

FONKOZE



Against the odds - WE RISE

2022 ANNUAL REPORT

PROGRESS THROUGH ADVERSITY



Our Vision

Fonkoze's vision is a Haiti where people, standing together, shoulder to shoulder, have pulled themselves out of poverty.

Our Mission

Fonkoze is a family of organizations that work together to provide the financial and non-financial services to empower Haitians - primarily women - to lift their families out of poverty.

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Adele Ariscar
Business Development Client

"If more people could be touched by this program, it would bring a wind of change in the lives of so many."

A Message From Fonkoze's Leaders

The year 2022 has been more than a challenge; with all that Haiti has endured, it has never known turmoil like this. Due to socio-political upheaval and a sharp spike in gang activity, the already struggling economy was further brutalized by high inflation rates, job losses, and unstable currency rates.

Unfortunately, adversity is nothing new for Haiti or Fonkoze. Natural catastrophes and political crises have repeatedly tried to halt our nationwide mission of empowerment ever since we started our work 28 years ago. Despite it all, however, we have resolutely faced every obstacle, forever forging ahead.

This unwavering organizational resilience springs from our brave and committed staff in Haiti and the US, but also from our clients and, of course, you, our devoted supporters. **No matter what barriers present themselves before us, we work together to overcome them and create a better future.** This is the foundational message of Fonkoze's "Kole Zepol" (shoulder-to-shoulder) and remains our greatest strength. As you will read in this yearly report, despite Haiti's year of unprecedented tumult and uncertainty, Fonkoze successfully provided tens of thousands of individuals with the resources and tools they required to better their lives and, eventually, break the cycle of poverty. This is an achievement worth celebrating, and it was only possible due to the solidarity of our staff, our clients, and you, our supporters.

Thus, it is with tremendous gratitude that we reflect on 2022. **Our work can continue in any setting due to the combined efforts of every member of the Fonkoze Family (staff, clients, supporters, and partners).** Like everyone who has been keeping track of the situation in Haiti, we hope that brighter days are coming for the nation and that the sociopolitical and security situation will improve. **Nevertheless, we also know that whatever the future holds, we look forward to facing it shoulder-to-shoulder with you.**

Thank you for your solidarity and support.



Carine Roenen
Executive Director
Fonkoze Foundation
Port-au-Prince, Haiti



Dominique Boyer
Chief Executive Officer
Fonkoze Financial Services
Port-au-Prince, Haiti



Erlantz Hyppolite
Executive Director
Fonkoze USA
Washington, DC

*Thank you! Together,
we are making a difference.*

Our Financial Services

In the 2022 fiscal year (ending September 30), SFF (Sèvis Finansye Fonkoze, S.A. or Fonkoze Financial Services) continued to offer a full suite of financial services in its 46 branches nationwide - empowering tens of thousands of Haitians (primarily in rural areas) to grow their businesses and prosper:

LOANS: Over 52,000 clients were empowered to grow their businesses (loans range in size and duration in accordance with client needs and capacity).

- ▶ **\$19 million** loan portfolio
- ▶ **\$43 million** disbursed loans value
- ▶ **95,000** loans disbursed

SAVINGS: SFF's savings clients range from individuals who have never had a savings account to formal businesses, schools, churches, and NGOs.

- ▶ **157,000** savings clients
- ▶ **\$39.5 million** in savings

MONEY TRANSFERS: With personal remittances making up 24% of Haiti's Gross Domestic Product (GDP), SFF's facilitation of international money transfers—provided through CAM and MoneyGram—is an essential contribution towards the Haitian economy. SFF also facilitates “Mon Cash,” a mobile phone-based domestic money transfer service used by many of its clients.

- ▶ **\$3.7 billion** in transfers
- ▶ **206,741** transactions

CURRENCY EXCHANGE: Both US Dollars (USD) and Haitian Gourdes (HTG) are accepted and used widely in Haiti. SFF provides valuable currency exchange services for clients.

- ▶ **\$1.7 million** in foreign exchange transactions

PAYROLL MANAGEMENT: SFF supports organizations like CARE and World Food Program to complete regular payroll cycles.

