



growing
connections



working capital for
community needs

2009 Annual Report

a remarkable year creating positive economic impact

In 2009, through the generous donations and investments of people such as yourself and the work of our partner agencies in Latin America, WCCN:

- Facilitated access to micro-credit for 18,000 people in five Latin American countries.
- Expanded our lending beyond Nicaragua to also include Ecuador, El Salvador, Honduras, and Guatemala.
- Partnered with eight new microfinance organizations for a total of 22 partner agencies in Latin America.
- Joined MicroPlace, a web based microfinance portal, and raised over \$800,000 in new investments from 1,800 individuals, 740 of which invested \$20.
- Lent over \$6 million to help low-income and marginalized Latin American families work their way out of poverty.
- Weathered a global economic crisis without incurring a loss. In fact not one of our partner agencies missed a payment.
- Organized two successful study tours to Nicaragua; connecting our supporters to our work on the ground.
- Continued our partnerships with housing, fair trade and women's empowerment organizations in Nicaragua.

on the cover

Anita Sanchez Flores sells fruits and vegetables in a local market in La Ceiba, Honduras. She has had three small loans to increase the selection of fruits and vegetables. She uses the profits from her business to pay for her house and send her two children to school.

All photos by Michael Kienitz

personal connections. impactful connections.

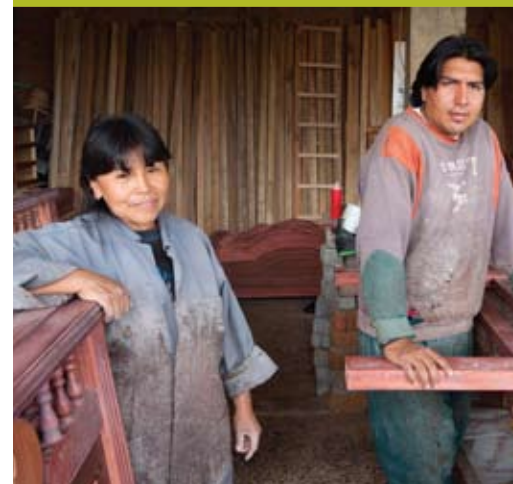
Alicia Benalcazar of Quito, Ecuador, makes beautiful hand-made furniture. Five years ago she could not keep up with demand for her furniture because she lacked the capital to buy wood in sufficient quantity. An \$800 loan from INSOTEC, WCCN's partner agency in Quito, solved that problem.

Since successfully repaying her first loan, Alicia has had four subsequent loans. Using the loans to buy wood and other materials in bulk



she has been able to increase her production and profits. While Alicia is happy her profits are up, what she expresses with great pride is how the micro-loans have helped manage her cash flow and she is able to pay her bills on time.

Her children are currently attending college, but she hopes they will become carpenters too because, "carpentry is more than an occupation, it is an art that requires your heart and love and when made with love, everything turns out right."

