



THE FACES OF MICROCREDIT

The Arizona Rotary, Sonora Mexico, FinReg Program

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DG Larry,
"Service Above
Self" with
Jussica

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MARIA MARTINEZ

DOG HOTEL, GROOMING,
VET, PARTIES, CAKES AND
COOKIES



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Maria, 26 YEARS OLD, 2 YEARS IN BUSINESS, 2 CYCLES, 1ST LOAN 5000 PESO'S, 2ND 8900

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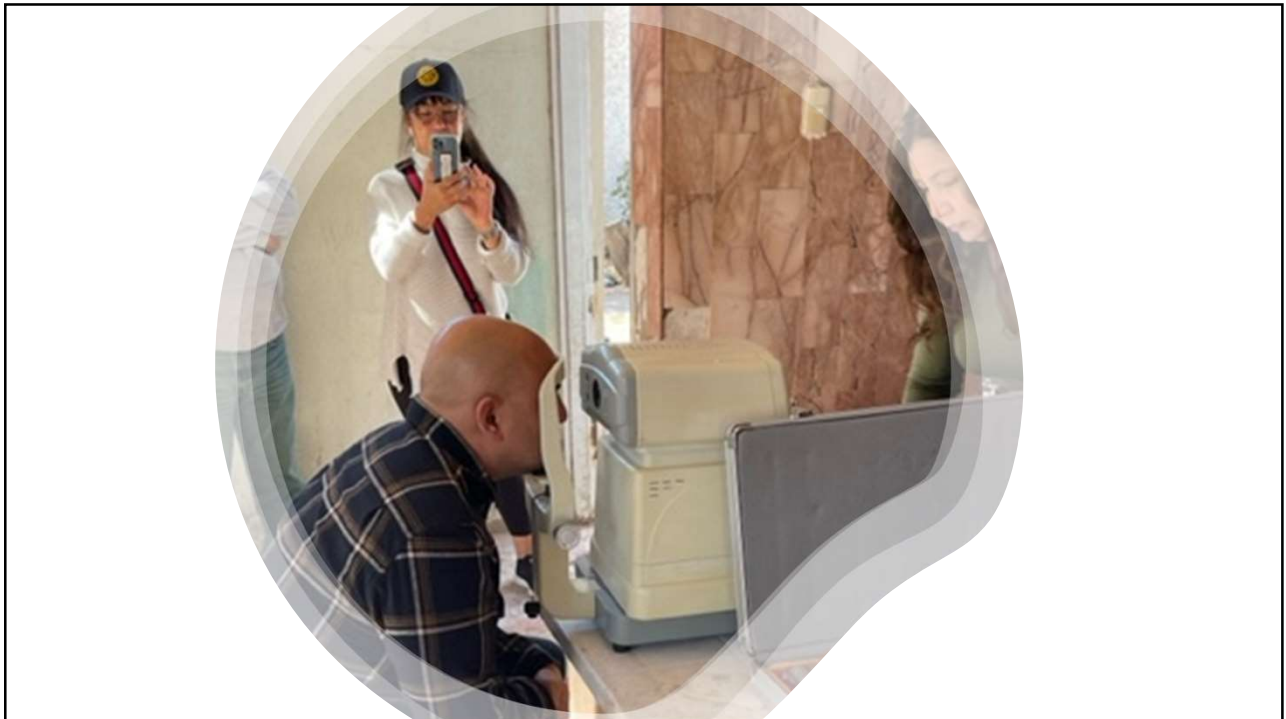
Maria Acosta
Optometrist

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- 12 YEARS IN THE BUSINESS,
4CYCLES, 1ST LOAN,5000
PESO'S CURRENT LOAN
20,000 PESO'S



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ANGEL CAMONTES, 14 YEARS IN BUSINESS, 19 CYCLES, 1ST LOAN 5000 PESO'S, 19TH LOAN 40,000 PESO'S

