

Form **990**

# Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

OMB No. 1545-0047

**2009**

Open to Public Inspection

Department of the Treasury  
Internal Revenue Service

▶ The organization may have to use a copy of this return to satisfy state reporting requirements.

**A For the 2009 calendar year, or tax year beginning and ending**

<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	Please use IRS label or print or type.  See Specific Instructions.	<b>C Name of organization</b> FINCA INTERNATIONAL, INC. Doing Business As Number and street (or P.O. box if mail is not delivered to street address) Room/suite 1101 14TH STREET, NW, 11TH FLOOR City or town, state or country, and ZIP + 4 WASHINGTON, DC 20005 <b>F Name and address of principal officer:</b> RUPERT SCOFIELD SAME AS C ABOVE	<b>D Employer identification number</b> 13-3240109 <b>E Telephone number</b> 202-682-1510 <b>G Gross receipts \$</b> 42,959,165. <b>H(a) Is this a group return for affiliates?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>H(b) Are all affiliates included?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. (see instructions) <b>H(c) Group exemption number</b> ▶
<b>I Tax-exempt status:</b> <input checked="" type="checkbox"/> 501(c) ( 3 ) (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		<b>J Website:</b> ▶ WWW.FINCA.ORG	
<b>K Form of organization:</b> <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶		<b>L Year of formation:</b> 1984 <b>M State of legal domicile:</b> NY	

**Part I Summary**

	1 Briefly describe the organization's mission or most significant activities: <u>PROVIDES FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS.</u>		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
Activities & Governance	3 Number of voting members of the governing body (Part VI, line 1a)	<b>3</b>	16
	4 Number of independent voting members of the governing body (Part VI, line 1b)	<b>4</b>	15
	5 Total number of employees (Part V, line 2a)	<b>5</b>	130
	6 Total number of volunteers (estimate if necessary)	<b>6</b>	111
	7a Total gross unrelated business revenue from Part VIII, column (C), line 12	<b>7a</b>	0.
	7b Net unrelated business taxable income from Form 990-T, line 34	<b>7b</b>	0.
	Revenue	8 Contributions and grants (Part VIII, line 1h)	<b>Prior Year</b>
9 Program service revenue (Part VIII, line 2g)		27,994,081.	25,535,820.
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)		27,801,105.	12,269,879.
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)		8,236,267.	5,153,466.
12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)		64,031,453.	42,959,165.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)		
	14 Benefits paid to or for members (Part IX, column (A), line 4)		
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	18,277,198.	15,983,903.
	16a Professional fundraising fees (Part IX, column (A), line 11e)		
	16b Total fundraising expenses (Part IX, column (D), line 25) ▶ 2,521,054.		
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)	37,548,946.	28,739,307.	
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	55,826,144.	44,723,210.	
19 Revenue less expenses. Subtract line 18 from line 12	8,205,309.	-1,764,045.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	<b>Beginning of Current Year</b>	<b>End of Year</b>
	21 Total liabilities (Part X, line 26)	162,716,032.	158,909,147.
	22 Net assets or fund balances. Subtract line 21 from line 20	88,806,862.	96,054,240.
		73,909,170.	62,854,907.

**Part II Signature Block**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

<b>Sign Here</b>	Signature of officer RUPERT SCOFIELD, PRESIDENT AND CEO Type or print name and title	Date	
<b>Paid Preparer's Use Only</b>	Preparer's signature Firm's name (or yours if self-employed), address, and ZIP + 4 RSM MCGLADREY, INC. 8000 TOWERS CRESCENT DR. STE 500 VIENNA, VA 22182-6205	Date	Check if self-employed <input type="checkbox"/> Preparer's identifying number (see instructions) EIN ▶ Phone no. ▶ 703-336-6400

May the IRS discuss this return with the preparer shown above? (see instructions)  Yes  No

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission: THE MISSION OF FINCA INTERNATIONAL IS TO PROVIDE FINANCIAL SERVICES TO THE WORLD'S LOWEST INCOME ENTREPRENEURS SO THEY CAN CREATE JOBS, BUILD ASSETS AND IMPROVE THEIR STANDARD OF LIVING.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No [X] No

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No [X] No

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses. Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: ) (Expenses \$ 6,540,901. including grants of \$ ) (Revenue \$ 6,645,942.) FINCA KOSOVO - OPERATED INDIRECTLY BY FINCA INTERNATIONAL, FINCA KOSOVO PROVIDED SMALL LOANS AND OTHER FINANCIAL SERVICES TO 13,566 HARDWORKING LOW-INCOME ENTREPRENEURS, AS OF DECEMBER 31, 2009. KOSOVO IS EUROPE'S POOREST COUNTRY WITH AN ANNUAL PER CAPITA INCOME OF JUST \$2,500. NEARLY HALF OF THE POPULATION IS UNEMPLOYED. SINCE 2000, FINCA KOSOVO HAS PLAYED A CRITICAL ROLE IN FOSTERING EMPLOYMENT AND CREATING OPPORTUNITY, WHILE HELPING EASE ETHNIC TENSIONS IN THE WAR-RAVAGED FORMER SERBIAN PROVINCE THAT DECLARED INDEPENDENCE IN 2008. PROGRAMS LISTED ARE NOT NETWORK WIDE LARGEST PROGRAMS. SEE SCHEDULE O FOR CONSOLIDATED ACTIVITY.

4b (Code: ) (Expenses \$ 3,597,100. including grants of \$ ) (Revenue \$ ) FINCA NICARAGUA - ONE OF THE PROGRAMS THAT RECEIVED THE MOST DIRECT FINANCIAL SUPPORT FROM FINCA INTERNATIONAL, FINCA NICARAGUA PROVIDED HOPE AND OPPORTUNITY BY MEANS OF LIFE-CHANGING LOANS AVERAGING \$288 TO 19,528 CLIENTS - 80 PERCENT OF WHOM ARE WOMEN - AS OF DECEMBER 31, 2009. GIVEN AN AVERAGE FAMILY SIZE OF FIVE, FINCA NICARAGUA'S LOANS ARE BETTERING THE LIVES OF NEARLY 100,000 CHILDREN AND ADULTS IN CENTRAL AMERICA'S POOREST COUNTRY, WHERE 31.8 PERCENT OF THE POPULATION LIVES ON LESS THAN \$2 PER DAY. ALL OF FINCA NICARAGUA'S CLIENTS ARE COVERED BY MICROINSURANCE POLICIES INCORPORATED INTO THEIR LOANS. PROGRAMS LISTED ARE NOT NETWORK WIDE LARGEST PROGRAMS. SEE SCHEDULE O FOR CONSOLIDATED ACTIVITY.

4c (Code: ) (Expenses \$ 3,404,296. including grants of \$ ) (Revenue \$ ) FINCA UGANDA - ONE OF THE PROGRAMS THAT RECEIVED THE MOST DIRECT FINANCIAL SUPPORT FROM FINCA INTERNATIONAL, FINCA UGANDA PROVIDED THE CRITICAL CATALYST OF CAPITAL - LOANS AVERAGING \$311 THROUGH A LOAN PORTFOLIO OF \$12.8 MILLION - TO 45,135 CLIENTS STRUGGLING TO BUILD BUSINESSES AND WORK THEIR WAY OUT OF POVERTY. MORE THAN 225,000 CHILDREN AND ADULTS BENEFITED AS A RESULT, BASED OUR CLIENTS' AVERAGE FAMILY SIZE OF FIVE. FINCA UGANDA CLIENTS HAVE ACCUMULATED \$4.7 MILLION IN SAVINGS TO INVEST IN THEIR BUSINESSES, THEIR HOMES AND THE EDUCATION OF THEIR CHILDREN. IN 2009, MORE THAN 60 FINCA UGANDA CLIENTS, WHO LOST THEIR BUSINESSES IN A DEVASTATING MARKET FIRE, RECEIVED PAYMENTS FOR CLAIMS SUBMITTED UNDER THE PROGRAM'S MICROINSURANCE POLICIES. MORE THAN TWO-THIRDS OF FINCA UGANDA'S CLIENTS ARE WOMEN.

4d Other program services. (Describe in Schedule O.) (Expenses \$ 21747125. including grants of \$ ) (Revenue \$ 5,623,937.)

4e Total program service expenses \$ 35,289,422.

**Part IV Checklist of Required Schedules**

		Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i> .....	X	
2	Is the organization required to complete Schedule B, Schedule of Contributors? .....	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i> .....		X
4	<b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities? <i>If "Yes," complete Schedule C, Part II</i> .....		X
5	<b>Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations.</b> Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? <i>If "Yes," complete Schedule C, Part III</i> .....	N/A	
6	Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i> .....		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i> .....		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i> .....		X
9	Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i> .....		X
10	Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i> .....		X
11	Is the organization's answer to any of the following questions "Yes"? <i>If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable</i> .....	X	
	• Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI.</i>		
	• Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII.</i>		
	• Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII.</i>		
	• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX.</i>		
	• Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X.</i>		
	• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? <i>If "Yes," complete Schedule D, Part X.</i>		
12	Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI, XII, and XIII.</i>	X	
12A	Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional</i> .....	X	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i> .....		X
14a	Did the organization maintain an office, employees, or agents outside of the United States? .....	X	
14b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? <i>If "Yes," complete Schedule F, Part I</i> .....	X	
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? <i>If "Yes," complete Schedule F, Part II</i> .....		X
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? <i>If "Yes," complete Schedule F, Part III</i> .....		X
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i> .....		X
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i> .....		X
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i> .....		X
20	Did the organization operate one or more hospitals? <i>If "Yes," complete Schedule H</i> .....		X

**Part IV Checklist of Required Schedules** (continued)

	Yes	No
<b>21</b> Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i> .....		X
<b>22</b> Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i> .....		X
<b>23</b> Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i> .....	X	
<b>24a</b> Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25</i> .....		X
<b>b</b> Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception? .....		
<b>c</b> Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds? .....		
<b>d</b> Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? .....		
<b>25a Section 501(c)(3) and 501(c)(4) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i> .....		X
<b>b</b> Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i> .....		X
<b>26</b> Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? <i>If "Yes," complete Schedule L, Part II</i> .....		X
<b>27</b> Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? <i>If "Yes," complete Schedule L, Part III</i> .....		X
<b>28</b> Was the organization a party to a business transaction with one of the following parties, (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
<b>a</b> A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i> .....		X
<b>b</b> A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i> .....		X
<b>c</b> An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i> .....		X
<b>29</b> Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i> .....	X	
<b>30</b> Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i> .....		X
<b>31</b> Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i> .....		X
<b>32</b> Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i> .....		X
<b>33</b> Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i> .....	X	
<b>34</b> Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1</i> .....	X	
<b>35</b> Is any related organization a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i> .....	X	
<b>36 Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i> .....		X
<b>37</b> Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i> .....		X
<b>38</b> Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O. ....	X	

