



SUCCESS STORY:

CAISSE POPULAIRE FRATERNITÉ (CPF) to become the first credit union to implement the ‘field officer banking methodology’ in Haiti, a breakthrough in financial inclusion



From left to right: Rénel Louis and Pierre Splendeur Toussaint, CPF Rural Agents, Yanick Laure Saint-Vil, AF Group specialist, Dominique Dumas, CPF General Manager, Sony Valery Exantus, Coordinator from le LEVIER, preparing for a field presentation to local authorities in the Commune of San Yago, launching the first KPPP promotional campaign activity.



Local community members form the ‘Fanm Vanyan’ (Strong Women) group in preparation for accessing financial services through KPPP where they live and work. The group is mainly composed of women, and is in the commune of Acul du Nord.

About CPF: CPF is a savings and credit cooperative, founded in 1984 in Cap Haitian. It offers savings and credit services to its members. The 45,638 member deposit-taking institution is one of the largest credit unions in Haiti and is a founding member of the National Association of Haitian Credit Unions (ANACAPH) and the LE LEVIER Federation of credit unions.

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March 2018 - With support of the Accessible Finance activity, Caisse Populaire Fraternite (CPF) credit union is piloting a program to extend financial services in rural areas using World Council of Credit Unions’ field officer banking methodology (FOB), which combines proven methodologies such as group constitution and microcredit with technology and a focus on developing a culture of savings.

Expanding a financial institution network through the creation of traditional branches represents a very costly venture in Haiti. A large portion of the population lives far away from these financial institutions that offer much needed savings and loan services. To reach branches, Haitians spend large sums on transportation and can dedicate a full working day for travel. Trends in Haiti however, demonstrate that citizens do have money to save and invest, even if it starts with a small amount.

Now, CPF is in a position to offer savings and other financial services to its rural members using the FOB methodology in Haiti, known as the Kes Pam Pi Pre’m (KPPP) service ‘Credit union closer to me’ in English. The selected northern regions are up to two-hours from a point of service, are not thoroughly serviced by financial institutions, and have poor road conditions. CPF launched KPPP in March 2018 after completing sensitization and promotional steps to engage participants. Within a week, eleven groups were formed accounting for approximately 200 new members.

Members are served individually by Rural Agents, but meet through structured groups to encourage cohesion, financial education, and economies of scale for the credit union which provides services remotely. Rural Agents are equipped with a tablet, which is linked to the credit union operating system and with a Bluetooth printer, which can print receipts on the spot. The tablet operates online or offline. CPF intends to expand these services further when the pilot phase is completed and analyzed.

KPPP is already reaching women through the Fanm Vanyan (Strong Women) group in the commune of Acul du Nord. Nadege, a mother of five is saving money for her children’s education and would like to obtain credit on her own. Rosaline, a mother of four has never had an account with a formal financial institution and would like to increase the volume of her business. Altamaz is excited to save money for the first time in her life.