

TAX RETURN FILING INSTRUCTIONS

** FORM 990 PUBLIC DISCLOSURE COPY **

FOR THE YEAR ENDING
DECEMBER 31, 2013

Prepared for	FINCA INTERNATIONAL, INC. 1201 15TH STREET NW, 8TH FLOOR WASHINGTON, DC 20005
Prepared by	DELOITTE TAX LLP 7900 TYSONS ONE PLACE SUITE 800 MCLEAN, VA 22102
Amount due or refund	NOT APPLICABLE
Make check payable to	NOT APPLICABLE
Mail tax return and check (if applicable) to	NOT APPLICABLE
Return must be mailed on or before	NOT APPLICABLE
Special Instructions	THIS COPY OF THE RETURN IS PROVIDED ONLY FOR PUBLIC DISCLOSURE PURPOSES. ANY CONFIDENTIAL INFORMATION REGARDING LARGE DONORS HAS BEEN REMOVED.

Exempt Organization Declaration and Signature for Electronic Filing

For calendar year 2013, or tax year beginning _____, 2013, and ending _____, 20____

2013

Department of the Treasury
Internal Revenue Service

For use with Forms 990, 990-EZ, 990-PF, 1120-POL, and 8868

Name of exempt organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Part I Type of Return and Return Information (Whole Dollars Only)

Check the box for the type of return being filed with Form 8453-EO and enter the applicable amount, if any, from the return. If you check the box on line 1a, 2a, 3a, 4a, or 5a below and the amount on that line of the return being filed with this form was blank, then leave line 1b, 2b, 3b, 4b, or 5b, whichever is applicable, blank (do not enter -0-). If you entered -0- on the return, then enter -0- on the applicable line below. **Do not** complete more than one line in Part I.


1a Form 990 check here	<input checked="" type="checkbox"/>	b Total revenue, if any (Form 990, Part VIII, column (A), line 12)	1b	72,202,657.
2a Form 990-EZ check here	<input type="checkbox"/>	b Total revenue, if any (Form 990-EZ, line 9)	2b	
3a Form 1120-POL check here	<input type="checkbox"/>	b Total tax (Form 1120-POL, line 22)	3b	
4a Form 990-PF check here	<input type="checkbox"/>	b Tax based on investment income (Form 990-PF, Part VI, line 5)	4b	
5a Form 8868 check here	<input type="checkbox"/>	b Balance due (Form 8868, Part I, line 3c or Part II, line 8c)	5b	

Part II Declaration of Officer

6 I authorize the U.S. Treasury and its designated Financial Agent to initiate an Automated Clearing House (ACH) electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of the organization's federal taxes owed on this return, and the financial institution to debit the entry to this account. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment.

If a copy of this return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I certify that I executed the electronic disclosure consent contained within this return allowing disclosure by the IRS of this Form 990/990-EZ/990-PF (as specifically identified in Part I above) to the selected state agency(ies).

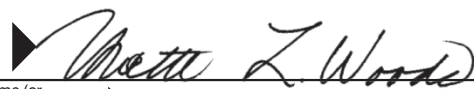
Under penalties of perjury, I declare that I am an officer of the above named organization and that I have examined a copy of the organization's 2013 electronic return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. I further declare that the amount in Part I above is the amount shown on the copy of the organization's electronic return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send the organization's return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund.

Sign Here  | 11/5/2014 | **Chief Financial Officer**

Signature of officer | Date | Title

Part III Declaration of Electronic Return Originator (ERO) and Paid Preparer (see instructions)

I declare that I have reviewed the above organization's return and that the entries on Form 8453-EO are complete and correct to the best of my knowledge. If I am only a collector, I am not responsible for reviewing the return and only declare that this form accurately reflects the data on the return. The organization officer will have signed this form before I submit the return. I will give the officer a copy of all forms and information to be filed with the IRS, and have followed all other requirements in Pub. 4163, Modernized e-file (MeF) Information for Authorized IRS e-file Providers for Business Returns. If I am also the Paid Preparer, under penalties of perjury I declare that I have examined the above organization's return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. This Paid Preparer declaration is based on all information of which I have any knowledge.

ERO's Use Only	ERO's signature 	Date	Check if also paid preparer <input checked="" type="checkbox"/>	Check if self-employed <input type="checkbox"/>	ERO's SSN or PTIN
	Firm's name (or yours if self-employed), address, and ZIP code	11/05/2014			P00364424
	DELOITTE TAX LLP 7900 TYSONS ONE PLACE SUITE 800 MCLEAN, VA 22102				EIN 86-1065772 Phone no. (703) 251-1000

Under penalties of perjury, I declare that I have examined the above return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer is based on all information of which the preparer has any knowledge.

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name				Firm's EIN
	Firm's address				Phone no.

Form **990**

Return of Organization Exempt From Income Tax

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

OMB No. 1545-0047

2013

Department of the Treasury
Internal Revenue Service

Do not enter Social Security numbers on this form as it may be made public.

Information about Form 990 and its instructions is at www.irs.gov/form990

Open to Public Inspection

A For the 2013 calendar year, or tax year beginning and ending

B Check if applicable: <input checked="" type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization FINCA INTERNATIONAL, INC.		D Employer identification number 13-3240109
	Doing Business As		E Telephone number (202) 682-1510
	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	
	City or town, state or province, country, and ZIP or foreign postal code WASHINGTON, DC 20005		G Gross receipts \$ 72,202,657.
F Name and address of principal officer: RUPERT W. SCOFIELD SAME AS C ABOVE		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. (see instructions)	
J Website: WWW.FINCA.ORG		H(c) Group exemption number ▶	
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶		L Year of formation: 1984 M State of legal domicile: NY	

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: FINANCIAL SERVICES TO THE WORLD'S LOWEST INCOME ENTREPRENEURS. FOR A FULL PICTURE, SEE SCHED O		
	2 Check this box <input type="checkbox"/> 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)	13
	4	Number of independent voting members of the governing body (Part VI, line 1b)	10
	5	Total number of individuals employed in calendar year 2013 (Part V, line 2a)	149
	6	Total number of volunteers (estimate if necessary)	67
	7a	Total unrelated business revenue from Part VIII, column (C), line 12	120,543.
7b	Net unrelated business taxable income from Form 990-T, line 34	37,604.	
Revenue	8	Contributions and grants (Part VIII, line 1h)	Prior Year: 18,743,053. Current Year: 27,525,208.
	9	Program service revenue (Part VIII, line 2g)	11,895,482. 31,763,541.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	4,525,702. 8,044,174.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	8,095,846. 4,869,734.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	43,260,083. 72,202,657.
Expenses	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)	18,421,833. 26,175,290.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	233,160. 336,715.
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶ 3,014,620.	
17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	28,596,425. 37,657,615.	
18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	47,251,418. 64,169,620.	
19	Revenue less expenses. Subtract line 18 from line 12	-3,991,335. 8,033,037.	
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	Beginning of Current Year: 120,656,643. End of Year: 127,327,680.
	21	Total liabilities (Part X, line 26)	51,117,012. 50,743,270.
	22	Net assets or fund balances. Subtract line 21 from line 20	69,539,631. 76,584,410.

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
	DANE STEVEN MCGUIRE, CHIEF FINANCIAL OFFICER		
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date
	YVETTE L. WOODS		
Paid Preparer Use Only	Firm's name ▶ DELOITTE TAX LLP	Firm's EIN ▶ 86-1065772	Check if self-employed <input type="checkbox"/> PTIN P00364424
	Firm's address ▶ 7900 TYSONS ONE PLACE SUITE 800 MCLEAN, VA 22102	Phone no. (703) 251-1000	

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 [X]

1 Briefly describe the organization's mission: FINCA'S MISSION IS TO PROVIDE FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS SO THEY CAN CREATE JOBS, BUILD ASSETS, AND IMPROVE THEIR STANDARD OF LIVING.

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 [X] No

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

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 \$ 47,807,943. including grants of \$ 0.) (Revenue \$ 36,512,732.) MICROFINANCE LENDING: AS OF DECEMBER 31, 2013, FINCA PROVIDED MORE THAN 1.64 MILLION INDIVIDUALS ACROSS 22 COUNTRIES IN AFRICA, EURASIA, LATIN AMERICA, THE MIDDLE EAST, AND SOUTHERN ASIA WITH LOANS, SAVINGS, AND OTHER FINANCIAL SERVICES DESIGNED TO HELP THEM BUILD THEIR SMALL BUSINESSES AND IMPROVE THEIR OWN PROSPECTS AND THE LIVES OF DEPENDENTS. SEE SCHEDULE O FOR MORE DETAILED INFORMATION.

4b (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4c (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4d Other program services (Describe in Schedule O.) (Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses 47,807,943.