**Part V Statements Regarding Other IRS Filings and Tax Compliance**

		Yes	No
<b>1a</b>	Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable		
	<b>1a</b> 62		
<b>b</b>	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		
	<b>1b</b> 0		
<b>c</b>	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	
	<b>1c</b>		
<b>2a</b>	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return		
	<b>2a</b> 130		
<b>b</b>	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <b>Note.</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return. (see instructions)	X	
	<b>2b</b>		
<b>3a</b>	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?		X
	<b>3a</b>		
<b>b</b>	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O		
	<b>3b</b>		
<b>4a</b>	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	X	
	<b>4a</b>		
<b>b</b>	If "Yes," enter the name of the foreign country: <b>SEE SCHEDULE O</b> See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		
	<b>4b</b>		
<b>5a</b>	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
	<b>5a</b>		
<b>b</b>	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
	<b>5b</b>		
<b>c</b>	If "Yes," to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?		
	<b>5c</b>		
<b>6a</b>	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible?		X
	<b>6a</b>		
<b>b</b>	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
	<b>6b</b>		
<b>7 Organizations that may receive deductible contributions under section 170(c).</b>			
<b>a</b>	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?		X
	<b>7a</b>		
<b>b</b>	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
	<b>7b</b>		
<b>c</b>	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		X
	<b>7c</b>		
<b>d</b>	If "Yes," indicate the number of Forms 8282 filed during the year		
	<b>7d</b>		
<b>e</b>	Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		X
	<b>7e</b>		
<b>f</b>	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		X
	<b>7f</b>		
<b>g</b>	For all contributions of qualified intellectual property, did the organization file Form 8899 as required?		
	<b>7g</b>		
<b>h</b>	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?		
	<b>7h</b>		
<b>8 Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.</b>	Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? <b>N/A</b>		
	<b>8</b>		
<b>9 Sponsoring organizations maintaining donor advised funds.</b>			
<b>a</b>	Did the organization make any taxable distributions under section 4966? <b>N/A</b>		
	<b>9a</b>		
<b>b</b>	Did the organization make a distribution to a donor, donor advisor, or related person? <b>N/A</b>		
	<b>9b</b>		
<b>10 Section 501(c)(7) organizations.</b>	Enter:		
<b>a</b>	Initiation fees and capital contributions included on Part VIII, line 12 <b>N/A</b>	<b>10a</b>	
<b>b</b>	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	<b>10b</b>	
<b>11 Section 501(c)(12) organizations.</b>	Enter:		
<b>a</b>	Gross income from members or shareholders <b>N/A</b>	<b>11a</b>	
<b>b</b>	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	<b>11b</b>	
<b>12a Section 4947(a)(1) non-exempt charitable trusts.</b>	Is the organization filing Form 990 in lieu of Form 1041?	<b>12a</b>	
<b>b</b>	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	<b>12b</b>	

**Part VI Governance, Management, and Disclosure** For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

**Section A. Governing Body and Management**

		Yes	No
1a	Enter the number of voting members of the governing body		
1a			16
b	Enter the number of voting members that are independent		
1b			15
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	X	
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a material diversion of the organization's assets?		X
6	Does the organization have members or stockholders?	X	
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	X	
7b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	X	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	X	
b	Each committee with authority to act on behalf of the governing body?	X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		X

**Section B. Policies** (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Does the organization have local chapters, branches, or affiliates?	X	
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	X	
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	X	
11A	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Does the organization have a written conflict of interest policy? If "No," go to line 13	X	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	X	
13	Does the organization have a written whistleblower policy?	X	
14	Does the organization have a written document retention and destruction policy?	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official	X	
b	Other officers or key employees of the organization	X	
	If "Yes" to line 15a or 15b, describe the process in Schedule O. (See instructions.)		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?		
16b			

**Section C. Disclosure**

- 17 List the states with which a copy of this Form 990 is required to be filed **AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI**
- 18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply.  
 Own website     Another's website     Upon request
- 19 Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public.
- 20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization: **CFO, FINCA INTERNATIONAL, INC - 202-682-1510**  
**1101 14TH ST, NW, WASHINGTON, DC 20005**

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year. Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if the organization did not compensate any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
ROBERT W. HATCH CHAIRMAN	10.00	X					0.	0.	0.	
JOHN K. HATCH SECRETARY AND HISTORIAN	10.00	X					78,060.	0.	0.	
RICHARD M. WILLIAMSON ASSISTANT TREASURER	5.00	X					0.	0.	0.	
JO ANN FIELD DIRECTOR	5.00	X					0.	0.	0.	
AGRINA MUSSA DIRECTOR	5.00	X					0.	0.	0.	
HAROLD D. JASTRAM, ESQ DIRECTOR	5.00	X					0.	0.	0.	
RITA E. SPILLMAN DIRECTOR	5.00	X					0.	0.	0.	
JAMES SEMAKADDE DIRECTOR	5.00	X					0.	0.	0.	
CARLOS CAMACHO, SR DIRECTOR	5.00	X					0.	0.	0.	
DAVID E. WEISMAN DIRECTOR	5.00	X					0.	0.	0.	
MICHAEL GREEN DIRECTOR	5.00	X					0.	0.	0.	
JOHN ELKINS DIRECTOR	5.00	X					0.	0.	0.	
SOLEDAD DELEON HURST DIRECTOR	5.00	X					0.	0.	0.	
PAUL LEFORT DIRECTOR	5.00	X					0.	0.	0.	
SHAWN HASSEL DIRECTOR	5.00	X					0.	0.	0.	
RUPERT W. SCOFIELD PRESIDENT AND CEO	41.00	X		X			290,000.	0.	27,281.	
HENRY P. GOODEVE VP & CFO	40.00			X			192,308.	0.	10,814.	

**Part VII** Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
SOLEDAD GOMPF VP	53.00				X			227,037.	0.	19,192.
JITEN PATEL CIO	40.00				X			206,581.	0.	10,918.
ANTHONY SINGLETON VP & REGIONAL DIR	40.00				X			225,542.	0.	11,596.
VOLKER RENNER VP & REGIONAL DIR	49.00				X			215,689.	0.	44,053.
PHILIP BROUGHTON VP & REGIONAL DIR	40.00				X			252,069.	0.	45,346.
DONALD CRANE VP & GENERAL COUNSEL	60.00				X			199,662.	0.	13,535.
JEFF FLOWERS REGIONAL DIR	40.00				X			222,008.	0.	31,669.
GWEN ANDREOTTI VP - HBR	47.00					X		145,813.	0.	17,430.
TIM TARRANT COUNTRY DIR	40.00					X		152,315.	0.	47,324.
LEONARDO POLIT COUNTRY DIR	52.00					X		186,910.	0.	11,793.
<b>1b Total</b>								<b>2,883,532.</b>	<b>0.</b>	<b>356,947.</b>

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 in reportable compensation from the organization **18**

	Yes	No
3 Did the organization list any <b>former</b> officer, director or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? If "Yes," complete Schedule J for such person		X

**Section B. Independent Contractors**

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization.

(A) Name and business address	(B) Description of services	(C) Compensation
THE PRODUCTION ADVANTAGE, 14120 SULLYFIELD CIR., STE C, CHANTILLY, VA 20151	PRINTING AND MAILING	3,151,883.
MELING & ASSOCIATES, 561/2 MERCHANTS ROW, STE 211, RUTLAND, VT 05701	MAILING	673,610.
KPMG LLP, 1660 INTERNATIONAL DR FL 1, MCLEAN, VA 22102	FINANCIAL SERVICES	434,927.
BLUEORCHARD 1140 BROADWAY, #304, NEW YORK, NY 10011	CONSULTING SERVICE	391,139.
RONCO CONSULTING CORP, 2300 N STREET, N.W, STE 2100, WASHINGTON, DC 20037	CONSULTING SERVICE FOR INT'L SECURITY	238,876.

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization **10**

SEE SCHEDULE J-2 FOR PART VII, SECTION A CONTINUATION

Part VIII Statement of Revenue		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
Contributions, gifts, grants and other similar amounts	1 a Federated campaigns	1a				
	b Membership dues	1b				
	c Fundraising events	1c				
	d Related organizations	1d				
	e Government grants (contributions)	1e	4431605.			
	f All other contributions, gifts, grants, and similar amounts not included above	1f	21,104,215.			
	g Noncash contributions included in lines 1a-1f: \$		146,672.			
	h Total. Add lines 1a-1f		25,535,820.			
	Program Service Revenue	2 a PROG. SERVICE REVENUE	Business Code	12,269,879.	12,269,879.	
		900099				
b						
c						
d						
e						
f All other program service revenue						
g Total. Add lines 2a-2f		12,269,879.				
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		5153466.		5,153,466.	
	4 Income from investment of tax-exempt bond proceeds					
	5 Royalties					
	6 a Gross Rents	(i) Real				
		(ii) Personal				
		b Less: rental expenses				
		c Rental income or (loss)				
	d Net rental income or (loss)					
	7 a Gross amount from sales of assets other than inventory	(i) Securities				
		(ii) Other				
		b Less: cost or other basis and sales expenses				
		c Gain or (loss)				
	d Net gain or (loss)					
	8 a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18	a				
		b Less: direct expenses	b			
c Net income or (loss) from fundraising events						
9 a Gross income from gaming activities. See Part IV, line 19	a					
	b Less: direct expenses	b				
	c Net income or (loss) from gaming activities					
10 a Gross sales of inventory, less returns and allowances	a					
	b Less: cost of goods sold	b				
	c Net income or (loss) from sales of inventory					
Miscellaneous Revenue		Business Code				
11 a						
b						
c						
d All other revenue						
e Total. Add lines 11a-11d						
12 Total revenue. See instructions.		42,959,165.	12,269,879.	0.	5,153,466.	

