

Support the Village Banking Campaign Through Your End-of-Year Gift

As 2008 comes to a close, please consider all of the powerful and convenient ways you can support the Village Banking Campaign to help FINCA launch 100,000 Village Banks by 2010, our 25th anniversary year. You can be certain your gift will be used effectively because, for the sixth consecutive year, FINCA has earned a coveted 4-star rating from Charity Navigator, the premier American charity evaluator, “for its ability to efficiently manage and grow its finances.”

The Circle of Hope

Join the Circle of Hope by contributing \$1,000 a year or more. As with all contributions to FINCA, your gift rotate 3-4 time each year, allowing you to triple the number of lives you impact.

A Gift of Securities

Any stocks, bonds or mutual funds you’ve owned for 12 months or longer, whose value has increased, are subject to capital gains tax when sold. By donating these securities, you receive a charitable deduction for their full, fair-market value (on the day of transfer), and avoid capital gains tax.

FINCA’s Legacy Society

Join the Legacy Society by including a bequest to FINCA in your will. A carefully designed estate plan can provide significant estate-tax relief, allow you to determine the distribution of your assets, and let you express your support for FINCA.

The Sustainers’ Circle

Support the campaign by becoming a member of the Sustainer’s Circle and making an automatic monthly contribution to FINCA through your credit card or checking account, one of the easiest and most cost-effective ways to support FINCA.

Honor and Memorial Gifts

Making a gift in honor or in memory of a loved one is a thoughtful way to support the campaign, and make a statement of care about someone special in your life.

Sponsor a Village Bank

For a \$5,000 contribution, you can sponsor a Village Bank and give 15-25 women their first loans...and an opportunity to lift themselves and their families out of poverty.

For more information, please visit www.villagebanking.org/donate or contact Scott Leurquin at (202) 682-1510, ext. 250 or via email at sleurquin@villagebanking.org.



Photo: Finca Staff

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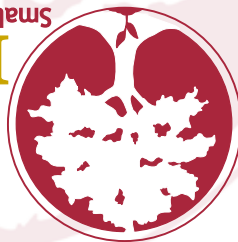
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VILLAGE BANK NOTES



Team Delta Lloyd

Photo by FINCA staff

Village Banking Campaign Featured in Volvo Ocean Race

The Village Banking Campaign logo will fly in 11 ports around the world during the Volvo Ocean Race’s nine-month worldwide sailing competition. The race launched in Alicante, Spain in October 2008 and concludes in St Petersburg, Russia, during late June 2009. FINCA was approached by Team Delta Lloyd skipper Ger O’Rourke, President and CEO of Irish-based Chieftain Enterprises, who wants to spread the word about our work as the team traverses more than 37,000 nautical miles around the globe.



FINCA®
Small Loans-Big Changes

Making a Lasting Difference in Today’s Economy

The global financial crisis has struck fear in the hearts of individuals and families around the globe who are seeing retirement savings disappear, factories closing and their hopes of sending a child to college dashed. I’m sure many of us are experiencing these anxieties.

Only very recently have news organizations started covering the absolutely devastating impact the crisis could have in the developing world, particularly if government aid flows and private assistance for the world’s poorest people dry up. It is particularly painful to hear this because, after a decade of concerted effort across the globe, aid organizations had been making real progress against poverty, disease and other scourges. The broadening of microfinance’s availability in the developing world has been an important part of this progress.



Photo: © Mary Plummer

I have simple beliefs about why it is so important, right now, to stay deeply engaged in the fight to help the world’s poorest people lift themselves out of poverty. First, they will bear the heaviest burden of a financial crisis they had no role in touching off. Second, our investments in the economic empowerment of people—especially women—in the developing world remain our best path to a more stable, peaceful and secure future.

The beauty of microfinance is that relatively small investments can change whole communities. Because loans cycle through at least three times each year, here’s how \$100 and \$5,000 contributions made today will impact the lives of many, many families during the next ten years:



During the holiday season, I encourage you to think about how any contribution you make today will impact FINCA’s clients for years to come. The actions we take today—and every day—can mean the difference between hope and despair for a family in the poorest corner of the world.

Rupert Scofield,
Executive Director

FOUNDATION FOR INTERNATIONAL COMMUNITY ASSISTANCE
FINCA is a non-profit, private voluntary organization exempt from income tax under section 501 (c)(3) of the United States Internal Revenue Code. At least 86 cents of every dollar FINCA receives is devoted to village banking activities in the field. 1101 14th Street, NW • 11th Floor • Washington, DC 20005 • 202.682.1510 • fax 202.682.1535 • www.villagebanking.org

FINCA Mexico Reaches 100,000 Client Milestone

FINCA Mexico has become the first FINCA affiliate to achieve the impressive goal of serving 100,000 clients, a significant milestone for both the program and our network. In recognition of this success, GE Money Latin America CEO Edmundo Vallejo awarded FINCA Mexico Executive Director Gonzalo Puente and his staff the Platinum Tree Award, acknowledging the hard work and dedication that have made the program one of the most reputable microfinance institutions in both the country and the Latin American region.

