



Beloved Friends and Colleagues around the world —

When you get to be my age, the subject of retirement and succession planning is never far from one's thoughts. It's something I've been discussing with our senior leadership and board for quite a while now and, after a fair amount of reflection and long conversations with family, I have decided to announce my retirement at the end of 2022.

As you might expect, I did not reach this decision lightly. There is certainly a bit of melancholy as there is *always* more to be done and as I look back on my career, I have a profound sense of gratitude for having found so much purpose and meaning through my work. I have derived much inspiration from the lives of the people FINCA has served and in the dedication of my colleagues. I will miss my FINCA family and the everyday purpose of striving to make this world a better place.

My heart is full of happiness and pride for what we have achieved. Together, we have impacted the lives of millions of the world's most disadvantaged people — people who others have deemed too difficult, risky or expensive to serve. Together we have empowered those we serve to rise above the circumstance into which they were born by igniting their human potential. Together we have demonstrated an abiding respect for their dignity and a deep interest in their needs, their priorities and their dreams. Together we built solutions that took full advantage of the wisdom, talent and work ethic of every human being whose life we touched.

The past 40 years have been more than we had a right to dream of, the next 40 hold the potential to be nothing less than revolutionary. I am not just hopeful for that revolution; I am relying on you to lead it.

I have an abiding faith in you. In the wisdom, talent, work ethic and unwavering commitment you bring to this work every day — from the field to the board room. It excites me to think about how much *better* and how much *more* you will deliver on the promise that was in the ambitious and undaunted hearts of John and Bob Hatch, Richard Williamson and myself as we brought twenty women together under a tree — loaning them each a meager \$50 so they could begin to break the cycle of poverty in their lives.

No one is more up to the work ahead. No one is better suited to take on the challenges you will face.

I say that knowing full well that many of those challenges will feel monumental at times. That, my friends, is the nature of the path we have chosen. Our work gets to the root of some powerfully entrenched paradigms. Transformative change always does. But what an incredible prospect to be able to bring this much passion and talent to solving one of the world's most intractable problems.

While serving side-by-side with each of you has been the greatest privilege of my life, it is now time to pass the proverbial baton. This is your time. I am eager to witness the difference you will make in peoples' lives. I am here to cheer you on as you surprise all of us with what is possible.

To FINCA's distinguished board members - past, present, and future: Thank you for your invaluable support and dedication, without which we would not be here today. I know I can count on you to keep our mission front and center as you guide FINCA to an increasingly impactful future.

With deep respect and greater gratitude than you will ever know,

Rupert Scofield, Co-Founder, President and CEO

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