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21 .....				
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22 .....				
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16 .....				
4 Benefits paid to or for members .....				
5 Compensation of current officers, directors, trustees, and key employees .....	2,749,107.	2,074,645.	639,650.	34,812.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) .....				
7 Other salaries and wages .....	9,644,539.	7,406,780.	2,112,747.	125,012.
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions) .....	138,200.	62,976.	75,224.	
9 Other employee benefits .....	2,392,587.	1,749,697.	606,676.	36,214.
10 Payroll taxes .....	1,059,470.	774,789.	268,645.	16,036.
11 Fees for services (non-employees):				
a Management .....				
b Legal .....	1,200,530.	1,200,530.		
c Accounting .....	380,493.	16,404.	364,089.	
d Lobbying .....				
e Professional fundraising services. See Part IV, line 17 .....				
f Investment management fees .....				
g Other .....	4,334,584.	2,810,128.	627,582.	896,874.
12 Advertising and promotion .....	47,251.	47,251.		
13 Office expenses .....	3,980,506.	1,968,847.	664,151.	1,347,508.
14 Information technology .....				
15 Royalties .....				
16 Occupancy .....	1,461,841.	1,061,521.	400,320.	
17 Travel .....	1,620,892.	1,279,974.	277,091.	63,827.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials .....				
19 Conferences, conventions, and meetings .....	326,234.	171,955.	152,780.	1,499.
20 Interest .....	5,110,145.	4,569,012.	541,133.	
21 Payments to affiliates .....				
22 Depreciation, depletion, and amortization .....	990,914.	373,312.	617,602.	
23 Insurance .....	79,325.	42,789.	36,536.	
24 Other expenses. Itemize expenses not covered above. (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.) .....				
a <b>LOAN CAPITAL</b> .....	3,758,397.	3,758,397.		
b <b>FINANCIAL LOSSES</b> .....	2,321,000.	2,321,000.		
c <b>EQUIP./OFFICE MAINTENAC</b> .....	872,603.	755,337.	117,266.	
d <b>BAD DEBT EXPENSES</b> .....	549,283.		549,283.	
e <b>G&amp;A ALLOCATIONS</b> .....	0.	1,401,823.	-1,401,823.	
f All other expenses .....	1,705,309.	1,442,255.	263,782.	-728.
25 <b>Total functional expenses.</b> Add lines 1 through 24f	44,723,210.	35,289,422.	6,912,734.	2,521,054.
26 <b>Joint costs.</b> Check here <input type="checkbox"/> if following SOP 98-2. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation ...				

**Part X Balance Sheet**

		(A) Beginning of year		(B) End of year	
<b>Assets</b>	<b>1</b> Cash - non-interest-bearing .....	8,319,255.	<b>1</b>	5,313,100.	
	<b>2</b> Savings and temporary cash investments .....	14,615,141.	<b>2</b>	27,176,412.	
	<b>3</b> Pledges and grants receivable, net .....	6,924,320.	<b>3</b>	6,376,455.	
	<b>4</b> Accounts receivable, net .....	3,586,100.	<b>4</b>	2,641,767.	
	<b>5</b> Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L .....				<b>5</b>
	<b>6</b> Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B). Complete Part II of Schedule L .....				<b>6</b>
	<b>7</b> Notes and loans receivable, net .....	97,625,527.	<b>7</b>	81,181,886.	
	<b>8</b> Inventories for sale or use .....		<b>8</b>		
	<b>9</b> Prepaid expenses and deferred charges .....	731,279.	<b>9</b>	649,115.	
	<b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D .....	<b>10a</b> 5,220,021.			
	<b>b</b> Less: accumulated depreciation .....	<b>10b</b> 3,823,801.	2,829,987.	<b>10c</b>	1,396,220.
	<b>11</b> Investments - publicly traded securities .....	9,732.	<b>11</b>	10,035.	
	<b>12</b> Investments - other securities. See Part IV, line 11 .....	26,854,063.	<b>12</b>	33,743,815.	
	<b>13</b> Investments - program-related. See Part IV, line 11 .....		<b>13</b>		
	<b>14</b> Intangible assets .....		<b>14</b>		
	<b>15</b> Other assets. See Part IV, line 11 .....	1,220,628.	<b>15</b>	420,342.	
<b>16 Total assets.</b> Add lines 1 through 15 (must equal line 34) .....	162,716,032.	<b>16</b>	158,909,147.		
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses .....	13,297,511.	<b>17</b>	12,887,432.	
	<b>18</b> Grants payable .....		<b>18</b>		
	<b>19</b> Deferred revenue .....	6,397,907.	<b>19</b>	15,497,198.	
	<b>20</b> Tax-exempt bond liabilities .....		<b>20</b>		
	<b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D .....		<b>21</b>		
	<b>22</b> Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L .....		<b>22</b>		
	<b>23</b> Secured mortgages and notes payable to unrelated third parties .....	61,564,938.	<b>23</b>	63,943,692.	
	<b>24</b> Unsecured notes and loans payable to unrelated third parties .....		<b>24</b>		
	<b>25</b> Other liabilities. Complete Part X of Schedule D .....	7,546,506.	<b>25</b>	3,725,918.	
	<b>26 Total liabilities.</b> Add lines 17 through 25 .....	88,806,862.	<b>26</b>	96,054,240.	
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.</b>				
	<b>27</b> Unrestricted net assets .....	66,203,056.	<b>27</b>	58,186,043.	
	<b>28</b> Temporarily restricted net assets .....	7,255,451.	<b>28</b>	4,668,864.	
	<b>29</b> Permanently restricted net assets .....	450,663.	<b>29</b>	0.	
	<b>Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 30 through 34.</b>				
	<b>30</b> Capital stock or trust principal, or current funds .....		<b>30</b>		
	<b>31</b> Paid-in or capital surplus, or land, building, or equipment fund .....		<b>31</b>		
	<b>32</b> Retained earnings, endowment, accumulated income, or other funds .....		<b>32</b>		
	<b>33</b> Total net assets or fund balances .....	73,909,170.	<b>33</b>	62,854,907.	
<b>34</b> Total liabilities and net assets/fund balances .....	162,716,032.	<b>34</b>	158,909,147.		

**Part XI Financial Statements and Reporting**

**1** Accounting method used to prepare the Form 990:  Cash  Accrual  Other \_\_\_\_\_

If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.

**2a** Were the organization's financial statements compiled or reviewed by an independent accountant? .....

**b** Were the organization's financial statements audited by an independent accountant? .....

**c** If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? .....

If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.

**d** If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both:

Separate basis  Consolidated basis  Both consolidated and separate basis

**3a** As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? .....

**b** If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits. ....

	Yes	No
<b>2a</b>		X
<b>2b</b>	X	
<b>2c</b>	X	
<b>3a</b>	X	
<b>3b</b>	X	

Form 990 (2009)

**SCHEDULE A**  
**(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

**Public Charity Status and Public Support**

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No. 1545-0047

**2009**

Open to Public Inspection

Name of the organization **FINCA INTERNATIONAL, INC.** Employer identification number **13-3240109**

**Part I Reason for Public Charity Status** (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 11, check only one box.)

- 1  A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
- 2  A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E.)
- 3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: \_\_\_\_\_
- 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
- 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 8  A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 9  An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
- 10  An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
- 11  An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h.
  - a  Type I      b  Type II      c  Type III - Functionally integrated      d  Type III - Other
- e  By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).
- f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box
- g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
 

	Yes	No
(i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization? .....	<b>11g(i)</b>	
(ii) A family member of a person described in (i) above? .....	<b>11g(ii)</b>	
(iii) A 35% controlled entity of a person described in (i) or (ii) above? .....	<b>11g(iii)</b>	
- h Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in col. (i) listed in your governing document?		(v) Did you notify the organization in col. (i) of your support?		(vi) Is the organization in col. (i) organized in the U.S.?		(vii) Amount of support
			Yes	No	Yes	No	Yes	No	
<b>Total</b>									

**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	5,218,026.	45,128,168.	49,226,429.	27,994,081.	25,535,820.	153,102,524.
<b>2</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
<b>3</b> The value of services or facilities furnished by a governmental unit to the organization without charge						
<b>4 Total.</b> Add lines 1 through 3	5,218,026.	45,128,168.	49,226,429.	27,994,081.	25,535,820.	153,102,524.
<b>5</b> The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
<b>6 Public support.</b> Subtract line 5 from line 4.						153,102,524.

**Section B. Total Support**

Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
<b>7</b> Amounts from line 4	5,218,026.	45,128,168.	49,226,429.	27,994,081.	25,535,820.	153,102,524.
<b>8</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	660,548.	12,048,799.	8,098,324.	8,236,267.	5,153,466.	34,197,404.
<b>9</b> Net income from unrelated business activities, whether or not the business is regularly carried on						
<b>10</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
<b>11 Total support.</b> Add lines 7 through 10						187,299,928.

**12** Gross receipts from related activities, etc. (see instructions) **12** 102,376,818.

**13 First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

**Section C. Computation of Public Support Percentage**

**14** Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f)) **14** 81.74 %

**15** Public support percentage from 2008 Schedule A, Part II, line 14 **15** 84.22 %

**16a 33 1/3% support test - 2009.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization

**b 33 1/3% support test - 2008.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization

**17a 10% -facts-and-circumstances test - 2009.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and **stop here.** Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization

**b 10% -facts-and-circumstances test - 2008.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and **stop here.** Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization

**18 Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions

**Part III Support Schedule for Organizations Described in Section 509(a)(2)** (Complete only if you checked the box on line 9 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....						
<b>2</b> Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose .....						
<b>3</b> Gross receipts from activities that are not an unrelated trade or business under section 513 .....						
<b>4</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
<b>5</b> The value of services or facilities furnished by a governmental unit to the organization without charge .....						
<b>6 Total.</b> Add lines 1 through 5 .....						
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons .....						
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year .....						
<b>c</b> Add lines 7a and 7b .....						
<b>8 Public support</b> (Subtract line 7c from line 6.)						

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
<b>9</b> Amounts from line 6 .....						
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources .....						
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 .....						
<b>c</b> Add lines 10a and 10b .....						
<b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on .....						
<b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.) .....						
<b>13 Total support</b> (Add lines 9, 10c, 11, and 12.)						