Part IV Checklist of Required Schedules

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

Part IV Checklist of Required Schedules (continued)

	Yes	No
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>		X
22 Did the organization report more than \$5,000 of grants or other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>	X	
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>		X
26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If so, complete Schedule L, Part II		X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		X
b A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	X	
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	X	
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	X	
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	X	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	X	
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	X	
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	X	
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?	X	

Note. All Form 990 filers are required to complete Schedule O

Part V Statements Regarding Other IRS Filings and Tax Compliance

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

X

Main form area containing questions 1a through 14b with columns for Yes, No, and numerical answers.

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

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

Section A. Governing Body and Management

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; 1b Enter the number of voting members included in line 1a, above, who are independent; 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?; 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?; 4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?; 5 Did the organization become aware during the year of a significant diversion of the organization's assets?; 6 Did the organization have members or stockholders?; 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?; 7b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?; 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following: a The governing body? b Each committee with authority to act on behalf of the governing body?; 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.

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?; 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?; 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?; 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; 12b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?; 12c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done; 13 Did the organization have a written whistleblower policy?; 14 Did the organization have a written document retention and destruction policy?; 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; 15b Other officers or key employees of the organization; 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?; 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?

Section C. Disclosure

Table with 2 columns: Question, Answer. 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; 18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply. [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, physical address, and telephone number of the person who possesses the books and records of the organization: DANE STEVE MCGUIRE, CFO - (202) 682-1510 1201 15TH STREET NW, 8TH FLOOR, WASHINGTON, DC 20005

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

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

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

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

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(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			
(1) ROBERT W. HATCH CHAIRMAN	10.00	X					0.	0.	0.	
(2) JOHN K. HATCH SECRETARY & HISTORIAN	10.00	X					37,607.	0.	0.	
(3) RICHARD M. WILLIAMSON ASSISTANT TREASURER	5.00	X					0.	0.	0.	
(4) AGRINA MUSSA DIRECTOR	5.00	X					0.	0.	0.	
(5) CARLOS CAMACHO, SR. DIRECTOR	5.00	X					0.	0.	0.	
(6) DAVID E. WEISMAN DIRECTOR	5.00	X					0.	0.	0.	
(7) HAROLD D. JASTRAM DIRECTOR	5.00	X					0.	0.	0.	
(8) JAMES SEMAKADDE DIRECTOR	5.00	X					0.	0.	0.	
(9) JO ANN FIELD DIRECTOR	5.00	X					0.	0.	0.	
(10) JOHN ELKINS DIRECTOR	5.00	X					0.	0.	0.	
(11) PAUL LEFORT DIRECTOR	5.00	X					0.	0.	0.	
(12) RITA E. SPILLMAN DIRECTOR	5.00	X					0.	0.	0.	
(13) SHAWN HASSEL DIRECTOR	5.00	X					0.	0.	0.	
(14) RUPERT W. SCOFIELD PRESIDENT & CEO	50.00	X		X			611,420.	0.	99,076.	
(15) ANDREE SIMON VP & CHIEF OPERATIONS OFFICER	50.00			X			144,230.	0.	16,921.	
(16) BRAULIO OLIVEIRA VP & CHIEF INFORMATION OFFICER	50.00			X			238,225.	0.	20,157.	
(17) DANE S. MCGUIRE VP & CHIEF FINANCIAL OFFICER	50.00			X			323,806.	0.	15,828.	

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

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(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			
(18) GWEN ANDREOTTI VP - KNOWLEDGE MANAGEMENT	50.00			X				213,556.	0.	33,441.
(19) JAMES LEMKE VP - HUMAN RESOURCES	50.00			X				161,479.	0.	16,908.
(20) JEFFREY A. FLOWERS VP - REGIONAL DIRECTOR	50.00			X				289,612.	0.	24,833.
(21) MASOOD AZIZ VP & CHIEF RISK OFFICER	50.00			X				77,926.	0.	9,370.
(22) MICHAEL A. GAMA-LOBO VP - REGIONAL DIRECTOR	50.00			X				217,499.	0.	27,574.
(23) P. DANIEL SMITH VP & GENERAL COUNSEL	50.00			X				304,187.	0.	16,629.
(24) SCOTT TINDALL DIRECTOR - TREAS SERV	50.00			X				175,388.	0.	19,154.
(25) SOLEDAD GOMPF VP - NEW BUSINESS DEVELOPMENT	50.00			X				427,342.	0.	68,252.
(26) SONA GANDHI VP & DEPUTY TO CEO	50.00			X				179,813.	0.	42,256.
1b Sub-total								3,402,090.	0.	410,399.
c Total from continuation sheets to Part VII, Section A								2,765,003.	476,126.	740,575.
d Total (add lines 1b and 1c)								6,167,093.	476,126.	1,150,974.

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

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	Yes	No
3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual	X	
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person		X

Section B. Independent Contractors

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

(A) Name and business address	(B) Description of services	(C) Compensation
THE PRODUCTION ADVANTAGE, INC. 13873 PARK CENTER ROAD, HERNDON, VA 20171	PRINTING AND MAILING	2,754,819.
JAMES G. DAVIS CONSTRUCTION CORPORATION 12530 PARKLAWN DRIVE, ROCKVILLE, MD 20852	CONSTRUCTION SERVICES	946,964.
DELOITTE & TOUCHE LLP, 7900 TYSONS ONE PLACE, STE 800, MCLEAN, VA 22102	AUDIT SERVICES	831,174.
INSIGHT DIRECT USA, INC. 6820 S. HARL AVE., TEMPE, AZ 85283	IT SERVICES	322,447.
NAMES IN THE NEWS, 180 GRAND AVENUE, STE 1545, OAKLAND, CA 94612-3799	MARKETING	236,943.

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

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SEE PART VII, SECTION A CONTINUATION SHEETS

Form 990 (2013)

Part VIII Statement of Revenue

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

			(A)	(B)	(C)	(D)	
			Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514	
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c					
	d Related organizations	1d					
	e Government grants (contributions)	1e	12,716,907.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	14,808,301.				
	g Noncash contributions included in lines 1a-1f: \$		135,061.				
	h Total. Add lines 1a-1f		27,525,208.				
	Program Service Revenue	2 a MANAGEMENT FEES	Business Code 900099	18,826,555.	18,826,555.		
b AFFIL LOAN PORT. REV.		900099	9,022,414.	9,022,414.			
c INTEREST REV -BRANCHES		522298	3,881,322.	3,881,322.			
d OTHER REVENUE		900099	33,250.	33,250.			
e							
f All other program service revenue							
g Total. Add lines 2a-2f			31,763,541.				
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		8,044,174.			8,044,174.	
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties		4,749,191.	4,749,191.			
	6 a Gross rents	(i) Real					
		(ii) Personal					
		b Less: rental expenses					
		c Rental income or (loss)					
	d Net rental income or (loss)						
	7 a Gross amount from sales of assets other than inventory	(i) Securities					
		(ii) Other					
		b Less: cost or other basis and sales expenses					
		c Gain or (loss)					
	d Net gain or (loss)						
	8 a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18	a					
		b Less: direct expenses	b				
c Net income or (loss) from fundraising events							
9 a Gross income from gaming activities. See Part IV, line 19	a						
	b Less: direct expenses	b					
	c Net income or (loss) from gaming activities						
10 a Gross sales of inventory, less returns and allowances	a						
	b Less: cost of goods sold	b					
	c Net income or (loss) from sales of inventory						
Miscellaneous Revenue		Business Code					
11 a INSURANCE INCOME - UBI	524298	120,543.		120,543.			
b							
c							
d All other revenue							
e Total. Add lines 11a-11d		120,543.					
12 Total revenue. See instructions.		72,202,657.	36,512,732.	120,543.	8,044,174.		

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 governments and organizations in the United States. See Part IV, line 21				
2 Grants and other assistance to individuals in the United States. See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	5,422,872.	2,394,829.	2,988,026.	40,017.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	17,366,193.	12,307,031.	4,574,506.	484,656.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	295,572.	190,460.	95,189.	9,923.
9 Other employee benefits	2,099,484.	1,443,594.	655,890.	
10 Payroll taxes	991,169.	608,418.	355,539.	27,212.
11 Fees for services (non-employees):				
a Management				
b Legal	471,054.	373,689.	97,365.	
c Accounting	718,054.	195,934.	522,120.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17	336,715.			336,715.
f Investment management fees	25,152.		25,152.	
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	6,205,132.	4,051,187.	1,386,094.	767,851.
12 Advertising and promotion	45,294.	45,294.		
13 Office expenses	5,935,739.	3,899,382.	751,063.	1,285,294.
14 Information technology	590,846.	250,918.	339,928.	
15 Royalties				
16 Occupancy	2,604,890.	1,075,060.	1,529,830.	
17 Travel	3,725,152.	2,752,357.	914,026.	58,769.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	509,165.	256,298.	251,370.	1,497.
20 Interest	1,946,500.	1,946,500.		
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	157,488.	77,971.	79,517.	
23 Insurance	165,525.	96,302.	69,223.	
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 LOAN CAPITAL	9,039,750.	9,039,750.		
b FOREIGN WITHHOLDING TAX	1,639,354.	1,639,354.		
c UBI TAX	9,000.		9,000.	
d ALLOCATION OF INDIRECT	0.	1,523,596.	-1,523,596.	
e All other expenses	3,869,520.	3,640,019.	226,815.	2,686.
25 Total functional expenses. Add lines 1 through 24e	64,169,620.	47,807,943.	13,347,057.	3,014,620.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				

