

UN Goodwill Ambassador Mira Sorvino Supports FINCA at Canadian Fundraiser



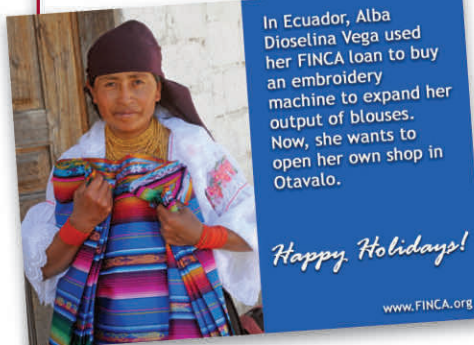
Photo: Tracy Kay

Academy-award winning actress Mira Sorvino was the guest of honor at FINCA Canada's annual fundraising event hosted at the home of Board Member Linda Wolfond and her husband Greg.

Ms. Sorvino, a long-time advocate in the anti-human trafficking movement, accepted FINCA's invitation because of her conviction that microfinance, in general, and FINCA, in particular, offer a first line of defense against this heinous practice.

"By providing women with the financial means to create their own incomes, FINCA empowers women to take control of their lives, which helps them keep themselves and, most importantly, their children, safe from predators," Ms. Sorvino remarked. "Organizations like FINCA are worthy of your support."

Give the Gift of Hope This Season and Beyond!



In Ecuador, Alba Dioselina Vega used her FINCA loan to buy an embroidery machine to expand her output of blouses. Now, she wants to open her own shop in Otavalo.

Happy Holidays!

www.FINCA.org

The holiday season is the perfect time to make gifts to FINCA in honor of your family, friends and colleagues.

The gift of a life-changing loan to a woman and her family, made on behalf of a loved one, is the perfect way to share the holiday spirit in a meaningful and long-lasting way, since your gift will keep on giving into the future, changing lives for years to come.

To send a beautiful FINCA eCard to a loved one, just visit www.FINCA.org and click on eCards and Honor Gifts. Thank you for your support!

So Many Ways to Change a Life!

As 2011 draws to a close, we hope you'll take time to consider all of the powerful and convenient ways you can support FINCA's work to provide hope and opportunity for hundreds of thousands of hard-working microentrepreneurs throughout FINCA's 21-country network.



FINCA Kyrgyzstan Client

Photo by FINCA staff

A Gift of Securities

Consider a gift to FINCA of stocks, bonds or mutual funds. Any securities you've owned for twelve months or longer, whose value has increased, are subject to capital gains tax when sold. By giving these securities to FINCA, you receive a charitable deduction for their full fair market value and you avoid tax on the capital gain.

The Sustainers' Circle The most cost effective—and easiest—way to support FINCA. Simply determine a monthly contribution amount, provide us with credit card or checking account information, and your account will be billed automatically. You can change the amount, or withdraw from the program, simply by writing us.

FINCA Team Pages Use FINCA Team Pages to create your own personal webpage and raise funds with your family and friends! Go to <http://teams.FINCA.org> or <http://teams.FINCAcanada.org>

Legacy Society FINCA's Legacy Society provides an opportunity to include a bequest to FINCA in your will. A carefully-designed estate plan can provide significant estate tax relief, allow you to determine the distribution of your assets, and let you express your values through continued support of our work.

Sponsor a Village Bank Each year, we designate the subsidiaries in greatest need of loan capital for the Village Bank sponsorship program. This year's subsidiaries include Afghanistan, El Salvador, Haiti and Zambia. Your \$5,000 contribution will support a Village Bank where it's needed most.

Honor and Memorial Gifts Making a gift in honor, or memory, of a loved one is a thoughtful way to support FINCA's poverty alleviation work, and make a statement of care about someone special in your life.

FINCA Lend A Hand This innovative new tool lets donors select the micro-entrepreneur they want to sponsor, and use our secure, online donation tool to make their contribution. Visit www.LendAHand.FINCA.org.

Corporate Matching Gifts Corporate matching gift programs help FINCA supporters maximize the value of their personal contributions. Most programs match the charitable contributions of employees, dollar for dollar, and some even double or triple the amount!

For more information about any of these giving opportunities, please visit www.FINCA.org, or contact Laura Brower Hagood at 202.682.1510, ext. 250, or via email at Laura.Hagood@FINCA.org.



Photo: ©Steven Purcell

Village Bank Notes

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A Message from Rupert Scofield, President and CEO: FINCA's Leadership Role in Putting Clients First

the campaign is an unprecedented effort to make client protection part of the DNA of microfinance. These pro-client codes of conduct and practices include the following principles: appropriate product design and delivery, avoidance of over-indebtedness, transparent and responsible pricing, appropriate collections practices, ethical staff behavior, mechanisms for redress of grievances, and privacy of client data. Underscoring FINCA's commitment, I serve as a founding member of the Smart Campaign Steering Committee.

FINCA also takes the affect our products and services have on client well being seriously, and stands out among microfinance organizations in its commitment to social performance at all levels of operations. The Board of Directors has issued two directives to ensure our clients' well being is first and foremost.

The first mandates that we measure social performance on a biannual basis across the entire FINCA network. FINCA was the first international microfinance network to develop a rigorous client assessment tool that helps us evaluate improvements in our clients' standard of living, and provides information about the need for new products, as well as satisfaction with existing ones.

The second directive is the establishment of a Social Performance Audit

Committee to ensure that FINCA is monitoring social performance with the same zeal and precision that we monitor financial performance.

FINCA has recently taken another leadership role by helping to establish the Microfinance CEO Working Group (MCWG), whose purpose is to enable the microfinance industry to achieve its full potential of bringing financial and related services to those who have traditionally been excluded. I am serving as a Co-Chair with Mary Ellen Iskendarian of Women's World Banking.

The MCWG's initial commitment is to promote and support three initiatives already underway in the industry: **The Smart Campaign; MicroFinance Transparency**, an organization that promotes transparent pricing in the microfinance industry; and **The Social Performance Task Force**, a participatory effort of hundreds of industry stakeholders developing common tools for measuring social performance and mission fulfillment.

FINCA is committed to implementing these initiatives across our network.

If I can answer any questions about how FINCA and the microfinance industry are working to ensure that clients' rights are respected and their needs remain a consistent priority in the way we do business, please contact me at info@FINCA.org.

