

**Reaching Down and Scaling Up:  
Into the Next Century**

**U.S. Agency for International Development  
Microenterprise Results Reporting for 1998**

**ANNEXES**



**September 1999**

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Annex A: Summary of USAID Microenterprise Funding by Country, 1991-1998

**SUMMARY OF USAID MICROENTERPRISE FUNDING BY COUNTRY, 1991-1998**

US\$ '000's

REGION	COUNTRY	1991	1992	1993	1994	1995	1996	1997	1998
<b>Africa (AFR)</b>									
	Benin							1,835	1,040
	Botswana	451	627	158					
	Burkina Faso	110	150						
	Burundi	1,020	2,171			543			
	Chad	270	258	1,635	10				
	Eritrea						200	200	
	Ethiopia					330	34		1,049
	Gambia	37	100	298	10		276		
	Ghana	250	1,050	505			2,584	4,515	4,448
	Guinea		4,054	1,409	2,210	2,210	500	401	73
	Guinea-Bissau	40	1,370		1,855		2,575	2,033	
	Kenya	1,608	1,084	270	1,650		2,000	2,904	1,717
	Madagascar	685	801		550		229	260	
	Malawi	5,482	3,466	1,953					
	Mali	3,346	4,329	175	8,251	1,160	148	417	809
	Mozambique	450	750	180	630		3,373	2,370	2,802
	Namibia			280	320	410	712	241	
	Niger			2,795	3		715		
	RCSA							400	
	REDSO/EA			260					
	Senegal	932	7,040	7,850	3,520	450	932	364	2,500
	South Africa			3,021		8,016	3,781	3,308	4,005
	Swaziland	1,879	3,327						
	Tanzania				1,558	1,478			200
	Togo	1,292	1,141						
	Uganda	2,328	2,330	3,358	2,582	2,416	3,044	5,481	5,162
	Zambia	570	153		500		600	1,000	616
	Zimbabwe	720	603	5,500	425		350	35	
	Regional Programs		491	100			800		
<b>AFR Subtotal</b>		<b>21,470</b>	<b>35,295</b>	<b>29,747</b>	<b>24,074</b>	<b>17,013</b>	<b>22,853</b>	<b>25,764</b>	<b>24,421</b>
<b>Asia/Near East (ANE)</b>									
	Bangladesh		1,500	250	650	1,165	5,670	8,639	7,663
	Cambodia			112	462	2,398			
	Egypt	24,892	35,554	11,000	17,376	16,020	10,000	15,000	15,000
	India							428	
	Indonesia	1,867	2,590		679	2,200		747	866
	Jordan			1,031	100		500	2,792	3,539
	Lebanon					2,045		1,000	1,000
	Morocco			210		1,500	3,600	1,450	990
	Nepal	840	1,980	2,260	1,950	1,200	50	1,170	1,855
	Pakistan	3,417	3,134						
	Philippines	23,866	4,820	2,666		4,802	8,411	3,000	2,746
	South Pacific	2,336	564						
	Sri Lanka	1,353	2,873	1,292	482	549	769	200	
	Yemen	821	658						
	West Bank/Gaza						1,888	2,499	3,311
<b>ANE Subtotal</b>		<b>59,392</b>	<b>53,673</b>	<b>18,821</b>	<b>21,699</b>	<b>31,879</b>	<b>30,888</b>	<b>36,925</b>	<b>36,970</b>
<b>Europe and the NIS (ENI)</b>									
	Albania				2,240	2,200	225	1,000	1,000
	Armenia						553	2,150	
	Azerbaijan						991	4,200	
	Bulgaria				1,564	1,400	771	132	524

## SUMMARY OF USAID MICROENTERPRISE FUNDING BY COUNTRY, 1991-1998 (cont.)

US\$ '000's

REGION	COUNTRY	1991	1992	1993	1994	1995	1996	1997	1998
	Caucasus							6,940	2,000
	Central/Eastern Europe			2,614					200
	Croatia							500	
	Czech Republic				569	500			
	Estonia				224	150			
	Georgia				870		923	2,027	
	Hungary				1,197	730			310
	Kazakstan							244	1,377
	Kyrgystan				6,200		487	2,878	1,177
	Latvia				224	430			
	Lithuania				560	600			
	Macedonia					2,500	950	900	500
	Moldova								60
	Poland				7,756	4,976	1,693	19,088	
	Romania				896	500	1,405	3,200	2,050
	Russia				12,810	5,200	2,475	2,139	7,340
	Slovakia				896	500			
	Ukraine				2,100	450			2,403
ENI Subtotal		0	0	2,614	38,106	20,136	10,473	45,398	18,941
Latin America and the Caribbean (LAC)									
	Belize	342	266						
	Bolivia	1,442	2,136	3,548	5,532	7,652	1,775	1,800	3,230
	Caribbean Regional	1,021	1,005	1,000	4,610	600			
	Costa Rica	200	300	110	140	15			
	Dominican Republic			4,778	5,684	2,065	1,300	780	
	Ecuador			200	250	945	1,094	796	945
	El Salvador	11,863	11,882	9,898	19,120	7,788	2,478	3,214	3,800
	Guatemala			795		647	708	1,974	1,403
	Guyana			875	350	700		53	
	Haiti			2,030	1,180	760	3,148	2,868	3,698
	Honduras	9,783	8,307	6,190		1,187	587	914	
	Jamaica	356	745	946	743	696	442	389	
	Mexico		65					200	
	Nicaragua			627	101	1,744	448	1,222	1,440
	Peru	387	732	4,592	3,011	7,796	3,220	4,447	6,564
	Regional Programs							1,444	
LAC Subtotal		25,394	25,438	35,589	40,721	32,595	15,200	20,101	21,080
CENTRAL BUREAUS									
Global									
	Business Development Services								3,150
	Credit & Investment	400	500	450				61	573
	Emerging Markets		4,136				2,800		
	Microenterprise	2,595	3,145	3,793	4,909	22,416	20,194	28,534	24,994
	Housing (RHUDO)						300		
	Women in Development	216	730				645		
Global Subtotal		3,211	8,511	4,243	4,909	22,416	23,939	28,595	28,717
Bureau for Humanitarian Response (BHR)									
	Private & Voluntary Coop.	4,148	3,381	4,989	7,887	9,494	8,005	8,289	8,316
BHR Subtotal		4,148	3,381	4,989	7,887	9,494	8,005	8,289	8,316
SUBTOTAL for Central Bureaus		7,359	11,892	9,232	12,796	31,910	31,944	36,884	37,033
GRAND TOTAL		113,615	126,298	96,003	137,396	133,533	111,358	165,072	138,445

Annex B: Microenterprise Funding by Funding Bureau, 1998

## Microenterprise Funding by Funding Bureau, 1998 (US\$ '000's)

Bureau	Mission	Finance	Nonfinance	Total
AFRICA				
	Benin	570	470	1,040
	Eritrea	0		0
	Ethiopia	49	1,000	1,049
	Ghana	0	4,448	4,448
	Guinea	0	73	73
	Kenya	500	1,217	1,717
	Madagascar		0	0
	Malawi	0	0	0
	Mali	676	133	809
	Mozambique	707	2,095	2,802
	Senegal	1,250	1,250	2,500
	South Africa	4,005		4,005
	Tanzania	0	200	200
	Uganda	2,530	2,632	5,162
	Zambia	0	616	616
	Zimbabwe	0		0
<b>Sum</b>		<b>10,287</b>	<b>14,134</b>	<b>24,421</b>
ANE				
	Bangladesh	3,088	4,575	7,663
	Cambodia	0		0
	Egypt	13,700	1,300	15,000
	India	0		0
	Indonesia	466	400	866
	Jordan	3,289	250	3,539
	Lebanon	1,000		1,000
	Morocco	990		990
	Nepal	230	1,625	1,855
	Philippines	2,746		2,746
	West Bank /Gaza	3,311		3,311
<b>Sum</b>		<b>28,820</b>	<b>8,150</b>	<b>36,970</b>

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Bureau	Mission	Finance	Nonfinance	Total
BHR/PVC				
	Coop Development Program	610		610
	Matching Grants	6,056	1,650	7,706
Sum		6,666	1,650	8,316
ENI				
	Albania	1,000		1,000
	Armenia	0		0
	Azerbaijan	0		0
	Bulgaria	524		524
	Caucasus	2,000		2,000
	Central and Eastern Europe Region	200		200
	Georgia	0		0
	Hungary		310	310
	Kazakstan	1,377		1,377
	Kyrgystan	1,177		1,177
	Macedonia	500		500
	Moldova		60	60
	Poland	0		0
	Romania	1,650	400	2,050
	Russia	3,990	3,350	7,340
	Tajikistan	0		0
	Turkmenistan	0		0
	Ukraine	599	1,804	2,403
	Uzbekistan	0		0
	Yugoslavia	0		0
Sum		13,017	5,924	18,941
GLOBAL				
	BDS		3,150	3,150
	CIS	393	180	573
	MD	20,622	4,372	24,994
Sum		21,015	7,702	28,717
LAC				
	Bolivia	3,230	0	3,230
	Ecuador	363	582	945

<b>Bureau</b>	<b>Mission</b>	<b>Finance</b>	<b>Nonfinance</b>	<b>Total</b>
	El Salvador	3,800		3,800
	Guatemala	1,403		1,403
	Guyana	0	0	0
	Haiti	2,098	1,600	3,698
	Honduras	0	0	0
	Jamaica	0		0
	Nicaragua	990	450	1,440
	Peru	2,353	4,211	6,564
<b>Sum</b>		14,237	6,843	21,080
<b>Grand Total</b>		94,042	44,403	138,445

Annex C: Microenterprise Funding by Region of Utilization, 1998

\* Funding amounts shown under 'Worldwide' reflect funding to PVO headquarters or procurement of technical assistance for overseas field-based programs, not North American microenterprise programs.

# Microenterprise Funding by Region of Utilization, 1998 (US\$ '000's)

Region	Country	Finance	Nonfinance	Total
AFRICA				
	Africa Region	37		37
	Benin	570	633	1,203
	Burkina Faso	75		75
	East Africa	26		26
	Ethiopia	126	1,000	1,126
	Ghana	11	4,499	4,510
	Guinea		90	90
	Kenya	1,000	1,217	2,217
	Malawi	1,000		1,000
	Mali	1,076	297	1,373
	Mozambique	1,109	2,235	3,344
	Niger		122	122
	Rwanda	85		85
	Senegal	1,250	1,746	2,996
	South Africa	6,592		6,592
	Tanzania	1,152	825	1,977
	Uganda	3,568	2,948	6,516
	Zambia	700	616	1,316
	Zimbabwe	2,439	370	2,809
<b>Sum</b>		<b>20,816</b>	<b>16,598</b>	<b>37,414</b>
ASIA				
	Asia Region	40		40
	Bangladesh	4,288	4,628	8,916
	Cambodia	500		500
	India		453	453
	Indonesia	495	420	915
	Nepal	529	1,862	2,391
	Philippines	4,207	345	4,552
<b>Sum</b>		<b>10,059</b>	<b>7,708</b>	<b>17,767</b>
ENI				

Region	Country	Finance	Nonfinance	Total
	Albania	1,000		1,000
	Bulgaria	600		600
	Georgia	2,000		2,000
	Hungary		310	310
	Kazakhstan	407		407
	Kyrgyzstan	2,237		2,237
	Macedonia	500		500
	Regional	228		228
	Romania	1,726	400	2,126
	Russia	4,085	3,350	7,435
	Ukraine	599	1,864	2,463
<b>Sum</b>		<b>13,382</b>	<b>5,924</b>	<b>19,306</b>
<b>LAC</b>				
	Belize		88	88
	Bolivia	4,233	19	4,252
	Brazil	76		76
	Costa Rica	190		190
	Ecuador	1,268	529	1,797
	El Salvador	3,922	15	3,937
	Guatemala	1,597	30	1,627
	Haiti	2,221	2,300	4,521
	Honduras	610		610
	Jamaica	76		76
	LAC Region	723	203	926
	Mexico	2,623		2,623
	Nicaragua	3,358	593	3,951
	Panama		66	66
	Peru	3,539	4,211	7,750
<b>Sum</b>		<b>24,436</b>	<b>8,054</b>	<b>32,490</b>
<b>NEAR EAST</b>				
	Egypt	13,700	1,300	15,000
	Jordan	3,289	250	3,539
	Lebanon	1,500		1,500
	Morocco	990		990
	West Bank/Gaza	3,311		3,311

<b>Region</b>	<b>Country</b>	<b>Finance</b>	<b>Nonfinance</b>	<b>Total</b>
<b>Sum</b>		22,790	1,550	24,340
<b>Worldwide</b>				
	Canada	47		47
	USA	2,512	4,569	7,081
<b>Sum</b>		2,559	4,569	7,128
<b>Grand Total</b>		94,042	44,403	138,445

Annex D: Microenterprise Funding by Fund Account, 1998

# Microenterprise Funding by Fund Account, 1998 (US\$ '000's)

Bureau	Mission	DA	ESF	FSA	LC	SAI	Total
AFRICA							
	Benin	1,040					1,040
	Eritrea	0					0
	Ethiopia	0			1,049		1,049
	Ghana	856			3,592		4,448
	Guinea	73					73
	Kenya	1,600			117		1,717
	Madagascar	0					0
	Malawi	0					0
	Mali	809					809
	Mozambique	880			1,922		2,802
	Senegal	2,500					2,500
	South Africa	4,005					4,005
	Tanzania	200					200
	Uganda	5,162					5,162
	Zambia	616					616
	Zimbabwe	0					0
Sum		17,741			6,680		24,421
ANE							
	Bangladesh	4,575			3,088		7,663
	Cambodia	0					0

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Bureau	Mission	DA	ESF	FSA	LC	SAI	Total
	Egypt		5,000				15,000
	India	0					0
	Indonesia	866					866
	Jordan		3,539				3,539
	Lebanon		1,000				1,000
	Morocco	990					990
	Nepal	1,855					1,855
	Philippines	2,746					2,746
	West Bank /Gaza		3,311				3,311
<b>Sum</b>		11,032	22,850		3,088		36,970
<b>BHR/PVC</b>							
	Coop Development Program	610					610
	Matching Grants	7,706					7,706
<b>Sum</b>		8,316					8,316
<b>ENI</b>							
	Albania					1,000	1,000
	Armenia			0			0
	Azerbaijan			0			0
	Bulgaria					524	524
	Caucasus			2,000			2,000
	Central and Eastern Europe Region					200	200
	Georgia			0			0
	Hungary					310	310
	Kazakstan			1,377			1,377

<b>Bureau</b>	<b>Mission</b>	<b>DA</b>	<b>ESF</b>	<b>FSA</b>	<b>LC</b>	<b>SAI</b>	<b>Total</b>
	Kyrgystan			1,177			1,177
	Macedonia					500	500
	Moldova			60			60
	Poland					0	0
	Romania					2,050	2,050
	Russia			7,340			7,340
	Tajikistan			0			0
	Turkmenistan			0			0
	Ukraine			2,403			2,403
	Uzbekistan			0			0
	Yugoslavia					0	0
<b>Sum</b>				<b>14,357</b>		<b>4,584</b>	<b>18,941</b>
<b>GLOBAL</b>							
	BDS	3,150					3,150
	CIS	573					573
	MD	4,994					24,994
<b>Sum</b>		<b>28,717</b>					<b>28,717</b>
<b>LAC</b>							
	Bolivia	3,230					3,230
	Ecuador	945					945
	El Salvador	3,800					3,800
	Guatemala	725	678				1,403
	Guyana	0					0
	Haiti		3,698				3,698

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<b>Bureau</b>	<b>Mission</b>	<b>DA</b>	<b>ESF</b>	<b>FSA</b>	<b>LC</b>	<b>SAI</b>	<b>Total</b>
	Honduras	0					0
	Jamaica	0					0
	Nicaragua	1,296			144		1,440
	Peru	4,085			2,479		6,564
<b>Sum</b>		14,081	4,376		2,623		21,080
<b>Grand Total</b>		79,887	27,226	14,357	12,391	4,584	138,445

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Annex E: Institutions with Amounts of 1998 Funding by Funding Bureau

\* When two funding entries appear to be identical, this reflects funding to the institution from different Agency sources. The different sources could either be different fund accounts or carryover vs. newly budgeted funds.

**Institutions with Amounts of 1998 Funding by Funding Bureau (US \$ '000's)**

<b>Bureau</b>	<b>Mission</b>	<b>Umbrella or USAID Activity</b>	<b>Organization</b>	<b>Use of Funds</b>	<b>Amount</b>
AFRICA	Benin		ATI/Enterprise Works/Benin	Nonfinance	\$216
		SOAG Benin		Nonfinance	\$209
		SOAG Benin		Nonfinance	\$45
		SOAG Benin		Finance	\$45
		SOAG Benin		Finance	\$525
AFRICA	Ethiopia		CRS/Ethiopia	Finance	
			Prepared & Prevention Commission/Ethiopia	Nonfinancial Policy	\$1,000
		CRS/Ethiopia	NACID/Women's Savings and Credit	Finance	\$7
		CRS/Ethiopia	Hararge Catholic Secretariat	Finance	\$6
		CRS/Ethiopia	WSCP Hararge Catholic Secretariat	Finance	\$6
		CRS/Ethiopia	ACS Archdiocesan Catholic Secretariat	Finance	\$6
		CRS/Ethiopia	Cheshire Foundation Ethiopia	Finance	\$6
		CRS/Ethiopia	Integrated Holistic Approach	Finance	\$6
		CRS/Ethiopia	Wonji Catholic Church	Finance	\$6
		CRS/Ethiopia	Meki Catholic Church	Finance	\$6
AFRICA	Ghana		Aid to Artisans/Ghana	Nonfinance	\$24
		TechnoServe	Technoserve/Ghana	Nonfinance	\$832
		TechnoServe	Technoserve/Ghana	Nonfinance	\$3,592
AFRICA	Guinea		VITA/Guinea	Nonfinance	\$73
AFRICA	Kenya		International Center for Economic Growth	Nonfinancial Policy	\$400
			ApproTEC	Nonfinance	\$300
			KIPPRA Kenya Institute of Public Policy	Nonfinancial Policy	\$117
			KMAP Kenya Mgmt Assistance Program	Nonfinance	\$300
			Cooperative Bank/Kenya	Finance	\$500
		TechnoServe	TechnoServe/Kenya	Nonfinance	\$100
AFRICA	Mali		Islamic African Relief Assoc.	Nonfinance	\$106
AFRICA	Mali		Africare/Mali	Finance	\$323
			World Vision/Mali	Nonfinance	\$27
		Islamic African Relief Assoc.	Action Nord-Sud	Nonfinance	\$0
		World Education	World Education/PIEC	Finance	\$353

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Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount	
AFRICA	Mozambique		CARE/Mozambique	Nonfinance	\$360	
			CARE/Mozambique	Nonfinance	\$1,000	
			CARE/Mozambique	Finance	\$235	
			World Vision Relief & Dev., Inc	World Vision/Mozambique	Finance	\$342
			World Vision Relief & Dev., Inc	World Vision/Mozambique	Nonfinance	\$390
			World Vision Relief & Dev., Inc	World Vision/Mozambique	Finance	\$130
			World Vision Relief & Dev., Inc	World Vision/Mozambique	Nonfinance	\$345
AFRICA	Senegal	MicroFinance/Senegal		Finance	\$1,250	
		MicroNonfin/Senegal		Nonfinance	\$750	
		MicroPolicy/Senegal		Nonfinancial Policy	\$500	
AFRICA	South Africa		VITA/South Africa	Finance	\$419	
		ACDI/VOCA	ACDI/VOCA/IMALI	Finance	\$3,586	
AFRICA	Tanzania	Roads/Tanzania		Nonfinance	\$200	
AFRICA	Uganda	COBS	IGCP	Nonfinance	\$50	
		COBS	EPED	Nonfinance	\$150	
		COBS	RMCDP	Nonfinance	\$100	
		COBS	Lake Mburo	Nonfinance	\$100	
		Dairy Development	Heifer Project/Uganda	Nonfinance	\$603	
		Dairy Development	Land O'Lakes/Uganda	Nonfinance	\$500	
		FFH/PRESTO	FFH/FOCCAS/Uganda	Finance	\$279	
		Finca/PRESTO	FINCA/Uganda	Finance	\$500	
		PRESTO	UWFT	Finance	\$479	
		PRESTO	DFCU	Finance	\$300	
		PRESTO	Cooperative Bank/Uganda	Finance	\$500	
		PRESTO	Center for Microfinance	Nonfinance	\$629	
		PRESTO	CERUDEB Centenary Rural Development B	Finance	\$400	
		PRESTO/Dairy	HORTEXA	Finance	\$72	
		PRESTO/Dairy	HORTEXA	Nonfinance	\$500	
AFRICA	Zambia	IESC	IESC/Zambia	Nonfinance	\$616	
ANE	Bangladesh		AVRDC Asian Vegetable Research & Dev. C	Nonfinance	\$1,000	
			ICLARM: Int'l Ctr for Living Aquatic Res. Mg	Nonfinance	\$0	
		JOBS	PKSF Palli Karma Sahayak Foundation	Finance	\$3,088	
		JOBS	University Research Corp. Int'l	Nonfinance	\$1,000	
		NGNESP/AVRDC	Helen Keller International	Nonfinance	\$2,575	

Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
ANE	Egypt		Credit Guarantee Corporation	Finance	\$13,700
		Technical Assistance/Egypt		Nonfinance	\$1,300
		Credit Guarantee Corporation	SEDAP Small Enter. Dev Assoc. Port Said	Finance	\$0
		Credit Guarantee Corporation	NBD National Bank for Dev.	Finance	\$0
		Credit Guarantee Corporation	Dakahleya Bus Assoc. for Investors & Comm	Finance	\$0
		Credit Guarantee Corporation	SBACD Sharkia Bus Assoc. for Comm. Dev.	Finance	\$0
		Credit Guarantee Corporation	ABA Alexandria Business Assoc.	Finance	\$0
		Credit Guarantee Corporation	Egyptian Small Enter. Dev. Found..	Finance	\$0
		Credit Guarantee Corporation	ASBA Assiut Business Assoc.	Finance	\$0
ANE	Indonesia		Weidemann/Indonesia	Financial Policy	\$66
			Nathan Associates	Financial Policy	\$400
			Nathan Associates	Nonfinancial Policy	\$400
ANE	Jordan		CHF/Jordan	Finance	\$1,177
		MicroSupport/Jordan		Finance	\$350
			UNDP	Nonfinance	\$250
		AMIR	Chemonics/AMIR/Jordan	Finance	\$512
			Chemonics/AMIR/Jordan	Financial Policy	\$1,000
		AMIR	Save/Jordan	Finance	\$250
ANE	Lebanon		Save/Lebanon	Finance	\$0
		Save/Lebanon	Al Majmoua	Finance	\$1,000
ANE	Morocco		VITA/Morocco	Finance	\$0
		VITA/Morocco	Association Al Amana	Finance	\$990
ANE	Nepal		Butwal Power Company	Nonfinance	\$125
			PACT/Nepal	Nonfinance	\$799
		Ed Support/Nepal		Nonfinance	\$100
		CECI Canadian Ctr for Int'l Studie	CECI/Nepal	Nonfinance	\$296
		CECI Canadian Ctr for Int'l Studie	CECI/Nepal	Finance	\$0
		CECI/Nepal	Bhairavi Savings and Credit Cooperative Ltd	Finance	\$58
		CECI/Nepal	Kalikadevi Janakalyan Savings & Credit Co	Finance	\$57
		CECI/Nepal	Janasewak Savings and Credit Cooperative	Finance	\$58
		CECI/Nepal	Malarani Savings and Credit Group	Finance	\$57
		Save the Children	Save/Nepal	Nonfinance	\$305
		ANE	Philippines		GEM Growth with Equity in Mindanao
ANE	Philippines		Pearl S. Buck Foundation	Finance	\$0

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Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
			TSPI Development Corporation	Financial Policy	\$218
		Pearl S. Buck Foundation	PSBF-Olongapo	Finance	\$4
		Pearl S. Buck Foundation	St. Joseph Comm. Center	Finance	\$4
		Pearl S. Buck Foundation	Buklod Center	Finance	\$4
		Pearl S. Buck Foundation	PSBF-Cebu	Finance	\$4
		Pearl S. Buck Foundation	PSBF-Manila	Finance	\$4
		Pearl S. Buck Foundation	PSBF-Ormoc	Finance	\$4
		Pearl S. Buck Foundation	PSBF-Angeles	Finance	\$4
ANE	West Bank /Gaza		Save/West Bank	Finance	\$3,000
			Chemonics/West Bank	Finance	\$311
BHR/PVC	Coop Development	WOCCU	WOCCU/Ecuador	Finance	\$76
		WOCCU	WOCCU/Jamaica	Finance	\$76
		WOCCU	WOCCU/Brazil/SICREDI	Finance	\$76
		WOCCU	WOCCU	Finance	\$77
		WOCCU	WOCCU/Russia	Finance	\$76
		WOCCU	WOCCU/Bulgaria	Finance	\$76
		WOCCU	WOCCU/Romania	Finance	\$76
		WOCCU	WOCCU/Ethiopia	Finance	\$77
BHR/PVC	Matching Grants		ACCION	Finance	\$198
		ACCION	Genesis Empresarial/FUNTEC	Finance	\$20
		ACCION	ACP/MIBANCO/Peru	Finance	\$75
		ACCION	FED Fundacion Ecuatoriana de Desarrollo	Finance	\$0
		ACCION	PRODEM	Finance	\$0
		ACCION	Banco Solidario/Ecuador	Finance	\$26
		ACCION	BancoSolidario/Bolivia	Finance	\$3
		CRS/Guatemala	FUNDAP	Finance	\$3
BHR/PVC	Matching Grants		ADRA	Finance	\$144
		ADRA	OFASA/Peru	Finance	\$256
BHR/PVC	Matching Grants		Aid to Artisans	Nonfinance	\$200
		Aid to Artisans	Aid to Artisans/Mozambique	Nonfinance	\$140
		Aid to Artisans	Aid to Artisans/Tanzania	Nonfinance	\$60
BHR/PVC	Matching Grants		CARE	Nonfinance	\$46
BHR/PVC	Matching Grants	PLAN International	PLAN International	Finance	\$450

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Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
BHR/PVC	Matching Grants	Finca /ADEX	FINCA/Peru	Finance	\$122
		Finca International	FINCA/Haiti	Finance	\$123
		Finca International	FINCA/Mexico	Finance	\$123
		Finca International	FINCA/Guatemala	Finance	\$123
		Finca International	FINCA/Honduras	Finance	\$122
		Finca International	FINCA/Nicaragua	Finance	\$122
		FINCA/MIP	CAM Centro de Apoyo a la Microempresa	Finance	\$122
		Finca/PRESTO	FINCA/Uganda	Finance	\$123
BHR/PVC	Matching Grants		FHI Food for the Hungry, Inc.	Finance	\$533
BHR/PVC	Matching Grants		FFH Freedom from Hunger	Finance	\$161
BHR/PVC	Matching Grants	Heifer Project	Heifer Project/Bolivia	Nonfinance	\$19
BHR/PVC	Matching Grants	Heifer Project	Heifer Project/Zimbabwe	Nonfinance	\$24
		Heifer Project	Heifer Project/Indonesia	Nonfinance	\$20
		Heifer Project	Heifer Project	Nonfinance	\$17
BHR/PVC	Matching Grants		IDR Institute for Development Research	Nonfinance	\$34
BHR/PVC	Matching Grants		Katalysis North/South Development Partners	Finance	\$325
		Katalysis	MUDE Asociacion de Mujeres en Desarrollo	Finance	\$48
		Katalysis/Fundacion Covelo	ODEF/Honduras	Finance	\$27
BHR/PVC	Matching Grants	MEDA	MEDA Mennonite Economic Development A	Finance	\$47
		MEDA	CHISPA	Finance	\$246
		MEDA	Phakama Economic Dev.Co.(PRT) Ltd	Finance	\$40
BHR/PVC	Matching Grants		OIC International	Nonfinance	\$85
		OIC International	OIC/Tanzania	Nonfinance	\$21
		OIC International	OIC/Guinea	Nonfinance	\$17
		OIC International	OIC/Ghana	Nonfinance	\$17
BHR/PVC	Matching Grants		OI Opportunity International	Finance	\$51
		OI/Ghana	Sinapi Aba Trust	Finance	\$11
		OI/Zimbabwe	Zambuko Trust	Finance	\$166
		Opportunity International	OI/Zimbabwe	Finance	\$0
		Opportunity International	OI/Indonesia	Finance	\$29
		Opportunity International	OI/Africa Regional Office	Finance	\$37
		Opportunity International	OI/Ghana	Finance	\$0
		Opportunity International	OI/Asia Regional Office	Finance	\$40
		Opportunity International	OI/Philippines	Finance	\$13

Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
		Opportunity International	OI/Eastern European Office	Finance	\$28
		Opportunity International	Women's Opportunity Fund	Finance	\$19
		Opportunity International	OI/SEED/S.Africa	Finance	\$6
BHR/PVC	Matching Grants	Project hope	Project HOPE	Finance	\$384
BHR/PVC	Matching Grants	Save the Children	Save the Children	Finance	\$158
		Save the Children	Save/Mozambique	Finance	\$292
BHR/PVC	Matching Grants		SEEP Network	Nonfinance	\$150
BHR/PVC	Matching Grants		TechnoServe	Nonfinance	\$365
BHR/PVC	Matching Grants	TechnoServe	TechnoServe/Tanzania	Nonfinance	\$177
		TechnoServe	Technoserve/Ghana	Nonfinance	\$34
		TechnoServe	TechnoServe/El Salvador	Nonfinance	\$15
		TechnoServe	TechnoServe/Nicaragua	Nonfinance	\$143
		TechnoServe	TechnoServe/Panama	Nonfinance	\$66
BHR/PVC	Matching Grants	Winrock International	Winrock Farmer to Farmer/Kazakstan	Finance	\$90
BHR/PVC	Matching Grants		WV World Vision Relief & Dev., Inc	Finance	\$99
		World Vision Relief & Dev., Inc	LACRO WV Regional	Finance	\$25
		World Vision Relief & Dev., Inc	WV/ASODECO/Peru	Finance	\$133
		World Vision Relief & Dev., Inc	WV/SEDA/Tanzania	Finance	\$152
		World Vision Relief & Dev., Inc	East Africa WV Regional	Finance	\$26
		World Vision Relief & Dev., Inc	WV/MED-Net/Uganda	Finance	\$215
BHR/PVC	Matching Grants		WRC/Honduras	Finance	\$100
		World Relief Corporation	WRC World Relief Corporation	Finance	\$130
		WRC	WRC/Mozambique	Finance	\$110
		WRC	WRC/Rwanda	Finance	\$85
		WRC	WRC/Credo/Burkina Faso	Finance	\$75
ENI	Albania	OI/Albania	OI/Albania	Finance	\$1,000
ENI	Bulgaria	Opportunity International	NACHALA Foundation	Finance	\$524
ENI	Caucasus	Finca International	FINCA/Georgia	Finance	\$2,000
ENI	Central and Easter	Opportunity International	OI/Eastern European Office	Finance	\$200
ENI	Hungary		CIPE	Nonfinancial Policy	\$25
			CIPE	Nonfinance	\$30
			Indiana University	Nonfinance	\$80
			ACDI/VOCA/Hungary	Nonfinance	\$175

Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
ENI	Kazakstan		Central Asian-American Ent. Fund/Asian Cro	Finance	\$1,060
		ACDI/VOCA/Kazakhstan	Kazakstan Community Loan Fund	Finance	\$317
ENI	Kyrgystan		Central Asian-American Ent. Fund/Asian Cro	Finance	\$224
		Finca International	FINCA/Kyrgyztan	Finance	\$953
ENI	Macedonia	Opportunity International (OI)	H.A. Moznosti	Finance	\$500
ENI	Moldova		NewBizNet/DAI	Nonfinance	\$60
ENI	Romania		Aid to Artisans/Romania	Nonfinance	\$400
			WV/CAPA/Romania	Finance	\$1,100
		RAEF - Romainian-Am Ent. Fund	CHF/Romania - Cooperative Housing Found	Finance	\$63
		RAEF - Romainian-Am Ent. Fund	CHF/Romania - Cooperative Housing Found	Finance	\$400
		RAEF - Romainian-Am Ent. Fund	CHF/Romania - Cooperative Housing Found	Finance	\$87
ENI	Russia		University of Alaska/ARC	Nonfinance	\$1,100
			US Russia Business Forum (USRBF)	Nonfinance	\$350
			Center for Business Skills Development	Nonfinance	\$1,000
			FINCA/Russia	Finance	\$2,189
			JAR Junior Achievement Russia	Nonfinance	\$429
			Counterpart/Russia	Finance	\$0
			JAR Junior Achievement Russia	Nonfinance	\$430
			University of Alaska/ARC	Nonfinance	\$41
			FINCA/Russia	Finance	\$1,311
		Counterpart	Working Capital Russia	Finance	\$490
ENI	Ukraine		International Center for Policy Studies	Nonfinancial Policy	\$50
			Weidemann/Ukraine	Financial Policy	\$99
			NewBizNet/DAI	Nonfinancial Policy	\$200
			NewBizNet/DAI	Nonfinance	\$660
			MSI/Ukraine	Nonfinancial Policy	\$300
			EBRD/Ukraine	Finance	\$500
			IFC/Ukraine	Nonfinancial Policy	\$100
ENI	Ukraine		IFC/Ukraine	Nonfinance	\$294
		WOCCU	WOCCU/Ukraine	Nonfinancial Policy	\$200
GLOBAL	BDS		ATI/Enterprise Works/Tanzania	Nonfinance	\$367
			ATI/Enterprise Works/India	Nonfinance	\$453
			ATI/Enterprise Works/Philippines	Nonfinance	\$345
			ATI/Enterprise Works/Bangladesh	Nonfinance	\$53

Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
			ATI/Enterprise Works/Niger	Nonfinance	\$122
			ATI/Enterprise Works/Belize	Nonfinance	\$88
			ATI/Enterprise Works/Nepal	Nonfinance	\$237
			ATI/Enterprise Works/Senegal	Nonfinance	\$496
			ATI/Enterprise Works/Mali	Nonfinance	\$164
			ATI/Enterprise Works/Uganda	Nonfinance	\$316
			ATI/Enterprise Works/Benin	Nonfinance	\$163
		ATI/Enterprise Works/Zimbabwe	ATI/Zimbabwe/ZOPP	Nonfinance	\$346
GLOBAL	CIS		Latin America Challenge Investment Fund	Finance	\$190
		LAC Regional Training		Nonfinance	\$150
			Banco Empresarial	Nonfinance	\$30
		ACCION	Banco Solidario/Ecuador	Finance	\$203
GLOBAL	MD	IGP	CARE/Zimbabwe	Finance	\$2,033
		IGP	ACCION/Mexico	Finance	\$2,500
		IGP	WRC/Honduras	Finance	\$236
		IGP	Save/Haiti	Nonfinance	\$600
		IGP	WRC/Honduras	Finance	\$125
		IGP	Grameen Trust	Finance	\$1,200
		IGP	Action for Enterprise/Haiti	Nonfinance	\$100
		IGP	Calmeadow/Small Enterprise Foundation	Finance	\$1,581
		IGP	FFH/FOCCAS/Uganda	Finance	\$700
		IGP	FINCA/Malawi	Finance	\$1,000
		IGP	Faulu/Kenya	Finance	\$500
		IGP	ASODENIC	Finance	\$1,000
		IGP	PRIDE/Tanzania	Finance	\$1,000
		IGP	WOCCU/Philippines/CUES	Finance	\$822
		IGP	WOCCU/Philippines/CUES	Finance	\$626
GLOBAL		IGP	World Education/PIEC	Finance	\$400
GLOBAL	MD	MicroServe	Weidemann Associates	Nonfinance	\$714
		MicroServe	Chemonics	Nonfinance	\$188
		MicroServe	Weidemann Associates	Nonfinance	\$528
		MicroServe	Chemonics	Nonfinance	\$23
		MicroServe	Weidemann Associates	Nonfinance	\$578
		MicroServe	Chemonics	Nonfinance	\$191

Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
GLOBAL	MD	MIP	Microenterprise Innovation Project	Nonfinance	\$495
		MIP	Microenterprise Innovation Project	Nonfinance	\$955
GLOBAL	MD	PRIME	CRS/Ecuador	Finance	\$200
		PRIME	Zimbabwe Association of Microfinance Institu	Finance	\$200
		PRIME	CHF/Lebanon/AMEEN Program	Finance	\$500
		PRIME	Agricultural Sector Liberalization Program	Finance	\$200
		PRIME	Black Private Enterprise Development	Finance	\$1,000
		PRIME	Credit Management Services	Finance	\$500
		PRIME	Acleda/Cambodia	Finance	\$500
		PRIME	Project HOPE/Ecuador	Finance	\$200
		PRIME	Small Producers Project	Finance	\$1,000
		PRIME	IDB Small Projects & Tech.Coop. Facility	Finance	\$500
		PRIME	PRODEM	Finance	\$1,000
		PRIME	ACP/MIBANCO/Peru	Finance	\$200
		PRIME	COPEME	Finance	\$400
		PRIME	CECI/Nepal	Finance	\$0
		PRIME	Janasewak Savings and Credit Cooperative	Finance	\$75
		PRIME	Bhairavi Savings and Credit Cooperative Ltd	Finance	\$74
		PRIME	Kalikadevi Janakalyan Savings & Credit Coo	Finance	\$75
		PRIME	Malarani Savings and Credit Group	Finance	\$75
		PRIME	FINCA/Ecuador	Finance	\$200
LAC	Bolivia	MicroServe/Bolivia		Finance	\$500
			Superintendency of Banks/Bolivia	Finance	\$400
		Rural Financial Services/Bolivia		Finance	\$1,000
			FIE/Bolivia	Finance	\$760
		Support Project/Bolivia		Finance	\$60
			Equity Investment RFA/Bolivia	Finance	\$500
LAC	Bolivia	ACCION	PRODEM	Finance	\$10
LAC	Ecuador		Project HOPE/Ecuador	Finance	\$100
		Project Support/Ecuador		Nonfinance	\$92
			Fundacion Alternativa	Nonfinance	\$300
			ACCION	Nonfinance	\$53
			CARE/Ecuador	Nonfinance	\$137
			CRS/Ecuador	Finance	\$100

Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
			CARE/Ecuador	Finance	\$63
LAC	El Salvador	Finca International	FINCA/Ecuador	Finance	\$100
			CRECER/El Salvador	Finance	\$0
		CRECER	ACOCOMET Coop Financiera Unica	Finance	\$73
		CRECER	ACODJAR Coop Financiera UNIDAD	Finance	\$73
		CRECER	Coop Financiera UNO	Finance	\$73
		CRECER	ACACESPA Coop Financiera Avance	Finance	\$73
		CRECER	ACAYCCOMAC Coop Financiera Nuevo Sigl	Finance	\$73
		CRECER	ACOPACTO Coop Financiera Favorita	Finance	\$73
		CRECER	ACACEMERSA Coop Financiera Principal	Finance	\$73
		CRECER	ACCOVI Coop Financiera Dinamica	Finance	\$73
		CRECER	ACECENTA Coop Financiera Solidez	Finance	\$74
		CRECER	ACACME Coop Financiera El Esfuerzo	Finance	\$73
		CRECER	ACACU Coop Financiera Union	Finance	\$73
		CRECER	SIHUACOOP Coop Finan Sihuathuacan	Finance	\$73
		CRECER	ACACYPAC Coop Financiera Progreso	Finance	\$73
LAC	Guatemala	CRS/Rural Financial Markets	CRS/El Salvador	Finance	\$2,850
		Micro RFP/Guatemala		Finance	\$45
			Conservation International	Finance	\$106
			CARE/Guatemala	Finance	\$230
			Rodale Institute	Finance	\$70
		APS/Guatemala		Finance	\$460
		Micro Support/Guatemala		Finance	\$220
		Ceci - Canadian Ctrr for Int'l Studi	CECI/BANDESA	Finance	\$85
LAC	Haiti	CHF/Guatemala	CESIDE/Guatemala	Finance	\$187
		PRET Program for Recovery of Econ. in Transition		Finance	\$1,514
			Aid to Artisans/Haiti	Nonfinance	\$300
			CLED	Nonfinancial Policy	\$800
		DAI/Haiti	ACLAM	Finance	\$292
		Finca International	FINCA/Haiti	Finance	\$292
LAC	Nicaragua	PEM	DAI/Haiti	Nonfinancial Policy	\$500
			DAI/Nicaragua	Nonfinance	\$450
			ASODERI	Finance	\$33
			Fundacion Jose Niebrowski	Finance	\$39

