

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

Return of Organization Exempt From Income Tax

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.

OMB No. 1545-0047
2019
Open to Public Inspection

A For the 2019 calendar year, or tax year beginning 01-01-2019, and ending 12-31-2019

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 FLOOR

City or town, state or province, country, and ZIP or foreign postal code
WASHINGTON, DC 20005

D Employer identification number
13-3240109

E Telephone number
(202) 682-1510

G Gross receipts \$ 39,110,872

F Name and address of principal officer:
RUPERT W SCOFIELD
1201 15TH STREET NW 8TH FLOOR
WASHINGTON, DC 20005

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

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)	15
4 Number of independent voting members of the governing body (Part VI, line 1b)	13
5 Total number of individuals employed in calendar year 2019 (Part V, line 2a)	39
6 Total number of volunteers (estimate if necessary)	17
7a Total unrelated business revenue from Part VIII, column (C), line 12	0
7b Net unrelated business taxable income from Form 990-T, line 39	0

	Prior Year	Current Year
8 Contributions and grants (Part VIII, line 1h)	16,676,131	20,080,711
9 Program service revenue (Part VIII, line 2g)	11,893,224	16,920,817
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	3,724,145	226,974
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	133,439	93,627
12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	32,426,939	37,322,129
13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	0	0
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)	7,128,279	7,715,548
16a Professional fundraising fees (Part IX, column (A), line 11e)	470,319	461,798
b Total fundraising expenses (Part IX, column (D), line 25) ▶ 3,262,740		
17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	14,567,065	13,805,385
18 Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	22,165,663	21,982,731
19 Revenue less expenses. Subtract line 18 from line 12	10,261,276	15,339,398
	Beginning of Current Year	End of Year
20 Total assets (Part X, line 16)	165,912,111	230,960,082
21 Total liabilities (Part X, line 26)	51,469,849	55,990,302
22 Net assets or fund balances. Subtract line 21 from line 20	114,442,262	174,969,780

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: 2020-10-16
KYO-WEI WANG DIRECTOR OF FINANCE
Type or print name and title

Paid Preparer Use Only
Print/Type preparer's name: _____ Preparer's signature: _____ Date: _____
Check if self-employed PTIN: P01485017
Firm's name ▶ DELOITTE TAX LLP Firm's EIN ▶ 86-1065772
Firm's address ▶ 7900 TYSONS ONE PLACE STE 800 Phone no. (703) 251-1000
MCLEAN, VA 22102

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

Part III Statement of Program Service Accomplishments

Check 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 \$ 855,171 including grants of \$) (Revenue \$ 4,233,879)
 See Additional Data

4b (Code:) (Expenses \$ 1,057,469 including grants of \$) (Revenue \$ 0)
 See Additional Data

4c (Code:) (Expenses \$ 666,099 including grants of \$) (Revenue \$ 47,926)
 See Additional Data

See Additional Data Table

4d Other program services (Describe in Schedule O.)
 (Expenses \$ 14,680,300 including grants of \$) (Revenue \$ 12,639,012)

4e Total program service expenses ▶ 17,259,039

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)? If "Yes," complete Schedule A	Yes	
2	Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?	Yes	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		No
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? If "Yes," complete Schedule C, Part II		No
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 Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III		No
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? If "Yes," complete Schedule D, Part I		No
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II		No
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III		No
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? If "Yes," complete Schedule D, Part IV		No
10	Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi endowments? If "Yes," complete Schedule D, Part V		No
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.		
11a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI	Yes	
11b	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? If "Yes," complete Schedule D, Part VII		No
11c	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? If "Yes," complete Schedule D, Part VIII	Yes	
11d	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? If "Yes," complete Schedule D, Part IX		No
11e	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	Yes	
11f	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)? If "Yes," complete Schedule D, Part X	Yes	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII		No
12b	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional	Yes	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		No
14a	Did the organization maintain an office, employees, or agents outside of the United States?	Yes	
14b	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? If "Yes," complete Schedule F, Parts I and IV	Yes	
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? If "Yes," complete Schedule F, Parts II and IV		No
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? If "Yes," complete Schedule F, Parts III and IV		No
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? If "Yes," complete Schedule G, Part I (see instructions)	Yes	
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II		No
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III		No
20a	Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H		No
20b	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? If "Yes," complete Schedule I, Parts I and II		No

Part IV Checklist of Required Schedules (continued)

Table with 3 main columns: Question/Description, Yes, No. Rows include questions 22 through 38 regarding organizational reporting, compensation, tax-exempt bonds, and controlled entities.

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 [checked]

Table with 3 main columns: Question/Description, Yes, No. Rows include 1a (Form 1096), 1b (Forms W-2G), and 1c (gambling winnings).

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

Form 990 Part V sections 2a through 16, including questions about employee reporting, federal employment tax returns, unrelated business gross income, foreign country accounts, prohibited tax shelter transactions, deductible contributions, and various organizational requirements.

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



Section A. Governing Body and Management

Table with 3 columns: Question, Yes, No. Rows include: 1a Enter the number of voting members of the governing body at the end of the tax year (15); 1b Enter the number of voting members included in line 1a, above, who are independent (13); 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? (Yes); 3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person? (No); 4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? (No); 5 Did the organization become aware during the year of a significant diversion of the organization's assets? (No); 6 Did the organization have members or stockholders? (Yes); 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? (Yes); 7b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? (Yes); 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following: 8a The governing body? (Yes); 8b Each committee with authority to act on behalf of the governing body? (Yes); 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 in Schedule O (No).

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

Table with 3 columns: Question, Yes, No. Rows include: 10a Did the organization have local chapters, branches, or affiliates? (Yes); 10b 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? (Yes); 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? (Yes); 11b Describe in 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 (Yes); 12b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? (Yes); 12c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done (Yes); 13 Did the organization have a written whistleblower policy? (Yes); 14 Did the organization have a written document retention and destruction policy? (Yes); 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? 15a The organization's CEO, Executive Director, or top management official (Yes); 15b Other officers or key employees of the organization (Yes); If "Yes" to line 15a or 15b, describe the process in 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? (Yes); 16b 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? (Yes).

Section C. Disclosure

Table with 3 columns: Question, Yes, No. Rows include: 17 List the states with which a copy of this Form 990 is required to be filed (AK, AL, AR, CA, CT, FL, GA, HI, IL, KS, KY, LA, MA, MD, MI, MN, MS, NH, NJ, NM, NY, OK, OR, PA, RI, SC, TN, UT, VA, WI, WV); 18 Section 6104 requires an organization to make its Form 1023 (or 1024-A if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply. [X] Own website [] Another's website [X] Upon request [] Other (explain in Schedule O); 19 Describe in 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 1201 15TH ST NW 8TH FLOOR WASHINGTON, DC 20005 (202) 682-1510

Part VIII Statement of Revenue

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

Table with 5 columns: (A) Total revenue, (B) Related or exempt function revenue, (C) Unrelated business revenue, (D) Revenue excluded from tax under sections 512 - 514. Rows include Federated campaigns, Membership dues, Fundraising events, Related organizations, Government grants, All other contributions, Noncash contributions, and Total.

