

THE FONKOZE FAMILY

BUILDING THE ECONOMIC FOUNDATIONS FOR DEMOCRACY IN HAITI



The Women's Association
of Saut d'Eau



ANNUAL REPORT 2001

RAPID GROWTH – UNFALTERING MISSION

Entrepreneurship



Economic Democracy



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Dialogue



Dear Fonkoze Family Members,

The Haitian poor are not alone in their struggle for democracy, justice, and economic development.

If you read the news, you will think that the Haitian people are alone, that no one anywhere believes they can emerge from misery. But this is not so. Fonkoze proves it.

First of all, Fonkoze proves that the Haitian people have many friends. They have friends among the Haitian Diaspora who use Fonkoze's transfer service to send their life-sustaining remittances to Haiti.

They have friends in the United States, who donate and invest hard-earned resources with Fonkoze, host Haitian employees at business schools in the U.S., and give countless hours to Fonkoze. The Haitian poor have friends in international religious orders who make loans to Fonkoze that are re-lent to the poor of Haiti. They have friends in Europe and Canada, who provide substantial financing to the poor of Haiti through Fonkoze. Fonkoze has brought literally thousands of individuals into friendship with the poor of Haiti.



Joseph B. Philippe, CSSp with Fonkoze Employees

Fonkoze also proves that the Haitian poor are capable of emerging from misery. More than 25,000 depositors now save their money with Fonkoze, which protects their savings by keeping it in full on reserve in Haitian and U.S. banks. More than 9,000 people borrow from Fonkoze to expand their businesses and feed their families. More than 10,000 people have learned to read and write, and learned valuable business skills, from Fonkoze's Literacy & Business Skills Training Program.

With Fonkoze accompanying them, poor Haitians walk out of the alienation of poverty and become leaders in their communities.

Accompanying people out of poverty is not about brilliant economic analysis, perfect management, or immediate results. It is about persistence – persistence in the midst of bad news, persistence in the midst of failures, persistence in working without infrastructure.

We hope you enjoy this 2001 Annual Report. We hope you are still with us to read our annual reports for 2011, 2051 and onwards. That is what Fonkoze is about. Year after year, no matter what may fall apart around us, we remain committed to building a lasting institution on which the poor can rely.

Sincerely,

Joseph B. Philippe, CSSp
Coordinator, Fonkoze

Milestones: 2001

- Fonkoze opens two new branches in Pòmagò and Fòlibète.
- Fonkoze partners with micro-credit experts from the Grameen Bank of Bangladesh to implement a “center” methodology in which client groups meet together to receive credit, reimburse loans, build community, and network with one another.
- Fonkoze solidifies its training program for credit officers to improve loan portfolio volume and quality.
- Fonkoze completes two Literacy & Business Skills Training sessions in partnership with Mennonite Economic Development Associates (MEDA) and Accion Contre la Misère (ACCLAM).
- Business Development Program forms partnership with the Hillside Agricultural Program to provide credit to producers of cacao, coffee, mangoes and yams.
- Historic meeting takes place with Haiti’s Central Bank regarding Fonkoze’s application to spin off a portion of its assets and liabilities to create Haiti’s first fully-regulated microcredit-oriented commercial bank, Bank Fonkoze.
- Fonkoze fills key positions in its management team including Chief Operating Officer and Human Resources Director with talented managers.
- Fonkoze begins the process of installing a new information technology system.
- US investors create Fonkoze Capital, LLC to provide the long-term investment capital necessary to finance Bank Fonkoze.

