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NouvelFonkoze

VOLUME 21 ISSUE 1

Taking on a brand
NEW YEAR

with hope as our driving force



Fonkoze Founder Fr. Joseph Philippe

New Year's greetings to you all, my friends. I've traveled outside Haiti enough to know that every year, people across the world make New Year's resolutions in hopes of improving their lives in some way. In Haiti, we do not traditionally make resolutions. For the rural poor, this is especially true, as they are spending each day of each year trying to rise out of poverty. Oftentimes, it is a struggle to merely survive.

Of course, I'd be remiss to not mention that New Years in Haiti is about independence, gratitude, and soup joumou (the soup we cook and share to celebrate independence).

For over 22 years, Fonkoze's mission has never wavered: to empower Haitians, primarily women, with the tools and resources needed to lift their families out of poverty. Fonkoze is a Haitian institution, so like Haitians we do not *consciously* make resolutions each year to improve. But we do improve, and we do learn. To see this improvement – this strengthening – each year for me is humbling. I must lift up three reasons for Fonkoze's success: **Our dedicated staff of almost 1,000 individuals; Our more than 250,000 clients and members; Our supporters and partners... YOU!**

Even when faced with unpredictable challenges such as the devastating hurricane last year, we manage to stay focused on the work at hand. We learn from our past experiences, we are flexible, and we are always preparing to adapt during times like Hurricane Matthew. We keep putting one foot in front of the other - walking down this path with our clients for the long run.

To date, tens of thousands of women and their families have successfully transitioned from a life of despair into one of promise and new possibilities. Tens of thousands more are currently on their way to achieving this new life. Not without struggles, however, they work against unbelievable odds to break the stubborn nature of poverty. They constantly have to drown out the noise of hopelessness surrounding them every day - and, instead, listen to the little bit of hope that has been lying dormant inside them for years. **Fonkoze ignites this hope, and they do the rest!**

For 2017, Fonkoze's mission – our New Year's Resolution – remains the same. But with it, comes a renewed sense of optimism and hope - a driving force, which if upheld, is unstoppable. From all of us here at Fonkoze, we thank you once again for continuing to stand with us as we stand shoulder-to-shoulder with the people we serve! We hope the stories shared in this newsletter will shed light on the importance of our work and the incredible impact of your support.

If you were here with us, we would share a bowl of soup in gratitude.

In solidarity,



Joseph Philippe, CSSP
Founder



FONKOZE BRANCH OFFICES

Creole / French	Mibalè / Mirebalais
Aken/Aquin	Milo / Milot
Beladè / Belladère	Miragwàn / Miragòane
Belans/ Belle-Anse	Montòganize / Mont Organisé
Bomon / Beaumont	Okap / Cap-Haïtien
Boukànkare / Boucan Carré	Okay / Les Cayes
Ench / Hinche	Okoto / Les Coteaux
Fòlibète / Fort Liberté	Piyon / Pignon
Fondeblan / Fond-des-Blancs	Pòdpè / Port-de-Paix
Fondwa / Fond-Oies	Pòmago / Port Margot
Fonvèret / Fond Verrettes	Ponsonde / Pont Sondé
Gantye / Ganthier	Pòtoprens / Port-au-Prince
Gonayiv / Gonaïves	San Rafayèl/Saint-Raphaël
Gwomòn / Gros Morne	Sen Michèl / St. Michel de Lattalaye
Jakmèl / Jacmel	Sodo / Saut d'Eau
Janrabèl / Jean Rabel	Tirivyè d'Artibonit / Petite Rivière de l'Artibonite
Jeremi / Jeremie	Tirivyè d'Nip / Petite Rivière de Nippes
Kabarè / Cabaret	Tomonn / Thomonde
Lagonav / La Gónave	Twen / Trouin
Latwazon / La Toison	Twoudinò / Trou-du-Nord
Lavale / La Vallée	Tyòt / Thiotte
Lenbe / Limbé	Wanamant / Ouanaminthe
Leyogàn / Léogane	
Marigo / Marigot	

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The art of making a living



After having worked most of his adult life in factories throughout Port-au-Prince, Jean-Robert Merome bravely decided - at 58 - to move back to his native town of Mibalè and start a business of his own. Utilizing skills he acquired from those years working as a craftsman, he is able to create beautiful baskets and a variety of home decor items using dried coconut leaves and other natural materials.

A single father to a teenage son, Jean-Robert is delighted to know that he, too, has acquired these skills. "My son is my motivation. I want him to be something more important in life," says Jean-Robert. "Maybe he will be able to manage or own his own shop one day."

For small-scale artisans like Jean-Robert, making a living from their art - no matter how talented they may be - can be a challenge. Finding a demand for their crafts domestically is a struggle, and accessing international markets is unattainable

for many of them. Regardless of its challenges, Jean-Robert is proud of what he does and is determined to keep the craft alive. He believes it is a dying craft, saying, "It takes patience and time to create each piece. Many young people today don't have that kind of patience."

