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FAMILY
ANNUAL
REPORT

FONKOZE

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Our Vision

Fonkoze's vision is a Haiti where people, standing together, shoulder to shoulder, have pulled themselves out of poverty.

Our Mission

Fonkoze is a family of organizations that work together to provide the financial and non-financial services to empower Haitians - primarily women - to lift their families out of poverty.



Marie-Asephie
Alfa (education) Participant

At the age of 46, Marie-Asephie is learning to read and write in Fonkoze's literacy class, Alfa. With her newfound knowledge, she hopes to no longer feel like she is "living in the dark in bright daylight."

A Message From Fonkoze's Leaders

We thought 2019 was a challenging year...until 2020 came. Haiti did not experience the health impact of the pandemic on a massive scale, but the country's already fragile economy was hit hard. High inflation rates, loss of jobs and an unstable exchange rate added fuel to the ongoing turmoil the country had been facing for quite some time due to socio-political unrest.

Fonkoze is no stranger to adversity. Since our founding 27 years ago, approximately 25 natural disasters and a great number of other crises have threatened to stop our empowering work throughout the country. **And yet, despite every challenge we have ever faced - we continue to move our mission forward.**

This is possible thanks to our courageous staff, clients, and our loyal supporters. Together, we are doing whatever it takes to make progress no matter what comes our way – and 2020 was not an exception. As you will read in this annual report, thousands upon thousands of people were empowered by Fonkoze with the tools and resources needed to improve their lives and ultimately break the cycle of poverty - no small achievement even under the most “normal” of circumstances.

Therefore, as we reflect on 2020, we do so with an enormous amount of gratitude. It is because of the collective actions taken by every member of the Fonkoze Family (our staff, clients, supporters, and partners) that our work can continue in any environment.

Like the rest of the world, we hope we never have to face another year like 2020. But if we must – we look forward to doing it with you by our side.

Thank you for your solidarity and support.

With gratitude,



Carine Roenen
Executive Director
Fonkoze Foundation
Port-au-Prince, Haiti



Dominique Boyer
Chief Executive Officer
Fonkoze Financial Services
Port-au-Prince, Haiti



Mabel Valdivia
Executive Director
Fonkoze USA
Washington, DC

Our Financial Services

In the fiscal year 2020 (ending September 30), SFF (Sèvis Finansye Fonkoze, S.A. or Fonkoze Financial Services) continued to offer a full suite of financial services in its 44 branches nationwide - empowering tens of thousands of Haitians (primarily in rural areas) to grow their businesses and prosper:

LOANS: 48,960 active loan clients were empowered to grow their businesses (loans range in size and duration in accordance with client needs and capacity).

- ▶ \$23 million loan portfolio
- ▶ \$47 million disbursed
- ▶ 94,700 loans disbursed

SAVINGS: SFF's savings clients range from individuals who have never had a savings account before to formal businesses, schools, churches and NGOs.

- ▶ 165,101 savings clients
- ▶ \$37 million in savings
- ▶ 4,027 daily transactions

MONEY TRANSFERS: With personal remittances making 23% of Haiti's Gross Domestic Product (GDP), SFF's facilitation of international money transfers—provided through CAM and MoneyGram—is an essential contribution towards the Haitian economy. SFF also facilitates “Mon Cash,” a mobile phone-based domestic money transfer service used by many of its clients.

- ▶ \$74 million in transfers
- ▶ 332,901 transactions

CURRENCY EXCHANGE: Both US Dollars (USD) and Haitian Gourdes (HTG) are accepted and used widely in Haiti. SFF provides valuable currency exchange services for clients.

- ▶ \$67 million in total transactions

PAYROLL MANAGEMENT: SFF supports organizations like CARE and World Food Program to complete regular payroll cycles. In the fiscal year 2020, SFF provided payroll services to 31 such organizations.



Our Development Services

Ultra-Poor Families

2580

reached in 2020

Children Screened

80k

in 2020

In 2020, Fondasyon Kole Zepòl (Fonkoze Foundation) empowered thousands of Fonkoze clients and their communities by providing development services that enabled them to overcome obstacles and break barriers that perpetuate the cycle of poverty. The following are the Foundation's four core programs:

HEALTH: Fonkoze's health program Boutik Sante (Community Health Store) provides crucial health support and education to clients (and their communities) as they climb Fonkoze's Staircase Out of Poverty. The program leverages Fonkoze's vast network of financial branches to address the lack of reliable and affordable health products/services in rural Haiti.