[Average 2022 HTG/USD exchange rate: 107.126]

Savings Clients

157k

in 2022

Active Loan Clients

52k

in 2022

Loan Portfolio

\$19MM

in 2022

Our Development Services

Children Screened
for Malnutrition

8.5k

in 2022

Despite overwhelming challenges, Fondasyon Kole Zepòl (Fonkoze Foundation) continues to empower tens of thousands of Haitians, primarily women, with financial and development services to lift their families out of poverty. In 2022, nearly 85,000 individuals directly benefitted from our programs. The Foundation's interventions fall within three main pillars: Health, Capacity Building, and Chemen Lavi Miyò.

HEALTH: Boutik Sante is Fonkoze's social franchising initiative that brings essential health products, education, and services to rural Haiti. Fonkoze's team of registered nurses trains microfinance clients to become Community Health Entrepreneurs (CHEs). CHEs conduct basic health screenings, deliver health education sessions, and procure health products from Fonkoze that they resell in their communities to generate additional income.

- ▶ 31,708 average number of households with access to Fonkoze's Boutik Sante products and services in 2022
- ▶ 8,586 children screened for malnutrition in 2022
- ▶ 743 women received prenatal vitamins in 2022

CAPACITY BUILDING (formerly named Education): Fonkoze's clients are eager and able to learn, but need opportunities to do so. In 2021, Fonkoze developed its first digital learning

Families in CLM

9300

to Date

platform, Education Through Technology (EdTek), to deliver education sessions more efficiently using tablets. Regardless of a client's reading level, training modules cover topics such as financial literacy, business skills, reproductive health, disaster preparedness, and cholera and hygiene awareness. to formal education, with applicable knowledge needed to live a more productive, safer and prosperous life.

- ▶ **3,200** women participated in Fonkoze's digital learning opportunities in 2022
- ▶ **100%** satisfaction rate among participants
- ▶ **Launched \$5M project:** Cash assistance to 3,800 households, financial literacy training for 6,000, and malnutrition screenings for 36,000 children and women.

CHEMEN LAVI MIYÒ (CLM or Pathway to a Better Life): CLM empowers Haitians living in the deepest levels of poverty to lift themselves out of ultra-poverty with hope and vision for their futures. Based on the "graduation approach," CLM is an 18-month program that aims to enable families to emerge from poverty by acquiring income-generating assets and the skills, health, and confidence to grow their assets.

- ▶ **1,496** households graduated from CLM in 2022
- ▶ **9,300** families participated in program to date
- ▶ **95%** graduation rate in 2022

CLM Rate of
Graduation

95%

rate in 2022

Client & Program Profiles

Tania Jean, Solidarity Lending Client

Timing is everything. Fonkoze came into Tania Jean's life at her most difficult hour. The mother of five was working hard to provide for her children by running a small food supply business and putting in all of what little money she had with the hope that it would flourish. Unfortunately, she faced many adversities, and her small shop went under.

Just when her hope was beginning to fade, she learned of Fonkoze's empowering Solidarity program, which provides joint microloans to five women (called a Solidarity group) from a common geographical area.

"Little by little, I managed to pay all my debts and have made a lot of progress. I can now pay for my children's school, and I even bought a plot of land to build my house on," Tania says.

Not only are Tania and her family thriving and financially more secure, but she is also now the head of her Fonkoze solidarity center called *Fanm Deside (Women Decided)*, which has around 30 members. Solidarity lending creates a built-in system of accountability and support- enabling women who have already established themselves as micro-entrepreneurs to expand their businesses.

"It is thanks to Fonkoze that I relaunched my business."

Tania hopes to grow her business so that she can continue to provide for her children, including paying for their education. She proudly shares that her eldest is attending medical school in Santo Domingo.

Tania is well on her way to bringing her dreams to fruition.



Pierre Dexile, a Fonkoze Business Development

SOLIDARITY LENDING BY THE NUMBERS (2022)

Number of active Solidarity clients:

43,119

Percentage of women in Solidarity program:

100%

Loan portfolio outstanding:

\$7.4 Million

Value of loans disbursed:

\$22 Million



Tania Jean proudly stands in her boutik (shop)



ment client in Jacmel

Pierre Dexile, Business Development Client

Pierre Dexile is a Fonkoze Business Development client who lives in Jacmel, a beautiful port town on the south coast of Haiti. As a father to four children, he has always worked hard to provide for them and would do anything to see them succeed. Before Fonkoze, he worked as a wheelbarrow pusher, transporting goods for merchants from the warehouse to their stores. The work was exhausting and paid very little. Pierre knew a change had to occur and dreamt of working for himself.