Fonkoze Progress: 1996-2001

INDICATOR OF PROGRESS	1996	1997	1998	1999	2000	2001
Number of Organizations Who Are Members	50	447	645	660	972	1,613
Number of Savings Accounts	193	3,444	5,134	7,900	13,260	20,854
Total Deposits	\$78,453	\$150,000	\$657,685	\$1.1 Million	\$1.5 Million	\$2.6 Million
Number of Active Borrowers	—	1,542	2,607	2,834	4,794	8,416
Dollar Volume of Loans Made	\$25,733	\$155,186	\$852,129	\$1.6 Million	\$2.0 Million	\$3.6 Million
Volume of Loans Outstanding in Gourdes*	348,515	5,158,185	7,038,578	10,235,763	21,135,636	23,614,213
Dollar Volume of Investments From Abroad	\$2,253	\$212,000	\$916,824	\$1.2 Million	\$1.7 Million	\$1.6 Million
Number of Branch Offices	1	11	15	15	16	18
Number of Haitian Employees	9	52	101	118	130	170
Literacy & Business Skills Training Program	Over 10,000 participants have completed the program since 1996					

*The exchange rate at the close of 2001 was approximately 26.3389 Gourdes to US \$1.

Micro-credit Lending: Empowering Poor Entrepreneurs

Micro-credit lending is a system of lending to poor entrepreneurs used throughout the developing world. Fonkoze uses a methodology called "Solidarity Group Lending." In this system, a group leader chooses four other group members and a name for the group. After a training, they receive an initial loan from Fonkoze. This loan provides each member with about US\$ 57. The group is responsible for paying back this loan; so, if one member does not

repay, the others must cover the loss. Members also have an incentive to repay because they can receive a second larger loan, and so on. They pay interest rates designed to cover Fonkoze's administrative costs, but set much lower than the exploitative rates of money lenders (who often charge 100 – 300%) and are often the borrowers only alternative. Fonkoze's default rates are less than 4%. Over 80% of Fonkoze's borrowers are women.



PHOTO: DAVE FONDA



PHOTO: DAVE FONDA

A Full Range of Banking Services: Building a Culture of Savings and Banking

The mobilization of domestic savings is essential to any nation's economic growth. Micro-finance institutions have forever changed the traditional notion that "poor people don't save money." Fonkoze has discovered that even its poorest clients save, and they will do so with a formal institution if there is one near their home. Savings is also an integral part of Fonkoze's micro-lending program. Fonkoze offers regular and long term savings accounts in Gourdes and US dollars.

Traditionally, poor Haitians changed their money on the street, where they received better rates than they could in the banks. Now, Fonkoze's currency exchange program is bringing people off the streets and into Fonkoze branches. Fonkoze offers an exchange rate slightly better than traditional banks in Haiti, and usually better than the rate in the street. Given that so many of Haiti's poor survive on remittances from their families abroad, currency exchange is one of Fonkoze's clients' most prized services.

Literacy & Business Skills: Building the Foundations for Democracy

Based on an innovative game called Jwèt Korelit La (Game to Reinforce the Struggle), and incorporating the teachings of Paolo Freire, Fonkoze's Literacy & Business Skills Training Program works hand-in-hand with the micro-credit program. It helps individuals strengthen their businesses, which in turn helps them to realize an income on their business activity, to begin to save, to better provide for their families, and to repay their loans in a timely manner. The program shows an 88% success rate.



PHOTO: DAVE FONDA

Business Development Program: Building Business Leaders in the Provinces

The objective of the Business Development Program is to create new business owners, generate more jobs, slow or reverse the exodus of people from the provinces to Port-au-Prince, and stimulate sustainable economic development in Haiti. Through the program, Fonkoze invests in both new and established Haitian-owned businesses in the provinces of Haiti. Fonkoze becomes a partner in the business by contributing or lending capital and, if needed, technical assistance to the business.

International Deposit Service: Helping the Haitian Community Abroad Send their Money Home Safely

The amount of money sent home to Haiti by Haitians living abroad was estimated at \$720 million per year in 2000, a staggering 17% of the GDP of Haiti. Yet, these dollars are not flowing in from large remitters, but from many low-income migrants struggling to support both themselves and their families back in Haiti. Very often, these migrants are not sophisticated users of financial services; they may send their money home by friends, or through transfer agents that can charge over 20% in fees and currency exchange rate adjustments.