- ▶ 1,692 women trained to open a *boutik sante* in their communities to date
- ▶ 80,479 children screened for malnutrition in 2020
- ▶ 52,769 children received vitamin A in 2020

EDUCATION: Fonkoze's adult education programs provide basic literacy, business, and life skills courses to equip Fonkoze clients, many of whom have had little to no access to formal education, with applicable knowledge needed to live a more productive, safer and prosperous life.

- ▶ 44 branches offering education classes in 2020
- ▶ 183,295 graduated from Education classes since 2000
- ▶ 44,295 participated in an Education class in 2020

CHEMEN LAVI MIYÒ (CLM): CLM (Pathway to a Better Life) is Fonkoze's 18-month program for the ultra-poor. Based on the "graduation approach," the program provides intensive support and guidance to help women lift their families out of extreme poverty.

- ▶ 1850 new families joined CLM in 2020
- ▶ 8,426 participated in program to date
- ▶ 94.7% graduation rate in 2020

DIGITAL PLATFORM LEARNING: In 2020, the Foundation began piloting its digital learning platform, EdTek, which delivers essential life, business, and financial literacy training to Fonkoze clients via tablets. Fonkoze is piloting the platform as a more cost-effective and efficient way to meet the high demand for its education program - while also addressing the "digital gap" between those with access to technology and those without.

- ▶ 1,039 participated in financial literacy training in 2020

Education
Graduation

95%

rate in 2020

Client & Program Profiles

Nahomie Lajoie, Chemen Lavi Miyò (CLM or Pathway to a Better Life) Member

Before joining Fonkoze’s empowering program for ultra-poor families, CLM (Chemen Lavi Miyò or Pathway to a Better Life), 16-year-old Nahomie Lajoie says, “My life was not good. I could not afford to buy livestock to make a decent living; I could only sell crackers, candy, and sugar. What I made was not enough to feed both my child and me, so there were many days I would go without eating.”

Like all CLM participants, Nahomie found herself living on the margins of society, isolated, with no viable way to improve her situation. And at such a young age, she has already faced a great deal of adversity. “I had to leave school after giving birth to my child,” she says.

Today, Nahomie has a pathway via CLM to create the building blocks for a promising future. In addition to the livestock Fonkoze provided her to help supplement the earnings made from her candy business, she also receives weekly visits by a dedicated Case

“I plan to return to school when my child is older.”

Manager who teaches her necessary life skills (e.g., how to filter water, build a latrine, manage productive assets) and helps her to develop her self-confidence.

The latter is especially important because program participants may be more likely to sustain their progress in the program long after they have graduated - if they truly believe they are capable.

Nahomie is more confident and optimistic today than when she first joined the program. One tell-tale sign is her ability to visualize a better future for herself - something she hadn't done before: “I plan to return to school when my child is older.”

CLM BY THE NUMBERS (2020)

Number of new families who joined CLM:

1,850

CLM Graduation Rate:

94.7%

Number of families graduated:

521

Number of families reached:

2,580



Gabriel Francoeur (right) at his depot in Jacmel, Haiti

Gabriel Francoeur, Business Development Client

From market vendors, farmers to small-scale convenient store owners, Fonkoze’s microlending programs provide small business owners across Haiti access to funding and accompanying development services (e.g., financial literacy and life skills training) that empower them to thrive.

“Thanks to my Fonkoze loan, I can say that today, my business is no longer so small,” Gabriel Francoeur says proudly. “With the profits from my business, I have been able to keep all of my children in school, buy some land and a home for us to live.”

Gabriel participates in Fonkoze’s Business Development program, which empowers clients with access to 12-month loans starting at \$1,300. At the top of Fonkoze’s Staircase Out of Poverty, these individuals are financially better positioned to create job opportunities in their respective communities.



Selling food products and soft drinks wholesale, Gabriel hopes to one day be able to own instead of rent the space he is using to run his business. Unfortunately, his dream was put on hold in 2020 due to the ongoing political unrest and uncertainty

caused by the pandemic. “It is difficult for me to make any kind of progress because the country is unstable,” he says.

