

A Message from FINCA International on 2022 Form 990 Statement

FINCA International, the U.S. parent of the global FINCA network, is a tax-exempt charity that files Form 990 each year with the U.S. Internal Revenue Service.

As FINCA's mission is carried out through a business model of locally incorporated entities to meet foreign regulatory requirements, the revenues and expenses reported on FINCA's Form 990 do not reflect the size, capacity or growth of FINCA's global operations. Although FINCA maintains ownership and control of these separately incorporated entities, Form 990 does not allow consolidation of these entities. Form 990 only requires reporting on programs and services conducted directly by FINCA International. For this reason, FINCA International encourages you to review [its 2022 consolidated financial statements](#) for a complete picture of FINCA's programs and investments.

FINCA's 2022 Form 990 shows a net loss in revenue, which warrants an explanation. In 2022, FINCA Impact Finance (FIF) continued to implement aggressive and successful mitigation strategies in response to the global pandemic. FIF sold operations in Ecuador and Nicaragua and wrote down assets for both Pakistan and Haiti. FINCA was operating microfinance institutions in 16 developing countries by the end of 2022. FINCA International bears no cash flow impact of FIF's operational loss.

Return of Organization Exempt From Income Tax

OMB No. 1545-0047

2022

Open to Public Inspection

Form **990**Department of the Treasury
Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public.

Go to www.irs.gov/Form990 for instructions and the latest information.**A** For the 2022 calendar year, or tax year beginning

and ending

B Check if applicable:

- ☐ Address change
☐ Name change
☐ Initial return
☐ Final return/terminated
☐ Amended return
☐ Application pending

C Name of organization

FINCA INTERNATIONAL, INC.

Doing business as

Number and street (or P.O. box if mail is not delivered to street address) Room/suite
1201 15TH STREET NW, 8TH FLOORCity or town, state or province, country, and ZIP or foreign postal code
WASHINGTON, DC 20005**F** Name and address of principal officer: ANDREE SIMON
SAME AS C ABOVE**D** Employer identification number

13-3240109

E Telephone number
(202) 682-1510**G** Gross receipts \$ 22,827,030.**H(a)** Is this a group return for subordinates? ☐ Yes ☒ No**H(b)** Are all subordinates included? ☐ Yes ☐ No
If "No," attach a list. See instructions**H(c)** Group exemption number**I** Tax-exempt status: ☒ 501(c)(3) ☐ 501(c)() (insert no.) ☐ 4947(a)(1) or ☐ 527**J** Website: WWW.FINCA.ORG**K** Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other**L** Year of formation: 1984**M** State of legal domicile: NY**Part I Summary**

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: ALLEVIATE POVERTY BY HELPING PEOPLE BUILD ASSETS, CREATE JOBS AND RAISE THEIR STANDARD OF LIVING.		
	2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	16
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	14
	5 Total number of individuals employed in calendar year 2022 (Part V, line 2a)	5	36
	6 Total number of volunteers (estimate if necessary)	6	13
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
7b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)	19,987,198.	18,753,953.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	-16,997,704.	1,667,513.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	310,330.	109,178.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	550,322.	575,724.
		3,850,146.	21,106,368.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0.	0.
Expenses	14 Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	9,092,273.	10,567,668.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	486,464.	10,324.
	b Total fundraising expenses (Part IX, column (D), line 25)	3,811,153.	
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	12,170,284.	15,383,629.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	21,749,021.	25,961,621.
	19 Revenue less expenses. Subtract line 18 from line 12	-17,898,875.	-4,855,253.
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year	End of Year
	21 Total liabilities (Part X, line 26)	204,181,104.	202,859,661.
	22 Net assets or fund balances. Subtract line 21 from line 20	52,574,953.	57,515,434.
		151,606,151.	145,344,227.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer	Date	11/6/2023
	KUO-WEI WANG, CHIEF FINANCIAL OFFICER	Type or print name and title	
Preparer	Print/Type preparer's name	Preparer's signature	Date
	RACHEL KAUFMAN	Rachel Kaufman	10/31/2023
Use Only	Firm's name	Firm's EIN	Check ☐ if self-employed PTIN
	DELOITTE TAX LLP	86-1065772	P01485017
	Firm's address	Phone no. (703) 251-1000	
	7900 TYSONS ONE PLACE, SUITE 800		
	MCLEAN, VA 22102		

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

**Application for Automatic Extension of Time To File an
Exempt Organization Return**

OMB No. 1545-0047

- **File a separate application for each return.**
► **Go to www.irs.gov/Form8868 for the latest information.**

Electronic filing (e-file). You can electronically file Form 8868 to request a 6-month automatic extension of time to file any of the forms listed below with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, for which an extension request must be sent to the IRS in paper format (see instructions). For more details on the electronic filing of this form, visit www.irs.gov/e-file-providers/e-file-for-charities-and-non-profits.

Automatic 6-Month Extension of Time. Only submit original (no copies needed).

All corporations required to file an income tax return other than Form 990-T (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

Type or print File by the due date for filing your return. See instructions.	Name of exempt organization or other filer, see instructions. FINCA INTERNATIONAL, INC.	Taxpayer identification number (TIN) 13-3240109
	Number, street, and room or suite no. If a P.O. box, see instructions. 1201 15TH STREET NW, 8TH FLOOR	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. WASHINGTON, DC 20005	

Enter the Return Code for the return that this application is for (file a separate application for each return)

0	1
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Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12
Form 990-T (corporation)	07		

KUO-WEI WANG

- The books are in the care of ► 1201 15TH ST, NW, 8TH FLOOR - WASHINGTON, DC 20005

Telephone No. ► (202) 682-1510

Fax No. ►

- If the organization does not have an office or place of business in the United States, check this box ☐
• If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) . If this is for the whole group, check this box ☐ . If it is for part of the group, check this box ☐ and attach a list with the names and TINs of all members the extension is for.

- 1 I request an automatic 6-month extension of time until NOVEMBER 15, 2023, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

► ☒ calendar year 2022 or► ☐ tax year beginning _____, and ending _____.

- 2 If the tax year entered in line 1 is for less than 12 months, check reason: ☐ Initial return ☐ Final return
☐ Change in accounting period

3a If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	\$	0.
b If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	\$	0.
c Balance due. Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	\$	0.

Caution: If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-TE and Form 8879-TE for payment instructions.

Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III ☒**1** Briefly describe the organization's mission:

PROMOTE THE ECONOMIC AND SOCIAL WELL-BEING OF LOW-INCOME INDIVIDUALS,
FAMILIES AND GROUPS THROUGHOUT THE WORLD PROVIDING FINANCIAL
ASSISTANCE, LOANS, SAVINGS ACCUMULATION, AND OTHER OPPORTUNITIES AND
ASSISTANCE.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses.

Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ 349,820. including grants of \$) (Revenue \$ -12,603,537.)
FINCA IMPACT FINANCE:

NEARLY 1.7 BILLION ADULTS AROUND THE WORLD REMAIN FINANCIALLY EXCLUDED
WITHOUT ACCESS TO USEFUL AND AFFORDABLE FINANCIAL PRODUCTS AND SERVICES
DELIVERED IN A RESPONSIBLE AND SUSTAINABLE WAY. THE PREDOMINANT GROUP
AMONG THE FINANCIALLY EXCLUDED IS COMPRISED BY UNEMPLOYED OR LOW-INCOME
INDIVIDUALS GIVEN THE HIGH COSTS ASSOCIATED WITH TRADITIONAL BANKING.
FOR FINCA INTERNATIONAL, THE ADVANCEMENT OF FINANCIAL INCLUSION IS OF
PIVOTAL IMPORTANCE CONSIDERING THAT ACCESS TO BASIC FINANCIAL SERVICES
CAN BRIDGE THE ECONOMIC GAP BETWEEN THE HAVES AND HAVE-NOTS.
FURTHERMORE, IT CAN FOSTER ECONOMIC SUSTAINABILITY AND SELF-RELIANCE
AMONG THE UNDERPRIVILEGED POPULATION. FINCA INTERNATIONAL FIRMLY

4b (Code:) (Expenses \$ 2,020,314. including grants of \$) (Revenue \$ 0.)
FINCA PLUS:

FOR OVER 30 YEARS, FINCA HAS DEMONSTRATED THAT ACCESS TO RESPONSIBLE
FINANCE IS AN IMPORTANT TOOL FOR STRENGTHENING THE ECONOMIC SECURITY OF
POOR AND LOW-INCOME FAMILIES. AT THE SAME TIME, FINCA HAS REALIZED THAT
IT IS ESSENTIAL THAT ACCESS TO FINANCE CAN BE USED ON NON-FINANCIAL
GOODS, SUCH AS CLEAN ENERGY PRODUCTS, WHICH ARE CRITICAL FOR IMPROVING
A FAMILY'S HEALTH, WELL-BEING AND INCREASING PRODUCTIVITY.

FINCA PLUS LLC (D.B.A. IN UGANDA AS BRIGHTLIFE) IS A SOCIAL ENTERPRISE
CREATED BY FINCA WHICH PAIRS ACCESS TO FINANCE WITH ACCESS TO ENERGY TO
UNLOCK PRODUCTIVITY AND WELL-BEING FOR THE POOR. BRIGHTLIFE PROVIDES

4c (Code:) (Expenses \$ 581,576. including grants of \$) (Revenue \$ 1,395,438.)
FINCA VENTURES:

FINCA VENTURES INVESTS IN EARLY-STAGE COMPANIES THAT OFFER AFFORDABLE,
HIGH-QUALITY AND LIFE-ENHANCING PRODUCTS AND SERVICES. AT PRESENT,
FINCA VENTURES HAS INVESTMENTS IN HEALTH, FINTECH, AGRICULTURE,
LIVELIHOODS, ENERGY, EDUCATION, WATER AND SANITATION. FINCA VENTURES
PORTFOLIO COMPANIES DIRECTLY CONTRIBUTE TO 14 OF THE 17 SDGS.
COMPLEMENTING OUR EFFORT TO ALIGN IMPACT GOALS TO THE SDGS, FINCA
VENTURES ASSESSES PORTFOLIO COMPANIES ACROSS THREE DIMENSIONS OF IMPACT
WHICH ARE SCALE, DEPTH AND THE TARGET POVERTY LEVEL OF END-CUSTOMERS.
SCALE AND DEPTH OF IMPACT HAVE INHERENT TRADEOFFS. KEEPING THESE
TRADEOFFS IN MIND, FINCA VENTURES SUPPORTS PORTFOLIO COMPANIES ACROSS

4d Other program services (Describe on Schedule O.)

(Expenses \$ 16,711,986. including grants of \$) (Revenue \$ 12,875,612.)

4e Total program service expenses 19,663,696.