Check here if following SOP 98-2 (ASC 958-720)

Part X Balance Sheet

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

		(A)		(B)
		Beginning of year		End of year
Assets	1 Cash - non-interest-bearing	12,679,538.	1	12,230,447.
	2 Savings and temporary cash investments	11,853,427.	2	4,448,505.
	3 Pledges and grants receivable, net	1,825,157.	3	3,299,683.
	4 Accounts receivable, net	2,452,777.	4	4,723,451.
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instr). Complete Part II of Sch L		6	
	7 Notes and loans receivable, net	26,971,519.	7	28,763,040.
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	979,764.	9	762,631.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 3,812,056.		
	b Less: accumulated depreciation	10b 1,698,929.	209,576.	10c 2,113,127.
	11 Investments - publicly traded securities	9,191.	11	9,607.
	12 Investments - other securities. See Part IV, line 11		12	
	13 Investments - program-related. See Part IV, line 11	62,340,002.	13	70,666,530.
	14 Intangible assets	272,761.	14	281,840.
	15 Other assets. See Part IV, line 11	1,062,931.	15	28,819.
16 Total assets. Add lines 1 through 15 (must equal line 34)	120,656,643.	16	127,327,680.	
Liabilities	17 Accounts payable and accrued expenses	7,027,104.	17	13,096,451.
	18 Grants payable		18	
	19 Deferred revenue	10,826,482.	19	3,825,116.
	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 current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties	25,599,818.	23	28,125,707.
	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	7,663,608.	25	5,695,996.
	26 Total liabilities. Add lines 17 through 25	51,117,012.	26	50,743,270.
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	67,607,840.	27	74,862,003.
	28 Temporarily restricted net assets	1,931,791.	28	1,722,407.
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
33 Total net assets or fund balances	69,539,631.	33	76,584,410.	
34 Total liabilities and net assets/fund balances	120,656,643.	34	127,327,680.	

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	72,202,657.
2	Total expenses (must equal Part IX, column (A), line 25)	2	64,169,620.
3	Revenue less expenses. Subtract line 2 from line 1	3	8,033,037.
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	69,539,631.
5	Net unrealized gains (losses) on investments	5	122,135.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	-1,110,393.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	76,584,410.

Part XII Financial Statements and Reporting

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

		Yes	No
1	Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> 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: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
b	Were the organization's financial statements audited by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	X	
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.	X	
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	X	
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits	X	

Form **990** (2013)

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

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.

▶ Information about Schedule A (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

OMB No. 1545-0047

2013

Open to Public Inspection

Name of the organization <p align="center">FINCA INTERNATIONAL, INC.</p>	Employer identification number <p align="center">13-3240109</p>
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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 11, 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.)
- 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 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.)
- 10 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 11 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 that describes the type of supporting organization and complete lines 11e through 11h.
 - a Type I b Type II c Type III - Functionally integrated d Type III - Non-functionally integrated
- e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).
- f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box
- g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

	Yes	No
11g(i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?		
11g(ii) A family member of a person described in (i) above?		
11g(iii) A 35% controlled entity of a person described in (i) or (ii) above?		
- h Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in col. (i) listed in your governing document?		(v) Did you notify the organization in col. (i) of your support?		(vi) Is the organization in col. (i) organized in the U.S.?		(vii) Amount of monetary support
			Yes	No	Yes	No	Yes	No	
Total									

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ. Schedule A (Form 990 or 990-EZ) 2013

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

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

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	25,535,820.	19,228,973.	25,743,712.	18,743,053.	27,525,208.	116,776,766.
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	25,535,820.	19,228,973.	25,743,712.	18,743,053.	27,525,208.	116,776,766.
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)						7,133,556.
6 Public support. Subtract line 5 from line 4.						109,643,210.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
7 Amounts from line 4	25,535,820.	19,228,973.	25,743,712.	18,743,053.	27,525,208.	116,776,766.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	5,153,466.	1,389,351.	6,116,999.	12,559,057.	12,793,365.	38,012,238.
9 Net income from unrelated business activities, whether or not the business is regularly carried on		3,681.	38,275.	23,580.	37,604.	103,140.
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)		506,342.	2,435,260.			2,941,602.
11 Total support. Add lines 7 through 10						157,833,746.
12 Gross receipts from related activities, etc. (see instructions)					12	101,057,430.
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						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2013 (line 6, column (f) divided by line 11, column (f))	14	69.47 %
15 Public support percentage from 2012 Schedule A, Part II, line 14	15	72.37 %
16a 33 1/3% support test - 2013. 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		<input checked="" type="checkbox"/>
b 33 1/3% support test - 2012. 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		<input type="checkbox"/>
17a 10% -facts-and-circumstances test - 2013. 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 IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
b 10% -facts-and-circumstances test - 2012. 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 IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
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		<input type="checkbox"/>

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

(Complete only if you checked the box on line 9 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) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(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) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(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 IV.)						
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 2013 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2012 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2013 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2012 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2013. 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 - 2012. 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 **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12.

Also complete this part for any additional information. (See instructions).

Multiple horizontal lines for supplemental information.

Schedule B
(Form 990, 990-EZ,
or 990-PF)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ **Attach to Form 990, Form 990-EZ, or Form 990-PF.**
▶ **Information about Schedule B (Form 990, 990-EZ, or 990-PF) and**
its instructions is at www.irs.gov/form990.

OMB No. 1545-0047

2013

Name of the organization

FINCA INTERNATIONAL, INC.

Employer identification number

13-3240109

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

501(c)(3) (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions of \$5,000 or more during the year ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2013)

Name of organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	<hr/> <hr/> <hr/> <hr/>	\$ 12,500,659.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	<hr/> <hr/> <hr/> <hr/>	\$ 1,624,943.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3	<hr/> <hr/> <hr/> <hr/>	\$ 873,887.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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Part II Noncash Property (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

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

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

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

SCHEDULE D (Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

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

Information about Schedule D (Form 990) and its instructions is at www.irs.gov/form990

OMB No. 1545-0047

2013

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" to Form 990, Part IV, line 6.

Table with 3 columns: Question number, (a) Donor advised funds, (b) Funds and other accounts. Rows include total number at end of year, aggregate contributions, grants, value, and questions about donor advisement and grant restrictions.

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

Form for Part II Conservation Easements. Includes checkboxes for purposes (land for public use, natural habitat, open space, historic land, historic structure) and a table for details on conservation easements held at the end of the tax year (2a-2d).

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

Complete if the organization answered "Yes" to 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 works of art and assets for financial gain, with associated revenue and asset amounts.

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" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

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

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

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

- 2a Did the organization include an amount on Form 990, Part X, line 21? 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" to 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 in 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" to 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" to 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		1,867,851.	87,587.	1,780,264.
d Equipment		1,944,205.	1,611,342.	332,863.
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).)				2,113,127.

Part VII Investments - Other Securities.

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

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

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" to 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	70,666,530.	COST
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶	70,666,530.	

Part IX Other Assets.

Complete if the organization answered "Yes" to 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" to 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	
(2) DEFERRED DEFINED PENSION OBLIGATION	3,504,764.
(3) OTHER LIABILITIES	2,191,232.
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	5,695,996.

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" to 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 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" to Form 990, Part IV, line 12a.

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

Part XIII Supplemental Information.

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

PART X, LINE 2:

FINCA RECORDS UNRECOGNIZED TAX BENEFITS AS LIABILITIES IN

ACCORDANCE WITH ASC 740 AND ADJUSTS THESE LIABILITIES WHEN ITS JUDGMENT

CHANGES AS A RESULT OF THE EVALUATION OF NEW INFORMATION NOT PREVIOUSLY

AVAILABLE. BECAUSE OF THE COMPLEXITY OF SOME OF THESE UNCERTAINTIES, THE

ULTIMATE RESOLUTION MAY RESULT IN A PAYMENT THAT IS MATERIALLY DIFFERENT

FROM OUR CURRENT ESTIMATE OF THE UNRECOGNIZED TAX BENEFIT LIABILITIES.

THESE DIFFERENCES WILL BE REFLECTED AS INCREASES OR DECREASES TO INCOME

TAX EXPENSE IN THE PERIOD IN WHICH NEW INFORMATION IS AVAILABLE. AT

DECEMBER 31, 2013, FINCA DID NOT RECORD ANY UNRECOGNIZED TAX BENEFITS.

