



s a child, I loved stories about people banding together to overcome obstacles and achieve dreams. The idea of being united for a common cause, a cause that was urgent, and most importantly, changed lives, resonated with me even at a young age. I like to think those ideals propelled me to the path I travel today. A path of partnership with folks like you whose acts of solidarity and unapologetic belief in the ability of the human spirit to achieve more than their current circumstance advance Fonkoze's mission every single day.

Your actions, combined with the relentless commitment of our staff and the dedication of our clients, bring us ever closer to ensuring every family who dreams of more in Haiti has a viable way to break the generational cycle of poverty.

Each time YOU invest in our campaigns, you deposit hope in the lives of Haitian women and their families, and that brings us closer. When one of our staff goes the extra mile to better serve our clients, they are erasing a barrier and building a bridge that is bringing us closer. When a mother takes that first step towards changing the course of her life by joining one of our Staircase Out of Poverty programs, as daunting as it may seem, for the sake of her children, - she moves us closer. It's not one act that is going to get us to overcome the odds facing our clients, it is each single act, banded together as a whole.

This newsletter is a testament to how, together, we are getting closer to achieving so much. I am inspired and energized by the real life stories of our clients, and my

hope is that their narrative will motivate you to not only stay the course with us, but perhaps encourage others to join you as we navigate our Solidarity Roadmap towards a brighter futures.

With gratitude,

Mabel Valdivia Executive Director

Fonkoze USA

NOUVEL FONKOZE



eonne Richard and her family live in Madi, a locality of Lakou Feliks, in the municipality of Jacmel, Haiti. To supplement her husband's modest income as a fisherman, Leonne sells personal-care items and clothing at the street market every week and has done so for years. She joined Fonkoze's Solidarity program in 2007 to gain access to funding that would enable her to expand her small inventory and grow her business. Since then, she has seen tremendous growth. Over the years, she has increased her loan size from 3,000 HTG (\$30) to 35,000 HTG (\$350) to keep up with her business' supply and demand.

As a Solidarity client, Leonne also participates in Fonkoze's health program, Boutik Sante, which is a social franchising initiative that brings health products, education and services to rural Haiti. Through this program, Leonne has become a trained Community Health Entrepreneur

(CHE) who serves her community in a meaningful way while also providing for her family. She says, "God and Fonkoze are my only support to undertake all I can do for my family. I dream that my children will grow up to be self-sufficient."



Solidarity is Fonkoze's core microfinance program that provides micro-loans to groups of five women (a Solidarity group), creating a built-in system of accountability and support.

These loans, paired with the training and support Fonkoze provides, enable our clients to grow their businesses and move beyond merely surviving to thriving.

YOU Our supporter, partner and advocate help to advance Fonkoze's mission every day by spreading the word, donating and more.

WEARE ONE
OUR 2020 SOLIDARITY ROADMAP

THE PEOPLE we serve

across Haiti, the empowered, are committed to using the tools and knowledge gained from Fonkoze's "Staircase Out of Poverty" programs to improve their livelihoods - and ultimately break the cycle of poverty.

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Our Team From the field teams in Haiti to the communications and fundraising team in the US, we are all passionate about the mission - working in different ways to bring it to fruition.

The Goal To reach thousands more across Haiti, empowering them with the life-changing tools needed to rise above their situations and prosper.







