

Grassroots Connections

Summer 2017



WCCN
Investing for Social Change

WCCN Strengthens Commitment to Women with Pro Mujer Investment

In early March, WCCN strengthened a long-time partnership with Pro Mujer, a leading women's development organization that offers low-income women throughout Latin America an array of financial, health, and education services. By investing \$950,000 in the organization, WCCN expands its impact to Argentina, Bolivia, and Mexico, and builds upon its commitment to better the lives of women throughout all of Latin America.

[continued on page 3]



WCCN and Pro Mujer work together to provide opportunities for women throughout Latin America. Photo: Michael Kienitz

Dear Friends,

In this issue, gratitude is my mantra. Current events make me even more grateful for WCCN.

Today, we are struggling in our own country to define and support the investment in women, minorities, their healthcare, education, and the opportunities for them to participate meaningfully in their own society. I do not see that same struggle within the WCCN community and network of partners and supporters. For us, the vision and path of what we must do to include all persons in the economic and social fiber of society is rather clear. And, it is nothing short of reassuring to find the WCCN community unified today in that vision of tomorrow, of what can be, if we act and invest our time, effort and resources to make it so.

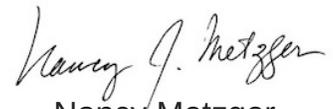
It's partners like Pro Mujer International, the first all-women's microfinance and healthcare operator, that showed us what is possible when we invest in the poorest women. Not only are Pro Mujer women breaking the cycle of poverty in their families, they are job creators for other women. Women like Pilar Amaro. Read Pilar Amaro's story and know that you are making a difference in her life today with your support to WCCN.

You'll also learn about our investors, The Skees Family Foundation. Suzanne Skees took her experience of meeting WCCN micro-borrower Mayra Gamez from Nicaragua and 1. shared her story of courage with local women's network, Sisters of Santa Cruz. We could all be Mayra. But then again, we could all be the person who helped Mayra change her life. Sisters of Santa Cruz stepped up to do just that, by making a gift to benefit women like Mayra. WCCN is helping the Sisters touch the lives of many women with that gift.

The women in this issue all made change for other women a priority in their lives, and each of them let WCCN play a role in that effort. I am very mindful of what we have at WCCN. Grateful, that's my mantra for this issue.



Sincerely,



Nancy Metzger
Executive Director

Nicaragua's Aldea Global joins Portfolio

Since 1992, Aldea Global, a non-profit association involving 6,556 families, has been providing farmers in the mountains of Jinotega, Nicaragua with the resources to access fair trade markets as well as microfinance loans. Their 1,280 borrowers develop sustainable methods to grow and harvest organic and fair trade-certified coffee, potatoes, and other goods that feed the whole nation.

WCCN is proud to welcome Aldea Global into the organization's portfolio and is looking forward to a long-term collaboration.

WCCN and Pro Mujer's Partnership Renewed

(Continued from Cover Story)

The investment will help Pro Mujer International deepen its footprint in the region and expand its service offerings so that more women can access economic security, health and freedom from violence throughout their lifecycle. Pro Mujer's integrated approach to empowerment provides women supportive social spaces that promote skill-building and self-esteem. Loans help Pro Mujer's entrepreneurs start and grow their businesses. Pro Mujer currently serves over 260,000 clients and has disbursed nearly \$3 billion in loans since its inception in 1990. The two organizations first collaborated when WCCN lent \$500,000 to Pro Mujer's Nicaraguan office in 2009.

Maria Cavalcanti, Pro Mujer President and CEO commented, "We are delighted by WCCN's investment and are excited about developing a long-term relationship that strengthens our ability to continually improve the lives of millions of underserved families in Latin America through financial inclusion and other basic services."

Both WCCN and Pro Mujer share a commitment to social impact in Latin America by promoting financial inclusion and the empowerment of women. WCCN invests in organizations like Pro Mujer who serve the poorest and most remote individuals, including rural farmers and indigenous minority groups.



At WCCN, we have always been strong believers in the positive transformational impact that Pro Mujer has in the communities where they work," said Executive Director of WCCN, Nancy Metzger. "Investing for impact is an arduous journey with a partner, not merely a signed check with an expected return. We are proud to take that journey with Pro Mujer."