FINCA BELIEVES THAT IT IS NOT REASONABLY POSSIBLE THAT ANY UNRECOGNIZED

TAX BENEFITS WILL SIGNIFICANTLY INCREASE OR DECREASE WITHIN 12 MONTHS OF

Part XIII Supplemental Information (continued)

THE REPORTING DATE. AT DECEMBER 31, 2013, THE ESTIMATED INTEREST AND
 PENALTIES OF \$229,635 RELATED TO THE UNRECOGNIZED TAX BENEFIT ON THE
 TRANSFER OF A FOREIGN SUBSIDIARY AS PART OF FINCA'S 2011 REORGANIZATION
 ARE NOT INCLUDED IN THE INCOME TAX EXPENSE LINE ITEM, BUT ARE ACCRUED IN
 THE OTHER OPERATING EXPENSES UNDER GENERAL AND ADMINISTRATIVE EXPENSES IN
 THE CONSOLIDATED STATEMENT OF ACTIVITIES. ACCRUED INTEREST AND PENALTIES
 ARE INCLUDED WITHIN THE RELATED ACCRUED LIABILITIES LINE IN THE
 CONSOLIDATED STATEMENTS OF FINANCIAL POSITION. FINCA IS SUBJECT TO
 TAXATION IN THE UNITED STATES AND VARIOUS STATES AND FOREIGN
 JURISDICTIONS. AS OF DECEMBER 31, 2013, FINCA'S TAX YEARS OF 2008-2013 ARE
 SUBJECT TO EXAMINATION BY THE TAX AUTHORITIES.

**SCHEDULE F
(Form 990)**

Department of the Treasury
Internal Revenue Service

Statement of Activities Outside the United States

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

▶ Attach to Form 990. ▶ See separate instructions.

▶ Information about Schedule F (Form 990) and its instructions is at www.irs.gov/form990.

OMB No. 1545-0047

2013

Open to Public Inspection

Name of the organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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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 region	(d) Activities conducted in region (by type) (e.g., 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 region	(f) Total expenditures for and investments in region
CENTRAL AMERICA & THE CARIBBEAN	1	1	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	8,346,858.
SUB-SAHARAN AFRICA	2	15	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	7,689,499.
EUROPE (INCLUDING ICELAND & GREENLAND)	1	160	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	5,044,476.
RUSSIA & THE NEWLY INDEPENDENT STATES	2	10	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	2,476,556.
SOUTH AMERICA	1	1	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	1,139,995.
SOUTH ASIA	1	3	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	1,078,022.
NORTH AMERICA	1	1	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	541,787.
MIDDLE EAST AND NORTH AFRICA	1	2	PROGRAM SERVICES	FINANCIAL SERVICES FOR THE POOR	236,304.
3 a Sub-total	10	193			26,553,497.
b Total from continuation sheets to Part I	0	0			1,902,067.
c Totals (add lines 3a and 3b)	10	193			28,455,564.

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

Schedule F (Form 990) 2013

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 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)* 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 file Form 5713, International Boycott Report. (see Instructions for Form 5713)* Yes No

Schedule F (Form 990) 2013

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.

Multiple horizontal lines for supplemental information.

Part II Fundraising Events. Complete if the organization answered "Yes" to 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" to 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 operates gaming activities: _____

a Is the organization licensed to operate 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 operate 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 operated in:

13a		%
13b		%

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name ▶ _____

Address ▶ _____

- 15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? Yes No
- b If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ _____ and the amount of gaming revenue retained by the third party ▶ \$ _____.
- c If "Yes," enter name and address of the third party:

Name ▶ _____

Address ▶ _____

16 Gaming manager information:

Name ▶ _____

Gaming manager compensation ▶ \$ _____

Description of services provided ▶ _____

Director/officer Employee Independent contractor

17 Mandatory distributions:

- a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? Yes No
- b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$ _____

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

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

- (I) NAME OF FUNDRAISER: PUBLIC INTEREST COMMUNICATIONS, INC.
- (I) ADDRESS OF FUNDRAISER: 7700 LEESBURG PIKE, FALLS CHURCH, VA 22043
- (I) NAME OF FUNDRAISER: SD&A TELESERVICES, INC.
- (I) ADDRESS OF FUNDRAISER: 5757 W. CENTURY BLVD, LOS ANGELES, CA 90045
- (I) NAME OF FUNDRAISER: INTEGRATED DIRECT MARKETING, LLC

Part IV Supplemental Information *(continued)*

(I) ADDRESS OF FUNDRAISER:

1250 CONNECTICUT AVE NW #200, WASHINGTON, DC 20036

Multiple horizontal lines for supplemental information.

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

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

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

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported as deferred in prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) RUPERT W. SCOFIELD PRESIDENT & CEO	(i)	396,778.	50,000.	164,642.	90,269.	8,807.	710,496.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(2) ANDREE SIMON VP & CHIEF OPERATIONS OFFICER	(i)	144,155.	0.	75.	10,333.	6,588.	161,151.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(3) BRAULIO OLIVEIRA VP & CHIEF INFORMATION OFFICER	(i)	222,949.	15,000.	276.	4,865.	15,292.	258,382.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(4) DANE S. MCGUIRE VP & CHIEF FINANCIAL OFFICER	(i)	267,779.	55,000.	1,027.	0.	15,828.	339,634.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(5) GWEN ANDREOTTI VP - KNOWLEDGE MANAGEMENT	(i)	159,255.	3,289.	51,012.	16,169.	17,272.	246,997.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(6) JAMES LEMKE VP - HUMAN RESOURCES	(i)	145,712.	15,000.	767.	750.	16,158.	178,387.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(7) JEFFREY A. FLOWERS VP - REGIONAL DIRECTOR	(i)	182,911.	80,949.	25,752.	14,654.	10,179.	314,445.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(8) MICHAEL A. GAMA-LOBO VP - REGIONAL DIRECTOR	(i)	169,132.	10,000.	38,367.	12,632.	14,942.	245,073.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(9) P. DANIEL SMITH VP & GENERAL COUNSEL	(i)	254,007.	50,000.	180.	325.	16,304.	320,816.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(10) SCOTT TINDALL DIRECTOR - TREAS SERV	(i)	163,863.	10,000.	1,525.	0.	19,154.	194,542.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(11) SOLEDAD GOMPF VP - NEW BUSINESS DEVELOPMENT	(i)	169,023.	159,017.	99,302.	43,914.	24,338.	495,594.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(12) SONA GANDHI VP & DEPUTY TO CEO	(i)	164,694.	15,000.	119.	14,270.	27,986.	222,069.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(13) VOLKER RENNER VP - CREDIT & SAVINGS	(i)	0.	0.	0.	19,021.	433,373.	452,394.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(14) CHIKAKO KUNO DIRECTOR, TEMA	(i)	202,393.	60,051.	506.	2,100.	21,496.	286,546.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(15) RONALD AIZER DEPUTY CFO	(i)	194,639.	25,000.	276.	975.	8,749.	229,639.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(16) STEFAN QUECK VP - REGIONAL DIRECTOR	(i)	163,775.	30,000.	276.	843.	19,200.	214,094.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.

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

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

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

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported as deferred in prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(17) TIMOTHY CHILDRESS	(i)	175,390.	20,000.	276.	8,829.	22,912.	227,407.	0.
GLOBAL CONTROLLER	(ii)	0.	0.	0.	0.	0.	0.	0.
(18) YURIY SHULHAN	(i)	214,362.	0.	68,971.	12,721.	18,589.	314,643.	0.
DIR., DELIVERY CHANNELS	(ii)	0.	0.	0.	0.	0.	0.	0.
(19) ZARLASHT WARDAK	(i)	254,565.	14,000.	672.	0.	5,374.	274,611.	0.
VP - REGIONAL DIRECTOR	(ii)	0.	0.	0.	0.	0.	0.	0.
(20) JANA D. CHMELNIZKI	(i)	91,153.	937.	24,753.	5,141.	8,041.	130,025.	0.
LOCAL COUNTRY CEO	(ii)	75,115.	0.	0.	0.	0.	75,115.	0.
(21) JEREMY DANFORD	(i)	173,368.	0.	120.	109.	9,305.	182,902.	0.
GLOBAL TAX DIRECTOR	(ii)	0.	0.	0.	0.	0.	0.	0.
(22) LEONARDO POLIT	(i)	170,656.	5,000.	724.	11,657.	20,006.	208,043.	0.
DIR., GL. TRANSFORMATION	(ii)	0.	0.	0.	0.	0.	0.	0.
(23) PEDRO FABIANO	(i)	172,174.	0.	516.	1,658.	15,861.	190,209.	0.
GLOBAL CHIEF AUDITOR	(ii)	0.	0.	0.	0.	0.	0.	0.
(24) STEPHANIE BAGOT	(i)	156,792.	7,500.	108.	393.	7,561.	172,354.	0.
SR. CORP. ATTORNEY	(ii)	0.	0.	0.	0.	0.	0.	0.
(25) DONALD CRANE	(i)	133,177.	0.	429.	10,675.	4,657.	148,938.	0.
FORMER OFFICER	(ii)	0.	0.	0.	0.	0.	0.	0.
(26) EDWARD GREENWOOD	(i)	106,034.	0.	19,430.	8,483.	5,252.	139,199.	0.
FORMER OFFICER	(ii)	0.	0.	0.	0.	0.	0.	0.
(27) EVRIS BEAVERS	(i)	119,961.	5,000.	60.	9,600.	5,636.	140,257.	0.
FORMER OFFICER	(ii)	0.	0.	0.	0.	0.	0.	0.
(28) JOV O'BRIEN	(i)	0.	0.	0.	0.	0.	0.	0.
FORMER OFFICER	(ii)	133,010.	0.	78,822.	0.	14,798.	226,630.	0.
(29) SCOTT GRAHAM	(i)	134,822.	17,000.	137.	9,438.	7,561.	168,958.	0.
FORMER OFFICER	(ii)	0.	0.	0.	0.	0.	0.	0.
(30) TIMOTHY TARRANT	(i)	0.	0.	0.	0.	0.	0.	0.
FORMER OFFICER	(ii)	118,799.	0.	70,380.	9,504.	1,057.	199,740.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							

