



FINCA®

Village Bank Notes

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Haiti Clients Will Rise Up

“We need help in any way possible. I hope FINCA will give me another loan to be able to rise again. Because I can work. I just need assistance.”

FINCA Haiti client Marie Claire Theleus

Resilience. Courage. Hope. In the face of the devastation wrought by Hurricane Matthew, FINCA Haiti’s clients are ready to rebuild their businesses and improve their lives. FINCA’s Microfinance Network is supporting and delivering crucial loans that help businesses replace roofs, buy supplies and re-open for business.

Two chairs. That is all that remains of Marie Claire’s once thriving restaurant. What the hurricane spared, looters stole. Her savings and inventory are gone, as are her two boys’ school uniforms and supplies. Marie Claire is just one of over 7,000 FINCA clients in Haiti’s southwestern peninsula region who suffered severe damage or total loss with the killer storm.

“A blighted, apocalyptic landscape of wrecked homes and growling hunger,” is how the Washington Post described the peninsula recently. FINCA’s clients there are nearly all women, who support 35,000 children and other adults, often raising their own food. But few fruit trees, gardens, chickens or goats survived the hurricane.

FINCA is there for the months and years after disaster or war. Not with a handout, but with a hand up, in small loans essential to recovery for poor families. FINCA supports recovery with financing to help them rebuild businesses, homes, and farms. Since the 2010 earthquake, FINCA is helping more low-income Haitians than ever. In September, we served nearly 40,000 clients and 3,000 village banks, with

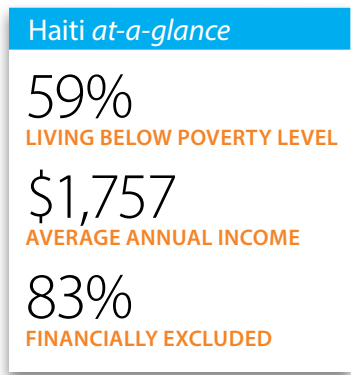


Photo by FINCA staff.

FINCA Haiti client Marie Claire Theleus in the ruins of her restaurant.

loans averaging just \$234. We now stand ready to help Haiti’s poor again. But we need your support to be able to provide the loans they and over 1.6 million other clients around the world so desperately need.

All donations to FINCA support our global mission to alleviate poverty through lasting solutions that help people build assets, create jobs and raise their standard of living.



FINCA Expanding Financial Access to Nigeria's Unbanked

To help expand convenient, low cost and responsible financial services to the millions of unbanked and under-banked women in southeastern Nigeria, Enhancing Financial Innovation & Access recently gave a \$100,000 grant to FINCA Nigeria to grow its agency banking network. Nigeria has over 103 million financially excluded individuals, who lack access to small loans and can fall prey to unscrupulous lenders. They can't build a credit record and don't have a secure place to save money, or a safe way to make payments or receive money from other people.

FINCA Nigeria's goal is to expand into five additional states of the vast country by establishing 14 branches in the southeastern region within five years to reach more than 267,000 new clients.

FINCA Nigeria's agency banking will provide unlimited, secured, reliable and convenient access to financial services to the under-banked. We will continue reaching low income Nigerians, microenterprises and small businesses that need access to socially-responsible financial services. Agent banking uses local



Photo by FINCA staff.

FINCA Nigeria client Omang Oto Okongho.

merchants and shopkeepers in areas where FINCA doesn't have a presence to provide basic banking services to remote clients. Clients can be assured that their accounts are secure, thanks to FINCA's implementation of biometric-enabled banking, through which customers use their fingerprints to access their accounts and complete other tasks.

Innovation Brings Opportunity in Kyrgyzstan



Photo by FINCA staff.

FINCA Kyrgyzstan client Makhpuza Talibaeva.

Mobile phones are not just for chatting, checking emails, playing games or surfing the web. For many FINCA clients and other people in the developing world, mobile phones are their financial lifeline.

FINCA is expanding access to financial services, especially for rural low-income women and men,

through mobile phones, enabling our clients to save time and make secure transactions from virtually anywhere. In recognition of its efforts to reach out to the financially excluded by means of mobile banking and eWallet technologies, FINCA Kyrgyzstan has been awarded the Microfinance Centre's first-ever Innovation Award.

The eWallet is any device that allows people to make electronic commerce transactions, such as buying items on-line or at a store, by securely storing a consumer's payment data. It is particularly useful in a vast country like Kyrgyzstan, where 82% of the population is financially excluded. In addition, thanks to the eWallet, Kyrgyz citizens who work in Russia and elsewhere can send money back home to their families.

The Microfinance Centre is a resource center and network uniting 101 organizations across 31 countries of Europe, Central Asia and beyond. Its goal is to reduce poverty while developing human potential by promoting a sustainable and innovative microfinance sector.

