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U.S. and European Investors Invest \$1.95 million in Fonkoze Financial Services: 100,000 Rural Haitians to Benefit



Clients of Fonkoze Financial Services in the marketplace.

Previously in this newsletter, Fonkoze presented to our readers the new structure of Fonkoze in Haiti. This includes Fonkoze Financial Services, a corporation in Haiti that will manage most of the micro-financial activities including loans, savings, money transfer and currency exchange. In addition, Fonkoze, the original foundation, will continue to provide essential educational services to the clients of both institutions, open new branches, develop and test new financial products, and expand a business development program geared towards increasing business owners in the provinces. The two institutions officially split their operations on July 1, 2004.

Socially responsible investors in the United States and in Europe have made it possible for Fonkoze Financial Services, Haiti's largest microfinance institution, to expand its operations significantly with the influx of \$1.95 million in foreign capital.

The capital, which is a mixture of long-term debt and equity, will enable Fonkoze Financial Services to reach over 100,000 clients with its package of financial services geared towards the very poor over the next 3 years.

Individual and institutional investors, which include City National Bank of New Jersey, Sisters of Loretto, DOEN Foundation and Oikocredit, feel fortunate

to be an active participant in this historic event. Gordon McCormick, a retired investment banker, who helped to raise the US capital and an investor himself said, "I am delighted to have participated as an investor and as part of the design team for this financing. This transaction will increase the company's capital base by 500%. This should provide a solid base to facilitate the achievement of the institution's dynamic expansion plans."

Even with the influx of foreign capital, Fonkoze Financial Services will be a Haitian-owned institution through a unique capitalization structure that included a \$500,000 purchase of shares by Fonkoze, the foundation that initially began providing microfinance services to the rural poor of Haiti, and \$50,000 invested through the Fonkoze Employee Trust bringing the total capital to \$2.5 million.

(Continued on page 5)



Fonkoze
fondasyon kole zepòl

Our website has a new look!
Visit www.fonkoze.org

Fonkoze Offices

Fonkoze Boukàn Kare
Wout Boukàn Kare
Bo kote Klinik Zanmi Lasante

Fonkoze Ench
#73 Ri Jan Jak Desalin
(509) 277.9256, 9478

Fonkoze Fòlibète
Ri Stenyo Vensan
(509) 262.4027

Fonkoze Fondwa
Wout Jakmèl, Tonmgato
(509) 406.8076

Fonkoze Gonayiv
Ri Louvèti #23
(509) 274.1232, 9010, 4318

Fonkoze Jakmèl
Pòtay Leyogàn (Antre Jakmèl)
(509) 288.3268

Fonkoze Jeremi
Ri Brutus Adrien #8
(509) 284.6987

Fonkoze Lagonav
Ri Feliks #5(Zòn Plas Piblik)
(509) 555.2557

Fonkoze Lavale
Anfas Tribinal ak Komisarya
(509) 288.3657

Fonkoze Leyogàn
Ri Lakwa #37
(509) 235.0960

Fonkoze Mibale
Wout Sodo #30
(509) 276.1660

Fonkoze Okap
Ri 9-A (Ansyen lokal "Poulet Center")
(509) 262.3098

Fonkoze Okay
Ant Ri Prospè Fò ak Ri Delinyon #1
(509) 286.9091

Fonkoze Pòdpè
Ri Rebeka #17
(509) 268.5109

Fonkoze Pòmago
Ang Ri Margarit ak Solèy
(509) 262.3761

Fonkoze Ponsonde
Enfas Mache Ponsonde

Fonkoze Pòtoprens
Avni Janpol 2, #26 bis
(509) 513.7631, 221.7631, 7641

Fonkoze Sodo
Enfas Legliz Monkamèl

Fonkoze Twen
Ri Sen Kristof #39

Fonkoze Wanament
Ri Boubon #135
(509) 262.3374



Celebrating Life in the Midst of Hurricanes and Continuing Political Turmoil in Haiti

As I write this today, Fonkoze has a lot to celebrate and a lot to mourn. Our dream of creating a bank that the poor can call their own has become a reality. On June 16, the Minister of Commerce approved the incorporation of Sèvis Finansye Fonkoze, S.A. (Fonkoze Financial Services, Inc. or SFF). On August 30, the funds raised in the US were released. Everyday, SFF is increasing the numbers of its depositors who are giving it the authority to manage their funds – i.e., to lend them out to those most in need in order to support the businesses that keep their families alive.