Part III Supplemental Information

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

PART I, LINE 1A:

FINCA INTERNATIONAL HAS PROVIDED TAX GROSS-UP PAYMENTS TO

THE FOLLOWING EMPLOYEES IN RELATION TO LIFE INSURANCE POLICY PREMIUM

PAYMENTS: RUPERT SCOFIELD, SOLEDAD GOMPF, AND GWEN ANDREOTTI. FINCA

INTERNATIONAL HAS PROVIDED TAX-GROSS-UP PAYMENTS FOR THE FOLLOWING

EXPATRIATE EMPLOYEES: VOLKER RENNER, EDWARD GREENWOOD, JOV O'BRIEN, JANA

CHMELNIZKI, TIMOTHY TARRANT, AND YURIY SHULHAN. HOUSING ALLOWANCES ARE

PROVIDED FOR HOUSING COSTS PAID TO THE FOLLOWING EXPATRIATE EMPLOYEES:

JEFFREY FLOWERS, MICHAEL GAMA-LOBO, EDWARD GREENWOOD, JOV O'BRIEN, JANA

CHMELNIZKI, TIMOTHY TARRANT, AND YURIY SHULHAN. THE GROSS-UP PAYMENTS AND

HOUSING ALLOWANCES ARE TREATED AS TAXABLE COMPENSATION.

PART I, LINE 4B:

THE FOLLOWING PERSONS PARTICIPATED IN A SUPPLEMENTAL

NONQUALIFIED RETIREMENT PLAN: GWEN ANDREOTTI (\$3,013 DEFERRED

COMPENSATION), SOLEDAD GOMPF (\$29,514 DEFERRED COMPENSATION), RUPERT

SCOFIELD (\$67,269 DEFERRED COMPENSATION), JOHN HATCH (NO DEFERRED

COMPENSATION), AND VOLKER RENNER (\$1,521 DEFERRED COMPENSATION). JOHN HATCH

RECEIVED A PAYMENT OF \$59,792 DURING 2013; NO OTHER LISTED PERSON RECEIVED

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.

PAYMENT DURING 2013. THE PLAN IS A DEFINED BENEFITS PENSION PLAN.

PART I, LINE 5:

FINCA INTERNATIONAL HAS AN ESTABLISHED INCENTIVE PLAN

PROGRAM THAT PAYS AN ANNUAL BONUS CONTINGENT ON GRANT AND CONTRIBUTION

REVENUE TO ONE INDIVIDUAL.

PART I, LINE 6:

FINCA INTERNATIONAL HAS AN ESTABLISHED INCENTIVE PLAN

PROGRAM THAT PAYS AN ANNUAL BONUS THAT USES BOTH FINANCIAL AND

NON-FINANCIAL CRITERIA. ONE OF THE FINANCIAL CRITERIA IS BASED UPON THE NET

OPERATING MARGIN OF CERTAIN SUBSIDIARIES WHICH IS CALCULATED AS TOTAL

INCOME FROM OPERATIONS LESS TOTAL EXPENSES FROM OPERATIONS FOR THE PERIOD.

IN 2013 FIVE INDIVIDUALS PARTICIPATED IN THE PROGRAM.

PART I, LINE 7:

FINCA INTERNATIONAL HAS AN ESTABLISHED INCENTIVE PLAN

PROGRAM THAT PAYS AN ANNUAL BONUS TO CERTAIN EMPLOYEES BASED ON FINANCIAL

AND/OR NON-FINANCIAL CRITERIA (E.G., PERFORMANCE EVALUATION).

Part IV Business Transactions Involving Interested Persons.

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

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sharing of organization's revenues?	
				Yes	No
JULIE R. HOUSER	FAMILY MEMBER - CEO	49,730.	EMPLOYMENT		X
JOHN HATCH	FAMILY MEMBER - DIR	37,607.	EMPLOYMENT		X

Part V Supplemental Information

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

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

(A) NAME OF PERSON: JOHN HATCH

(B) RELATIONSHIP BETWEEN INTERESTED PERSON AND ORGANIZATION:

FAMILY MEMBER - DIRECTOR

**SCHEDULE M
(Form 990)**

Noncash Contributions

OMB No. 1545-0047

2013

**Open to Public
Inspection**

Department of the Treasury
Internal Revenue Service

- ▶ **Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.**
- ▶ **Attach to Form 990.**
- ▶ **Information about Schedule M (Form 990) and its instructions is at www.irs.gov/form990**

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	59	135,061.	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 ▶ (_____)				
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** 0

	Yes	No
30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 - 28, that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period?		X
b If "Yes," describe the arrangement in Part II.		
31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions?	X	
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	X	
b If "Yes," describe in Part II.		
33 If the organization did not report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.		

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule M (Form 990) (2013)

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

SCHEDULE M, PART I, COLUMN (B):

THE AMOUNT IN COLUMN (B) REFERS TO THE NUMBER OF CONTRIBUTIONS.

SCHEDULE M, LINE 32B:

FINCA USES CHARLES SCHWAB BROKERAGE SERVICES TO SELL DONATED SECURITIES.

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990

OMB No. 1545-0047

2013

Open to Public
Inspection

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

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

AFGHANISTAN, ARMENIA, AZERBAIJAN, CAYMAN ISLANDS,

CONGO, DEM REP, ECUADOR, EL SALVADOR, GEORGIA,

GERMANY, GUATEMALA, HAITI, HONDURAS,

JORDAN, KOSOVO, KYRGYZSTAN, MALAWI,

MEXICO, NETHERLANDS, NICARAGUA, PAKISTAN,

RUSSIA, TAJIKISTAN, TANZANIA, UGANDA,

ZAMBIA

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

THE CHAIRMAN OF THE BOARD, ROBERT W. HATCH, IS THE BROTHER OF

THE FOUNDER, JOHN HATCH, WHO IS ALSO A DIRECTOR AND A RETIRED EMPLOYEE.

ROBERT HATCH, GIVEN SIGNIFICANT MANAGEMENT EXPERIENCE, ASSISTED IN FOUNDING

THE ORGANIZATION AND IN PROVIDING LEADERSHIP AS BOARD CHAIRMAN THROUGHOUT

FINCA'S HISTORY. JOHN HATCH, RICHARD WILLIAMSON, HAROLD JASTRAM, AND RUPERT

SCOFIELD ARE ALL MEMBERS OF THE BOARD OF DIRECTORS AND MINOR SHAREHOLDERS

FOR CEREAL INGREDIENTS, INC. WHICH IS OWNED BY ROBERT HATCH, THE CHAIRMAN

OF FINCA INTERNATIONAL'S BOARD OF DIRECTORS. RICHARD WILLIAMSON HAS A

FINANCIAL TRANSACTION WITH CEREAL INGREDIENTS, INC. RICHARD WILLIAMSON AND

ROBERT HATCH ARE ALSO BOTH DIRECTORS OF THE HEALTHY BACK STORE.

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

UNDER FINCA INTERNATIONAL'S CONSTITUENT DOCUMENTS, MEMBERS ARE

THE FUNCTIONAL EQUIVALENT OF SHAREHOLDERS BUT HOLD NO ECONOMIC INTEREST.

THEY FUNCTION AS STEWARDS OF THE CHARITABLE MISSION AND SERVE AS THE

ULTIMATE GOVERNANCE AUTHORITY FOR THE ORGANIZATION. FINCA HAS 4 (FOUR)

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

Schedule O (Form 990 or 990-EZ) (2013)

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Name of the organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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MEMBERS, EACH OF WHOM HAVE EQUAL VOTING RIGHTS AND DEVOTE CONSIDERABLE TIME

AND ATTENTION TO ITS ACTIVITIES. MEMBERSHIPS IN FINCA ARE NOT SOLD AS

FUNDRAISING MECHANISMS.

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

THE MEMBERS, AS DESCRIBED ON LINE 6, ELECT THE GOVERNING BODY

OF FINCA, WHICH IS FINCA INTERNATIONAL'S BOARD OF DIRECTORS.