To support artisans like Jean-Robert, Fonkoze and Haiti's Artisan Business Network (ABN) have jointly launched a

"I want him to be something more..."

program with support from the W.K. Kellogg Foundation. Fonkoze will provide artisans with small loans and business skills training; ABN will connect them with domestic and international markets while helping them to improve their production techniques. Learn more: fonkoze.org/Zafen

Saincia (right) with a close friend and neighbor who has been inspired by the progress Saincia has made to improve her life.



Photo: Maxence Bradley

Saincia's journey out of poverty

“When you live in extreme poverty, you are a person who has fallen into a black hole.... If you don’t find someone to take your hand, and help you out of this hole, that is where you will stay,” said Saincia Eric Tranquille. Thankfully, Saincia did not have to make her journey out of poverty alone. Fonkoze has been there from the very beginning, to support her throughout her difficult climb up the "Staircase Out of Poverty."

To watch the short documentary film on Saincia's incredible journey and the impact she is making in the lives of those around her, visit fonkoze.org/Saincia today!



Jako Media film crew with Saincia during the video shoot

Seven years ago, before Saincia met the case manager who would guide her through Fonkoze's Chemen Lavi Miyò (Pathway to a Better Life), Saincia was living in desperate poverty.

"When it rained, I used to wrap my baby in a plastic bag," says Saincia. "I slept where I could with my children—sometimes under a tree."

With four small children at home and a husband seeking work in the Dominican Republic, Saincia's future was looking bleak. But once accepted into the program, Saincia's opportunities and her outlook started to improve. With the help of Fonkoze, she was able to build a small house, construct a latrine; start a small business selling cornmeal and millet in her local market. She, along with her children, became members of the Partners in Health Hospital in Mibalé so that poor health would not be a deterrent to her success.

Saincia's work ethic was strong, right from the start, "I don't need charity; I need to work!" And that is just what she did. Her livestock multiplied, and her business took off. After an initial loan of just \$25, she gradually began to take out larger loans, and now, she is

borrowing over \$1,500. "I borrow only amounts that I will feel comfortable returning without a headache," she says. She and her husband started a sugarcane processing business which she supports with loans from Fonkoze. They are even able to employ other members of their community.

Now she and her husband are able to put ample food on the table every day, unlike before, when Saincia and her children might go a day or two without eating anything at all.

She says, "One million thank you's would not be enough for Fonkoze. It has changed my life from being useless to being productive and hopeful."

On behalf of Sonia and so many others like her, we thank you for making stories like this possible.

**"One million
thank you's
would not be
enough..."**

"Beyond mountains, there are mountains."

A Haitian proverb that is sometimes used as a way of saying that when you overcome one great obstacle, you gain a clear view of the next one.

How Rose found her voice

Rose Marthe stood timidly, her eyes on the floor, as Martinière (her Fonkoze case manager) introduced her to a room of graduates who, like her, have successfully completed Fonkoze's 18 month graduation approach program for the extreme poor – called, Chemen Lavi Miyò (CLM), or Pathway to a Better Life. He spoke of Rose's courage, determination and how she was able to pull herself through a bout with cholera, a potentially fatal bacterial disease usually spread by contaminated water.

When it came time for her to speak to the crowd, though, Rose's demeanor had changed. With the microphone in her right hand, she did a quick spin to show off her colorful ensemble before saying, "My life was miserable. Today, when I think back on those times, I feel like now I'm really on a roll. I feel so good now that I should sing you a song." This is a very different woman compared to the one who reluctantly decided to join the program 18 months ago.

Steven Werlin, CLM's Communication & Learning Officer, recalls the first time he visited Rose to verify a case manager's recommendation that she be invited to join the program. "The evidence was all around me: the decaying shack, the hungry little children clinging lifelessly to her,

the lack of any signs of livestock." In short, she and her children were living in utter destitution.

"The evidence was all around me."

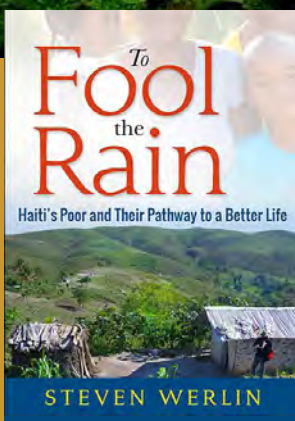
Rose is living quite a different life today. Her hard work, paired with the support she has received from Fonkoze, has allowed her to pursue a new life full of promise and possibilities. Earning a modest living now, her children are able to attend school and she is able to feed them a decent meal every day.

Now, when faced with challenges, she can meet them with courage, knowing that she has a new set of tools and skills at her disposal.

To learn more about Fonkoze and all of the programs and services we provide to women like Rose, visit fonkoze.org.



Rose Marthe



Did You Know?

