

Haiti: Micro-credit Stories 2013

M. Vernet Ferme, Hardware Kiosk Owner, Carrefour

Monsieur Vernet, age 63, sells hardware from a kiosk he made out of shipping container parts. “I used to sell from a ‘real’ shop,” he sighed. Then he pointed across the dirt street to one of the many walled-off and vacant Carrefour lots where piles of rubble used to lay. “Right over there is where I rented a shop – before the earthquake, that is.”

Vernet has been selling hardware for years. Before the January 12, 2010, earthquake, he had not only hardware tools and supplies, but also electric and car tools and parts. He built up his inventory over time with the help of CEDDISEC, the relief and development arm of the Episcopal Diocese in Haiti. Vernet is a former client – “in good standing,” he says with a smile and pride – of CEDDISEC’s microcredit service. Prior to the earthquake he had taken several loans to help increase and diversify his stock.

But on that January day, he lost it all.

He recalls the day and the months that followed with an expression that masks his deep pain – pain not from the loss of his store, but of his wife of more than 40 years.

When the earthquake hit, Vernet’s wife was at their home in Gressier, a border commune to Carrefour at the epicenter of the quake. In the house when it collapsed, she managed to escape, but in the process was hit in the head and seriously injured by a falling block. Vernet, amidst the chaos in Haiti, put her in a car and took her to a hospital in the neighboring Dominican Republic (DR).

While in the DR, Vernet received several calls from his family and friends informing him that his hardware store in Carrefour had also collapsed, and his merchandise was being looted. “My wife was more important to me than that store,” he shared. “I just hung up... what else could I do?” Shortly thereafter, Vernet’s wife passed away.



Last year Vernet restarted his business. He pieced together his kiosk and bought his initial stock with small funds borrowed from close friends. He has chosen to restart right here in Carrefour across from his previous shop, because this is where “his” clients are. Because Vernet was a former client – in good standing – CEDDISEC has prioritized his application for a new 2013 loan. His plan is to once again build and diversify his inventory.

When asked why he is applying to CEDDISEC, versus another of the many loan agencies in Haiti today, Vernet replied, “Because the church [CEDDISEC] was there for me in the past, and I know they will be there for me now and in the future.” And he added, again with a smile, “Because they have the best [lowest] interest rate in town!”

Photo: M. Vernet and Dol Jean Estervall, CEDDISEC Socioeconomic Program Manager.



Mme. Dalia Oriol, Sweets Seller, Carrefour

Madame Dalia, age 62, is famous among the children in her neighborhood. Not simply because she helps out at a local kindergarten, but also because she sells “sweets” – treats such as candies, gum, cookies and chips.

“Sweets is a new business for me,” she explains. “I used to sell ‘good’ food.” Before the January 2010 earthquake, Dalia sold staple foods such as rice, peas and flour at a small outdoor market in one of Carrefour’s busy quarters. She bought goods in bulk in Port-au-Prince, repackaging them to sell in smaller household quantities.

But when the earthquake hit, the quartier she worked from was badly destroyed. She didn’t lose her stock – but she did lose her clients, who fled to the many tent camps for displaced residents, located in more safe and open areas.

In the absence of her clients and amidst the difficulties Dalia’s family experienced following the quake, her stock of food was rapidly consumed.

A year ago, she decided that she would get back into business again. However, because she didn’t have any savings, she couldn’t afford to purchase the more expensive foods she had previously stocked. So instead, she started selling sweets.

Dalia says she enjoys it – or at least the “fame” it brings her among the neighborhood children. But her dream is to return to selling staple foods.

To that end, she has applied for a 2013 loan from CEDDISEC. In preparation for her loan, last December Dalia attended a potential client workshop conducted by CEDDISEC’s Micro-credit Loan Officers.

When asked what she had learned, she exclaimed, “Ampil bagay!” (a Creole expression for “lots of things”). Dalia’s “lots of things” included how to manage her inventory, why she should start a savings account, and how to keep track of her expenses – including the sweets she eats herself.

Photo: Mme. Dalia and five-year-old Louis Monise.