids from waterborne illness with a simple ceramic water filter from BrightLife. It eliminates 99.9% of bacteria, parasites and organic material, without using electricity or requiring her to boil the water. The filter also prevents the recontamination of clean water from improper handling.

This simple, economical device has changed their lives. Every hour not spent collecting water is an hour Annet can devote to her children—who are healthier, thanks to the filter—or to work or education. Ultimately, clean and safe water in the home has opened a world of possibilities for Annet's family and for hundreds of families like hers.

Photo by David Soll.



BrightLife's ceramic water filter eliminates 99.9% of bacteria and parasites.

FINCA Teaches Financial Literacy to Eurasian Youth

Global Money Week—celebrated in 130 countries around the world every year at the end of March—seeks to inform children and youth about money, the importance of earning and managing it, how to become an entrepreneur and how to develop business skills. The theme of this year’s Global Money Week was “Learn, Save, Earn.”

In Georgia, where FINCA serves over 101,000 clients, and in Kyrgyzstan, where we serve more than 117,000 clients, FINCA has celebrated Global Money Week for several years. This year, staff volunteers from the two programs spoke to thousands of children and students and distributed kid-friendly brochures and posters on financial literacy at dozens of schools,



Global Money Week promotes financial literacy concepts with children and youth.

Photo by FINCA staff.



Children celebrate Global Money Week at a FINCA Georgia bank branch.

orphanages and community centers throughout the vast countries. Students took quizzes on the material and earned prizes for their scores.

Guided tours of FINCA branches and service centers were also organized for kids, to show them how banks work, how they conduct financial operations, and how people save money with banks.

“It’s important to constantly inform children about the nature of money, so that they know the importance of saving, and to help them learn to save from a very early age. For this, we created an interactive book last year. This year, we adapted the book for children with visual impairment. An audio book on financial education has been sent to all regions of Georgia,” said Mariam Esebua, Head of Marketing at FINCA Georgia.

Radio Show Promotes Financial Literacy in Kyrgyzstan

To promote financial literacy to adults and children alike in Kyrgyzstan, particularly in some of the thinly populated and remote rural areas of the enormous country, FINCA Kyrgyzstan has partnered with *Volna Issyk-Kulya* Radio to create and broadcast a program called *The ABC of Finance*. The show—a series of three-minute episodes—was recorded in Russian and aired during April and May.

FINCA sponsored the well-received broadcast series and provided content for it, on such subjects as the importance of savings, the dangers of debt, how credit works, interest rates, budgeting and more, all with the goal of helping listeners to become well-versed in the basics of finance.

Photo by FINCA staff.



Since 2012, FINCA Kyrgyzstan taught over 20,000 people with financial literacy concepts.

FINCA by the Numbers

FINCA has been helping people build sustainable livelihoods that can support their families since 1985. Through access to responsible credit and savings services, they can start or grow their own small businesses and weather tough times. As our clients’ businesses grow, their quality of life improves.

They can send their children to school, improve their homes, meet their personal aspirations and give back to their communities. Thanks to your support, FINCA has helped millions of people take that first step to create a brighter future for themselves, their families, and their communities.

SINCE 1985...

6 MILLION PEOPLE ACROSS 5 CONTINENTS have benefited from FINCA’s loans.



Over **14 MILLION FINCA LOANS** have been disbursed globally.



FINCA has touched **39 MILLION FAMILY MEMBERS**, including 15 million children.



4 MILLION WOMEN have received FINCA loans.



Over **\$375 MILLION** in gifts has been mobilized to help FINCA clients build assets, increase incomes and improve lives.

OUR CLIENTS



72% OF OUR FEMALE CLIENTS are primary breadwinners in their household.

OVER 40% OF OUR CLIENTS live in rural areas.



More than **80% OF FINCA CLIENTS** believe they will achieve all of their business and personal goals with FINCA’s loans.



Over **6,500 SOLAR LANTERNS AND CLEAN COOKSTOVES** distributed in 2016 have helped our clients live better lives.

Support FINCA through Gifts of Securities

One way you can support FINCA's efforts to give poor women and their families the opportunity to work their way to a brighter future is through gifts of stock or other securities. These contributions can have immediate and exponentially greater impact. They help FINCA provide access to small loans to more women who are ready to invest their talents to provide for their families.

As with all contributions to FINCA, the value of a stock gift rotates through the system two to three times each year, allowing you to double or even *triple* the number of lives you impact with your generosity.

One supporter from Columbus recently gave FINCA more than 300 shares of stock that had appreciated rapidly over the past year. The stock was worth over \$26,000 on the day of his gift, and has grown to help more poor people build better lives.

Gifts of stock can also provide you with important benefits. You may be eligible for a tax deduction based on the value of the securities at the time of your gift. If you itemize deductions on your federal tax return, you may be able to deduct your gift's value from your adjusted gross income. In addition, gifts of appreciated stock can avoid long-term capital gains tax. Some states allow tax credits or deductions for gifts of stock. *Please consult with your tax advisor about the requirements for deductions and capital gains taxes in your situation.

To make a gift of stock or other securities to FINCA, just go to **FINCA.org/stock**. It is critical you advise us of your gift so we may provide you with a receipt so you can deduct the value of your gift for tax purposes. You may also contact Christy Hannum at (202) 971-4695, or at Christina.Hannum@FINCA.org to contribute stock or with any questions. Thank you!

Big Dreams for Little Children

The determination of FINCA clients to follow their dreams knows no bounds. Esther Binagi is one such enterprising woman. A teacher in Dar es Salaam, Tanzania since 1983, Esther has dedicated her life to educating children.

Esther had longed to start her own school. She painstakingly saved money from her teaching salary until she purchased a small plot of land using her savings. She continued teaching nursery school at her own home, while she began to build a small school on her land.

After over a year of construction, Esther's new school was ready! The school could hold four classrooms the first year it opened. By the second year, she had doubled the number of classrooms.

As more students flocked to Esther's school, she realized that she needed to build more facilities.

In 2014, Esther learned about FINCA's small and medium-sized enterprise (SME) loans, which provide businesses like hers with access to the capital they need to grow. Esther invested her FINCA loan in building new facilities, including dormitories and a laboratory. With a subsequent FINCA loan, Esther added a computer room and a school hall.

Esther's devotion to education and her ability to successfully grow her school has not gone unnoticed. In 2016, she was awarded first place in Citibank's Microentrepreneurship Award, which recognizes the achievements of outstanding microentrepreneurs. She took home a prize of US \$7,500! But Esther hasn't finished dreaming. She hopes to add A-level secondary classes someday, an important goal in a country where secondary school enrollment is markedly lower (46%) than primary school enrollment (93%).



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