

putting principles in place



working capital for
community needs

2010 Annual Report

the positive impact of placing values at the heart of lending

In 2010, through the generous donations and investments of people such as yourself and the work of our partner agencies in Latin America, WCCN:

- Provided microfinancing to over 10,000 micro-entrepreneurs in Ecuador, El Salvador, Honduras, Guatemala, and Nicaragua.
- Lent over \$1,100,000 to three coffee cooperatives helping 3,000 small-scale coffee farmers increase their income by selling their coffee on international Fair Trade markets.
- Provided financing to help rural Nicaraguan farmers purchase solar panels enabling them to have electricity in their homes and on their farms for the first time.
- Supported our 23 partner agencies who serve disadvantaged women, people living in remote rural areas, and local indigenous communities by providing credit, business training, access to international fair trade markets, healthcare, training in sustainable farming practices, and youth services.

on the cover

Miriam Reyes of Nicaragua cooks and sells beans and *nacatamales* from her home. She used loans from a partner agency of Working Capital for Community Needs, Pro Mujer Nicaragua, to support her small business.

right

Benjamin Herrerr grows coffee, beans and corn in rural Nicaragua.

All photos by Michael Kienitz





putting our values where our



valuing disenfranchised indigenous populations

Maria Esther Sysabucha, 63 years old, is a farmer growing potatoes, carrots, radishes, and fingerling potatoes near Ambato, Ecuador. A life of hard work shows in her face. At the age of 61 she took out her first loan for \$1,000. She used the loan to buy seeds and fertilizers, increasing her production and ultimately her profits.

Maria had wanted to borrow money in the past, but was unable due to her lack of sufficient collateral. WCCN's partner agency, INSOTEC, provided her access to credit and her business has greatly improved. Maria has successfully repaid her first loan and has secured a second loan to help with a second planting.

With her increased profits she was able to put a new roof on her house, making her life a bit easier.



valuing environmental and educational sustainability

Living in the mountains of rural Ecuador, Maria Christina Ruoles Arce is 53 years old and never had the means to support herself. With the strong support and encouragement of her daughter, she borrowed \$300 from Working Capital for Community Needs' partner agency, FACES, to start a fish farm.

The pride Maria has in supporting herself is evident. She refers to herself as "a businesswomen" and says she has a "rural ecological business"– raising fish in harmony with the natural environment.

Maria used her first loan to buy fish eggs to start her fish farm.

lending lives and works



valuing lending that stops the need to migrate

Benjamin Herrerr grows coffee, beans and corn in rural Nicaragua.

Benjamin got his start 14 years ago with 0.4 acres of land. Today, thanks to the availability of credit and the ability to sell his coffee at higher prices on the international fair trade market through his Co-op La Esperanza, a member of WCCN partner agency CECOCAFEN, he now owns 3.5 acres and also grows corn and beans.

Benjamin said, "Without the support of my co-op I would not have been able to support my family and would have had to migrate."

While Benjamin has a positive success story, our conversation with him raised an interesting issue. Benjamin said he farmed coffee organically for six years, but since he is unable to read and write he could not complete the lengthy organic certification forms. He said most organic farmers have children to complete their forms, but he does not have children and in his youth schooling was not readily available as it is today.



valuing the health and prosperity of families

Miriam Reyes of Nicaragua cooks and sells beans and *nacatamales* from her home. She used loans from a partner of Working Capital for Community Needs, Pro Mujer Nicaragua, to support her small business. Additionally, a housing improvement loan enabled Miriam to install a sewage system and re-build the roof, floor, and a wall in her home. Before these necessary improvements were made, the rain soaked her house and her family was continuously afflicted by respiratory illnesses. Now, Miriam proudly greets visitors and customers in her new living room, and aspires to expand with future loans.