In 2009, he learned about Fonkoze’s Business Development program, which empowers clients with access to 12-month loans starting at \$1,300. It helps entrepreneurs like Pierre generate essential economic activity and create jobs within their communities.

Through the program, he gained access to funding for his wholesale rice business and to enriching development services, such as financial literacy and life skills training, that have increased his knowledge and given him the tools to succeed.

“I always wanted to do business, but I didn’t have enough money. It wasn’t enough for my family to eat. I always saved what little I could, and finally, I started buying from wholesalers and selling to retailers. Today, I am truly a wholesaler.”

Never one to slow down, Pierre has managed to build a house for his family in Jacmel and is paying for all of his children to attend a vocational school. He is also working to expand his business to sell other types of products, such as oil, beans, and corn.



BUSINESS DEVELOPMENT BY THE NUMBERS (2022)

Number of BD clients

8,541

Loan portfolio outstanding:

\$6.2 Million

Value of loans disbursed:

\$12 Million

Client & Program Profiles

Jeannette Belfort, Chemen Lavi Miyò (CLM) Member

Jeannette Belfort is a mother of seven children and a participant in Fonkoze’s empowering program for ultra-poor families, CLM (Chemen Lavi Miyò or *Pathway to a Better Life*). She and her partner, a farmer, have always struggled to send all their children to school, and they would sometimes have to miss a year.

With the increase in food insecurity, Jeanette turned to CLM to give her goats and support to start a small commerce. She sells food products such as oil, dried beans, bouillon cubes, in addition to household goods.

As a seasoned small business owner, she is used to the ups and downs of running her own business, and it has been no small feat keeping up with school fees and food on the table for seven kids. Fonkoze has helped her by providing the capital she needed to invest and grow her small business. She can now build her inventory of goods, offering more to patrons.

While reflecting on the CLM program, she emphasizes how much she has learned.

“I didn’t know how to save. I’ve learned to truly save in CLM.” Like many devoted mothers, Jeanette’s children always come first. “As the kids go further in school, the costs will rise. I want to take care of my animals so I can sell some and use the money to invest back into my commerce. That way, I will always be able to pay for their school.”



CLM BY THE NUMBERS (2022)

Number of households reached by CLM:

6,150

CLM Graduation Rate:

95%

Number of families graduated:

1,496

Number of new families who joined CLM:

4,750



Jeannette Belfort, CLM participant



Eveline Pantaleon at her community health shop

Eveline Pantaleon, Community Health Entrepreneur (CHE)

Growing up, Eveline Pantaleon's biggest inspiration was her mother, who was also a Fonkoze-empowered small business owner. Each day after school, she would accompany her mother to the market to sell goods, which sparked a desire to start a business of her own one day. It has been 15 years since then, and today Eveline is a Community Health Entrepreneur (CHE), participating in Fonkoze's health program, Boutik Sante.

Through the program, Fonkoze's registered nurses train CHEs on how to conduct basic health screenings, deliver health education sessions and procure health products for them to resell to their community.

"Thanks to Boutik Sante, I have been able to save more and sell more. I bought a piece of land on which I will build a house soon. I have already bought the materials for the construction of the house. I am also paying for my children's school.

Eveline is proud of her success and is determined to move forward with all of the knowledge she has gained to build the life she has always dreamed of.

Despite 2022 bringing with it a myriad of logistical challenges to the program, such as gang activity, fuel and food shortages - 34 of 38 Boutik Sante branches managed to continue operating and providing critical health services throughout Haiti.

BOUTIK SANTE BY THE NUMBERS (2022)

Number of Health Education participants:

4,000

Number of high blood pressure screenings:

11,126

Children screened for malnourishment:

8,586

GIVE THE GIFT OF
SOLIDARITY



give.fonkoze.org



IN MEMORY OF

THANK YOU

Brian Kearney-Grieve

FOR MAKING A DIFFERENCE

The losses have been great for many this year. One such loss was our friend, Brian Kearney-Grieve, who passed away after fighting cancer.

Brian was a champion of human rights and social justice, which showed through his support of Fonkoze's work. A member of Fonkoze Financial Service (SFF)'s board for over eight years and Chair for the past four, Brian was committed to Fonkoze's mission to the very end.

As Chair, he helped the organization accomplish a great deal, including spearheading the formalization of SFF's social performance monitoring practices and creating a framework that allowed the organization to be more intentional about its social goals and objectives.