Bureau	Mission	Umbrella or USAID Activity	Organization	Use of Funds	Amount
			Fundacion Leon 2000	Finance	\$4
			ProMujer/Nicaragua	Finance	\$596
			FUNDENUSE	Finance	\$38
		ACCION	FAMA/Nicaragua	Finance	\$250
LAC	Peru	ACCION	FAMA/Nicaragua	Finance	\$30
			CARE/Peru	Finance	\$406
			CARE/Peru	Finance	\$200
			CARE/Peru	Nonfinance	\$565
			PRISMA	Nonfinance	\$761
			ADEX	Nonfinance	\$2,285
			PRISMA	Finance	\$747
		ADEX	CRS/Peru	Finance	\$200
		ADEX	COPEME	Finance	\$600
		ADEX	Minka	Nonfinance	\$150
		ADEX	Pirka	Nonfinance	\$300
		ADEX	El Taller	Nonfinance	\$150
		Finca /ADEX	FINCA/Peru	Finance	\$200
<b>GRAND TOTAL</b>					<b>\$138,445</b>

Annex F: Microfinance Institutions with Portfolio Data by Location, 1998

# Microfinance Institutions with Portfolio Data by Location, 1998

Region	AFRICA						
Country	Organization	Umbrella	Borrowers	Portfolio US \$	Percent Women	Portfolio at Risk	Loan Loss
Benin	CERIDAA	CRS/Benin	287	3,865	93.00%	100.00%	0.00%
Benin	CREDESA	CRS/Benin	643	27,744	82.00%	100.00%	0.00%
Benin	GRAPAD	CRS/Benin	489	11,696	80.00%	83.00%	0.00%
Benin	VITA/Benin	VITA Volunteers in Techni	628	175,390	89.00%	0.00%	0.00%
Burkina Faso	FFH/RCPB/Burkina Faso	Freedom from Hunger/Cred	23,531	1,330,454	99.00%	0.00%	0.00%
Burkina Faso	WRC/Credo/Burkina Faso	WRC	4,285	374,622	89.00%	8.00%	3.00%
Cameroon	BERDSO	Gramcen Trust	127	11,764	90.00%	11.00%	0.00%
Central African	CAVEC	Gramcen Trust	380	13,117	84.00%	59.00%	0.00%
Ethiopia	ACS Archdiocesan Catholic Secr	CRS/Ethiopia	180	3,279	100.00%	14.00%	0.00%
Ethiopia	Cheshire Foundation Ethiopia	CRS/Ethiopia	48	3,314	100.00%	6.00%	0.00%
Ethiopia	Hararge Catholic Secretariat	CRS/Ethiopia	85	1,610	0.00%	10.00%	0.00%
Ethiopia	Integrated Holistic Approach	CRS/Ethiopia	55	4,629	100.00%	4.00%	0.00%
Ethiopia	Meki Catholic Church	CRS/Ethiopia	146	4,352	100.00%	20.00%	0.00%
Ethiopia	NACID/Women's Savings and C	CRS/Ethiopia	159	7,847	100.00%	6.00%	0.00%
Ethiopia	Nazareth Children's Center & Int	CRS/Ethiopia	226	12,505	0.00%	16.20%	0.00%
Ethiopia	Wonji Catholic Church	CRS/Ethiopia	173	11,833	100.00%	6.00%	0.00%
Ethiopia	WSCP Harage Catholic Secretar	CRS/Ethiopia	298	18,431	100.00%	10.00%	0.00%
Ghana	Brakwa-Bremen Rural Bank	Freedom from Hunger	1,208	123,149	99.00%	0.00%	0.00%
Ghana	Buisla	Freedom from Hunger	1,017	30,540	99.00%	0.00%	0.00%
Ghana	Lower Pra Rural Bank	Freedom from Hunger	1,363	124,315	99.00%	18.00%	0.01%
Ghana	Nandom Rural Bank	Freedom from Hunger	1,215	65,242	99.00%	0.00%	0.00%

Ghana	Nsoatreman Rural Bank	Freedom from Hunger	1,604	126,382	99.00%	0.00%	0.00%
Ghana	Sinapi Aba Trust	OI/Ghana	7,365	844,641	87.30%	2.00%	3.00%
Ghana	WWBG/MASU	Freedom from Hunger	2,087	117,714	99.00%	0.00%	0.00%
Guinea	PRIDE/Guinea	VITA/Guinea	9,383	1,227,562	68.60%	8.70%	10.80%
Kenya	Cooperative Bank/Kenya		9	9,833	44.00%	0.00%	0.00%
Kenya	Faulu/Kenya	Food for the Hungry Inc.	8,090	2,622,207	57.00%	0.00%	1.00%
Kenya	KREP/Kenya		13,201	3,902,877	52.00%	8.00%	3.00%
Kenya	NCKK/SSBE Small Scale Busin	DAI/Kenya	3,163	1,094,216	65.00%	2.00%	5.00%
Malawi	FINCA/Malawi	Finca International	3,058	130,913	100.00%	0.00%	0.00%
Mali	CANEF	Freedom from Hunger	7,502	434,000	99.00%	0.00%	0.00%
Mali	Faso Jigui	Save/Mali	51	10,386	51.00%	0.00%	0.00%
Mali	FFH/Kafo Jiginew/Mali	Freedom from Hunger/Bam	32,700	5,843,967	17.00%	4.00%	0.80%
Mali	FFH/Nyesigiso/Mali	Freedom from Hunger/Bam	5,142	4,395,000	47.00%	3.00%	2.50%
Mali	Jiguiyaso	World Education	1,138	154,280	100.00%	7.20%	1.30%
Mali	Save/Mali - GGLS	Save/Mali	2,084	45,605	100.00%	5.51%	0.00%
Mali	World Education/PIEC	World Education	3,454	459,320	97.80%	0.40%	0.10%
Mauritania	APME	Grameen Trust	574	15,240	100.00%	3.00%	0.00%
Mozambique	CARE/Mozambique		35	4,662	6.00%	0.00%	0.00%
Mozambique	World Vision/Mozambique	World Vision Relief & Dev.	125	32,957	24.00%	16.00%	4.00%
Mozambique	WRC/Mozambique	WRC	5,062	285,029	76.00%	4.00%	1.00%
Nigeria	LAPO	Grameen Trust	7,077	1,288,145	99.00%	5.00%	0.00%
Nigeria	NUSHO	Grameen Trust	950	1,074,357	50.00%	5.00%	0.00%
Rwanda	WRC/Rwanda	WRC	1,371	50,589	96.00%	6.00%	0.00%
Senegal	CARITAS/Thies	CRS/Senegal	923	102,976	100.00%	0.00%	0.00%
Senegal	EGAB	CRS/Senegal	635	48,830	100.00%	0.00%	0.00%
Senegal	EGAN	CRS/Senegal	255	31,393	98.00%	0.00%	0.00%

Senegal	EGAT	CRS/Senegal	643	71,250	99.00%	0.00%	0.00%
Senegal	KoBO	CRS/Senegal	1,174	69,376	100.00%	0.00%	0.00%
Senegal	OFAD/Nafoore	CRS/Senegal	1,181	71,245	100.00%	35.00%	0.00%
South Africa	Calmeadow/Small Enterprise Fo	Calmeadow	6,144	661,559	97.00%	0.00%	3.00%
South Africa	OI/SEED/S.Africa	Opportunity International	1,961	749,685	73.00%	0.00%	4.00%
South Africa	VITA/South Africa		147	358,689	26.00%	2.16%	0.00%
Tanzania	FINCA/Tanzania	Finca International	757	40,783	100.00%	0.00%	0.00%
Tanzania	PRIDE/Tanzania	PRIDE/Africa	20,135	1,977,766	67.46%	0.00%	0.00%
Tanzania	PTF	Grameen Trust	2,539	205,790	98.00%	0.00%	0.00%
Tanzania	SED TRUST FUND	Grameen Trust	370	21,944	94.00%	7.00%	0.00%
Tanzania	WV/SEDA/Tanzania	World Vision Relief & Dev.	2,046	352,626	77.00%	8.90%	0.70%
Togo	FFH/FUCEC/Togo	Freedom from Hunger	5,439	371,236	99.00%	10.70%	0.00%
Togo	SYNORSEC	Grameen Trust	660	35,699	47.00%	0.00%	0.00%
Uganda	CERUDEB Centenary Rural De	PRESTO	9,923	8,656,510	25.00%	6.18%	3.60%
Uganda	Cooperative Bank/Uganda	PRESTO	8,015	917,770	48.50%	0.00%	0.00%
Uganda	Faulu/Uganda	Faulu/Africa	1,958	348,163	73.00%	0.00%	0.00%
Uganda	FFH/FOCCAS/Uganda	FFH/PRESTO	3,713	324,167	100.00%	7.00%	0.00%
Uganda	FINCA/Uganda	Finca/PRESTO	33,832	3,138,385	99.00%	0.00%	0.00%
Uganda	NAWOU	Grameen Trust	139	1,471	100.00%	16.00%	0.00%
Uganda	PACT	Grameen Trust	493	23,861	78.00%	0.00%	0.00%
Uganda	SOMED (IRUDEP)	Grameen Trust	190	22,832	96.00%	0.00%	0.00%
Uganda	WV/MED-Net/Uganda	World Vision Relief & Dev.	3,000	311,987	64.00%	2.20%	5.00%
Zimbabwe	CAP	Grameen Trust	943	165,298	92.00%	9.00%	0.00%
Zimbabwe	Zambuko Trust	OI/Zimbabwe	15,000	1,120,000	79.00%	25.00%	3.00%

Summary for 'Region' = AFRICA (71 detail records)

Sum 273,983 46,730,870

## Region

## ASIA

Country	Organization	Umbrella	Borrowers	Portfolio US \$	Percent Women	Portfolio at Risk	Loan Loss
Bangladesh	BAWPA Bangladesh Agri. Wor	Grameen Trust	2,438	112,777	100.00%	0.00%	0.00%
Bangladesh	BRAC Bangladesh Rural Advan	IFDC/AVRDC/ICLARM	1,920,000	536,842,105	95.00%	2.00%	0.00%
Bangladesh	CMES Centre for Mass in Scienc	Grameen Trust	116	22,161	100.00%	0.00%	0.00%
Bangladesh	CWFP	Grameen Trust	83	4,982	100.00%	0.00%	0.00%
Bangladesh	Desh Foundation	Grameen Trust	648	31,740	100.00%	0.00%	0.00%
Bangladesh	DSK Dushtha Shasthya Kendra	Grameen Trust	5,889	334,795	97.00%	3.00%	0.00%
Bangladesh	Hitaishi-Bangladesh	Grameen Trust	142	6,143	100.00%	0.00%	0.00%
Bangladesh	HOPE	Grameen Trust	366	10,226	93.00%	2.00%	0.00%
Bangladesh	IDF Integrated Development Fo	Grameen Trust	10,722	465,327	100.00%	0.00%	0.00%
Bangladesh	International Fertilizer Develop		7,200	53,979	3.00%	2.50%	1.50%
Bangladesh	JAC	Grameen Trust	1,780	56,733	88.00%	2.00%	0.00%
Bangladesh	OMI Organization for Mothers a	Grameen Trust	787	50,887	100.00%	0.00%	0.00%
Bangladesh	PAGE Poverty Alleviation	IFDC/ATDP	10,129	353,053	88.00%	3.00%	3.00%
Cambodia	Aceda/Cambodia		62,215	10,068,896	90.00%	1.32%	2.14%
Cambodia	CRS/Cambodia		19,616	738,157	100.00%	2.26%	0.00%
Cambodia	Myanmar Project	Grameen Trust	8,690	125,960	100.00%	0.00%	0.00%
Cambodia	WRC/Cambodia	WRC	12,872	389,933	100.00%	1.00%	1.40%
China	Danfeng	Grameen Trust	354	38,919	92.00%	8.00%	0.00%
China	Jinping	Grameen Trust	410	302,891	100.00%	0.00%	0.00%
China	Maltpo	Grameen Trust	168	13,061	79.00%	0.00%	0.00%
China	MRL-GB	Grameen Trust	24	3,991	93.00%	0.00%	0.00%
China	Nanzhao	Grameen Trust	2,246	203,986	100.00%	0.00%	0.00%
China	Yixian	Grameen Trust	1,970	123,621	90.00%	2.00%	0.00%
China	Yucheng	Grameen Trust	1,998	178,722	100.00%	0.00%	0.00%

India	ASA Activists for Social Alterna	Grameen Trust	4,746	184,519	100.00%	2.00%	0.00%
India	BES	Grameen Trust	99	8,653	100.00%	0.00%	0.00%
India	BSS	Grameen Trust	105	6,578	100.00%	9.00%	0.00%
India	CRESA	Grameen Trust	812	14,051	100.00%	0.00%	0.00%
India	ESAF	Grameen Trust	52	3,042	100.00%	8.00%	0.00%
India	GBUP	Grameen Trust	1,070	39,406	100.00%	4.00%	0.00%
India	MASSES	Grameen Trust	260	19,437	100.00%	10.00%	0.00%
India	People's Institute for Developme	Grameen Trust	394	4,120	100.00%	0.00%	0.00%
India	RDO Rural Development Organ	Grameen Trust	10,035	280,250	100.00%	2.00%	0.00%
India	SARS South Asia Research Soci	Grameen Trust	2,482	96,233	100.00%	7.00%	0.00%
India	SHARE	Grameen Trust	12,713	1,117,709	100.00%	0.00%	0.00%
India	Soc. For Promotion of Health, E	Grameen Trust	809	23,074	100.00%	19.00%	0.00%
India	SRI Society for Rural Improvem	Grameen Trust	330	38,979	100.00%	0.00%	0.00%
India	VISA Village Institute of Social	Grameen Trust	145	1,591	100.00%	0.00%	0.00%
Indonesia	MIKEJ Mitra Karya East Java	Grameen Trust	2,549	55,437	100.00%	2.00%	0.00%
Indonesia	OI/Indonesia	Opportunity International	9,462	514,820	53.60%	0.00%	0.00%
Nepal	Adarsha Savings & Credit Coop	Nepal Fed. of Savings & Cr	21	1,644	33.70%	0.00%	0.00%
Nepal	Bhairavi Savings and Credit Co	CECI/Nepal	42	2,377	40.00%	0.00%	0.00%
Nepal	Biku Saving and Credit Coop So	Save/Nepal	28	2,190	54.00%	0.00%	0.00%
Nepal	Chahari Savings & Credit Coop	Nepal Fed. Of Savings & Cr	100	4,396	40.00%	0.00%	0.00%
Nepal	Community Savings & Credit C	Nepal Fed. of Savings & Cr	36	7,604	19.00%	7.70%	5.00%
Nepal	Goasikunda Women's Saving &	Save/Nepal	16	873	100.00%	0.03%	0.00%
Nepal	Grameen Bank Eastern	Grameen Trust	35,628	2,947,839	100.00%	1.00%	0.00%
Nepal	Himalaya Saving and Credit Co	Save/Nepal	19	446	100.00%	0.00%	0.00%
Nepal	Janasewak Savings and Credit C	CECI/Nepal	42	4,754	40.00%	0.00%	0.00%
Nepal	Kalikadevi Janakalyan Savings	CECI/Nepal	60	2,726	41.00%	1.00%	0.00%

Nepal	Malarani Savings and Credit Gr	CECI/Nepal	30	713	40.00%	0.00%	0.00%
Nepal	NERUDO	Grameen Trust	225	8,654	100.00%	0.00%	0.00%
Nepal	NIRDHAN	Save/Nepal	9,935	558,127	100.00%	0.41%	5.80%
Nepal	Pasupati Women Savings and Cr	Nepal Fed. Of Savings & Cr	71	1,245	100.00%	6.45%	2.78%
Nepal	Sagun Savings & Credit Coop S	Nepal Fed. of Savings & Cr	45	1,440	4.00%	0.00%	0.00%
Nepal	SBP/CSD	Grameen Trust	19,785	722,415	100.00%	0.00%	0.00%
Nepal	Shree Balkumari Women Saving	Save/Nepal	46	1,547	100.00%	0.03%	0.00%
Nepal	Shree Sikre Women's Saving &	Save/Nepal	53	2,163	100.00%	0.00%	0.00%
Nepal	Sri Milan Saving & Credit Coop	Save/Nepal	16	407	100.00%	0.00%	0.00%
Nepal	WCS	Grameen Trust	129	8,632	100.00%	2.00%	0.00%
Pakistan	KASHF	Grameen Trust	287	17,189	100.00%	1.00%	0.00%
Pakistan	TARAQEE	Grameen Trust	227	11,815	100.00%	0.00%	0.00%
Philippines	ASHI Ahon Sa Hirap Inc.	Grameen Trust	5,714	297,280	100.00%	2.00%	0.00%
Philippines	Bukidnon Integrated Network of	Grameen Trust	2,436	83,102	92.00%	2.00%	0.00%
Philippines	Buklod Center	Pearl S. Buck Foundation	84	7,864	100.00%	66.00%	21.00%
Philippines	CARD	Grameen Trust	20,617	2,191,949	100.00%	0.00%	0.00%
Philippines	Center for Community Develop	Grameen Trust	268	17,619	83.00%	0.00%	0.00%
Philippines	Center for Community Transfor	Grameen Trust	2,716	235,540	98.00%	22.00%	0.00%
Philippines	KMBI Kabalikat para sa Maunla	Grameen Trust	505	78,662	96.00%	0.00%	0.00%
Philippines	MILAMDEC	Grameen Trust	527	30,885	100.00%	0.00%	0.00%
Philippines	OI/Philippines	Opportunity International	42,679	6,844,937	82.70%	8.00%	1.00%
Philippines	PD Project Dunganon	Grameen Trust	20,243	2,189,030	100.00%	1.00%	0.00%
Philippines	PSBF-Angeles	Pearl S. Buck Foundation	43	3,964	97.00%	63.00%	26.00%
Philippines	PSBF-Cebu	Pearl S. Buck Foundation	23	1,723	94.00%	35.00%	9.00%
Philippines	PSBF-Manila	Pearl S. Buck Foundation	102	9,538	99.00%	37.00%	13.00%
Philippines	PSBF-Olongapo	Pearl S. Buck Foundation	55	3,905	99.00%	18.00%	6.00%

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Philippines	PSBF-Ormoc	Pearl S. Buck Foundation	19	2,138	100.00%	26.00%	5.00%
Philippines	Rural Bank of Digos, Inc.	Chemonics/Philippines	110	11,735	85.00%	23.50%	14.90%
Philippines	Rural Bank of Santo Tomas, Inc.	Chemonics/Philippines	24	4,450	95.00%	27.90%	17.10%
Philippines	Sarangani Rural Bank, Inc.	Chemonics/Philippines	63	5,539	100.00%	0.00%	0.00%
Philippines	St. Joseph Comm. Center	Pearl S. Buck Foundation	75	5,992	84.00%	14.00%	4.00%
Philippines	Tagum Rural Bank - Sta. Cruz	Chemonics/Philippines	28	5,894	90.00%	26.00%	8.60%
Philippines	TSPI Development Corporation		11,073	1,005,633	100.00%	0.00%	0.00%
Philippines	WOCCU/Philippines/CUES	WOCCU	38,662	8,482,632	63.00%	42.00%	27.00%
Philippines	Yakan Integrated Resource Deve	Grameen Trust	3,117	84,106	100.00%	14.00%	0.00%
Sri Lanka	Women Development Federation		21,560	924,316	100.00%	0.00%	0.00%
Vietnam	CEP-Fund	Grameen Trust	29,355	1,042,987	100.00%	0.00%	0.00%
Vietnam	TYM	Grameen Trust	7,851	542,175	100.00%	1.00%	0.00%

Summary for 'Region' = ASIA (88 detail records)

Sum 2,391,716 581,363,735

Region ENI

Country	Organization	Umbrella	Borrowers	Portfolio US \$	Percent Women	Portfolio at Risk	Loan Loss
Bosnia	WWB	Grameen Trust	375	161,163	100.00%	0.00%	0.00%
Bulgaria	NACHALA Foundation	Opportunity International	340	467,041	36.70%	0.03%	4.00%
Georgia	FINCA/Georgia	Finca International	1,664	93,303	75.00%	0.90%	0.90%
Georgia	WV/Georgia	World Vision Relief & Dev.	146	139,456	29.00%	7.70%	5.00%
Kazakhstan	CAAEF Central Asian Amer Ent		105	400,952	69.00%	7.60%	3.00%
Kazakhstan	Kazakstan Community Loan Fu	ACDI/VOCA/Kazakhstan	1,347	251,554	84.00%	1.00%	0.01%
Kyrgyzstan	FINCA/Kyrgyzstan	Finca International	9,944	845,898	90.00%	0.00%	0.00%
Kyrgyzstan	KRT-WID	Grameen Trust	856	51,151	100.00%	0.00%	0.00%
Kyrgyzstan	Mercy Corps /Kyrgyzstan	Central Asia Am. Ent Fund/	100	330,490	57.00%	0.00%	0.00%
Latvia	WOCCU/Latvia	WOCCU	2,886	1,497,105	0.00%	0.28%	0.08%

