



FINAL REPORT TO THE FIRST PRESBYTERIAN CHURCH

Communities Generating Prosperity and Sustainable Development in Rural Haiti

Organizational Information		
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The support Groundswell and PDL received from the First Presbyterian Church of Clarks Summit allowed us to provide training and seed capital for loans to emerging savings and credit (S&C) cooperatives in Haiti. The affordable credit provided by these community-managed S&C groups is a key ingredient in generating greater prosperity and wellbeing in rural Haiti.

By the time of our August 2014 report, the Church's generosity had enabled Groundswell and PDL to develop S&C cooperatives that benefitted 260 women in three communal sections, l'Attalaye (100 women), Lalomas (83 women), and Lacedras (77 women), in the Saint Michel region of the Artibonite Department.

We are happy to inform you that since our last report, the S&C groups started with your support are still going strong, and a new S&C group was created in the community of Camathe. **As of November 30, 2014, a total of 343 women had benefitted from loans made possible by the First Presbyterian Church of Clarks Summit.** The membership of the S&C groups during the last cycle can be seen in the table below.

Communal Section	# Participants at Time of August Report	# New Participants Since August Report	Total # Participants As of November 30, 2014
L'Attalaye	100	0	100
Lalomas	83	6	89
Lacedras	77	0	77
Camathe	0	77	77
Total	260	83	343

It is also worth noting that a total of 841 women are now benefitting from S&C groups in L'Attalaye, Lalomas, Lacedras, and Camathe. More than 40% (343) of these women were able to receive loans thanks to the Church, and the rest we reached with support from other donors.

We established three specific outcomes in our proposal, and we achieved them all¹:

Outcome 1: Six S&C cooperatives in the Saint Michel region improve their management capacity.

Progress: Through training provided by PDL, the four S&C cooperatives in L'Attalaye, Lalomas, Lacedras, and Camathe have improved their management capacity.

Outcome 2: \$24,000 worth of loans (\$4,000 for each of six coops) made to small-scale family farmers in the Saint Michel region, providing them with the resources they need to make investments to increase the productivity and profitability of their farms. Between 100 and 200 farmers will receive loans valued at less than \$500 before the end of the project.

Progress: \$16,000 worth of seed capital has been used to make loans to 343 female farmers that belong to four S&C cooperatives. The total beneficiaries surpassed even our optimistic initial estimate of 200 loan recipients. The rest of the grant money was used to provide training and program support.

Outcome 3: The farmers will repay the loans with interest agreed upon by members, so that the capital of each loan fund will grow during the three-year period, allowing the loan funds to continue to benefit more farmers in the future.

Progress: Participating farmers are repaying interest, which has allowed the four S&C cooperatives to make loans to dozens of additional farmers (beyond those reached with the original capital). On average, the initial number of participants is being increased by 15% annually (about 7.5 % every six months).

As we have stated in previous reports, women who receive loans typically invest in their farms or other income generating activities and/or in the health and education of their children.

For example, during the last loan cycle, Antiola Dorvil used the 2,500 Haitian Gourdes (about \$54) she received from the L'Attalaye S&C group to start a small business selling cloths to people in nearby villages. Antiola uses the money she makes to buy food for her six children, and to pay the tuition of one child attending the technical agricultural school in Hinche.

Antiola is just one of the 343 women whose lives you have changed. In a very real way you are helping Groundswell and PDL generate lasting economic development in Haiti's rural areas, which is vital to the realization of our 10-year vision of a prosperous and sustainable Haitian countryside as the foundation for national development.

We truly appreciate the First Presbyterian Church's generosity. **Thank you and Merry Christmas!**

¹ The amount of the award decreased from \$30,000 to \$20,000, and, as a result, the initial objectives also decreased by one third. In other words, 4 S&Cs were created instead of 6, and \$16,000 in seed capital was invested instead of \$24,000. We surpassed the 200 estimated number of loan recipients even with the reduced budget.