Table for Program Service Revenue with columns for Business Code, (A) Total revenue, (B) Related or exempt function revenue, (C) Unrelated business revenue, and (D) Revenue excluded from tax. Rows include BRANCH REVENUE - KOSOVO, FINCA IMPACT FINANCE P, MANAGEMENT FEES, OTHER PROGRAM SERVICES, FINCA VENTURES INTERES, and Total.

Table for Other Revenue with columns for (A) Total revenue, (B) Related or exempt function revenue, (C) Unrelated business revenue, and (D) Revenue excluded from tax. Rows include Investment income, Income from investment of tax-exempt bond proceeds, Royalties, Rental income, Net gain or loss from sales of assets, Net income from fundraising events, Net income from gaming activities, Net income from sales of inventory, and Total revenue.

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

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	1,178,215	816,622	129,058	232,535
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	44,936	31,145	4,922	8,869
7 Other salaries and wages	5,417,301	4,582,070	298,107	537,124
8 Pension plan accruals and contributions (include section 401 (k) and 403(b) employer contributions)	109,741	76,061	12,021	21,659
9 Other employee benefits	722,337	554,148	63,075	105,114
10 Payroll taxes	243,018	168,437	26,619	47,962
11 Fees for services (non-employees):				
a Management	564,453	564,453		
b Legal	227,274	206,004	7,099	14,171
c Accounting	485,696	296,575	63,114	126,007
d Lobbying				
e Professional fundraising services. See Part IV, line 17	461,798			461,798
f Investment management fees				
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	2,607,953	1,874,387	398,919	334,647
12 Advertising and promotion	1,976,884	1,330,964	40,961	604,959
13 Office expenses	1,350,573	772,667	36,269	541,637
14 Information technology				
15 Royalties	310,406	310,406		
16 Occupancy	888,321	881,629	4,976	1,716
17 Travel	517,530	407,392	45,193	64,945
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	2,378,094	2,369,322	6,523	2,249
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	547,935	484,446	47,210	16,279
23 Insurance	81,928	54,480	20,410	7,038
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a LICENSING AND SUBSCRIPT	686,220	516,448	107,233	62,539
b PROVISION FOR LOAN LOSS	350,537	350,537		
c DIRECT COSTS-FINCA	323,909	140,444	123,200	60,265
d DIRECT COSTS-FINCA PLUS	136,694	136,694		
e All other expenses	370,978	333,708	26,043	11,227
25 Total functional expenses. Add lines 1 through 24e	21,982,731	17,259,039	1,460,952	3,262,740
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 <input type="checkbox"/> if following SOP 98-2 (ASC 958-720).				

Part X Balance Sheet

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

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	3,488,423	1	8,546,640
	2 Savings and temporary cash investments	5,376,596	2	2,142,624
	3 Pledges and grants receivable, net	2,354,338	3	2,728,423
	4 Accounts receivable, net	2,494,107	4	2,557,496
	5 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	0	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)	0	6	
	7 Notes and loans receivable, net	50,744,851	7	57,666,075
	8 Inventories for sale or use	218,131	8	425,829
	9 Prepaid expenses and deferred charges		9	
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 2,461,885		
	b Less: accumulated depreciation	10b 1,068,206	1,295,273	10c 1,393,679
	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	99,906,364	13	149,191,113
	14 Intangible assets	34,028	14	29,555
	15 Other assets. See Part IV, line 11	0	15	6,278,648
16 Total assets. Add lines 1 through 15 (must equal line 34)	165,912,111	16	230,960,082	
Liabilities	17 Accounts payable and accrued expenses	6,084,103	17	3,331,915
	18 Grants payable		18	
	19 Deferred revenue	3,692,691	19	685,561
	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	38,595,343	23	40,935,906
	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	3,097,712	25	11,036,920
	26 Total liabilities. Add lines 17 through 25	51,469,849	26	55,990,302
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	112,990,374	27	173,501,489
	28 Net assets with donor restrictions	1,451,888	28	1,468,291
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> 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	114,442,262	32	174,969,780	
33 Total liabilities and net assets/fund balances	165,912,111	33	230,960,082	

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	37,322,129
2	Total expenses (must equal Part IX, column (A), line 25)	2	21,982,731
3	Revenue less expenses. Subtract line 2 from line 1	3	15,339,398
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	114,442,262
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	1,859,776
9	Other changes in net assets or fund balances (explain in Schedule O)	9	43,328,344
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	174,969,780

Part XII Financial Statements and Reporting

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

- 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 in 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
- 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
- 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 in Schedule O.
- 3a** As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
- 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 in Schedule O and describe any steps taken to undergo such audits.

	Yes	No
2a		No
2b	Yes	
2c	Yes	
3a		No
3b		

Additional Data

Software ID:

Software Version:

EIN: 13-3240109

Name: FINCA INTERNATIONAL INC

Form 990 (2019)

Form 990, Part III, Line 4a:

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 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 20 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 2019, FIF REPORTED A TOTAL OF \$1.0 BILLION IN LOANS DISBURSED, OVER 2,341,067 INDIVIDUALS SAVING ON A REGULAR BASIS ADDING UP TO \$423 MILLION IN VOLUNTARY DEPOSITS, AND 42.3% OF CLIENTS WHO WERE WOMEN. FOR THAT SAME YEAR, FIF'S AFFILIATES AROUND THE WORLD REPORTED THE FOLLOWING NUMBERS OF CLIENTS OR BENEFICIARIES OF FINANCIAL PRODUCTS AND SERVICES: DRC: 357,540 MALAWI: 53,243 NIGERIA: 31,105 TANZANIA: 354,154 UGANDA: 116,877 ZAMBIA: 19,576 ARMENIA: 38,535 AZERBAIJAN: 14,312 GEORGIA: 65,841 KOSOVO: 22,491 KYRGYZSTAN: 147,263 TAJIKISTAN: 29,800 ECUADOR: 44,250 GUATEMALA: 41,380 HAITI: 51,566 HONDURAS: 67,850 NICARAGUA: 8,179 AFGHANISTAN: 28,776 JORDAN: 38,957 PAKISTAN: 1,128,248

Form 990, Part III, Line 4b:

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 FAMILIES HEALTH AND 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 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 MORE TRADITIONAL 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 2019, BRIGHTLIFE EMPLOYED 45 FULL-TIME EMPLOYEES IN UGANDA AND HAD A COMMISSION BASED SALES DISTRIBUTION NETWORK OF APPROXIMATELY 300 AGENTS. BRIGHTLIFE SOLD 8,904 PRODUCTS OVER THE YEAR WHICH IMPROVED THE LIVES OF APPROXIMATELY 50,000 UGANDANS (AVERAGE FAMILY SIZE OF 6).