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Lithuania	WOCCU/Lithuania	WOCCU	310	279,893	38.00%	5.68%	7.50%
Macedonia	H.A. Moznosti	Opportunity International (	502	1,935,048	21.90%	0.30%	10.00%
Poland	FDPA Foundation for Dev. Of P		341	621,641	85.00%	15.00%	3.00%
Romania	RAEF - Romainian-Am Ent. Fun		237	258,971	20.00%	6.43%	3.33%
Romania	WOCCU/Romania	WOCCU	19,108	33,972,973	42.00%	3.88%	0.00%
Romania	WV/CAPA/Romania		241	958,875	20.00%	16.30%	9.00%
Russia	CCI Center for Citizen Initiative		18	54,566	44.00%	37.00%	2.00%
Russia	OI/ Vozmozhnost		197	594,417	63.00%	8.00%	30.50%
Russia	OI/Danko-S	OI/Russia	183	34,681	75.88%	2.74%	3.44%
Russia	OI/Novy Soyuz Foundation	OI/Russia	154	42,977	80.20%	0.45%	28.79%
Russia	OI/Perspective	OI/Russia	75	54,845	62.79%	2.18%	12.73%
Russia	OI/Soprichastnost	OI/Russia	141	147,937	56.47%	42.00%	7.81%
Russia	Volkhov Int'l Ed. Found.		23	43,000	45.00%	18.00%	0.00%
Russia	Working Capital Russia	Counterpart	97	79,482	63.00%	32.00%	0.00%
Ukraine	Meta Center	Meta Center	6	19,251	0.00%	0.00%	0.00%

Summary for 'Region' = ENI (25 detail records)

Sum 39,396 43,336,670

Region LAC

Country	Organization	Umbrella	Borrowers	Portfolio US \$	Percent Women	Portfolio at Risk	Loan Loss
Bolivia	BancoSolidario/Bolivia	ACCION	81,555	74,068,042	75.00%	2.00%	0.00%
Bolivia	FFH/CRECER/Bolivia	Freedom from Hunger	11,915	2,117,145	95.80%	1.47%	0.72%
Bolivia	FIE/Bolivia		20,848	14,086,742	64.31%	0.19%	0.00%
Bolivia	Fundacion Agrocapital		4,154	11,354,282	36.00%	1.60%	0.00%
Bolivia	PRODEM	ACCION	47,130	24,188,020	65.00%	1.46%	0.19%
Bolivia	ProMujer/Bolivia		16,669	2,126,251	95.00%	1.72%	2.35%
Bolivia	WOCCU/Bolivia	WOCCU	59,597	201,788,944	45.00%	5.00%	1.34%

Ecuador	Banco Solidario/Ecuador	ACCION	16,473	4,279,525	53.57%	5.53%	2.44%
Ecuador	CRS/Ecuador		2,796	234,000	100.00%	4.00%	1.00%
Ecuador	FINCA/Ecuador	Finca International	3,910	195,017	100.00%	0.15%	0.10%
Ecuador	Project HOPE/Ecuador		4,010	367,546	100.00%	0.42%	0.17%
Ecuador	WOCCU/Ecuador		115,553	191,440,000	35.30%	11.07%	4.31%
El Salvador	ACACEMERSA Coop Financier	CRECER	3,140	1,889,303	58.60%	4.55%	1.53%
El Salvador	ACACESPA Coop Financiera A	CRECER	784	659,849	56.12%	8.92%	3.50%
El Salvador	ACACME Coop Financiera El E	CRECER	1,052	1,174,686	51.52%	11.77%	2.94%
El Salvador	ACACU Coop Financiera Union	CRECER	2,651	4,378,669	49.42%	8.20%	0.10%
El Salvador	ACACYPAC Coop Financiera P	CRECER	560	801,481	56.61%	7.94%	1.27%
El Salvador	ACAYCCOMAC Coop Financi	CRECER	1,829	884,248	53.20%	13.65%	0.76%
El Salvador	ACCOVI Coop Financiera Dina	CRECER	4,710	6,454,607	52.95%	7.49%	0.00%
El Salvador	ACECENTA Coop Financiera S	CRECER	733	563,815	42.97%	10.79%	0.00%
El Salvador	ACOCOMET Coop Financiera	CRECER	320	488,458	47.50%	6.20%	0.16%
El Salvador	ACODJAR Coop Financiera UN	CRECER	655	476,522	50.21%	8.32%	4.81%
El Salvador	ACOPACTO Coop Financiera F	CRECER	848	482,075	69.22%	33.15%	8.27%
El Salvador	CAM Centro de Apoyo a la Micr	FINCA/MIP	15,682	1,517,000	95.00%	4.30%	7.70%
El Salvador	Coop Financiera UNO	CRECER	40,620	4,161,821	59.18%	9.62%	0.05%
El Salvador	CRS/El Salvador	CRS/Rural Financial Mark	3,068	380,106	84.00%	1.50%	1.00%
El Salvador	SIHUACOOP Coop Finan Sihua	CRECER	1,104	2,221,415	66.67%	11.86%	1.78%
El Salvador	WOCCU/El Salvador	WOCCU	22,448	24,748,842	51.98%	16.41%	0.93%
Guatemala	CADISOGUA	CRS/Guatemala	618	372,262	47.00%	0.00%	0.00%
Guatemala	CARITAS de Zacapa	CRS/USSC	955	51,446	6.00%	5.00%	5.00%
Guatemala	CARITAS San Marcos	CRS/USCC	1,855	201,370	29.00%	1.00%	0.00%
Guatemala	Casa Parroquial De Totonicapan	CRS/USCC	204	20,976	2300.00%	0.00%	0.00%
Guatemala	CDRO	Katalysis/CRS	756	230,633	100.00%	1.00%	0.00%

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Guatemala	CECI/BANDESA	Ceci - Canadian Ctr for Int'	61	67,877	59.20%	4.95%	0.00%
Guatemala	CESIDE/Guatemala	CHF/Guatemala	204	17,734	100.00%	0.00%	0.00%
Guatemala	FINCA/Guatemala	Finca International	115	8,700	100.00%	0.00%	0.00%
Guatemala	FUNDAECO	CRS/USCC	44	5,169	36.00%	0.00%	0.00%
Guatemala	FUNDAP	CRS/Guatemala	840	203,649	100.00%	0.00%	0.00%
Guatemala	Genesis Empresarial/FUNTEC	ACCION	8,562	11,972,000	42.00%	1.26%	0.24%
Guatemala	MUDE Asociacion de Mujeres e	Katalysis	1,622	188,270	100.00%	22.00%	0.00%
Haiti	CRS/Haiti	DAI/Haiti	750	77,014	100.00%	0.50%	1.00%
Honduras	FAMA Familia y Medio Ambien	Katalysis	4,223	418,623	100.00%	0.20%	0.00%
Honduras	FFH/FAMA/Honduras	Freedom from Hunger	3,568	335,007	99.00%	0.00%	0.00%
Honduras	Financiera Solidaria S.A. (forme		4,856	4,266,123	57.92%	5.12%	9.12%
Honduras	FINCA/Honduras	Finca International	15,267	2,328,261	97.00%	1.60%	1.10%
Honduras	Fundacion José María Covelo		6,461	4,468,785	70.00%	4.80%	1.00%
Honduras	Instituto para el Desarrollo Hond		3,253	504,783	92.00%	22.60%	5.00%
Honduras	ODEF/Honduras	Katalysis/Fundacion Covelo	9,672	2,295,973	87.00%	6.10%	3.00%
Honduras	Project HOPE/Honduras	Fundacion Covelo/Project	2,485	246,206	100.00%	3.57%	2.84%
Honduras	WRC/Honduras		14,226	1,244,296	100.00%	1.20%	0.00%
Jamaica	WOCCU/Jamaica	WOCCU	60,777	34,755,930	45.00%	8.58%	10.06%
Mexico	FINCA/Mexico	Finca International	2,887	300,000	91.00%	0.00%	10.30%
Mexico	GT-Chiapas	Grameen Trust	221	10,747	100.00%	0.00%	0.00%
Nicaragua	ASODENIC	OI/Nicaragua	6,963	954,167	87.00%	2.00%	0.90%
Nicaragua	ASODERI		2,500	1,091,382	52.00%	7.00%	0.00%
Nicaragua	CHISPA	MEDA	6,521	1,868,794	71.00%	5.10%	2.20%
Nicaragua	CRS/Nicaragua		5,831	663,852	75.00%	2.00%	1.00%
Nicaragua	FAMA/Nicaragua	ACCION	4,834	3,665,000	72.00%	1.08%	0.80%
Nicaragua	FINCA/Nicaragua	Finca International	12,667	1,067,000	100.00%	0.50%	0.00%

Nicaragua	Fundacion Jose Niebrowski		1,932	974,907	65.00%	4.13%	4.00%
Nicaragua	Fundacion Leon 2000		2,017	346,090	58.00%	8.00%	2.00%
Nicaragua	FUNDENUSE		665	464,663	62.00%	2.44%	0.00%
Nicaragua	ProMujer/Nicaragua		3,163	199,788	95.00%	1.60%	0.00%
Nicaragua	WOCCU/Nicaragua	WOCCU	2,675	362,929	0.00%	19.00%	4.00%
Peru	ACP/MIBANCO/Peru	ACCION	33,858	12,079,552	59.00%	0.65%	0.00%
Peru	ALTERNATIVA	PROMUC	491	77,017	76.09%	0.37%	0.00%
Peru	ARARIWA	CRS/ADEX	2,343	287,212	74.38%	0.53%	0.00%
Peru	CARE/Peru		24,670	4,647,734	35.00%	6.80%	5.31%
Peru	CARITAS COBIS	PROMUC	583	65,367	84.73%	5.59%	0.00%
Peru	CENCA	CRS/ADEX	335	18,320	92.84%	1.36%	0.00%
Peru	CIDESUR	CRS/ADEX	240	17,207	82.90%	0.77%	0.00%
Peru	CIDIAG	CRS/ADEX	608	41,074	70.07%	0.00%	0.00%
Peru	CRS/Peru	ADEX	8,794	961,136	80.00%	9.00%	0.00%
Peru	EDUCA	CRS/ADEX	590	30,345	81.92%	87.69%	0.00%
Peru	Edyficar	CARE/Peru	3,323	3,954,952	40.00%	7.26%	7.26%
Peru	FINCA/Peru	Finca /ADEX	5,154	727,161	97.70%	4.11%	2.78%
Peru	GCOD	CRS/ADEX	566	35,370	92.40%	1.49%	0.00%
Peru	IDEAS	CRS/ADEX	516	64,703	90.62%	8.72%	0.00%
Peru	Movimiento Manuela Ramos		770	37,146	100.00%	0.00%	0.00%
Peru	OFASA/Peru	ADRA	1,595	148,080	100.00%	3.80%	3.80%
Peru	PRISMA		10,341	1,309,201	55.00%	3.50%	0.00%
Peru	PROMUC	CRS/ADEX	312	8,825	85.00%	84.90%	0.00%
Peru	SEA	CRS/ADEX	575	70,855	84.74%	6.00%	0.00%
Peru	SOLIDARIDAD - CESS	CRS/ADEX	1,460	233,180	75.38%	15.13%	0.00%
Peru	TACIF	CRS/ADEX	243	11,662	89.71%	12.34%	0.00%

Peru	WV/ASODECO/Peru	World Vision Relief & Dev.	2,085	421,181	64.00%	1.50%	6.50%
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Summary for 'Region' = LAC (86 detail records)

<b>Sum</b>		778,516	679,026,095				
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**Region** NEAR EAST

Country	Organization	Umbrella	Borrowers	Portfolio US \$	Percent Women	Portfolio at Risk	Loan Loss
Egypt	ABA Alexandria Business Assoc	Credit Guarantee Corporati	16,070	9,802,614	13.70%	0.70%	0.00%
Egypt	ASBA Assiut Business Assoc.	Credit Guarantee Corporati	5,925	3,817,610	23.10%	3.80%	7.90%
Egypt	Dakahleya Bus Assoc. for Invest	Credit Guarantee Corporati	1,970	837,923	15.70%	1.10%	0.00%
Egypt	Egyptian Small Enter. Dev. Fou	Credit Guarantee Corporati	15,282	10,694,052	10.00%	0.60%	0.90%
Egypt	IPMF	Grameen Trust	39	6,288	100.00%	0.00%	0.00%
Egypt	SBACD Sharkia Bus Assoc. for	Credit Guarantee Corporati	8,344	2,054,122	20.00%	2.40%	0.00%
Egypt	SEDAP Small Enter. Dev Assoc.	Credit Guarantee Corporati	2,315	1,695,518	23.40%	0.50%	0.00%
Jordan	CHF/Jordan		490	95,226	94.70%	0.00%	0.00%
Jordan	Save/Jordan	AMIR	4,581	513,741	100.00%	0.30%	0.00%
Lebanon	Al Majmoua	Save/Lebanon	3,448	805,305	100.00%	3.00%	0.00%
Morocco	Association Al Amana	VITA/Morocco	8,340	1,260,036	52.00%	2.88%	1.18%
West Bank/Ga	Arab Bank/WBG		234	365,878	4.00%	0.00%	0.00%
West Bank/Ga	Bank of Jordan/West Bank		393	248,812	7.00%	0.00%	0.00%
West Bank/Ga	Save/West Bank		4,898	662,186	100.00%	19.00%	0.00%

Summary for 'Region' = NEAR EAST (14 detail records)

<b>Sum</b>		72,329	32,859,310				
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<b>Grand Total</b>		3,555,940	1,383,316,680				
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Annex G: MFI Savings Data, Location of Clients and Sustainability, 1998

\* The level of sustainability can be interpreted as follows: 1- Operationally Sustainable; 2- Full Financial Sustainability; 3- Organization has a credible plan for achieving sustainability; 4- Organization has no plan for achieving sustainability. These data are self-reported.

# MFI Savings Data, Location of Clients and Sustainability, 1998

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
AFRICA							
	Benin	CERIDAA	20,407	287	100.00%	0.00%	3
	Benin	CREDESA	12,800	643	100.00%	0.00%	3
	Benin	GRAPAD	10,258	685	100.00%	0.00%	3
	Benin	VITA/Benin	0	0	0.00%	100.00%	3
	Burkina Faso	FFH/RCPB/Burkina Faso	79,067	26,192	0.00%	0.00%	3
	Burkina Faso	WRC/Credo/Burkina Faso	121,025	5,164	50.00%	50.00%	3
	Cameroon	BERDSO	3,797	170	0.00%	0.00%	3
	Central African	CAVEC	2,517	1,560	0.00%	0.00%	3
	Ethiopia	ACS Archdiocesan Catholic	2,063	550	100.00%	0.00%	3
	Ethiopia	Cheshire Foundation Ethiopi	1,094	50	0.00%	100.00%	3
	Ethiopia	Hararge Catholic Secretariat	119	55	100.00%	0.00%	3
	Ethiopia	Integrated Holistic Approach	1,123	68	0.00%	100.00%	3
	Ethiopia	Meki Catholic Church	1,324	180	70.00%	30.00%	3
	Ethiopia	NACID/Women's Savings a	2,584	197	75.00%	25.00%	3
	Ethiopia	Nazareth Children's Center	772	233	100.00%	0.00%	3
	Ethiopia	Wonji Catholic Church	4,803	390	65.00%	35.00%	3
	Ethiopia	WSCP Harage Catholic Secr	2,265	280	65.00%	35.00%	3
	Ghana	Brakwa-Bremen Rural Bank	4,586	1,341	0.00%	0.00%	1
	Ghana	Buisla	6,568	1,196	0.00%	0.00%	3
	Ghana	Lower Pra Rural Bank	10,365	1,691	0.00%	0.00%	3
	Ghana	Nandom Rural Bank	18,462	2,286	0.00%	0.00%	1
	Ghana	Nsoatreman Rural Bank	9,567	1,920	0.00%	0.00%	3
	Ghana	Sinapi Aba Trust	0	0	60.00%	40.00%	3
	Ghana	WWBG/MASU	43,338	2,220	0.00%	0.00%	1

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	Guinea	PRIDE/Guinea	307,169	9,383	74.00%	26.00%	3
	Kenya	Cooperative Bank/Kenya	0	0	100.00%	0.00%	3
	Kenya	Faulu/Kenya	1,732,114	12,352	15.00%	85.00%	3
	Kenya	KREP/Kenya	1,445,265	18,000	50.00%	50.00%	2
	Kenya	NCCK/SSBE Small Scale B	825,210	5,143	30.00%	70.00%	1
	Madagascar	Caisse d'Epargne de Madaga	21,116,729	464,000	15.00%	85.00%	1
	Malawi	FINCA/Malawi	10,250	9,106	0.00%	0.00%	3
	Mali	CANEF	128,400	7,502	0.00%	0.00%	3
	Mali	Faso Jigui	20,022	156	100.00%	0.00%	3
	Mali	FFH/Kafo Jiginew/Mali	4,596,984	67,871	80.00%	20.00%	2
	Mali	FFH/Nyesigiso/Mali	5,207,300	54,448	39.00%	61.00%	3
	Mali	Jiguiyaso	145,860	2,944	20.00%	80.00%	4
	Mali	Save/Mali - GGLS	5,649	2,084	100.00%	0.00%	3
	Mali	World Education/PIEC	202,660	686	0.00%	100.00%	3
	Mauritania	APME	44,936	846	0.00%	0.00%	3
	Mozambique	CARE/Mozambique	0	0	100.00%	0.00%	4
	Mozambique	World Vision/Mozambique	0	0	100.00%	0.00%	4
	Mozambique	WRC/Mozambique	97,276	5,062	20.00%	80.00%	3
	Nigeria	LAPO	2,536,785	7,124	0.00%	0.00%	3
	Nigeria	NUSHO	1,962,375	970	0.00%	0.00%	3
	Rwanda	WRC/Rwanda	34,752	1,371	60.00%	40.00%	3
	Senegal	CARITAS/Thies	59,074	958	100.00%	0.00%	1
	Senegal	EGAB	24,649	635	100.00%	0.00%	4
	Senegal	EGAN	20,179	255	100.00%	0.00%	1
	Senegal	EGAT	54,333	643	100.00%	0.00%	1
	Senegal	KoBO	28,652	1,174	100.00%	0.00%	3
	Senegal	OFAD/Nafore	27,766	1,181	100.00%	0.00%	3
	South Africa	Calmeadow/Small Enterprise	271,861	6,144	100.00%	0.00%	3

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Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	South Africa	OI/SEED/S.Africa	0	0	0.00%	100.00%	3
	South Africa	VITA/South Africa	0	0	0.00%	100.00%	3
	Tanzania	FINCA/Tanzania	9,408	757	40.00%	60.00%	3
	Tanzania	PRIDE/Tanzania	1,889,420	20,135	0.00%	100.00%	2
	Tanzania	PTF	9,866	2,728	0.00%	0.00%	3
	Tanzania	SED TRUST FUND	2,579	397	0.00%	0.00%	3
	Tanzania	WV/SEDA/Tanzania	77,633	2,046	0.00%	100.00%	3
	Togo	FFH/FUCEC/Togo	32,990	5,439	0.00%	0.00%	3
	Togo	SYNORSEC	-1,207	836	0.00%	0.00%	3
	Uganda	CERUDEB Centenary Rural	9,463,703	87,639	71.00%	29.00%	2
	Uganda	Cooperative Bank/Uganda	1,991,336	28,645	30.00%	70.00%	3
	Uganda	Faulu/Uganda	256,813	3,212	2.00%	98.00%	3
	Uganda	FFH/FOCCAS/Uganda	32,468	4,043	95.00%	5.00%	3
	Uganda	FINCA/Uganda	914,049	16,400	0.00%	0.00%	3
	Uganda	NAWOU	1,194	139	0.00%	0.00%	3
	Uganda	PACT	21,500	494	0.00%	0.00%	3
	Uganda	SOMED (IRUDEP)	2,788	240	0.00%	0.00%	3
	Uganda	WV/MED-Net/Uganda	62,397	3,000	25.00%	75.00%	3
	Zimbabwe	CAP	13,427	951	0.00%	0.00%	3
	Zimbabwe	Zambuko Trust	0	0	0.00%	100.00%	3
Summary for 'Region' = AFRICA (72 detail records)							
	<b>Sum</b>		56,045,517	904,497			
<b>ASIA</b>							
	Bangladesh	BAWPA Bangladesh Agri.	70,126	3,260	0.00%	0.00%	3
	Bangladesh	BRAC Bangladesh Rural Ad	53,684,211	1,920,000	80.00%	20.00%	2
	Bangladesh	CMES Centre for Mass in Sc	12,100	2,747	0.00%	0.00%	3
	Bangladesh	CWFP	727	413	0.00%	0.00%	3
	Bangladesh	Desh Foundation	9,088	671	0.00%	0.00%	3
	Bangladesh	DSK Dushtha Shasthya Ken	126,654	6,588	0.00%	0.00%	3