But, there is an alternative – for just \$10 per deposit, regardless of the amount, a person anywhere in the US or Canada can deposit money in their friend's or family's account in any of Fonkoze's 18 branches. The sender simply calls Fonkoze's representative at 1-800-293-0308 and sends a check, money order, or wire transfer to City National Bank of New Jersey (CNB). The day it arrives in CNB it is available in Haiti.



Before, I encountered many problems in my commerce. I couldn't mark my name on my sacks, so I lost merchandise often. I couldn't find the shoe size a client wanted because I couldn't read the numbers at all. Worst of all, I couldn't record the names of the clients that bought from me on credit. Now that I have solved these problems, I am content.

Margarit Dòsen, participant in Fonkoze's Literacy & Business Skills Training Program

I sense that I am strong in my life because now I understand many things that the literacy trainer showed me like dictation, writing, and calculating... When you don't know anything, and other people see you developing, they become interested in participating too.

Jislèn Leksilyen, participant in Fonkoze's Literacy & Business Skills Training Program



I am truly content in my position. I work with people who need assistance – I work with the poor. “Ti machann” get very frustrated when their needs aren’t met, but, if you welcome them well, they will become your greatest advocates.

Marie Deleure Jean-Plaisival, Fonkoze Information Officer and General Secretary of the Board of Directors



William and Kathryn Ksander live in Oak Park, IL. They are both donors to Fonkoze and investors in Fonkoze’s loan fund. Here’s what they had to say about their relationship with Fonkoze:



Kathryn:

I have been a Presbyterian Minister for the last 18 years. I am out of the parish now, offering spiritual direction to people and doing a lot of volunteer work with homeless folks. I went to Haiti in January of 1998 with the Ministry of Money.

In Haiti, I was appalled at the poverty and delighted at the people. When you go to Haiti, you’re receiving so much more than you’re giving. [We support Fonkoze so that] someone’s hope could be restored through the funds ... that there could be a future. I guess that’s my romantic notion.

William:

I had a career in the financial services industry, and most recently I was a Vice President of the Chicago Options Exchange. Last May, I took early retirement. When I retired we “downsized” and are trying to live more simply. We have fun.

I sensed that Fonkoze was an idea whose time was ripe... it just made sense. We were particularly interested in the idea of micro-loans and enabling people to get a hold of their destiny through some money of their own rather than just outright donations... helping people participate in life rather than the grinding down of poverty. We’re very excited to see Fonkoze’s numbers growing, and we hope that it continues to grow and thrive.



Linda Hayes, OP



Margaret Koch, OP



Katherine O'Conner, OP



Rachelle Riley, OP



Phyllis Schenic, OP



Mary Jean Traeger, OP

Sister Linda Hayes, OP is the Director of the Alternative Investments program of the Dominican Sisters, Inc., Springfield, IL. The Dominican Sisters, Inc. are investors in Fonkoze's loan fund. They made their first investment in 1998, then forgave that investment and reinvested in 2000. Here's what Sister Hayes had to say about the Dominican Sisters relationship with Fonkoze:

Sister Hayes:

The Dominican Sisters, Inc. has an investment portfolio that enables us to keep funding our ministries and keep our mission going. In the early 1980's, we attended a meeting of the Dominican Leadership Conference in which there was a call for the congregations to consider investing 5% of their portfolios in alternative investments. Now, we have roughly 10% in alternative investments. Because of the involvement of one of our Sisters in Haiti, Fonkoze's loan fund seemed like a good match. Fonkoze was one of our earliest international investments, but we have since made a very conscious effort to do more international investing.

When I put together a proposal for our Council to consider, I always delineate the risk involved. We considered Fonkoze a fairly high-risk investment. We also don't let that be our over-riding concern. We saw the good that was being done through Fonkoze... the benefits to the people of Haiti. That became the over-riding concern.

