

Make a Gift That Keeps on Giving



FINCA D.R. Congo client Titiwa Mwanji and her daughter

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 change 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 make a microloan to a deserving woman to start, or expand, her small business. As she builds her business and repays her loan, new funds become available for another woman to start changing her life. 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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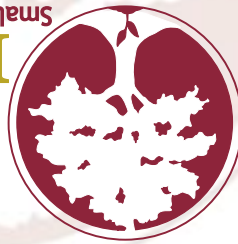
Vermont Storyteller Raises Funds for Village Banking Campaign

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VILLAGE BANK NOTES



Photo by FINCA staff

Contributions to the Village Banking Campaign made it possible for FINCA to open 30,000 new Village Banks in 2007. Two of the groups that benefited from campaign supporter's contributions are pictured on this page: Above – The Kanthunkhama Village Bank, Nkhata Bay, Malawi, and (pictured right) the Friba Village Bank, Jalalabad, Afghanistan.

FINCA's Village Banking Campaign: A Year of Unprecedented Success

One year after the launch of FINCA International's Village Banking Campaign, under the co-chairmanship of Her Majesty Queen Rania of Jordan and Ambassador of Hope Natalie Portman, we are pleased to report great progress toward reaching our ambitious goal of operating 100,000 Village Banks, serving one million clients and their families, by 2010.

Since launching the Campaign in May 2007, FINCA has opened nearly 30,000 new Village Banks, for a total of over 70,000, and is serving 190,000 new clients, including nearly 3,500 finding hope and access to financial services through the recently inaugurated FINCA Jordan program. FINCA International recently reached the 700,000-client milestone—remarkable progress toward our goal of one million clients served.

The Campaign's call to action has benefited from extensive media coverage throughout the world, as well as through an international advertising campaign generously supported by FINCA's corporate partner VISA. Our outreach to the next generation of philanthropists has also been very successful, thanks to Ms. Portman, who spoke to thousands of students at eight universities about the impact of microfinance during her first Village Banking Campaign college tour. FINCA also benefited from the sales of iTunes' first-ever charity album, titled Big Change: Songs for FINCA, which featured artists and songs selected by Ms. Portman. More than 15,000 albums and 22,000 single tracks have been purchased.

FINCA enjoyed a record-breaking year in fundraising, as well. The launch of the new www.VillageBanking.org website increased online donations by 450%, accounting for \$955,000 of the total funds raised during 2007. Our corporate partners, including AIG, VISA and GE Money, continue to play a vital role in helping us develop and implement innovative programs and services that allow us to better meet the needs identified by our clients.

We are encouraged and inspired by our first year's success, but we know that there is much more work to be done. With your continuing support, we are confident we will come to the end of our second year with many more firsts and breakthroughs.



Photo by FINCA staff

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



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FINCA Earns Sixth Consecutive "4-Star" Rating from Charity Navigator

For the sixth 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." Only 2% of charities can make that claim!



FINCA Expands Rural Outreach in Nicaragua through Partnership with USDA

FINCA Nicaragua will be able to provide financial services to approximately 8,400 microentrepreneurs living in economically deprived rural or peri-urban communities who are involved in the marketing, processing or production of local agricultural goods, thanks to a FINCA International partnership with the U.S. Department of Agriculture.

The expanded lending, which will benefit an estimated 47,000 children and adult

family members of FINCA clients, is made possible through the USDA Food for Progress program. As a result of the partnership, FINCA Nicaragua, which currently serves over 25,000 clients, will open three new branches to serve its new clients, and will develop a specialized agricultural lending product to address the unique financial needs of agricultural clients. It will also establish an impact assessment protocol.