Form 990, Part III, Line 4c:

FINCA VENTURES:FINCA VENTURES PORTFOLIO COMPANIES DIRECTLY CONTRIBUTE TO 12 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 THIS SPECTRUM AS IT SEEKS TO MAXIMIZE PRODUCT AND SERVICE TO INCREASE SOCIAL IMPACT. FINCA VENTURES SUPPORTED EIGHT PORTFOLIO COMPANIES THAT DELIVERED LIFE-ENHANCING PRODUCTS AND SERVICES IN 31 COUNTRIES GLOBALLY IN 2019.AMPED INNOVATION: 27,910 FAMILIES BENEFITING FROM 2,547 MWH OF CLEAN ENERGYIGNITIA: 1,362,351 INDIVIDUALS RECEIVING 23,523,910 WEATHER FORECASTSMDAAS GLOBAL: 8,195 PATIENTS (64 PERCENT OF WHOM ARE FEMALE) GAINING AFFORDABLE DIAGNOSTIC SERVICESENEZA EDUCATION: 636,906 ACTIVE LEARNERS ON THE PLATFORM (ON AVERAGE) ACCESSING DIGITAL EDUCATION RESOURCES AND COMPLETING 4,932,581 LESSONS SANIVATION: 907 METRIC TONS OF FECAL SLUDGE CONVERTED TO FUEL SUBSTITUTES, SAVING 27,387 TREESEAST AFRICA FRUITS: 1,735 SMALLHOLDER FARMERS CONNECTED TO 680 SMALL, INFORMAL VENDORS, ALLOWING FOR BOTH GROUPS TO IMPROVE THEIR INCOMESGOOD NATURE AGRO: 5,582 SMALLHOLDER FARMERS GETTING \$966,415 IN PAYOUTS FOR THEIR HARVESTS

Form 990, Part III - 4 Program Service Accomplishments (See the Instructions)

Describe the exempt purpose achievements for each of the organization's three largest program services by expenses. Section 501(c)(3) and (4) organizations and 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

(Code:)	(Expenses \$	8,022,176	including grants of \$) (Revenue \$	12,370,031)
FINCA KOSOVO BRANCH					

(Code:)	(Expenses \$	6,658,124	including grants of \$) (Revenue \$	268,981)
OTHER PROGRAM SERVICES					

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted 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)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(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			
AGRINA MUSSA DIRECTOR	5.00 0.00	X						0	0	0
AMANDA ELLIS DIRECTOR	5.00 0.00	X						0	0	0
AVANTHI SHAH DIRECTOR	5.00 0.00	X						0	0	0
CHARLES TREVAIL DIRECTOR	5.00 0.00	X						0	0	0
DANIELA MIELKE DIRECTOR	5.00 0.00	X						0	0	0
DAVID WEISMAN DIRECTOR	5.00 0.00	X						0	0	0
FRED SEYMOUR DIRECTOR	5.00 0.00	X						0	0	0
HAROLD JASTRAM DIRECTOR	5.00 0.00	X						0	0	0
JAMES SEMAKADDE DIRECTOR	5.00 0.00	X						0	0	0
JOHN ELKINS DIRECTOR	5.00 0.00	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted 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)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(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			
JOHN HATCH DIRECTOR	10.00 0.00	X						72,943	0	0
PETER EPP DIRECTOR	5.00 0.00	X						0	0	0
RICHARD WILLIAMSON DIRECTOR	5.00 10.00	X						0	0	0
ROBERT HATCH CHAIRMAN	10.00 5.00	X						0	0	0
RUPERT SCOFIELD PRESIDENT & CEO	40.00 10.00	X		X				401,135	0	41,578
DEBRA SPAGNOLA CFO (END 3/2019)	40.00 0.00			X				80,333	0	4,132
LINDA TOSCANO CFO (3/2019-12/2019)	40.00 0.00			X				140,202	0	9,063
COLLEEN ZAKREWSKY CHIEF DEVELOPMENT OFFICER	40.00 0.00				X			205,471	0	23,186
AMI DALAL VP, SOCIAL ENTERPRISE INNOVATI	40.00 0.00					X		188,966	0	15,984
JUDITH REYES GENERAL COUNSEL (END 12/2019)	40.00 0.00					X		212,650	0	10,121

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted 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)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(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			
SCOTT GRAHAM DIRECTOR OF CUSTOMER RESEARCH	40.00 0.00					X		163,980	0	27,525
SOLEDAD GOMPF SVP, PHILANTHROPIC ADVISOR	40.00 0.00					X		220,607	0	51,342
STEFAN GRUNDMANN PRESIDENT & CEO, BRIGHTLIFE	40.00 0.00					X		127,432	0	27,824
ANDREE SIMON CEO	0.00 40.00						X	0	374,861	31,840
JEFFREY SMITH CHIEF AUDIT & RISK OFFICER	0.00 40.00						X	0	286,776	51,441
JOHN LOPEZ SENIOR ATTORNEY	0.00 40.00						X	0	202,971	13,464
KEITH SANDBLOOM VP-REGIONAL DIRECTOR	0.00 40.00						X	0	182,047	42,532
MICHAEL GAMA-LOBO VP-REGIONAL DIRECTOR	0.00 40.00						X	0	206,441	37,648
P DANIEL SMITH VP & GENERAL COUNSEL	0.00 40.00						X	0	351,902	37,462
ROMAN HINGORANI VP & CFO	0.00 40.00						X	0	348,672	52,441

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted 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)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(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			
ALEJANDRO JAKUBOWICZ DEPUTY REGIONAL DIRECTOR, LAC	0.00 40.00						X	0	176,341	45,257
JEREMY DANFORD DIRECTOR OF GLOBAL TAX	0.00 40.00						X	0	218,689	23,986
MARIA VILELA DEPUTY GENERAL COUNSEL	0.00 40.00						X	0	226,015	33,798
STEPHANIE BAGOT SENIOR CORPORATE ATTORNEY	0.00 40.00						X	0	198,518	25,643
ZARLASHT WARDAK VP-REGIONAL DIRECTOR	0.00 40.00						X	0	274,148	43,507

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support
Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
▶ Attach to Form 990 or Form 990-EZ.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2019
Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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 of churches, 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 or 990-EZ).)
- 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 **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 in 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).