Finally, we have the financial strength – indeed mandate – to allow us to double or even triple the amount of money we are able to lend in any given year. It's hard to believe that it's been almost five years since Anne Hastings and Gordon McCormick had their initial conversation about the possibility of Fonkoze spinning off its financial services division to establish a well-financed commercial institution that would secure survival of Fonkoze's work on behalf of the poor long into the future.

The almost 30 individuals, foundations, and religious communities who ultimately invested in the new institution showed an incredible dedication to their objective of investing in Fonkoze. Whether they made their investments in 2001 or in 2004, they did it knowing just how fragile Haiti is.

Conventional wisdom would have us believe that wealthy people and even mission-oriented nonprofits will not invest in a country with little infrastructure that is torn apart by violence, by political impasse, by street gangs, by environmental disasters, by crises one after another. Our investors have turned this conventional wisdom on its head, by not only making an initial decision to invest, but by not withdrawing their investments even when the situation in Haiti worsened beyond what anyone could have predicted. They chose to stand in solidarity with Fonkoze despite the tremendous social and political problems in the country.

We have a proverb in Creole, which says "Moun ki swe pou ou se pou li ou chanje chemiz." The literal translation of this proverb is "The person who sweats for you, it's for him you change your shirt." What it means in practice is that a person who makes a sacrifice for you deserves the same in return.

Yes, we are "changing our shirts" for our investors because they are heroes. We are dedicating ourselves to making sure that their investments bring them the social and financial returns they were seeking when they made the decision to invest. We are determined to demonstrate what they have already demonstrated – that Haiti is a country worth investing in. Despite our own share of challenges that we are working to overcome, nothing will stop us in our commitment to making both Fonkoze and Sèvis Finansye Fonkoze, S.A. lasting institutions on which the poor can rely. In the meantime, Fonkoze, the original foundation, will continue to open new branches, help build small businesses, provide basic literacy services, and develop new financial products – breaking the barriers to reaching the poorest, most rural clients in Haiti.

Haiti was recently hit by both Hurricanes Ivan and Jeanne. The latter has had a devastating effect on parts of the country. Thousands are now homeless or have lost their lives. In addition, the insecurity in Haiti continues with some parts of the country still under the control of rebels or the ex-military and most recently, the passing of the deadline to disarm those illegally carrying weapons. We cannot predict what the future holds for dear Haiti, but we know that we will continue to persevere in our efforts to improve the lives of the very poor.

With renewed hope and gratitude,

*Joseph B. Philippe, CSSp
Coordinator, Fonkoze and President, Sèvis Finansye Fonkoze, S.A.*

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Meet Fathers Doussan and Brougher: Having an Impact in Fòlibète

Charlie Horwitz, Fonkoze USA Board Director, traveled to New Orleans to learn more about how two priests were helping the poor to gain access to financial services in Fòlibète, a remote town located in northeastern Haiti.

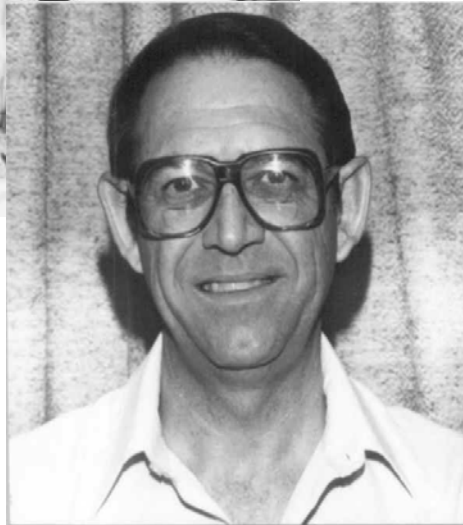
While I was in New Orleans I had the opportunity to interview two Catholic priests, Father Douglas Brougher and Father Douglas Doussan, who have collectively supported the growth of Fonkoze's branch office in Fòlibète. Both credit a retired priest, Father Matthew Rouso, for introducing them to Fonkoze.

Fr. Doussan was so impressed by the potential of microfinance to alleviate poverty in Haiti that he shared the story of Fonkoze with his congregants at his 40th anniversary celebration as a priest. He told them that if they wanted to make a commitment to help the poor, they should make a donation to Fonkoze. His predominantly African-American congregation donated \$10,000 on the spot.