(From left to right)
WCCN's Executive Director
Nancy Metzger,
Pro Mujer's CEO and
President Maria Cavalcanti,
and WCCN Board Member
Nicholas Vandervelde

Investor Profile: The Skees Family Foundation

'My Job' Readers Support Jobs in Latin America

By Suzanne Skees,

Originally Published in its entirety on March 1, 2007
in The Huffington Post



A small group of California readers of my book, *MY JOB: Real People At Work Around the World*, has joined forces to support job-creation programs working in Asia, Latin America, and Africa. They're proof that it's possible to collaborate to create dignified work for all. The group, a giving circle called Sisters Share Santa Cruz, met to learn about my family and the mission behind Skees Family Foundation, and how our efforts to help end poverty in the U.S. and abroad led me into this three-year book project. We talked about the audacity of publishing any book at all in today's glutted market and the hope that *MY JOB* will gather people together around their shared human experience of work. Hearing excerpts from three chapters, the Sisters Share group decided to donate small grants to three job-creation programs, one of them being WCCN. WCCN has already used the gift in part to help create jobs and income opportunities for a women's weaving cooperative in Guatemala.



Women working in the coffee fields in the mountains of Jinotega, Nicaragua. Through the work of WCCN, countless women have been able to rise within their cooperatives and create opportunities for land ownership and increased standards of living.

We are so grateful to have the support and collaboration of the Skees Family Foundation since 2015. As partners in social justice and change activism, Skees Foundation has worked with WCCN and its clients to give voice, dignity and opportunity to those who might otherwise not know that they are valued and valuable in this world. Their example of outreach and advocacy to others in their community to get involved and informed about what each of us can do to make a difference in the life of another human-being is invaluable to keep up momentum of the social change movement.

-- Nancy Metzger, Executive Director

MY JOB's Chapter 8 narrator, Mayra Gámez, got pulled out of school to work alongside her mother as a maid and migrant farmer; but she never gave up on her dream to own a piece of land and a casita (little house) in the mountains of Nicaragua. She endured the heartbreak of abandonment and divorce and raised a family of four children on her own, all the while learning farming and business skills that would lead to her current role as founder and president of a women's coffee-farming cooperative.

Mayra received support from impact-investor Working Capital for Community Needs/WCCN, a Wisconsin-based nonprofit dedicated to providing loans to low-income workers and small-scale farmers as well as market access to improve the lives and communities of the working poor in Ecuador, El Salvador, Honduras, Guatemala, Nicaragua, and Peru. She's just one of nearly 50,000 people who've accessed a self-determined life via dignified work through WCCN.

The giving circle whose members decided to support these three global job-creation programs, Sister Share Santa Cruz, is based on a mission to create community for like-minded women to share causes and activities that are "close-to-the-heart."

Sisters Share describes itself as a forum for women to share causes, ideas, and events, with a mission of supporting well-lived lives and the sisterhood of all women. Founded in 2016, the group brings together women of all ages who gather monthly for socializing, sharing, gratitude, and giving, supporting local and global nonprofits either founded by women or in support of girls and women.

Spending two consecutive evenings with this group (they meet on both Sunday and Monday evenings to accommodate members' busy schedules), I was struck by their spirit of support and insight into what it takes to create jobs and contribute to a virtuous ecosystem of prosperity through work.