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ? See instructions	X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>		X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>		X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? <i>If "Yes," complete Schedule C, Part III</i>		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>		X
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? <i>If "Yes," complete Schedule D, Part V</i>	X	
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i>	X	
b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i>		X
c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i>	X	
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i>		X
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>	X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i>	X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>		X
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>	X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>		X
14a Did the organization maintain an office, employees, or agents outside of the United States?	X	
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i>	X	
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i>		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i>		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I. See instructions</i>	X	
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>		X
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>		X
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>		X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>		X

Part IV Checklist of Required Schedules (continued)

	Yes	No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>	22	X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>	23	X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>	24a	X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c	
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>	25a	X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>	25b	X
26 Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part II</i>	26	X
27 Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>	27	X
28 Was the organization a party to a business transaction with one of the following parties (see the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? <i>If "Yes," complete Schedule L, Part IV</i>	28a	X
b A family member of any individual described in line 28a? <i>If "Yes," complete Schedule L, Part IV</i>	28b	X
c A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? <i>If "Yes," complete Schedule L, Part IV</i>	28c	X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	29	X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	30	X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	31	X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	32	X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	33	X
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	34	X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	X
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35b	X
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	36	X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>	37	X
38 Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? Note: All Form 990 filers are required to complete Schedule O	38	X

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

X

	Yes	No
1a Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	32
b Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	X

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

		Yes	No
2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a 36		
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	X	
3a Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a		X
b If "Yes," has it filed a Form 990-T for this year? <i>If "No" to line 3b, provide an explanation on Schedule O</i>	3b		
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	X	
b If "Yes," enter the name of the foreign country <u>SEE SCHEDULE O</u> See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a		X
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b		X
c If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c		
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a		X
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b		
7 Organizations that may receive deductible contributions under section 170(c).			
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a		X
b If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b		
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c		X
d If "Yes," indicate the number of Forms 8282 filed during the year	7d		
e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e		X
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f		X
g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g		
h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h		
8 Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8		
9 Sponsoring organizations maintaining donor advised funds.			
a Did the sponsoring organization make any taxable distributions under section 4966?	9a		
b Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b		
10 Section 501(c)(7) organizations. Enter:			
a Initiation fees and capital contributions included on Part VIII, line 12	10a		
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b		
11 Section 501(c)(12) organizations. Enter:			
a Gross income from members or shareholders	11a		
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b		
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a		
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b		
13 Section 501(c)(29) qualified nonprofit health insurance issuers.			
a Is the organization licensed to issue qualified health plans in more than one state? Note: See the instructions for additional information the organization must report on Schedule O.	13a		
b Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b		
c Enter the amount of reserves on hand	13c		
14a Did the organization receive any payments for indoor tanning services during the tax year?	14a		X
b If "Yes," has it filed a Form 720 to report these payments? <i>If "No," provide an explanation on Schedule O</i>	14b		
15 Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.	15	X	
16 Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16		X
17 Section 501(c)(21) organizations. Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.	17		

Part VI Governance, Management, and Disclosure. For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

☒ X

Section A. Governing Body and Management

	1a	1b	Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year	16			
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.				
b Enter the number of voting members included on line 1a, above, who are independent		14		
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?			X	
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?				X
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?				X
5 Did the organization become aware during the year of a significant diversion of the organization's assets?				X
6 Did the organization have members or stockholders?			X	
7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?			X	
b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?			X	
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a The governing body?			X	
b Each committee with authority to act on behalf of the governing body?			X	
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O				X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No
10a Did the organization have local chapters, branches, or affiliates?	X	
b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	X	
11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
b Describe on Schedule O the process, if any, used by the organization to review this Form 990.		
12a Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	X	
13 Did the organization have a written whistleblower policy?	X	
14 Did the organization have a written document retention and destruction policy?	X	
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official	X	
b Other officers or key employees of the organization	X	
If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.		
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	X	
b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	X	

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed AK, AL, AR, CA, CO, CT, FL, GA, HI, IL, KS, KY

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

☒ Own website ☐ Another's website ☒ Upon request ☐ Other (explain on Schedule O)

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records

KUO-WEI WANG - (202) 682-1510

1201 15TH ST, NW, 8TH FLOOR, WASHINGTON, DC 20005

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck if Schedule O contains a response or note to any line in this Part VII ☐**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees****1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."

- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than \$100,000 from the organization and any related organizations.

- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) RUPERT SCOFIELD PRESIDENT & CEO (DECD 11/22)	40.00 10.00	X		X				1,405,949.	0.	438,763.
(2) COLLEEN ZAKREWSKY SVP, DEVELOP & EXT. RELATIONS	40.00 0.00				X			245,453.	0.	33,886.
(3) OMER IMTIAZUDDIN MANAGING DIRECTOR - FINCA VENTURES	40.00 0.00					X		238,100.	0.	4,762.
(4) DREW BOSHELL EXECUTIVE DIRECTOR AFFILIATE	40.00 0.00					X		207,066.	0.	22,822.
(5) STEFAN GRUNDMANN CHIEF OPERATING OFFICER	40.00 0.00					X		197,194.	0.	24,837.
(6) KUO-WEI WANG VP OF FINANCE	40.00 0.00			X				186,198.	0.	15,683.
(7) SCOTT GRAHAM VP OF CUSTOMER RESEARCH	40.00 0.00					X		170,291.	0.	28,842.
(8) ROBERT PRICE SENIOR DIRECTOR - DIRECT MARKETING	40.00 0.00					X		136,918.	0.	53,447.
(9) JULIE HOUSER DIRECTOR	30.00 0.00	X						51,423.	0.	37,209.
(10) JOHN HATCH DIRECTOR	5.00 0.00	X						72,943.	0.	0.
(11) AGRINA MUSSA DIRECTOR	5.00 0.00	X						0.	0.	0.
(12) AVANTHI SHAH DIRECTOR	5.00 0.00	X						0.	0.	0.
(13) CATHERINE MOHR DIRECTOR	5.00 0.00	X						0.	0.	0.
(14) CHANDRESH HARJIVAN DIRECTOR	5.00 0.00	X						0.	0.	0.
(15) CHARLES TREVAIL DIRECTOR	5.00 0.00	X						0.	0.	0.
(16) DANIEL GREEN DIRECTOR	5.00 0.00	X						0.	0.	0.
(17) DANIELA MIELKE DIRECTOR	5.00 0.00	X						0.	0.	0.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(18) DAVID WEISMAN DIRECTOR	5.00 5.00	X						0.	0.	0.
(19) JAMES SEMAKADDE DIRECTOR	5.00 0.00	X						0.	0.	0.
(20) JOHN ELKINS DIRECTOR	5.00 5.00	X						0.	0.	0.
(21) JORDAN GREENAWAY DIRECTOR	5.00 0.00	X						0.	0.	0.
(22) RICHARD WILLIAMSON DIRECTOR	5.00 5.00	X						0.	0.	0.
(23) ROBERT HATCH CHAIRMAN	5.00 5.00	X						0.	0.	0.
(24) SHAWN HASSEL DIRECTOR	5.00 5.00	X						0.	0.	0.
1b Subtotal								2,911,535.	0.	660,251.
c Total from continuation sheets to Part VII, Section A								0.	0.	0.
d Total (add lines 1b and 1c)								2,911,535.	0.	660,251.

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization

16

- 3** Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*
- 4** For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? *If "Yes," complete Schedule J for such individual*
- 5** Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*

	Yes	No
3		X
4	X	
5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
INTEGRATED DIRECT MARKETING, 1250 CONNECTICUT AVENUE NW, STE. 200, THE MATALE LINE 501 CONEJO ROAD, SANTA BARBARA, CA 93103	ADVERTISING AND PROMOTION MARKETING AND BRANDING CONSULTING	3,925,468. 552,493.
MICROSOFT CORPORATION 1950 N STEMMONS FWY, DALLAS, TX 75207	IT AND SOFTWARE SERVICES	544,018.
NAMES IN THE NEWS, 180 GRAND AVENUE SUITE 1365, OAKLAND, CA 94612	DIRECT MAIL LIST RENTAL AND EXCHANGE BRO	284,066.
DELOITTE AND TOUCHE LLP, 7900 TYSONS ONE PLACE SUITE 800, MCLEAN, VA 22102	AUDIT AND TAX SERVICES	246,900.
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization	10	

Part VIII Statement of RevenueCheck if Schedule O contains a response or note to any line in this Part VIII ☐

				(A)	(B)	(C)	(D)
				Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a	Federated campaigns	1a				
	b	Membership dues	1b				
	c	Fundraising events	1c				
	d	Related organizations	1d				
	e	Government grants (contributions)	1e	838,505.			
	f	All other contributions, gifts, grants, and similar amounts not included above ...	1f	17,915,448.			
	g	Noncash contributions included in lines 1a-1f	1g	\$ 1,516,764.			
	h	Total. Add lines 1a-1f		18,753,953.			
Program Service Revenue	2 a	BRANCH REVENUE-KOSOVO	Business Code	900099	12,447,579.	12,447,579.	
	b	FINCA VENTURES INTERES		900099	1,395,438.	1,395,438.	
	c	MANAGEMENT FEES		900099	226,221.	226,221.	
	d	OTHER PROGRAM SERVICES		900099	201,812.	201,812.	
	e	FINCA IMPACT FINANCE		522299	-12,603,537.	-12,603,537.	
	f	All other program service revenue					
	g	Total. Add lines 2a-2f			1,667,513.		
	Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)			109,178.	
4		Income from investment of tax-exempt bond proceeds					
5		Royalties					
6 a		Gross rents	(i) Real	720,329.			
b		Less: rental expenses ...	(ii) Personal	931,895.			
c		Rental income or (loss)		-211,566.			
d		Net rental income or (loss)			-211,566.		-211,566.
7 a		Gross amount from sales of assets other than inventory	(i) Securities				
b		Less: cost or other basis and sales expenses	(ii) Other				
c		Gain or (loss)					
d		Net gain or (loss)					
8 a		Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18					
b		Less: direct expenses					
c		Net income or (loss) from fundraising events					
9 a	Gross income from gaming activities. See Part IV, line 19						
b	Less: direct expenses						
c	Net income or (loss) from gaming activities						
10 a	Gross sales of inventory, less returns and allowances		1,576,057.				
b	Less: cost of goods sold		788,767.				
c	Net income or (loss) from sales of inventory			787,290.		787,290.	
Miscellaneous Revenue	11 a		Business Code				
	b						
	c						
	d	All other revenue					
	e	Total. Add lines 11a-11d					
	12	Total revenue. See instructions			21,106,368.	1,667,513.	0.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

☒ X

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21 ...				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	2,487,507.	1,592,677.	354,028.	540,802.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	6,384,723.	5,337,834.	414,188.	632,701.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	148,135.	94,846.	21,083.	32,206.
9 Other employee benefits	1,271,042.	1,056,671.	84,812.	129,559.
10 Payroll taxes	276,261.	176,882.	39,318.	60,061.
11 Fees for services (nonemployees):				
a Management	506,272.	506,272.		
b Legal	83,490.	71,716.	2,787.	8,987.
c Accounting	300,299.	206,857.	22,121.	71,321.
d Lobbying				
e Professional fundraising services. See Part IV, line 17	10,324.			10,324.
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	2,867,509.	1,956,995.	910,514.	
12 Advertising and promotion	806,632.	623,358.	32,080.	151,194.
13 Office expenses	2,991,134.	1,636,042.	22,455.	1,332,637.
14 Information technology	254,635.	254,635.		
15 Royalties	313,905.	313,905.		
16 Occupancy	728,207.	669,416.	25,889.	32,902.
17 Travel	320,567.	256,433.	9,918.	54,216.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials ...				
19 Conferences, conventions, and meetings				
20 Interest	2,006,071.	1,961,897.	30,370.	13,804.
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	840,439.	762,731.	53,424.	24,284.
23 Insurance	191,325.	111,234.	55,063.	25,028.
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a LICENSE AND SUBSCRIPTIO	1,407,077.	774,497.	353,083.	279,497.
b PROVISION FOR LOAN LOSS	715,528.	715,528.		
c FUNDRAISING EXPENSES	385,200.			385,200.
d MOTOR VEHICLE EXPENSE	201,382.	201,382.		
e All other expenses	463,957.	381,888.	55,639.	26,430.
25 Total functional expenses. Add lines 1 through 24e	25,961,621.	19,663,696.	2,486,772.	3,811,153.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance SheetCheck if Schedule O contains a response or note to any line in this Part X ☐

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	14,582,315.	1	18,330,167.
	2 Savings and temporary cash investments	945,452.	2	1,117,619.
	3 Pledges and grants receivable, net	2,480,694.	3	2,382,008.
	4 Accounts receivable, net	3,144,681.	4	3,426,726.
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	65,099,416.	7	72,430,404.
	8 Inventories for sale or use	887,895.	8	0.
	9 Prepaid expenses and deferred charges		9	
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 2,292,182.		
	b Less: accumulated depreciation	10b 1,441,311.		
		1,153,138.	10c	850,871.
	11 Investments - publicly traded securities		11	
	12 Investments - other securities. See Part IV, line 11		12	
	13 Investments - program-related. See Part IV, line 11	111,002,659.	13	99,941,049.
	14 Intangible assets	146,514.	14	637,981.
15 Other assets. See Part IV, line 11	4,738,340.	15	3,742,836.	
16 Total assets. Add lines 1 through 15 (must equal line 33)	204,181,104.	16	202,859,661.	
Liabilities	17 Accounts payable and accrued expenses	2,965,825.	17	3,260,558.
	18 Grants payable		18	
	19 Deferred revenue	215,817.	19	164,311.
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties	40,347,025.	23	45,978,640.
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	9,046,286.	25	8,111,925.
	26 Total liabilities. Add lines 17 through 25	52,574,953.	26	57,515,434.
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here ☒			
	and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	150,025,087.	27	143,687,508.
	28 Net assets with donor restrictions	1,581,064.	28	1,656,719.
	Organizations that do not follow FASB ASC 958, check here ☐			
	and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
32 Total net assets or fund balances	151,606,151.	32	145,344,227.	
33 Total liabilities and net assets/fund balances	204,181,104.	33	202,859,661.	