Fr. Doussan then needed help deciding how best to put that funding to use. He contacted Fonkoze USA and was told that Fonkoze was opening a new branch office in Fòlibète and would love to put the \$10,000 to work there. Since his parish already supported a nearby church in La Tesse, Fr. Doussan knew that Fonkoze's new branch office would reach those parishioners as well.



Father Doug Brougher



Father Doug Doussan

Fr. Brougher, a chaplain at Touro Hospital in New Orleans also does parish work part-time. He liked the

"I wanted to be part of this kind of empowerment of the poor in Haiti."

- Father Doug Doussan

idea of helping people help themselves through small micro-credit loans. He knew about other international organizations working in micro-credit programs, and when Father Rouso told him about Fonkoze's track record in Haiti, he was impressed. He joined forces with Fr. Doussan and also pledged his monthly Social Security checks to Fonkoze!

Now, thanks to the generous contributions raised for the branch over the years, Fòlibète is thriving even though it was shut down temporarily during the political crisis in early 2004. As of June 30, 2004, the branch had a loan

portfolio of well over \$120,000, was servicing over 1,000 borrowers, and had close to 1,900 savings accounts. In addition, the Fòlibète branch office recently pilot tested a revised version of Fonkoze's business skills development training module.

"For me microfinance is a wonderful example of the old saying:

*Give someone a fish, feed them for a day;
Teach someone to fish, feed them for life.."*

- Father Doug Brougher

At the time, the citizens of La Tesse had no access at all to formal financial services and were forced to rely on moneylenders for loans and their mattresses for savings accounts. In addition, Fr. Doussan pledged an additional \$5,000 to help support the computerization of the branch. This money was to come out of his monthly Social Security checks!

Support a branch office in Haiti

and you will be ensuring that thousands of rural Haitians have access to financial services in their area.

With only \$33,000 you will be able to assist Fonkoze to open a new branch office and have a lasting impact on the community.

Interested? If so, please contact Anne Hastings at director@fonkoze.org.

Celebrating the Inauguration of Fonkoze's 20th Branch Office: Boukàn Kare

By Clara Hardie
Fonkoze USA 2004 Summer Intern

On my first trip to Haiti in March 2000, I was 16 years old and walking wide-eyed with my family at the crowded airport in Port-au-Prince. While playing with orphans at Hôpital Bon Samaritan in Limbé where my parents were volunteering, they told us most of the children actually had parents. Some Haitians simply could not provide enough food for their childrens' survival, let alone their own. I had so much to learn.

In August 2003, I was back in Haiti with my father, who traveled to rural villages with a suitcase full of medicine and conducted outreach clinics. Though the majority of the patients' problems were not serious, their symptoms were brought on by things Dad could not change with antibiotics. Headaches, stomach aches and anemia plagued the people because of poor living conditions that forced them to wash in dirty rivers, drink un-clean water and survive on insufficient nutrition.

On the morning of July 8, 2004, I found myself walking barefoot in the mountains of Haiti with other Fonkoze staff to the local pastor's house for breakfast after our jeeps were temporarily marooned in the muddy road due to persistent rains over the past week. We had come to Boukàn Kare for the inauguration of Fonkoze's twentieth bank branch and a community hospital supported by Zanmi Lasante, the sister organization of Partners In Health.

The villagers of the small 10,000 person town smiled as they watched the "blan", or foreigners, stumble through the muck through which they trek on a daily basis. During the dry season, the road is bumpy and dusty but during the rainy season it becomes almost impassable due to mud and the swollen, bridgeless river. Nevertheless, Boukàn Kare's "ti-machann" (women street vendors) might travel 8 hours on foot to the market in Mibalè for inventory. Many of these women use loans from Fonkoze to buy things like rice, toiletries and dried fruit to re-sell at roadside stands.



Hundreds joined Fonkoze and Zanmi Lasante in the celebration.

The sun beat down on two white tents in a Boukàn Kare field that overflowed with 500 plus people. They had traveled from all over the Central Plateau, Haiti, and the world to witness the momentous inauguration. In addition to members of the community, there were staff from the Boston-based Partners In Health, staff from Fonkoze's partners such as Concern Worldwide and American Jewish World Service, public officials from Boukàn Kare and the Ministry of Health, as well as board directors from Fonkoze USA. Speeches were presented in Kreyòl.