We are beyond grateful for Brian's dedication. We will miss him greatly.



We Thank You
for Standing with the People of Haiti

Our Organizational Descriptions & Financial Results



Fonkoze S.A. & Subsidiary Sèvis Finansye Fonkoze, S.A.

Conditions in Haiti are very difficult and continue to deteriorate. Gang violence is rampant and spreading to formerly peaceful areas. Not surprisingly, the economy in Haiti is very weak. Official inflation rates exceed 50% with the prices of food and other essential items increasing even more. The Haitian Gourde continues to weaken. Despite this extremely adverse environment, for the fiscal year

ended September 30, 2022, SFF had operating Profits of HTG 52.8 million (\$492,000 at average exchange rates for the year) and a Net Profit of HTG 51.4 million. Results were hurt by the need for higher Loan Loss provisions, high inflation and the weak Gourde (which affects expenses in dollars) and additional expenses to safely transport cash and for other security measures. Nevertheless, loans outstanding and deposits

grew. Loan repayments are ahead of projections. Our rural client base is resourceful and resilient. This performance is the result of the intense commitment to serve our mission by the Fonkoze leadership and every Fonkoze employee.

CONSOLIDATED BALANCE SHEET

All amounts are expressed in Haitian gourdes (HTG)

	Year Ended Sept. 30, 2022	Year Ended Sept. 30, 2021
<i>Exchange Rate HTG/USD at end of reporting period</i>		
	97.3918	65.9193
ASSETS		
Cash and Equivalents	1,281,011,604	1,349,896,016
Term Deposits	838,127,526	704,534,025
Loans and interest receivable	2,338,657,153	2,124,797,368
Less Impairment provision	(144,349,839)	(80,145,145)
Net Loans	2,194,307,314	2,044,652,223
Accounts Receivable	148,965,876	177,235,440
Prepaid expenses and supplies	88,097,853	58,424,411
Net Fixed Assets	457,930,697	429,336,047
Forward Contract and Other Assets	1,081,892,644	919,627,400
Total Assets	6,090,333,514	5,683,705,562
LIABILITIES		
Deposits	3,598,352,981	3,247,307,856
Notes Payable	242,728,543	289,526,813
Other liabilities	324,599,373	1,412,750,638
Total Liabilities	5,304,772,820	4,949,585,307
SHAREHOLDERS' EQUITY		
Capital Stock and Paid in Capital	573,158,145	573,158,145
Accumulated Deficit	24,972,073	24,972,073
Legal Reserve	43,955,400	43,955,400
Revaluation reserve-land and buildings	86,809,176	89,226,556
Accumulated Other Comprehensive Income	2,808,041	2,808,041
Total Shareholders' Equity	785,560,694	734,120,215
Total Liabilities And Shareholders' Equity	6,090,333,514	5,683,705,522

CONSOLIDATED INCOME STATEMENT

All amounts are expressed in Haitian gourdes (HTG)

	Year Ended Sept. 30, 2022	Year Ended Sept. 30, 2021
<i>Average Exchange Rate HTG/USD during reporting period</i>		
	97.3918	65.9193
REVENUES		
Interest Income (Loans and Other)	1,078,052,352	917,050,130
Less: Interest Expense	(46,397,911)	50,160,697
Net Interest Income	1,031,654,441	866,889,433
Less: Provision for Loan Losses	135,992,368	57,206,049
Net Interest Income After Provision for Loan Losses	895,662,073	809,683,384
Other Operating Income	344,155,802	417,001,431
Net Interest Income and Other Income	1,239,817,875	1,226,684,815
OPERATING EXPENSES		
Salaries and Benefits	698,034,448	555,580,991
Other Expenses	431,532,064	307,767,487
Depreciation and Amortization	57,576,938	53,585,151
Total Operating Expense	1,187,143,450	916,933,629
Net Profit (Loss) from Operations Before Other Income (Expenses) and Income Taxes	52,674,425	309,751,186
Unrealized Loss on Foreign Exchange	(2,491,392)	47,889,518
Finance Costs on receivable from related party	-	-
Grants	6,257,067	13,258,951
Other income (expense)	18,221,597	42,425,087
Net Income Before Taxes	74,661,697	413,324,762
Income Taxes	(23,221,258)	98,667,594
Net Income (Loss)	51,440,439	314,657,148

Our Financial Results & Organizational Descriptions

Fondasyon Kole Zepòl

Fondasyon Kole Zepòl (The Foundation) is the founding institution of Fonkoze. It provides development services to lower barriers to the effective use of financial services, thus allowing Haitians, especially women, to create prosperity and build resilience.