The year 2000 was the year of Jubilee in which the entire church was called to that Jubilee. Part of that Jubilee was the forgiveness of debt, so we looked at all of our alternative investments and chose several of them to forgive and then to turn around and re-invest. Usually, we chose the ones with which we had been involved in the long-term, those that had made interest payments to us, and those that had been accountable to us regarding the investment. Fonkoze was one of our choices.

We have a Directions Statement from our general chapter of 1997 which was reaffirmed at our general chapter last summer in which we talk about being inclusive in our relationships, embracing the rich diversity of people, and standing in solidarity with and for persons who are marginalized. On a broader level, it's the fulfillment of this Directions Statement that we see taking place through our investment in Fonkoze.

FONDASYON KOLE ZEPÒL (FONKOZE)

December 31, 2001 and December 31, 2000

SCHEDULE OF FINANCIAL POSITION

(Expressed in US Dollars)

ASSETS	2001	2000
CASH AND CASH EQUIVALENTS	1,400,746	1,554,662
INVESTMENTS	1,079,567	105,832
DONATIONS RECEIVABLE	224,475	—
LOANS	898,901	867,256
Less allowance for loan losses	(56,738)	(75,609)
net loans	<u>842,163</u>	<u>791,647</u>
FIXED ASSETS	445,046	389,783
Accumulated depreciation	(93,246)	(51,449)
Fixed assets, net	<u>351,800</u>	<u>338,334</u>
OTHER ASSETS	<u>178,294</u>	<u>\$ 64,730</u>
TOTAL ASSETS	\$ <u>4,077,045</u>	\$ <u>2,855,205</u>
LIABILITIES AND DEFICIT		
DEPOSITS	2,540,864	1,715,770
DEBTS		
Current portion	227,889	576,000
Long-term portion	<u>1,421,710</u>	<u>1,051,385</u>
	<u>1,649,599</u>	<u>1,627,385</u>
OTHER LIABILITIES	<u>48,320</u>	—
	4,238,783	3,343,155
DEFICIT		
Deficit	(333,910)	(672,178)
Fixed assets revaluation surplus	121,480	121,480
Translation adjustment	<u>50,692</u>	<u>62,748</u>
	<u>(161,738)</u>	<u>(487,950)</u>
TOTAL LIABILITIES AND DEFICIT	\$ <u>4,077,045</u>	\$ <u>2,855,205</u>

Year 2001 Financial Information audited by:
Kamerow, Weintraub & Swain, LLP. Certified Public Accountants and Business Advisors.
11400 Rockville Pike, Suite 800, Rockville, MD 20852-3004

Year 2000 Financial Information audited by:
Mérové-Pierre – Cabinet d'Experts-Comptables
PO Box 13270, Delmas, Port-au-Prince, Haiti

A complete copy of the certified financial statements can be obtained by contacting Fondasyon Kole Zepòl.

FONDASYON KOLE ZEPOL (FONKOZE)

December 31, 2001 and December 31, 2000

SCHEDULE OF ACTIVITIES*(Expressed in US Dollars)*

	2001	2000
INTEREST INCOME		
Loans	194,663	85,166
Other	70,368	49,867
	265,031	135,033
INTEREST EXPENSES		
Deposits	159,324	74,291
	105,707	60,742
Provision for loan losses	(52,343)	(54,545)
	<u>53,364</u>	<u>6,197</u>
OTHER INCOME		
Donations	867,944	351,177
Foreign exchange gain:		
Trading gain	248,402	193,836
Loss on reevaluation	(12,448)	(159,021)
Net foreign exchange gain	<u>235,954</u>	<u>34,815</u>
Membership dues	32,992	16,809
Other	74,363	16,600
	\$ 1,264,617	\$ 425,598
Salaries and other employee benefits	490,125	292,405
Premises and equipment expenses	156,769	113,012
Depreciation	53,099	42,402
Other expenses	<u>279,914</u>	<u>186,184</u>
	\$ 979,907	\$ 634,003
EXCESS OF REVENUES OVER EXPENSES BEFORE NON-OPERATING INCOME	284,710	(208,405)
Non-operating losses	(9,190)	(200,793)
In-kind contributions	321,947	62,119
Services received	<u>(321,947)</u>	<u>(62,119)</u>
	\$ 275,520	\$ (409,198)
DEFICIT AT BEGINNING OF YEAR	<u>(487,950)</u>	<u>(262,980)</u>
	\$ (212,430)	\$ (672,178)