The future growing up

Fonkoze's empowering program, CLM (Chemen was piloted in 2007. The program works with and the confidence to know they can succeed. the poorest of the poor (ultra-poor) throughout skills necessary to make their way out of extreme poverty. On average, over 96% of the families who complete the program have met or exceeded its graduation criteria, which include the following: they are eating hot meals every day, they have at following:

More than 7000 families have participated in least two forms of income and a proven ability to increase what they have, they have a solid tin roof Lavi Miyò or Pathway to a Better Life), since it over their heads; they have a plan for the future

Selecting families for the program is a fouran intensive 18-month process to help them step process. After the CLM team has mapped build sustainable livelihoods; the confidence and out a target area, done an initial site visit and performed a participatory wealth ranking on the households in that area, the preliminary selection begins. Families must meet specific criteria to join the program, including (but not limited to) the

- ▶ There is a woman between 15 and 65 years old who can work and who is responsible for at least one child
- ► There is an individual (male or female) with a disability
- ► Household regularly goes days without consuming a hot meal
- ► Household includes school-age children whom it cannot afford to send to school
- ► Household has no productive assets

families and 750 non-participants to gain insight into the difference the program makes on child development and child well-being. The results of the study were both encouraging and instructive. CLM was found to impact key indicators of child well-being significantly. In addition to the improvements in nutrition that were direct results of participating families' increases in

skills, especially as they relate to children ages 2-5, could contribute to even greater impacts.

To uplift the children of CLM, Fonkoze holds its Annual Summer Camp that creates an environment where children can play, eat and learn together. Since many ultra-poor households are scattered throughout rural Haiti, where the closest neighbor might be miles away, the summer







After the preliminary selection process is completed, members of CLM management verify the final selection of participants through a second home visit.

A 2019 study shows that 72% of CLM participants had sustained improvements or made further progress five years after graduating. But the greater measure of the program's long-term success is its impact on participants' children.

Fonkoze's research partner, England's Institute of Development Studies, conducted before and after surveys of 600 participating

72% sustained improvements

income, the program dramatically improved child development factors such as household living standards, access to food, maternal mental health and school attendance rates.

The research also points to ways that Fonkoze's CLM team can look to improve the effect the program has on child development. Increasing its focus on nutrition education and putting a greater focus on parenting

camp is a great way for CLM participants' children to gather in one place and engage with their peers in a fun and meaningful way.

CLM will soon be piloting a youth program that targets out-of-school youth in the Southeastern region of the country. This initiative will enable the CLM team to offer trainings in vocational skills, literacy, community engagement, and more to children who have never been to school or have been out of school for so long that it does not make sense for them to return.

A mother's decision that led to a *new* life

Business Development

is at the top of Fonkoze's
"Staircase Out of Poverty." The
program provides Solidarity clients
opportunities to move up the
Staircase and expand
their businesses.

► fonkoze.org



Nearly twenty years ago, Rose-Myrtha decided to leave her teaching career behind and become a small business owner to make more money to provide for her three children. As a single mom, this move was risky, but she was willing to try because the income she was earning as a schoolteacher, although steady, simply wasn't enough. Rose-Myrtha would later realize that this was one of the best decisions of her life.

Selling food products from a small shop in her hometown of Mirebalais, she needed a way to grow and diversify her inventory of goods. Heeding the advice of one of her neighbors, she joined Fonkoze's Solidarity program and took our her very first loan for HTG 3,000 (\$30). Slowly, her business grew, and in the years that followed, Rose-Myrtha made her way to the top of Fonkoze's Staircase Out of Poverty – moving from Solidarity to Business Development. With the success of her business, she is now able to take out larger loans, her latest being HTG 125,000 (\$1,255).

Although Rose-Myrtha credits Fonkoze for her success – it has been her drive, determination and hard work that has made all the difference. Fonkoze provides a viable pathway out of poverty, but Rose-Myrtha, like the thousands of others Fonkoze serves, is doing whatever it takes to stay on that path.

As a result of her success, all of Rose-Myrtha's children are in school, and her oldest is a sophomore at a university in the Dominican Republic.







WHEN I WENT TO HAITI IN 2008, I SAW THAT FONKOZE WAS ACTUALLY MAKING A DIFFERENCE IN THE LIVES OF THE RURAL POOR IN HAITI. I HAVE SUPPORTED THEM EVER SINCE.

- Laura Stephens, Virgina





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The road ahead of us all looks promising with you by our side. -Fonkoze