**14 First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** .....

**Section C. Computation of Public Support Percentage**

<b>15</b> Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f)) .....	<b>15</b>	%
<b>16</b> Public support percentage from 2008 Schedule A, Part III, line 15 .....	<b>16</b>	%

**Section D. Computation of Investment Income Percentage**

<b>17</b> Investment income percentage for <b>2009</b> (line 10c, column (f) divided by line 13, column (f)) .....	<b>17</b>	%
<b>18</b> Investment income percentage from <b>2008</b> Schedule A, Part III, line 17 .....	<b>18</b>	%

**19a 33 1/3% support tests - 2009.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization .....

**b 33 1/3% support tests - 2008.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization .....

**20 Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions .....

**Schedule B**  
**(Form 990, 990-EZ,**  
**or 990-PF)**

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

▶ Attach to Form 990, 990-EZ, or 990-PF.

OMB No. 1545-0047

**2009**

**Name of the organization**

**Employer identification number**

**FINCA INTERNATIONAL, INC.**

**13-3240109**

**Organization type** (check one):

**Filers of:**

**Section:**

Form 990 or 990-EZ

501(c)( 3 ) (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

**Special Rules**

For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ \_\_\_\_\_

**Caution.** An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2009)

<b>Name of organization</b>  FINCA INTERNATIONAL, INC.	<b>Employer identification number</b>  13-3240109
--	---

**Part I Contributors** (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	<hr/> <hr/> <hr/> <hr/>	\$ <u>1,209,247.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
2	<hr/> <hr/> <hr/> <hr/>	\$ <u>3,222,358.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
3	<hr/> <hr/> <hr/> <hr/>	\$ <u>1,000,000.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
4	<hr/> <hr/> <hr/> <hr/>	\$ <u>5,033,406.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)

**Schedule D**  
**(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Financial Statements**

▶ Complete if the organization answered "Yes," to Form 990,  
Part IV, line 6, 7, 8, 9, 10, 11, or 12.

▶ Attach to Form 990. ▶ See separate instructions.

OMB No. 1545-0047

**2009**

Open to Public  
Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.** Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year .....		
2 Aggregate contributions to (during year) .....		
3 Aggregate grants from (during year) .....		
4 Aggregate value at end of year .....		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? .....		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? .....		<input type="checkbox"/> Yes <input type="checkbox"/> No

**Part II Conservation Easements.** Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

Preservation of land for public use (e.g., recreation or pleasure)       Preservation of an historically important land area

Protection of natural habitat       Preservation of a certified historic structure

Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements .....	2a
b Total acreage restricted by conservation easements .....	2b
c Number of conservation easements on a certified historic structure included in (a) .....	2c
d Number of conservation easements included in (c) acquired after 8/17/06 .....	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ \_\_\_\_\_

4 Number of states where property subject to conservation easement is located ▶ \_\_\_\_\_

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? .....

Yes  No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ▶ \_\_\_\_\_

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ▶ \$ \_\_\_\_\_

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? .....

Yes  No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenues included in Form 990, Part VIII, line 1 .....

▶ \$ \_\_\_\_\_

(ii) Assets included in Form 990, Part X .....

▶ \$ \_\_\_\_\_

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items:

a Revenues included in Form 990, Part VIII, line 1 .....

▶ \$ \_\_\_\_\_

b Assets included in Form 990, Part X .....

▶ \$ \_\_\_\_\_

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** (continued)

- 3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):
- a  Public exhibition
  - b  Scholarly research
  - c  Preservation for future generations
  - d  Loan or exchange programs
  - e  Other \_\_\_\_\_
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.** Complete if organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No
- b If "Yes," explain the arrangement in Part XIV and complete the following table:
- |                                 | Amount    |
|---------------------------------|-----------|
| c Beginning balance             | <b>1c</b> |
| d Additions during the year     | <b>1d</b> |
| e Distributions during the year | <b>1e</b> |
| f Ending balance                | <b>1f</b> |
- 2a Did the organization include an amount on Form 990, Part X, line 21?  Yes  No
- b If "Yes," explain the arrangement in Part XIV.

**Part V Endowment Funds.** Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2 Provide the estimated percentage of the year end balance held as:
- a Board designated or quasi-endowment  \_\_\_\_\_ %
  - b Permanent endowment  \_\_\_\_\_ %
  - c Term endowment  \_\_\_\_\_ %
- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- |   | Yes           | No |
|---|---------------|----|
| (i) unrelated organizations   | <b>3a(i)</b>  |    |
| (ii) related organizations  | <b>3a(ii)</b> |    |
| b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R? | <b>3b</b>     |    |
- 4 Describe in Part XIV the intended uses of the organization's endowment funds.

**Part VI Investments - Land, Buildings, and Equipment.** See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment				
e Other		5,220,021.	3,823,801.	1,396,220.
<b>Total.</b> Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).)				1,396,220.



**Part XI Reconciliation of Change in Net Assets from Form 990 to Audited Financial Statements**

1	Total revenue (Form 990, Part VIII, column (A), line 12)	1	42,959,165.
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	44,723,210.
3	Excess or (deficit) for the year. Subtract line 2 from line 1	3	-1,764,045.
4	Net unrealized gains (losses) on investments	4	
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV.)	8	-9,290,218.
9	Total adjustments (net). Add lines 4 through 8	9	-9,290,218.
10	Excess or (deficit) for the year per audited financial statements. Combine lines 3 and 9	10	-11,054,263.

**Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return**

1	Total revenue, gains, and other support per audited financial statements	1	29,631,316.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	1,346,207.
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV.)	2d	
e	Add lines 2a through 2d	2e	1,346,207.
3	Subtract line 2e from line 1	3	28,285,109.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV.)	4b	14,674,056.
c	Add lines 4a and 4b	4c	14,674,056.
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5	42,959,165.

**Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return**

1	Total expenses and losses per audited financial statements	1	30,623,645.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a	Donated services and use of facilities	2a	1,346,207.
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV.)	2d	
e	Add lines 2a through 2d	2e	1,346,207.
3	Subtract line 2e from line 1	3	29,277,438.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV.)	4b	15,445,772.
c	Add lines 4a and 4b	4c	15,445,772.
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5	44,723,210.

**Part XIV Supplemental Information**

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, line 8; Part XII, lines 2d and 4b; and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

PART XI, LINE 8 - OTHER ADJUSTMENTS:

ADDITIONAL SHARE CAPITAL: -4766123.

DIVIDEND: -1500000.

CAPITAL CONTRIBUTION TO TRANSFORMED ENTITY: -2326727.

CURRENCY TRANSLATION ADJUSTMENTS: 188911.

RETAINED EARNINGS: 549988.

SEC 956 AND DIVIDEND DISTRIBUTIONS FROM 5471S : -1314332.

**Part XIV** Supplemental Information (continued)

OTHER AJUSTMENTS: -121935.

PART XII, LINE 4B - OTHER ADJUSTMENTS:

REVENUES FROM FOREIGN AFFILIATES: 14674056.

PART XIII, LINE 4B - OTHER ADJUSTMENTS:

EXPENSES FROM FOREIGN AFFILIATES : 15445772.

**Schedule F  
(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Statement of Activities Outside the United States**

▶ Complete if the organization answered "Yes" to Form 990,  
Part IV, line 14b, 15, or 16.  
▶ Attach to Form 990. ▶ See separate instructions.

OMB No. 1545-0047

**2009**

Open to Public  
Inspection

<b>Name of the organization</b>	<b>Employer identification number</b>
FINCA INTERNATIONAL, INC.	13-3240109

**Part I** **General Information on Activities Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 14b.

**1 For grantmakers.** Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? .....  Yes  No

**2 For grantmakers.** Describe in Part IV the organization's procedures for monitoring the use of grant funds outside the United States.

**3 Activities per Region.** (Use Schedule F-1 (Form 990) if additional space is needed.)

(a) Region	(b) Number of offices in the region	(c) Number of employees or agents in region	(d) Activities conducted in region (by type) (i.e., fundraising, program services, grants to recipients located in the region)	(e) If activity listed in (d) is a program service, describe specific type of service(s) in region	(f) Total expenditures for region
SUB-SAHARAN AFRICA	1	6	PROGRAM SERVICES.	FINCA INTERNATIONAL PROVIDES FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME	10477308.
CENTRAL AMERICA & THE CARRIBBEAN	1	7	PROGRAM SERVICES.	FINCA INTERNATIONAL PROVIDES FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME	8,449,548.
MIDDLE EAST AND NORTH AFRICA	1	71	PROGRAM SERVICES.	FINCA INTERNATIONAL PROVIDES FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME	5,964,890.
RUSSIA AND THE NEWLY INDEPENDENT STATES	2	330	PROGRAM SERVICES.	FINCA INTERNATIONAL PROVIDES FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME	5,202,576.
EUROPE	1	214	PROGRAM SERVICES.	FINCA INTERNATIONAL PROVIDES FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME	6,540,901.
<b>Totals</b> .....	6	628			36,635,223.

LHA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule F (Form 990) 2009

SEE PART IV FOR COLUMN (E) DESCRIPTIONS





**Part IV Supplemental Information**

Complete this part to provide the information required in Part I, line 2, and any additional information.

SCHEDULE F, PART I, LINE 2: FINCA DOES NOT MAKE GRANTS, IT IS THE  
RECIPIENT OF GRANTS.

PART I, LINE 3, COLUMN (E):

REGION: SUB-SAHARAN AFRICA

(E) SPECIFIC TYPES OF SERVICES IN REGION: FINCA INTERNATIONAL PROVIDES  
FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS SO THEY CAN  
CREATE JOBS, BUILD ASSETS AND IMPROVE THEIR STANDARD OF LIVING.

REGION: CENTRAL AMERICA & THE CARRIBBEAN

(E) SPECIFIC TYPES OF SERVICES IN REGION: FINCA INTERNATIONAL PROVIDES  
FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS SO THEY CAN  
CREATE JOBS, BUILD ASSETS AND IMPROVE THEIR STANDARD OF LIVING.

REGION: MIDDLE EAST AND NORTH AFRICA

(E) SPECIFIC TYPES OF SERVICES IN REGION: FINCA INTERNATIONAL PROVIDES  
FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS SO THEY CAN  
CREATE JOBS, BUILD ASSETS AND IMPROVE THEIR STANDARD OF LIVING.