Even with the tumultuous state of affairs throughout Haiti, Gabriel is still hopeful about the future. “For me, I would like to have the means to hire employees one day. And for my children, I would like for them to pursue their dreams by finishing their classical studies.”



Nahomie Lajoie with her son in Marigot, Haiti

FINANCIAL SERVICES BY THE NUMBERS (2020)

Number of branches across Haiti:

44

Value of total loans disbursed:

47 MM

Percentage of branches located in rural areas:

90%

Value of total remittances processed:

74 MM

Number of organizations served by
Fonkoze’s payroll service:

31

Client & Program Profiles

Benata Sanon, Solidarity Client

Nearly 2,000 groups of Fonkoze-empowered women (Solidarity Groups) across the country meet monthly to build community, repay their loans and receive development services (e.g., life skills and disaster preparedness training). The Groups' members participate in Fonkoze's core micro-finance program, Solidarity, which provides loans to these groups of five or so women, creating a built-in system of accountability and support. Beginning at \$45 and increasing to over \$850, Solidarity loans enable women who have already established themselves as microentrepreneurs to expand their businesses.

Benata Sanon's Solidarity Group, which meets twice a month, is a source of information that she values a great deal. "I've learned so much since becoming a Fonkoze client eight years ago," says Benata

Sanon from Tombe Gateau. "I now manage money and my business in a better way."

"I am also at an advantage with my loan because I can purchase a variety of products to sell, such as cosmetics, children's clothing, and

"I've learned so much since becoming a Fonkoze client eight years ago."

notebooks," she continued. "And I can sell both wholesale and retail." Benata's continued success has allowed her to increase her loan size from 10,000 to 60,000 gourdes over the years.

When asked how her life has changed as a Fonkoze client, she says, "Not only am I making progress with my business, but I am also receiving training on how to cope with everyday life."



SOLIDARITY LENDING BY THE NUMBERS (2020)

Number of active Solidarity clients:

42,499

Number of loans disbursed:

86,701

Loan portfolio outstanding:

\$10.7 MM

Value of loans disbursed:

\$18.5 MM



Ganème Michemar, Community Health Entrepreneur

Each year, approximately 250,000 households (predominantly in underserved areas) gain better access to quality health products, services and education thanks to Fonkoze-trained Community Health Entrepreneurs (CHEs) across the country. Among this invaluable group is Ganème Michemar, a Fonkoze-empowered micro-lending client from Jacmel, a coastal town located in southern Haiti.

As a participant in Fonkoze's health program, Boutik Sante, Ganème is trained by a Fonkoze registered nurse on how to procure health products to resell in her community, conduct basic health screenings (e.g., malnutrition) and training (e.g., proper sanitation methods). In this way, Ganème is able to supplement her income with what she makes from her boutik sante (community health store) while also helping to improve the health of her community. In 2020, nearly 1,700 community health entrepreneurs were trained by Fonkoze to open a boutik sante in their communities.

The program has had a tremendous impact since its inception in 2014. In 2020 alone, the program served over 670,000 households – including 80,000 children who were screened for malnutrition. In 2021, Fonkoze aims to improve access to nutritional products to 4,000,000 people, screen at least 86,000 children under the age of five and 23,000 pregnant/lactating women. When asked what she wants for her future, Ganème says, "I hope my children can finish their classical studies, learn a profession and eventually find good jobs so that they can go further than me in life."

BOUTIK SANTE BY THE NUMBERS (2020)

Number of branches served by program:

38

Number of children who received vitamin A:

52,769

Number of children screened for malnutrition:

80,479

Community Health Entrepreneurs trained to open a boutik sante:

1,692



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WORK TODAY**

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your smartphone's camera
or visit give.fonkoze.org



DISCOVER
FONKOZE
AT A GLANCE

0 people living in ultra-poverty is what Fonkoze's CLM team is working toward

90% of Fonkoze's empowering branches are located in rural areas

89,000 people were empowered by Fonkoze in 2010 to rebuild after the devastating earthquake that year

3 Creole words are in the name FONKOZE: Fondasyon Kole Zepòl, a phrase meaning Shoulder-to-Shoulder Foundation

1994 was the year Fonkoze was founded by a group of grassroots leaders in Haiti during the country's struggle against a brutal military regime

2000 Solidarity centers, where Fonkoze clients come together to build community, are located across the country

5 out of 68 organizations were selected as finalists for a *Finance for the Future* award in 2018. Fonkoze Financial Services won in the *Investing in Finance* category.

