



FINCA®

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Rethinking Sanitation in Kenya and Beyond

Thomas Maera, a 44-year-old Kenyan, services toilets for a living. Twice per week, he and his colleague visit over 100 homes in Naivasha—a town a few hours north of Nairobi—remove the waste and transport it using a three-wheel auto rickshaw to a treatment facility. Emptying toilets might not sound like a great job, but Thomas would disagree.

“I really like how my job gives me the opportunity to help keep people’s homes clean.”

Given that nearly a quarter of the population in sub-Saharan Africa practices open defecation and less than 10 percent is connected to a sewer system, Thomas also has a hugely important job. By providing people a safe, sanitary and dignified alternative, Thomas is making a significant contribution to reducing diarrheal disease, which globally kills 829,000 people each year. He’s also producing positive environmental impacts.

Nearly two years ago, FINCA saw an opportunity to bring its hard-earned knowledge of the East African market to help an innovative sanitation company get off the ground. The company is called Sanivation and they are transforming the way urbanizing communities and refugee camps handle the sanitation challenge.

Sanivation installs container-based toilets, safely treats the waste and converts it to fuel briquettes that are sold as alternatives to charcoal and firewood for cooking. This model is good for environmental reasons and for economic ones, as it makes waste treatment a revenue source rather than a cost burden on communities. Unique business models like this are excellent, and perhaps the only opportunity to substantially improve the standard of living for the world’s poor.

Traditional sanitation infrastructure—miles of sewer lines and massive waste treatment facilities—

are too capital intensive for most communities in sub-Saharan Africa. Sanivation’s solution is scalable and was first successfully deployed in Kakuma, a camp hosting nearly 200,000 refugees from war-torn South Sudan. The project diverts waste from pit latrines, a basic form of sanitation comprising large holes dug into the ground covered by a slab. While simple, pit latrines are not adequate for use in protracted refugee situations where land to build them is scarce and they can be difficult for certain populations (children, persons with disabilities and the elderly) to use. Sanivation’s innovation is a huge improvement.

More recently, Sanivation entered into a partnership with Naivasha local government in western Kenya. The result is a high-capacity waste treatment plant, the first public-private sanitation project of its kind in the country. Since then, Sanivation has signed agreements to deploy its services in municipalities throughout the region.

The company also received the “Patents for Humanity Award” for its technology and garnered recognition from several relief agencies for its work with informal settlement communities.



Photo by Sanivation

Deborah Akeer Ajieng with her baby and Sanivation toilet in Kakuma.

If you are interested in learning more about Sanivation and how you may support our work with them and other FINCA Ventures partners, please contact Colleen Zakrewsky on (202) 971-4627 or write her at Colleen.Zakrewsky@FINCA.org.

Letter from the President and CEO



Dear friends,

As we close out the 35th year since our founding, I'm cognizant of whom we set out to reach: those frequently neglected by their financial systems and considered uneconomical to serve. This mission compelled us to

venture into remote communities and post-conflict regions. It also mandated special consideration for the most marginalized, like women, the rural poor and, in certain geographies, refugee communities.

From Africa to the Middle East, FINCA loans are empowering refugees to create sustainable livelihoods for themselves, their families and their communities. BrightLife, through a partnership with the U.S. Agency for International Development (USAID), is bringing Uganda's most affordable, highest quality solar energy

products to the Kiryandongo Refugee Settlement. And, in Kenya, a FINCA Ventures partner is providing container-based toilets and safely managed waste treatment to the Kakuma Refugee Camp.

Combined, these outreach efforts complement existing initiatives to deepen financial inclusion and raise standards of living globally. We know from experience that offering hope and opportunity to low-income or displaced communities is one of the most effective ways to building resilience and creating brighter futures.

In gratitude for your trust and support,

Rupert W. Scofield
President and CEO, FINCA International

Creating Opportunities for South Sudanese Refugees

The ongoing civil war in South Sudan has forced over 2 million people to flee their country. Uganda, which shares a border with South Sudan and has a progressive refugee policy, has welcomed almost half of these refugees—more than 80 percent of whom are women and children. Many of these women will make Uganda a permanent home for their families. Since FINCA has long been active in the regions where many of the camps are located, we've recently embarked on a new project to extend financial services to them.

Our initial focus is the settlement of Kiryandongo, the same community in which we've recently opened a BrightLife branch (see page 3). At present, the people in the community have no access to financial services and rely heavily on cash. Many scratch out an existence through farming, but they're isolated from markets to sell their produce.

FINCA's goal is to put all 10,000 households in the camp on the road to financial inclusion. In addition to helping the refugees build their financial health through training and the opening of savings accounts, we also seek to build the women's self-

esteem. Over time, we will make loans available so that the refugees can build businesses and access local markets. It will still be a struggle for these women and their children to thrive, but given what they've been through in their lives, they certainly deserve the chance.