REGION: RUSSIA AND THE NEWLY INDEPENDENT STATES

(E) SPECIFIC TYPES OF SERVICES IN REGION: FINCA INTERNATIONAL PROVIDES  
FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS SO THEY CAN  
CREATE JOBS, BUILD ASSETS AND IMPROVE THEIR STANDARD OF LIVING.

REGION: EUROPE

(E) SPECIFIC TYPES OF SERVICES IN REGION: FINCA INTERNATIONAL PROVIDES  
FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS SO THEY CAN  
CREATE JOBS, BUILD ASSETS AND IMPROVE THEIR STANDARD OF LIVING.



**Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use Schedule J-1 if additional space is needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

**Note.** The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a.

(A) Name		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
RUPERT W. SCOFIELD	(i)	290,000.	0.	0.	22,000.	9,124.	321,124.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
HENRY P. GOODEVE	(i)	192,308.	0.	0.	0.	12,460.	204,768.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
SOLEDAD GOMPF	(i)	227,037.	0.	0.	10,464.	13,805.	251,306.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
JITEN PATEL	(i)	206,581.	0.	0.	2,621.	11,855.	221,057.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
ANTHONY SINGLETON	(i)	225,542.	0.	0.	6,217.	8,547.	240,306.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
VOLKER RENNER	(i)	215,689.	0.	0.	8,628.	38,133.	262,450.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
PHILIP BROUGHTON	(i)	210,559.	0.	41,510.	14,154.	33,669.	299,892.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
DONALD CRANE	(i)	199,662.	0.	0.	3,083.	13,413.	216,158.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
JEFF FLOWERS	(i)	192,461.	0.	29,547.	10,339.	26,405.	258,752.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
GWEN ANDREOTTI	(i)	145,813.	0.	0.	10,417.	9,948.	166,178.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
TIM TARRANT	(i)	144,317.	0.	7,998.	8,741.	42,582.	203,638.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
LEONARDO POLIT	(i)	186,910.	0.	0.	980.	13,917.	201,807.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
EVRIS BEAVERS	(i)	168,000.	0.	0.	851.	56,009.	224,860.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
EDWARD GREENWOOD	(i)	121,538.	0.	0.	8,923.	4,913.	135,374.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							

**Part III** Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information.

PART I, LINE 1A: FINCA ALSO MAINTAINS A DEFERRED COMPENSATION AGREEMENT FOR CERTAIN OFFICERS AND DIRECTORS, WHICH PROVIDES BENEFITS PAYABLE UPON RETIREMENT FROM FINCA. FOR 2009, FINCA PROVIDED A TAX GROSS-UP PAYMENT TO A PLAN PARTICIPANT TO ASSIST WITH TAX PAYMENTS WITH RESPECT TO THE INCLUSION OF THE PRESENT VALUE OF THE BENEFIT DUE FOR PAST SERVICES.

HOUSING ALLOWANCE IS FOR HOUSING ALLOWANCE PAID TO OUR EXPATRIATES LIVING IN THE COUNTRIES OUTSIDE THE UNITED STATES FOR WORK AT OUR AFFILIATE OFFICES.

FINCA MAKES PAYMENTS TO PROVIDE THE USE OF A GYM FACILITY TO ITS EMPLOYEES. EMPLOYEES WHO WISH TO UTILIZE THIS FACILITY ALSO MAKE A PAYMENT TOWARDS THE USE. DURING THE YEAR 2009, SOME OFFICERS LISTED FORM 990 FILING UTILIZED THIS GYM FACILITY.

THE ABOVE BENEFITS ARE TREATED AS TAXABLE COMPENSATION.

PART I, LINE 4A: PHILIP BROUGHTON RECEIVED SEVERANCE PAYMENTS AMOUNTING TO \$

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information.

96,087 IN 2009.

PART I, LINE 4B: FINCA MAINTAINS A DEFERRED COMPENSATION

AGREEMENT FOR CERTAIN OFFICERS AND DIRECTORS, WHICH PROVIDES BENEFITS

PAYABLE UPON RETIREMENT FROM FINCA. DURING THE YEAR, JOHN HATCH RECEIVED A

RETIREMENT PAYMENT OF \$35,000.

FINCA OWNS LIFE INSURANCE POLICIES FOR KEY EMPLOYEES WITH

CASH SURRENDER VALUE OF \$1,207,592 AT 12/31/09.



**SCHEDULE M  
(Form 990)**

**Noncash Contributions**

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▶ **Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.**  
▶ **Attach to Form 990.**

Name of the organization **FINCA INTERNATIONAL, INC.** Employer identification number **13-3240109**

**Part I Types of Property**

	(a) Check if applicable	(b) Number of contributions	(c) Revenues reported on Form 990, Part VIII, line 1g	(d) Method of determining revenues
1 Art - Works of art				
2 Art - Historical treasures				
3 Art - Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities - Publicly traded	X	262	146,672.	FMV
10 Securities - Closely held stock				
11 Securities - Partnership, LLC, or trust interests				
12 Securities - Miscellaneous				
13 Qualified conservation contribution - Historic structures				
14 Qualified conservation contribution - Other				
15 Real estate - Residential				
16 Real estate - Commercial				
17 Real estate - Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other ▶ ( _____ )				
26 Other ▶ ( _____ )				
27 Other ▶ ( _____ )				
28 Other ▶ ( _____ )				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgment **29**

	Yes	No
30a During the year, did the organization receive by contribution any property reported in Part I, lines 1-28 that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period?		X
b If "Yes," describe the arrangement in Part II.		
31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions?		X
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?		X
b If "Yes," describe in Part II.		
33 If the organization did not report revenues in column (c) for a type of property for which column (a) is checked, describe in Part II.		

**SCHEDULE O**  
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Department of the Treasury  
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**Supplemental Information to Form 990**

Complete to provide information for responses to specific questions on  
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▶ Attach to Form 990.

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FINCA INTERNATIONAL, INC.

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FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:

FINCA'S MISSION AND GLOBAL REACH - AS OF DECEMBER 31, 2009, FINCA PROVIDED 717,217 CLIENTS IN 21 COUNTRIES IN AFRICA, EURASIA, LATIN AMERICA AND THE GREATER MIDDLE EAST WITH LOANS, SAVINGS PROGRAMS, INSURANCE PROTECTION AND OTHER FINANCIAL TOOLS TO HELP THEM BUILD THEIR SMALL BUSINESSES TO IMPROVE THEIR OWN PROSPECTS AND THE LIVES OF NEARLY 3.6 MILLION DEPENDENTS. OVER THE COURSE OF 2009, FINCA DISBURSED OVER \$682 MILLION IN LOANS AVERAGING \$519 TO ITS CLIENTS, 70 PERCENT OF WHOM ARE WOMEN. FINCA CLIENTS HAVE SAVED NEARLY \$27 MILLION TO INVEST IN THEIR SMALL BUSINESSES, THEIR HOMES AND THE EDUCATION OF THEIR CHILDREN. FINCA MICROINSURANCE POLICIES PROTECTED MORE THAN 1.1 MILLION CLIENTS AND FAMILY MEMBERS AROUND THE WORLD IN 2009.

FINCA WORKS IN THE FOLLOWING REGIONS AND COUNTRIES:

- AFRICA: DEMOCRATIC REPUBLIC OF CONGO, MALAWI, TANZANIA, UGANDA AND ZAMBIA
- EURASIA: ARMENIA, AZERBAIJAN, GEORGIA, KOSOVO, KYRGYZSTAN, RUSSIA AND TAJIKISTAN
- GREATER MIDDLE EAST: AFGHANISTAN AND JORDAN
- LATIN AMERICA: ECUADOR, EL SALVADOR, GUATEMALA, HAITI, HONDURAS, MEXICO AND NICARAGUA.

EXPENSES \$ 21747125. INCLUDING GRANTS OF \$ 0. REVENUE \$ 5623937.

FORM 990, PART V, LINE 4B, LIST OF FOREIGN COUNTRIES:

AFGHANISTAN, GEORGIA, TAJIKISTAN, JORDAN,  
CANADA, UNITED KINGDOM, CAYMAN ISLANDS

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FORM 990, PART VI, SECTION A, LINE 2: THE CHAIRMAN OF THE BOARD, ROBERT W. HATCH, IS THE BROTHER OF THE FOUNDER, JOHN HATCH, WHO IS ALSO A DIRECTOR AND A RETIRED EMPLOYEE. ROBERT HATCH, GIVEN SIGNIFICANT MANAGEMENT EXPERIENCE, ASSISTED IN FOUNDING THE ORGANIZATION AND IN PROVIDING LEADERSHIP AS BOARD CHAIRMAN THROUGHOUT FINCA'S HISTORY.

JOHN HATCH, RICHARD WILLIAMSON, HAROLD JASTRAM AND RUPERT SCOFIELD ALL ARE MEMBERS OF THE BOARD OF DIRECTORS FOR CEREAL INGREDIENTS, INC. WHICH IS OWNED BY ROBERT HATCH, THE CHAIRMAN OF FINCA INTERNATIONAL'S BOARD OF DIRECTORS.

FORM 990, PART VI, SECTION A, LINE 6: UNDER FINCA'S CONSTITUENT DOCUMENTS, MEMBERS ARE THE FUNCTIONAL EQUIVALENT OF SHAREHOLDERS BUT HOLD NO ECONOMIC INTEREST. THEY FUNCTION AS STEWARDS OF THE CHARITABLE MISSION AND SERVE AS THE ULTIMATE GOVERNANCE AUTHORITY FOR THE ORGANIZATION. FINCA HAS FOUR (4) MEMBERS, EACH OF WHOM HAVE EQUAL VOTING RIGHTS, AND DEVOTE CONSIDERABLE TIME AND ATTENTION TO ITS ACTIVITIES. MEMBERSHIPS IN FINCA ARE NOT SOLD AS FUNDRAISING MECHANISMS.

FORM 990, PART VI, SECTION A, LINE 7A: THE MEMBERS, AS DESCRIBED ABOVE, ELECT THE GOVERNING BODY OF FINCA, WHICH IS THE FINCA BOARD OF DIRECTORS.