3.7 million people have improved access to health education and services because of Fonkoze

25 is the approximate number of natural disasters Fonkoze, its clients and their communities have faced since the organization's founding

100 people worked for Fonkoze in 1998. Today, the staff is over eight times that size.

Our Organizational Descriptions & Financial Results

Fonkoze S.A. & Subsidiary Sèvis Finansye Fonkoze, S.A.

As in the rest of the world, 2020 presented many challenges for SFF. Anti-government protests and fuel shortages continued throughout the year, with COVID-19 and rising insecurity in Port-au-Prince presenting additional obstacles. Once again, SFF had to activate its emergency plan in order to take into account COVID safety measures. In addition, the Haitian Gourde continued to depreciate through August 2020, at which

point the Central Bank implemented measures that drastically increase value (from 120 HTG / \$1 to 60 HTG / \$1) within a month.

That said, SFF continued to pursue its goal of providing financial services, with all branches opening during normal hours every day and credit client center meetings being held regularly. SFF distributed masks to all its staff and clients, and temperatures were taken for all staff and clients entering a branch. Despite these difficult

circumstances, lending increased by 21.1%, while portfolio quality remained excellent. Consolidated Fonkoze S.A./SFF Fiscal 2020 operating profit grew by 46.23%, although net income was greatly impacted by currency fluctuations and decreased by 105.4%. In 2020, SFF also granted the Fonkoze Foundation \$20,000 to fund Ti Koze, a monthly life skills-oriented class that engages SFF's clients in discussion and interaction.¹

CONSOLIDATED BALANCE SHEET

All amounts are expressed in Haitian gourdes (HTG)
Exchange Rate HTG/USD at end of reporting period

	65.9193	93.3162
ASSETS		
Cash and Equivalents	875,969,788	651,105,473
Term Deposits	528,873,439	773,820,518
Loans and interest receivable	1,556,081,764	1,251,839,987
Less Impairment provision	(59,349,234)	(45,787,775)
Net Loans	1,496,732,530	1,206,052,212
Accounts Receivable	63,195,019	105,468,313
Prepaid expenses and supplies	64,595,167	79,207,198
Net Fixed Assets	375,920,993	265,693,537
Forward Contract and Other Assets	589,282,561	694,199,448
Total Assets	3,994,569,497	3,775,546,699
LIABILITIES		
Deposits	2,467,753,082	2,391,529,506
Notes Payable	171,730,304	297,098,546
Other liabilities	935,623,004	705,349,867
Total Liabilities	3,575,106,390	3,393,977,919
SHAREHOLDERS' EQUITY		
Capital Stock and Paid in Capital	573,158,145	573,157,146
Accumulated Deficit	(292,057,736)	(284,320,665)
Legal Reserve	43,910,641	43,910,641
Revaluation reserve-land and buildings	91,644,016	46,013,617
Accumulated Other Comprehensive Income	2,808,041	2,808,041
Total Shareholders' Equity	419,463,107	381,568,780
Total Liabilities And Shareholders' Equity	3,994,569,497	3,775,546,699

INCOME STATEMENT

All amounts are expressed in Haitian gourdes (HTG)
Average Exchange Rate HTG/USD during reporting period

	65.9193	93.3162
REVENUES		
Interest Income (Loans and Other)	678,355,502	631,729,057
Less: Interest Expense	56,283,171	59,244,617
Net Interest Income	622,072,331	572,484,440
Less: Provision for Loan Losses	62,919,970	54,806,012
Net Interest Income After Provision for Loan Losses	559,152,361	517,678,428
Other Operating Income	328,511,933	261,340,447
Net Interest Income and Other Income	887,664,294	779,018,875
OPERATING EXPENSES		
Salaries and Benefits	490,032,764	427,539,093
Other Expenses	295,498,623	267,309,698
Depreciation and Amortization	50,213,762	48,665,473
Total Operating Expense	835,745,149	743,514,264
Net Profit (Loss) from Operations Before Other Income (Expenses) and Income Taxes	51,919,145	35,504,611
Unrealized Loss on Foreign Exchange	(116,611,242)	154,997,206
Finance Costs on receivable from related party	-	1,200,517
Grants	4,973,106	2,142,075
Other income (expense)	47,137,037	38,454,907
Net Income Before Taxes	(12,581,954)	232,299,316
Income Taxes	(3,765,441)	64,160,161
Net Income (Loss)	(8,816,513)	168,139,155