(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 failed to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶		(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1	Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grant.") . . .	20,354,935	20,107,097	19,051,488	16,676,131	20,080,711	96,270,362
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	20,354,935	20,107,097	19,051,488	16,676,131	20,080,711	96,270,362
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) . . .						5,384,116
6	Public support. Subtract line 5 from line 4.						90,886,246

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶		(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
7	Amounts from line 4. . .	20,354,935	20,107,097	19,051,488	16,676,131	20,080,711	96,270,362
8	Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources . . .	11,819,458	13,050,803	8,912,868	3,860,797	928,068	38,571,994
9	Net income from unrelated business activities, whether or not the business is regularly carried on . . .	10,000	0	0	0		10,000
10	Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.). . .	30,159,885	16,794,813	7,539,963	12,026,377	17,521,136	84,042,174
11	Total support. Add lines 7 through 10						218,894,530

12 Gross receipts from related activities, etc. (see instructions) **12**

13 **First five 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 2019 (line 6, column (f) divided by line 11, column (f)) **14** 41.520 %

15 Public support percentage for 2018 Schedule A, Part II, line 14 **15** 37.290 %

16a **33 1/3% support test—2019.** 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—2018.** 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—2019.** 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—2018.** 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) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(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) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(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 in 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 five 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 2019 (line 8, column (f) divided by line 13, column (f))	15	
16	Public support percentage from 2018 Schedule A, Part III, line 15	16	

Section D. Computation of Investment Income Percentage

17	Investment income percentage for 2019 (line 10c, column (f) divided by line 13, column (f))	17	
18	Investment income percentage from 2018 Schedule A, Part III, line 17	18	

19a 33 1/3% support tests—2019. 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—2018. 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 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of 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>		
	1		
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>		
	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer (b) and (c) below.</i>		
	3a		
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>		
	3b		
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>		
	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes" and if you checked 12a or 12b in Part I, answer (b) and (c) below.</i>		
	4a		
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>		
	4b		
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>		
	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer (b) and (c) 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>		
	5a		
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?		
	5b		
c	Substitutions only. Was the substitution the result of an event beyond the organization's control?		
	5c		
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>		
	6		
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (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 or 990-EZ).</i>		
	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
	8		
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>		
	9a		
b	Did one or more disqualified persons (as defined in 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>		
	9b		
c	Did a disqualified person (as defined in 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>		
	9c		
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>		
	10a		
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>		
	10b		

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 in (b) and (c) below, the governing body of a supported organization?		
b	A family member of a person described in (a) above?		
c	A 35% controlled entity of a person described in (a) or (b) above? <i>If "Yes" to a, b, or c, provide detail in Part VI.</i>		

Section B. Type I Supporting Organizations

		Yes	No
1	Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the tax year? <i>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 directors or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.</i>		
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? <i>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.</i>		

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)? <i>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).</i>		

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?		
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? <i>If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).</i>		
3	By reason of the relationship described in (2), 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? <i>If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.</i>		

Section E. Type III Functionally-Integrated Supporting Organizations

1	Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions):		
a	<input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.		
b	<input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.		
c	<input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see instructions)		
2	Activities Test. Answer (a) and (b) 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? <i>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.</i>	Yes	No
b	Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? <i>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.</i>		
3	Parent of Supported Organizations. Answer (a) and (b) 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? <i>Provide details in Part VI.</i>		
b	Did the organization exercise a substantial degree of direction over the policies, programs and activities of each of its supported organizations? <i>If "Yes," describe in Part VI the role played by the organization in this regard.</i>		

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):	1	
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 (explain in detail in Part VI):		
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 1-1/2% 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 .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 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	<input type="checkbox"/> 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	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	
4 Amounts paid to acquire exempt-use assets	
5 Qualified set-aside amounts (prior IRS approval required)	
6 Other distributions (describe in Part VI). See instructions	
7 Total annual distributions. Add lines 1 through 6.	
8 Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions	
9 Distributable amount for 2019 from Section C, line 6	
10 Line 8 amount divided by Line 9 amount	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2019	(iii) Distributable Amount for 2019
1 Distributable amount for 2019 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2019 (reasonable cause required-- explain in Part VI). See instructions.			
3 Excess distributions carryover, if any, to 2019:			
a From 2014.			
b From 2015.			
c From 2016.			
d From 2017.			
e From 2018.			
f Total of lines 3a through e			
g Applied to underdistributions of prior years			
h Applied to 2019 distributable amount			
i Carryover from 2014 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from 3f.			
4 Distributions for 2019 from Section D, line 7:			
\$			
a Applied to underdistributions of prior years			
b Applied to 2019 distributable amount			
c Remainder. Subtract lines 4a and 4b from 4.			
5 Remaining underdistributions for years prior to 2019, if any. Subtract lines 3g and 4a from line 2. If the amount is greater than zero, explain in Part VI . See instructions.			
6 Remaining underdistributions for 2019. Subtract lines 3h and 4b from line 1. If the amount is greater than zero, explain in Part VI . See instructions.			
7 Excess distributions carryover to 2020. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2015.			
b Excess from 2016.			
c Excess from 2017.			
d Excess from 2018.			
e Excess from 2019.			

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).

Facts And Circumstances Test

990 Schedule A, Supplemental Information

Return Reference	Explanation
SCHEDULE A, PART II, LINE 10, EXPLANATION OF OTHER INCOME:	FINCA KOSOVO BRANCH INCOME - 2015 AMOUNT: \$ 30,159,885. 2016 AMOUNT: \$ 16,794,813. 2017 AMOUNT: \$ 7,539,963. 2018 AMOUNT: \$ 11,756,927. 2019 AMOUNT: \$ 12,370,031. FI MANAGEMENT FEES NET EQUITY METHOD ADJ - 2018 AMOUNT: \$ 136,297. 2019 AMOUNT: \$ 185,105. FI OTHER INCOME - 2018 AMOUNT: \$ 86,606. 2019 AMOUNT: \$ 94,735. FINCA PLUS OTHER INCOME - 2018 AMOUNT: \$ 525. 2019 AMOUNT: \$ -510. FINCA PLUS SALES NET OF COGS - 2018 AMOUNT: \$ 46,022. 2019 AMOUNT: \$ 589,970. FMH PROGRAM INCOME - 2019 AMOUNT: \$ 4,233,879. FINCA VENTURES INCOME - 2019 AMOUNT: \$ 47,926.

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 2019 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.

Table with 2 columns: (a) Donor advised funds, (b) Funds and other accounts. Rows include total number at end of year, aggregate value of contributions, grants, and end of year. Includes questions about donor notification and grant fund usage.

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

Form for Part II Conservation Easements. Includes questions about purpose of easements, monitoring, and expenses. Includes a table for 'Held at the End of the Year' with rows 2a, 2b, 2c, 2d.

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.

Form for Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Includes questions about reporting and amounts for art and historical treasures.

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 are a significant use of its collection items (check all that apply):
- a** Public exhibition
 - b** Scholarly research
 - c** Preservation for future generations
 - d** Loan or exchange programs
 - e** Other
- 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 |
|---|--------|
| 1c Beginning balance | |
| 1d Additions during the year | |
| 1e Distributions during the year | |
| 1f Ending balance | |
- 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 in 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					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2** Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a** Board designated or quasi-endowment ▶
 - b** Permanent endowment ▶
 - c** Temporarily restricted endowment ▶
- 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:
- | | Yes | No |
|--|---------------|----|
| (i) unrelated organizations | 3a(i) | |
| (ii) related organizations | 3a(ii) | |
| b If "Yes" on 3a(ii), are the related organizations listed as required on Schedule R? | 3b | |
- 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		1,859,582	926,154	933,428
d Equipment		602,303	142,052	460,251
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).) . . . ▶				1,393,679

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. (Column (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	147,477,094	C
(2) INVESTMENT IN LLC	1,714,019	C
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Column (b) must equal Form 990, Part X, col.(B) line 13.)	149,191,113	

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.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col.(B) line 25.)	11,036,920

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 FIN 48 (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.