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	Bangladesh	Hitaishi-Bangladesh	2,028	407	0.00%	0.00%	3
	Bangladesh	HOPE	5,504	902	0.00%	0.00%	3
	Bangladesh	IDF Integrated Development	114,044	11,487	0.00%	0.00%	3
	Bangladesh	International Fertilizer Devel	0	0	90.00%	10.00%	2
	Bangladesh	JAC	27,770	2,541	0.00%	0.00%	3
	Bangladesh	OMI Organization for Mothe	15,375	855	0.00%	0.00%	3
	Bangladesh	PAGE Poverty Alleviation	155,789	8,117	100.00%	0.00%	3
	Cambodia	Acleda/Cambodia	0	0	80.00%	20.00%	2
	Cambodia	CRS/Cambodia	142,698	14,895	100.00%	0.00%	3
	Cambodia	Myanmar Project	221,280	10,539	0.00%	0.00%	3
	Cambodia	WRC/Cambodia	78,327	12,872	70.00%	30.00%	3
	China	Danfeng	2,633	354	0.00%	0.00%	3
	China	Jinping	14,368	450	0.00%	0.00%	3
	China	Maltpo	0	265	0.00%	0.00%	3
	China	MRL-GB	814	60	0.00%	0.00%	3
	China	Nanzhao	24,376	2,246	0.00%	0.00%	3
	China	Yixian	20,721	1,995	0.00%	0.00%	3
	China	Yucheng	16,127	1,998	0.00%	0.00%	3
	India	ASA Activists for Social Alt	523,549	6,548	0.00%	0.00%	3
	India	BES	11,002	585	0.00%	0.00%	3
	India	BSS	11,183	107	0.00%	0.00%	3
	India	CRESA	28,669	910	0.00%	0.00%	3
	India	ESAF	3,525	125	0.00%	0.00%	3
	India	GBUP	56,374	1,881	0.00%	0.00%	3
	India	MASSES	26,750	280	0.00%	0.00%	3
	India	People's Institute for Develop	11,063	410	0.00%	0.00%	3
	India	RDO Rural Development Or	866,206	10,035	0.00%	0.00%	3
	India	SARS South Asia Research	337,597	2,698	0.00%	0.00%	3

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	India	SHARE	2,916,760	15,920	0.00%	0.00%	3
	India	Soc. For Promotion of Healt	38,689	2,648	0.00%	0.00%	3
	India	SRI Society for Rural Impro	83,110	378	0.00%	0.00%	3
	India	VISA Village Institute of So	7,522	151	0.00%	0.00%	3
	Indonesia	MIKEJ Mitra Karya East Ja	213,350	2,639	0.00%	0.00%	3
	Indonesia	OI/Indonesia	0	0	30.00%	70.00%	3
	Nepal	Adarsha Savings & Credit C	2,083	215	60.00%	40.00%	3
	Nepal	Bhairavi Savings and Credit	951	56	100.00%	0.00%	3
	Nepal	Biku Saving and Credit Coo	2,115	144	100.00%	0.00%	3
	Nepal	Chahari Savings & Credit C	2,930	300	90.00%	10.00%	2
	Nepal	Community Savings & Credi	6,053	178	75.00%	25.00%	3
	Nepal	Goasikunda Women's Savin	40	65	100.00%	0.00%	3
	Nepal	Grameen Bank Eastern	16,020,267	36,238	0.00%	0.00%	3
	Nepal	Himalaya Saving and Credit	84	113	100.00%	0.00%	3
	Nepal	Janasewak Savings and Cred	4,120	134	100.00%	0.00%	3
	Nepal	Kalikadevi Janakalyan Savin	1,585	136	100.00%	0.00%	3
	Nepal	Malarani Savings and Credit	697	40	100.00%	0.00%	3
	Nepal	NERUDO	15,842	270	0.00%	0.00%	3
	Nepal	NIRDHAN	136,619	11,717	100.00%	0.00%	3
	Nepal	Pasupati Women Savings an	353	160	80.00%	20.00%	3
	Nepal	Sagun Savings & Credit Coo	1,970	134	90.00%	10.00%	3
	Nepal	SBP/CSD	2,705,894	22,215	0.00%	0.00%	3
	Nepal	Shree Balkumari Women Sa	29	99	100.00%	0.00%	3
	Nepal	Shree Sikre Women's Saving	26	104	100.00%	0.00%	3
	Nepal	Sri Milan Saving & Credit C	76	75	100.00%	0.00%	3
	Nepal	WCS	12,900	155	0.00%	0.00%	3
	Pakistan	KASHF	40,032	316	0.00%	0.00%	3
	Pakistan	TARAQEE	996	227	0.00%	0.00%	3

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	Philippines	ASHI Ahon Sa Hirap Inc.	140,959	5,955	0.00%	0.00%	3
	Philippines	Bukidnon Integrated Networ	54,110	2,439	0.00%	0.00%	3
	Philippines	Buklod Center	1,708	84	0.00%	0.00%	3
	Philippines	CARD	1,581,575	20,617	0.00%	0.00%	3
	Philippines	Center for Community Devel	2,629	324	0.00%	0.00%	4
	Philippines	Center for Community Trans	110,939	2,776	0.00%	0.00%	3
	Philippines	KMBI Kabalikat para sa Ma	19,495	505	0.00%	0.00%	3
	Philippines	MILAMDEC	5,168	564	0.00%	0.00%	3
	Philippines	OI/Philippines	0	0	30.00%	70.00%	3
	Philippines	PD Project Dungganon	288,666	20,243	0.00%	0.00%	3
	Philippines	PSBF-Angeles	95	59	0.00%	0.00%	3
	Philippines	PSBF-Cebu	727	35	0.00%	0.00%	3
	Philippines	PSBF-Manila	2,690	102	0.00%	0.00%	3
	Philippines	PSBF-Olongapo	1,037	66	0.00%	0.00%	3
	Philippines	PSBF-Ormoc	1,301	40	0.00%	0.00%	3
	Philippines	Rural Bank of Digos, Inc.	11,862	327	64.00%	36.00%	2
	Philippines	Rural Bank of Santo Tomas,	11,145	703	21.00%	79.00%	2
	Philippines	Sarangani Rural Bank, Inc.	5,867	252	67.70%	22.30%	2
	Philippines	St. Joseph Comm. Center	2,482	81	0.00%	100.00%	3
	Philippines	Tagum Rural Bank - Sta. Cr	1,984	163	95.00%	5.00%	3
	Philippines	TSPI Development Corporat	368,086	14,032	0.00%	0.00%	3
	Philippines	WOCCU/Philippines/CUES	951,153	36,598	70.00%	30.00%	1
	Philippines	Yakan Integrated Resource	50,233	3,423	0.00%	0.00%	3
	Sri Lanka	Women Development Federa	622,850	40,300	100.00%	0.00%	3
	Vietnam	CEP-Fund	238,511	29,355	0.00%	0.00%	3
	Vietnam	TYM	212,507	7,984	0.00%	0.00%	3

Summary for 'Region' = ASIA (88 detail records)

Sum 83,523,550 2,309,095

ENI

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	Bosnia	WWB	1,090	380	0.00%	0.00%	3
	Bulgaria	NACHALA Foundation	0	0	33.00%	67.00%	3
	Georgia	FINCA/Georgia	6,299	1,664	5.00%	95.00%	3
	Georgia	WV/Georgia	0	0	0.00%	100.00%	3
	Kazakhstan	CAAEF Central Asian Amer	0	0	5.00%	95.00%	3
	Kazakhstan	Kazakstan Community Loan	0	0	0.00%	100.00%	3
	Kyrgyzstan	FINCA/Kyrgyztan	411,498	9,944	20.00%	80.00%	1
	Kyrgyzstan	KRT-WID	139,591	1,012	0.00%	0.00%	3
	Kyrgyzstan	Mercy Corps /Kyrgyzstan	0	0	2.00%	98.00%	3
	Latvia	WOCCU/Latvia	0	0	0.00%	0.00%	2
	Lithuania	WOCCU/Lithuania	547,984	1,162	0.00%	0.00%	1
	Macedonia	H.A. Moznosti	0	0	50.00%	50.00%	3
	Poland	FDPA Foundation for Dev.	0	0	90.00%	10.00%	3
	Poland	WOCCU/Poland	150,690,968	229,529	0.00%	0.00%	2
	Romania	RAEF - Romainian-Am Ent.	0	0	5.00%	95.00%	3
	Romania	WOCCU/Romania	977,057	97,172	0.00%	0.00%	3
	Romania	WV/CAPA/Romania	0	0	20.00%	80.00%	4
	Russia	CCI Center for Citizen Initia	0	0	4.00%	96.00%	3
	Russia	OI/ Vozmozhnost	800	45	2.00%	98.00%	3
	Russia	OI/Danko-S	0	0	2.00%	98.00%	3
	Russia	OI/Novy Soyuz Foundation	0	0	2.00%	98.00%	3
	Russia	OI/Perspective	0	0	2.00%	98.00%	3
	Russia	OI/Soprichastnost	560	30	2.00%	98.00%	3
	Russia	Volkhov Int'l Ed. Found.	0	0	40.00%	60.00%	3
	Russia	Working Capital Russia	0	0	40.00%	60.00%	3
	Ukraine	Meta Center	0	0	0.00%	100.00%	3
	Ukraine	WOCCU/Ukraine	355,819	16,157	0.00%	0.00%	1
Summary for 'Region' = ENI (27 detail records)							
<b>Sum</b>			<b>153,131,667</b>	<b>357,095</b>			

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
LAC							
	Bolivia	BancoSolidario/Bolivia	18,881,029	29,037	14.00%	86.00%	2
	Bolivia	FFH/CRECER/Bolivia	523,893	11,915	93.70%	6.30%	1
	Bolivia	FIE/Bolivia	8,398,746	121	0.00%	100.00%	2
	Bolivia	Fundacion Agrocapital	0	0	90.70%	9.30%	3
	Bolivia	PRODEM	0	0	55.94%	44.06%	2
	Bolivia	ProMujer/Bolivia	1,423,475	22,395	5.00%	95.00%	3
	Bolivia	WOCCU/Bolivia	179,732,446	241,263	50.00%	50.00%	2
	Brazil	WOCCU/Brazil/SICREDI	192,531,502	151,068	0.00%	0.00%	2
	Ecuador	Banco Solidario/Ecuador	156,707	5,447	2.00%	98.00%	2
	Ecuador	CRS/Ecuador	99,264	4,449	100.00%	0.00%	3
	Ecuador	FINCA/Ecuador	238,573	4,322	10.00%	90.00%	2
	Ecuador	Project HOPE/Ecuador	76,361	4,822	55.30%	44.70%	1
	Ecuador	WOCCU/Ecuador	60,743,865	614,207	0.00%	0.00%	2
	El Salvador	ACACEMERSA Coop Fina	767,600	5,308	100.00%	0.00%	2
	El Salvador	ACACESPA Coop Financier	160,185	1,292	100.00%	0.00%	1
	El Salvador	ACACME Coop Financiera	447,741	2,398	100.00%	0.00%	3
	El Salvador	ACACU Coop Financiera U	4,225,248	9,768	100.00%	0.00%	1
	El Salvador	ACACYPAC Coop Financie	340,630	1,009	100.00%	0.00%	1
	El Salvador	ACAYCCOMAC Coop Fina	398,089	2,185	100.00%	0.00%	1
	El Salvador	ACCOVI Coop Financiera D	5,827,553	16,947	100.00%	0.00%	1
	El Salvador	ACECENTA Coop Financie	199,567	1,524	100.00%	0.00%	1
	El Salvador	ACOCOMET Coop Financi	312,758	1,647	100.00%	0.00%	1
	El Salvador	ACODJAR Coop Financiera	257,118	1,483	100.00%	0.00%	1
	El Salvador	ACOPACTO Coop Financie	177,240	1,443	100.00%	0.00%	1
	El Salvador	CAM Centro de Apoyo a la	853,000	15,682	71.00%	29.00%	2
	El Salvador	Coop Financiera UNO	2,190,214	9,595	100.00%	0.00%	2
	El Salvador	CRS/El Salvador	11,343	173	52.00%	48.00%	3

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	El Salvador	SIHUACOOOP Coop Finan S	1,068,368	1,825	100.00%	0.00%	2
	El Salvador	WOCCU/El Salvador	17,192,123	56,424	0.00%	0.00%	1
	Guatemala	CADISOGUA	40,491	618	100.00%	0.00%	4
	Guatemala	CARITAS de Zacapa	4,621	891	100.00%	0.00%	4
	Guatemala	CARITAS San Marcos	21,544	1,698	100.00%	0.00%	4
	Guatemala	Casa Parroquial De Totonic	1,502	214	100.00%	0.00%	4
	Guatemala	CDRO	57,845	610	100.00%	0.00%	4
	Guatemala	CECI/BANDESA	0	69	88.74%	11.26%	2
	Guatemala	CESIDE/Guatemala	5,731	204	100.00%	0.00%	4
	Guatemala	FINCA/Guatemala	2,300	115	67.00%	33.00%	2
	Guatemala	FUNDAECO	207	44	100.00%	0.00%	4
	Guatemala	FUNDAP	57,780	840	100.00%	0.00%	3
	Guatemala	Genesis Empresarial/FUNT	0	0	0.00%	0.00%	4
	Guatemala	MUDE Asociacion de Mujer	0	1,622	69.00%	31.00%	3
	Haiti	CRS/Haiti	20,926	750	100.00%	0.00%	3
	Honduras	FAMA Familia y Medio Am	0	0	100.00%	0.00%	3
	Honduras	FFH/FAMA/Honduras	137,716	3,568	0.00%	0.00%	3
	Honduras	Financiera Solidaria S.A. (fo	0	0	3.00%	97.00%	2
	Honduras	FINCA/Honduras	821,000	15,541	68.00%	32.00%	1
	Honduras	Fundacion José María Covel	0	0	30.00%	70.00%	2
	Honduras	Instituto para el Desarrollo	0	0	38.00%	62.00%	3
	Honduras	ODEF/Honduras	125,392	9,672	55.00%	45.00%	1
	Honduras	Project HOPE/Honduras	156,663	2,457	10.00%	90.00%	1
	Honduras	WRC/Honduras	1,101,926	14,320	20.00%	80.00%	2
	Jamaica	WOCCU/Jamaica	11,994,920	174,404	0.00%	0.00%	2
	Mexico	FINCA/Mexico	168,000	2,887	100.00%	0.00%	2
	Mexico	GT-Chiapas	12,876	221	0.00%	0.00%	3
	Nicaragua	ASODENIC	85,451	165	2.00%	98.00%	2

Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	Nicaragua	ASODERI	0	0	46.00%	54.00%	1
	Nicaragua	CHISPA	0	0	5.00%	95.00%	2
	Nicaragua	CRS/Nicaragua	179,399	342	20.00%	80.00%	1
	Nicaragua	FAMA/Nicaragua	0	0	38.00%	62.00%	1
	Nicaragua	FINCA/Nicaragua	393,000	12,667	36.00%	64.00%	2
	Nicaragua	Fundacion Jose Niebrowski	0	0	65.00%	35.00%	1
	Nicaragua	Fundacion Leon 2000	0	0	80.00%	20.00%	2
	Nicaragua	FUNDENUSE	0	0	64.00%	36.00%	2
	Nicaragua	ProMujer/Nicaragua	62,406	3,645	30.00%	70.00%	3
	Nicaragua	WOCCU/Nicaragua	53,882	1,164	0.00%	0.00%	2
	Peru	ACP/MIBANCO/Peru	0	0	0.00%	100.00%	1
	Peru	ALTERNATIVA	60,008	506	0.00%	100.00%	2
	Peru	ARARIWA	211,432	2,343	0.00%	100.00%	2
	Peru	CARE/Peru	0	0	50.00%	50.00%	4
	Peru	CARITAS COBIS	104,181	583	0.00%	100.00%	2
	Peru	CENCA	3,025	335	0.00%	100.00%	3
	Peru	CIDESUR	1,217	240	0.00%	100.00%	4
	Peru	CIDIAG	16,082	608	0.00%	100.00%	4
	Peru	CRS/Peru	728,979	8,726	0.00%	0.00%	3
	Peru	EDUCA	84,249	0	0.00%	100.00%	4
	Peru	Edyficar	0	0	0.00%	100.00%	2
	Peru	FINCA/Peru	1,245,475	5,154	0.00%	100.00%	1
	Peru	GCOD	37,644	566	0.00%	100.00%	3
	Peru	IDEAS	52,342	469	0.00%	100.00%	3
	Peru	Movimiento Manuela Ramos	14,987	650	70.00%	30.00%	3
	Peru	OFASA/Peru	0	1,595	0.00%	100.00%	3
	Peru	PRISMA	0	0	53.00%	47.00%	1
	Peru	PROMUC	1,451	312	0.00%	100.00%	4

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Region	Country	Organization	Savings US \$	Savers	% Rural	% Urban	Sustainability Level
	Peru	SEA	35,254	575	0.00%	100.00%	4
	Peru	SOLIDARIDAD - CESS	118,649	1,563	0.00%	100.00%	2
	Peru	TACIF	2,253	243	0.00%	100.00%	4
	Peru	WV/ASODECO/Peru	0	0	30.00%	70.00%	1
Summary for 'Region' = LAC (87 detail records)							
<b>Sum</b>			<b>515,457,444</b>	<b>1,490,945</b>			
<b>NEAR EAST</b>							
	Egypt	ABA Alexandria Business A	0	0	5.00%	95.00%	2
	Egypt	ASBA Assiut Business Asso	0	0	0.00%	100.00%	2
	Egypt	Dakahleya Bus Assoc. for In	0	0	0.00%	0.00%	3
	Egypt	Egyptian Small Enter. Dev.	0	0	0.00%	100.00%	2
	Egypt	IPMF	16,313	150	0.00%	0.00%	3
	Egypt	SBACD Sharkia Bus Assoc.	0	0	0.00%	100.00%	3
	Egypt	SEDAP Small Enter. Dev As	0	0	0.00%	100.00%	2
	Jordan	CHF/Jordan	0	0	100.00%	0.00%	3
	Jordan	Save/Jordan	0	0	9.00%	91.00%	3
	Lebanon	Al Majmoua	100,836	3,028	40.00%	60.00%	3
	Morocco	Association Al Amana	0	0	0.00%	100.00%	3
	West Bank/Gaza	Arab Bank/WBG	0	0	0.00%	100.00%	3
	West Bank/Gaza	Bank of Jordan/West Bank	0	0	31.00%	69.00%	3
	West Bank/Gaza	Save/West Bank	60,000	4,930	30.00%	70.00%	3
Summary for 'Region' = NEAR EAST (14 detail records)							
<b>Sum</b>			<b>177,149</b>	<b>8,108</b>			
<b>Grand Total</b>			<b>808,335,327</b>	<b>5,069,740</b>			

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Annex H: Poverty Lending Ratings by Location of Institution, 1998