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

☒

1	Total revenue (must equal Part VIII, column (A), line 12)	1	21,106,368.
2	Total expenses (must equal Part IX, column (A), line 25)	2	25,961,621.
3	Revenue less expenses. Subtract line 2 from line 1	3	-4,855,253.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	151,606,151.
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	-351,977.
9	Other changes in net assets or fund balances (explain on Schedule O)	9	-1,054,694.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	145,344,227.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

☐

	Yes	No
1 Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis		X
b Were the organization's financial statements audited by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☐ Separate basis ☒ Consolidated basis ☐ Both consolidated and separate basis	X	
c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? _____ If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.	X	
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F? _____		X
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits _____		

Form **990** (2022)

Department of the Treasury
Internal Revenue Service

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I	Reason for Public Charity Status. (All organizations must complete this part.) See instructions.
---------------	---

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1 ☐ A church, convention, or association of churches described in **section 170(b)(1)(A)(i).**
- 2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)
- 3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: _____
- 5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
- 6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7 ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 9 ☐ An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
- 10 ☐ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
- 11 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
- 12 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2).** See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
- a ☐ **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
- b ☐ **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
- c ☐ **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
- d ☐ **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
- e ☐ Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations

g Provide the following information about the supported organization(s).

g Provide the following information about the supported organization(s):						
(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
Total						

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	16,676,131.	20,080,711.	17,180,175.	19,987,198.	18,753,953.	92,678,168.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3	16,676,131.	20,080,711.	17,180,175.	19,987,198.	18,753,953.	92,678,168.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						1,725,082.
6 Public support. Subtract line 5 from line 4.						90,953,086.

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
7 Amounts from line 4	16,676,131.	20,080,711.	17,180,175.	19,987,198.	18,753,953.	92,678,168.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	3,860,797.	928,068.	964,717.	1,024,089.	829,507.	7,607,178.
9 Net income from unrelated business activities, whether or not the business is regularly carried on	0.	0.	0.	0.	0.	
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	12,026,377.	17,521,136.	-631,423.	-16,119,962.	2,454,803.	15,250,931.
11 Total support. Add lines 7 through 10						115,536,277.

12 Gross receipts from related activities, etc. (see instructions) **12****13 First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2022 (line 6, column (f), divided by line 11, column (f))	14	78.72 %
15 Public support percentage from 2021 Schedule A, Part II, line 14	15	69.42 %

16a 33 1/3% support test - 2022. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☒**b 33 1/3% support test - 2021.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐**17a 10% -facts-and-circumstances test - 2022.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐**b 10% -facts-and-circumstances test - 2021.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐**18 Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ☐

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First 5 years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2022 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2021 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2022 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2021 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2022. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ☐

b 33 1/3% support tests - 2021. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ☐

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ☐

Part IV Supporting Organizations

(Complete only if you checked a box on line 12 of Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
4a Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.</i>		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>		
b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990).</i>		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? <i>If "Yes," complete Part I of Schedule L (Form 990).</i>		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		
b Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		
c Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer line 10b below.</i>		
b Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>		

Part IV Supporting Organizations (continued)

	Yes	No
11 Has the organization accepted a gift or contribution from any of the following persons?		
a A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?		
11a		
b A family member of a person described on line 11a above?		
11b		
c A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI .		
11c		

Section B. Type I Supporting Organizations

	Yes	No
1 Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.		
1		
2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.		
2		

Section C. Type II Supporting Organizations

	Yes	No
1 Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).		
1		

Section D. All Type III Supporting Organizations

	Yes	No
1 Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
1		
2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).		
2		
3 By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.		
3		

Section E. Type III Functionally Integrated Supporting Organizations

	Yes	No
1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).		
a ☐ The organization satisfied the Activities Test. Complete line 2 below.		
b ☐ The organization is the parent of each of its supported organizations. Complete line 3 below.		
c ☐ The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).		
2 Activities Test. Answer lines 2a and 2b below.		
a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.		
2a		
b Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.		
2b		
3 Parent of Supported Organizations. Answer lines 3a and 3b below.		
a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No" provide details in Part VI .		
3a		
b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.		
3b		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

- 1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in Part VI*). **See instructions.**
All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (<i>explain in detail in Part VI</i>):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	

Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	1	
2	Enter 0.85 of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D - Distributions		Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes	1	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4 Amounts paid to acquire exempt-use assets	4	
5 Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i>)	5	
6 Other distributions (<i>describe in Part VI</i>). See instructions.	6	
7 Total annual distributions. Add lines 1 through 6.	7	
8 Distributions to attentive supported organizations to which the organization is responsive (<i>provide details in Part VI</i>). See instructions.	8	
9 Distributable amount for 2022 from Section C, line 6	9	
10 Line 8 amount divided by line 9 amount	10	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2022	(iii) Distributable Amount for 2022
1 Distributable amount for 2022 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2022 (reasonable cause required - <i>explain in Part VI</i>). See instructions.			
3 Excess distributions carryover, if any, to 2022			
a From 2017			
b From 2018			
c From 2019			
d From 2020			
e From 2021			
f Total of lines 3a through 3e			
g Applied to underdistributions of prior years			
h Applied to 2022 distributable amount			
i Carryover from 2017 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2022 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2022 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2022, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
6 Remaining underdistributions for 2022. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
7 Excess distributions carryover to 2023. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2018			
b Excess from 2019			
c Excess from 2020			
d Excess from 2021			
e Excess from 2022			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information.
(See instructions.)

SCHEDULE A, PART II, LINE 10, EXPLANATION FOR OTHER INCOME:

FINCA KOSOVO BRANCH INCOME

2018 AMOUNT: \$ 11,756,927.

2019 AMOUNT: \$ 12,370,031.

2020 AMOUNT: \$ 12,001,232.

2021 AMOUNT: \$ 14,245,024.

2022 AMOUNT: \$ 12,447,579.

FI MANAGEMENT FEES NET EQUITY METHOD ADJ

2018 AMOUNT: \$ 136,297.

2019 AMOUNT: \$ 185,105.

2020 AMOUNT: \$ 258,788.

2021 AMOUNT: \$ 203,745.

2022 AMOUNT: \$ 226,221.

FI OTHER INCOME

2018 AMOUNT: \$ 86,606.

2019 AMOUNT: \$ 94,735.

2020 AMOUNT: \$ 88,568.

2021 AMOUNT: \$ 114,671.

2022 AMOUNT: \$ 201,812.

FINCA PLUS OTHER INCOME

2018 AMOUNT: \$ 525.

2019 AMOUNT: \$ -510.

2020 AMOUNT: \$ 5,394.

2021 AMOUNT: \$ 0.

Part VI**Supplemental Information.**

Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information.
(See instructions.)

2022 AMOUNT: \$ 0.

FINCA PLUS SALES NET OF COGS

2018 AMOUNT: \$ 46,022.

2019 AMOUNT: \$ 589,970.

2020 AMOUNT: \$ 692,877.

2021 AMOUNT: \$ 877,742.

2022 AMOUNT: \$ 787,290.

FMH PROGRAM INCOME

2019 AMOUNT: \$ 4,233,879.

2020 AMOUNT: \$ -13,725,249.

2021 AMOUNT: \$ -31,851,974.

2022 AMOUNT: \$ -12,603,537.

FINCA VENTURES INCOME

2019 AMOUNT: \$ 47,926.

2020 AMOUNT: \$ 46,967.

2021 AMOUNT: \$ 290,830.

2022 AMOUNT: \$ 1,395,438.

Schedule B
(Form 990)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**Attach to Form 990 or Form 990-PF.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2022

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Organization type (check one):

Filers of:**Section:**

Form 990 or 990-EZ

☒ 501(c)(3) (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☐ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**☐ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.**Special Rules**☒ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** \$5,000; or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year \$**Caution:** An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990).

Name of organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		\$ 999,688.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions.)
2		\$ 454,646.	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
3		\$ 659,034.	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)

Employer identification number

13-3240109

Part II

[illegible]

Name of organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of **\$1,000 or less** for the year. (Enter this info. once.) \$ _____
Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990,
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public
Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I

Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	☐ Yes	☐ No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?	☐ Yes	☐ No

Part II

Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

☐ Preservation of land for public use (for example, recreation or education) ☐ Preservation of a historically important land area

☐ Protection of natural habitat ☐ Preservation of a certified historic structure

☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after July 25, 2006, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year

4 Number of states where property subject to conservation easement is located

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?

☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III

Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 \$

(ii) Assets included in Form 990, Part X \$

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 \$

b Assets included in Form 990, Part X \$

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

a ☐ Public exhibition

d ☐ Loan or exchange program

b ☐ Scholarly research

e ☐ Other _____

c ☐ Preservation for future generations

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets

to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

	Amount
c Beginning balance	1c
d Additions during the year	1d
e Distributions during the year	1e
f Ending balance	1f

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII ☐

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	907,730.	857,082.			
b Contributions		14,728.	828,405.		
c Net investment earnings, gains, and losses	-109,182.	35,920.	28,677.		
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance	798,548.	907,730.	857,082.		

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment .0000 %

b Permanent endowment 100 %

c Term endowment .0000 %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) Unrelated organizations

(ii) Related organizations

	Yes	No
3a(i)		X
3a(ii)		X
3b		

b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? ☐

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements		2,292,182.	1,441,311.	850,871.
d Equipment				
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				850,871.

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.)		

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) INVESTMENT IN PARTNERSHIP AND SUBS	92,705,866.	COST
(2) INVESTMENT IN LLC	7,235,183.	COST
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.)	99,941,049.	

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.)	

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

(a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) IFRS 16 LEASE OBLIGATION	4,785,710.
(3) DEFERRED PENSION OBLIGATION	3,277,603.
(4) OTHER INTERCOMPANY PAYABLES	48,612.
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.)	8,111,925.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... ☒

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)		5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)		5	

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART V, LINE 4:

THE ENDOWMENT FUNDS WERE ESTABLISHED TO KEEP THE PRINCIPAL INTACT SO IT

CAN GROW OVER TIME, BUT ALLOW THE ORGANIZATION TO USE THE INVESTMENT

INCOME FOR PROGRAMS, OR OPERATIONS, OR PURPOSES SPECIFIED BY THE DONOR(S)

TO THE ENDOWMENT.

PART X, LINE 2:

FINCA INTERNATIONAL, INC. ISSUES CONSOLIDATED FINANCIAL STATEMENTS ON

BEHALF OF ITSELF AND ITS AFFILIATES. THE INCOME TAX FOOTNOTE AND FIN48

DISCLOSURE INCLUDED IN THE CONSOLIDATED FINANCIAL STATEMENTS REFLECTS TAX

RELATED ITEMS FOR ALL ENTITIES INCLUDED IN THE CONSOLIDATED FINANCIAL

STATEMENTS (INCLUDING BOTH TAX EXEMPT AND FOR-PROFIT ENTITIES).

