

# Oikocredit Active Portfolio

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Region	Description
<b>Africa</b>	
<b>Benin</b>	
Societe Awa-Fish	Private limited company for the buying and selling of frozen sea fish and sea foods.
Vital Finance	Microfinance Institution that offers short-term loans to groups and individuals.
<b>Côte d'Ivoire</b>	
NDP, Notre Dame de la Paix Congrégation	Catholic congregation builds a primary school with kindergarten and nursery annually benefiting 540 children from a low-income neighbourhood.
<b>Ghana</b>	
Akyempim Rural Bank Limited	Company that provides financial and non-financial services to micro and small enterprises, individuals and low-income groups.
ASCO, Ayensu Starch Company Ltd	2,500 cassava farmers pool their resources to establish a cassava starch processing plant.
Ecobank Ghana Ltd	Bank that provides a broad range of financial products as well as non-banking financial services such as stock broking, leasing and investment advisory services through its three subsidiaries.
NIB, National Investment Bank Ltd	Development banking institution that provides a wide range of financial services to deserving enterprises in both the private and public sectors.
NIB, National Investment Bank Ltd	Development banking institution that provides a wide range of financial services to deserving enterprises in both the private and public sectors.
Opportunity International Savings and Loans Ltd	NGO under the umbrella of the Opportunity International umbrella expands lending facilities to 70,000 micro-enterprises.
Union Rural Bank Limited	Rural bank that provides financial and non-financial services to micro and small enterprises, individuals and low-income groups.
<b>Kenya</b>	
AACC, All Africa Conference of Churches	Continental ecumenical organization that is owned by 169 member churches and national councils of churches will use the loan for the renovation and refurbishment of an existing office building.
AACC, All Africa Conference of Churches	Continental ecumenical organization that is owned by 169 member churches and national councils of churches will use the loan for the renovation and refurbishment of an existing office building.
Faulu Kenya Ltd	Limited liability company whose core business is to provide microfinance services to the low-income population in the urban and rural areas in Kenya.
Githunguri Dairy Farmers Cooperative Society Ltd	Cooperative of 10,000 dairy farmers establishes dairy plant, processing the milk supply of some 4,000 members.
Githunguri Dairy Farmers Cooperative Society Ltd	Support to dairy farmer members in the form of artificial insemination services, animal feeds and the collection of milk, and access to credit.
Jitegemea Credit Scheme	Church-initiated MFI expands microcredit activities. In cooperation with ICCO (the Netherlands).
Kencom Cooperative Savings and Credit Society Ltd	Credit and savings cooperative meets the financial needs of 685 members.
K-rep Bank Ltd	Regulated microfinance bank expanding the loan portfolio to micro, small and medium enterprises in Kenya benefiting more than 62,648 customers and 264 staff members.
Laikipia Teachers Sacco Ltd	Cooperative that provides credits and savings to 2,300 members of Laikipia Teachers SACCO Society.