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Kamerow, Weintraub & Swain, LLP. Certified Public Accountants and Business Advisors.
11400 Rockville Pike, Suite 800, Rockville, MD 20852-3004

Year 2000 Financial Information audited by:
Mérové-Pierre – Cabinet d'Experts-Comptables
PO Box 13270, Delmas, Port-au-Prince, Haiti

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Dear Friends,

Fonkoze USA showed strong growth in 2001, despite the turbulent year in the United States and in Haiti.

Donated revenue grew to \$709,000, an increase of 35%, and Fonkoze USA grants to organizations in Haiti grew by 34%. Fonkoze USA's loan fund exceeded the \$1 million mark, growing by 34% over the closing balance in the year 2000.

2001 was, however, a frustrating year for Haiti's poor. Political impasse continued to tie up significant donor funds from abroad. Numerous "cooperatives" set up seductive pyramid schemes that robbed many Haitian citizens of their life savings. And, the Haitian Gourde lost 17% of its value in comparison to the dollar, making life more expensive for all Haitians.

In the midst of this disturbing reality, and the events of September 11th, Fonkoze USA is quietly linking individuals and organizations in the U.S. with the poor of Haiti. We seek not only to provide resources and solidarity to organizations throughout Haiti, but also seek to serve as a vehicle through which Haiti's poor can be heard.

Fonkoze USA is not a politically or religiously exclusive organization. Fonkoze USA is about service to the poor, not ideology. In a year of factionalism and extremism, Fonkoze USA remains an opportunity for people who want to use their resources to accompany Haitian families out of poverty, and build a world in which we can all feel safe.

We at Fonkoze USA are proud of one thing above all else. We are proud of the fact that, in a country where everything seems to fall apart, we are helping to build a lasting institution on which the poor can rely.