KIRYANDONGO POPULATION DATA



61,718
Refugees



85%
Women & children



10,042
Households

TOP OCCUPATIONS

Only 32 percent of adults ages 18-59 are employed.



Kiryandongo Refugee Settlement, Uganda. | Source: UNHCR, Aug 2019

Educating Children on the Margins in Jordan

Najla Abu Aweidh is a teacher in Jordan. She lives near the Jerash Refugee Camp, where she owns and operates a successful school. She credits much of her success to the help she received from FINCA. Najla had only a high school education and began her career as a kindergarten teacher. After building a strong reputation as a teacher, she decided to open her own school and turned to FINCA for help.

With her first loan, Najla rented a space near the refugee camp and opened her kindergarten. But from the start, she knew she needed to expand her school to help even more children. Again, she turned to FINCA. With a new, larger loan, Najla moved her school to a bigger building and eventually added grades 1 to 10. She now has a staff of 28 hand-picked teachers, and they help hundreds of refugee children every year.

In the future, Najla plans to get her PhD so she can better educate and encourage children,

especially in education-poor places. Her goal is to have free tuition for many of her students. Najla is confident she can achieve these ambitious goals, thanks to her hard work and continued support from FINCA.



Photo by David Soll

Najla Abu Aweidh, FINCA client in Jordan

Empowering the Underserved in Uganda with Solar

Communities with limited or no access to basic services face an uphill struggle to lift people out of poverty. In Uganda, most of these areas are deemed too remote or inefficient to serve. Without alternatives, people rely on wood fuel or kerosene for cooking and lighting, and risky informal structures for savings and credit. This puts a strain on their environments and wallets, not to mention health and well-being.

Margaret Nankonge, a 67-year-old farmer and grandmother, expresses the daily struggles and fears of people living in such communities.

“Though I never got burnt, I worried that my grandchildren would be hurt as my neighbors have had their kerosene lamps fall over and burn things in their homes.”

Thanks to an initiative by BrightLife, with support from USAID Power Africa, there is a bright new hope for people like Margaret. Through the initiative, BrightLife provides clean, affordable solar home systems to underserved communities, starting with Kiryandongo in western Uganda, home to tens of thousands of refugees.

BrightLife has opened a store in the area, enabling convenient access to the most affordable solar home systems while creating job opportunities for locals. Pay-as-you-go (PAYGo) financing allows cash-strapped families, like refugees, to pay for BrightLife products in monthly installments. PAYGo data is used to build credit profiles for the unbanked and link them to financial services at FINCA Uganda.



Photo by Dawn Deeks

Margaret Nankonge with her solar home system.

Honoring Pioneering Supporters

Earlier this year, Bill and Bonnie Clarke, founders of the Osprey Foundation, were recognized for their extraordinary commitment to FINCA's work. In 2006, the Clarkes' first donation supported Guatemalan women to participate in FINCA's Village Banking™ program. In 2013, the Clarkes funded FINCA's first micro-energy model in Uganda. With patient capital from the Osprey Foundation over the past seven years, BrightLife was created and has positively impacted over 133,000 Ugandans with clean energy.

With a new multi-year commitment to BrightLife, the Clarkes have reached the milestone of \$1 million in philanthropic gifts to FINCA. Their continued support will enable BrightLife to solidify its reputation as a triple-bottom line social enterprise that unlocks economic productivity and well-being by bringing together access to finance and access to energy. As two-thirds of Ugandan adults do not have a

formal financial institution account, BrightLife offers an innovative solution for the unbanked to climb the energy and financial inclusion ladders.



Photo by FINCA Staff
Rupert Scofield (left) with Bill and Bonnie Clarke.

In expressing FINCA's gratitude to the Clarkes for their dedication as pioneering supporters, Rupert Scofield remarked, "You have encouraged us to experiment with new solutions. You have been patient when things took longer than planned or when our strategies failed. And you have consistently supported us to take risks and to prioritize the needs of customers above all else."

3-to-1 Matching Gift Challenge

Thanks to a special 3-to-1 matching gift, your contribution will go **four times** as far between now and the end of the year! Your gift and the match will help more women become engines of change, better providing for their children.

Donate online today at FINCA.org/match.



Provide a Legacy Supporting FINCA Clients for Generations

- **Stocks, Bonds or Mutual Funds**—Support FINCA with a gift of securities.
- **Bequest**—Include FINCA in your will or living trust.
- **Retirement Plan**—Make a qualified charitable distribution from a traditional or rollover individual retirement account (IRA) to FINCA.
- **Estate**—Include FINCA as a beneficiary of your IRA, 401(k) or life insurance policy.

For more information about planned giving, please contact Colleen Zakrewsky on (202) 971-4627 or write her at Colleen.Zakrewsky@FINCA.org.

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