

Make a Gift Today That Keeps on Giving



Photo by FINCA staff

One of the best ways to support the Village Banking Campaign and create a lasting impact on the world is to join FINCA's Legacy Society, and make a planned gift that will support FINCA's Village Bankers for generations to come. Bequests to FINCA are about planning for the future: your future and the future of the world's lowest-income entrepreneurs. By including FINCA in your will or estate plan, you can help us transform lives by providing the world's lowest income entrepreneurs the financial services they need to create jobs, build assets and improve their standard of living.

You can rest assured that your bequest will make a statement about what you believe is important—that providing a hand up, rather than a hand out, can truly impact the women who receive FINCA microloans today, and thousands more who will receive them in the future. Because your gift will ensure that people born into lesser circumstances have the opportunity to work their way out of poverty, your bequest becomes a testament to your belief that, when given access to financial services, low-income entrepreneurs can—and do—create better lives for themselves and their families.

Your planned gift becomes part of a perpetual cycle of loan capital, multiplying in impact countless times. Each planned gift enables FINCA to continue making microloans to deserving women to start, or expand, their small business. As they build their businesses and repay their loans, new funds become available for other women to start changing their lives. A bequest to FINCA provides the means for your final gift to join this perpetual cycle, so that your generosity can make a lasting difference in the lives of future generations throughout the world.

Your bequest may also offer you or your loved ones important financial benefits. To learn how including FINCA in your will or estate plans may reduce your estate or capital gains taxes, or provide income for yourself or your loved ones—while you help change the world with your legacy—please contact Scott Leurquin at (202) 682-1510, ext. 250, or via email at sleurquin@villagebanking.org.

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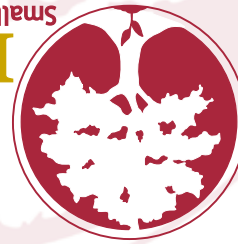
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FINCA is a non-profit, private voluntary organization exempt from income tax under section 501 (c)(3) of the United States Internal Revenue Code. At least 86 cents of every dollar FINCA receives is devoted to village banking activities in the field.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

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Ben Lee Supports FINCA with Proceeds from New Album

Australian singer/songwriter Ben Lee is generously contributing a portion of proceeds from sales of his new album "The Rebirth of Venus" to FINCA. You can support FINCA by purchasing Ben's album at your favorite music store, and through online music and book sites, and social networking sites. Your purchase will directly impact the lives of FINCA clients around the world!

Ben is also asking friends to raise \$5,000 to sponsor a Village Bank in Haiti through his Friends Asking Friends for FINCA team page. Go to www.villagebanking.org, click on the badge at the bottom right-hand corner of the page and join Ben's team!



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FINCA Ranks in Top One Percent of Best Run Charities Earns 4-Star Rating for Seventh Consecutive Year

The Board of Directors and staff of FINCA International are pleased to announce that, for the seventh consecutive year, FINCA International 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."



Our congratulatory letter from Charity Navigator reads: "Only 1% of the charities we rate have received at least seven consecutive 4-star evaluations, indicating that FINCA International consistently executes its mission in a fiscally responsible way, and outperforms most other charities in America. This "exceptional" designation from Charity Navigator differentiates FINCA International from its peers and demonstrates to the public it is worthy of their trust."

FINCA International President and CEO Rupert Scofield said, "Our ability to achieve this recognition, year after year, is the result of the hard work and dedication of our boards, management teams, and the more than 7,000 FINCA employees across the globe who give 110% to maintain the high standards and transparency levels expected by our clients, donors and lenders."

We could not have done it without your continuing generosity! Thank you for your support and for helping ensure FINCA remains one of the top-ranked charities in America.

For more information about FINCA's work and our 4-star rating from Charity Navigator, please visit www.villagebanking.org or contact Scott Leurquin at (202) 682-1510, ext. 250 or via email at sleurquin@villagebanking.org.



Photo © Donna Morris



Photo by FINCA staff

FINCA marketing professionals dubbed "Coloradoans for a day."

FINCA Marketing Professionals Gather for Global Training

Marketing professionals, representing more than half of FINCA's 21 programs and headquarters staff, gathered in Denver to refine their marketing strategies. Guided by global brand marketing expert and FINCA International board member John Elkins, and leading international corporate branding firm Monigle Associates, the cross-regional teams shared knowledge and best practices with the goal of maximizing client outreach.

Visit FINCA's website at www.villagebanking.org

VILLAGE BANK NOTES

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Insurance to Cover Losses of FINCA Uganda Clients in Market Fire



Photo by FINCA staff

FINCA Uganda clients will soon be operating businesses like this again.

Some 3,000 FINCA clients and thousands of other traders in Kampala, Uganda, recently woke up to the news that their businesses in the St. Balikudembe Market (known as Owino)—the largest market in Uganda—had been destroyed in a devastating fire, leaving many of them destitute and unable to feed their families.

Fortunately, all the affected FINCA clients will be covered under the affiliate's Credit Life Insurance policy with American International Group (AIG). The policy covers damage to physical property caused by natural disasters, and offers a direct cash benefit to repay loan debt, as well as death or disability coverage, including funeral expenses. More than 1.2 million FINCA clients and their families across Africa and Latin America currently are eligible for benefits.