"To break the cycle of poverty, we need a whole host of services that so many of us take for granted. - Dr. Paul Farmer

Most important, were the testimonials from Haitians who had been directly affected by the Fonkoze/Zanmi Lasante partnership: a ti machann and a former TB patient named Anilus Fleuridor. Afterward, visitors were invited to explore the new Zanmi Lasante hospital and new clients were welcomed into the 20th Fonkoze bank branch where they opened savings accounts and learned how they could apply for a loan.

I learned the reason for the close 20-foot proximity of the Boukàn Kare bank and clinic by listening to Fonkoze Director, Anne Hastings and Zanmi Lasante's Dr. Paul Farmer. "To break the cycle of poverty, we need a whole host of services



Vehicles attempting to cross the swollen river.

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that so many of us take for granted. True development is not going to come from the top down, but by working with communities to make these services available," Farmer said. "Anpil men, chay pa lou"-- many hands make light work." Much like my father, Farmer had felt frustration after curing patients with the most serious illnesses and finding that their survival continued to remain fragile. With no economic base for support, they could not live normal lives. Linking Fonkoze and Zanmi Lasante was a huge step in "kraze sik la mizè", a Kreyòl slogan for "crush the cycle of poverty", which serves perfectly as the motto of the partnership.

I will be forever inspired by the memory of thirty-some Boukàn Kare women who receive loans from Fonkoze standing in a circle clapping and singing in Kreyòl.

"We are not brooms to be left in the corner. We are not curtains to be pushed aside. We are women organizing. We are the back bone of the community."

What I witnessed in Haiti this July was an example of incredible solidarity between organizations with the same goal: to empower the people of Haiti. I feel so lucky to have been a tiny part of the "kraze sik la mizè" movement, which fosters the growth of these brave Haitian voices.

In Memory of Amos Jeannot

In September 2004, Fonkoze dedicated a new training center in Port-au-Prince in memory of Amos Jeannot. Many of you may remember that four years ago, Amos was taken by force from Fonkoze's office in Port-au-Prince by gunmen who



robbed the office. He was brutally tortured and killed. He left behind a wife and a four-month-old son. Fonkoze officially celebrated the opening of the new training center with a service, led by Father Joseph Philippe.

After the death of Amos, Fonkoze USA established a fund for Amos' family. If you would like to learn more about how you may contribute to this fund, please contact Sharmi Sobhan at 212.822.9553 or fonkozeusa@fonkoze.org.

US and European Investors

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The impetus to commercialize the operations of Fonkoze came in 2000, when Fonkoze realized that its growth could no longer be financed solely through donations or dollar denominated loans that were becoming harder to pay back with the continued devaluation of the Gourde. Fonkoze, although highly successful in mobilizing savings, didn't feel comfortable onlending those savings without some form of regulation or oversight. At the same time, microfinance institutions all over the world were demonstrating that it was possible to commercialize and expand their operations and attract private capital in order to do so.

As a result, in 2000, Fonkoze simultaneously began to assemble an application for a commercial banking license for the Central Bank of Haiti

along with a private investment offering for foreign investors. While the application to the Central Bank is still under review, Fonkoze has moved forward and registered a corporation, Fonkoze Financial Services, that has undertaken all of the operations of Bank Fonkoze until a commercial banking license is granted. In the meantime, the private offering was a huge success and by late 2003, almost \$2 million had been raised in the U.S. and Europe!

Fonkoze's hard work behind this initiative has finally paid off. Fonkoze Financial Services now has the capital it needs to expand and meet the needs of more clients, and it has joined the ranks of commercialized microfinance institutions worldwide. Together, Fonkoze Financial Services and Fonkoze (the foundation) will continue to work closely together to break the bonds of poverty in Haiti.

Fonkoze Financial Services would like to thank all of its investors!