Our Financial Results & Organizational Descriptions

Fondasyon Kole Zepòl

Fondasyon Kole Zepòl (the Fonkoze Foundation) was the founding institution of Fonkoze. It provides development services to lower barriers to the effective use of financial services, thus allowing Haitians, especially women, to create prosperity. The Foundation's 182 staff members provide promotional and preventative health services, basic and financial literacy training, and accompaniment to extremely vulnerable families and to the clients of Fonkoze Financial Services (SFF).

In 2020, the Foundation's financial statements showed balanced results; our programs grew by 47%, mainly due to the new contract signed with the Swiss Embassy in Haiti for the CLM program and the funds collected to support our COVID-19 prevention and mitigation activities. We were able to adequately cover our core organizational expenses, which remain contained at less than 10% of total expenditures.

The Foundation's health program continues to implement its nutrition project and to establish new *boutik sante* (community health stores) in areas where SFF branches are located.

The Chemen Lavi Miyò (CLM or Pathway to a Better Life) program accounts for 39% of program expenses and continues to bring significant change to ultra-poor families.

Every year, we slowly but certainly improve the financial bottom line of our organization.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in Haitian gourdes (HTG)

	Year Ended December 31, 2020	Year Ended December 31, 2019
<i>Exchange Rate HTG/USD at end of reporting period</i>		
	72.1605	91.9842
ASSETS		
Cash and cash equivalents	219,889,459	132,459,570
Term Deposits	26,122,101	33,119,151
Investments	5,412,038	6,898,815
Account Receivable	47,189,812	62,600,668
Loan, net of allowance for loan losses	942,927	10,099,743
Prepaid expenses	794,048	1,756,610
Total Current Assets	300,350,384	246,934,557
Net Fixed Asset	21,525,215	10,285,387
Other Assets	3,044,763	7,127,949
Total Assets	324,920,361	264,347,892
LIABILITIES		
Current Liabilities	6,814,550	9,085,444
Deferred Contributions	117,126,811	94,221,065
Long Term Liabilities	98,978,753	101,133,237
Total Liabilities	222,920,114	204,439,746
NET ASSETS		
Unrestricted	(34,793,830)	(48,966,792)
Temporarily Restricted	136,794,076	108,874,938
Total Net Assets	102,000,247	59,908,146
Total Liabilities and Net Assets	324,920,361	264,347,892

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

All amounts are expressed in Haitian gourdes (HTG)

	Year Ended December 31, 2020	Year Ended December 31, 2019
<i>Average Exchange Rate HTG/USD during reporting period</i>		
	72.1605	91.9842
REVENUES		
Revenues From Donors	581,490,076	408,400,019
Interest Income	2,662,039	3,289,851
Gain (loss) Due to Exchange Rate Fluctuations and Revaluations	(15,573,235)	8,448,815
Other Income	83,931,623	29,564,170
Total Revenues	652,510,503	449,702,856
EXPENSES		
Program Services	551,820,629	366,308,398
Central Office Costs	58,264,291	47,662,378
Total Expenditures	610,084,920	413,970,775
Change in Net Assets	42,425,582	35,732,080

Fonkoze USA

Fonkoze USA is a US-based 501(c)3 nonprofit headquartered in Washington DC. The organization supports the Fonkoze Family's efforts in Haiti via grant and individual funding, communications and outreach campaigns, and technical assistance to achieve the Family's collective mission of empowering the poor, particularly rural women - with financial and development tools to lift their families out of poverty.