FINCA Mexico has been serving Mexico's lowest-income entrepreneurs since 1989 and today operates in 14 of 32 Mexican states, employing nearly 700 diligent and committed employees. "We

are tremendously proud of the remarkable, hard-working group of men and women at FINCA Mexico. They are the reason the program is strong and reaching more and more people every day", said FINCA President and CEO Rupert Scofield "Their dedication has helped one hundred thousand Mexican citizens—95 per cent of whom are women—take control of their lives and create a better future for their children."

The program has an outstanding loan portfolio of nearly US\$30 million and in the past three years has experienced remarkable growth. Not content to rest on its outstanding achievement, it expects to be providing financial services to a half-million of

Mexico's industrious poor within the next five years, expanding into many more regions and states, and offering more of the products that clients want and need to achieve greater levels of income generation and self-sufficiency.

FINCA Azerbaijan Honored with "Most Sustainable MFI" Award



FINCA Azerbaijan clients reap the benefits of the program's outstanding products and services. non-bank credit organization in the nation, with nearly 700 employees working hard to provide loans to over 82,000 clients.

FINCA International Executive Director Rupert Scofield had high praise for the program's accomplishment. "We are very proud of FINCA Azerbaijan's strategic approach toward sustainability. The program's excellence in social impact responsibility and outstanding profitability set a great example for our other Eurasia affiliates", Scofield commented.



GE Money Latin America CEO Edmundo Vallejo visited with FINCA Mexico clients as part of the 100,000 client milestone celebration

Photo by FINCA staff

Investing in Her Own Future

When Dona Maria "Mary" Vargas Hernandez joined the Orquideas Village Banking Group in Cuautla, Mexico, she was searching for a way to make ends meet. Her children were already married with children of their own to support, and though they spared what they could to help her, she still had to depend on an unreliable, alcoholic husband who often left her to face their bills on her own.

"I wanted to start my own business, but my children thought it would be too difficult with no one to lend a hand. They wanted to help me, but they were struggling with jobs and children of their own," she said.



Photo by FINCA staff

After joining the Orquideas Village Banking group, Dona Mary received her first loan of 2,000 pesos (US \$200), which she used to start a small business making "carnitas"—a dish of slow-cooked shredded pork—which she and her husband served at three small tables on the side of a road. Today, Dona Mary can seat more than 30 people at her restaurant, and is often hired to provide her carnitas at local festivals and celebrations.

"FINCA allowed me to invest in myself, in my own future," she said. "I am able to live a better life, and am even more confident."

Riding Across America to Support the Village Banking Campaign



Photo: Kelly Coyne

We recently received an inspiring letter from Kelly Coyne, a high school student who joined a group of 13 people on a six-week, three thousand mile trek across the length of the United States this summer to raise nearly \$3000 for FINCA's Village Banking Campaign.

Kelly's group biked through Georgia, Alabama, Mississippi, Arkansas, Oklahoma, New Mexico, Arizona, and California—even

biking 110 miles in one day through the Mojave desert in 110 degree heat. In spite of the many physical challenges of the trip, Kelly wrote "I can honestly say that the bike trip was the best six weeks of my life, and I am so happy I was able to raise money for your incredible organization."

Kelly became interested in FINCA after a family vacation to South Africa last spring. While there, she met a woman living with HIV/AIDS in a shantytown outside of Cape Town

who was able to afford AIDS medication and schooling for her children because of a small loan she received to start her own sewing business. As her business grew over the years, she went on to employ many women in her neighborhood and teach them how to sew as well. "Just because of a small loan she was given, she was not only able to take care of herself, but also improve her community," wrote Kelly.

We hope Kelly's story will inspire other FINCA supporters to create their own events—film screenings, bike rides, dance-a-thons and more—to support The Village Banking Campaign to bring financial services to one million poor microentrepreneurs around the world by 2010.



For more information about the Village Banking Campaign, please contact Scott Leurquin at sleurquin@villagabanking.org, or at 202.682.1510, ext. 250, or go to www.villagebanking.org and click on Join the Campaign!

Send Holiday eCards and Support the Village Banking

The holiday season is the perfect time to make gifts to FINCA in honor of family, friends and colleagues. When considering your gift giving plans, why not join thousands of other like-minded people who use this meaningful and easy way to spread holiday cheer...while providing life-changing loans to the world's industrious poor. Visit www.villagebanking.org and click on eCards and Honor Gifts. You'll be glad you did!



Photo: © Bengtson Photography

YES! I'd Like To Support FINCA

Enclosed please find my tax-deductible donation of:

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