



WCCN
Investing for Social Change

ANNUAL REPORT 2022



A LETTER FROM THE EXECUTIVE DIRECTOR

Some years ago, before I was involved with WCCN, my wife and I decided to hike the 135-mile Northville-Lake Placid Trail in the Adirondack Mountains of upstate New York. We had never backpacked that kind of distance before and we spent months gathering specialized equipment, making plans and trying to convince friends to come along with us. Eventually, future WCCN Board member Laura Graham signed up, and the day of the big hike arrived.

As luck would have it, a seasoned hiker and professional naturalist from Maine was starting out on the trail at the same moment. He introduced himself as “Old Moose,” and we ended up on the trail with him for most of the trip. We exchanged pleasantries as we gathered our equipment and packs together. I looked down the trail at what would be the first half-mile of our adventure. A wave of uncertainty came over me as I began to doubt our chances of successfully completing the hike, especially as I read the warnings about bear activity and possible flooding on the trailhead placards. Old Moose must have sensed my anxiety, as he took me aside and said, “Don’t let the weight of the whole hike crush you. You need to take it one step at a time, and just focus on and enjoy what you can see in front of you.”

As we set off, I was worried about the negative possibilities of the hike, like turned ankles, rain, bears, etc., but slowly I began to focus on one day at a time, and eventually one step at a time and only what I could see in front of me. Beyond that, I began to enjoy the journey, and appreciate every small stretch of the trail for its beauty and uniqueness.



Executive Director, Will Harris meets entrepreneur, Maria Pacheco during WCCN's 2020 due diligence trip to Peru.

In WCCN's 38th year, this story reminds me of our work. It is easy to be overwhelmed by all of the news coming out of Latin America. It is troubling to hear about the effects of climate change, migration, the drug trade, gang violence, economic uncertainty and poverty. How can WCCN's mission thrive amongst so many obstacles? The answer is by taking the advice of Old Moose and moving one step at a time, helping one family at a time. WCCN will not single-handedly eliminate poverty in the region or curb the effects of climate change, but we can help more than 20,000 families a year be more resilient in the face of such challenges. By providing credit to individual entrepreneurs and their families, WCCN can give some light to its beneficiaries in a time of much darkness; the forging of a new path out of the wilderness. It is a joy to meet our end-borrowers when we are able to, and we encourage you to read their stories in this report and consider joining us on a supporter trip to the region to meet them in person. We are proud of our work and thank you, our supporters, for your generosity and trust in our mission. Without your help, our mission would be impossible.

A handwritten signature in black ink that reads "Will Harris". The signature is fluid and cursive, with a large loop at the end.

William Harris
Executive Director

OUR IMPACT

AT A GLANCE

OF THE TOTAL BORROWERS WCCN DIRECTLY SERVES:

66%
ARE WOMEN



61%
LIVE IN RURAL AREAS



AVERAGE LOAN SIZE

\$1,962

BORROWERS
AND FARMERS
SERVED IN 2022

22,479

MORE THAN

500

ACTIVE SUPPORTERS
FROM

42
STATES

90%

OF WCCN PARTNERS OFFER
SOCIAL SERVICES IN ADDITION
TO FINANCIAL SERVICES

\$14.7

MILLION WORKING TO
ALLEVIATE POVERTY IN LATIN AMERICA



WCCN

Investing for Social Change

BORROWER SPOTLIGHT

Maria Pacheco | Peru



Maria Pacheco of Catacaos, Peru recently started a new chapter in her career and is enjoying a less hectic life. At 65 years of age you could argue that she deserves it. After working for other people most of her life, Maria opened a “cevicheria” in her home after her children went off on their own. The restaurant, which specialized in fish ceviches, was very popular, and at one point a tourist from Spain approached her about becoming her family’s private cook. Maria decided it was an opportunity she could not pass up, and she moved to Lima where the customer’s family was living at the time and cooked for them for six years. Eventually the family moved back to Spain, and Maria returned to her husband in Catacaos. Her neighborhood friends encouraged her to reopen the cevicheria, but she felt like she wanted to slow down, saying, “I just felt like I didn’t have the energy to start it up again.” So instead she and her husband put an awning over the sidewalk in front of their house and began selling ceramics, and bowls and cups made out of gourds, traditional products sourced from artisans in Catacaos. “We don’t make any of the products ourselves, but we are a good pipeline for local artists, especially given our location at a major intersection,” Maria says. “We also export ceramics and gourds to Lima and Cuzco where they are sold at large festivals.” Maria and her husband have seven children and 24 grandchildren, so in her spare time she helps watch the grandkids and tries as best she can to keep their names straight. She has been working with a WCCN microfinance partner for one year now, and keeps a \$275 working capital line of credit with them to buy inventory. “It would be hard to make it in this business without access to microfinance. I can buy my inventory and pay the artists without having to use my own personal savings, which is less risky to me in case I have a bad week of sales,” she said. Maria is enjoying a slower pace now and still gets to see the people who used to frequent her cevicheria. The best of both worlds.