Return Reference	Explanation
See Additional Data Table	

Part XIII Supplemental Information *(continued)*

Return Reference	Explanation

Additional Data

Software ID:

Software Version:

EIN: 13-3240109

Name: FINCA INTERNATIONAL INC

Supplemental Information

Return Reference	Explanation
PART X, LINE 2:	<p>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). 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. IN 2019, FINCA RECORDED \$1.6 MILLION OF INCOME TAX EXPENSE ON \$18.0 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 \$18.0 MILLION INCLUDED \$18.1 MILLION OF EXPECTED DISTRIBUTIONS OF RETAINED EARNINGS FROM 2019 AND \$(0.1) MILLION FOR A DECREASE OF EXPECTED DISTRIBUTIONS OF RETAINED EARNINGS FROM PRIOR YEARS. IN 2018, FINCA RECORDED \$0.5 MILLION OF INCOME TAX EXPENSE ON \$6.6 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 WOULD REVERSE IN THE FORESEEABLE FUTURE. THE TEMPORARY DIFFERENCES OF \$6.6 MILLION INCLUDED \$11.5 MILLION OF EXPECTED DISTRIBUTIONS OF RETAINED EARNINGS FROM 2018 AND \$(4.9) 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 \$2.2 MILLION AND \$1.0 MILLION AS OF DECEMBER 31, 2019 AND 2018, RESPECTIVELY. DEFERRED TAX ASSETS AND LIABILITIES WERE ADJUSTED AS OF JANUARY 1, 2018 AS PER IFRS 9. ALL ADJUSTMENTS RESULTED IN CHANGES TO EQUITY.</p>

**SCHEDULE F
(Form 990)**

Department of the Treasury
Internal Revenue Service

Statement of Activities Outside the United States

▶ Complete if the organization answered "Yes" to 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

2019

Open 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 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
See Add'l Data					
3a Sub-total	48	317			9,135,731
b Total from continuation sheets to Part I	0	0			0
c Totals (add lines 3a and 3b)	48	317			9,135,731

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 tax-exempt 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 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.

990 Schedule F, Supplemental Information

Return Reference	Explanation
PART I, LINE 3:	METHOD USED TO ACCOUNT FOR EXPENDITURES: ACCRUAL METHOD

990 Schedule F, Supplemental Information

Return Reference	Explanation
PART III ACCOUNTING METHOD:	

Additional Data

Software ID:

Software Version:

EIN: 13-3240109

Name: FINCA INTERNATIONAL INC

Form 990 Schedule F Part I - Activities Outside The United States

(a) Region	(b) Number of offices in the region	(c) Number of employees or agents in region	(d) Activities conducted in region (by type) (i.e., fundraising, program services, grants to recipients located in the region)	(e) If activity listed in (d) is a program service, describe specific type of service(s) in region	(f) Total expenditures for region
SUB-SAHARAN AFRICA	19	60	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	980,696
EUROPE (INCLUDING ICELAND & GREENLAND)	29	257	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	8,022,176

Form 990 Schedule F Part I - Activities Outside The United States

(a) Region	(b) Number of offices in the region	(c) Number of employees or agents in region	(d) Activities conducted in region (by type) (i.e., fundraising, program services, grants to recipients located in the region)	(e) If activity listed in (d) is a program service, describe specific type of service(s) in region	(f) Total expenditures for region
CENTRAL AMERICA AND THE CARIBBEAN	0	0	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	107,500
MIDDLE EAST AND NORTH AFRICA	0	0	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	25,359

SCHEDULE G
(Form 990 or 990-EZ)

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, lines 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

2019

Open to Public Inspection

Name of the organization
FINCA INTERNATIONAL INC

Employer identification number
13-3240109

Part I 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
- 2a** 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 ANGELES, CA 90045	TELEMARKETING		No	4,730	7,377	-2,647
INTEGRATED DIRECT MARKETING 1250 CONNECTICUT AVE NW 700 WASHINGTON, DC 20036	MARKETING CONSULTANT		No	0	454,421	-454,421
Total				4,730	461,798	-457,068

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, CA, CO, CT, DC, FL, GA, HI, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI, WV

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
		(event type)	(event type)	(total number)	(add col. (a) through col. (c))
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))
		1 Gross revenue			
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> 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 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.

Return Reference	Explanation
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Schedule J
(Form 990)

Compensation Information

OMB No. 1545-0047

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.

2019

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

Name of the organization
FINCA INTERNATIONAL INC

Employer identification number
13-3240109

Part I Questions Regarding Compensation

	Yes	No
<p>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.</p> <p> <input type="checkbox"/> First-class or charter travel <input type="checkbox"/> Travel for companions <input type="checkbox"/> Tax idemnification and gross-up payments <input type="checkbox"/> Discretionary spending account </p> <p> <input checked="" type="checkbox"/> Housing allowance or residence for personal use <input type="checkbox"/> Payments for business use of personal residence <input type="checkbox"/> Health or social club dues or initiation fees <input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef) </p>		
<p>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</p>	1b Yes	
<p>2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, officers, including the CEO/Executive Director, regarding the items checked on Line 1a?</p>	2 Yes	
<p>3 Indicate which, if any, of the following the filing 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.</p> <p> <input checked="" type="checkbox"/> Compensation committee <input type="checkbox"/> Independent compensation consultant <input type="checkbox"/> Form 990 of other organizations </p> <p> <input type="checkbox"/> Written employment contract <input type="checkbox"/> Compensation survey or study <input type="checkbox"/> Approval by the board or compensation committee </p>		
<p>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:</p> <p>a Receive a severance payment or change-of-control payment?</p> <p>b Participate in, or receive payment from, a supplemental nonqualified retirement plan?</p> <p>c Participate in, or receive payment from, an equity-based compensation arrangement?</p> <p>If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.</p>	4a Yes	
	4b	No
	4c	No
<p>Only 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.</p> <p>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:</p> <p>a The organization?</p> <p>b Any related organization?</p> <p>If "Yes," on line 5a or 5b, describe in Part III.</p>	5a	No
	5b	No
<p>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:</p> <p>a The organization?</p> <p>b Any related organization?</p> <p>If "Yes," on line 6a or 6b, describe in Part III.</p>	6a	No
	6b	No
<p>7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described in lines 5 and 6? If "Yes," describe in Part III.</p>	7	No
<p>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.</p>	8	No
<p>9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?</p>	9	

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.