FORM 990, PART VI, SECTION A, LINE 7B: ANY DECISIONS OF THE GOVERNING BODY ARE SUBJECT TO APPROVAL BY THE MEMBERS OF THE ORGANIZATION.

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FORM 990, PART VI, SECTION B, LINE 11: THE 990 IS PRESENTED TO THE 990 REVIEW TEAM WHICH COMPRISES OF THE MANAGEMENT TEAM, THE GLOBAL CONTROLLER AND THE HQ CONTROLLER. THERE IS ALSO A REPRESENTATIVE OF THE COMPENSATION COMMITTEE PRESENT IN THE MANAGEMENT TEAM. THE MT REVIEWS THE DOCUMENT AND A MEETING IS SCHEDULED TO DISCUSS PENDING QUESTIONS WITH THE TAX PREPARERS. THE PROCESS OF REVIEW IS SCHEDULED OVER A PERIOD OF FIVE DAYS WHEN ALL SECTIONS OF THE 990 IS REVIEWED AND ALL CHECKLIST AND DISCLOSURES REVIEW AND APPROVED. A FINAL SIGNOFF OF THE FINAL DOCUMENT IS APPROVED BY ALL AT THE CLOSING REVIEW MEETING.

FORM 990, PART VI, SECTION B, LINE 12C: CONFLICTS ARE PROHIBITED BY THE FINCA CODE OF CONDUCT, AND PERSONNEL MANUAL, SUBJECT TO ANY EXCEPTIONS BASED ON A STANDARD OF FAIRNESS AND BEST INTERESTS OF THE COMPANY BY AN INDEPENDENT AUDIT COMMITTEE. THE PROCESS IS MONITORED THROUGH ACKNOWLEDGEMENT OF THE POLICY PROHIBITING AND REQUIRING REPORTING OF ANY CONFLICTS, ALONG WITH INTERNAL AUDITS AND OTHER CONTROLS (INCLUDING THE CONTRACT REVIEW PROCESS). THE FINCA CODE OF CONDUCT, APPLICABLE TO ALL FINCA PERSONS GLOBALLY, PROVIDES A CONFIDENTIAL REPORTING MECHANISM ("HOTLINE") FOR REPORTING VIOLATIONS OF THE CODE, INCLUDING CONFLICTS OF INTEREST. THE ORGANIZATION UTILIZES ITS ANNUAL 990 QUESTIONNAIRES FOR ITS DIRECTORS AND OFFICERS (AS DETAILED WITHIN FROM 990) TO OBTAIN INFORMATION FOR FILING THE 990 AND TO REVIEW THE ORGANIZATIONS CODE OF CONDUCT.

FORM 990, PART VI, SECTION B, LINE 15: FINCA COMPENSATION COMMITTEE REVIEWS KEY PERSONAL COMPENSATION. AN INDEPENDENT CONSULTANT ADVISES THE COMPENSATION COMMITTEE. THE COMPENSATION COMMITTEE ALSO MAKES USE OF

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COMPENSATION SURVEYS AND DATA IN REVIEW AND APPROVAL.

FORM 990, PART VI, LINE 17, LIST OF STATES RECEIVING COPY OF FORM 990:

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MN

MO, MT, NC, ND, NE, NJ, NH, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

FORM 990, PART VI, SECTION C, LINE 18: FINCA MAKES THE FORMS LISTED

AVAILABLE ON ITS WEBSITE AND UPON REQUEST.

FORM 990, PART VI, SECTION C, LINE 19: FINCA MAKES ITS GOVERNING DOCUMENTS

AND CONFLICT OF INTEREST POLICY AVAILABLE ON REQUEST. FINCA MAKES ITS

FINANCIAL STATEMENTS AVAILABLE ON ITS WEBSITE (AS A PART OF ITS ANNUAL

REPORT) AND UPON REQUEST.

FORM 990, PART XI, LINE 3B

THE PROCESS HAS BEEN CONSISTENT WITH PRIOR YEARS.

FORM 990, PART III

FINCA INTERNATIONAL, INC. CONDUCTS ITS MICROFINANCE ACTIVITIES THROUGH

SUBSIDIARIES, BRANCHES, AND NONGOVERNMENTAL ORGANIZATIONS ESTABLISHED

UNDER THE LAWS OF THE COUNTRIES IN WHICH FINCA OPERATES. PROGRAMS

EXPENSES INCLUDED IN FORM 990 ARE NOT REFLECTIVE OF FINCAS NETWORK

PROGRAMS. SOME OF FINCA'S LARGEST PROGRAMS UNDER ITS NETWORK OF

AFFILIATES AND SUBSIDIARIES ARE LOCATED IN AZERBAIJAN, KYRGYZSTAN,

MEXICO, ECUADOR AND RUSSIA. FINCA NETWORK PROGRAMS ARE ALL CONTROLLED

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EXCLUSIVELY BY FINCA WITHIN ITS GLOBAL NETWORK.

FORM 990, PART IV, LINE 12

THE ORGANIZATION PREPARES CONSOLIDATED STATEMENTS THAT INCLUDE ALL FOREIGN AFFILIATES WHICH ARE AN INTEGRAL PART OF THE FINCA OPERATIONS AND THEY ARE REQUIRED TO BE STRUCTURED AND REGISTERED IN THE FOREIGN JURISDICTIONS AS A SEPARATE ENTITY IN ORDER TO EXIST AND DO BUSINESS IN THOSE JURISDICTIONS. FORMS 5471 ARE PREPARED FOR THE SUBSIDIARIES AND ATTACHED TO THIS FORM 990.

FORM 990, PART VI, LINE 8A/8B

THE ORGANIZATION, AND ALL OF ITS GOVERNING BODIES, INCLUDING THE BOARD OF DIRECTORS, COMMITTEES OF THE BOARD, AND SUBSIDIARY ENTITIES DOCUMENT MEETINGS AND WRITTEN ACTIONS BY FORMAL MINUTES OR CONSENTS, CONCURRENT WITH THE MEETINGS OR ACTIONS.

FORM 990, PART VI, LINE 9A

FINCA INTERNATIONAL, INC. CONDUCTS ITS MICROFINANCE ACTIVITIES THROUGH SUBSIDIARIES, BRANCHES, AND NON-GOVERNMENTAL ORGANIZATIONS ESTABLISHED UNDER THE LAWS OF THE COUNTRIES IN WHICH FINCA OPERATES. THESE ENTITIES ARE IN ALL CASES CONTROLLED EXCLUSIVELY BY FINCA, AND IN THE CASE OF SUBSIDIARIES ARE ALSO OWNED ENTIRELY BY FINCA. THESE ENTITIES ARE GENERALLY REFERRED TO AS AFFILIATES WITHIN THE FINCA GLOBAL NETWORK. THROUGH BOARD CONTROL, CHARTER PROVISIONS, AND MANAGEMENT OVERSIGHT (INCLUDING LICENSE AND AFFILIATION AGREEMENTS, MATRIX REPORTING, NETWORK WIDE POLICIES, AND CONTROL SYSTEMS), THE ACTIVITIES

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OF EACH AFFILIATE ARE DEVOTED EXCLUSIVELY TO THE FINCA CHARITABLE  
MISSION.

FORM 990, PART VI, LINE 9B

EACH OF THE FINCA AFFILIATES OPERATES UNDER FORMAL OPERATING PROCEDURES  
THAT PRESCRIBE ALL ASPECTS OF AFFILIATE OPERATIONS, INCLUDING FOR  
EXAMPLE PERSONNEL POLICIES, GOVERNANCE PRACTICES, INTERNAL CONTROLS AND  
PROCEDURES FOR CREDIT EVALUATION AND LOAN PROCESSING FOR FINCA CLIENTS.  
THESE PRACTICES ARE DESIGNED TO ENSURE COMPLIANCE WITH GLOBAL STANDARDS  
FOR FINCA OPERATIONS AND CONSISTENCY WITH THE FINCA MISSION. IN  
ADDITION, FINCA INTERNATIONAL, AS THE STOCKHOLDER OR MEMBER OF THE  
AFFILIATES (IN THE CASE OF A LIMITED LIABILITY COMPANY OR A  
NON-GOVERNMENTAL ORGANIZATION, RESPECTIVELY), INCLUDES PROVISIONS IN  
THE CONSTITUENT DOCUMENTS OF AN AFFILIATE (ARTICLES, BY-LAWS OR THE  
EQUIVALENT UNDER LOCAL LAW) THAT RESTRICTS ITS ACTIVITIES TO THE FINCA  
MISSION AND CHARITABLE PURPOSE. THE ACTIVITIES ARE ALSO MONITORED  
THROUGH A COMBINATION OF INTERNATIONAL MANAGEMENT, BOARD MEETINGS, AND  
AUDITS.

FORM 990, PART VI, LINE 12A/12B

YES, SUCH PERSONS ARE REQUIRED TO DISCLOSE ANY CONFLICTS ON AN ONGOING  
BASIS.

FORM 990, PART VI, LINE 13

THE FINCA GLOBAL CODE OF CONDUCT CONTAINS A FORMAL CONFIDENTIAL  
REPORTING MECHANISM, OR 'WHISTLEBLOWER' PROCESS, FOR REPORTING

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SUSPECTED VIOLATIONS OF THE CODE OR OF LAW. THE CODE OF CONDUCT PROVIDES A SET OF STANDARDS FOR ETHICAL BUSINESS CONDUCT FOR ALL FINCA PERSONS WORLDWIDE. EMPLOYEES HAVE BEEN TRAINED ON THE CODE, AND ON THE REPORTING MECHANISM, INCLUDING REINFORCEMENT BY THE CHIEF EXECUTIVE OFFICER THAT THE CODE REPRESENTS FINCA STANDARDS. REPORTS MAY BE MADE TO LOCAL MANAGEMENT OR DIRECTLY THROUGH A CONFIDENTIAL REPORTING LINE TO THE GLOBAL VICE PRESIDENT AND GENERAL COUNSEL OR THE GLOBAL VICE PRESIDENT HUMAN AND BUSINESS RESOURCES.