# Poverty Lending Ratings by Location of Institution, 1998

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
AFRICA					
	Benin	CERIDAA	3,865	3,865	100.00%
	Benin	CREDESA	27,744	27,744	100.00%
	Benin	GRAPAD	11,696	11,696	100.00%
	Benin	VITA/Benin	175,390	169,288	96.52%
	Burkina Faso	FFH/RCPB/Burkina Fa	1,330,454	1,330,454	100.00%
	Burkina Faso	WRC/Credo/Burkina F	374,622	300,925	80.33%
	Cameroon	BERDSO	11,764	11,764	100.00%
	Central African Republi	CAVEC	13,117	13,117	100.00%
	Ethiopia	ACS Archdiocesan Cath	3,279	3,279	99.99%
	Ethiopia	Cheshire Foundation Et	3,314	3,313	99.98%
	Ethiopia	Hararge Catholic Secret	1,610	1,610	100.00%
	Ethiopia	Integrated Holistic Appr	4,629	4,629	100.00%
	Ethiopia	Meki Catholic Church	4,352	4,352	100.00%
	Ethiopia	NACID/Women's Savin	7,847	7,847	100.00%
	Ethiopia	Nazareth Children's Cen	12,505	12,505	100.00%
	Ethiopia	Wonji Catholic Church	11,833	11,833	100.00%
	Ethiopia	WSCP Harage Catholic	18,431	18,431	100.00%
	Ghana	Brakwa-Bremen Rural	123,149	123,149	100.00%
	Ghana	Buisla	30,540	30,540	100.00%
	Ghana	Lower Pra Rural Bank	124,315	124,315	100.00%
	Ghana	Nandom Rural Bank	65,242	65,242	100.00%
	Ghana	Nsoatreman Rural Bank	126,382	126,382	100.00%
	Ghana	Sinapi Aba Trust	844,641	393,222	46.55%
	Ghana	WWBG/MASU	117,714	117,214	99.58%
	Guinea	PRIDE/Guinea	1,227,562	566,791	46.17%
	Kenya	Cooperative Bank/Keny	9,833	0	0.00%
	Kenya	Faulu/Kenya	2,622,207	1,048,883	40.00%
	Kenya	KREP/Kenya	3,902,877	2,716,667	69.61%
	Kenya	NCCK/SSBE Small Sca	1,094,216	875,374	80.00%

Region	Country	Organization	Portfolio USS	PL Amount USS	PL Rating
	Malawi	FINCA/Malawi	130,913	130,913	100.00%
	Mali	CANEF	434,000	434,000	100.00%
	Mali	Faso Jigui	10,386	10,836	104.33%
	Mali	FFH/Kafo Jiginew/Mali	5,843,967	1,591,600	27.23%
	Mali	FFH/Nyesigiso/Mali	4,395,000	2,497,721	56.83%
	Mali	Jiguiyaso	154,280	76,239	49.42%
	Mali	Save/Mali - GGLS	45,605	45,605	100.00%
	Mali	World Education/PIEC	459,320	252,262	54.92%
	Mauritania	APME	15,240	15,240	100.00%
	Mozambique	CARE/Mozambique	4,662	4,662	100.00%
	Mozambique	World Vision/Mozambi	32,957	32,957	100.00%
	Mozambique	WRC/Mozambique	285,029	266,346	93.45%
	Nigeria	LAPO	1,288,145	1,288,145	100.00%
	Nigeria	NUSHO	1,074,357	0	0.00%
	Rwanda	WRC/Rwanda	50,589	50,589	100.00%
	Senegal	CARITAS/Thies	102,976	120,976	117.48%
	Senegal	EGAB	48,830	48,830	100.00%
	Senegal	EGAN	31,393	31,393	100.00%
	Senegal	EGAT	71,250	71,250	100.00%
	Senegal	KoBO	69,376	69,376	100.00%
	Senegal	OFAD/Nafooore	71,245	71,245	100.00%
	South Africa	Calmeadow/Small Enter	661,559	529,247	80.00%
	South Africa	OI/SEED/S.Africa	749,685	15,674	2.09%
	South Africa	VITA/South Africa	358,689	0	0.00%
	Tanzania	FINCA/Tanzania	40,783	40,783	100.00%
	Tanzania	PRIDE/Tanzania	1,977,766	1,863,062	94.20%
	Tanzania	PTF	205,790	205,790	100.00%
	Tanzania	SED TRUST FUND	21,944	21,944	100.00%
	Tanzania	WV/SEDA/Tanzania	352,626	320,000	90.75%
	Togo	FFH/FUCEC/Togo	371,236	371,236	100.00%
	Togo	SYNORSEC	35,699	35,699	100.00%
	Uganda	CERUDEB Centenary	8,656,510	1,163,060	13.44%
	Uganda	Cooperative Bank/Ugan	917,770	550,662	60.00%
	Uganda	Faulu/Uganda	348,163	261,154	75.01%
	Uganda	FFH/FOCCAS/Uganda	324,167	324,167	100.00%
	Uganda	FINCA/Uganda	3,138,385	3,138,385	100.00%

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
	Uganda	NAWOU	1,471	1,471	100.00%
	Uganda	PACT	23,861	23,861	100.00%
	Uganda	SOMED (IRUDEP)	22,832	22,832	100.00%
	Uganda	WV/MED-Net/Uganda	311,987	280,800	90.00%
	Zimbabwe	CAP	165,298	165,298	100.00%
	Zimbabwe	Zambuko Trust	1,120,000	1,120,000	100.00%
Sum			46,730,870	25,689,739	
ASIA					
	Bangladesh	BAWPA Bangladesh A	112,777	112,777	100.00%
	Bangladesh	BRAC Bangladesh Rur	536,842,105	536,842,105	100.00%
	Bangladesh	CMES Centre for Mass	22,161	22,161	100.00%
	Bangladesh	CWFP	4,982	4,982	100.00%
	Bangladesh	Desh Foundation	31,740	31,740	100.00%
	Bangladesh	DSK Dushtha Shasthya	334,795	334,795	100.00%
	Bangladesh	Hitaishi-Bangladesh	6,143	6,143	100.00%
	Bangladesh	HOPE	10,226	10,226	100.00%
	Bangladesh	IDF Integrated Develop	465,327	465,327	100.00%
	Bangladesh	International Fertilizer	53,979	17,273	32.00%
	Bangladesh	JAC	56,733	56,733	100.00%
	Bangladesh	OMI Organization for	50,887	50,887	100.00%
	Bangladesh	PAGE Poverty Alleviati	353,053	353,053	100.00%
	Cambodia	Aceda/Cambodia	10,068,896	3,336,883	33.14%
	Cambodia	CRS/Cambodia	738,157	738,157	100.00%
	Cambodia	Myanmar Project	125,960	125,960	100.00%
	Cambodia	WRC/Cambodia	389,933	3,899,330	1000.00%
	China	Danfeng	38,919	38,919	100.00%
	China	Jinping	302,891	0	0.00%
	China	Maltpo	13,061	13,061	100.00%
	China	MRL-GB	3,991	3,991	100.00%
	China	Nanzhao	203,986	203,986	100.00%
	China	Yixian	123,621	123,621	100.00%
	China	Yucheng	178,722	178,722	100.00%
	India	ASA Activists for Socia	184,519	184,519	100.00%
	India	BES	8,653	8,653	100.00%
	India	BSS	6,578	6,578	100.00%

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
	India	CRESA	14,051	14,051	100.00%
	India	ESAF	3,042	3,042	100.00%
	India	GBUP	39,406	39,406	100.00%
	India	MASSES	19,437	19,437	100.00%
	India	People's Institute for De	4,120	4,120	100.00%
	India	RDO Rural Developme	280,250	280,850	100.21%
	India	SARS South Asia Resea	96,233	96,233	100.00%
	India	SHARE	1,117,709	1,117,709	100.00%
	India	Soc. For Promotion of	23,074	23,074	100.00%
	India	SRI Society for Rural I	38,979	38,979	100.00%
	India	VISA Village Institute o	1,591	1,591	100.00%
	Indonesia	MIKEJ Mitra Karya Ea	55,437	55,437	100.00%
	Indonesia	OI/Indonesia	514,820	16,593	3.22%
	Nepal	Adarsha Savings & Cre	1,644	1,644	100.00%
	Nepal	Bhairavi Savings and C	2,377	2,377	100.00%
	Nepal	Biku Saving and Credit	2,190	2,190	100.02%
	Nepal	Chahari Savings & Cre	4,396	4,396	100.00%
	Nepal	Community Savings &	7,604	7,604	100.00%
	Nepal	Goasikunda Women's S	873	873	100.00%
	Nepal	Grameen Bank Eastern	2,947,839	2,947,839	100.00%
	Nepal	Himalaya Saving and C	446	446	100.00%
	Nepal	Janasewak Savings and	4,754	4,754	100.00%
	Nepal	Kalikadevi Janakalyan	2,726	2,726	100.00%
	Nepal	Malarani Savings and C	713	713	100.00%
	Nepal	NERUDO	8,654	8,654	100.00%
	Nepal	NIRDHAN	558,127	558,127	100.00%
	Nepal	Pasupati Women Savin	1,245	1,245	100.00%
	Nepal	Sagun Savings & Credit	1,440	1,440	100.02%
	Nepal	SBP/CSD	722,415	722,415	100.00%
	Nepal	Shree Balkumari Wome	1,547	1,547	100.00%
	Nepal	Shree Sikre Women's Sa	2,163	2,163	100.00%
	Nepal	Sri Milan Saving & Cre	407	407	100.00%
	Nepal	WCS	8,632	8,632	100.00%
	Pakistan	KASHF	17,189	17,189	100.00%
	Pakistan	TARAQEE	11,815	11,815	100.00%
	Philippines	ASHI Ahon Sa Hirap In	297,280	297,280	100.00%

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
	Philippines	Bukidnon Integrated Ne	83,102	83,102	100.00%
	Philippines	Buklod Center	7,864	7,864	100.01%
	Philippines	CARD	2,191,949	2,191,949	100.00%
	Philippines	Center for Community	17,619	17,619	100.00%
	Philippines	Center for Community	235,540	235,540	100.00%
	Philippines	KMBI Kabalikat para s	78,662	78,662	100.00%
	Philippines	MILAMDEC	30,885	30,885	100.00%
	Philippines	OI/Philippines	6,844,937	3,175,939	46.40%
	Philippines	PD Project Dunganon	2,189,030	2,189,030	100.00%
	Philippines	PSBF-Angeles	3,964	3,964	100.00%
	Philippines	PSBF-Cebu	1,723	1,724	100.03%
	Philippines	PSBF-Manila	9,538	9,538	100.00%
	Philippines	PSBF-Olongapo	3,905	3,905	100.00%
	Philippines	PSBF-Ormoc	2,138	2,138	100.00%
	Philippines	Rural Bank of Digos, In	11,735	0	0.00%
	Philippines	Rural Bank of Santo To	4,450	0	0.00%
	Philippines	Sarangani Rural Bank,	5,539	0	0.00%
	Philippines	St. Joseph Comm. Cente	5,992	5,992	100.00%
	Philippines	Tagum Rural Bank - St	5,894	0	0.00%
	Philippines	TSPI Development Cor	1,005,633	1,005,633	100.00%
	Philippines	WOCCU/Philippines/C	8,482,632	1,266,710	14.93%
	Philippines	Yakan Integrated Resou	84,106	84,106	100.00%
	Sri Lanka	Women Development F	924,316	924,316	100.00%
	Vietnam	CEP-Fund	1,042,987	1,042,987	100.00%
	Vietnam	TYM	542,175	542,175	100.00%
<b>Sum</b>			<b>581,363,735</b>	<b>566,391,361</b>	
<b>ENI</b>					
	Bosnia	WWB	161,163	0	0.00%
	Bulgaria	NACHALA Foundation	467,041	467,041	100.00%
	Georgia	FINCA/Georgia	93,303	93,303	100.00%
	Georgia	WV/Georgia	139,456	45,374	32.54%
	Kazakhstan	CAAEF Central Asian	400,952	20,000	4.99%
	Kazakhstan	Kazakstan Community	251,554	251,554	100.00%
	Kyrgyzstan	FINCA/Kyrgyztan	845,898	845,898	100.00%
	Kyrgyzstan	KRT-WID	51,151	51,151	100.00%

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
	Kyrgyzstan	Mercy Corps /Kyrgyzst	330,490	15,000	4.54%
	Latvia	WOCCU/Latvia	1,497,105	1,377,597	92.02%
	Lithuania	WOCCU/Lithuania	279,893	136	0.05%
	Macedonia	H.A. Moznosti	1,935,048	0	0.00%
	Poland	FDPA Foundation for	621,641	62,164	10.00%
	Romania	RAEF - Romainian-Am	258,971	0	0.00%
	Romania	WOCCU/Romania	33,972,973	30,575,675	90.00%
	Romania	WV/CAPA/Romania	958,875	0	0.00%
	Russia	CCI Center for Citizen I	54,566	2,225	4.08%
	Russia	OI/ Vozmozhnost	594,417	54,571	9.18%
	Russia	OI/Danko-S	34,681	34,681	100.00%
	Russia	OI/Novy Soyuz Founda	42,977	42,977	100.00%
	Russia	OI/Perspective	54,845	54,845	100.00%
	Russia	OI/Soprichastnost	147,937	43,943	29.70%
	Russia	Volkhov Int'l Ed. Found	43,000	0	0.00%
	Russia	Working Capital Russia	79,482	67,559	85.00%
	Ukraine	Meta Center	19,251	0	0.00%
Sum			43,336,670	34,105,694	
LAC					
	Bolivia	BancoSolidario/Bolivia	74,068,042	4,517,000	6.10%
	Bolivia	FFH/CRECER/Bolivia	2,117,145	1,853,560	87.55%
	Bolivia	FIE/Bolivia	14,086,742	1,315,656	9.34%
	Bolivia	Fundacion Agrocapital	11,354,282	0	0.00%
	Bolivia	PRODEM	24,188,020	4,166,700	17.23%
	Bolivia	ProMujer/Bolivia	2,126,251	1,096,815	51.58%
	Bolivia	WOCCU/Bolivia	201,788,944	13,471,000	6.68%
	Ecuador	Banco Solidario/Ecuado	4,279,525	0	0.00%
	Ecuador	CRS/Ecuador	234,000	234,000	100.00%
	Ecuador	FINCA/Ecuador	195,017	195,017	100.00%
	Ecuador	Project HOPE/Ecuador	367,546	328,973	89.51%
	Ecuador	WOCCU/Ecuador	191,440,000	19,188,795	10.02%
	El Salvador	ACACEMERSA Coop	1,889,303	531,154	28.11%
	El Salvador	ACACESPA Coop Fina	659,849	405,180	61.40%
	El Salvador	ACACME Coop Financ	1,174,686	14,395	1.23%
	El Salvador	ACACU Coop Financie	4,378,669	95,053	2.17%

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
	El Salvador	ACACYPAC Coop Fin	801,481	17,687	2.21%
	El Salvador	ACAYCCOMAC Coop	884,248	11,000	1.24%
	El Salvador	ACCOVI Coop Financi	6,454,607	249,794	3.87%
	El Salvador	ACECENTA Coop Fin	563,815	30,029	5.33%
	El Salvador	ACOCOMET Coop Fin	488,458	55,539	11.37%
	El Salvador	ACODJAR Coop Finan	476,522	161,329	33.86%
	El Salvador	ACOPACTO Coop Fin	482,075	392,808	81.48%
	El Salvador	CAM Centro de Apoyo	1,517,000	1,517,000	100.00%
	El Salvador	Coop Financiera UNO	4,161,821	136,300	3.28%
	El Salvador	CRS/El Salvador	380,106	326,891	86.00%
	El Salvador	SIHUACOOP Coop Fin	2,221,415	194,284	8.75%
	El Salvador	WOCCU/El Salvador	24,748,842	228,831	0.92%
	Guatemala	CADISOGUA	372,262	372,262	100.00%
	Guatemala	CARITAS de Zacapa	51,446	51,446	100.00%
	Guatemala	CARITAS San Marcos	201,370	201,370	100.00%
	Guatemala	Casa Parroquial De Tot	20,976	20,976	100.00%
	Guatemala	CDRO	230,633	230,633	100.00%
	Guatemala	CECI/BANDESA	67,877	0	0.00%
	Guatemala	CESIDE/Guatemala	17,734	17,734	100.00%
	Guatemala	FINCA/Guatemala	8,700	8,700	100.00%
	Guatemala	FUNDAECO	5,169	5,169	100.00%
	Guatemala	FUNDAP	203,649	203,649	100.00%
	Guatemala	Genesis Empresarial/FU	11,972,000	2,035,240	17.00%
	Guatemala	MUDE Asociacion de	188,270	188,270	100.00%
	Haiti	CRS/Haiti	77,014	77,014	100.00%
	Honduras	FAMA Familia y Medio	418,623	83,696	19.99%
	Honduras	FFH/FAMA/Honduras	335,007	335,077	100.02%
	Honduras	Financiera Solidaria S.	4,266,123	217,391	5.10%
	Honduras	FINCA/Honduras	2,328,261	1,396,957	60.00%
	Honduras	Fundacion José María C	4,468,785	708,371	15.85%
	Honduras	Instituto para el Desarro	504,783	403,768	79.99%
	Honduras	ODEF/Honduras	2,295,973	2,066,375	90.00%
	Honduras	Project HOPE/Hondura	246,206	237,252	96.36%
	Honduras	WRC/Honduras	1,244,296	522,174	41.97%
	Jamaica	WOCCU/Jamaica	34,755,930	2,438,323	7.02%
	Mexico	FINCA/Mexico	300,000	300,000	100.00%

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
	Mexico	GT-Chiapas	10,747	10,747	100.00%
	Nicaragua	ASODENIC	954,167	325,690	34.13%
	Nicaragua	ASODERI	1,091,382	336,920	30.87%
	Nicaragua	CHISPA	1,868,794	94,607	5.06%
	Nicaragua	CRS/Nicaragua	663,852	531,081	80.00%
	Nicaragua	FAMA/Nicaragua	3,665,000	156,654	4.27%
	Nicaragua	FINCA/Nicaragua	1,067,000	1,067,000	100.00%
	Nicaragua	Fundacion Jose Niebro	974,907	24,004	2.46%
	Nicaragua	Fundacion Leon 2000	346,090	207,654	60.00%
	Nicaragua	FUNDENUSE	464,663	69,608	14.98%
	Nicaragua	ProMujer/Nicaragua	199,788	187,727	93.96%
	Nicaragua	WOCCU/Nicaragua	362,929	656,157	180.79%
	Peru	ACP/MIBANCO/Peru	12,079,552	7,247,730	60.00%
	Peru	ALTERNATIVA	77,017	77,017	100.00%
	Peru	ARARIWA	287,212	287,211	100.00%
	Peru	CARE/Peru	4,647,734	697,160	15.00%
	Peru	CARITAS COBIS	65,367	65,367	100.00%
	Peru	CENCA	18,320	18,320	100.00%
	Peru	CIDESUR	17,207	17,207	100.00%
	Peru	CIDIAG	41,074	41,074	100.00%
	Peru	CRS/Peru	961,136	961,136	100.00%
	Peru	EDUCA	30,345	30,345	100.00%
	Peru	Edyficar	3,954,952	790,990	20.00%
	Peru	FINCA/Peru	727,161	522,160	71.81%
	Peru	GCOD	35,370	35,370	100.00%
	Peru	IDEAS	64,703	58,945	91.10%
	Peru	Movimiento Manuela R	37,146	37,146	100.00%
	Peru	OFASA/Peru	148,080	148,080	100.00%
	Peru	PRISMA	1,309,201	1,309,201	100.00%
	Peru	PROMUC	8,825	8,825	100.00%
	Peru	SEA	70,855	70,855	100.00%
	Peru	SOLIDARIDAD - CES	233,180	233,180	100.00%
	Peru	TACIF	11,662	11,662	100.00%
	Peru	WV/ASODECO/Peru	421,181	127,000	30.15%
	Sum		679,026,095	79,320,467	

Region	Country	Organization	Portfolio US\$	PL Amount US\$	PL Rating
<b>NEAR EAST</b>					
	Egypt	ABA Alexandria Busin	9,802,614	847,922	8.65%
	Egypt	ASBA Assiut Business	3,817,610	123,723	3.24%
	Egypt	Dakahleya Bus Assoc. f	837,923	100,147	11.95%
	Egypt	Egyptian Small Enter.	10,694,052	154,118	1.44%
	Egypt	IPMF	6,288	6,288	100.00%
	Egypt	SBACD Sharkia Bus A	2,054,122	1,578,824	76.86%
	Egypt	SEDAP Small Enter. D	1,695,518	158,676	9.36%
	Jordan	CHF/Jordan	95,226	50,729	53.27%
	Jordan	Save/Jordan	513,741	498,601	97.05%
	Lebanon	Al Majmoua	805,305	132,854	16.50%
	Morocco	Association Al Amana	1,260,036	856,824	68.00%
	West Bank/Gaza	Arab Bank/WBG	365,878	0	0.00%
	West Bank/Gaza	Bank of Jordan/West B	248,812	0	0.00%
	West Bank/Gaza	Save/West Bank	662,186	420,138	63.45%
	<b>Sum</b>		<b>32,859,310</b>	<b>4,928,844</b>	
	<b>Grand Total</b>		<b>1,383,316,680</b>	<b>710,436,105</b>	

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Annex I: Business Development Services (BDS) Summary Tables