Return Reference	Explanation
PART I, LINE 1A	STEFAN GRUNDMANN, CEO OF FINCA PLUS, RECEIVED HOUSING ALLOWANCE FOR STAYING IN UGANDA. THE AMOUNT OF ALLOWANCE WAS REPORTED IN 2019 W-2.
PART I, LINE 4A	DEBRA SPAGNOLA RECEIVED SEVERANCE PAYMENTS OF \$30,461 IN 2019. PART I, LINE 4B: SOLEDAD GOMPF PARTICIPATED IN A SECTION 457(F) SUPPLEMENTAL NONQUALIFIED DEFERRED COMPENSATION PLAN. DURING 2019, NO CONTRIBUTIONS WERE MADE INTO THE PLAN AND NO AMOUNTS WERE PAID OUT OF THE PLAN.

Additional Data

Software ID:
Software Version:
EIN: 13-3240109
Name: FINCA INTERNATIONAL INC

Form 990, Schedule J, Part II - Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC 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	(i)	385,055	0	16,080	17,002	24,576	442,713	0
	(ii)	0	0	0	0	0	0	0
1 COLLEEN ZAKREWSKY CHIEF DEVELOPMENT OFFICER	(i)	205,471	0	0	1,063	22,123	228,657	0
	(ii)	0	0	0	0	0	0	0
2 AMI DALAL VP, SOCIAL ENTERPRISE INNOVATI	(i)	188,966	0	0	5,258	10,726	204,950	0
	(ii)	0	0	0	0	0	0	0
3 JUDITH REYES GENERAL COUNSEL (END 12/2019)	(i)	212,650	0	0	401	9,720	222,771	0
	(ii)	0	0	0	0	0	0	0
4 SCOTT GRAHAM DIRECTOR OF CUSTOMER RESEARCH	(i)	163,980	0	0	13,245	14,280	191,505	0
	(ii)	0	0	0	0	0	0	0
5 SOLEDAD GOMPF SVP, PHILANTHROPIC ADVISOR	(i)	220,607	0	0	9,138	42,204	271,949	0
	(ii)	0	0	0	0	0	0	0
6 STEFAN GRUNDMANN PRESIDENT & CEO, BRIGHTLIFE	(i)	102,568	0	24,864	404	27,420	155,256	0
	(ii)	0	0	0	0	0	0	0
7 ANDREE SIMON CEO	(i)	0	0	0	0	0	0	0
	(ii)	349,500	25,000	361	19,000	12,840	406,701	0
8 JEFFREY SMITH CHIEF AUDIT & RISK OFFICER	(i)	0	0	0	0	0	0	0
	(ii)	260,187	25,000	1,589	16,215	35,226	338,217	0
9 JOHN LOPEZ SENIOR ATTORNEY	(i)	0	0	0	0	0	0	0
	(ii)	189,583	11,400	1,988	1,896	11,568	216,435	0
10 KEITH SANDBLOOM VP-REGIONAL DIRECTOR	(i)	0	0	0	0	0	0	0
	(ii)	170,991	10,710	346	10,701	31,831	224,579	0
11 MICHAEL GAMA-LOBO VP-REGIONAL DIRECTOR	(i)	0	0	0	0	0	0	0
	(ii)	168,778	10,135	27,528	10,127	27,521	244,089	0
12 P DANIEL SMITH VP & GENERAL COUNSEL	(i)	0	0	0	0	0	0	0
	(ii)	326,348	25,000	554	15,100	22,362	389,364	0
13 ROMAN HINGORANI VP & CFO	(i)	0	0	0	0	0	0	0
	(ii)	322,637	25,000	1,035	19,800	32,641	401,113	0
14 ALEJANDRO JAKUBOWICZ DEPUTY REGIONAL DIRECTOR, LAC	(i)	0	0	0	0	0	0	0
	(ii)	175,637	0	704	10,940	34,317	221,598	0
15 JEREMY DANFORD DIRECTOR OF GLOBAL TAX	(i)	0	0	0	0	0	0	0
	(ii)	198,520	19,900	269	11,786	12,200	242,675	0
16 MARIA VILELA DEPUTY GENERAL COUNSEL	(i)	0	0	0	0	0	0	0
	(ii)	212,634	13,200	181	12,050	21,748	259,813	0
17 STEPHANIE BAGOT SENIOR CORPORATE ATTORNEY	(i)	0	0	0	0	0	0	0
	(ii)	186,883	11,400	235	11,375	14,268	224,161	0
18 ZARLASHT WARDAK VP-REGIONAL DIRECTOR	(i)	0	0	0	0	0	0	0
	(ii)	164,422	109,435	291	16,025	27,482	317,655	0

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
(1) JULIE HOUSER	FAMILY MEMBER, CEO	44,936	EMPLOYMENT		No

Part V Supplemental Information

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

Return Reference	Explanation

**SCHEDULE M
(Form 990)**

Noncash Contributions

OMB No. 1545-0047

2019

▶ **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 the latest information.**

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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	65	1,034,028	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 ▶ (SOFTWARE LICENSING)	X	1	452,030	OTHER
26 Other ▶ (_____)				
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 IV, Donee Acknowledgement **29**

	Yes	No
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 three years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?		No
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?	Yes	
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	Yes	
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.		

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.

Return Reference	Explanation
PART I, COLUMN (B):	A COMBINATION OF BOTH
PART I, LINE 32B:	FINCA USED CHARLES SCHWAB BROKERAGE SERVICES TO SELL DONATED SECURITIES

SCHEDULE O
(Form 990 or 990-EZ)**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 990-EZ.

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

OMB No. 1545-0047

2019**Open to Public Inspection**

Department of the Treasury

Name of the organization
FINCA INTERNATIONAL INC

Employer identification number

13-3240109

990 Schedule O, Supplemental Information

Return Reference	Explanation
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, HAROLD JASTRAM, AND RUPE RT SCOFIELD ARE ALL MEMBERS OF THE BOARD OF DIRECTORS AND MINOR SHAREHOLDERS OF CEREAL INGREDIENTS, INC. WHICH IS OWNED BY ROBERT HATCH. JOHN HATCH IS ALSO A MINOR SHAREHOLDER OF CEREAL INGREDIENTS BUT NOT A DIRECTOR.

990 Schedule O, Supplemental Information

Return Reference	Explanation
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 AS 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.

990 Schedule O, Supplemental Information

Return Reference	Explanation
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.

990 Schedule O, Supplemental Information

Return Reference	Explanation
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.

990 Schedule O, Supplemental Information

Return Reference	Explanation
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.

990 Schedule O, Supplemental Information

Return Reference	Explanation
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.

990 Schedule O, Supplemental Information

Return Reference	Explanation
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. 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.