Part XIII Supplemental Information *(continued)*

FINCA IS EXEMPT FROM TAXES ON INCOME, EXCEPT UNRELATED BUSINESS TAXABLE INCOME, UNDER PROVISION OF SECTION 501(C)(3) OF THE UNITED STATES INTERNAL REVENUE CODE AND THE APPLICABLE INCOME TAX REGULATIONS OF THE DISTRICT OF COLUMBIA. ACCORDINGLY, NO PROVISION IS MADE FOR FEDERAL INCOME TAXES IN THE CONSOLIDATED FINANCIAL STATEMENTS.

THE MOVEMENTS IN DEFERRED TAX ASSETS AND LIABILITIES (THE BALANCES ARE OFFSET WITHIN THE SAME JURISDICTION AS PERMITTED BY IAS 12, INCOME TAXES, AND SHOWN ON A NET BASIS BY SUBSIDIARIES), DETAILS OF THE DEFERRED TAX LIABILITY, AMOUNTS CHARGED OR CREDITED DIRECTLY TO PROFIT OR LOSS DURING THE PERIOD, AND AMOUNTS CHARGED OR CREDITED DIRECTLY TO EQUITY DURING THE PERIOD ARE SHOWN BELOW.

IN 2022, FINCA RECORDED \$1.2 MILLION OF INCOME TAX EXPENSE ON \$6.7 MILLION OF TEMPORARY DIFFERENCES ASSOCIATED WITH FINCA'S INVESTMENTS IN SUBSIDIARIES BECAUSE IT WAS PROBABLE THAT THE TEMPORARY DIFFERENCES ASSOCIATED WITH THE DISTRIBUTION OF RETAINED EARNINGS THROUGH PAYMENTS OF DIVIDENDS WILL REVERSE IN THE FORESEEABLE FUTURE. THE TEMPORARY DIFFERENCES OF \$6.7 MILLION INCLUDED \$9.5 MILLION OF EXPECTED DISTRIBUTIONS OF RETAINED EARNINGS FROM 2022 AND \$(2.8) MILLION FOR A DECREASE OF EXPECTED DISTRIBUTIONS OF RETAINED EARNINGS FROM PRIOR YEARS.

IN 2021, FINCA RECORDED \$1.3 MILLION OF INCOME TAX EXPENSE ON \$9.6 MILLION OF TEMPORARY DIFFERENCES ASSOCIATED WITH FINCA'S INVESTMENTS IN SUBSIDIARIES BECAUSE IT WAS PROBABLE THAT THE TEMPORARY DIFFERENCES ASSOCIATED WITH THE DISTRIBUTION OF RETAINED EARNINGS THROUGH PAYMENTS OF DIVIDENDS WILL REVERSE IN THE FORESEEABLE FUTURE. THE TEMPORARY

Part XIII Supplemental Information *(continued)*

DIFFERENCES OF \$9.63 MILLION INCLUDED \$10.6 MILLION OF EXPECTED

DISTRIBUTIONS OF RETAINED EARNINGS FROM 2021 AND \$(0.97) MILLION FOR A

DECREASE OF EXPECTED DISTRIBUTIONS OF RETAINED EARNINGS FROM PRIOR YEARS.

THE DEFERRED TAX LIABILITY RELATED TO THE FUTURE DISTRIBUTIONS OF EARNINGS

BY SUBSIDIARIES IS \$1.3 MILLION AND \$1.5 MILLION AS OF DECEMBER 31, 2022

AND 2021, RESPECTIVELY.

DEFERRED TAX ASSETS AND LIABILITIES WERE ADJUSTED AS OF JANUARY 1, 2018 AS

PER IFRS 9. ALL ADJUSTMENTS RESULTED IN CHANGES TO EQUITY.

**SCHEDULE F
(Form 990)**Department of the Treasury
Internal Revenue Service**Statement of Activities Outside the United States**

Complete if the organization answered "Yes" on Form 990, Part IV, line 14b, 15, or 16.

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022Open to Public
Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I General Information on Activities Outside the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 14b.

1 For grantmakers. Does the organization maintain records to substantiate the amount of its grants and other assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☐ Yes ☐ No

2 For grantmakers. Describe in Part V the organization's procedures for monitoring the use of its grants and other assistance outside the United States.

3 Activities per Region. (The following Part I, line 3 table can be duplicated if additional space is needed.)

(a) Region	(b) Number of offices in the region	(c) Number of employees, agents, and independent contractors in the region	(d) Activities conducted in the region (by type) (such as, fundraising, program services, investments, grants to recipients located in the region)	(e) If activity listed in (d) is a program service, describe specific type of service(s) in the region	(f) Total expenditures for and investments in the region
SUB-SAHARAN AFRICA	10	213	PROGRAM SERVICES	FINANCIAL SERVICES	446,376.
EUROPE (INCLUDING ICELAND & GREENLAND)	31	260	PROGRAM SERVICES	FINANCIAL SERVICES	8,588,223.
CENTRAL AMERICA AND THE CARIBBEAN	0	0	PROGRAM SERVICES	FINANCIAL SERVICES	87,379.
3 a Subtotal	41	473			9,121,978.
b Total from continuation sheets to Part I	0	0			0.
c Totals (add lines 3a and 3b)	41	473			9,121,978.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule F (Form 990) 2022

Part II **Grants and Other Assistance to Organizations or Entities Outside the United States.** Complete if the organization answered "Yes" on Form 990, Part IV, line 15, for any recipient who received more than \$5,000. Part II can be duplicated if additional space is needed.

1 (a) Name of organization	(b) IRS code section and EIN (if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of noncash assistance	(h) Description of noncash assistance	(i) Method of valuation (book, FMV, appraisal, other)

- 2** Enter total number of recipient organizations listed above that are recognized as charities by the foreign country, recognized as a tax exempt 501(c)(3) organization by the IRS, or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter ►
- 3** Enter total number of other organizations or entities ►

Part III **Grants and Other Assistance to Individuals Outside the United States.** Complete if the organization answered "Yes" on Form 990, Part IV, line 16.

Part III can be duplicated if additional space is needed.

[illegible]

Part IV Foreign Forms

- 1 Was the organization a U.S. transferor of property to a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 926, Return by a U.S. Transferor of Property to a Foreign Corporation (see Instructions for Form 926)* ☒ Yes ☐ No
- 2 Did the organization have an interest in a foreign trust during the tax year? *If "Yes," the organization may be required to separately file Form 3520, Annual Return To Report Transactions With Foreign Trusts and Receipt of Certain Foreign Gifts, and/or Form 3520-A, Annual Information Return of Foreign Trust With a U.S. Owner (see Instructions for Forms 3520 and 3520-A; don't file with Form 990)* ☐ Yes ☒ No
- 3 Did the organization have an ownership interest in a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 5471, Information Return of U.S. Persons With Respect to Certain Foreign Corporations (see Instructions for Form 5471)* ☒ Yes ☐ No
- 4 Was the organization a direct or indirect shareholder of a passive foreign investment company or a qualified electing fund during the tax year? *If "Yes," the organization may be required to file Form 8621, Information Return by a Shareholder of a Passive Foreign Investment Company or Qualified Electing Fund (see Instructions for Form 8621)* ☐ Yes ☒ No
- 5 Did the organization have an ownership interest in a foreign partnership during the tax year? *If "Yes," the organization may be required to file Form 8865, Return of U.S. Persons With Respect to Certain Foreign Partnerships (see Instructions for Form 8865)* ☐ Yes ☒ No
- 6 Did the organization have any operations in or related to any boycotting countries during the tax year? *If "Yes," the organization may be required to separately file Form 5713, International Boycott Report (see Instructions for Form 5713; don't file with Form 990)* ☐ Yes ☒ No

Part V

Supplemental Information

Provide the information required by Part I, line 2 (monitoring of funds); Part I, line 3, column (f) (accounting method; amounts of investments vs. expenditures per region); Part II, line 1 (accounting method); Part III (accounting method); and Part III, column (c) (estimated number of recipients), as applicable. Also complete this part to provide any additional information. See instructions.

PART I, LINE 3:

METHOD USED TO ACCOUNT FOR EXPENDITURES: ACCRUAL METHOD

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

Attach to Form 990 or Form 990-EZ.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I

Fundraising Activities.

Fundraising Activities. Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- a ☒ Mail solicitations
- b ☒ Internet and email solicitations
- c ☒ Phone solicitations
- d ☒ In-person solicitations
- e ☒ Solicitation of non-government grants
- f ☒ Solicitation of government grants
- g ☐ Special fundraising events

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?

☒ Yes☐ **No**

- b** If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col. (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
SD&A TELESERVICES - 5757 W. CENTURY BLVD. #300, LOS	TELEMARKETING		X	11,405.	10,324.	1,081.
Total				11,405.	10,324.	1,081.

- 3** List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

AK,AL,AR,AZ,CA,CO,CT,DC,DE,FL,GA,HI,IA,ID,IL,IN,KS,KY,LA,MA,MD,ME,MI,MN,MO

MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV

WY

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

SEE PART IV FOR CONTINUATIONS

Schedule G (Form 990) 2022

Part II Fundraising Events. Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events (add col. (a) through col. (c))
		(event type)	(event type)	(total number)	
Revenue	1 Gross receipts				
	2 Less: Contributions				
	3 Gross income (line 1 minus line 2)				
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses				
	10 Direct expense summary. Add lines 4 through 9 in column (d)				
11 Net income summary. Subtract line 10 from line 3, column (d)					

Part III Gaming. Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d)				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d)				

9 Enter the state(s) in which the organization conducts gaming activities: _____

a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain: _____

- 11** Does the organization conduct gaming activities with nonmembers? ☐ Yes ☐ No
- 12** Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No
- 13** Indicate the percentage of gaming activity conducted in:
- | | | |
|--------------------------------------|------------|---|
| a The organization's facility | 13a | % |
| b An outside facility | 13b | % |
- 14** Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name _____

Address _____

- 15a** Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization \$ _____ and the amount of gaming revenue retained by the third party \$ _____

c If "Yes," enter name and address of the third party:

Name _____

Address _____

- 16** Gaming manager information:

Name _____

Gaming manager compensation \$ _____

Description of services provided _____

☐ Director/officer ☐ Employee ☐ Independent contractor

- 17** Mandatory distributions:

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year \$ _____

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

SCHEDULE G, PART I, LINE 2B, LIST OF TEN HIGHEST PAID FUNDRAISERS:

(I) NAME OF FUNDRAISER: SD&A TELESERVICES

(I) ADDRESS OF FUNDRAISER:

5757 W. CENTURY BLVD. #300, LOS ANGELES, CA 90045

Part IV	Supplemental Information <i>(continued)</i>
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[illegible]

**SCHEDULE J
(Form 990)**

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest
Compensated Employees
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public
Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I Questions Regarding Compensation

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

- | | |
|---|--|
| ☐ First-class or charter travel | ☐ Housing allowance or residence for personal use |
| ☐ Travel for companions | ☐ Payments for business use of personal residence |
| ☒ Tax indemnification and gross-up payments | ☐ Health or social club dues or initiation fees |
| ☐ Discretionary spending account | ☐ Personal services (such as maid, chauffeur, chef) |

b If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?

3 Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

- | | |
|--|---|
| ☒ Compensation committee | ☐ Written employment contract |
| ☐ Independent compensation consultant | ☒ Compensation survey or study |
| ☐ Form 990 of other organizations | ☒ Approval by the board or compensation committee |

4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

a Receive a severance payment or change-of-control payment?

b Participate in or receive payment from a supplemental nonqualified retirement plan?

c Participate in or receive payment from an equity-based compensation arrangement?