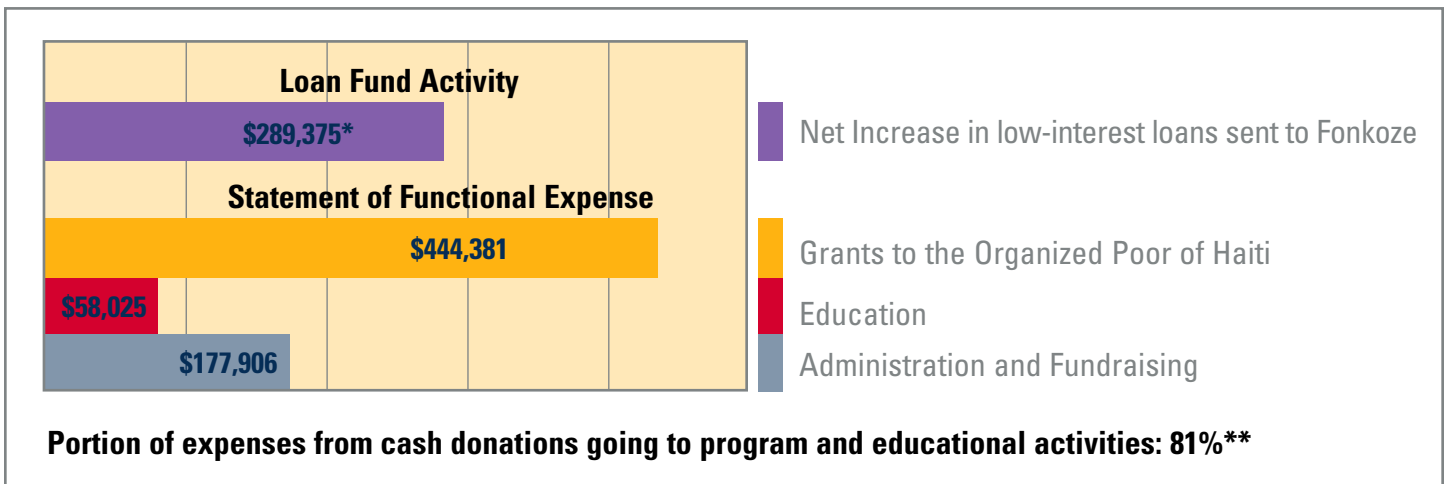
Sincerely,



Leigh Carter
Executive Director, Fonkoze USA



Max Blanchet
President of the Board, Fonkoze USA



*Loans sent to Haiti are not drawn from cash donations and are not part of the statement of functional expenses. They are additional low-interest loans raised in the US to be sent to Haiti.

** The statement of functional expenses above includes \$100,797 of donated services and \$15,975 of loan fund interest payments, \$68,593 of which was allocated to administration and fundraising expenses. None of these are drawn from cash donations. We have removed donated services and loan fund interest payments from all categories to derive this percentage.

FONKOZE USA, INC.

December 31, 2001 and December 31, 2000

SCHEDULE OF FINANCIAL POSITION

	2001	2000
ASSETS		
Cash	64,340	48,392
Interest receivable	5,894	4,023
Loans receivable	1,145,275	855,900
Other receivables	22,500	—
TOTAL ASSETS	\$ 1,238,009	\$ 908,315
LIABILITIES AND NET ASSETS		
Accounts payable	\$3,607	—
Interest payable	4,760	3,858
Loans payable – investors	1,145,275	855,900
Other payables	6,210	—
Net Assets	78,157	48,557
TOTAL LIABILITIES AND NET ASSETS	\$ 1,238,009	\$ 908,315

FONKOZE USA, INC.

December 31, 2001 and December 31, 2000

STATEMENT OF ACTIVITIES

REVENUES		
Board & staff contributions	\$2,278	\$28,178
Grants	174,000	125,000
Individual contributions	378,438	253,262
Amos fund	28,033	24,393
Interest income	26,366	16,910
In-kind contributions	100,797	77,269
TOTAL REVENUES	\$ 709,912	\$ 525,012
EXPENSES		
Grants to Fonkoze	330,927	216,596
Grants to Visitation House	32,745	67,540
Grants to Asosyasyon Peyizan Fondwa	78,594	35,953
Other grants	2,115	11,773
Education	58,025	60,724
Fundraising	45,950	38,271
Administration	131,956	94,728
TOTAL EXPENSES	\$ 680,312	\$ 525,585
CHANGE IN NET ASSETS	\$ 29,600	\$ (573)
NET ASSETS BEGINNING OF YEAR	48,557	49,130
NET ASSETS END OF YEAR	\$ 78,157	\$ 48,557

Fonkoze USA, Inc. Financial Statements Years Ended December 31, 2001 and 2000.

Financial Statements Audited by Kamerow, Weintraub & Swain, LLP. Certified Public Accountants and Business Advisors.

11400 Rockville Pike, Suite 800, Rockville, MD 20852-3004

A complete copy of the certified financial statements can be obtained by contacting Fonkoze USA.