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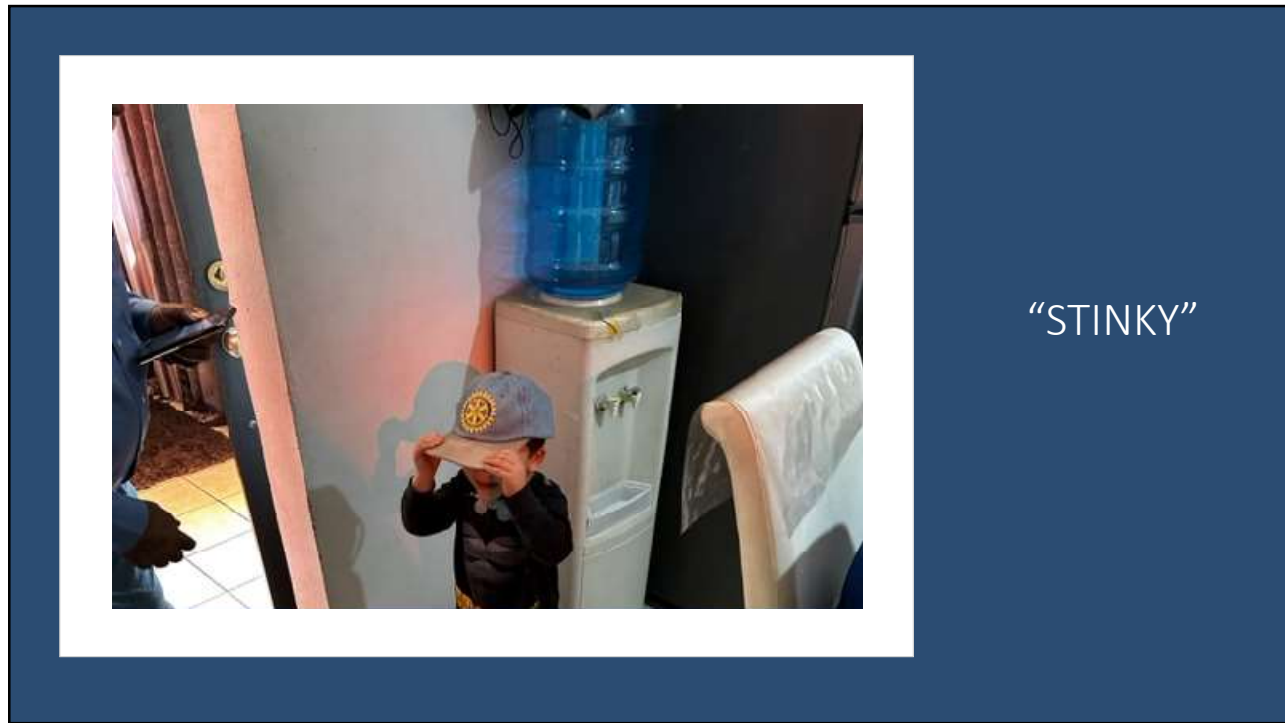
LOAN INFORMATION JANUARY 2023			
	Hermosillo		Nogales
	GG14	GG15	GG16
Initial Loan Amount	\$ 105,000.00	\$ 83,200.00	\$ 88,892.00
# Loan Cycles	14	12	10
Amount Loaned	\$ 29,400,000.00	\$ 19,968,000.00	\$ 17,778,400.00
30 Days	0.74%	0.67%	0.65%
60 Days	0.83%	0.84%	0.67%
90 Days	0.81%	0.91%	0.69%
120 Days	0.75%	1.04%	0.57%
Total # Clientes	4220	3273	2459
Average Loan Amount	\$ 8,700.00	\$ 6,000.00	\$ 8,300.00

