



Small Business Loan (SBL) Program

Q2/3 Report - September 2021

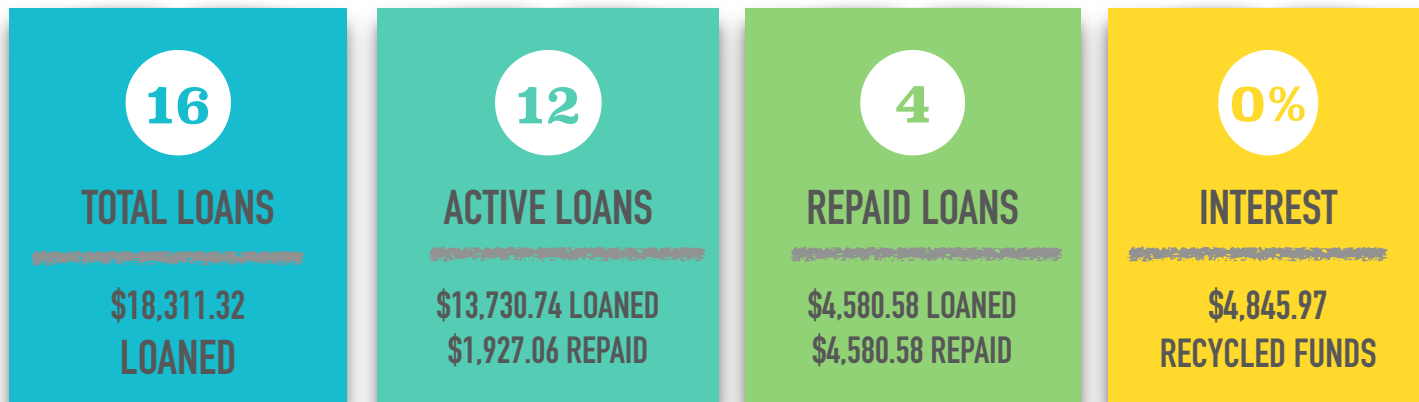
Our families in Haiti have had a difficult few months. Their president, Jovenel Moise, was assassinated on July 7th, 2021, and weeks of chaos followed. While there have been some arrests made, those responsible for financing the assassination have not been caught and it is unclear whether elections will be held before the end of the year.

On August 14th, 2021, a magnitude 7.2 earthquake struck the southwest peninsula of Haiti and two days later they experienced a direct hit from Tropical Storm Grace. All of our families and staff were spared from damage but many suffered flashbacks from the devastating earthquake on January 12, 2010. Thanks to the generous support of our donors we were able to start buying food for those affected in the southwest peninsula the same day as the earthquake and it was delivered the next morning.

These trials came as Haiti is still facing an escalation in gang violence and political unrest.

While much of our energy has been focused on short-term relief, we have been conscientious to maintain our long-term vision of coming alongside families to strengthen them and empower them to build their capacity in sustaining ways. This is what we are passionate about, and this is what will create meaningful change in Haiti.

Our SBL program has been progressing steadily and last month (September), we were able to give three new motorcycle loans, a grocery store loan, and approval for a construction rental business that is awaiting funds. These stats are so much more than numbers - they reflect 16 families that are working hard to improve their future, and we are honoured to be walking alongside them.



Rony is on the road!

It is exciting to watch Rony launch his new business. He has dreamed of owning his own truck for as long as he can remember and despite difficult circumstances he has been able to save half of what he needed to make the big purchase!

Rony has been working with his truck for the past few months and has a good crew. He plans to pay back his loan quarterly. You can read more of Rony's story below and check out the pictures of him with his new truck below - we love that his personality shines through!

Rony is the middle of many siblings and has always had a special bond with his dad. His family grew up in Gonaives where Rony still lives with his wife and 7 children. His parents live very close to them and they visit each other daily.

Rony's dad taught him to be a miner and Rony has since worked in the sand/rock mines near Gonaives for as long as he can remember. He started when he was young by gathering rocks into piles so that the men could more quickly pick them up when the truck passed. He was given a bit of cash to say "thank you" by the men. He did a similar thing in the sand mines. He and his friends would scrap away at the mountain where they found a vein of fine white sand. The veins would quickly turn into dangerous caves that would collapse without warning. It was a dangerous job and the workers were happy to pick up the sand that the boys had scraped away instead of having to dig new veins themselves. The cash Rony made when he was young wasn't much, but it was enough to instill in him the value, and reward, of hard work.