Miriam also receives affordable health services at Pro Mujer Nicaragua. With preventive health education and primary healthcare, she and her family are able to prevent disease, improve nutrition and hygiene, and take other important steps toward leading healthy lives. Miriam gets an annual pap smear exam at Pro Mujer's clinic, as cervical cancer poses one of the greatest threats to women's health in Nicaragua.



valuing fair trade and farming cooperatives

CECOCAFEN's (The Central Coffee Cooperative of the North) commitment to improving the lives of small coffee farmers and selling coffee of the highest quality on the international fair trade market is evident in all they do. They provide training to help farmers improve the quality of coffee and increase their yield. Income from fair trade coffee sales allows CECOCAFEN to implement numerous programs that improve their members' quality of life, such as a microfinance program for women that provides business training, the opportunity to borrow to start or grow a business, save money, and scholarships for their members and their members' children to study at levels from elementary school to the university level.

On a recent trip to Nicaragua, Vice President Cesar Gonzales explained the advantages of belonging to CECOCAFEN, "Without CECOCAFEN we would be out of the international market because the international market does not recognize small farmers. In the beginning we sold our coffee at the lowest price, but now our coffee is of the highest standard of Nicaragua and all is sold internationally on the fair trade coffee market for the highest price."



valuing local jobs and the local economies

Rolando Vicente Casia Ajpacaja and his wife weave *perrajes*, a cloth used in a variety of ways in rural Guatemala. Women wear them as sashes, as veils, and to help balance heavy burdens on their heads.

Rolando has had five loans in five years, the most recent for 75,000 *quetzales* (US \$9,000). After years working for others, he took out his first loans to start his own business. Subsequent loans were used to expand and now he has five employees. All his children attend school and Rolando hopes to see each of them graduate.

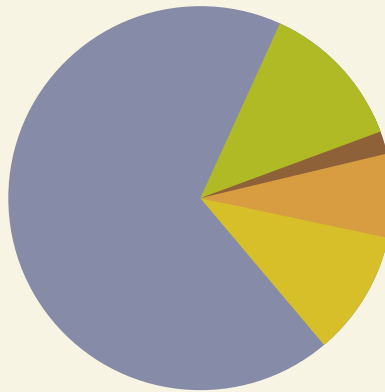
Rolando received his loans from WCCN partner agency CDRO (Asociación Cooperación para el Desarrollo Rural de Occidente/The Association of Cooperation for the Rural Development of West Region). CDRO serves the Totonicpan area of Western Guatemala where 97% of the population is Maya Quiche. The majority of CDRO's clients are illiterate and 80% earn under \$2 a day. Through holistic community development projects, education, and microfinance, CDRO is working to educate and economically empower its clients while preserving their Mayan heritage.



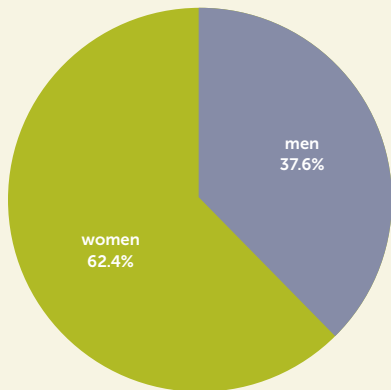
how do our values grow?

Loan fund allocation by country

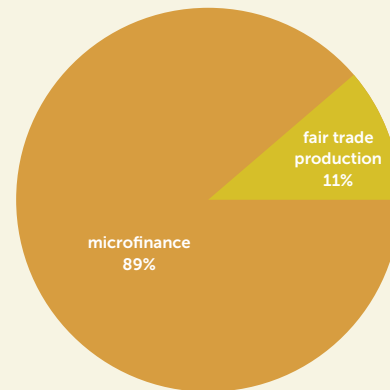
67.9% Nicaragua
 12.5% El Salvador
 1.9% Guatemala
 7.1% Honduras
 10.6% Ecuador