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

ANY DECISIONS OF THE GOVERNING BODY, FINCA INTERNATIONAL'S

BOARD OF DIRECTORS, ARE SUBJECT TO THE APPROVAL BY THE MEMBERS OF THE

ORGANIZATION.

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

THE FORM 990 IS PRESENTED TO THE 990 REVIEW TEAM WHICH IS

COMPRISED OF THE AUDIT COMMITTEE, THE HEADQUARTERS CONTROLLER, AND

REPRESENTATIVES FROM HUMAN RESOURCES AND LEGAL. THE TEAM REVIEWS THE

DOCUMENT AND A MEETING IS SCHEDULED TO DISCUSS PENDING QUESTIONS WITH THE

DIRECTOR OF TAX. THIS PROCESS INCLUDES REVIEWING AND GIVING FINAL APPROVAL

OF ALL SECTIONS, SCHEDULES, CHECKLISTS, AND ALL DISCLOSURES ON THE RETURN.

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

OFFICERS, DIRECTORS, AND KEY EMPLOYEES ARE REQUIRED TO

DISCLOSE ANY CONFLICTS OF INTEREST ON AN ONGOING BASIS. CONFLICTS OF

INTERESTS ARE PROHIBITED BY THE FINCA CODE OF CONDUCT AND PERSONNEL MANUAL,

SUBJECT TO ANY EXCEPTIONS BASED ON A STANDARD OF FAIRNESS AND BEST

INTERESTS OF THE COMPANY BY AN INDEPENDENT AUDIT COMMITTEE. CONFLICTS,

INCLUDING RELATED PARTY TRANSACTIONS, ARE STRONGLY DISCOURAGED AND

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09-04-13

Name of the organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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APPROVED, IF AT ALL, ON AN EXCEPTIONAL BASIS. THE PROCESS IS MONITORED THROUGH ACKNOWLEDGMENT 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 CONFLICTS OF INTERESTS.

FORM 990, PART VI, LINE 13 : THE FINCA GLOBAL CODE OF CONDUCT CONTAINS A FORMAL CONFIDENTIAL REPORTING MECHANISM, OR "WHISTLEBLOWER" PROCESS, FOR REPORTING SUSPECTED VIOLATIONS OF THE CODE OR OF LAW. THE CODE OF CONDUCT PROVIDES A SET OF STANDARDS FOR ETHICAL BUSINESS CONDUCT FOR ALL FINCA PERSONS WORLDWIDE. EMPLOYEES HAVE BEEN TRAINED ON THE CODE AND ON THE REPORTING MECHANISM, INCLUDING REINFORCEMENT BY THE CHIEF EXECUTIVE OFFICER THAT THE CODE REPRESENTS FINCA STANDARDS. REPORTS MAY BE MADE TO LOCAL MANAGEMENT OR DIRECTLY THROUGH A CONFIDENTIAL REPORTING LINE TO THE GLOBAL VICE PRESIDENT AND GENERAL COUNSEL OR THE GLOBAL VICE PRESIDENT - HUMAN RESOURCES.

FORM 990, PART VI, SECTION B, LINE 15:
THE PROCESS FOR DETERMINING THE CEO'S COMPENSATION INCLUDED A REVIEW AND APPROVAL BY EXTERNAL PARTIES, COMPARABILITY DATA, AND CONTEMPORANEOUS SUBSTANTIATION OF THE DELIBERATION AND DECISION. 2011 WAS THE LAST YEAR FOR AN EXTERNAL REVIEW OF THE CEO'S SALARY; THE OTHER PROCESSES ARE PERFORMED ANNUALLY.

FORM 990, PART VI, LINE 15B:
THE PROCESS FOR DETERMINING ALL OFFICERS AND KEY EMPLOYEES' COMPENSATION

Name of the organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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INCLUDED A REVIEW AND APPROVAL BY EXTERNAL PARTIES, COMPARABILITY DATA, AND

CONTEMPORANEOUS SUBSTANTIATION OF THE DELIBERATION AND DECISION. 2011 WAS

THE LAST YEAR FOR AN EXTERNAL REVIEW OF OFFICERS AND KEY EMPLOYEES'

SALARIES; THE OTHER PROCESSES ARE PERFORMED ANNUALLY.

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

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

SC, TN, UT, VA, VT, WA, WI, WV, WY

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

THE ORGANIZATION MAKES ITS GOVERNING DOCUMENTS, CONFLICTS OF

INTEREST POLICY, AND FINANCIAL STATEMENTS AVAILABLE TO THE GENERAL PUBLIC

UPON REQUEST AND ON ITS OWN WEBSITE.

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

OTHER	-1,110,393.
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TOTAL TO FORM 990, PART XI, LINE 9	-1,110,393.
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FORM 990, PART XII, LINE 2A & 2B:

FINCA INTERNATIONAL'S FINANCIAL STATEMENTS WERE AUDITED ON

A CONSOLIDATED BASIS.

FORM 990, PART XII, LINE 2C:

OVERSIGHT OF AUDIT:

THERE HAVE BEEN NO CHANGES DURING THE YEAR IN THE PROCESS FOR OVERSIGHT

OF THE AUDIT OF THE FINANCIAL STATEMENTS.

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

FORM 990, PART III, LINE 4A:

OVER THE COURSE OF 2013, OVER 11,700 FINCA EMPLOYEES

DISBURSED NEARLY \$1.5 BILLION IN LOANS AVERAGING \$833 TO ITS CLIENTS,

57% OF WHOM ARE WOMEN. IN AFRICA, AVERAGE VILLAGE BANKING LOAN SIZES

WERE JUST \$242, AND IN LATIN AMERICA 83% OF FINCA CLIENTS WERE WOMEN.

MORE THAN 727,000 INDIVIDUALS VOLUNTARILY SAVE ON A REGULAR BASIS, WITH

TOTAL SAVINGS OF OVER \$66 MILLION, EQUATING TO AN AVERAGE SAVINGS OF

\$86 PER CLIENT. FINCA MICRO-INSURANCE POLICIES PROTECTED MORE THAN HALF

A MILLION FAMILIES AROUND THE WORLD IN 2013. AS OF DECEMBER 31, 2013,

FINCA'S COUNTRIES OF OPERATION AND NUMBER OF BENEFICIARIES ARE:

AFRICA

* DEMOCRATIC REPUBLIC OF CONGO: 170,947 BENEFICIARIES

* MALAWI: 44,048 BENEFICIARIES

* TANZANIA: 120,664 BENEFICIARIES

* UGANDA: 178,211 BENEFICIARIES

* ZAMBIA: 129,737 BENEFICIARIES

LATIN AMERICA & CARIBBEAN

* ECUADOR: 71,620 BENEFICIARIES

* EL SALVADOR: 13,132 BENEFICIARIES

* GUATEMALA: 32,261 BENEFICIARIES

* HAITI: 10,244 BENEFICIARIES

* HONDURAS: 16,910 BENEFICIARIES

* MEXICO: 131,818 BENEFICIARIES

* NICARAGUA: 41,588 BENEFICIARIES

GREATER MIDDLE EAST

332212
09-04-13

Name of the organization FINCA INTERNATIONAL, INC.	Employer identification number 13-3240109
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* AFGHANISTAN: 27,236 BENEFICIARIES

* JORDAN: 19,022 BENEFICIARIES

* PAKISTAN: 200,489 BENEFICIARIES

EURASIA

* ARMENIA: 53,474 BENEFICIARIES

* AZERBAIJAN: 152,825 BENEFICIARIES

* GEORGIA: 48,623 BENEFICIARIES

* KOSOVO: 11,424 BENEFICIARIES

* KYRGYZSTAN: 128,341 BENEFICIARIES

* RUSSIA: 15,688 BENEFICIARIES

* TAJIKISTAN: 28,932 BENEFICIARIES

FINCA HAS EMBARKED ON A COMPREHENSIVE INITIATIVE TO MONITOR AND MANAGE SOCIAL PERFORMANCE THAT INCLUDES IDENTIFYING AND TRACKING SOCIAL PERFORMANCE INDICATORS ON AN ONGOING BASIS TO ENSURE THAT FINCA REMAINS FOCUSED ON CLIENT WELFARE AND PROTECTION, INCREASES TRANSPARENCY WITH PARTNERS, AND DEVELOPS NEW PRODUCTS THAT ARE TAILORED TO ENHANCE CLIENT WELL-BEING. THE EXISTENCE OF A BOARD LEVEL SOCIAL PERFORMANCE AUDIT COMMITTEE SIGNIFIES THE ORGANIZATION'S UNWAVERING COMMITMENT TO IMPROVE THE LIVELIHOODS OF CLIENTS THROUGH THE PROVISION OF PRODUCTS AND SERVICES THAT CLIENTS SAY THEY NEED.