THANK YOU TO OUR SUPPORTERS

Fonkoze's work has been made possible by the support of more than 1,500 individuals and organizations throughout the world. While each and every donation is a valued gift, we would like to recognize in particular the following:

Fonkoze USA Board of Directors

Max Blanchet, President
Alfredo de Avila
Jerry Bedford
Gary & Mary Becker
Larry Castagnola
Maureen Fenlon, O.P.
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Maverick Fund of the Peace
Development Fund
Cecile & Axel Meyer
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Norwich Mission House
Peace Development Fund
Popular Movement Fund of the Peace
Development Fund
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Sacred Heart Foundation
San Carlos Foundation
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St. Helen Church
St. Margaret Mary Church
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Ministry
Winston Tellis
Nancy and Howard Thurston
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(Fonkoze DC)

Visitation House of Haiti
Robert and Dixie Yarbrough

Supporting Donors (\$250 - \$999)

Rev. Joseph F. Beckman
Paul and Monica Bourgeois
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Maryann Holtz and Walter Davin
Dayspring Church
Exempla St. Joseph Hospital
Sara Hackett
John and Renata Hahn-Francini
Joan and Joe Heckel
Ira Kurzban
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Missionhurst (American I.H.M.
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Francis Renaud
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Sisters of the Holy Names of Jesus & Mary
Sisters, Servants of the Immaculate Heart
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Barb and Ken Smith
St. Bridget's Parish
St. Martin's Church
Bruce and Karen Taft
Louis and Catherine Volpe
Lawrence T. Young

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Corrinne & Patrick Bruder
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Lawrence J. Suffredin Jr. and Gloria
Callaci
Catholic Health Initiatives
City National Bancshares, Inc.

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 Congregation of the Sisters, Servants of the Immaculate Heart of Mary (Scranton, PA)
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 Mary Estelle Darragh
 Walter Davin
 Dominican Sisters of Hope
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 Daryl Domning
 Polly Thomson Edmunds
 Ethical Action Committee of St. Louis
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 Fonkoze Development Fund
 Francis of Assisi Microlending Club
 Friends of Philadelphia Monthly Meeting
 Friends of the People of Haiti
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 Jay and Marilyn Good
 John and Renata Hahn-Francini
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 Haitian Ministries of the Diocese of Norwich
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 Seton Enablement Fund
 Sinsinawa Dominicans Incorporated
 Sisters of Charity (Bronx, NY)
 Sisters of Charity of the Incarnate Word, Houston, TX
 Sisters of Charity of St. Elizabeth
 Sisters of Mercy (Detroit, MI)
 Sisters of St. Dominic
 Sisters of St. Francis of Assisi
 Sisters of St. Francis of Philadelphia
 Sisters of St. Joseph in California
 Sisters of St. Joseph of Carondelet (Generalate)
 Sisters of St. Joseph of Carondelet (St. Louis Province)
 Sisters of St. Joseph of Carondelet (St. Paul, MN)
 Sisters of St. Joseph of Carondelet (Albany Province)
 Sisters of the Holy Names (California Province)
 Sisters of the Holy Names of Jesus and Mary - NY Province
 Sisters of the Immaculate Heart of Mary (Monroe, MI)
 Sisters, Servants of the Immaculate Heart of Mary (Immaculata, PA)
 Todd O. Smith
 Society of Mary
 Society of the Holy Child Jesus
 St. Bridget Church Corp.
 St. Martin's School
 St. Maurice Church
 Stichting DOEN
 Swarthmore Monthly Meeting
 Doug Thompson
 Karen Locke Thoms
 Edward Kinane and Ann Tiffany
 Rev. Michelle Tooley
 Raymond J. Torres
 David Tougas and Monica Pacheco Tougas
 United Methodist Women, Wesley U.M. Church (Hayward, CA)
 Ursuline Sisters of Tildonk
 Barbara S. Webster
 Jane Wood



Fonkoze USA Board and Staff, 1999



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FONKOZE

Ave Jean Paul II, #7 (alentyè)
Port-au-Prince, HAITI
Tel: (509) 221-7631 or (509) 221-7641
Fax: (509) 221-7520
E-mail: fonkoze@aol.com
Anne Hastings, Director

FONKOZE USA

P.O. Box 53144
Washington, D.C. 20009
Telephone/Fax: (202) 667-1277
E-mail: fonkozeusa@cs.com
Leigh Carter, Executive Director

www.fonkoze.org