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.

5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

a The organization?

b Any related organization?

If "Yes" on line 5a or 5b, describe in Part III.

6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

a The organization?

b Any related organization?

If "Yes" on line 6a or 6b, describe in Part III.

7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III

8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III

9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

Yes No

1b	X	
2	X	
4a	X	
4b		X
4c		X
5a		X
5b		X
6a		X
6b		X
7		X
8		X
9		

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2022

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC and/or 1099-NEC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) RUPERT SCOFIELD PRESIDENT & CEO (DECD 11/22)	(i)	365,022.	0.	1,040,927.	398,060.	40,703.	1,844,712.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(2) COLLEEN ZAKREWSKY SVP, DEVELOP & EXT. RELATIONS	(i)	244,253.	0.	1,200.	12,361.	21,525.	279,339.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(3) OMER IMTIAZUDDIN MANAGING DIRECTOR - FINCA VENTURES	(i)	236,900.	0.	1,200.	4,762.	0.	242,862.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(4) DREW BOSHELL EXECUTIVE DIRECTOR AFFILIATE	(i)	207,066.	0.	0.	0.	22,822.	229,888.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(5) STEFAN GRUNDMANN CHIEF OPERATING OFFICER	(i)	195,994.	0.	1,200.	10,117.	14,720.	222,031.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(6) KUO-WEI WANG VP OF FINANCE	(i)	184,998.	0.	1,200.	3,448.	12,235.	201,881.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(7) SCOTT GRAHAM VP OF CUSTOMER RESEARCH	(i)	169,091.	0.	1,200.	13,773.	15,069.	199,133.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(8) ROBERT PRICE SENIOR DIRECTOR - DIRECT MARKETING	(i)	136,918.	0.	0.	11,596.	41,851.	190,365.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

COMPENSATION OF MR. RUPERT SCOFIELD, PRESIDENT AND CEO (DECEASED NOV 2022):

SCHEDULE J, PART I, LINE 1A & 4B EXPLANATION:

MR. SCOFIELD, THE FOUNDER AND CEO OF FINCA INTERNATIONAL, WAS EMPLOYED BY THE ORGANIZATION FOR MORE THAN 35 YEARS. AS HE APPROACHED RETIREMENT, FINCA AND MR. SCOFIELD AGREED ON A CONTINUING ROLE FOR MR. SCOFIELD ONCE HE STEPPED DOWN FROM HIS POSITION OF PRESIDENT & CEO THAT WOULD ALLOW THE ORGANIZATION TO CONTINUE TO BENEFIT FROM MR. SCOFIELD'S EXPERIENCE AND VISIBILITY AS A RECOGNIZED GLOBAL LEADER IN MICROFINANCE. FOLLOWING RETIREMENT, WHICH WAS SCHEDULED FOR DECEMBER 31, 2022, MR. SCOFIELD WOULD BECOME A CONSULTANT TO THE ORGANIZATION, ACTING AS AN AMBASSADOR FOR FINCA AND CONTINUING TO PROMOTE THE INTERESTS OF THE ORGANIZATION. IN EXCHANGE FOR THIS ONGOING ROLE OVER THE COMING YEARS, THE ORGANIZATION AGREED TO PAY MR. SCOFIELD THE EQUIVALENT OF ONE YEAR OF SALARY AT THIS CURRENT COMPENSATION LEVEL OF \$375,000, WITH A RIGHT OF HIS BENEFICIARY TO RECEIVE ANY UNPAID AMOUNTS IN THE EVENT OF HIS DEATH.

THE ORGANIZATION'S BOARD DETERMINED THAT THIS LEVEL OF COMPENSATION FOR

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

MR. SCOFIELD WAS REASONABLE BY TAKING INTO ACCOUNT VARIOUS PUBLIC REFERENCES OF EXECUTIVE COMPENSATION FOR SIMILAR ORGANIZATIONS, INCLUDING THE EXCELLENCE IN GIVING NON-PROFIT CEO COMPENSATION STUDY 2020-21, WHICH FOUND THAT CEO'S FOR COMPARABLE NON-PROFITS WITH EXPENSES EXCEEDING \$50 MILLION PER YEAR EARNED ON AVERAGE \$402,366. THIS STUDY WAS BASED ON A SURVEY OF 31 NON-PROFITS IN THAT CATEGORY. IT WAS ALSO NOTED THAT THE ORGANIZATION "CANDID" (FORMERLY GUIDESTAR AND FOUNDATION CENTER) CONDUCTED A CEO SALARY SURVEY IN 2021 THAT FOUND WASHINGTON, D.C. TO BE THE HIGHEST MARKET NATIONALLY FOR NON-PROFIT CEO COMPENSATION (BASED ON MEDIAN EXECUTIVE COMPENSATION). THE BOARD FURTHER NOTED THAT MR. SCOFIELD'S COMPENSATION HAD NOT BEEN INCREASED SINCE 2015, A PERIOD OF SEVEN YEARS, AND WOULD REMAIN AT THAT 2015 LEVEL.

AS PART OF THE COMPENSATION PACKAGE TO ENSURE MR. SCOFIELD'S CONTINUING SERVICES, THE ORGANIZATION ALSO AGREED TO INCREASE THE BENEFITS UNDER MR. SCOFIELD'S SEC. 457(F) PLAN FROM ITS CURRENT LEVEL OF \$35,000/YEAR TO A LEVEL OF \$100,000/YEAR. THE INCREASE WAS BASED ON THE BOARD'S RECOGNITION THAT MR. SCOFIELD'S CURRENT PLAN DATED BACK TO 2006 AND WAS

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

NO LONGER IN LINE WITH NON-QUALIFIED PLAN BENEFITS PAID TO OTHER

RETIRED SENIOR EXECUTIVES OF THE ORGANIZATION WHO HAD RETIRED BELOW THE

LEVEL OF CEO, AND DID NOT RECOGNIZE MR. SCOFIELD'S ADDITIONAL SIXTEEN

YEARS OF SERVICE SINCE 2006. TO ADDRESS THIS DISCREPANCY, THE BOARD

AGREED TO THE INCREASE IN HIS NON-QUALIFIED PLAN AS WELL AS A TAX

GROSS-UP. THE PRESENT VALUE OF THE RETIREMENT BENEFITS (WITH TAX

GROSS-UP) OF \$1,024,854 WAS INCLUDED IN MR. SCOFIELD'S 2022 W-2, AND IT

IS INCLUDED IN COLUMN (D) OF PART VII OF FORM 990.

BASED ON THE ANALYSIS AND MARKET-BASED CONSIDERATIONS ABOVE, THE BOARD

OF FINCA INTERNATIONAL CONCLUDED THAT TOTAL 2022 COMPENSATION PAID TO

MR. SCOFIELD (AND HIS ESTATE) WAS REASONABLE AND THEREFORE SHOULD NOT

BE CONSIDERED AN "EXCESS BENEFIT TRANSACTION" UNDER SECTION 4958.

SCHEDULE L
(Form 990)

Department of the Treasury
Internal Revenue Service

Transactions With Interested Persons

Complete if the organization answered "Yes" on Form 990, Part IV, line 25a, 25b, 26, 27, 28a, 28b, or 28c, or Form 990-EZ, Part V, line 38a or 40b.

Attach to Form 990 or Form 990-EZ.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

**Open To Public
Inspection**

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I Excess Benefit Transactions (section 501(c)(3), section 501(c)(4), and section 501(c)(29) organizations only).

Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b.

1	(a) Name of disqualified person	(b) Relationship between disqualified person and organization	(c) Description of transaction	(d) Corrected?	
				Yes	No

2 Enter the amount of tax incurred by the organization managers or disqualified persons during the year under section 4958 \$

3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization \$

Part II Loans to and/or From Interested Persons.

Complete if the organization answered "Yes" on Form 990-EZ, Part V, line 38a or Form 990, Part IV, line 26; or if the organization reported an amount on Form 990, Part X, line 5, 6, or 22.

(a) Name of interested person	(b) Relationship with organization	(c) Purpose of loan	(d) Loan to or from the organization?		(e) Original principal amount	(f) Balance due	(g) In default?		(h) Approved by board or committee?		(i) Written agreement?	
			To	From			Yes	No	Yes	No	Yes	No

Total \$

Part III Grants or Assistance Benefiting Interested Persons.

Complete if the organization answered "Yes" on Form 990, Part IV, line 27.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of assistance	(d) Type of assistance	(e) Purpose of assistance

Part IV Business Transactions Involving Interested Persons.

Complete if the organization answered "Yes" on Form 990, Part IV, line 28a, 28b, or 28c.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sharing of organization's revenues?	
				Yes	No
JULIE HOUSER	FAMILY MEMBER, CEO	88,632.	EMPLOYMENT		X
RUPERT SCOFIELD	FAMILY MEMBER, DIRE	1,844,712.	EMPLOYMENT		X

Part V Supplemental Information.

Provide additional information for responses to questions on Schedule L (see instructions).

SCH L, PART IV, BUSINESS TRANSACTIONS INVOLVING INTERESTED PERSONS:

(A) NAME OF PERSON: RUPERT SCOFIELD

(B) RELATIONSHIP BETWEEN INTERESTED PERSON AND ORGANIZATION:

FAMILY MEMBER, DIRECTOR

**SCHEDULE M
(Form 990)**

Department of the Treasury
Internal Revenue Service

Noncash Contributions

Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public
Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art - Works of art				
2 Art - Historical treasures				
3 Art - Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities - Publicly traded	X	48	517,052.	COST OR SELLING PRICE
10 Securities - Closely held stock				
11 Securities - Partnership, LLC, or trust interests				
12 Securities - Miscellaneous				
13 Qualified conservation contribution - Historic structures				
14 Qualified conservation contribution - Other ...				
15 Real estate - Residential				
16 Real estate - Commercial				
17 Real estate - Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other (<u>SOFTWARE LICENS</u>)	X	1	999,688.	OTHER
26 Other (<u>CRYPTOCURRENCY</u>)	X	1	24.	COST OR SELLING PRIC
27 Other ()				
28 Other ()				

29 Number of Forms 8283 received by the organization during the tax year for contributions
for which the organization completed Form 8283, Part V, Donee Acknowledgement

29

30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it
must hold for at least 3 years from the date of the initial contribution, and which isn't required to be used for
exempt purposes for the entire holding period?

b If "Yes," describe the arrangement in Part II.

31 Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?

32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash
contributions?

b If "Yes," describe in Part II.

33 If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked,
describe in Part II.

	Yes	No
30a		X
31	X	
32a	X	
33		

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule M (Form 990) 2022

Part II

Supplemental Information. Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

SCHEDULE M, PART I, COLUMN (B):

A COMBINATION OF BOTH.

SCHEDULE M, LINE 32B:

FINCA USES CHARLES SCHWAB BROKERAGE SERVICES TO SELL DONATED
SECURITIES.

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2022

Open to Public
Inspection

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:

BELIEVES IN ECONOMIC OPPORTUNITY AND JUSTICE FOR ALL AND THEREFORE IS

COMMITTED TO PURSUE THE ADVANCEMENT OF FINANCIAL INCLUSION.