OUR PARTNERS

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PARTNERS IN
10
COUNTRIES

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ECUADOR
EL SALVADOR
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MÉXICO
NICARAGUA
PANAMA
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RAINFOREST TRADING
SERVIGUA

FINANCIAL SUMMARY

BALANCE SHEET

ASSETS	2022	2021
Cash and Cash Equivalents	870,241	969,390
Current Notes Receivable, Loan Fund	5,849,260	4,909,951
Prepaid Expenses	13,644	10,546
Accrued Interest Receivable	221,113	265,183
Long-Term Notes Receivable, Loan Fund	7,750,484	8,176,666
Right of Use Asset	54,982	75,467
TOTAL ASSETS	\$14,759,724	\$14,407,203

LIABILITIES & NET ASSETS

LIABILITIES

Accrued Interest and Accounts Payable	176,244	186,259
Current Notes Payable, Loan Fund	1,887,239	3,837,295
Long-Term Notes Payable, Loan Fund	11,281,419	9,145,300
Lease Liability	30,383	55,100
TOTAL LIABILITIES	\$13,375,285	\$13,223,954

NET ASSETS

Unrestricted	1,374,439	1,183,249
Temporarily Restricted	10,000	-
TOTAL NET ASSETS	1,384,439	\$1,183,249

TOTAL ASSETS	\$14,759,724	\$14,407,203
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STATEMENT OF ACTIVITIES

REVENUE	2022	2021
Grants and Contributions	319,205	195,643
Program Fees and Tour Revenue	63,163	75,071
Interest Income, Loan Fund	1,382,753	1,225,325
Other Income	5,199	911
TOTAL REVENUE	\$1,770,320	\$1,496,950

EXPENSES

Program	1,234,059	833,399
Fundraising	62,215	36,546
Administration	282,856	295,307
TOTAL EXPENSES	\$1,579,130	\$1,165,252

Change in Unrestricted Net Assets	191,190	331,698
Change in Restricted Net Assets	10,000	-
TOTAL CHANGE IN NET ASSETS	\$201,190	\$331,698

These numbers are based on audited Financial summaries.
Full audited Financial reports are available on request or online at www.wccn.org/Financial-statements.

INVESTORS

ORGANIZATIONS



3rd Creek Foundation
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Clients of The Sustainability Group, Loring, Wolcott & Coolidge
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Grace United Methodist Church
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Holy Cross Youth Group
Impact Charitable
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BORROWER SPOTLIGHT

Alva Violeta Villavicencio | Mexico



Alva Violeta Villavicencio has been entrepreneurial most of her life. She began selling encyclopedias at the age of 15, and soon after she moved on to selling candies and snacks. Today Alva makes a living as a tamal street vendor in Mexico. A few years ago, Alva took out a microloan to start her tamal stand, and when faced with the challenges presented by Covid-19, access to credit was more important than ever. During the pandemic members of Alva's family became severely ill, and she managed her business entirely on her own. While her family members managed to recover, the family suffered financially as Alva was the sole breadwinner. A

loan from our microfinance partner Avanza Solido helped them to get by. Alva has a strong work ethic and loves to learn new things. She has begun making custom cakes in addition to her tamales. During the holidays you can find her selling hot chocolate and bread. One day, Alva hopes to open a permanent store. Alva asked us to thank our supporters, and wished for peace and good health for everyone in the world.



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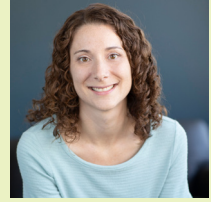
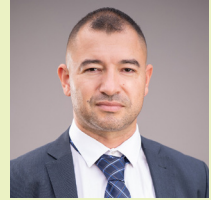
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BORROWER SPOTLIGHT

Abelardo Vicente | Guatemala



Abelardo, a farmer in Guatemala and a father of eight, farms corn, potatoes, and onions, all with the goal of improving his children's lives. Despite his hard work in the past, Abelardo found himself struggling to enhance his family's income. Frustrated, he eventually sought assistance from WCCN partner ADICLA to purchase materials and get advice on how to grow his profitability. After a few months with ADICLA, Abelardo found that the institution was more than a bank - it offered him a support system. ADICLA, which focuses on giving credit to rural farmers, helped Abelardo understand the potential of credit and helped him chart a path toward achieving his long-term goals. Now adept at credit management, Abelardo even offers guidance to his fellow farmers and is making consistent progress on his own farm. His initial loan helped return his enterprise to profitability and get his family in a more sustainable position. Subsequently, he secured a loan to dig a well, improving clean-water access. His most recent loan helped him build an adobe house on the property he rents from his brother, which someday he hopes to purchase. Now equipped with the necessary financing and resources, Abelardo is poised to construct a brighter future for his children.

WCCN STAFF

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J. Miguel Jongewaard - Director of Lending

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Working Capital for Community Needs (WCCN)


is a 501(c)(3) nonprofit social impact investment fund whose mission is to create opportunities for access to microfinance, services and markets to improve the lives and communities of the working poor in Latin America. Since our founding in 1984, we have continued to implement sustainable economic and social advancement programs through partnerships with microfinance institutions, development organizations and cooperatives in Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Honduras, México, Nicaragua, Panama, Peru.


All statistics in this report are as of December 31, 2022.



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