## Business Development Services (BDS) Summary Tables

### I. Age of Institutions Providing BDS by Region (n=82)

	Africa		Asia <sup>1</sup>		Europe		Latin America		Worldwide		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
0-2 years	14	58	3	25	8	26	2	13	0	0	27	33
3-5 years	4	17	3	25	11	37	1	7	1	100	20	24
6-10 years	4	17	4	33	11	37	6	40	0	0	25	31
>10 years	2	8	2	17	0	0	6	40	0	0	10	12
<b>Total</b>	<b>24</b>	<b>100</b>	<b>12</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>82</b>	<b>100</b>

1 No USAID-supported BDS institutions reported data from the Near East Region.

### II. Type of BDS Client Served (n=82)

	Africa		Asia		Europe		Latin America		Worldwide		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
Entrepreneurs	10	42	3	25	10	33	10	67	1	100	34	42
Organizations	1	4	0	-	3	10	1	7	0	0	5	6
Both	13	54	9	75	17	57	4	26	0	0	43	52
<b>Total</b>	<b>24</b>	<b>100</b>	<b>12</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>82</b>	<b>100</b>

### III. Providers of BDS also Providing Financial Services or Linked to Institutions that do (n=82)

	Africa		Asia		Europe		Latin America		Total	
	#	%	#	%	#	%	#	%	#	%
Provide Financial Services	9	38	6	50	7	23	10	67	32	39
Linked to Financial Services	15	63	10	83	10	33	7	47	42	51

### IV. BDS Providers Charging for Services and Method of Charging (n=82)

	Africa		Asia		Europe		Latin America		Total	
	#	%	#	%	#	%	#	%	#	%
Charge Clients - Any Method	17	71	4	33	14	47	3	20	38	46
Methods:										
Charge Fees	16	67	3	25	13	43	1	7	33	40
Charge Margins	9	38	1	8			3	20	13	16
Charge Dues	6	25	2	17	2	7	1	7	11	13
Charge Other <sup>1</sup>	4	17	3	25	7	23	2	13	16	20

1 Other types of charges include in-kind, and additions to loan interest rates.

V. Percent of BDS Institutions' Budget Covered by Donor Funding (n=63)

	Africa		Asia		Europe		Latin America		Worldwide		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
1 – 24 percent	1	4	1	10	1	4	1	16	0	0	4	6
25 – 49 percent	3	13	2	20	1	4	1	17	0	0	7	11
50 – 74 percent	1	4	2	20	6	26	1	17	0	0	10	16
75 – 99 percent	8	35	2	20	6	26	1	17	1	100	18	29
100 percent	10	44	3	30	9	40	2	33	0	0	24	38
Total	23	100	10	100	23	100	6	100	1	100	63	100

VI. Providers were asked if they provided each service a lot, a little, or not at all. (n=82)

	None		A little		A lot		Total (a little or a lot)	
	#	%	#	%	#	%	#	%
<b>PRODUCTS</b>								
New product development/testing	29	35	23	28	30	37	53	65
Access to inputs, equipment, processes, skills	23	28	23	28	36	44	59	72
Other	56	68	12	15	14	17	26	32
<b>MARKETS</b>								
Buy/sell products	33	40	15	18	34	41	49	60
Linkages between buyer and seller	19	23	24	29	39	48	63	77
Quality control	33	40	16	20	33	40	49	60
Research and information	27	33	19	23	36	44	55	67
Trade fairs	37	45	13	16	32	39	45	55
Other	53	65	8	10	21	26	29	35
<b>COUNSELING</b>								
On-site technical assistance	12	15	14	17	56	68	70	85
Mentoring	21	26	9	11	52	63	61	74
Other	50	61	3	4	29	35	32	39
<b>Category: Training</b>								
Entrepreneurship development	12	15	19	23	51	62	70	85
Business management	9	11	19	23	54	66	73	89
Other	43	52	4	5	35	43	39	48
<b>SUBSECTOR ACTIVITIES</b>								
Research and information	32	39	20	24	30	37	50	61
Interventions	43	52	17	21	22	27	39	48
Other	60	73	11	13	11	13	22	27
<b>REGULATORY COMPLIANCE</b>								
Business licensing	53	65	13	16	16	20	29	35
Information on taxing and regulations	52	63	14	17	16	20	30	37
Other	61	74	9	11	12	15	21	26

**VII. Clients of USAID-Supported BDS Programs in 1998 (n=54)**

	Africa	Asia	Europe	Latin America	All Regions <sup>1</sup>	Worldwide
Entrepreneurs Served	34, 876	2,175,552	6,662	811	10,000	2,227,901
Percent Women	57	93	59	56	80	92 <sup>2</sup>
Percent Rural Clients	40	82	23	40	80	81

1 One organization reported on its activities that included work in several regions.

2. When BRAC is excluded, the overall percentage of women clients decreases to 76 percent.

**VIII. Business Sector in which Entrepreneurs Assisted through BDS Programs are Working**

	Africa n=18		Asia n=12		Europe n=20		Latin America N=3		All regions <sup>1</sup> n=1		Total n=54	
	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture	8,438	24	763,214	35	523	8	110	13	0	0	772,285	35
Agribusiness	6,026	17	587,670	27	510	8	0	0	0	0	594,206	27
Manufacturing	2,687	8	193,441	9	1,053	16	1	<1	10,000	100	207,182	9
Commerce	12,150	35	205,800	10	2,608	39	420	52	0	0	220,978	10
Service	4,760	14	198,004	9	1,481	22	280	35	0	0	204,525	9
Other	811	2	227,420	10	485	7	0	0	0	0	228,716	10
<b>Total</b>	<b>34,872</b>	<b>100</b>	<b>2,175,549</b>	<b>100</b>	<b>6,660</b>	<b>100</b>	<b>811</b>	<b>100</b>	<b>10,000</b>	<b>100</b>	<b>2,227,892</b>	<b>100</b>

1 The organization is PEOPlink.

**IX. Income Level of Entrepreneurs Assisted through BDS Programs**

Income Quintile	Africa n=18		Asia n=12		Europe n=20		Latin America n=3		All regions n=1		Total n=54	
	#	%	#	%	#	%	#	%	#	%	#	%
Top 5 <sup>th</sup>	11	<1	0	0	55	1	0	0	0	0	66	<1
Second 5 <sup>th</sup>	166	<1	6	<1	291	6	0	0	0	0	463	<1
Middle 5 <sup>th</sup>	2,934	8	23	<1	890	19	350	43	3,000	30	7,197	<1
Fourth 5 <sup>th</sup>	12,654	36	39,007	2	2,069	45	383	47	4,000	40	58,113	3
Bottom 5 <sup>th</sup>	19,099	55	2,131,518	98	1,304	28	78	10	3,000	30	2,154,999	97
<b>Total</b>	<b>34,864</b>	<b>99</b>	<b>2,170,554</b>	<b>100</b>	<b>4,609</b>	<b>99</b>	<b>811</b>	<b>100</b>	<b>10,000</b>	<b>100</b>	<b>2,220,838</b>	<b>100</b>

## X. Indicators Tracked by BDS Providers

	Africa n=24		Asia n=12		Europe N=27		Latin America n=4		Total n=67	
	#	%	#	%	#	%	#	%	#	%
Changes in Business Income	23	96	11	92	22	81	3	75	59	88
Changes in Number of Employees	22	92	8	67	21	78	2	50	53	79
Changes in Clients' Strategic Vision or Practices	17	71	9	75	20	74	2	50	48	72
Changes in Business Assets	17	71	8	67	17	63	2	50	44	66
Changes in Ability to Cover Program Costs	13	54	10	83	10	37	3	75	36	54
Changes in Clients' Ability to Pay for Services	13	54	8	67	12	44	1	25	34	51
Other	9	38	3	25	7	26	3	75	23	34

## XI. Constraints Reported by BDS Providers

	Africa n=24		Asia n=12		Europe n=27		Latin America n=6		All regions n=1		Total n=70	
	#	%	#	%	#	%	#	%	#	%	#	%
Macro Economic & Political Context	16	67	8	67	24	89	3	50	0	0	51	73
Lack of Client Financing	18	75	9	75	22	81	1	17	0	0	50	71
Marketing Environment	13	54	8	67	17	63	0		1	100	39	56
Funds for Program	11	46	8	67	7	26	2	33	1	100	29	41
Low Demand for Services	4	17	5	42	13	48	2	33	0	0	24	34
Organizational Weakness	7	29	3	25	1	4	3	50	1	100	15	21
High Operating Costs	8	33	3	25	1	4	1	17	0	0	13	19
Lack of Institutional Alliances	3	13	2	17	2	7	2	33	0	0	9	13
Competition with other BDS Providers	1	4	3	25	2	7	2	33	0	0	8	11
Other <sup>1</sup>	6	25	1	8	2	7	0	0	0	0	9	13

<sup>1</sup> Other constraints mentioned include on-going ethnic conflict, poor communication infrastructure, expensive product transport, undeveloped human resource base, and high travel costs.

Annex J: BDS Programs in USAID Survey, 1998

\* This refers to the question, "Are your business development services linked to or integrated with financial services?"

# BDS Programs in USAID Survey, 1998

Region

AFRICA

Country	Organization	Type	Age	Linked to Finance?*	Micro Clients	Percent Women	Charge Fees?
Benin	ATI/Enterprise Works/Benin	PVO	2	Yes	190	16%	Yes
Benin	VITA/Benin	NGO	1	Yes	500	90%	Yes
Eritrea	Rural Enterprise Unit	Gov. Agency	2	Yes	41	20%	No
Ethiopia	Oromia Region Coop Union Project	Cooperative	2	Yes	0	0%	No
Ethiopia	VOCA/Ethiopia/Farmer-to-Farmer	Cooperative	5	No	0	0%	No
Ethiopia	VOCA/Ethiopia/Retailers	NGO	5	Yes	393	8%	No
Ghana	Technoserve/Ghana	PVO	28	Yes	7,518	48%	Yes
Guinea	PRIDE/Guinea	PVO	7	Yes	752	19%	Yes
Kenya	ApproTEC	NGO	7	No	2,015	58%	Yes
Kenya	KMAP Kenya Mgmt Assistance Pr	NGO	3	Yes	0	36%	Yes
Kenya	TechnoServe/Kenya	PVO	2	No	82	25%	Yes
Mozambique	ActionAid/Mozambique	NGO	2	Yes	22	0%	No
Mozambique	CARE/Mozambique	PVO	4	Yes	215	12%	No
Mozambique	World Vision/Mozambique	PVO	1	Yes	40	10%	Yes
South Africa	World Education/Ntinga	PVO	2	No	0	0%	Yes
Tanzania	EDC Ltd Enterprise Development	NGO	2	No	1,134	54%	Yes
Tanzania	Finance & Enterprise Dev. Asso	For Profit	2	Yes	0	0%	Yes

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Tanzania	PSI Private Sector Initiative	NGO	0	No	1,310	61%	Yes
Uganda	HORTEXA	Business Asso	8	Yes	11	28%	Yes
Uganda	PRIDE/Africa	NGO	2	Yes	17,017	63%	Yes
Zambia	IESC/Zambia	PVO	35	No	8	70%	Yes
Zambia	Zambia Association of Chambers of	Business Asso	6	No	708	46%	Yes
Zimbabwe	ATI/Zimbabwe/ZOPP	For Profit	2	No	2,920	65%	Yes
Zimbabwe	Heifer Project/Zimbabwe	NGO	0	Yes	0	0%	No

Summary for 'Region' = AFRICA (24 detail records)

Sum 34,876  
Avg 5.4

**Region ASIA**

Country	Organization	Type	Age	Linked to Finance?*	Micro Clients	Percent Women	Charge Fees?
Bangladesh	AVRDC Asian Vegetable Research	Research	8	Yes	150,000	80%	No
Bangladesh	BRAC Bangladesh Rural Advance	NGO	27	Yes	1,920,000	95%	Yes
Bangladesh	Helen Keller International	PVO	6	Yes	1,766	20%	No
Bangladesh	ICLARM: Int'l Ctr for Living Aqua	Research	8	Yes	25,000	60%	No
Bangladesh	International Fertilizer Developmen	PVO	4	Yes	4,998	10%	No
Bangladesh	JOBS Job Opportunities and Busin	Research	1	Yes	3,108	89%	No
Bangladesh	PAGE Poverty Alleviation	NGO	6	Yes	25,273	95%	Yes
Indonesia	Heifer Project/Indonesia	NGO	2	No	3,021	0%	No
Nepal	PACT/Nepal	PVO	1	Yes	13,145	100%	Yes
Nepal	Save/Nepal	PVO	5	No	15,900	80%	No
Philippines	CRS/Philippines	PVO	13	Yes	13,227	100%	Yes

Philippines GEM Growth with Equity in Minda USAID Projec 4 Yes 114 60% No

Summary for 'Region' = ASIA (12 detail records)

Sum 2,175,552

Avg 7.1

Region ENI

Country	Organization	Type	Age	Linked to Finance?*	Micro Clients	Percent Women	Charge Fees?
Armenia	ACDI/VOCA/Armenia	PVO	0	No	0	0%	No
Armenia	IESC/Armenia	PVO	7	No	3	5%	No
Kazakhstan	ACDI/VOCA/Kazakhstan	PVO	6	No	33	5%	No
Kazakhstan	Aid to Artisans/Kazakstan	PVO	4	No	0	0%	No
Kazakhstan	IESC/Kazakhstan	PVO	7	No	2	50%	No
Kazakhstan	Winrock Farmer to Farmer/Kazakst	PVO	4	No	0	0%	No
Krygyzstan	IESC/Krygyzstan	PVO	7	No	0	0%	No
Romania	Aid to Artisans/Romania	NGO	4	Yes	192	80%	No
Romania	WV/CAPA/Romania	PVO	3	Yes	206	20%	Yes
Russia	Academy of Management and Mar	NGO	7	Yes	1,750	46%	Yes
Russia	Center for Business Skills Develop	NGO	4	No	0	0%	No
Russia	Citizens Democracy Corps/Russia	PVO	7	Yes	0	0%	No
Russia	IESC/Russia	PVO	2	Yes	0	0%	No
Russia	IRIS/Russia	PVO	9	No	171	35%	No
Russia	JAR Junior Achievement Russia	NGO	8	No	0	80%	Yes
Russia	U. S. Energy Association	Business Asso	7	No	0	0%	No
Russia	University of Alaska/ARC	Research	6	Yes	2,601	59%	Yes

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Russia	US Russia Business Forum (USRB)	NGO	2	No	201	55%	No
Russia	Volkhov Int'l Ed. Found.	For Profit	4	No	33	50%	Yes
Russia	Working Capital Russia	PVO	1	Yes	127	63%	Yes
Turkmenistan	IESC/Turkmenistan	PVO	2	No	1	100%	No
Ukraine	Dnipropetrovsk Business Center	NGO	3	No	11	40%	Yes
Ukraine	International Tech Research Inst.	Research	5	Yes	148	34%	Yes
Ukraine	Meta Center	NGO	1	Yes	94	55%	Yes
Ukraine	NewBizNet/DAI	Consulting	4	Yes	0	40%	Yes
Ukraine	Sumy Business Center	NGO	3	No	35	40%	Yes
Ukraine	Vinnitsa Consulting Company	For Profit	2	No	4	40%	Yes
Ukraine	Zhitomir Business Center	NGO	2	No	88	40%	Yes
Uzbekistan	BWA Business Women's Associati	NGO	7	No	960	99%	Yes
Uzbekistan	IESC/Uzbekistan	PVO	3	No	2	0%	No

Summary for 'Region' = ENI (30 detail records)

Sum 6,662  
Avg 4.4

Region LAC

Country	Organization	Type	Age	Linked to Finance?*	Micro Clients	Percent Women	Charge Fees?
Bolivia	FIE/Bolivia/BDS	NGO	13	No	0	44%	Yes
Bolivia	Heifer Project/Bolivia	NGO	15	No	0	0%	No
Ecuador	Fundacion Alternativa	NGO	8	No	0	0%	Yes
Haiti	Action for Enterprise/Haiti	PVO	5	No	700	50%	Yes
Haiti	APV Association des Paysans de V	NGO	2	No	1	93%	No

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Haiti	Save/Haiti	PVO	2	No	110	93%	No
Honduras	Assoc. de Desarrollo Comunitario d	PVO	9	Yes	0	0%	No
Honduras	Auxilio Mundial	PVO	18	Yes	0	0%	No
Honduras	FAMA Familia y Medio Ambiente	NGO	6	Yes	0	0%	No
Honduras	FINCA/Honduras	NGO	9	Yes	0	0%	No
Honduras	Fundacion José María Covelo	NGO	9	Yes	0	0%	No
Honduras	Fundacion Para al Hermandad de	PVO	22	No	0	0%	No
Honduras	Instituto para el Desarrollo Hondur	NGO	22	Yes	0	0%	No
Honduras	ODEF/Honduras	NGO	15	Yes	0	0%	No
Honduras	Project HOPE/Honduras	PVO	8	No	0	0%	No

Summary for 'Region' = LAC (15 detail records)

Sum 811  
 Avg 10.9

Region Worldwide

Country	Organization	Type	Age	Linked to Finance?*	Micro Clients	Percent Women	Charge Fees?
USA	PEOPlink	PVO	3	No	10,000	80%	No

Summary for 'Region' = Worldwide (1 detail record)

Sum 10,000  
 Avg 3.0

Grand Total 2,227,901

96

Annex K: Policy Issues from USAID Survey, 1998

# Policy Issues from USAID Survey, 1998

Region	Country	Organization	Umbrella	Type	Policy Issue
<i>AFRICA</i>					
	<i>Benin</i>	CRS/Benin	Catholic Relief Services	PVO	Trade policy
	<i>Kenya</i>	International Center for Economic Growth		PVO	Access to Physical Infrastructure
				PVO	Business Support Services
				PVO	Gender Equity for Enterprise Development
				PVO	Legal and Regulatory Reforms
	<i>Tanzania</i>	Bank of Tanzania		Bank	MFI Regulation
<i>ASIA</i>					
	<i>Cambodia</i>	CRS/Cambodia		PVO	MFI Best Practices
				PVO	MFI Regulations and Supervision
	<i>Indonesia</i>	PEG Project		For Profit	Financial Regulation

Region	Country	Organization	Umbrella	Type	Policy Issue
				For Profit	Legal Reform
				For Profit	Trade policy
	<i>Nepal</i>				
		CECI/Nepal			
			CECI Canadian Ctr for Int'l St	PVO	Creation of legal framework for NGOs to act as MFI
			CECI Canadian Ctr for Int'l St	PVO	Review of the Cooperative Societies Act
	<i>Philippines</i>				
		IMCC/Credit Policy Improvement Program			
				Consulting	Credit Policy
		TSPI Development Corporation			
				NGO	MFI Performance Standards
				NGO	National Strategy for Microfinance
<i>ENI</i>					
	<i>Kazakhstan</i>				
		Aid to Artisans/Kazakhstan			
				PVO	NGO Advocacy
	<i>Kazakhstan</i>				
		The Eurasia Foundation			
				PVO	Macroeconomics, Tax and Regulatory Policies
	<i>Ukraine</i>				
		IFC/Ukraine			
				Other	Small Business Deregation
				Other	Support to Ukrainian Gov't Institutions
		IRIS/Ukraine			

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Region	Country	Organization	Umbrella	Type	Policy Issue
		NewBizNet/DAI		PVO	Business Regulations (licenses, registration, etc)
				Consulting	Business Associations
				Consulting	Business Support Services
				Consulting	National SME Policy
	<i>Uzbekistan</i>				
		BWA Business Women's Association of Uzbekistan			
			Counterpart International	NGO	Microfinance
			Counterpart International	NGO	NGO Law
			Counterpart International	NGO	Taxes
<b>NEAR EAST</b>					
	<i>Jordan</i>				
		Chemonics/AMIR/Jordan			
			AMIR	Consulting	Credit Bureau
			AMIR	Consulting	Encouragement of Investment Law
			AMIR	Consulting	Enforcement of Claims
			AMIR	Consulting	Enterprise Licensing
			AMIR	Consulting	Islamic Banking Practices
			AMIR	Consulting	JNB Microfinance Subsidiary Registration
			AMIR	Consulting	Loan Origination Dees
			AMIR	Consulting	NGO Law
			AMIR	Consulting	Othmani Murabaha Law
			AMIR	Consulting	Security on Movable Assets
			AMIR	Consulting	Subsidized credit

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Annex L: Questionnaires used for Data Collection

# **MRR MICROENTERPRISE RESULTS REPORTING**

## ***FOR MICROFINANCE INSTITUTIONS***

### **I. INTRODUCTION**

Microenterprise Results Reporting (MRR) collects and reports on USAID supported microenterprise activities worldwide. MRR provides the data used by USAID for monitoring its involvement in microenterprise development which has consequences for future funding and strategic planning by the Agency. A summary report is prepared annually that also informs the public, the U.S. Congress and microenterprise practitioners of USAID's role in promoting microenterprise development.