President and CEO Rupert Scofield said, "This terribly unfortunate turn of events is an example of why we have worked diligently for the past ten years to develop microinsurance products that protect our clients and their families. While we are saddened by the impact this event has had on our clients' businesses, we know that, with the benefits they receive, they will be able to have their businesses up and running again soon, which might not have happened without this protection."

NEWS FROM THE FIELD

FINCA Uganda clients have begun receiving their benefit payments, and our staff is on hand to help them as they begin rebuilding their businesses.

FINCA Sponsors Annual Microfinance Research Symposium

FINCA's fourth annual Microfinance Research Symposium: From Information to Innovation: *Harnessing Social Data to Empower Change*, attracted more than 250 students, academics, microfinance practitioners and development professionals for a day-long discussion about the social impact of microloans in the developing world.

The Symposium, made possible through the generous support of the Templeton Foundation, featured presentations by winners of FINCA's graduate student research monograph competition, whose work was critiqued and commented upon by leading microfinance experts.

Co-sponsored by the Johns Hopkins School of Advanced International Studies International Development Program, the Symposium featured a thought-provoking keynote address by Dr. Francis Fukuyama, Director of the SAIS International Development Program.

The Templeton Foundation grant has made it possible for FINCA to develop the industry-pioneering FINCA Client Assessment Tool (FCAT), and to send graduate students to the field during the summer months to gather social impact performance data, which is made accessible to all practitioners, so they can better develop products and services to meet the needs of microfinance clients.



Photo by Anne Lord Photography

L to R: Research monograph winners Benjamin Rae, Yulya Spantchak and Kadiri Liassou.

Milling Hope and Success from Sorrow and Adversity

At 58, Norah Musoke is considered a senior citizen in Uganda, where the average life expectancy is just 53. She has experienced enough tragedy and hardship for several generations of women, but thanks to her extraordinary spirit and determination, and with the help of FINCA loans, she has been able to overcome her past.



Photo by FINCA staff

When Norah's husband left her with their six children to marry another woman, he sold their home in Byeyogere and all of the land on which the family had raised its food, leaving them destitute.

To help make ends meet, Norah started a business milling maize into flour for porridge and other foods, and making feed for farm animals from the husks. After hearing about FINCA,

she joined the Byeyogere Women's Group, and took out a FINCA loan of 150,000 Ugandan Shillings (US\$75) to help her buy larger quantities of maize from local farmers at better prices. Her first loan was the catalyst that ignited her mill's expanding profitability.

Over the years, Norah has lost five of her six children to HIV/AIDS and taken in her orphaned grandchildren. She now has a family of 18. Fortunately, her business has grown as rapidly as her household.

Norah smiles with pride as she manages her maize mill, which she finances with a FINCA loan of 3,000,000 Ugandan Shillings (US\$1,500), and which now employs more than 30 people. She has even bought back part of the family's land!

Seventh Grader's Basketball Tournament Scores for Village Banking Campaign



While opening the mail recently, we were startled when—along with a check for \$3,335.50—out tumbled a photograph of FINCA's newest benefactor: a seventh grader from New Jersey named Daniel, cradling a basketball in one hand and a Village Banking Campaign brochure in the other.

We contacted Daniel's mother to find out how he had been able to contribute so generously to FINCA's efforts to provide financial services to one million poor microentrepreneurs around the world by 2010. Inspired by years of fundraising projects for FINCA with his mother and ninth grade sister Claire, Daniel—an ardent Philadelphia 76ers fan—wrote to one of his favorite players, center Samuel Dalembert, to enlist the Haitian native's support for a project that would benefit FINCA Haiti and all of FINCA's 21 programs.

With donated tickets and autographed basketballs and other memorabilia as prizes, and some help from Claire,

Daniel organized the "Take It To The Bank" basketball tournament and raffle at his middle school. To promote the event, Daniel spoke to his entire school about microfinance, and showed a FINCA video about the power of Village Banking in Uganda. Two of his friends, Lauren and Michael, supported the cause by baking and selling cookies for eight weeks. The tournament—with a full concession stand, an airbrush tattoo artist, and great music—proved a roaring success. With their extraordinary efforts, Daniel and his friends raised an astonishing \$3,350.50 to help industrious women lift themselves and their families out of poverty.

How can you rally your family, friends and community in support of the Village Banking Campaign? No matter how big or small your ideas, when you work together, it's easy to *Give a Little, and Change a Lot!* Please share your successes with us by writing fincaonline@villagebanking.org.



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

Women in Balance Empowers Women in Business



Photo by FINCA Staff

Seeking to "empower women of the world to become self-sufficient through microloans that release them from poverty," *Women in Balance*—a national, non-profit association

of women, doctors, health care professionals and organizations dedicated to helping women achieve hormone balance—generously contributes one percent of all donations it receives to FINCA. Founded in Overland Park, KS, and now extending its impact around the globe, *Women in Balance* supports FINCA, "because when women are balanced, the world is balanced." For more information, please visit www.womeninbalance.org.

YES! I'd Like To Support FINCA

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