FINCA Nicaragua Country Director Jaime Arguello and US Ambassador Paul Trivelli visited with FINCA clients who operate agricultural-based businesses

Photo: © Robert Bengtson

NEWS FROM THE FIELD

Queen Rania Inaugurates Jordan Program and Visits with FINCA Clients



Queen Rania meeting with FINCA Jordan clients ©Royal Hashemite Court Archives, photo by Nasser Ayoub

Queen Rania Al-Abdullah inaugurated FINCA's newest program in her home country of Jordan, and said she is confident that, by bringing FINCA's expertise and financial backing to Jordan, many more Jordanian families will be given a "leg up" in their endeavors to improve the lives of their families.

Queen Rania, who announced the expansion of FINCA to Jordan during the launch of an international campaign in May 2007, made a surprise visit with FINCA International Executive Director Rupert Scofield to eight FINCA Jordan microfinance clients who operate small businesses in Zeziya.

She met with them to demonstrate her ongoing support for the power of microfinance to improve the lives of families in Jordan, and in other developing countries around the world. FINCA Jordan's program was officially launched November 18, 2007; the program has three branches located in Abdali, Hetteen, Zarka and, now, its first market office in Zeziya, and currently serves more than 3,000 clients.

In Armenia, Nargiz Ohanyan can send her children to university thanks to FINCA

Nargiz Ohanyan first became a FINCA Armenia client in 2003, hoping to grow her small fruit stand business in a local market near the capital city of Yerevan. Her goal was to boost her family's income to improve their living standards, and start saving money for the education of her two children.



FINCA Armenia client Nargiz Ohanyan

Photo by FINCA staff

When Nargiz first started working with FINCA, she had only one stand in the market and sold only apples and pears. She used her first FINCA loan of \$130 to buy a larger supply of fruit at wholesale prices.

Thanks to her business skills and her hard work, and with the help of FINCA loans, she has successfully expanded her business to four stands in the market, which offer a much

wider range of fruits, including quinces, pomegranates, and even citrus imported from neighboring Georgia. As a measure of her success, she now has a \$1,300 FINCA loan to finance her growing enterprise, and expresses great optimism for her family's future.

With the additional earnings she has brought in for her family, Nargiz and her husband were able to add a second floor to their home and purchase appliances for their kitchen last year. More importantly, her son and daughter have been able to continue their education, and her daughter will start university next year. Nargiz is delighted that she can afford to pay for her children's education and says, "I'm investing money in my children—and I'm sure it's the best and most profitable investment."

Vermont Storyteller Hosts Retirement Party to Support the Village Banking Campaign



Tom Weakley, a Vermont humorist and storyteller who has been a generous supporter of FINCA for seven years, recently celebrated his retirement

from a three-decades-long storytelling career with a live performance from which all proceeds benefited FINCA. The event raised nearly \$3,000 for the Village Banking Campaign.

Mr. Weakley told us his support for FINCA has been inspired by his desire to help children, and the knowledge that, as FINCA founder John Hatch has said, "The fastest way to affect the welfare of children is through support for their mothers." During his travels in Africa and the Caribbean, Mr. Weakley recalls seeing countless women—many with children in their arms or on their backs—selling goods in marketplaces or running other small businesses. "Women are the carriers of water," he said. "If you really want to help people in developing countries, women are the place to start."

FINCA's focus on women in the developing world—because of their critical role in raising children and earning income for their families—reminds Mr. Weakley of the airline safety warning, in which passengers are told to make sure to don their own oxygen masks before helping children put on theirs. "It's simple. If I want children to be safe, I've got to take care of their mothers first," he said.

We hope Mr. Weakley's generous gift inspires other FINCA supporters to create their own events—such as film screenings, bike rides, dance-a-thons, bake sales, golf tournaments, and more—to support the Village Banking Campaign to bring financial services to one million poor microentrepreneurs around the world by 2010.



If you'd like 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!

Interested in Receiving FINCA Updates by Email?

FINCA is going green! If you would like to receive FINCA's Village Bank Notes and news updates via email, please fill out the attached coupon and send it to:

Leigh Bryant
FINCA International
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Or you can email info@villagebanking.org and ask to have future issues of Village Bank Notes sent via email.



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