990 Schedule O, Supplemental Information

Return Reference	Explanation
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.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART IX, LINE 11G	CONSULTING FEES: PROGRAM SERVICE EXPENSES 1,874,387. MANAGEMENT AND GENERAL EXPENSES 398,919. FUNDRAISING EXPENSES 334,647. TOTAL EXPENSES 2,607,953.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART XI, LINE 9:	UNAMORTIZED PENSION PRIOR SERVICE COSTS -206,210. CURRENCY TRANSLATION ADJUSTMENTS -3,468, 541. ADJUSTMENT FOR AMENDED RETURN *PLEASE REFER TO THE AMENDED 2017 FORM 990 47,003,095.

**SCHEDULE R
(Form 990)**

Related Organizations and Unrelated Partnerships

OMB No. 1545-0047

2019

**Open to Public
Inspection**

▶ **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.**

Department of the Treasury
Internal Revenue Service

Name of the organization
FINCA INTERNATIONAL INC

Employer identification number

13-3240109

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
(1) FINCA PLUS LLC 1201 15TH ST NW 8TH FLOOR WASHINGTON, DC 20005 46-4312538	SOLAR ENERGY PRODUCTS	DE	992,485	1,449,470	FINCA INTERNATIONAL INC
(2) FINCA CAPITAL FUND LLC 1201 15TH ST NW 8TH FLOOR WASHINGTON, DC 20005 26-0648736	DORMANT	DE	0	0	FINCA INTERNATIONAL INC
(3) FINCA LICENSING & SUPPORT LLC 1201 15TH ST NW 8TH FLOOR WASHINGTON, DC 20005	DORMANT	DE	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.

See Additional Data Table

(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

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	
(1) FINCA MICROFINANCE HOLDING COMPANY LLC 1201 15TH ST NW 8TH FLOOR WASHINGTON, DC 20005 45-0793602	HOLDING COMPANY	DC	FINCA INTERNATIONAL INC	RELATED	4,233,879	720,425,393		No		Yes		62.930 %

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.

See Additional Data Table

(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

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	Yes	
b Gift, grant, or capital contribution to related organization(s)		No
c Gift, grant, or capital contribution from related organization(s)		No
d Loans or loan guarantees to or for related organization(s)	Yes	
e Loans or loan guarantees by related organization(s)		No
f Dividends from related organization(s)		No
g Sale of assets to related organization(s)		No
h Purchase of assets from related organization(s)		No
i Exchange of assets with related organization(s)		No
j Lease of facilities, equipment, or other assets to related organization(s)		No
k Lease of facilities, equipment, or other assets from related organization(s)		No
l Performance of services or membership or fundraising solicitations for related organization(s)		No
m Performance of services or membership or fundraising solicitations by related organization(s)	Yes	
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	Yes	
o Sharing of paid employees with related organization(s)		No
p Reimbursement paid to related organization(s) for expenses		No
q Reimbursement paid by related organization(s) for expenses		No
r Other transfer of cash or property to related organization(s)		No
s Other transfer of cash or property from related organization(s)		No

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.

See Additional Data Table

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved

Part VII **Supplemental Information**

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

Return Reference	Explanation

Additional Data

Software ID:
Software Version:
EIN: 13-3240109
Name: FINCA INTERNATIONAL INC

Form 990, Schedule R, Part II - Identification of Related Tax-Exempt Organizations

(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
AV PASEO DE LA REFORMA 295 COL C CDMX MX	DORMANT	MX			FINCA MICROFINANCE HOLDING COMPANY LLC	Yes	
PASEO GENERAL ESCALON Y CALLE CIRCU SAN SALVADOR ES	DORMANT	ES			FINCA MICROFINANCE HOLDING COMPANY LLC	Yes	
AVDA AMAZONAS N39-123 Y JOSE ARIZA QUITO EC	DORMANT	EC			FINCA INTERNATIONAL INC	Yes	
26 RUE METELLUS PETIONVILLE PORTAUPRINCE HA	DORMANT	HA			FINCA MICROFINANCE HOLDING COMPANY LLC	Yes	
COL RUBEN DARIO 3RA CALLE NO 231 TEGUCIGALPA HO	DORMANT	HO			FINCA INTERNATIONAL INC	Yes	
AGATANGEGHOS STREET 2A YEREVAN AM	DORMANT	AM			FINCA INTERNATIONAL INC	Yes	
DE LA ROTONDA DEL GUEGUENSE MANAGUA NU	MICROFINANCE OPERATIONS	NU			FINCA MICROFINANCE HOLDING COMPANY LLC	Yes	
7A 11-11 AVENUE ZONE 9 GUATEMALA CITY GT	MICROFINANCE OPERATIONS	GT			FINCA MICROFINANCE HOLDING COMPANY LLC	Yes	

Form 990, Schedule R, Part IV - 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 AFGHANISTAN HOUSE NO 14 ST NO 4 TAIMANI KABUL AF	MICROFINANCE OPERATIONS	AF	FINCA MICROFINANCE COOPERATIEF UA	C	3,798,413	13,944,271	62.930 %	Yes	
FINCA UNIVERSAL CREDIT ORGANIZATION CJSC AGATANGEGHOS STREET 2A YEREVAN AM	MICROFINANCE OPERATIONS	AM	FINCA MICROFINANCE COOPERATIEF UA	C	9,442,913	35,819,103	62.930 %	Yes	
FINCA AZERBAIJAN LLC 44 JAFAR JABBARLI STREET BAKU AJ	MICROFINANCE OPERATIONS	AJ	FINCA MICROFINANCE COOPERATIEF UA	C	1,186,449	10,043,461	62.930 %	Yes	
FINCA DR CONGO SARL 1286 AVE TOMBALBAYE KINSHASA CG	MICROFINANCE OPERATIONS	CG	FINCA MICROFINANCE HOLDING COMPANY LLC	C	24,088,471	63,439,098	62.930 %	Yes	
FINCA TRANSFERT SARL 1286 AVE TOMBALBAYE KINSHASA CG	MICROFINANCE OPERATIONS	CG	FINCA DR CONGO SARL	C	1,833	187,932	58.920 %	Yes	
BANCO PARA LA ASISTENCIA COMUNITARIA FINCA SA AVDA AMAZONAS N39-123 Y JOSE ARIZA QUITO EC	MICROFINANCE OPERATIONS	EC	FINCA MICROFINANCE HOLDING COMPANY LLC	C	11,042,234	53,545,552	62.930 %	Yes	
JSC MFO FINCA 71 VAZHA-PHAVELA AVENUE TBILISI GG	MICROFINANCE OPERATIONS	GG	FINCA MICROFINANCE COOPERATIEF UA	C	13,653,181	61,295,480	62.930 %	Yes	
FINCASERVICIOS - LATINOAMERICA SA 23 CALLE 14-15 ZONA 4 GUATEMALA CITY GT	DORMANT	GT	FINCA MICROFINANCE HOLDING COMPANY LLC	C		2,196	62.930 %	Yes	
FINCA MICROFINANZAS SA 7A 11-11 AVENUE ZONE 9 GUATEMALA CITY GT	DORMANT	GT	FINCA MICROFINANCE HOLDING COMPANY LLC	C			62.930 %	Yes	
FINCA HAITI SA 26 RUE METELLUS PORTAUPRINCE HA	MICROFINANCE OPERATIONS	HA	FINCA MICROFINANCE HOLDING COMPANY LLC	C	4,806,679	9,959,162	62.930 %	Yes	
FINANCIERA FINCA HONDURAS SA CENTRO MORAZAN TORRE 2 TEGUCIGALPA HO	MICROFINANCE OPERATIONS	HO	FINCA MICROFINANCE HOLDING COMPANY LLC	C	6,759,338	19,971,324	62.930 %	Yes	
SPECIALIZED MICRO LOANS (PRIVATE SHAREHOLDING COMPANY) 4TH FL DURRET KHALDA AMMAN JO	MICROFINANCE OPERATIONS	JO	FINCA MICROFINANCE HOLDING COMPANY LLC	C	8,091,862	24,073,586	62.930 %	Yes	
FINCA KOSOVE SHA ROBERT DOLL ST NR 112 PRISHTINA KV	DORMANT	KV	FINCA MICROFINANCE HOLDING COMPANY LLC	C		7,650	62.930 %	Yes	
FINCA MICRO-CREDIT COMPANY CJSC 93/2 SHOPOKOV STREET BISHKEK KG	MICROFINANCE OPERATIONS	KG	FINCA MICROFINANCE HOLDING COMPANY LLC	C	20,602,261	82,251,064	62.930 %	Yes	
FINCA LIMITED (MALAWI) HENDERSON STREET BLANTYRE MI	MICROFINANCE OPERATIONS	MI	FINCA MICROFINANCE COOPERATIEF UA	C	5,669,418	12,139,820	62.930 %	Yes	