Your FINCA Client of the Year

After a tight race with Bushra Rasheed from Pakistan and Celedina Soriano Carpio from Ecuador, you elected **Merrie Saiti from Malawi: FINCA Client of the Year 2016**, choosing her story as the most inspirational.

Merrie is a 33-year-old woman who had been struggling to raise four children in Malawi, one of the world's poorest nations. When her parents passed away and left her their modest house, Merrie realized she could rent it out and use the rental income to better care for her children and invest in her small business selling dried fish.

However, there was one problem: before anyone would rent the house, the roof needed to be repaired, which Merrie couldn't afford. That's when she went to FINCA and took out a loan to cover the cost of the roof repair.

Today, Merrie's dried fish business is thriving, and she is setting aside savings every week to someday send her children on to college ... and to their own



Photo by FINCA staff.

FINCA's 2016 Client of the Year Merrie Saiti.

brighter futures. Thanks to her ingenuity, hard work, and a helping hand from caring people like you, Merrie has a sense of control over her own life and knows she is working towards a brighter future.

Congratulations to Merrie! And congratulations also to Bushra and Celedina... and the over 1.6 million other clients around the world who have used FINCA loans to start a better life.

FINCA Donors Live with Passion to Change the World

The one word that comes to mind when her peers describe her is "passionate." Lynn Yeh, one of FINCA International's most loyal donors over the last 12 years, embodies passion to make the world a better place.

Lynn is retired from a career with the US Navy, where she says she was far from a conventional sailor. "I just went against the grain," she said. Her passion to question the status quo is accompanied by a great thirst for knowledge. She has learned both Italian and Spanish, and she enjoys "staying on top of current science and what is going on in the world."



Lynn and Cary Yeh with their children in Vancouver, British Columbia.

She saw an extraordinary fit between FINCA's mission and her values and began giving to FINCA in the early 2000s. Her initial involvement grew as she learned about microfinance, which impressed her as sustainable and capable of benefiting all individuals who lack access to financial services.

One billion women worldwide are financially excluded and forced to rely on cash-only transactions. Lynn is particularly passionate about FINCA's efforts to empower poor women with financial access. She knows that access to microenterprise loans, secure no-cost savings accounts, mobile banking, and financial education helps these women cope and create their own opportunities.

Lynn believes that, "If everyone could live by the golden rule, living with passion, then many of our problems would fade." Lynn and her husband Cary are two individuals driven to change the world, one project at a time, and they see FINCA as a means of doing just that. "We are very grateful to have the means and are certain to keep giving in the future," Lynn says.

“It’s amazing to see how hard FINCA clients work and what a huge difference a small loan can make for them. Their determination inspires me. Thank you for joining me and creating hope for a brighter future.” Natalie Portman, FINCA Ambassador of Hope



Actress and FINCA Ambassador of Hope Natalie Portman with a FINCA client and her granddaughter. Photo by Mark Abrahams.

Thanks to our special 3-to-1 matching gift challenge, your support will be quadrupled to help us create four times as much hope and opportunity for aspiring entrepreneurs. Your gift and the 3-to-1 match will go to work right away, helping more women become engines of change in their community, providing their children with more nutritious food, enabling them to pay for medicine should they need it, and keeping a roof over their heads. Make a generous gift today and it will be matched: www.FINCA.org/match.

Hope for Women in Honduras

We recently spoke with Juan More, the CEO of FINCA Honduras, about the importance of providing financial access to people in poverty and the special challenges of providing financial services to women entrepreneurs in a troubled country. Here are the highlights:

“Microfinance is very important for Honduras because it is an escape valve for low-income people to get ahead, to educate their children, to build a home. Offering access to financial services is the key to this. Conventional banks do not provide these opportunities, particularly for people with low incomes. But many people have used microfinance to educate their children and to acquire a home.

Microfinance has a very important role in Honduras, where we have a high crime rate and a lot of social problems, including drug trafficking and violent street gangs.* We do everything possible to support people so they can keep their businesses. It has become very difficult to serve some dangerous

neighborhoods, where some of our best clients have their businesses.

Women are our reason for being. 80 percent of our 45,000 clients are women. Women business owners in Honduras face special problems due to criminal activity. In the north, some women clients are forced to pay off the gangs—they call it a “war tax”—just to stay in business. Sometimes they have no choice but to move or close. We support women who have to move to a new city and sometimes provide extra loan capital so they can stay in business without impacting their standard of living. A number of women who started with us as village banking clients are now star individual loan clients, and have begun creating jobs for people in their communities.”

To read the complete conversation with Juan, please visit FINCA.org/newsroom.

**Honduras lead the world in homicides in 2014, with a rate 22 times that of the U.S.*



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