FORM 990, PART VI, LINE 16

FINCA PARTICIPATES IN VENTURES WITH OTHER CHARITABLE OR NON-PROFIT ORGANIZATIONS THAT BENEFIT FINCA CLIENTS AND SUPPORT THE FINCA MISSION. FINCA DOES NOT ENTER ANY AGREEMENT THAT IS INCONSISTENT WITH THE FINCA MISSION AND CHARITABLE ACTIVITIES. FINCA'S PRACTICES AND REVIEW PROCESS FOR SUCH VENTURES REQUIRES A REVIEW BY THE LEGAL DEPARTMENT AS TO CONSISTENCY OF THE VENTURE WITH THE FINCA CHARITABLE PURPOSE.

FORM 990, PART VI, LINE 20

LEGAL DOCUMENTS RELATING TO THE ORGANIZATION OF THE COMPANY AS A CORPORATE ENTITY ARE MAINTAINED BY THE OFFICE OF GENERAL COUNSEL.

FORM 990, SCHEDULE F PART I

THE LOCATIONS DISCLOSED ON SCHEDULE F ARE REGIONAL HUB CENTERS AND OPERATIONAL BRANCHES AND NOT LOCAL AFFILIATE OFFICES. AFFILIATE OFFICES LISTED WITHIN THE FINCA NETWORK WERE NOT INCLUDED ON THIS RETURN BECAUSE THESE OFFICES THOUGH SOME OF THEM SUBSIDIARIES AND FULLY

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CONTROLLED BY FINCA INTERNATIONAL, OPERATE AS SEPARATE LEGAL COMMERCIAL  
ENTITIES ORGANIZED UNDER LOCAL LAW AND FULLY OR PARTIALLY OWNED.

PERSPECTIVE ON ITS FORM 990 FILING

THIS IRS FORM 990 COVERS ONLY THE 2009 FINANCIAL RESULTS OF FINCA  
INTERNATIONAL, INC., A CHARITABLE ORGANIZATION HEADQUARTERED IN  
WASHINGTON, DC. THIS FORM 990 DOES NOT INCLUDE THE FINANCIAL RESULTS OF  
THE FOREIGN REGISTERED ENTITIES THAT FINCA INTERNATIONAL, INC. OWNS AND  
OPERATES. THESE FOREIGN REGISTERED ENTITIES ACCOUNT FOR MORE THAN TWO  
THIRDS OF FINCA'S GLOBAL REVENUES AND PROGRAMMATIC EXPENSES. AS A  
RESULT, THIS FORM 990 PRESENTS A LIMITED PICTURE OF FINCA'S GLOBAL  
OPERATIONS AND ITS FINANCIAL RESULTS FOR THE YEAR 2009.

READERS SEEKING A HOLISTIC VIEW OF FINCA'S GLOBAL OPERATIONS AND  
FINANCES SHOULD EXAMINE THE CONSOLIDATED FINANCIAL STATEMENTS FOR  
FINCA'S U.S.-BASED AND OVERSEAS OPERATIONS, AVAILABLE UPON REQUEST OR  
BY VISITING WWW.FINCA.ORG. THE CONSOLIDATED BALANCE SHEETS, STATEMENTS  
OF INCOME AND STATEMENTS OF CASH FLOWS ALSO ARE PRESENTED IN FINCA'S  
2009 ANNUAL REPORT, WHICH IS AVAILABLE UPON REQUEST OR MAY BE  
DOWNLOADED FROM WWW.FINCA.ORG.

IN 2009, FINCA PROVIDED 717,217 CLIENTS IN AFRICA, EURASIA, LATIN  
AMERICA AND THE GREATER MIDDLE EAST WITH LOANS, SAVINGS PROGRAMS,  
INSURANCE PROTECTION AND OTHER FINANCIAL TOOLS TO HELP THEM BUILD THEIR  
SMALL BUSINESSES TO IMPROVE THEIR OWN PROSPECTS AND THE PROSPECTS OF  
NEARLY 3.6 MILLION CHILDREN AND ADULTS IN THEIR FAMILIES. OVER THE

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COURSE OF THE YEAR, FINCA PROGRAMS DISBURSED OVER \$682 MILLION IN LOANS  
AVERAGING \$519. IN 2009, FINCA CLIENT SAVINGS REACHED NEARLY \$27  
MILLION TO INVEST IN THEIR SMALL BUSINESSES, THEIR HOMES AND THE  
EDUCATION OF THEIR CHILDREN. FINCA MICROINSURANCE POLICIES COVERED MORE  
THAN 1.1 MILLION CLIENTS AND FAMILY MEMBERS.

FORM 990, PART XI, LINE 2D

CONSOLIDATED FINANCIALS STATEMENTS

ON A CONSOLIDATED BASIS, FINCA INTERNATIONAL, INC REPORTED NET INTEREST  
INCOME OF \$127,152,285 AND \$126,088,541 FOR THE YEARS ENDED DECEMBER  
31, 2009 AND 2008 RESPECTIVELY. NET INTEREST INCOME INCREASED  
\$1,063,744 OR 0.8% IN 2009.

CONSOLIDATED OTHER OPERATING INCOME INCREASED \$1,962,280 OR 73% IN 2009  
TO \$4,640,852 IN 2009 FROM \$2,678,572 IN 2008.

CONSOLIDATED OPERATING EXPENSES FOR 2009 OF \$138,884,226 INCREASED  
\$581,296 OR 0.4% AS COMPARED TO OPERATING EXPENSES OF \$138,302,930 FOR  
2008.

THE FUNCTIONAL COMPONENTS OF OPERATING EXPENSES FOR 2009 ARE PROGRAM  
SERVICE EXPENSES OF \$129,451,821 (93%); MANAGEMENT AND GENERAL EXPENSES  
OF \$6,911,351 (5%) AND; FUNDRAISING \$2,521,054 (2%).

CONSOLIDATED NET OTHER INCOME OF \$19,051,950 DECREASED \$7,207,458 OR  
27.4% IN 2009 FROM NET OTHER INCOME OF \$26,259,408 IN 2008.

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CONSOLIDATED PROFIT FOR THE YEAR WAS \$742,352 AND \$8,579,131 FOR 2009  
AND 2008 RESPECTIVELY.

**Related Organizations and Unrelated Partnerships**

▶ **Complete if the organization answered "Yes" to Form 990, Part IV, line 33, 34, 35, 36, or 37.**  
▶ **Attach to Form 990.** ▶ **See separate instructions.**

**Name of the organization** **FINCA INTERNATIONAL, INC.** **Employer identification number** **13-3240109**

**Part I Identification of Disregarded Entities** (Complete if the organization answered "Yes" to Form 990, Part IV, line 33.)

(a) Name, address, and EIN of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
MICRO-FINANCE SOLUTIONS PO BOX 309 GRAND CAYMAN, CAYMAN ISLANDS FINCA LLC - 13-3240109 1101 14TH ST., NW 11TH FLOOR WASHINGTON, DC 20005	MICROFINANCE OPERATIONS	CAYMAN ISLANDS	709,766.	1376598.	N/A
FINCA CAPITAL FUND LLC 1101 14TH ST., NW 11TH FLOOR WASHINGTON, DC 20005	MICROFINANCE OPERATIONS	DISTRICT OF COLUMBIA	0.	0.	N/A

**Part II Identification of Related Tax-Exempt Organizations** (Complete if the organization answered "Yes" to Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
FINCA, USA - 52-2026830 1101 14TH ST., NW 11TH FLOOR WASHINGTON, DC 20005	MICROFINANCE OPERATIONS	MARYLAND	501(C)(3)	7	N/A
FINCA LICENSING & SUPPORT LLC 1101 14TH ST., NW 11TH FLOOR WASHINGTON, DC 20005	MICROFINANCE OPERATIONS	DELAWARE			N/A
FINCA CHARITY FOUNDATION AGATANGEGHOS STREET, 2A YEREVAN, ARMENIA 0023	MICROFINANCE OPERATIONS	ARMENIA			N/A
BANCO PARA LA ASISTENCIA COMUNITARIA FINCA S.A., AVDA. AMAZONAS N39-123 Y JOSE ARIZAGA, EDIFICIO AM, QUITO, ECUADOR 1	MICROFINANCE OPERATIONS	ECUADOR			N/A

LHA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule R (Form 990) 2009



**Part V Transactions With Related Organizations** (Complete if the organization answered "Yes" to Form 990, Part IV, line 34, 35, or 36.)

**Note.** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

**1** During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

	Yes	No
<b>a</b> Receipt of <b>(i)</b> interest <b>(ii)</b> annuities <b>(iii)</b> royalties or <b>(iv)</b> rent from a controlled entity .....	X	
<b>b</b> Gift, grant, or capital contribution to other organization(s) .....		X
<b>c</b> Gift, grant, or capital contribution from other organization(s) .....	X	
<b>d</b> Loans or loan guarantees to or for other organization(s) .....		X
<b>e</b> Loans or loan guarantees by other organization(s) .....		X
<b>f</b> Sale of assets to other organization(s) .....		X
<b>g</b> Purchase of assets from other organization(s) .....		X
<b>h</b> Exchange of assets .....		X
<b>i</b> Lease of facilities, equipment, or other assets to other organization(s) .....		X
<b>j</b> Lease of facilities, equipment, or other assets from other organization(s) .....		X
<b>k</b> Performance of services or membership or fundraising solicitations for other organization(s) .....		X
<b>l</b> Performance of services or membership or fundraising solicitations by other organization(s) .....		X
<b>m</b> Sharing of facilities, equipment, mailing lists, or other assets .....		X
<b>n</b> Sharing of paid employees .....		X
<b>o</b> Reimbursement paid to other organization for expenses .....		X
<b>p</b> Reimbursement paid by other organization for expenses .....	X	
<b>q</b> Other transfer of cash or property to other organization(s) .....		X
<b>r</b> Other transfer of cash or property from other organization(s) .....		X

**2** If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of other organization(s)	(b) Transaction type (a-r)	(c) Amount involved
(1) FINCA CHARITY FOUNDATION	C	7,526.
(2) FINCA CHARITY FOUNDATION	P	1,239,235.
(3) BANCO PARA LA ASISTENCIA COMUNITARIA FINCA S.A.	A	322,813.
(4) BANCO PARA LA ASISTENCIA COMUNITARIA FINCA S.A.	P	328,212.
(5) FINCA EL SALVADOR	C	24,930.
(6) FINCA EL SALVADOR	P	10,336.