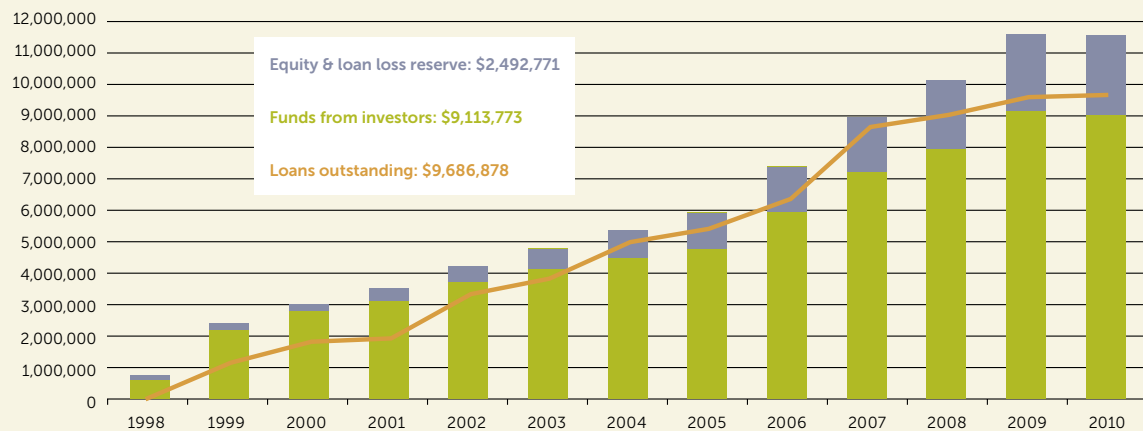
Loan fund allocation by gender



Loan fund allocation by sector



WCCN Loan fund



financial and human values in balance

ASSETS	2010	2009
Cash and Other Current Assets	\$ 1,621,938	\$2,053,618
Current Notes Receivable, Loan Fund	6,366,478	5,768,093
Other Current Receivables	33,023	7,146
Equipment (less accumulated depreciation)	743	1,788
Accrued Interest Receivable	158,600	174,645
Long-Term Notes Receivable, Loan Fund (less loan loss reserve)	3,054,229	3,279,612
TOTAL ASSETS	11,235,011	11,284,902
LIABILITIES		
Accrued Interest and Accounts Payable	162,270	153,418
Current Notes Payable, Loan Fund	3,244,706	3,068,287
Long-Term Notes Payable, Loan Fund	5,863,973	6,127,115
TOTAL LIABILITIES	9,270,949	9,348,820
NET ASSETS		
Unrestricted	1,713,585	1,685,355
Temporarily restricted	250,477	250,727
TOTAL NET ASSETS	1,964,062	1,936,082
TOTAL LIABILITIES AND NET ASSETS	11,235,011	11,284,902
REVENUE		
Grants and Contributions	72,105	91,926
Program Fees and Tour Revenue	67,375	65,212
Interest Income, Loan Fund	928,913	958,089
Other Income	2,213	1,175
TOTAL REVENUE	1,070,606	1,116,402
EXPENSES		
Program	872,793	848,044
Fundraising	39,803	44,704
Administration	129,780	124,114
TOTAL EXPENSES	1,042,376	1,016,862
CHANGE IN UNRESTRICTED NET ASSETS	28,230	99,537
CHANGE IN RESTRICTED NET ASSETS	(250)	(525)
CHANGE IN NET ASSETS	27,980	99,012

These numbers are based on audited financial summaries. Full audited financial reports are available upon request and at WCCN's website: capitalforcommunities.org

Thank you to our 225 investors who choose to invest their money at a 0% interest rate or at an interest rate less than the allowable maximum.