- Adrian Dominican Sisters
- James F. Barry
- Mary and Gary Becker
- Better Way Foundation
- Black Unity and Spiritual Togetherness
- Calvert Social Investment Foundation
- Catholic Health Initiatives
- City National Bancshares Corporation
- DOEN Foundation
- Dominican Sisters of Springfield, IL
- Carrie and David Dortch
- Fonkoze and Fonkoze Employees Trust
- Grameen Foundation USA
- Idyll Development Foundation
- Dr. Henry Kaminer
- Gordon McCormick
- Christine and John McKay
- Oikocredit
- Erin and William Rouse
- Ruth and Julien Schroeder
- Sisters of the Holy Names of Jesus and Mary
- Sisters of Loretto
- Sisters of St. Joseph of Carondelet (St. Louis)
- Sisters, Servants of the Immaculate Heart of Mary, Immaculata
- Society of the Holy Child Jesus American Province

Fonkoze Reaches Thousands More Clients through a Merger with MEDA in Haiti

The word “merger” brings to mind corporate sharks, images of pink slips and plummeting stock prices. However, in the field of microfinance, mergers are becoming more common and an increasing number of clients are reaping the benefits.

Given that many microfinance programs share similar missions, target similar clients, and offer similar products, it is unlikely that they all can achieve the scale and sustainability that survival demands. Sometimes a merger is the best means to ensuring that clients have continued access to affordable financial services.

In September 2002, Fonkoze and the Mennonite Economic Development Associates (MEDA), held a retreat in which they explored consolidating their microfinance portfolios. At that time, MEDA had about 7,000 clients and Fonkoze had 9,000. The two institutions had already been collaborating for three years to improve financial service delivery in the rural areas.

The two institutions realized their commonalities: they both exist to serve the rural poor populations of Haiti, and they share a common vision aimed at providing sustainable financial services to an increasing number of rural poor over time. Most importantly, they agreed that in order to have significant impact on the Haitian economy, microfinance must reach a critical mass, improve services and lower costs.

*“What a boost this is for rural populations in Haiti”
- Anne Hastings*

Given their common vision and already existing partnership, they decided to consolidate their portfolios in order to better serve their clients now and in the future and to reach scale and sustainability more quickly.

In July 2004, MEDA turned over its loan portfolio and fixed assets worth over 7

million Haitian Gourdes and its best performing employees to Fonkoze. The merger meant that MEDA’s clients would begin being served by the Fonkoze branch closest to where they were. In addition, these new clients would have access to Fonkoze’s wide range of financial products that include savings deposit services and business development loans along with adult literacy training. In return, MEDA assumed a seat on the board of directors of Fonkoze and a seat on the board of directors of Sèvis Finansye Fonkoze.

“This is a win-win situation” - Pamela Fehr

Pamela Fehr, former Director of MEDA’s microfinance work in Haiti stated, “It’s great for our rural clients, since Fonkoze will be better equipped to meet their needs. It’s great for Fonkoze, since they will gain expertise through the integration of MEDA’s staff and gain more clients. And it’s great for MEDA, since we can now turn our operations over to a local institution, ensuring that our clients will continue to receive this essential service in the long run.”

How did Fonkoze benefit from the merger? According to Anne Hastings, Fonkoze’s Director, “The merger strengthens Fonkoze, which is now better positioned to lower operational costs and increase penetration in the rural areas. We were able to increase the number of clients we serve and expand our loan portfolio at a relatively low cost since Fonkoze did not have to identify or mobilize these clients. The combined experience of Fonkoze, MEDA in Haiti, and MEDA international constitute a solid base for continued high quality service and innovation in rural finance.”

Who says mergers are all bad? In this case, it means that MEDA’s clients now have access to local, sustainable, and affordable financial services for years to come.

Fonkoze at a Glance as of June 30, 2004

Number of Loan Clients	24,586
% Female	96%
Loans Outstanding	\$4,413,107
Savings Balance	\$4,996,279
# Savings Accounts	62,578
Arrears > 1 day	3.2%
Portfolio at risk > 30 days	3.0%
Loan Loss Ratio	.09%
Loan Clients/Credit Officer	455

DEFINITIONS

Arrears > 1 day = total amount of payments overdue > 1 day / total loans outstanding

Portfolio at risk > 30 days = total balance of loans overdue > 30 days / total loans outstanding

Loan loss ratio = loans written off / average portfolio outstanding

Invest in Fonkoze USA’s loan fund

and support the expansion of Fonkoze into new, even more rural areas.

For a copy of our disclosure statement please contact Sharmi Sobhan at fonkozeusa@fonkoze.org or download a copy from our website: www.fonkoze.org.

