

Nouvel Fonkoze.

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Photo: Dave Fonda

A Bank the Poor Can Call Their Own

By Joseph B. Philippe, CSSp, Coordinator, Fonkoze

Dear Friends of Fonkoze:

I'd like to tell you a little story...a story of hope.

There are a lot of people in Haiti who have absolutely nothing. I once knew someone in the countryside where I lived who had no means whatsoever. He did, however, have a supportive wife and many hungry children. One day, his neighbor shared 3 eggs with him. Normally, you would expect him to give those eggs to his wife to feed their children. But this man didn't do that. Instead, he went to another neighbor's house to ask if he could borrow a chicken. He used this chicken to sit on the eggs so they would incubate. Like that, he hatched three chicks — a rooster and two hens.

He used these three chickens to produce more eggs. But again, he didn't eat them or use them to feed his family. Instead, he kept producing more chickens. Finally, he had enough chickens to sell. With the money he received, he was able to buy one or two goats. He began to breed them and sell the goats as well. With the money he got from the sale of the goats, he bought several pigs, and began breeding them too. Finally, he sold some pigs and was able to buy a few cows. And today he has a real animal husbandry business. From that business, my friend was able to buy a small store. Now, he is able to feed his whole family! And all of that from 3 eggs! This is what we call in Haiti "starting from scratch." Perhaps the same concept exists in the United States.

We now see that this is exactly what Fonkoze has done — we started Fonkoze "from scratch." We moved forward in faith even when we had nothing but a few eggs. Fonkoze repeats this concept daily when we encourage the women street vendors (*ti machann*) to join with us in making business from a few eggs. If they learn to manage their loans well, and keep on making deposits into their savings accounts, pretty soon they will have a growing, successful business. We are empowering each of our clients to participate in the economic development of the whole country, while they are at the same time improving their own lives, and the lives of their families.

In this sense, we can say that Haiti is now "starting from scratch." Starting fresh does not intimidate the Haitian people...a people of great hope, optimism, skill and resilience. With a fierce commitment to their country, the organized poor continue together to labor towards both political and economic democracy. Fonkoze's goal is to be the institution that walks hand-in-hand with the poor of Haiti along this challenging path. Fonkoze is an institution the organized poor can depend on now and long into the future. Fonkoze is proudly "a bank the poor can call their own."

All this from just three eggs...

With gratitude,

Joseph B. Philippe, CSSp
Founder and Coordinator

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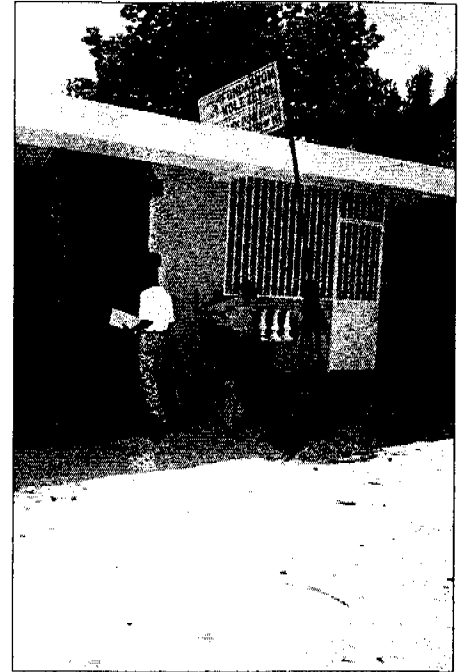
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Anne Hastings, Director

Fonkoze Opens 16th Branch Location In Ench

On December 5th, 2000 Fonkoze proudly celebrated the grand opening of its 16th branch location in the Central Plateau. Thomas Prophil, the Director of the new office, was responsible for the event which drew a tremendous crowd of interested *ti machann*, religious, and community members. Mr. Prophil is an alumnus of the Xaverian Center in Pòtoprens where he stayed while attending university to study business administration and accounting. His education was generously supported by several contributors from the Diocese of Richmond.



Additional Fonkoze locations to open soon.

In the very near future, more new Fonkoze locations are slated to open. Among them are branches in northern cities of Fòlibète (Fort Liberté) and Pòmago (Port Margot). ■

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Fonkoze's International Deposit/Money Transfer Service

Dominique Claude, Fonkoze Customer Service Representative
1-800-293-0308

Fundnotice@aol.com

US\$10 flat fee for all transfers if the recipient has an account with Fonkoze.

For information, to make a tax-deductible donation, to find out how to make an investment, or for help reaching a local Fonkoze group, contact:

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