FINCA INTERNATIONAL IS THE FOUNDER AND MAJORITY OWNER OF FINCA IMPACT

FINANCE (FIF), A NETWORK OF 15 COMMUNITY-BASED MICRO-FINANCE

INSTITUTIONS AND BANKS THAT AMPLIFIES FINANCIAL INCLUSION THROUGH

INNOVATIVE, RESPONSIBLE, AND IMPACTFUL FINANCIAL SERVICES TO

UNDERPRIVILEGED CLIENTS. SERVICES PROVIDED BY FIF INCLUDE: VILLAGE

BANKING AND SMALL GROUP LOANS TARGETED TO LOW-INCOME

MICRO-ENTREPRENEURS; INDIVIDUAL LOANS TO SUPPORT THE GROWTH OF SMALL

BUSINESSES GROWTH AND JOB CREATION; LOANS WITH EXCLUSIVE REPAYMENT

CONDITIONS FOR CLIENTS IN AGROBUSINESSES WHO ARE IN NEED OF PURCHASING

SEEDS, FERTILIZER, LIVESTOCK AND EQUIPMENT; SAVINGS ACCOUNTS TO PROMOTE

RELIEF AGAINST DIFFICULT TIMES; CREDIT, DISABILITY AND FUNERAL

INSURANCE TO LESSEN FINANCIAL STRESS ASSOCIATED WITH MAJOR OR

UNEXPECTED EXPENSES; MONEY TRANSFERS CARRIED OUT IN A SAFE AND

AFFORDABLE WAY; AND, ENERGY LOANS TO PURCHASE OR LEASE CLEAN

ELECTRICITY SYSTEMS OR PRODUCTS.

FOR 2022, FIF REPORTED OVER \$ 1,013,600,000 IN LOANS DISBURSED, WITH AN

AVERAGE OF 3,462,775 INDIVIDUALS SAVING ON A REGULAR BASIS. TOTAL

SAVINGS ADDED \$343,793,000 WITH VOLUNTARY DEPOSITS REACHING

\$329,567,000. WOMEN CLIENTS REPRESENTED 39% OF CLIENTS THROUGHOUT ALL

THE FIF NETWORK. FOR THAT SAME YEAR, FIF'S AFFILIATES AROUND THE WORLD

REPORTED THE FOLLOWING NUMBERS OF CLIENTS (OR BENEFICIARIES) OF

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990) 2022

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

FINANCIAL PRODUCTS AND SERVICES:

DRC: 328,946

MALAWI: 172,121

NIGERIA: 10,282

TANZANIA: 651,331

UGANDA: 137,219

ZAMBIA: 23,004

ARMENIA: 21,240

AZERBAIJAN: 25,517

KYRGYZSTAN: 245,976

TAJIKISTAN: 44,812

GUATEMALA: 20,821

HAITI: 38,419

HONDURAS: 78,262

JORDAN: 28,258

PAKISTAN: 1,414,927

FORM 990, PART III, LINE 4B, PROGRAM SERVICE ACCOMPLISHMENTS:

LIFE-ENHANCING PRODUCTS SUCH AS SOLAR HOME SYSTEMS AND IMPROVED

COOKSTOVES TO THE BOP MARKET AT AFFORDABLE RATES. AS IMPORTANTLY, AND

ALIGNED WITH FINCA'S MICRO-LENDING ACTIVITIES, BRIGHTLIFE FINANCES

THESE AFFORDABLE PRODUCTS UTILIZING PAYGO TECHNOLOGY, SO THAT

INDIVIDUALS CAN ACCESS THESE LIFE-ENHANCING PRODUCTS THAT THEY MIGHT

NOT OTHERWISE BE ABLE TO AFFORD.

IN 2022, BRIGHTLIFE EMPLOYED 58 FULL-TIME EMPLOYEES IN UGANDA AND HAD A

COMMISSION-BASED SALES DISTRIBUTION NETWORK OF APPROXIMATELY 250

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

AGENTS. BRIGHTLIFE SOLD 8,400 PRODUCTS OVER THE YEAR WHICH IMPROVED THE
LIVES OF APPROXIMATELY 56,100 UGANDANS.

FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:

THIS SPECTRUM AS IT SEEKS TO MAXIMIZE PRODUCT AND SERVICE TO INCREASE

SOCIAL IMPACT. FINCA VENTURES SUPPORTED 23 PORTFOLIO COMPANIES THAT

DELIVERED LIFE-ENHANCING PRODUCTS AND SERVICES IN 32 COUNTRIES GLOBALLY

IN 2022.

IGNITIA: 2,421,152 SMALLHOLDER FARMERS RECEIVED ACCESS TO LOCAL WEATHER

FORECASTS IN WEST AFRICA.

EAST AFRICA FRUITS: 6,977 SMALLHOLDER FARMERS CONNECTED TO 7,440 SMALL,

INFORMAL VENDORS IN TANZANIA, ALLOWING FOR BOTH GROUPS TO IMPROVE THEIR

INCOMES.

GOOD NATURE AGRO: 31,130 SMALLHOLDER FARMERS (44 PERCENT OF WHOM ARE

FEMALE) REACHED IN ZAMBIA AND MALAWI.

MERIDIA: 206,498 HECTARES MAPPED AND 18,238 SMALLHOLDER FARMERS

PROVIDED WITH LAND DOCUMENTATION SINCE INCEPTION IN GHANA, COTE

D'IVOIRE AND INDONESIA.

YYTZ: 1,239 SMALLHOLDER FARMERS (65 PERCENT OF WHOM ARE FEMALE)

RECEIVED HIGHER CASHEW PRICES IN TANZANIA.

IMALIPAY: 71,695 GIG ECONOMY WORKERS PROVIDED WITH ACCESS TO SAVINGS

AND LOAN PRODUCTS IN KENYA AND NIGERIA.

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

KUUNDA: 92.9M DISBURSEMENTS, TOTALING \$580.8M, TO OVER 4M REGISTERED

MOBILE MONEY AGENTS AND CONSUMERS SINCE JANUARY 2020 IN TANZANIA.

KWARA: 120 SACCO / CREDIT UNION CLIENTS FULLY DIGITIZED SERVING 125,664

END USERS IN KENYA.

MDAAS GLOBAL: 122,773 PATIENTS (60 PERCENT OF WHOM ARE FEMALE) GAINED

AFFORDABLE DIAGNOSTIC SERVICES IN NIGERIA.

SISU GLOBAL: INCREASED GEOGRAPHIC SCOPE BY SELLING THE HEMAFUSE DEVICE

THROUGH DISTRIBUTION PARTNERS IN KENYA, TANZANIA, GHANA, PAKISTAN AND

DONATED TO UKRAINE HOSPITALS TO BE USED IN SURGERIES TO RECYCLE A

PATIENT'S OWN BLOOD.

SANIVATION: 996 METRIC TONS OF FECAL SLUDGE CONVERTED TO FUEL

SUBSTITUTES, SAVING 19,872 TREES IN KENYA.

JIBU: 117.9M LITERS OF CLEAN WATER PROVIDED TO CUSTOMERS AND 1,070 JOBS

SUPPORTED THROUGH 160 FRANCHISES IN EAST AFRICA AND GHANA.

AMPED INNOVATION: 27,049 FAMILIES BENEFITED FROM 2,966 MWH OF CLEAN

ENERGY IN EAST AND WEST AFRICA.

ENEZA EDUCATION: 1,117,898 ACTIVE LEARNERS PROVIDED WITH ACCESS TO

DIGITAL CURRICULUMS IN KENYA.

PENDA: 302,896 PATIENT VISITS AT ONE OF 19 AFFORDABLE PRIMARY CARE

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

CLINICS IN KENYA.

NATURELOCK: 108,732 PACKETS OF STEWSDAY PRODUCT SOLD, DRIVING FOOD

WASTE REDUCTION FOR 500 SMALLHOLDER FARMERS IN KENYA.

FLOATPAYS: 14,295 EMPLOYEES PROVIDED WITH EARLY WAGE ACCESS IN SOUTH

AFRICA.

RICULT: 356,000 SMALLHOLDER FARMERS IN PAKISTAN, THAILAND AND VIETNAM

ACTIVELY USE THE RICULT FARMER APP TO ACCESS SATELLITE IMAGERY, WEATHER

AND SOIL MAPS TO MAKE BETTER DECISIONS ON THEIR FARMS AND ACCESS INPUT

FINANCING.

CINCH: 174 SMALLHOLDER FARMERS (41 PERCENT OF WHOM ARE FEMALE) LEASED

LAND TO CINCH TO EARN A MORE STABLE INCOME AND INCREASE THE

PRODUCTIVITY OF THEIR LAND AND 475 CASUAL WORKERS SUPPORTED FIELD

OPERATIONS.

CHANZI: 10 MT OF FOOD WASTE A DAY PROCESSED USING BLACK SOLDIER FLIES

TO PRODUCE NUTRITIOUS PROTEIN FOR ANIMAL FEED USED BY FARMERS AND FEED

PROCESSORS IN TANZANIA AND KENYA.

KENTASTE: 3,604 SMALLHOLDER FARMERS (26 PERCENT OF WHOM ARE FEMALE)

RECEIVED CONSISTENT ACCESS TO MARKET FOR THEIR COCONUTS.

CASSVITA: 500 SMALLHOLDER CASSAVA FARMERS (100 PERCENT OF WHOM ARE

FEMALE) SAW AN AVERAGE INCREASE IN INCOME OF 400% AND A POST-HARVEST

LOSS REDUCTION FROM 40% TO 5% AFTER SELLING TO CASSVITA IN CAMEROON.

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

BAMBA: 4M INDIVIDUALS WERE INSURED IN MEXICO THROUGH BAMBA'S EMBEDDED INSURANCE PLATFORM.

FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:

FINCA KOSOVO BRANCH:

FINCA KOSOVO ADHERES TO FINCA INTERNATIONAL'S MISSION OF ALLEVIATING POVERTY THROUGH LASTING SOLUTIONS THAT HELP PEOPLE BUILD ASSETS, CREATE JOBS AND RAISE THEIR STANDARD OF LIVING. FINCA KOSOVO, MANAGED UNDER FINCA IMPACT NETWORK, IS AN UNCONVENTIONAL COMMUNITY-BASED BANK THAT PROFITABLY AND RESPONSIBLY PROVIDES INNOVATIVE AND IMPACTFUL FINANCIAL SERVICES THAT ENABLE LOW-INCOME INDIVIDUALS AND COMMUNITIES TO INVEST IN THEIR FUTURES.

FINCA KOSOVO PROVIDES FINANCIAL SERVICES TO CLIENTS THROUGH 30 BRANCHES THROUGH THESE SERVICE OUTLETS, AND ITS 265 EMPLOYEES, FINCA KOSOVO OFFERS THE FOLLOWING CREDIT PRODUCTS TO MICRO-ENTREPRENEURS: WOMEN ENTREPRENEUR LOAN, AGRICULTURAL LOAN, BUSINESS LOAN, HOME IMPROVEMENT LOAN, LIFE IMPROVEMENT LOAN, FAST LOAN, AND VEHICLE REGISTRATION LOAN.

SINCE 2016, FINCA KOSOVO IS CERTIFIED BY THE SMART CAMPAIGN FOR 'CUSTOMER PROTECTION'. THIS OFFICIAL ACKNOWLEDGMENT WAS MADE AFTER AN IN-DEPTH ASSESSMENT OF ALL FINCA KOSOVO'S PROCESSES AND POLICIES AND HIGHLIGHTED FINCA'S SERIOUS COMMITMENT TO HIGH ETHICAL STANDARDS IN HANDLING ITS CLIENTS. FURTHERMORE, IN 2020, FINCA KOSOVO, ANNOUNCED ITS RECERTIFICATION FOR THE SECOND TIME BY MICROFINANZA RATING (MFR) WITH CLIENT PROTECTION CERTIFICATION. THIS AWARD IS AN ATTESTATION TO FINCA

Name of the organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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KOSOVO'S COMMITMENT TO CONTINUE UPHOLDING INDUSTRY-LEADING CLIENT

PROTECTION STANDARDS IN PROVIDING RESPONSIBLE FINANCE AND IS COMMITTED

TO HIGH ETHICAL STANDARDS IN THE TREATMENT OF ITS CLIENTS.

BY DECEMBER 2022, FINCA KOSOVO'S CLIENTELE INCREASED TO 22,930

INDIVIDUALS, 2,217 MORE CLIENTS THAN THE SAME MONTH IN THE PREVIOUS

YEAR. 26.2% OF THESE CLIENTS WERE WOMEN. THE TOTAL LOAN AMOUNT

DISBURSED WAS OVER \$56 MILLION IN 19,532 TOTAL LOANS DISBURSED.