The Foundation's 235 staff members give basic financial literacy instruction, and accompaniment to highly disadvantaged families, Fonkoze Financial Services (SFF) customers, and community-based organizations. They also provide promotional and preventative health services.

The Foundation's financial statements for 2022 revealed balanced results; while the total expenditures in HTG have increased by 12% between 2021 and 2022, the total expenditure in dollars is 13% less, mainly because of the end of the USAID-funded AKSYON project. Operating in a highly tense environment, our core organizational expenses remained at less than 10% of total expenditure. The Foundation's health initiative has kept its "boutik santes" (community health stores) operational in locations with SFF branches. Program expenses for the Chemen Lavi Miyò (CLM or *Pathway to a Better Life*) program, which continues to significantly improve the lives of extremely impoverished families, make up 55% of total program costs.

We steadily but incrementally raise our organization's financial standing each year.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in Haitian gourdes (HTG)

Exchange Rate HTG/USD at end of reporting period 99.8667 72.1605

	Year Ended December 31, 2022	Year Ended December 31, 2021
ASSETS		
Cash and cash equivalents	293,154,641	437,783,874
Term Deposits	50,000,000	50,000,000
Investments	48,486,581	50,744,124
Account Receivable	138,799,685	66,954,323
Loan, net of allowance for loan losses	-	-
Prepaid expenses	778,517	462,036
Total Current Assets	531,219,424	605,944,357
Net Fixed Asset	61,588,152	26,288,004
Other Assets	73,059,919	2,812,048
Total Assets	665,867,495	635,044,410
LIABILITIES		
Current Liabilities	21,150,815	14,888,879
Deferred Contributions	370,195,777	286,598,718
Long Term Liabilities	24,750,000	27,500,000
Total Liabilities	416,096,592	328,987,597
NET ASSETS		
Unrestricted	155,021,134	174,073,621
Temporarily Restricted	94,749,769	131,983,192
Total Net Assets	249,770,903	306,056,813
Total Liabilities and Net Assets	665,867,495	635,044,410

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

All amounts are expressed in Haitian gourdes (HTG)

Average Exchange Rate HTG/USD during reporting period 99.8667 72.1605

	Year Ended December 31, 2022	Year Ended December 31, 2021
REVENUES		
Revenues From Donors	649,304,610	699,644,324
Interest Income	4,791,152	4,473,600
Gain (loss) Due to Exchange Rate Fluctuations and Revaluations	20,514,612	(34,875,975)
Other Income	132,697,954	234,303,034
Total Revenues	807,308,328	973,296,933
EXPENSES		
Program Services	766,571,182	705,608,701
Central Office Costs	97,023,055	63,775,997
Total Expenditures	863,594,237	769,384,698
Change in Net Assets	56,285,910	203,912,235

Fonkoze USA

Fonkoze USA is a US-based 501(c)(3) nonprofit headquartered in Washington, DC. The organization supports the Fonkoze Family's efforts in Haiti via grant and individual funding, communications and outreach campaigns, and technical assistance to achieve the Family's collective mission of empowering the poor, particularly rural women, with financial and development tools to lift families out of poverty.

Thanks to kind donors and grantors who always remember Haiti and Fonkoze's uplifting impact on the country, Fonkoze USA has continued to provide considerable financial assistance to its partners in Haiti in 2022.

Despite the extremely troubling daily developments, the Fonkoze USA team devised inventive strategies for engaging its supporters in bringing attention to the work of Fonkoze's partners in Haiti. The funds directed to Fondasyon Kole Zepòl (The Foundation) and Sèvis Finansye Fonkoze (SFF) supported direct on-the-ground programs in rural Haiti. They also provided crucial administrative resources to enable those organizations to continue growing their capacity while also adapting to the increasingly hostile environment created by the insecurity caused by gang violence.