Like the rest of the world, Fonkoze USA faced a number of setbacks in 2020 due to the pandemic. Despite these challenges, however, the organization continued to do the work needed to support its partners in Haiti. The nonprofit's staff found creative ways to fundraise and engage its supporters throughout the year, which helped raise funds and awareness for Fonkoze's work across Haiti. Funds granted to Fondasyon Kole Zepòl (the Foundation) and Sèvis Finansye Fonkoze (SFF) supported both direct on-the-ground programs in rural Haiti, and equally importantly, provided critical administrative resources to allow those entities to continue to grow organizational capacity and sustainability. Fonkoze USA also supported its development partners, Kay Lasante, Na Sonje, and Izmyery, in securing funds in the amount of \$306,126.

Despite a challenging year, Fondasyon Kole Zepòl (the Foundation) and Sèvis Finansye Fonkoze (SFF) were able to continue serving their clients. They will maintain services in 2021 to ensure continuity for those currently confronting social and political unrest in Haiti. Fonkoze USA is proud to support its two partners in Haiti every year.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2020	Year Ended December 31, 2019
ASSETS		
Cash and Equivalents	133,599	313,975
Short-term Receivables	639,122	508,800
Prepaid Expenses	18,390	16,400
Total Current Assets	791,111	839,175
Net Property and Equipment	-	1,900
Investments	1,680,790	1,589,280
Long-term Receivables	2,600,522	2,541,037
Other Assets	23,215	58,948
Total Assets	\$5,095,638	\$5,030,340
LIABILITIES		
Short-term Liabilities	\$626,630	\$810,200
Long-term Liabilities	2,823,941	2,802,037
Total Liabilities	\$3,450,571	\$3,612,237
NET ASSETS		
Unrestricted	0	0
Unrestricted - Board Designated for Endowment	591,222	657,925
With Donor Restrictions	1,053,845	760,178
Total Net Assets	\$1,645,067	\$1,418,103
Total Liabilities And Net Assets	\$5,095,638	\$5,030,340

STATEMENT OF ACTIVITIES

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2020	Year Ended December 31, 2019
REVENUES		
Contributions and Grants	2,275,846	1,807,797
Interest, Dividend & Capital Gain Income	222,330	336,299
Other Income	86,958	346,624
Total Revenues	\$2,585,134	\$2,490,720
EXPENSES		
PROGRAM SERVICES AND GRANTS TO HAITI		
Grants Expense	1,216,276	880,838
Education Expense	283,333	230,827
Other Program Expense	435,220	440,069
Total Program Services	\$1,934,829	\$1,551,734
SUPPORTING SERVICES		
Fundraising	184,213	412,918
Administration	239,088	260,825
Total Supporting Services	\$423,301	\$673,743
Total Expenses	\$2,358,130	\$2,225,477
Change In Unrestricted Net Assets	\$227,004	\$265,243



THANK YOU
for being our partner & friend

2020 Fonkoze Family Leadership

Fonkoze Family Senior Staff

SÈVIS FINANSYE FONKOZE, S.A.

Dominique Boyer, *Chief Executive Officer*

FONDASYON KOLE ZEPÒL

Carine Roenen, *Executive Director*

FONKOZE USA

Mabel Valdivia, *Executive Director*

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Claude Alexander, *Vice-Chair*

Deanna Durban, *Secretary*

Nathaelle Chavenet

Fr. Joseph Philippe

Steve Wardle

Sèvis Finansye Fonkoze, S.A.

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Guy Paraison

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Fondasyon Kole Zepòl

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Jarbath Carmelia

Naed Jasmin

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Thomas Moteler

Astride Joseph

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Vanessa Louissaint

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Jean Belizaire

Russell Bruguere*

Roxann Thomas Chargois

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Michelle Hartigan

MacKenzie Keller

Marguerite Lathan

Jerry Nemorin

Charlie Petty*

Father Joseph Philippe

Marjorie Roberts

Lisette Steele

Herold Rodrigue

Laura Roberts Wright

Fonkoze USA Board Members

Emeritae

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Winston Tellis

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Sherry Todd-Green

Director of Communications & Branding, Fonkoze USA

Special Thanks

We are deeply grateful for the 900+ dedicated staff members working throughout Haiti.

Photos by Maxence Bradley

*2020 Outgoing members of Fonkoze's leadership.



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ENDNOTES

¹ Fonkoze USA has no role with respect to any offering by Fonkoze Financial Services (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 Fonkoze Financial Services.



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