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REYNA BERONIA

- MAKES TAMALES, TORTEAS, EMPANADAS AND COOKIES
- IN BUSINESS 24 YEARS, 14 CYCLES, 1ST LOAN, 5000 PESO'S
- CURRENT 7000

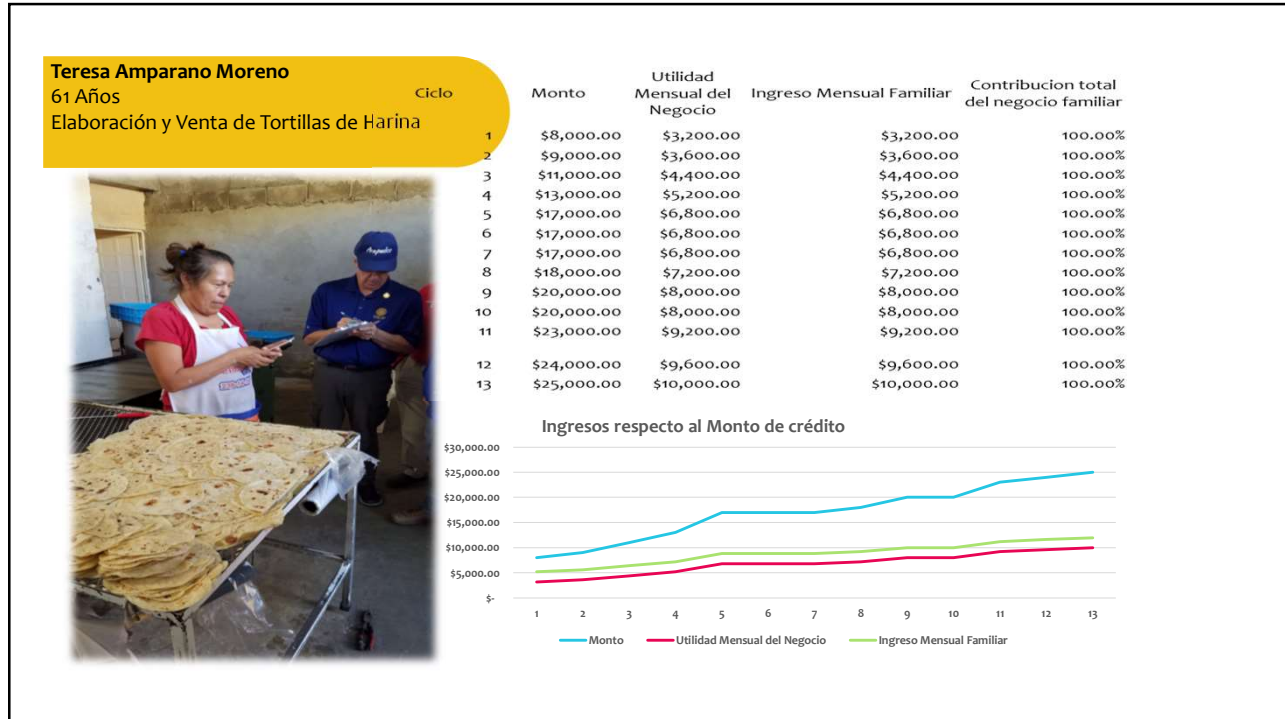
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Lorena Morales-Pinata Maker In business 15 years, 5th cycle on loans 1st 5000 peso's, current 15,000 peso's

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How This Program Works

- 1-3 Rotary Global Grants create the initial operating capital
- 2-Additional operating capital is floored by donations from individuals (tax deductible) and Rotary Clubs
- 3-Borrower groups (5-12 members) are formed by FinReg.
- 4-Loans are approved and administered by FinReg staff
- 5-Borrower trips are created by the Rotary Microcredit Committee and costs are covered by FinReg
- 6-Borrower surveys are taken by individuals on the visit-statical data is collected and reviewed
- 7-Monthly Finanical data is collected by FinReg and reviewed by the Microcredit Committee

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QUESTIONS & ANSWERS

- More information? Contact PDG Abe Feder 602-622-7289
- Or abefeder1@gmail.com
- Join us on our next borrower's trip April 14-16 2023