Meet Edeline Charles and Christianne Petit-Maitre: Gaining from the MEDA/Fonkoze Merger

Edeline Charles

My name is Edeline Charles, and I am 38 years old. I sell food products in the markets of Triano and Labasti, and also I sell fritay (fried food) in front of my house. I am from Triano. I am married, and my husband is a driver. I had 3 children. Two were twins, but all of them died when they were babies.



Edeline Charles

I came to Fonkoze from MEDA. I used to get little loans from MEDA that helped me grow my commerce business. The first loan I received from MEDA was small, and I had to add some of my own money to it, but it was good. And, the interest wasn't so bad.

MEDA has left, but this has made us make friends with Fonkoze. It's like when you have a friend, and you

introduce them to another friend of yours, and then, you become friends too. Fonkoze gave us training too, and it was good. I feel like MEDA and Fonkoze are the same thing. They both care about you the same way. Our loan officer is still the same person, Met Pierre.

The loans help me a lot because I can make a profit from my business. Even though the loans start out small, it always increases. In MEDA, my last loan was for 2,000 gourdes, and now, in Fonkoze, I am already on my second loan of 6,000 gourdes.

Christianne Petit-Maitre

My name is Christianne Petit-Maitre, and I am 46 years old. I live in Lolo, an area in Triano. I buy and kill pigs and sometimes cows and sell the meat in the marketplace in Triano and Labasti. My partner is a driver on Mon Kabrit road. We have 8 children from the ages of 8 to 23, and they are all in school.

In Triano, the government used to give loans, but they were only for men. So, when MEDA came, we formed a group, had meetings weekly, and received loans. It is Met Pierre, our loan officer, who took care of us. He explained to us why MEDA was no longer able to continue, and he explained to us about Fonkoze.

I don't see any real difference between Fonkoze and MEDA. We have meetings, we save money, we reimburse monthly, and the interest is small. I like what MEDA and Fonkoze do because it helps me with life. When you have children and life is not so good, Fonkoze helps you. If you just sit at home and do



Christianne Petit-Maitre

When you have children and life is not so good, Fonkoze helps you.

nothing, then your children also do nothing. But with the money I get from Fonkoze, I can go to the market and sell, and make something for my family and me to live.

Fonkoze USA says thank you!!

Fonkoze USA would like to personally thank all our investors who, following the period of political instability earlier this year, made the decision to forgive their loans to Fonkoze USA.

- Brooklyn Ethical Society
- Daryl Domning
- Kenneth Wray Connors
- Judith Favor
- William and Kathryn Ksander
- Sisters of Charity, New York
- St. Joseph's Provincial House

Do You Like to Shop Online?

If so, then why not shop online AND have an impact on the lives of thousands of rural Haitians? Simply go to www.igive.com to do your everyday shopping. Identify Fonkoze as your cause and a percentage of your total will be forwarded to Fonkoze as a donation! Who knew giving could be so easy?

Send Money to Haiti Quickly, Safely, and Inexpensively

Fonkoze offers the lowest available rates to transfer funds to Haiti. Our fee schedule is as follows:

Amount Transferred	Fee
\$10 - \$1,000	\$10
\$1,001 - \$2,000	\$15
\$2,001 - \$3,000	\$20
\$3,001 - \$4,000	\$25
\$4,001 - \$5,000	\$30
\$5,001 and above	\$50

Contact our Customer Service Representative toll-free at 1.800.293.0308 or by email at fundnotice@fonkoze.org to learn how you may send money to Haiti.

For churches and other non-profit organizations, Fonkoze charges only \$10, regardless of the amount.

Fonkoze Needs Your Help for Hurricane Relief Efforts!

Hurricane Jeanne has had a devastating impact on two of our branch offices, Gonaïves and Port de Paix. While we are assessing the full impact on our operations we know that:

- Many of our clients have lost their businesses, their homes, and their families. **They need your help to get back on their feet.**
- Many of our employees have also lost their homes and families. **They need your help to enable them to get back to their jobs and help our clients.**
- Our branch offices have been damaged. **We need your help to reopen these offices as soon as possible to serve the people in the affected areas.**

How can you help? Send a tax-deductible donation to Fonkoze USA at PO Box 1695, New York, NY 10156 or donate online at www.fonkoze.org. Include "hurricane relief efforts" on your check or online donation and 100% of your donation will go straight to relief efforts.



Fonkoze USA
fondasyon kole zepòl

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