Form 990, Schedule R, Part IV - 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
TENEDORA FINCA SAPI DE CV AV PASEO DE LA REFORMA 295 COL C CDMX MX	DORMANT	MX	FINCA MICROFINANCE HOLDING COMPANY LLC	C	-5,716		62.930 %	Yes	
FINCA MICROFINANCE COOPERATIEF UA DE ENTRE 99-197 AMSTERDAM NL	HOLDING COMPANY	NL	FINCA MICROFINANCE HOLDING COMPANY LLC	C	3,672,701	77,281,409	62.930 %	Yes	
FINCA NETWORK SUPPORT BV DE ENTRE 99-197 AMSTERDAM NL	IT SERVICES	NL	FINCA MICROFINANCE COOPERATIEF UA	C	4,591,974	3,655,178	62.930 %	Yes	
FINANCIERA FINCA NICARAGUA SA DE LA ROTONDA DEL GUEGUENSE MANAGUA NU	MICROFINANCE OPERATIONS	NU	FINCA MICROFINANCE HOLDING COMPANY LLC	C	4,120,563	15,477,339	62.930 %	Yes	
FINCA MICROFINANCE BANK LIMITED PLOT 20 WETHERAL ROAD OWERRI NI	MICROFINANCE OPERATIONS	NI	FINCA MICROFINANCE COOPERATIEF UA	C	1,825,645	5,361,317	62.930 %	Yes	
FINCA MICROFINANCE BANK LIMITED 36-B KHAYABAN-E-IQBAL LAHORE PK	MICROFINANCE OPERATIONS	PK	FINCA MICROFINANCE COOPERATIEF UA	C	34,358,906	128,911,127	54.370 %	Yes	
FINCA MICRO-CREDIT DEPOSIT ORGANIZATION LLC 9 JABBOR RASULOV STREET DUSHANBE TI	MICROFINANCE OPERATIONS	TI	FINCA MICROFINANCE HOLDING COMPANY LLC	C	3,323,509	12,377,360	62.930 %	Yes	
FINCA MICROFINANCE BANK LIMITED BAGAMOYO ROAD PLOT NO 34 DAR ES SALAAM TZ	MICROFINANCE OPERATIONS	TZ	FINCA MICROFINANCE HOLDING COMPANY LLC	C	8,135,060	24,021,005	62.930 %	Yes	
FINCA UGANDA LIMITED PLOT 11A ACACIA AVENUE KAMPALA UG	MICROFINANCE OPERATIONS	UG	FINCA MICROFINANCE COOPERATIEF UA	C	9,489,463	31,603,439	62.930 %	Yes	
FINCA ZAMBIA LIMITED PLOT NO 22768 ACACIA PARK LUSAKA ZA	MICROFINANCE OPERATIONS	ZA	FINCA MICROFINANCE COOPERATIEF UA	C	7,000,019	12,057,841	62.930 %	Yes	
FINCA ZAMBIA HOLDING LIMITED PLOT NO 22768 ACACIA PARK LUSAKA ZA	DORMANT	ZA	FINCA MICROFINANCE HOLDING COMPANY LLC	C		931	62.930 %	Yes	
FINCASERVICES USA LLC 21635 RED RUM DRIVE ASHBURN, VA 20147 90-0866365	IT SERVICES	VA	FINCA MICROFINANCE HOLDING COMPANY LLC	C	954,035	2,925,613	62.930 %	Yes	
FINCA MICROFINANCE GLOBAL SERVICES LLC 1201 15TH ST NW WASHINGTON, DC 20005 81-1408194	SUPPORT SERVICES	DC	FINCA MICROFINANCE HOLDING COMPANY LLC	C	11,648,007	5,333,109	62.930 %	Yes	
MICRO-FINANCE SOLUTIONS INC PO BOX 309GT UGLAND HOUSE SOUTH C GEORGETOWN CJ	DORMANT	CJ	FINCA INTERNATIONAL INC	C			100.000 %	Yes	
MFSI GUATEMALA SA 23 CALLE 14-15 ZONA 4 GUATEMALA CITY GT	DORMANT	GT	MICRO-FINANCE SOLUTIONS INC	C		56,440	100.000 %	Yes	

Form 990, Schedule R, Part IV - 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
ASESORA DE MICROFINANZAS ASEMIFIN SA AVDA AMAZONAS N39-123 Y JOSE ARIZA QUITO EC	MICROFINANCE OPERATIONS	EC	FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE ECUADOR	C	26,676	651,363	100.000 %	Yes	

Form 990, Schedule R, Part V - Transactions With Related Organizations

(a) Name of related organization	(b) Transaction type(a-s)	(c) Amount Involved	(d) Method of determining amount involved
FINCA MICROFINANCE GLOBAL SERVICES LLC	M	578,526	FMV
FINCA NETWORK SUPPORT BV	M	586,416	FMV
FINCA MICROFINANCE HOLDING COMPANY LLC	M	263,210	FMV
FINCA HAITI SA	D	500,031	FMV
FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE GUATEMALA	D	3,331,951	FMV
FINCA HAITI SA	A	32,738	FMV
FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE GUATEMALA	A	169,546	FMV
FINCA MICROFINANCE GLOBAL SERVICES LLC	N	589,190	FMV