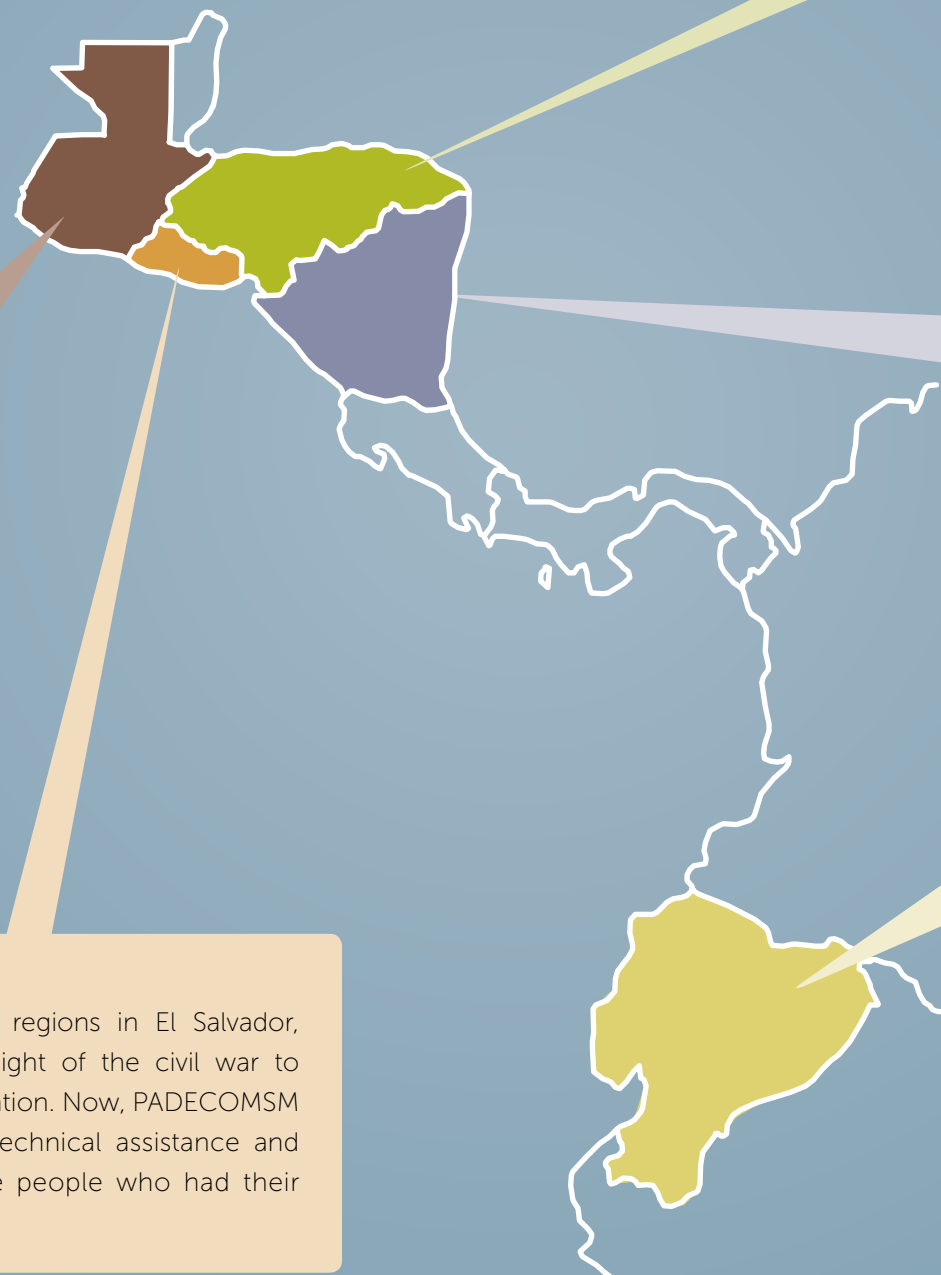


Pictured with Alicia is her husband, Edison Moreno, who helps cut and sand the wood.

growing partnerships throughout latin america

WCCN values are demonstrated by the partner agencies we actively seek out. Our partner agencies are primarily local community development organizations, co-ops, and smaller microfinance institutions that serve the most disadvantaged people: women, people living in remote rural areas, and local indigenous populations.

Our partner agencies provide more than just credit. They provide business training, access to the international fair trade markets, healthcare, environmental education, business training, sanitation, and youth services. Featured below are just five of our 22 partner agencies.



Guatemala

WCCN's partner agency, Association of Cooperation for the Rural Development of West Region (CDRO), is serving the Totonicapan 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. Nevertheless, their clients are succeeding in their commercial activities. Approximately 20% of CDRO's lending takes place through solidarity groups and communal banks.

El Salvador

Working in Morazán, one of the poorest regions in El Salvador, PADECOMSM was founded during the height of the civil war to provide social services, healthcare and education. Now, PADECOMSM is providing invaluable business training, technical assistance and flexible microfinance services to help the people who had their communities destroyed in the war rebuild.

Honduras

Honduras is one of the poorest countries of Latin America. Extreme poverty affects 45% of the Honduran population. Unemployment is above 28%. WCCN partner agency Credisol works to turn these statistics around. Credisol provides micro-credit and savings accounts to help poor, unemployed people develop their own businesses and become self-sufficient.

Nicaragua

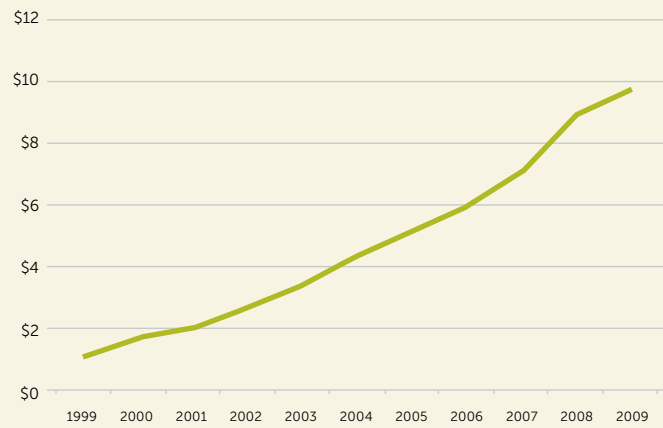
Credit, education, and health services focused on women are very difficult to obtain for the poor in Nicaragua. Since 1996, ProMujer Nicaragua has organized thousands of community banks and hundreds of lending groups, where women can obtain loans, save, and have access to business training and primary healthcare.