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Catholic Health Initiatives
Congregation of Sisters of St. Agnes
Dale Heights Presbyterian Church
First Presbyterian Church of Three Rivers and Centerville
First Presbyterian Church, Shenandoah
First Unitarian Society of Madison
First United Methodist Church
First United Presbyterian Church
Franciscan Sisters of Mary
Grace Presbytery Peacemaking
Lois Crouse, Grace United Methodist Church
Jubilee Economics Ministries
Kairos - Milwaukee United Church of Christ
Mercy Partnership Fund
Plymouth Congregational Church
Adrian Dominican Sisters
Presbyterian Church in Geneva
School Sisters of Notre Dame
Office of Global Justice
Seton Enablement Fund
Sisters of Charity of the Blessed Virgin Mary
Sisters of Charity of the Incarnate Word
Sisters of Saint Francis of Philadelphia
Society of the Holy Child Jesus
St. Augustine University Parish
St. Augustine's Episcopal Parish Endowment Fund
St. Augustine's Episcopal Parish
St. Paul's Cathedral
The Sinsinawa Dominicans
University United Methodist Church
Westminster Presbyterian Church
Wisconsin Council Of Churches

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Call to Action
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Nicaraguan MicroCredit Club
Responsible Shares
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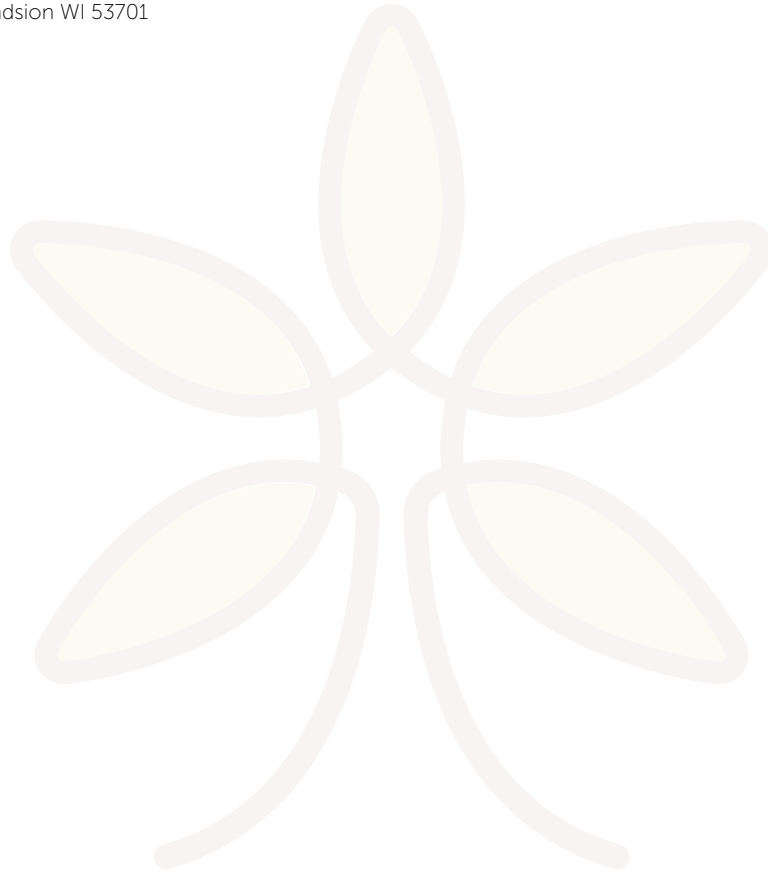
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who we are drives what we do

Working Capital for Community Needs (WCCN) partners with individuals and organizations in Latin America and the U.S. to build sustainable economic opportunities that help people work their way out of poverty. Utilizing the powerful tool of microcredit, WCCN provides low-income Latin American entrepreneurs and small farmers access to financing so they can grow their operations and work their way out of poverty. WCCN also promotes fair trade, women's empowerment, and housing improvement initiatives and fosters greater understanding, goodwill, and peace through people-to-people exchanges.

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A special thank you to Michael Kienitz for donating your time and talent to travel repeatedly to Latin America to photograph WCCN borrowers in their homes, farms, and places of business. Your photographs make WCCN's work come alive for our North American supporters.