Fonkoze USA is pleased to assist its partners in Haiti — who, despite dealing with daily struggles, are doing everything in their power to realize Fonkoze's uplifting purpose.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2022	Year Ended December 31, 2021
ASSETS		
Cash and Equivalents	591,698	539,028
Short-term Receivables	759,459	142,524
Prepaid Expenses	9,256	9,019
Total Current Assets	1,360,413	690,571
Net Property and Equipment	-	-
Investments	1,751,400	1,989,384
Long-term Receivables	3,050,615	2,912,167
Other Assets	166,373	82,544
Total Assets	6,328,801	\$5,674,666
LIABILITIES		
Short-term Liabilities	606,012	\$580,065
Long-term Liabilities	3,305,682	3,018,167
Total Liabilities	3,911,694	\$3,598,232
NET ASSETS		
Unrestricted	0	0
Unrestricted - Board Designated for Endowment	1,344,259	1,621,714
With Donor Restrictions	1,062,848	454,720
Total Net Assets	2,407,107	\$2,076,434
Total Liabilities And Net Assets	6,318,801	\$5,674,666

STATEMENT OF ACTIVITIES

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2022	Year Ended December 31, 2021
REVENUES		
Contributions and Grants	2,880,566	2,792,074
Interest, Dividend & Capital Gain Income	(78,499)	205,938
Other Income	106,034	98,280
PPP Loan Forgiveness	0	204,185
Total Revenues	\$2,908,101	\$3,300,477
EXPENSES		
PROGRAM SERVICES AND GRANTS TO HAITI		
Grants Expense	1,050,748	1,442,833
Education Expense	390,610	290,097
Other Program Expense	532,688	660,998
Total Program Services	\$1,974,046	\$2,393,928
SUPPORTING SERVICES		
Fundraising	322,795	250,912
Administration	280,587	224,270
Total Supporting Services	\$603,382	\$475,182
Total Expenses	\$2,577,428	\$2,869,110
Change In Unrestricted Net Assets	\$330,673	\$431,367



THANK YOU

for your **solidarity & support**

2022 Fonkoze Family Leadership

Fonkoze Family Senior Staff

SÈVIS FINANSYE FONKOZE, S.A.

Dominique Boyer, *Chief Executive Officer*

FONDASYON KOLE ZEPÒL

Carine Roenen, *Executive Director*

FONKOZE USA

Mabel Valdivia, *Executive Director*

Fonkoze S.A. Board of Directors

Julian Schroeder, *Chair*

Claude Alexander, *Vice-Chair*

Deanna Durban, *Secretary*

Jean-Garnier Belizaire

Nathaelle Chavenet

Fr. Joseph Philippe

Steve Wardle

Sèvis Finansye Fonkoze, S.A.

Board of Directors

Brian Kearney-Grievies, *Chair*

Josie Sentner, *Vice-Chair*

Maurice Chavannes, *Secretary*

Dominique Boyer, *CEO*

Florence Dejean

Amir Oveissi

Guy Paraison

Fr. Joseph B. Philippe, *CSSp*

Ronald Rosarion

Steve Wardle

Fondasyon Kole Zepòl

Board of Directors

Claude Alexander, *Chair*

Herold Rodrigue, *Vice Chair*

Guy Paraison, *Treasurer*

Edrix Alcimé, *Secretary*

Jean Jacky Alexandre

Budry Bayard

Jean Belizaire

Marie Mucie Descieux

Philomene Guillaume

Moise Iraus

Frednel Isma

Astride Joseph

Johnny F. Dawin Louis

Fonkoze USA Board of Directors

Larry Arbuthnott, *Chair*

Lisa W. Clark, *Vice-Chair*

Michele Hartigan, *Secretary*

Robyn Mordeno, *Treasurer*

Jean-Garnier Bélizaire

Roxann Thomas Chargois

Katie Cortes

Claudia Cyrill

Marjorie Dorcelly

Mackenzie Keller

Laura Stephens

Fonkoze USA Advisory Board

Beth Daniels

Marguerite Lathan

Jorie Roberts

Laura Roberts Wright

Fonkoze USA Board Members

Emeritae

Leigh Carter

Anne Hastings

Fr. Joseph Philippe

Special Thanks

We are deeply grateful for the 800+ dedicated staff members who keep our work moving throughout Haiti.

Photos by Maxence Bradley

*2022 Outgoing members of Fonkoze's leadership.



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ENDNOTES

¹ Fonkoze USA has no role with respect to any offering by Fonkoze Financial Services (SFF) and will not receive any proceeds therefrom. Accordingly, Fonkoze USA takes no responsibility for the accuracy or adequacy of any disclosure or other materials delivered in connection with any offering by Fonkoze Financial Services.



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