BUILDING ON THE PIONEERING CLIENT ASSESSMENT TOOL THAT FINCA INTERNATIONAL USES TO MEASURE THE IMPACT OF OUR PRODUCTS AND SERVICES ON THE LIVES OF OUR CLIENTS AND THEIR FAMILIES, THE SOCIAL PERFORMANCE AUDIT COMMITTEE HAS CREATED A SPECIFIC, COMPREHENSIVE AND MEASURABLE

DEFINITION OF FINCA INTERNATIONAL'S SOCIAL PERFORMANCE. TO BE

332212
09-04-13

Name of the organization
FINCA INTERNATIONAL, INC.

Employer identification number
13-3240109

SUCCESSFUL IN ITS COMMITMENT TO SOCIAL PERFORMANCE, FINCA INTERNATIONAL

NEEDS TO SHOW THAT IT HAS:

*EXPANDED ACCESS TO FINANCIAL SERVICES, PRIMARILY AMONG UNDERSERVED,

LOW-INCOME PEOPLE AND COMMUNITIES;

*INCREASED EMPLOYMENT AND INCOMES;

*IMPROVED LIVING STANDARDS; AND,

*EMPOWERED OUR CLIENTS AND HELPED THEM ACHIEVE THEIR PERSONAL

ASPIRATIONS.

**SCHEDULE R
(Form 990)**

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ **Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.**
▶ **Attach to Form 990.** ▶ **See separate instructions.**

▶ **Information about Schedule R (Form 990) and its instructions is at www.irs.gov/form990**

OMB No. 1545-0047

2013

**Open to Public
Inspection**

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
FINCA CAPITAL FUND LLC - 26-0648736 1201 15TH ST., NW, 8TH FLOOR WASHINGTON, DC 20005	DORMANT	DELAWARE	0.	0.	FINCA INTERNATIONAL, INC.
FINCA LICENSING & SUPPORT LLC 1201 15TH ST., NW, 8TH FLOOR WASHINGTON, DC 20005	DORMANT	DELAWARE	0.	0.	FINCA INTERNATIONAL, INC.

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
FINCA CHARITY FOUNDATION AGATANGEGHOS STREET, 2A YEREVAN, ARMENIA 0023	DORMANT	ARMENIA			FINCA INTERNATIONAL, INC.	X	
FINCA HONDURAS COL. TEPEYAC, AVE LAS MINITAS TEGUCIGALPA, HONDURAS	DORMANT	HONDURAS			FINCA INTERNATIONAL, INC.	X	
FINCA HAITI 8 RUE DALENCOURT, BOURDON PORT-AU-PRINCE, HAITI 6110	MICROFINANCE OPERATIONS	HAITI			FINCA MICROFINANCE HOLDING COMPANY,	X	
ASOCIACION DE FOMENTO INTEGRAL COMUNITARIA DE EL SALVADOR, ALAMEDA ROOSEVELT #1807, SAN SALVADOR, EL SALVADOR	MICROFINANCE OPERATIONS	EL SALVADOR			FINCA MICROFINANCE HOLDING COMPANY,	X	

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

Schedule R (Form 990) 2013

SEE PART VII FOR CONTINUATIONS

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	
FINCA MICROFINANCE HOLDING COMPANY LLC - 45-0793602, 1201 15TH ST., NW, 8TH FLOOR, WASHINGTON, DC 20005	HOLDING COMPANY	DE	FINCA INTERNATIONAL, INC.	RELATED	26,322,417.	172,821,022.	X		N/A	X		60.91%

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
FINCA AFGHANISTAN HOUSE NO. 100, ST NO. 8, QALA-E-FATHULLAH, KABUL, AFGHANISTAN	MICROFINANCE OPERATIONS	AFGHANISTAN	FINCA MICROFINANCE COOPERATIEF	C CORP	2,686,802.	9,359,961.	60.91%	X	
FINCA UNIVERSAL CREDIT ORGANIZATION CJSC AGATANGEGHOS STREET, 2A, YEREVAN, ARMENIA 0023	MICROFINANCE OPERATIONS	ARMENIA	FINCA MICROFINANCE COOPERATIEF	C CORP	9,167,310.	38,075,608.	60.91%	X	
FINCA AZERBAIJAN, LLC 44 JAFAR JABBARLY STREET BAKU, AZERBAIJAN 1065	MICROFINANCE OPERATIONS	AZERBAIJAN	FINCA MICROFINANCE COOPERATIEF	C CORP	40,373,123.	141,686,183.	60.91%	X	
MICRO-FINANCE SOLUTIONS, INC. P.O. BOX 309GT, UGLAND HOUSE, SOUTH CHURCH ST GEORGE TOWN, CAYMAN ISLANDS FC1	IT SERVICES	CAYMAN ISLANDS	FINCA INTERNATIONAL, INC.	C CORP	1,508,707.	554,519.	100.00%	X	
FINCA D. R. CONGO SARL 1286 AVE. TOMBALBAYE ENTREE AU COIN, KINSHASA, CONGO, DEMO. REP. OF 1	MICROFINANCE OPERATIONS	CONGO, DEMO. REP.	FINCA MICROFINANCE HOLDING	C CORP	13,148,154.	32,073,388.	60.91%	X	

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
BANCO PARA LA ASISTENCIA COMUNITARIA FINCA, SA, AVDA. AMAZONAS N39-123 Y JOSE ARIZAGA, QUITO, ECUADOR	MICROFINANCE OPERATIONS	ECUADOR	FINCA MICROFINANCE HOLDING	C CORP	7,275,444.	31,596,579.	60.91%	X	
FINCA MICROFINANZAS, SA DE CV 1ST CALLE PONIENTE, #3561 COL. ESCALON, SAN SALVADOR, EL SALVADOR	MICROFINANCE OPERATIONS	EL SALVADOR	FINCA MICROFINANCE HOLDING	C CORP	380,709.	7,934,841.	60.91%	X	
JSC MFO FINCA 71 VAZHA PSHAWELA AVENUE, TBILISI, GEORGIA 0186	MICROFINANCE OPERATIONS	GEORGIA	FINCA MICROFINANCE COOPERATIEF	C CORP	13,504,842.	49,303,176.	60.91%	X	
FINCASERVICES - EURASIA, LLC 71 VAZHA PSHAWELA AVENUE, TBILISI, GEORGIA 0185	IT SERVICES	GEORGIA	FINCA MICROFINANCE HOLDING	C CORP	2,209.	2,996.	60.91%	X	
FINCASERVICIOS - LATINOAMERICA, SA CALZADA ROOSEVELT 22-42, ZONA 11, GUATEMALA CITY, GUATEMALA	DORMANT	GUATEMALA	FINCA MICROFINANCE HOLDING	C CORP	4.	3,194.	60.91%	X	
MFSI GUATEMALA, SA CALE 3-03, ZONA 10, GUATEMALA CITY, GUATEMALA	IT SERVICES	GUATEMALA	MICRO FINANCE SOLUTIONS, INC.	C CORP	1,616,924.	323,859.	100.00%	X	
FINCA MICROFINANZAS, SA 3 AVE. 10-35, ZONA 9, GUATEMALA CITY, GUATEMALA	DORMANT	GUATEMALA	FINCA MICROFINANCE HOLDING	C CORP	0.	0.	60.91%	X	
FINCA HAITI, SA 8 RUE DALENCOURT, BOURDON, PORT-AU-PRINCE, HAITI 6110	MICROFINANCE OPERATIONS	HAITI	FINCA MICROFINANCE HOLDING	C CORP	1,050,897.	3,587,872.	60.91%	X	
FINANCIERA FINCA HONDURAS, SA COL TEPEYAC AVE., LAS MINITAS, TEGUCIGALPA, HONDURAS	MICROFINANCE OPERATIONS	HONDURAS	FINCA MICROFINANCE HOLDING	C CORP	2,834,186.	6,870,439.	60.91%	X	
SPECIALIZED MICRO LOANS (PRIVATE SHAREHOLDING COMPANY), AL FARID BUILDING, 3RD FL, ABDALI, AMMAN, JORDAN	MICROFINANCE OPERATIONS	JORDAN	FINCA MICROFINANCE HOLDING	C CORP	2,470,103.	9,794,136.	60.91%	X	
FINCA MICRO-CREDIT COMPANY CJSC 127 "A" GOGOLYA STREET, BISHKEK, KYRGYZSTAN 720011	MICROFINANCE OPERATIONS	KYRGYZSTA	FINCA MICROFINANCE HOLDING	C CORP	20,827,255.	78,179,679.	60.91%	X	
FINCA LIMITED (MALAWI) NAMIWAWA AREA, PRIVATE BAG 382, CHICHIRI, BLANTYRE, MALAWI	MICROFINANCE OPERATIONS	MALAWI	FINCA MICROFINANCE COOPERATIEF	C CORP	2,856,515.	6,144,023.	60.91%	X	