Rony dropped out of school when he was in Grade 7 and he joined a truck crew. Each truck has its own crew and a long list of guys who will replace workers if they are too slow or get hurt! Rony started as a labourer who was responsible for loading the rocks into trucks by hand, or shovelling the sand over the high edge of the truck bed. It was tough work that took a toll on his body and he found it very difficult to eat well enough to keep himself strong & energized.

Rony's father has diabetes and it became necessary to amputate both of his legs. This put an enormous pressure on Rony to not only provide for his own growing family but also provide for his parents. Rony got his driver's license thinking that would increase his earning ability but it didn't work out as well as he hoped. A driver leases a truck and is in charge of the crew. By the time he pays the crew, services the truck, fills up the truck with gas, and pays the lease there is often very little left over for him.

Rony requested a loan from Alongside so that he could purchase his own truck. We applaud Rony's work ethic and are excited to be able to walk alongside him as he builds a business that can support his family and his parents.

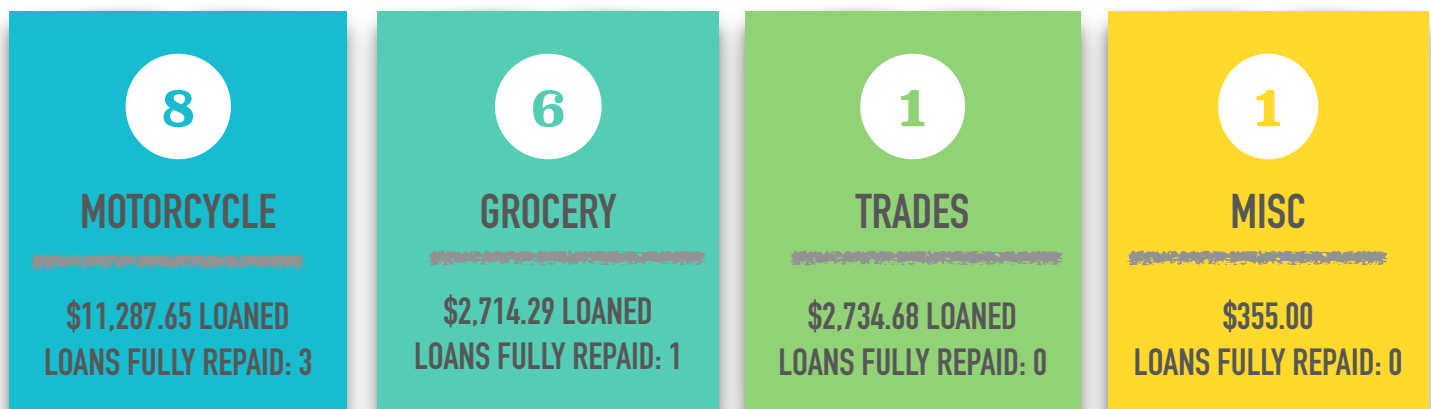
NAME:	Rony
INDUSTRY:	Trades
AMOUNT:	\$2735
LOAN DATE:	June 2021
REPAID:	\$0



Why do we like motorcycles?

There is no public transportation system in Haiti so most people limit their travel to places they can walk too. When that is not possible people take a “tap-tap”, which is a private vehicle used as a transport business where the rider taps on the drivers shoulder (or taps on the edge of the truck) when they’re ready to get off. No matter what else is happening in the community there is always a need for people to travel around. This demand is one reason why we like to support this industry as it’s realistic for a driver to build a successful business if he is motivated and works hard.

The other reason we like to support motorcycle taps-taps is because of the relationships we’ve been able to build with the drivers. If you’d like to hear more about the impact we’re seeing within this program make a coffee date with our founders, Renel & Rebecca - they are so passionate about this aspect of Alongside and they love to talk about it!



A sneak peak at what's to come...

We have an interested SBL application in the works! The businessman has requested a loan to purchase sought-after construction equipment such as pole shores, plywood, & wood planks so that he can rent them out to contractors. This loan application is for \$2700. It has been approved by the board and is awaiting funds.

We have been inspired by the passion of Sharp Life Homestead (www.thesharplifehomestead.ca) and we have been having discussions with them and local Haitian farmers about their challenges that farmers face. We are developing our relationship with the farmers and strategizing on how we can best support them in a sustaining way in the near future.

We have two more motorcycle tap-taps in process and we'd love to get these drivers on the road ASAP. The cost of a motorcycle is \$1500 and the loan can be paid back within 15-18 months.

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