--

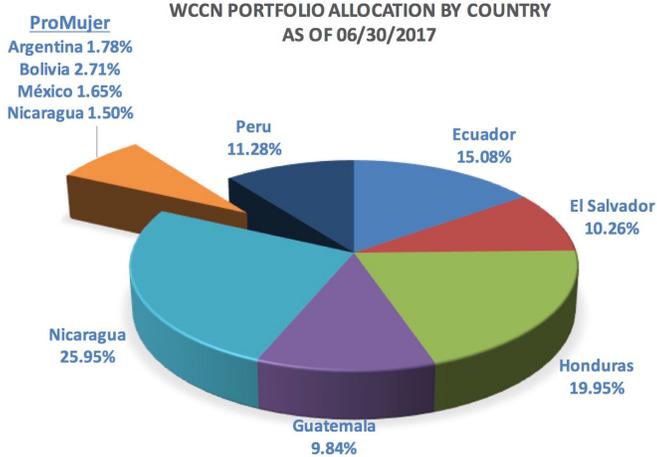
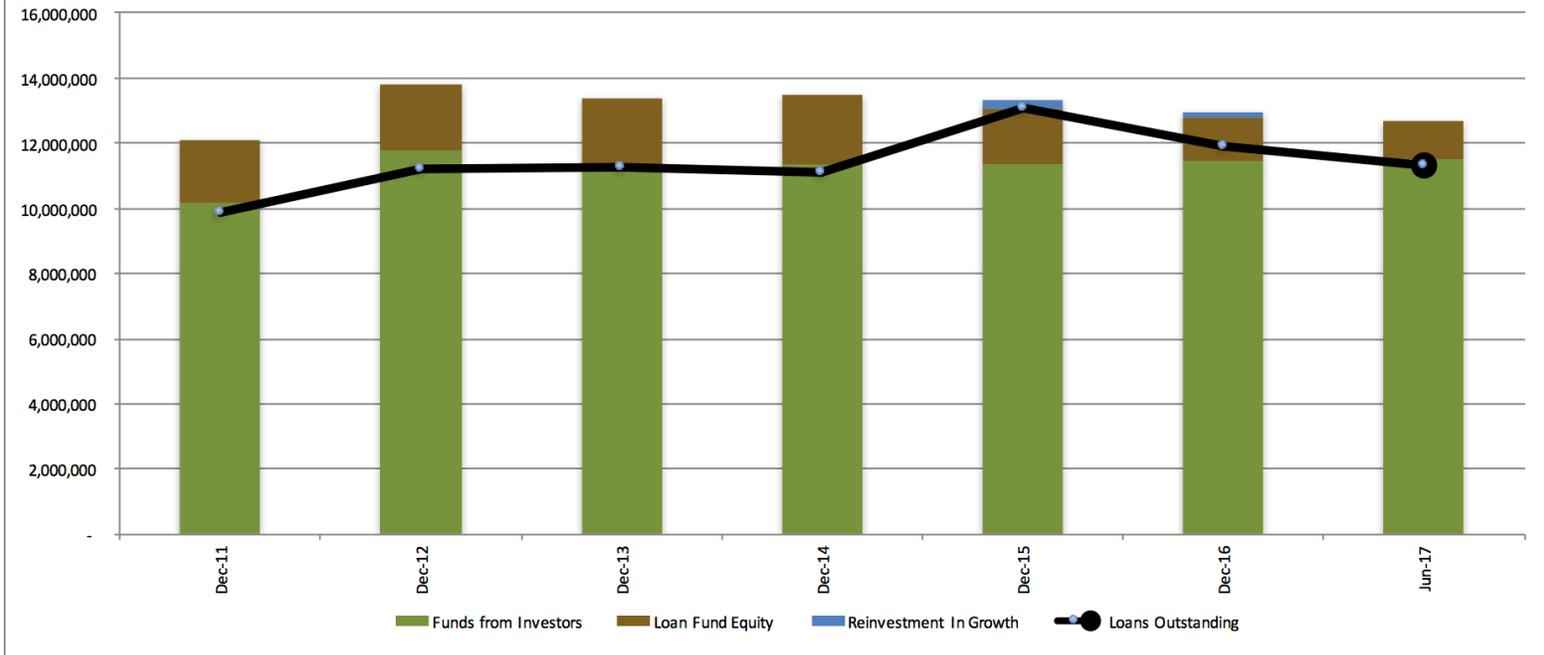
100% of author royalties from Suzanne Skees' Book, 'My Job' go to benefit job-creation programs to end poverty. If you'd like to help create a job, simply visit www.myjobstories.org.

For more information about Sisters Share, contact Cheri Lippmann at sistersshare@gmail.com.

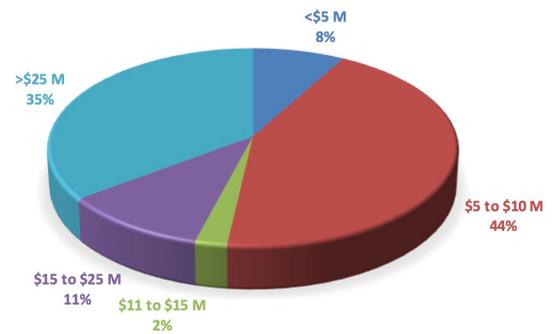
WCCN's Loan Fund Portfolio

Over \$121 Million Invested Since 1991

\$5 Million Deployed To Alleviate Poverty In Latin America in 2017



WCCN PORTFOLIO ALLOCATION BY PARTNER ASSET SIZE AS OF 06/30/2017



Help Us Grow Our Impact

DONATE: Every \$1 contributed leverages \$6 in loans to the working poor of Latin America. Please donating today by visiting www.wccn.org/donate, or send a check made out to WCCN to our offices at 517 N. Segoe Rd, Suite 209, Madison WI 53705.