MRR asks your assistance in collecting this year's annual data. You should complete this questionnaire if you have an active funding agreement with USAID for the provision of financial services, such as credit and savings, to microenterprises.

### **II. BACKGROUND INFORMATION**

1. Today's Date (Month/Day/Year):

2. Name of Person Completing Form:

3. Telephone Number

4. Fax Number

5. E-mail Address, if available:

6. Name of Organization:

7. Address of Organization:

8. Does your organization provide financial services directly to microenterprises or does it assist other organizations to do so (as an umbrella)?

Direct \_\_\_\_\_ Umbrella \_\_\_\_\_

# MRR MICROENTERPRISE RESULTS REPORTING

## III. USAID FUNDING

**Instructions:** Please list the different sources within the USAID Mission and USAID/Washington from which you received funds for FY 98. Next to each source note the purpose for which this funding was provided. The offices within USAID Missions could include, for example, the offices of Private Enterprise, Agriculture, Population, Health and Nutrition, Environment, or PVO Support Office. The offices within USAID Washington could include the Office of Microenterprise Development, BHR/PVC, Women in Development, Emerging Markets, Credit and Investment, Environment, or one of the Regional Bureaus.

USAID Mission Offices	Purpose	USAID Washington Offices	Purpose
1. <input type="checkbox"/>	<input type="checkbox"/>	1. <input type="checkbox"/>	<input type="checkbox"/>
2. <input type="checkbox"/>	<input type="checkbox"/>	2. <input type="checkbox"/>	<input type="checkbox"/>
3. <input type="checkbox"/>	<input type="checkbox"/>	3. <input type="checkbox"/>	<input type="checkbox"/>

## IV. FOR UMBRELLA INSTITUTIONS ONLY

**AN UMBRELLA INSTITUTION IS AN INSTITUTION THAT RECEIVES FUNDS FROM USAID FOR THE PURPOSE OF ASSISTING OTHER ORGANIZATIONS EITHER WITH FUNDS OR WITH TECHNICAL ASSISTANCE.**

1. Name of umbrella \_\_\_\_\_

2. Umbrella organization is what type of organization? \_\_\_\_\_

International PVO

Business/Trade Association

Chamber of Commerce

Cooperative

Consulting

Other (please describe):

Local NGO

Credit Union or Credit Union Federation

Government Agency

Non-Bank Financial Institution

Other For-Profit Institution

3. For what purpose does your organization receive funds from USAID? \_\_\_\_\_

# MRR MICROENTERPRISE RESULTS REPORTING

4. Instructions for completing following table: Please provide the name, address, fax or email address for the local organizations the umbrella institution supports with USAID funds. Add to this page as necessary.

Organization Name	Address, Fax, Email
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	

# MRR MICROENTERPRISE RESULTS REPORTING

## WORKSHEET FOR ORGANIZATIONS PROVIDING FINANCIAL SERVICES DIRECTLY TO CLIENTS

### IV. PORTFOLIO DATA

This form should be completed by all institutions providing financial services, including grantees and subgrantees of USAID funds. Umbrella institutions that do not work directly with clients need not complete this form but should provide the relevant information from their subgrantees. One form per organization is requested. Please provide data from the end of your 1998 fiscal year.

1. Name of Person Completing this Form: \_\_\_\_\_

2. Name of Organization: \_\_\_\_\_

3. Type of Organization:

International PVO

Local NGO

Business/Trade Association

Credit Union or Credit Union Federation

Chamber of Commerce

Government Agency

Cooperative

Non-Bank Financial Institution

Other For-Profit Institution

Other (please describe): \_\_\_\_\_

4. Fiscal year (FY) 98 (or most recently completed FY) ran from:

(month/ year)

to (month/ year)

5. Please list financial services provided: (for example, working capital loans, savings, housing loans, insurance, etc.)

1. \_\_\_\_\_

4. \_\_\_\_\_

2. \_\_\_\_\_

5. \_\_\_\_\_

3. \_\_\_\_\_

6. \_\_\_\_\_

6a. What percentage of your portfolio is for rural areas \_\_\_\_\_ (estimate).

6b. What percentage of your portfolio is for urban areas \_\_\_\_\_ (estimate).

7. The exchange rate at end of FY98: \_\_\_\_\_ . Source? \_\_\_\_\_

8. What is your maximum loan size (in local currency) ? \_\_\_\_\_

9. What is your minimum loan size (in local currency)? \_\_\_\_\_

10. What is the percentage of your 'portfolio at risk'? \_\_\_\_\_

(Unpaid balance of loans with payments overdue more than 90 days divided by the amount of loans outstanding at year end)

11. What is your average loan loss rate? \_\_\_\_\_

(Average of losses for 3-5 years as a percentage of outstanding loan portfolio. All loans over one year in arrears should be classified as losses. )

12. Has your institution achieved operational sustainability, that is, do client revenues cover its operating costs?

Yes \_\_\_\_\_

No \_\_\_\_\_

# MRR MICROENTERPRISE RESULTS REPORTING

13. If yes, has your institution also achieved full financial sustainability (where client revenues cover operating costs, plus the cost of obtaining funds and the cost of inflation)? Yes \_\_\_\_\_ No \_\_\_\_\_

14. If your institution is not yet financially sustainable, do you have a plan for reaching full financial self-sufficiency in 7 years or less? Yes \_\_\_\_\_ No \_\_\_\_\_

15. Please complete the following table noting that the information requested is for the organization's entire portfolio (commercial banks may report on only the 'micro' portion of their portfolio). Information on the previous fiscal year need not be provided if it was provided in response to last year's request. Amounts may be either in local currency or US dollars; however, please indicate which is used.

	End of last FY (1998)	End of previous FY (1997)
AMOUNT of loans outstanding		
NUMBER of loans outstanding (to individuals)		
PERCENTAGE of loans made to women borrowers		
AMOUNT of clients' savings		
NUMBER of savers		

16. Is savings an optional service or is it mandatory for participation in your credit program?  
Required savings? Yes \_\_\_\_\_ No \_\_\_\_\_

## POVERTY LENDING DATA

Poverty lending is defined as those loans equal to or less than US\$300 in all regions except ENI. In ENI region poverty loans are those equal to or less than \$1000.

17. Total amount of loan balances outstanding at end of FY with initial loan size of \$300/\$1000 or less (Initial loan size refers to the value of the loan at the time it was made.):  
Based on actual \_\_\_\_\_ or estimated \_\_\_\_\_ data.

18. Total number of loans outstanding at end of FY with initial loan size of \$300/\$1000 or less:  
Based on actual \_\_\_\_\_ or estimated \_\_\_\_\_ data.

## V. COMMENTS AND DIRECTIONS ON HOW TO RETURN FORMS

Provide any comments or suggestions you have for providing this data in the future. There will be a summary report based on the data you provide available in October 1999. Visit MRR's website at [www.mrrreporting.org](http://www.mrrreporting.org) to see last year's report and for further information. THANK YOU for assisting us in collecting this data. These forms should be submitted to the MRR Office by fax at (703) 525-6169 or by e-mail to [crneill@ix.netcom.com](mailto:crneill@ix.netcom.com).

# **MRR MICROENTERPRISE RESULTS REPORTING**

## ***FOR INSTITUTIONS PROVIDING BUSINESS DEVELOPMENT SERVICES***

### **I. INTRODUCTION**

Microenterprise Results Reporting (MRR) collects and reports on USAID supported microenterprise activities worldwide. MRR provides the data used by USAID for monitoring its involvement in microenterprise development which has consequences for future funding and strategic planning by the Agency. A summary report is prepared annually that also informs the public, the U.S. Congress and microenterprise practitioners of USAID's role in promoting microenterprise development.

MRR asks your assistance in collecting this year's annual data. You should complete this questionnaire if you have an active funding agreement with USAID for the provision of non-financial or business development services (BDS). Business development services include a range of services provided to enterprises at different stages of development (even before start-up). Examples of business development services are training, counseling and advice, information provision, technology development and transfer, marketing services and business linkages. Some USAID offices may also be funding some ancillary services that assist businesses indirectly through helping entrepreneurs; for example, empowerment training to women entrepreneurs. Please provide data for any of these services using this form.

### **II. BACKGROUND INFORMATION**

1. Today's Date (Month/Day/Year):
2. Name of Person Completing Form:
3. Telephone Number
4. Fax Number
5. E-mail Address, if available:
6. Name of Organization:
7. Address of Organization:

# MRR MICROENTERPRISE RESULTS REPORTING

## III. USAID FUNDING

**Instructions:** List the different sources within the USAID Mission and USAID/Washington from which you received funds for FY 98. The offices within USAID Missions could include the offices of Private Enterprise, Trade and Investment, Agriculture, Population, Health and Nutrition, Environment, or PVO Support Office, for example. The offices within USAID Washington could include the Office of Microenterprise Development, BHR/PVC, Women in Development, Emerging Markets, Credit and Investment, Environment, or one of the Regional Bureaus. Next to each source note the purpose (for example, "for Entrepreneurship Training for Women", or "to initiate Business Incubators") for which this funding was provided.

USAID Mission Offices	Purpose	USAID Washington Offices	Purpose
1.		1.	
2.		2.	
3.		3.	

## IV. FOR UMBRELLA INSTITUTIONS ONLY

AN UMBRELLA INSTITUTION IS AN INSTITUTION THAT RECEIVES FUNDS FROM USAID FOR THE PURPOSE OF ASSISTING OTHER ORGANIZATIONS EITHER WITH FUNDS OR WITH TECHNICAL ASSISTANCE.

1. Name of umbrella \_\_\_\_\_

2. Umbrella organization is what type of organization? \_\_\_\_\_

International PVO

Business/Trade Association

Chamber of Commerce

Cooperative

Other For-Profit Institution

Local NGO

Credit Union or Credit Union Federation

Government Agency

Non-Bank Financial Institution

Other (please describe):

3. For what purpose does your organization receive funds from USAID? \_\_\_\_\_

# MRR MICROENTERPRISE RESULTS REPORTING

4. Instructions for completing following table: Please provide the name, address, fax or email address for the local organizations the umbrella institution supports with USAID funds. Add to this page as necessary.

Organization Name	Address, Fax, Email
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	

# MRR MICROENTERPRISE RESULTS REPORTING

## WORKSHEET FOR ORGANIZATIONS PROVIDING BUSINESS DEVELOPMENT SERVICES TO ENTERPRISES OR TO ORGANIZATIONS

### V. BUSINESS DEVELOPMENT SERVICES

One form per organization is requested. Please provide data for your 1998 fiscal year only (do not include previous years). If your organization is also an umbrella, we would like data for each of the organizations named in part IV. above.

1. Name of Person Completing this Form:

2. Name of Organization:

3. Our fiscal year (FY) 98 (or most recently completed FY) ran from:  
(month/ year) to (month/ year)

4. Type of Organization:

International PVO

Local NGO

Business/Trade Association

Credit Union or Credit Union Federation

Chamber of Commerce

Government Agency

Cooperative

Non-Bank Financial Institution

Other For-Profit Institution

Other (please describe):

5. Please give a brief description of the main purpose, objective, or mission of your organization.

6. How long have you been providing business development services?

7. Who are your organization's clients?

Entrepreneurs \_\_\_\_\_ Organizations working with entrepreneurs \_\_\_\_\_ Both \_\_\_\_\_

8a. Does your organization also provide financial services (credit or savings, for example)?

Yes \_\_\_\_\_ No \_\_\_\_\_

8b. Are your business development services linked to or integrated with financial services?

Yes \_\_\_\_\_ No \_\_\_\_\_

8c. If yes to 8b. above, how are they linked? \_\_\_\_\_

(For example, do you require that a client who desires credit also participate in a training program? Is your training program linked to a financial service provider through a voucher or referral process? )

# MRR MICROENTERPRISE RESULTS REPORTING

9. What services do you provide to clients? Check those that you provide and in what amounts. If you provide services to both organizations and entrepreneurs you may wish to use separate tables.

<b>Business Development Services</b>	<b>Not at all</b>	<b>A little</b>	<b>A lot</b>
<b>Products</b> - new product development/testing - access to inputs, equipment, processes, skills - other			
<b>Markets</b> - buy/sell products - linkages between seller and buyer - quality control - research and information - trade fairs - other			
<b>Counseling</b> - on-site technical assistance - mentoring - other			
<b>Training</b> - entrepreneurship development - business management - other			
<b>Subsector Activities</b> - research and information - interventions - other			
<b>Regulatory Compliance</b> - business licensing - information on taxing and regulations - other			
<b>Other (list)</b> -			

# MRR MICROENTERPRISE RESULTS REPORTING

10. List the services or programs provided by your organization in the last year. We are requesting information for the organization's entire portfolio of programs or services, not just those funded by USAID, as we would like to know the size of your organization. 'Clients' can refer to either organizations or to individual entrepreneurs. 'Size of businesses' refers to either individual business clients or to the end users of the client organization's services. Note that 'micro' refers to businesses with 10 employees or less; 'small' businesses have 11-50 employees; 'other' refers to businesses with more than 50 employees. All client data should be for FY 98 or your latest fiscal year (should not include data from previous years).

Service/Program Name	USAID support? (Yes/No)	Size of Businesses (Check)	How many clients in the past year?	
			Individuals	Organizations
1.		Micro		
		Small		
		Other		
2.		Micro		
		Small		
		Other		
3.		Micro		
		Small		
		Other		
4.		Micro		
		Small		
		Other		
5.		Micro		
		Small		
		Other		

# MRR MICROENTERPRISE RESULTS REPORTING

- 11a. How many of your individual clients in the past year were microentrepreneurs? \_\_\_\_\_  
11b. Of those individual clients, what percent were women? \_\_\_\_\_  
11c. How many of your organization clients in the past year assist microenterprises? \_\_\_\_\_  
11d. Of those organizations, what percent work predominantly (more than 50 percent) with women?  
\_\_\_\_\_

12. Which of your organization's programs or services, if any, are designed to be appropriate for poor clients?

13. Where are your clients located? (Based on actual \_\_\_\_\_ estimated \_\_\_\_\_ data.)  
\_\_\_\_ % rural areas  
\_\_\_\_ % urban areas  
100% TOTAL

14. What percentage of your clients were start-up enterprises (new enterprises) and what percentage were already existing enterprises? (Based on actual \_\_\_\_\_ estimated \_\_\_\_\_ data.)  
\_\_\_\_ % New enterprises  
\_\_\_\_ % Existing enterprises  
100% TOTAL

15. In which sector(s) do your clients operate their businesses? (Based on actual \_\_\_\_\_ estimated \_\_\_\_\_ data.)  
\_\_\_\_ % Agriculture  
\_\_\_\_ % Agribusiness  
\_\_\_\_ % Manufacturing  
\_\_\_\_ % Commerce  
\_\_\_\_ % Service  
\_\_\_\_ % Other  
100% TOTAL

16. Indicate the approximate percentages for each of the following income ranges to reflect your clients' income level in relation to the rest of the country's population: (Based on actual \_\_\_\_\_ estimated \_\_\_\_\_ data.)  
\_\_\_\_ % in top 1/5 of the country's income distribution (wealthiest in the country)  
\_\_\_\_ % in second 1/5 from the top of the country's income distribution  
\_\_\_\_ % in the middle 1/5 of the country's income distribution  
\_\_\_\_ % in the second 1/5 from the bottom of the country's income distribution  
\_\_\_\_ % in the bottom 1/5 of the country's income distribution (poorest in the country)  
100% TOTAL (of your clients)

17a. Do you charge your clients fees for your services? Yes \_\_\_\_\_ No \_\_\_\_\_

17b. If yes, what are the range of fees that you charge?  
Lowest \_\_\_\_\_ Highest \_\_\_\_\_ For what unit (per day/per course)? \_\_\_\_\_

# MRR MICROENTERPRISE RESULTS REPORTING

18. What are the different methods by which you receive revenues from your clients? Check list below:

- fees paid by clients
- margins on products sold
- membership dues
- other (describe) \_\_\_\_\_

19. What was your organization's total operating budget (for business development services only) in the last fiscal year? (Your total budget includes both indirect costs, such as administrative salaries and building rent, and direct costs of providing the services, such as trainers' fees and transportation costs.)

20. Approximately what percent of your organization's budget last year came from donor funds? \_\_\_\_\_

21. Please use the table below to show what client information your organization collects over time to measure program success. Which of these do you feel has been most useful or effective in managing your program? If you answer 'yes' to any of these indicators, please rank those you use by order of usefulness. (If your organization collects only the named indicators, you will rank the indicators from "1" to "6".)

Indicator	Collects (Yes/No)	Ranking
Changes in business income		
Changes in business assets		
Changes in business employment		
Changes in clients' strategic vision or management practice in their businesses		
Changes in ability to cover program our costs		
Changes in clients' willingness to pay for our services		
Other (describe)		

# MRR MICROENTERPRISE RESULTS REPORTING

22. Which constraints affect your organization? (Check all that apply.)

- demand for your services
- clients' lack of financing
- difficulty in finding funds for the program
- competition with other BDS providers
- difficult marketing environment
- difficult macro-economic and political environment
- organizational weaknesses
- lack of institutional alliances
- high operational costs
- other (describe) \_\_\_\_\_

23. Are there any lessons learned by your organization that you would like to share?

## V. COMMENTS AND DIRECTIONS ON HOW TO RETURN FORMS

Please provide any comments or suggestions you have for providing this data in the future. There will be a summary report based on the data you provide available in October 1999. Visit MRR's website at [www.mrreporting.org](http://www.mrreporting.org) to see last year's report and for further information. THANK YOU for assisting us in collecting this data. These forms should be submitted to the MRR Office by fax at (703) 525-6169 or by e-mail to [cneill@ix.netcom.com](mailto:cneill@ix.netcom.com).

# **MRR MICROENTERPRISE RESULTS REPORTING**

## ***FOR INSTITUTIONS ENGAGED IN ADVOCACY OR ANALYSIS FOR POLICY REFORM***

### **I. INTRODUCTION**

Microenterprise Results Reporting (MRR) collects and reports on USAID supported microenterprise activities worldwide. MRR provides the data used by USAID for monitoring its involvement in microenterprise development which has consequences for future funding and strategic planning by the Agency. A summary report is prepared annually that also informs the public, the U.S. Congress and microenterprise practitioners of USAID's role in promoting microenterprise development.

MRR asks your assistance in collecting this year's annual data. You should complete this questionnaire if you have an active funding agreement with USAID for the provision of advocacy or analysis for policy reform affecting microenterprises.

### **II. BACKGROUND INFORMATION**

1. Today's Date (Month/Day/Year):

2. Name of Person Completing Form:

3. Telephone Number

4. Fax Number

5. E-mail Address, if available:

6. Name of Organization:

7. Address of Organization:

8. Type of Organization:

International PVO

Business/Trade Association

Chamber of Commerce

Cooperative

Other For-Profit Institution

Local NGO

Credit Union or Credit Union Federation

Government Agency

Non-Bank Financial Institution

Other (please describe):

# MRR MICROENTERPRISE RESULTS REPORTING

## III. USAID FUNDING

Instructions: List the different sources within the USAID Mission and USAID/Washington from which you received funds for FY 98. The offices within USAID Missions could include the offices of Private Enterprise, Trade and Investment, Agriculture, Population, Health and Nutrition, Environment, or PVO Support Office, for example. The offices within USAID Washington could include the Office of Microenterprise Development, BHR/PVC, Women in Development, Emerging Markets, Credit and Investment, Environment, or one of the Regional Bureaus. Next to each source note the purpose (for example, "for Entrepreneurship Training for Women", or "to initiate Business Incubators") for which this funding was provided.

USAID Mission Offices	Purpose	USAID Washington Offices	Purpose
1.		1.	
2.		2.	
3.		3.	

## IV. POLICY ISSUES

Please list the policy issues related to microenterprise that your organization is engaged in: (for example, financial regulation, trade policy, urban land use, legal rights for women, microfinance institution regulation, business licensing.)

Policy Issues	Brief Description
1.	
2.	
3.	
4.	

## V. COMMENTS AND DIRECTIONS ON HOW TO RETURN FORMS

Please provide any comments or suggestions you have for providing this data in the future. There will be a summary report based on the data you provide available in October 1999. Visit MRR's website at [www.mrreporting.org](http://www.mrreporting.org) to see last year's report and for further information. THANK YOU for assisting us in collecting this data. These forms should be submitted to the MRR Office by fax at (703) 525-6169 or by e-mail to [crneill@ix.netcom.com](mailto:crneill@ix.netcom.com).