EXPENSES \$ 8,513,223. INCLUDING GRANTS OF \$ 0. REVENUE \$ 12,447,579.

OTHER PROGRAM SERVICES

EXPENSES \$ 8,198,763. INCLUDING GRANTS OF \$ 0. REVENUE \$ 428,033.

FORM 990, PART V, LINE 4B, LIST OF FOREIGN COUNTRIES:

AFGHANISTAN, AZERBAIJAN, ARMENIA, CONGO, DEM REP,

ECUADOR, GEORGIA, GUATEMALA, HAITI,

HONDURAS, JORDAN, KYRGYZSTAN, KOSOVO,

MALAWI, NIGERIA, NICARAGUA, PAKISTAN,

TAJIKISTAN, TANZANIA, UGANDA, ZAMBIA

FORM 990, PART VI, SECTION A, LINE 2:

THE CHAIRMAN OF FINCA INTERNATIONAL'S BOARD OF DIRECTORS, ROBERT W. HATCH,

HAS A FAMILY RELATIONSHIP WITH THE FOUNDER, JOHN HATCH, WHO IS ALSO A

DIRECTOR AND RETIRED EMPLOYEE OF THE ORGANIZATION.

FINCA INTERNATIONAL DIRECTORS RICHARD WILLIAMSON AND RUPERT SCOFIELD ARE

BOTH MEMBERS OF THE BOARD OF DIRECTORS AND MINOR SHAREHOLDERS OF CEREAL

INGREDIENTS, INC. WHICH IS OWNED BY ROBERT HATCH. JOHN HATCH IS ALSO A

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

MINOR SHAREHOLDER OF CEREAL INGREDIENTS BUT NOT A DIRECTOR.

FORM 990, PART VI, SECTION A, LINE 6:

PER FINCA INTERNATIONAL'S CONSTITUENT DOCUMENTS, MEMBERS ARE THE FUNCTIONAL EQUIVALENT OF SHAREHOLDERS BUT HOLD NO ECONOMIC INTEREST. THEY ACT AS STEWARDS OF THE CHARITABLE MISSION AND SERVE AS THE ULTIMATE GOVERNANCE AUTHORITY OF THE ORGANIZATION. FINCA INTERNATIONAL HAS 4 (FOUR) MEMBERS, EACH OF WHOM HAVE EQUAL VOTING RIGHTS AND DEVOTE CONSIDERABLE TIME AND ATTENTION TO ITS ACTIVITIES. MEMBERSHIPS IN FINCA INTERNATIONAL ARE NOT SOLD AS FUNDRAISING MECHANISMS.

FORM 990, PART VI, SECTION A, LINE 7A:

PER THE BYLAWS OF THE ORGANIZATION, THE MEMBERS HAVE POWER TO MAKE APPOINTMENTS TO, ACCEPT RESIGNATIONS, MAKE SUBSTITUTIONS FOR, AND REMOVE PERSONS FROM THE BOARD OF DIRECTORS.

FORM 990, PART VI, SECTION A, LINE 7B:

CERTAIN KEY DECISIONS OF THE BOARD OF DIRECTORS (FINCA INTERNATIONAL'S GOVERNING BODY) ARE SUBJECT TO THE APPROVAL OF THE MEMBERS OF THE ORGANIZATION.

FORM 990, PART VI, SECTION B, LINE 11B:

THE FORM 990 IS PRESENTED TO THE 990 REVIEW TEAM COMPOSED OF THE AUDIT COMMITTEE AND REPRESENTATIVES FROM MANAGEMENT TEAM, FINANCE AND LEGAL. THE REVIEW TEAM SURVEYS THE DOCUMENT AND A MEETING IS SCHEDULED TO DISCUSS ANY QUESTIONS WITH THE CFO. REVIEWING PROCESS INCLUDES SURVEYING SECTIONS, SCHEDULES, CHECKLISTS AND DISCLOSURES OF THE RETURN PLUS CORRESPONDING APPROVALS.

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

FORM 990, PART VI, SECTION B, LINE 12C:

OFFICERS, DIRECTORS AND KEY EMPLOYEES ARE REQUIRED TO DISCLOSE ANY
CONFLICTS OF INTERESTS ON AN ONGOING BASIS. CONFLICT OF INTERESTS ARE
PROHIBITED BY FINCA INTERNATIONAL'S CODE OF CONDUCT AND EMPLOYEE HANDBOOK,
SUBJECT TO EXCEPTIONS BASED BY AN INDEPENDENT AUDIT COMMITTEE. CONFLICTS,
INCLUDING RELATED PARTY TRANSACTIONS, ARE STRONGLY DISCOURAGED AND
APPROVED, IF AT ALL, IN EXCEPTIONAL CASES. THE PROCESS IS MONITORED THROUGH
ACKNOWLEDGEMENT OF THE POLICY PROHIBITING AND REQUIRING REPORTING OF ANY
CONFLICTS, ALONG WITH INTERNAL AUDITS AND OTHER CONTROLS (INCLUDING THE
CONTRACT REVIEW PROCESS). THE FINCA CODE OF CONDUCT, APPLICABLE TO ALL
FINCA PERSONS GLOBALLY, PROVIDES A CONFIDENTIAL REPORTING MECHANISM
("HOTLINE") FOR REPORTING VIOLATIONS OF THE CODE, INCLUDING OF INTERESTS.

FORM 990, PART VI, SECTION B, LINE 15:

COMPENSATION FOR THE PRESIDENT & CEO IS DETERMINED ANNUALLY BY THE
EXECUTIVE COMMITTEE. THE PRESIDENT & CEO RECUSES HIMSELF FROM THAT
CONVERSATION. MR. SCOFIELD PASSED AWAY IN NOVEMBER 2022. THE EXECUTIVE
COMMITTEE HAD A SPECIAL MEETING TO APPROVE THE DEATH BENEFITS PAID TO MR.
SCOFIELD'S ESTATE.

THE PROCESS FOR DETERMINING ALL OFFICERS' COMPENSATION IS PERFORMED BY THE
HUMAN RESOURCES DEPARTMENT AND REVIEWED AND APPROVED BY THE BOARD OF
DIRECTORS EXECUTIVE COMMITTEE. THE PROCESS INCLUDES A REVIEW OF OTHER FORM
990S AND COMPENSATION SURVEYS, AND THERE IS CONTEMPORANEOUS SUBSTANTIATION
OF THE DELIBERATION AND DECISION. THE REVIEW IS PERFORMED ANNUALLY.

FORM 990, PART VI, LINE 17, LIST OF STATES RECEIVING COPY OF FORM 990:

Name of the organization	Employer identification number
FINCA INTERNATIONAL, INC.	13-3240109

AK,AL,AR,CA,CO,CT,FL,GA,HI,IL,KS,KY,LA,MA,MD,MI,MN,MS,NC,NH,NJ,NM,NY,OK,OR

PA,RI,SC,TN,UT,VA,WI

FORM 990, PART VI, SECTION C, LINE 19:

THE ORGANIZATION MAKES ITS GOVERNING DOCUMENTS, CONFLICTS OF INTEREST

POLICY, AND FINANCIAL STATEMENTS AVAILABLE TO THE GENERAL PUBLIC UPON

REQUEST AND ON ITS OWN WEBSITE.

FORM 990, PART IX, LINE 11G, OTHER FEES:

OTHER PROFESSIONAL SERVICES:

PROGRAM SERVICE EXPENSES 1,956,995.

MANAGEMENT AND GENERAL EXPENSES 910,514.

FUNDRAISING EXPENSES 0.

TOTAL EXPENSES 2,867,509.

TOTAL OTHER FEES ON FORM 990, PART IX, LINE 11G, COL A 2,867,509.

FORM 990, PART XI, LINE 9, CHANGES IN NET ASSETS:

ACTUARIAL GAINS (LOSSES) IN DEFINED BENEFIT PENSION PLAN,

NET OF TAX 710,470.

CURRENCY TRANSLATION ADJUSTMENTS -1,836,957.

RESERVE ADJUSTMENT 71,793.

TOTAL TO FORM 990, PART XI, LINE 9 -1,054,694.

SCHEDULE R
(Form 990)

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships
Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization	FINCA INTERNATIONAL, INC.	Employer identification number	13-3240109
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Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
FINCA PLUS, LLC - 46-4312538 1201 15TH ST NW, 8TH FLOOR WASHINGTON, DC 20005	SOLAR ENERGY PRODUCTS	DELAWARE	1,146,857.	2,448,905.	FINCA INTERNATIONAL, INC.
FINCA CAPITAL FUND, LLC - 26-0648736 1201 15TH ST NW, 8TH FLOOR WASHINGTON, DC 20005	DORMANT	DELAWARE	0.	0.	FINCA INTERNATIONAL, INC.
FINCA LICENSING & SUPPORT LLC 1201 15TH ST NW, 8TH FLOOR WASHINGTON, DC 20005	DORMANT	DELAWARE	0.	0.	FINCA INTERNATIONAL, INC.

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
FUNDACION INTEGRAL COMUNITARIA, AC AV. PASEO DE LA REFORMA 295, COL. CUAUHTEMOC CDMX, MEXICO	DORMANT	MEXICO			FINCA MICROFINANCE HOLDING COMPANY	X	
FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DEL ECUADOR, AVDA. AMAZONAS N39-123 Y JOSE ARIZAGA, EDIFICIO AMAZONAS,	DORMANT	ECUADOR			FINCA INTERNATIONAL, INC.	X	
FINCA HAITI 26, RUE METELLUS, PETIONVILLE PORT-AU-PRINCE, HAITI	DORMANT	HAITI			FINCA MICROFINANCE HOLDING COMPANY	X	
FINCA HONDURAS LOMAS DE GUIJARRO, EDIFICIO DE PLAZA AZUL IN TEGUCIGALPA, HONDURAS	DORMANT	HONDURAS			FINCA INTERNATIONAL, INC.	X	

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule R (Form 990) 2022

SEE PART VII FOR CONTINUATIONS

Part II Continuation of Identification of Related Tax-Exempt Organizations

[illegible]

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	
FINCA MICROFINANCE HOLDING COMPANY LLC - 45-0793602, 1201 15TH ST NW, 8TH FLOOR, WASHINGTON, DC 20005	HOLDING COMPANY	DC	FINCA INTERNATIONAL, INC.	RELATED	7,901,049.	115,419,063.		X	N/A	X		65.89%

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
FINCA UNIVERSAL CREDIT ORGANIZATION CJSC AGATANGEGHOS STREET, 2A YEREVAN, ARMENIA	MICROFINANCE OPERATIONS	ARMENIA	FINCA MICROFINANCE COOPERATIEF	C CORP	8,015,068.	38,415,109.	65.89%	X	
FINCA AZERBAIJAN LLC 44 JAFAR JABBARLI STREET BAKU, AZERBAIJAN	MICROFINANCE OPERATIONS	AZERBAIJAN	FINCA MICROFINANCE COOPERATIEF	C CORP	4,672,104.	19,477,719.	65.89%	X	
FINCA D.R. CONGO SARL 1286 AVE TOMBALBAYE KINSHASA, CONGO (KINSHASA)	MICROFINANCE OPERATIONS	CONGO (KINSHASA)	FINCA MICROFINANCE HOLDING	C CORP	27,236,789.	68,864,545.	65.89%	X	
FINCA TRANSFERT SARL 1286 AVE TOMBALBAYE KINSHASA, CONGO (KINSHASA)	MICROFINANCE OPERATIONS	CONGO (KINSHASA)	FINCA D.R. CONGO SARL	C CORP	310,522.	905,489.	61.69%	X	
BANCO PARA LA ASISTENCIA COMUNITARIA FINCA S.A., AVDA. AMAZONAS N39-123 Y JOSE ARIZAGA, QUITO, ECUADOR	MICROFINANCE OPERATIONS	ECUADOR	FINCA MICROFINANCE HOLDING	C CORP	0.	0.	65.89%	X	

