STATEMENT OF RESULTS
FOR THE YEAR ENDED
August 31, 2012

Financial Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment CONASPEH</td>
<td>1,258,500</td>
</tr>
<tr>
<td>Financial Income</td>
<td>312,225.04</td>
</tr>
<tr>
<td>Deposits Received from Clients</td>
<td>100,435</td>
</tr>
<tr>
<td>Total</td>
<td>1,671,160.04</td>
</tr>
</tbody>
</table>

Input Fund

- Investments CONASPEH: 15%
- Financial Income: 75%
- Deposits received from Clients: 6%

Output Fund

- Credit and Loans Granted: 2%
- Office Supplies: 16%
- Salaries: 13%
- Operating Activities: 81%

Total: 1,670,071 Gdes
2011 – 2012 HIGHLIGHTS

Types of Business Assisted

Small (local) grocery shop

Building materials shop

Itinerant Merchant

Loan for School

Soft drink shop
2011 – 2012 HIGHLIGHTS

UNICEF Office

150 New Members bringing the total to 250 members

150 first loans given (first loans are typically for one year)

The total funds loaned were

1,110,174 Gds.

The average loan was for 7401.16 Gds.

400 families assisted (married and single parents with 700 children)

CRAD (Chicken Cooperative.....)

86% of all loan repayments are on time.

7.2% of all loans are 1 month late.

2.4% of all loans are 3 months late.

4.4% of all loans are 6 months late.

80 Members are eligible to receive a second loan
A Year of Growth

Bishop Daniel, CONASPEH Liaison to UNICEC

CONASPEH being the parent organization to UNICEC appreciates the close relationship it has with this fine program. The past year has been a year of sure growth and I believe the growth potential for UNICEC for this coming year will take even greater leaps and bounds forward.

Durogene Pascal - CREDIT OFFICER

As UNICEC’s credit agent, I work to ensure that the information provided by customers is reliable. Additionally, I analyze the documents and check the activities before granting loans. UNICEC allows small and medium-sized traders to have the ability to create their own business (activity) and to inject capital into the population which helps to stimulate the economy. Our goal is to create a national organization to increase not only loans for small and medium traders, but also to create a large number of jobs in the country’s Christian community.

ACCOUNTANT – Hebrew Examor

My work is to record and prepare spending under the supervision of the Chief Financial Officer. I also help to prepare the budget and the investments of UNICEC. I am responsible for keeping an account of the exact inflows and outflows of UNICEC’s funds and for providing a monthly report (balance sheet) to other members of the Steering Committee. I also work closely with the secretary and along with him am responsible for all correspondence and records of UNICEC. Finally, I write the minutes of the meetings of the Steering Committee.
Bishop Abenson, Director of UNICEC

UNICEC initially had a lot of difficulty realizing our goal, our vision for an institution of prestige and value. Nevertheless from the outset we extended credit of 50,000 gourdes to 50 – 60 clients.

Now we face many difficulties because we have numerous customers who would like to expand their business but we lack the funds to extend a second loan. Also, there are others who would like to have their own businesses to help with the country’s economic problems. At the same time, in spite of all these challenges we have a good number of clients totaling 250.

In the coming years, we would like to have around 2000 clients in the metropolitan area. We would also like to have offices in various locations throughout the country to help all people, along with members of the church, and especially from churches that are partnered with CONASPEH.

Apart from credit bureaus, our goal is to have another office for:

- Construction to help people build their own homes
- A system of animal reproduction that will allow us to have a great variety of animals such as, hens, goats and, pigs.

Finally our vision is to have a great credit union.

UNICEC
MISSION STATEMENT

Our mission is to help people to attain a better quality of life through low-interest loans; to help in the reconstruction of churches and to help members to strengthen their churches and communities financially. We believe this will help every person to experience God’s love.
ANNUAL REPORT 2012

UNICEC

MICRO - CREDIT

Building for the Future