INVEST: By investing in WCCN you create opportunities for the working poor and help build a more equitable world. To invest, contact us at 608.257.7230, or write info@wccn.org.

Pilar Amaro: A Borrower Profile



Growing up, Pilar Amaro's son Jose studied at a special needs center in Tultepec, a city north of Mexico City. Staff at this Center motivated Pilar to start a business that could employ her son with Down Syndrome, and give him the opportunity to learn and support himself. After giving the idea some careful thought, Pilar accepted, knowing that a job would keep Jose active.

Pilar began with a fritter business at a very small scale, offering only two kinds of fritters, and Jose would help her sell the product. Determined to grow, Pilar joined WCCN partner Pro Mujer, where she received small loans to invest in her business. Not long after joining the organization, Pilar was making eight different varieties of fritters and dreaming of growing even more.

"It's been wonderful for me because it allowed my business to grow. When we have a lot of work, I hire a second person; someone with special needs like my son, and I am always surprised by how skillful they both are", says Pilar.

When Pilar joined Pro Mujer, she had recently lost a 19-year-old son to bone cancer. "She was disengaged and easily upset," group members recall. Today, Pilar has embraced leadership in her group. She is supportive and motivates other women to be responsible and only borrow what they can repay.

Pilar's family is thriving, and her husband supports her in every way, which wasn't always the case. "He didn't want me to start a business because he gave us everything we needed, but having seen how much the business has helped us, he's become involved in every aspect of it," she says.

Thanks to WCCN and Pro Mujer's support, Pilar has been able to add even more products to her roster, including canned goods, cookies, and sweets. She has also renovated a new space, in addition to her market stand. "Pro Mujer means so much to me," says Pilar, "Even with a successful business, I will always be a part of Pro Mujer."



517 N. Segoe Road, Suite 209
Madison, WI 53705

ADDRESS SERVICE REQUESTED

Non-Proft Org
U.S. Postage
PAID
Madison, WI
Permit No. 396

WCCN Board of Directors

- Nicole Bice
- Laura Graham
- Sue Lloyd
- Layla Kaiksow
- Bob Lamb
- An Nguyen, Treasurer
- Tammy Koester Parks, Vice President
- John Schroder
- Tom Schwei, President
- Kate Toews
- Nicholas Vandervelde
- Eliza Waters, Secretary

WCCN Staff

- Will Harris, Director of Operations
- J. Miguel Jongewaard, Portfolio Manager
- Nancy Metzger, Executive Director
- Viandrys Rojas, IT/Business Data Analyst
- Juan Rosales, Economist
- Gustavo Rossi, Chief Financial Officer
- Jonathan Solari, Marketing & Development Coordinator
- Rick Tvedt, Accountant

phone: +1 608.257.7230
email: info@wccn.org
website: www.wccn.org



[/wccnmicrofinance](https://www.facebook.com/wccnmicrofinance)



[@wccn_tweets](https://twitter.com/wccn_tweets)



[@wcccommunityneeds](https://www.instagram.com/wcccommunityneeds)

Upcoming Events

Through the generosity of the Returned Peace Corps Volunteers of Wisconsin - Madison, WCCN will be hosting Omar Rodríguez, General Manager of Honduran Coffee Co-op & WCCN Partner, COCAFAL.

Join us at the following Colectivo Coffees to celebrate Omar's excellent work in his community, sample delicious coffee, and learn more about our partnership:

Friday, August 25th at 5 p.m. - 2530 Monroe Street, Madison

Saturday, August 26th at 3 p.m. - 2211 N Prospect Avenue, Milwaukee

Visit www.wccn.org or write info@wccn.org for more info.



Founded in 1984, Working Capital for Community Needs (WCCN) is a 501(c)(3) nonprofit impact investing 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.