**Part II** Continuation of Identification of Related Tax-Exempt Organizations

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
FINCA EL SALVADOR					
ALAMEDA ROOSEVELT NO. 1807					
SAN SALVADOR, EL SALVADOR 1	MICROFINANCE OPERATIONS	EL SALVADOR			N/A
MICRO-CREDIT COMPANY FINCA (FMCC)					
127 "A" GOGOLYA STR.					
BISHKEK, KYRGYZSTAN 720011	MICROFINANCE OPERATIONS	KYRGYZSTAN			N/A
CJSC FINCA (ZAO)					
111 REVOLUTSIONNAYA STREET					
SAMARA, RUSSIA 443079	MICROFINANCE OPERATIONS	RUSSIA			N/A
FUNDACION INTERNACIONAL PARA LA ASISTENCIA					
COMUNIT, AVDA. AMAZONAS N39-123 Y JOSE					
ARIZAGA, EDIFICIO AM, QUITO, ECUADOR 1	MICROFINANCE OPERATIONS	ECUADOR			N/A
FINCA HAITI					
94 AVE. CARTEGENA					
LES CAYES-SUD, HAITI 1	MICROFINANCE OPERATIONS	HAITI			N/A
FINCA KYRGYZSTAN					
127 "A" GOGOLYA STR.					
BISHKEK, KYRGYZSTAN 720011	MICROFINANCE OPERATIONS	KYRGYZSTAN			N/A
FINCA UNIVERSAL CREDIT ORGANIZATION					
(ARMENIA), AGATANGEGHOS STREET, 2A, YEREVAN,					
ARMENIA 0023	MICROFINANCE OPERATIONS	ARMENIA			N/A
FINCA MDO, LLC					
MUHAMMAD STR. 37					
DUSHANBE, TAJIKISTAN 734025	MICROFINANCE OPERATIONS	TAJIKISTAN			N/A
FINCA GUATEMALA					
38 AV. "A" 0-88 Z7 COLONIA VILLAS DEL PEDREG					
GUATEMALA CITY, GUATEMALA 1	MICROFINANCE OPERATIONS	GUATEMALA			N/A
FINCA ZAMBIA LIMITED					
P.O. BOX 50061, RIDGEWAY PLOT NO. 1215/3 MUK					
LUSAKA, ZAMBIA 1	MICROFINANCE OPERATIONS	ZAMBIA			N/A
FUNDACION INTERNACIONAL PARA LA ASISTENCIA					
COMUNIT, COLONIA RUBEN DARIO, 3A CALLE CASA					
2316, DEL CAMPO, TEGUCIGALPA, HONDURAS 1	MICROFINANCE OPERATIONS	HONDURAS			N/A
FINCA UGANDA LIMITED					
PLOT 22 BEN KIWANUKA STREET, P.O. BOX 24450					
KAMPALA, UGANDA 1	MICROFINANCE OPERATIONS	UGANDA			N/A

**Part II** Continuation of Identification of Related Tax-Exempt Organizations

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
FUNDACION INTEGRAL COMUNITARIA, A.C. CALLE GUAYABOS #34, COL. LAS PALMAS CUERNAVACA, MEXICO 1	MICROFINANCE OPERATIONS	MEXICO			N/A
FINCA NICARAGUA RESIDENCIAL LOS ROBLES DE SHELL PLAZA EL SOL MANAGUA, NICARAGUA 1	MICROFINANCE OPERATIONS	NICARAGUA			N/A
FINCA MALAWI PLOT LK367, MICHIRU ROAD BLANTYRE, MALAWI 1	MICROFINANCE OPERATIONS	MALAWI			N/A
FINCA TANZANIA LIMITED UPANGA AREA, PLOT 303, ALI HASSAN MWINIYI RO DAR ES SALAAM, TANZANIA 1	MICROFINANCE OPERATIONS	TANZANIA			N/A
FINCA MICROFINANCE RESOURCE UGLAND HOUSE/MAPLES AND CALDER; PO BOX 309 G GEORGE TOWN, CAYMAN ISLANDS 1	MICROFINANCE OPERATIONS	CAYMAN ISLANDS			N/A
FINCA UZBEKISTAN AVAILABLE UPON REQUEST UZBEKISTAN 1	MICROFINANCE OPERATIONS	UZBEKISTAN			N/A
MICRO-FINANCE SOLUTIONS, INC. (MFSI) P.O. BOX 309GT, UGLAND HOUSE, SOUTH CHURCH S GEORGE TOWN, CAYMAN ISLANDS 1	MICROFINANCE OPERATIONS	CAYMAN ISLANDS			N/A
MFSI GUATEMALA, SA AVAILABLE UPON REQUEST GUATEMALA 1	MICROFINANCE OPERATIONS	GUATEMALA			N/A
FINCA JORDAN AL FARID BUILDING, 3RD FLOOR AMMAN, JORDAN 11814	MICROFINANCE OPERATIONS	JORDAN			N/A
SPECIALIZED MICRO LOANS (PRIVATE SHAREHOLDING CO.), AVAILABLE UPON REQUEST, AMMAN, JORDAN 1	MICROFINANCE OPERATIONS	JORDAN			N/A
FINCA MICROFINANCE JSC 2 DOLIDZE STREET TBILISI, GEORGIA 0171	MICROFINANCE OPERATIONS	GEORGIA			N/A
FINCA AFRICA IT SERVICE CENTER LIMITED 11 PORTAL AVENUE, ADAMS HOUSE, BLOCK B KAMPALA, UGANDA 24450	MICROFINANCE OPERATIONS	UGANDA			N/A

**Part II** Continuation of Identification of Related Tax-Exempt Organizations

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
FINCA R.D. CONGO SARL 1286 AVE TOMBALBAYE ENTREE AU COIN AVE COLON EBEYA AVE HOPITAL BP 13447 KINSHASA, CONGO	MICROFINANCE OPERATIONS	CONGO (BRAZZAVILLE)			N/A
FINANCIERA FINCA HONDURAS S.A. (FKA SOCIEDAD FINAN, COLONIA RUBEN DARIO, 3A CALLE CASA 2316, DEL CAMPO, TEGUCIGALPA, HONDURAS 1	MICROFINANCE OPERATIONS	HONDURAS			N/A
FINCA CANADA 157 ADELAIDE STREET WEST SUITE 408 TORONTO ONTARIO, CANADA M5H4E7	MICROFINANCE OPERATIONS	CANADA			N/A
FINCA UK 191 SPARROWS HERNE BUSHEY HEATH HERTFORDSHIRE, UNITED KINGDOM WD23 1AJ	MICROFINANCE OPERATIONS	UNITED KINGDOM			N/A
FINCA HONDURAS COLONIA RUBEN DARIO 3A CALLE CASA 2316 DEL C TEGUCIGALPA, HONDURAS 1	MICROFINANCE OPERATIONS	HONDURAS			N/A
FINCA AFGHANISTAN HOUSE NO. 1132 STREET NO. 5 SHIRPOOR DISTRIC KABUL, AFGHANISTAN 1	MICROFINANCE OPERATIONS	AFGHANISTAN			N/A

**Part V** Continuation of Transactions With Related Organizations (Schedule R (Form 990), Part V, line 2)

(a) Name of other organization	(b) Transaction type (a-r)	(c) Amount involved
(7) MICRO-CREDIT COMPANY FINCA (FMCC)	A	163,239.
(8) MICRO-CREDIT COMPANY FINCA (FMCC)	C	1,500.
(9) MICRO-CREDIT COMPANY FINCA (FMCC)	P	502,725.
(10) CJSC FINCA (ZAO)	A	374,735.
(11) CJSC FINCA (ZAO)	P	550,000.
(12) FINCA HAITI	A	59,574.
(13) FINCA HAITI	C	416,089.
(14) FINCA UNIVERSAL CREDIT ORGANIZATION (ARMENIA)	A	127,682.
(15) FINCA UNIVERSAL CREDIT ORGANIZATION (ARMENIA)	P	540,228.
(16) FINCA MDO, LLC	A	55,477.
(17) FINCA MDO, LLC	C	49,097.
(18) FINCA MDO, LLC	P	501,621.
(19) FINCA GUATEMALA	C	83,170.
(20) FINCA GUATEMALA	P	169,642.
(21) FINCA ZAMBIA LIMITED	A	114,402.
(22) FINCA ZAMBIA LIMITED	C	92,463.
(23) FINCA ZAMBIA LIMITED	P	101,578.
(24) FINCA UGANDA LIMITED	A	149,212.

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**Part V** Continuation of Transactions With Related Organizations (Schedule R (Form 990), Part V, line 2)

(a) Name of other organization	(b) Transaction type (a-r)	(c) Amount involved
(7) FINCA UGANDA LIMITED	C	944,893.
(8) FINCA UGANDA LIMITED	P	137,807.
(9) FUNDACION INTEGRAL COMUNITARIA, A.C.	C	331,443.
(10) FUNDACION INTEGRAL COMUNITARIA, A.C.	P	468,975.
(11) FINCA NICARAGUA	C	1,144,020.
(12) FINCA NICARAGUA	P	213,419.
(13) FINCA MALAWI	C	682,447.
(14) FINCA MALAWI	P	69,755.
(15) FINCA TANZANIA LIMITED	C	473,375.
(16) FINCA TANZANIA LIMITED	P	213,112.
(17) MICRO-FINANCE SOLUTIONS, INC. (MFSI)	C	538,137.
(18) FINCA JORDAN	C	212,510.
(19) FINCA MICROFINANCE JSC	P	892,075.
(20) FINCA R.D. CONGO SARL	C	241,111.
(21) FINCA R.D. CONGO SARL	P	137,540.
(22) FINANCIERA FINCA HONDURAS S.A. (FKA SOCIEDAD FINAN	A	26,178.
(23) FINCA HONDURAS	A	26,178.
(24) FINCA HONDURAS	C	39,027.

Schedule R-1 (Form 990) 2009

**Part V** Continuation of Transactions With Related Organizations (Schedule R (Form 990), Part V, line 2)

(a) Name of other organization	(b) Transaction type (a-r)	(c) Amount involved
(7) FINCA AFGHANISTAN	C	499,975.
(8) FINCA AFGHANISTAN	P	627,009.
(9) FINCA UK	C	17,615.
(10)		
(11)		
(12)		
(13)		
(14)		
(15)		
(16)		
(17)		
(18)		
(19)		
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(21)		
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