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
TENEDORA FINCA, S.A.P.I. DE C.V. AV. DIAZ ORDAZ NO. 12, COL. CANTARRANAS, CUERNAVACA, MEXICO CP 062448	HOLDING COMPANY	MEXICO	FUNDACION INTEGRAL COMUNITARIA,	C CORP	1,860,206.	12,920,262.	60.91%	X	
FINANCIERA FINCA S.A. DE C.V. SOFOM AV. DIAZ ORDAZ NO. 12, COL. CANTARRANAS, CUERNAVACA, MEXICO CP 062448	MICROFINANCE OPERATIONS	MEXICO	TENEDORA FINCA S.A.P.I. DE C.V.	C CORP	24,335,906.	36,957,335.	60.91%	X	
FINCA MICROFINANCE COOPERATIEF U.A. DE ENTREE 99-197, AMSTERDAM, NETHERLANDS 1101HE	HOLDING COMPANY	NETHERLANDS	FINCA MICROFINANCE HOLDING	C CORP	9,854,829.	62,718,827.	60.91%	X	
FINCA NETWORK SUPPORT BV DE ENTREE 99-197, AMSTERDAM, NETHERLANDS 1101HE	IT SERVICES	NETHERLANDS	FINCA MICROFINANCE COOPERATIEF	C CORP	395,499.	969,083.	60.91%	X	
FINANCIERA FINCA NICARAGUA, SA DE LA ROTUNDA DEL GUEGUENSE 3 CUADRAS AL LAGO MANAGUA, NICARAGUA	MICROFINANCE OPERATIONS	NICARAGUA	FINCA MICROFINANCE HOLDING	C CORP	4,738,385.	14,486,673.	60.91%	X	
FINCA MICROFINANCE BANK LIMITED 387-E, JOHAR TOWN, LAHORE, PAKISTAN	MICROFINANCE OPERATIONS	PAKISTAN	FINCA MICROFINANCE COOPERATIEF	C CORP	4,092,572.	19,028,905.	50.43%	X	
FINCA CJSC 111 REVOLUTSIONNAYA ST., SAMARA, RUSSIA 443079	MICROFINANCE OPERATIONS	RUSSIA	FINCA MICROFINANCE HOLDING	C CORP	10,701,070.	32,663,281.	60.91%	X	
FINCA MICRO-CREDIT DEPOSIT ORGANIZATION, LLC F. NIEZI 34, DUSHANBE, TAJIKISTAN 734001	MICROFINANCE OPERATIONS	TAJIKISTAN	FINCA MICROFINANCE HOLDING	C CORP	4,272,816.	16,928,363.	60.91%	X	
FINCA TANZANIA LIMITED PLOT 84 MOROGORO ROAD, P.O. BOX 787, DAR ES SALAAM, TANZANIA	MICROFINANCE OPERATIONS	TANZANIA	FINCA MICROFINANCE HOLDING	C CORP	10,933,116.	24,539,516.	60.91%	X	
FINCA UGANDA LIMITED PLOT 22 BEN KIWANUKA STREET, KAMPALA, UGANDA	MICROFINANCE OPERATIONS	UGANDA	FINCA MICROFINANCE COOPERATIEF	C CORP	8,201,550.	21,554,139.	60.91%	X	
FINCA SERVICES - AFRICA LIMITED PLOT 84 MOROGORO ROAD, P.O. BOX 787, DAR ES SALAAM, TANZANIA	DORMANT	TANZANIA	FINCA MICROFINANCE HOLDING	C CORP	0.	3,096.	60.91%	X	
FINCA AFRICA IT SERVICE CENTER LIMITED ADAMS HOUSE - PLOT 11 PORTAL AVENUE, P.O. BOX KAMPALA, UGANDA	IT SERVICES	UGANDA	FINCA INTERNATIONAL, INC.	C CORP	553,492.	234,867.	73.94%	X	

Part V Transactions With Related Organizations Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note. Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

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?

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

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) FINCA AFGHANISTAN	A	68,000.FMV	
(2) FINCA DR CONGO SARL	A	26,178.FMV	
(3) ASSOCIATION DE FOMENTO INTEGRAL COMUNITARIA DE EL SALVADOR	A	30,285.FMV	
(4) FINCA MICROFINANZAS, SA DE CV	A	1,315.FMV	
(5) FINCA HAITI, SA	A	29,135.FMV	
(6) FINANCIERA FINCA HONDURAS, SA	A	6,885.FMV	

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

(a) Name of other organization	(b) Transaction type (a-r)	(c) Amount involved	(d) Method of determining amount involved
(7)FINANCIERA FINCA NICARAGUA, SA	A	53,918.	FMV
(8)FINCA MICRO-CREDIT DEPOSIT ORGANIZATION, LLC	A	10,171.	FMV
(9)FINCA LIMITED (MALAWI)	A	42,520.	FMV
(10)FINCA MICROFINANCE HOLDING COMPANY, LLC	B	8,307,346.	FMV
(11)FINCA AFGHANISTAN	D	850,000.	FMV
(12)FINCA DR CONGO SARL	D	1,000,000.	FMV
(13)ASSOCIATION DE FOMENTO INTEGRAL COMUNITARIA DE EL SALVADOR	D	950,000.	FMV
(14)FINCA MICROFINANZAS, SA DE CV	D	500,000.	FMV
(15)FINCA HAITI, SA	D	4,624,837.	FMV
(16)FINANCIERA FINCA HONDURAS, SA	D	1,608,761.	FMV
(17)FINANCIERA FINCA NICARAGUA, SA	D	3,241,974.	FMV
(18)FINCA LIMITED (MALAWI)	D	1,047,122.	FMV
(19)FINCA ZAMBIA LIMITED	D	85,362.	FMV
(20)FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE GUATEMALA	D	2,519,706.	FMV
(21)FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE NICARAGUA	D	708,182.	FMV
(22)FINCA UGANDA LIMITED	D	3,504,180.	FMV
(23)FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE GUATEMALA	E	400,000.	FMV
(24)FINANCIERA FINCA S.A. DE C.V SOFOM	E	1,000,000.	FMV

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

(a) Name of other organization	(b) Transaction type (a-r)	(c) Amount involved	(d) Method of determining amount involved
(7) FINCA MICROFINANCE HOLDING COMPANY, LLC	L	24,196,213	FMV
(8) FINCA LIMITED (MALAWI)	Q	57,364	FMV
(9) ASSOCIATION DE FOMENTO INTEGRAL COMUNITARIA DE EL SALVADOR	Q	70,587	FMV
(10) FINCA HAITI, SA	Q	55,245	FMV
(11) FINCA MICRO-CREDIT COMPANY CJSC	Q	51,011	FMV
(12) FINCA CJSC	Q	89,426	FMV
(13)			
(14)			
(15)			
(16)			
(17)			
(18)			
(19)			
(20)			
(21)			
(22)			
(23)			
(24)			

Part VII Supplemental Information

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

PART II, IDENTIFICATION OF RELATED TAX-EXEMPT ORGANIZATIONS:

NAME OF RELATED ORGANIZATION:

FINCA HAITI

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

ASOCIACION DE FOMENTO INTEGRAL COMUNITARIA DE EL SALVADOR

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FUNDACION INTEGRAL COMUNITARIA, AC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE

GGUATEMALA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FUNDACION INTERNACIONAL PARA LA ASISTENCIA COMUNITARIA DE

NICARAGUA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

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

NAME OF RELATED ORGANIZATION:

FINCA AFGHANISTAN

Part VII Supplemental Information

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

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA UNIVERSAL CREDIT ORGANIZATION CJSC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA AZERBAIJAN, LLC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA D. R. CONGO SARL

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

BANCO PARA LA ASISTENCIA COMUNITARIA FINCA, SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANZAS, SA DE CV

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

JSC MFO FINCA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCASERVICES - EURASIA, LLC

Part VII Supplemental Information

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

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCASERVICIOS - LATINOAMERICA, SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANZAS, SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA HAITI, SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINANCIERA FINCA HONDURAS, SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

SPECIALIZED MICRO LOANS (PRIVATE SHAREHOLDING COMPANY)

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA MICRO-CREDIT COMPANY CJSC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA LIMITED (MALAWI)

Part VII Supplemental Information

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

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

TENEDORA FINCA, S.A.P.I. DE C.V.

DIRECT CONTROLLING ENTITY: FUNDACION INTEGRAL COMUNITARIA, AC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANCE COOPERATIEF U.A.

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA NETWORK SUPPORT BV

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINANCIERA FINCA NICARAGUA, SA

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA MICROFINANCE BANK LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA CJSC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA MICRO-CREDIT DEPOSIT ORGANIZATION, LLC

Part VII Supplemental Information

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

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA TANZANIA LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA UGANDA LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA SERVICES - AFRICA LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA ZAMBIA LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE COOPERATIEF U.A.

NAME OF RELATED ORGANIZATION:

FINCA ZAMBIA HOLDING LIMITED

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC

NAME OF RELATED ORGANIZATION:

FINCA SERVICES USA, LLC

DIRECT CONTROLLING ENTITY: FINCA MICROFINANCE HOLDING COMPANY, LLC