Part IV Continuation of Identification of Related Organizations Taxable as a Corporation or Trust

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
FINCASERVICIOS - LATINOAMERICA SA 23 CALLE 14-15, ZONA 4 GUATEMALA CITY, GUATEMALA	DORMANT	GUATEMALA	FINCA MICROFINANCE HOLDING	C CORP	0.	2,255.	65.89%	X	
FINCA MICROFINANZAS, S.A. 7A. 11-11 AVENUE, ZONE 9 GUATEMALA CITY, GUATEMALA	DORMANT	GUATEMALA	FINCA MICROFINANCE HOLDING	C CORP	0.	0.	65.89%	X	
FINCA HAITI SA 26, RUE METELLUS PORT-AU-PRINCE, HAITI	MICROFINANCE OPERATIONS	HAITI	FINCA MICROFINANCE HOLDING	C CORP	3,857,835.	10,089,642.	65.89%	X	
FINANCIERA FINCA HONDURAS, S.A. LOMAS DE GUIJARRO SUR TEGUCIGALPA, HONDURAS	MICROFINANCE OPERATIONS	HONDURAS	FINCA MICROFINANCE HOLDING	C CORP	5,294,688.	18,019,376.	65.89%	X	
SPECIALIZED MICRO LOANS (PRIVATE SHAREHOLDING COMPANY), 4TH FL. DURRET, KHALDA, AMMAN, JORDAN	MICROFINANCE OPERATIONS	JORDAN	FINCA MICROFINANCE HOLDING	C CORP	6,030,634.	24,022,122.	65.89%	X	
FINCA KOSOVE S.H.A. ROBERT DOLL ST. NR. 112 PRISHTINA, OTHER COUNTRY	DORMANT	KOSOVO	FINCA MICROFINANCE HOLDING	C CORP	0.	0.	65.89%	X	
FINCA MICRO-CREDIT COMPANY CJSC 93/2 SHOPOKOV STREET BISHKEK, KYRGYZSTAN	MICROFINANCE OPERATIONS	KYRGYZSTAN	FINCA MICROFINANCE HOLDING	C CORP	23,712,469.	103,875,476.	65.89%	X	
FINCA LIMITED (MALAWI) HENDERSON STREET BLANTYRE, MALAWI	MICROFINANCE OPERATIONS	MALAWI	FINCA MICROFINANCE COOPERATIEF	C CORP	6,121,134.	14,813,569.	65.89%	X	
FINCA MICROFINANCE COOPERATIEF U.A. DE ENTRE 99-197 AMSTERDAM, NETHERLANDS	HOLDING COMPANY	NETHERLANDS	FINCA MICROFINANCE HOLDING	C CORP	1,208,183.	66,320,257.	65.89%	X	
FINCA NETWORK SUPPORT BV DE ENTRE 99-197 AMSTERDAM, NETHERLANDS	IT SERVICES	NETHERLANDS	FINCA MICROFINANCE COOPERATIEF	C CORP	6,849,901.	1,745,964.	65.89%	X	
FINANCIERA FINCA NICARAGUA, S.A. DE LA ROTONDA DEL GUEGUENSE MANAGUA, NICARAGUA	MICROFINANCE OPERATIONS	NICARAGUA	FINCA MICROFINANCE HOLDING	C CORP	368,092.	670,568.	65.89%	X	
FINCA MICROFINANCE BANK LIMITED PLOT 20 WETHERAL ROAD OWERRI, NIGERIA	MICROFINANCE OPERATIONS	NIGERIA	FINCA MICROFINANCE COOPERATIEF	C CORP	2,128,969.	5,642,575.	65.89%	X	

Part IV Continuation of Identification of Related Organizations Taxable as a Corporation or Trust

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
FINCA MICROFINANCE BANK LIMITED 36-B, KHAYABAN-E-IQBAL LAHORE, PAKISTAN	MICROFINANCE OPERATIONS	PAKISTAN	FINCA MICROFINANCE COOPERATIEF	C CORP	15,649,446.	78,660,431.	56.93%	X	
FINCA MICRO-CREDIT DEPOSIT ORGANIZATION LLC 9, JABBOR RASULOV STREET DUSHANBE, TAJIKISTAN	MICROFINANCE OPERATIONS	TAJIKISTAN	FINCA MICROFINANCE HOLDING	C CORP	4,392,115.	21,811,955.	65.89%	X	
FINCA MICROFINANCE BANK LIMITED BAGAMOYO ROAD, PLOT NO. 34 DAR ES SALAAM, TANZANIA	MICROFINANCE OPERATIONS	TANZANIA	FINCA MICROFINANCE HOLDING	C CORP	15,409,741.	22,785,980.	65.89%	X	
FINCA UGANDA LIMITED PLOT 11B ACACIA AVENUE KAMPALA, UGANDA	MICROFINANCE OPERATIONS	UGANDA	FINCA MICROFINANCE COOPERATIEF	C CORP	10,322,563.	36,546,784.	65.89%	X	
FINCA ZAMBIA LIMITED PLOT NO. 22768 ACACIA PARK LUSAKA, ZAMBIA	MICROFINANCE OPERATIONS	ZAMBIA	FINCA MICROFINANCE COOPERATIEF	C CORP	3,330,331.	6,458,852.	65.89%	X	
FINCA ZAMBIA HOLDING LIMITED PLOT NO. 22768 ACACIA PARK LUSAKA, ZAMBIA	DORMANT	ZAMBIA	FINCA MICROFINANCE HOLDING	C CORP	0.	0.	65.89%	X	
FINCASERVICES USA, LLC - 90-0866365 21635 RED RUM DRIVE ASHBURN, VA 20147	DORMANT	VA	FINCA MICROFINANCE HOLDING	C CORP	0.	0.	65.89%	X	
FINCA MICROFINANCE GLOBAL SERVICES, LLC - 81-1408194, 1201 15TH ST NW, WASHINGTON, DC 20005	SUPPORT SERVICES	DC	FINCA MICROFINANCE HOLDING	C CORP	9,568,963.	6,505,235.	65.89%	X	
MICRO-FINANCE SOLUTIONS, INC. PO BOX 309GT, UGLAND HOUSE, SOUTH CHURCH ST. GEORGETOWN, CAYMAN ISLANDS	DORMANT	CAYMAN ISLANDS	FINCA INTERNATIONAL, INC.	C CORP	0.	0.	100%	X	
MFSI GUATEMALA SA 23 CALLE 14-15 ZONA 4 GUATEMALA CITY, GUATEMALA	DORMANT	GUATEMALA	MICRO-FINANCE SOLUTIONS, INC.	C CORP	0.	53,301.	100%	X	
ASESORA DE MICROFINANZAS ASEMIFIN SA AVDA. AMAZONAS N39-123 Y JOSE ARIZAGA QUITO, ECUADOR	MICROFINANCE OPERATIONS	ECUADOR	FUNDACION INTERNACIONAL PARA LA	C CORP	-60,098.	318,887.	100%	X	

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.**Note:** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

	Yes	No
1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?		
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity	1a X	
b Gift, grant, or capital contribution to related organization(s)	1b	X
c Gift, grant, or capital contribution from related organization(s)	1c	X
d Loans or loan guarantees to or for related organization(s)	1d X	
e Loans or loan guarantees by related organization(s)	1e	X
f Dividends from related organization(s)	1f	X
g Sale of assets to related organization(s)	1g	X
h Purchase of assets from related organization(s)	1h	X
i Exchange of assets with related organization(s)	1i	X
j Lease of facilities, equipment, or other assets to related organization(s)	1j	X
k Lease of facilities, equipment, or other assets from related organization(s)	1k	X
l Performance of services or membership or fundraising solicitations for related organization(s)	1l	X
m Performance of services or membership or fundraising solicitations by related organization(s)	1m X	
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n X	
o Sharing of paid employees with related organization(s)	1o	X
p Reimbursement paid to related organization(s) for expenses	1p X	
q Reimbursement paid by related organization(s) for expenses	1q X	
r Other transfer of cash or property to related organization(s)	1r	X
s Other transfer of cash or property from related organization(s)	1s	X
2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.		

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) FINCA MICROFINANCE GLOBAL SERVICES, LLC	M	465,088.	FMV
(2) FINCA NETWORK SUPPORT BV	M	418,428.	FMV
(3) FINCA MICROFINANCE HOLDING COMPANY LLC	M	264,867.	FMV
(4) FINCA HAITI	D	978,346.	FMV
FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE			
(5) GUATEMALA	D	3,454,271.	FMV
(6) FINCA UGANDA LIMITED	D	314,219.	FMV

Part V Continuation of Transactions With Related Organizations (Schedule R (Form 990), Part V, line 2)

(a) Name of other organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(7) FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE GUATEMALA	A	152,282.	FMV
(8) FINCA MICROFINANCE GLOBAL SERVICES, LLC	N	720,329.	FMV
(9) FINCA NETWORK SUPPORT BV	P	92,680.	FMV
(10) FINCA MICROFINANCE GLOBAL SERVICES, LLC	P	121,358.	FMV
(11) FINCA NETWORK SUPPORT BV	Q	635,759.	FMV
(12)			
(13)			
(14)			
(15)			
(16)			
(17)			
(18)			
(19)			
(20)			
(21)			
(22)			
(23)			
(24)			

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

[illegible]

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

PART II, IDENTIFICATION OF RELATED TAX-EXEMPT ORGANIZATIONS:

NAME OF RELATED ORGANIZATION:

FUNDACION INTEGRAL COMUNITARIA, AC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME AND ADDRESS OF RELATED ORGANIZATION:

FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DEL

ECUADOR

AVDA. AMAZONAS N39-123 Y JOSE ARIZAGA, EDIFICIO AMAZONAS

QUITO, ECUADOR

NAME OF RELATED ORGANIZATION:

FINCA HAITI

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE

NICARAGUA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE

GUATEMALA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

PART IV, IDENTIFICATION OF RELATED ORGANIZATIONS TAXABLE AS CORP OR TRUST:

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

NAME OF RELATED ORGANIZATION:

FINCA UNIVERSAL CREDIT ORGANIZATION CJSC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA AZERBAIJAN LLC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA D.R. CONGO SARL

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

BANCO PARA LA ASISTENCIA COMUNITARIA FINCA S.A.

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCASERVICIOS - LATINOAMERICA SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANZAS, S.A.

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA HAITI SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

NAME OF RELATED ORGANIZATION:

FINANCIERA FINCA HONDURAS, S.A.

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

SPECIALIZED MICRO LOANS (PRIVATE SHAREHOLDING COMPANY)

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA KOSOVE S.H.A.

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA MICRO-CREDIT COMPANY CJSC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA LIMITED (MALAWI)

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANCE COOPERATIEF U.A.

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA NETWORK SUPPORT BV

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

NAME OF RELATED ORGANIZATION:

FINANCIERA FINCA NICARAGUA, S.A.

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANCE BANK LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANCE BANK LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA MICRO-CREDIT DEPOSIT ORGANIZATION LLC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANCE BANK LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA UGANDA LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA ZAMBIA LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

NAME OF RELATED ORGANIZATION:

FINCA ZAMBIA HOLDING LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCASERVICES USA, LLC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANCE GLOBAL SERVICES, LLC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY LLC

NAME OF RELATED ORGANIZATION:

ASESORA DE MICROFINANZAS ASEMICROFIN SA

DIRECT CONTROLLING ENTITY: FUNDACION INTERNACIONAL PARA LA ASISTENCIA

COMUNITARIA DE ECUADOR