Rose Marthe's story is one of many featured in the newly released book *To Fool the Rain*, written by Steven Werlin (Foreword by Dr. Paul Farmer, Co-Founder of Partners In Health).

To get your copy, visit Amazon.com/books.



Dominique Boyer with Matt Brown, current CEO of Fonkoze Financial Services (SFF)



Q&A

DOMINIQUE BOYER

**The incoming CEO of
Sèvis Finansye Fonkoze (Fonkoze Financial Services)**

Fonkoze’s financial services provider – Sèvis Finansye Fonkoze, S.A. (Fonkoze Financial Services) - is pleased to announce the appointment of Dominique Boyer as Chief Executive Officer effective April 1, 2017. She will be the first Haitian woman to hold this position, something for which the Fonkoze Financial Services Board has long strived. She will be replacing current CEO Matthew Brown, who has led the organization for over 3 years, strengthening the institution on many levels.

Dominique has worked for Fonkoze for the last 7 years and has respectively held the positions of Head of Internal Audit and Chief Operations Officer. She has more than 25 years of experience in the areas of management, accounting, internal and external auditing of organizations in numerous sectors including banking, non-governmental, government institutions

and private businesses. She has extensive experience with multilateral and bilateral organizations such as USAID, World Bank and the United Nations. Her private sector experience includes holding senior positions at KPMG and the Bank Intercontinental d’Haiti (Ex Bank of Boston). Additionally, Dominique spent six years as an auditing/accounting professor at one of Haiti’s leading Universities, Université Quisqueya.

Dominique’s breadth of experience is magnified by her passion for Fonkoze’s core mission. “I am proud to be part of such an organization, which is not just an institution but a movement tailored to more effectively and efficiently assist the disenfranchised.”

Dominique holds degrees from Collège Saint Laurent and Université du Québec à Montréal in finance and accounting.

What motivates you to get up every morning (work related)?

Knowing that I, along with the nearly 1000 employees that Fonkoze has on staff, will in all likelihood positively touch the lives of thousands of people in the most remote parts of the country by providing them the financial and development services they need in order to cope with their daily activities.

Why microfinance for the poor?

Microfinance makes accessible financial services to disadvantaged and low-income segments of society (individuals and businesses) which are not taken into account by traditional financial institutions. As a result, these people, who in the past were forgotten, will also have the opportunity to participate in the social and economic development of the country which will eventually have an impact in the reduction of poverty.

Why are you passionate about Fonkoze?

Over the past 20 years, Fonkoze has worked hard to reach out to and service a significant number of clients located in the most remote areas of the country, where but for Fonkoze’s services those persons would not have access to credit or structured financial services of any kind. Fonkoze, in my mind, is in many respects one of the country’s champions of financial inclusion. I am therefore proud to be part of such an organization, which is not just an institution but a movement tailored to more effectively and efficiently assist the disenfranchised.



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YOU Make It Happen

Your gift to Fonkoze is helping put loans in the hands of more than 60,000 women throughout rural Haiti!

Keep Fonkoze in your thoughts and prayers.

Your prayers and positive thoughts are a source of strength and inspiration for Fonkoze staff and clients.

Make a tax-deductible contribution. Your gift is more important than ever! Visit our website to make a secure online contribution (give.fonkoze.org), or send a check payable to Fonkoze USA to 1718 Connecticut Ave NW, Suite 201, Washington, DC 20009.

Give through the employer matching gift program. Submit your company's matching gift form with your donation, and Fonkoze USA will process and return it to your employer. Or, send us your donation first, then present your acknowledgement letter to your employer for processing a match.

Give through the CFC. Fonkoze USA participates in the Combined Federal Campaign (CFC). Designate your contribution to Fonkoze USA, CFC ID # 31204.

Remember a loved one. Give a gift in honor or in memory of a loved one. Provide the details via our online giving form at give.fonkoze.org, and Fonkoze will notify your honoree on your behalf with a beautiful card.



www.fonkoze.org

Leave a Lasting Legacy for Fonkoze and Haiti

Join us in working shoulder-to-shoulder for a better Haiti – a Haiti where all Haitians can participate in their country's development, where rural economies thrive, and where families have access to financial services, education, and healthcare.

Leave a lasting legacy towards rural economic development in Haiti by becoming a member of the Fonkoze USA Shoulder-to-Shoulder Society.

To find out how to make bequests to Fonkoze, contact Leigh Carter, Fonkoze USA Founder, at 202-628-9033 or lcarter@fonkoze.org.

Please visit our website, fonkoze.org, for more information on how you can support our work.



Fonkoze is featured in the Center for High Impact Philanthropy (CHIP) [2016 High Impact Giving Guide!](#)

CHIP is the only university-based center with a singular focus on how philanthropy can achieve greater social impact. The High Impact Giving Guide is designed to help donors make a bigger difference with their philanthropic gifts.