Ecuador

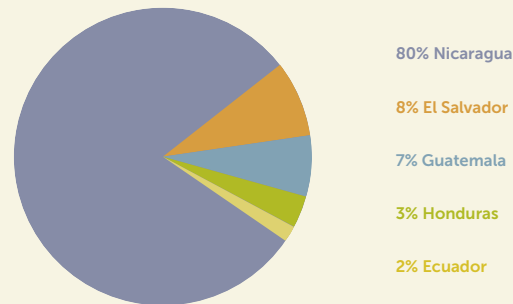
Working in the magnificent Amazonian, mountainous and coastal regions of southern Ecuador, FACES holistically provides microfinance and community development activities that strengthen communities, help people access markets, improve the health of families, and promote reforestation and native plant conservation. 64% of FACES' borrowers are women, demonstrating their commitment to reaching those shut out of the traditional banking system.

real growth charts

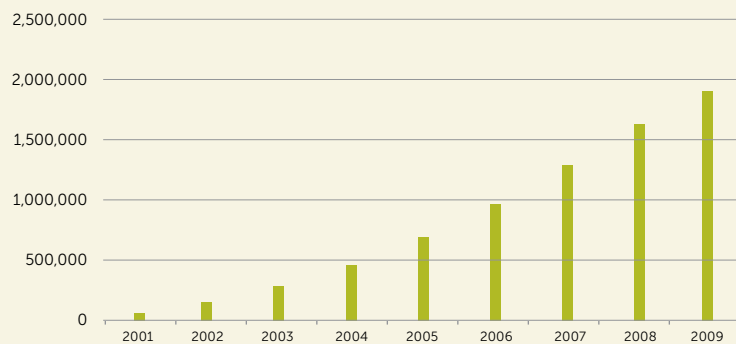
Loan fund average portfolio in millions of dollars



Loan fund allocation by country



Total cumulative loans by WCCN partner agencies



a bottom-line helping people up

	2009	2008
ASSETS		
Cash and Other Current Assets	\$2,053,618	\$1,106,902
Current Notes Receivable, Loan Fund	5,768,093	5,002,167
Other Current Receivables	7,146	5,768
Equipment (less accumulated depreciation)	1,788	2,833
Accrued Interest Receivable	174,645	167,350
Long-Term Notes Receivable, Loan Fund (less loan loss reserve)	3,279,612	3,677,903
TOTAL ASSETS	11,284,902	9,962,923
LIABILITIES		
Accrued Interest and Accounts Payable	153,418	134,483
Current Notes Payable, Loan Fund	3,068,287	2,529,103
Long-Term Notes Payable, Loan Fund	6,127,115	5,462,267
TOTAL LIABILITIES	9,348,820	8,125,853
NET ASSETS		
Unrestricted Equity	1,685,355	1,468
Temporarily Restricted Equity	250,727	1,835,602
TOTAL NET ASSETS	1,936,082	1,837,070
TOTAL LIABILITIES AND NET ASSETS	11,284,902	9,962,923
REVENUE		
Grants and Contributions	91,551	100,204
Restricted Contributions (released)	375	900
Program Fees and Tour Revenue	65,212	73,870
Interest Income, Loan Fund	957,656	907,421
Other Income	1,608	2,173
TOTAL REVENUE	1,116,402	1,084,568
EXPENSES		
Program	847,672	699,525
Fundraising	44,704	34,956
Administration	125,014	102,800
TOTAL EXPENSES	1,017,390	837,281
CHANGE IN NET ASSETS	99,012	247,287

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

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Grace United Methodist Church
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St. Augustine University Parish
St. Augustine's Episcopal Parish Endowment Fund
St. Paul's Cathedral University United Methodist Church
Westminster Presbyterian Church
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back cover Maria Cristina Cholota of Ambato, Ecuador, is a vegetable farmer. Since 2005 she has had five microloans that have helped her purchase land, buy organic fertilizers, begin constructing a small house, and save money.



working capital for
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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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