<b>Region</b>	<b>Description</b>
Methodist Church in Kenya	Methodist Church that wants to construct a modern Methodist Ministries Centre (office park) for rental to other tenants.
Mungania Tea Growers Sacco Ltd	Credit and savings cooperative with 4,677 members expands lendable funds to extend over 9,000 new loans to members.
Olkejuado Teachers Savings & Credit Cooperatives Society Ltd	Savings and credit cooperative that provides financial services to 628 members of the SACCO.
Thika Municipal Savings & Credit Society	Savings and credit cooperative that provides services to 196 members. The loan will be used to expand the SACCO's (Savings And Credit Cooperative) portfolio.
<b>Mali</b>	
Association Piyeli, Programme Institutionnel d'Epargne et de Cr�dit	Microfinance institution based on the principle of solidarity, requiring compulsory savings prior to granting a loan.
Azaouad Finances S.A.	Microfinance Institution that provides financial services to traders, farmers and craftsmen.
CANEF, Centre d'Appui Nutritionnel et Economique aux Femmes	Rural microfinance institution that offers savings and loan services as well as education to the economically poor, especially women.
Kafo Jiginew, Union des Caisses Mutuelles d'Epargne et de Cr�dit	Federation of farmer's saving and credit cooperatives which finances mainly cotton producers in the south of Mali.
NYESIGISO, Reseau des Caisses d'Epargne et de Cr�dit du Mali	Cooperative that offers savings and credit services to about 1,000 clients of the local population.
Soro Yiriwaso, Association de Cr�dit	Women credit association that delivers financial services and training to disadvantaged entrepreneurs.
<b>Senegal</b>	
Acasen SARL	Family-owned company engaged in the processing of groundnuts, cashewnuts and coconuts benefiting 48 employees.
Agetip Pame	Non-governmental organization (NGO) that wants to strengthen AGETIP's microfinance activities through the Program of Support to Micro Enterprise (PAME).
Cooperative d'Epargne et de Cr�dit de Fass Boye	Savings and credit cooperative which plays a dynamic role in the horticultural sector.
DJOMEC, Mutuelle d'Epargne et de Cr�dit de Djoloff	Savings and credit cooperative that provides financial services to teachers, retired persons, breeders and agricultural traders.
Gie Deltagrisol	Cooperative which ensures the availability of agricultural services and inputs of MEC Delta Members and non-members.
IMCEC, Institutions Mutualiste Communautaire d'Epargne et de Cr�dit	Credit Union that provides financial services to mainly women, displaced persons, unemployed youth and former soldiers.
MEC DELTA, Mutuel d'Epargne et de Cr�dit du Delta	Supervised credit and savings cooperative with over 1,600 rural farmers and microentrepreneurs.
<b>South Africa</b>	
INDLU Finance Company (Pty) Ltd	Company that provides housing finance to low-income families to either buy a house, property, improve or extend a house.
The Kuyasa Fund	Non-profit organization with the purpose of providing microfinance to improve housing conditions of poor people in the West Cape.
The Small Enterprise Foundation	MFI supporting micro and small enterprises in South Africa.
<b>Tanzania</b>	
Azania Bancorp Limited	Company engaged in taking deposits, providing short and long term credit facilities, documentary credit facilities and foreign exchange.
SCCULT, Savings & Credit Cooperative Union League of Tanzania (1992) Ltd	Cooperative that offers credit, savings, advocacy and training services to 30 member SACCO's (Savings and Credit Cooperatives).
SEDA, Small Enterprise Development Agency	Microfinance institution that provides financial services for more than 16,000 borrowers
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<b>Togo</b>	
WAGES, Women and Associations for Gain both Economic and Social	Credit NGO (non-governmental organization) that offers short-term loans to women traders, both groups and individuals.
<b>Tunisia</b>	
Enda Inter-Arabe	Multi-sectored development organization focusing on environment, health, education and youth activities.
<b>Uganda</b>	
CMF, Commercial Microfinance Ltd	Microfinance company in partnership with local communities seeks to promote microenterprise development in Uganda by providing financial services to low-income groups.
EDF, Emesco Development Foundation	Microfinance Institution that offers credit and savings services to small- and micro entrepreneurs with particular emphasis on the rural population.
ELMACOS, Entebbe Livestock Marketing Cooperative Society Ltd	Marketing livestock cooperative mainly involved in the provision of slaughter services. The loan will be used to complete the construction of the abattoir and the purchase of 18 acres of land benefiting 202 people.
MEDNET, Micro Enterprise Development Network	Microfinance institution that provides microfinance services and savings mobilization to 15,853 active clients.
Pearl Microfinance Ltd	Microfinance institution mobilizing savings and lending to low-income earners who are in the microenterprises sector, salaried employment and small businesses.
Pride Microfinance Uganda Limited	One of the largest microfinance institutions in Uganda providing financial services and products to small and medium entrepreneurs.
UFT, Uganda Finance Trust	Company that offers financial services including savings mobilization to more than 86,200 savers and credit to more than 24,200 borrowers.
UFT, Uganda Finance Trust	Company that offers financial services including savings mobilization to more than 86,200 savers and credit to more than 24,200 borrowers.
UGAFODE, Uganda Agency for Development Limited	Christian micro enterprise development organization working with low-income self-employed, urban, peri-urban and rural poor entrepreneurs.
UML, Uganda Microfinance Ltd	Microfinance institution that provides financial services to 68,323 active clients
WASEMP, Wase Cooperative Savings and Credit Society Ltd	Credit and savings cooperative that wants to provide members with a pool of funds for extending credits to 534 members.
<b>Asia</b>	
<b>Armenia</b>	
Finca International Inc.	Microfinance institution that provides credit to micro, small and medium businesses benefiting more than 6,000 microentrepreneurs.
<b>Azerbaijan</b>	
CRETAGRO, Limited Liability Non-Banking Credit Organization	MFI that provides loans to rural and urban microentrepreneurs, farmers, small family-owned agricultural processing facilities and businesses throughout Azerbaijan.
Finca International Inc.	Microfinance Institution that extends credits to more than 57,000 micro, small- and medium entrepreneurs active in the rural, service and retail sectors.
MFBA, Micro Finance Bank of Azerbaijan	Microfinance bank that provides financial services mainly to micro and small enterprises.
Non Bank Credit Organisation "Vision Fund, AzerCredit" Limited Liability Company	MFI that provides financial services to the low-income micro and small entrepreneurs and businesses.
<b>Cambodia</b>	
AMRET Co. Ltd	Strong MFI expands lending facilities reaching more than 100,000 clients per year.
CEB, Cambodian Entrepreneur Building Ltd	MFI expands credit facilities to include 13,461 new loans to female entrepreneurs. CEB (Community Entrepreneur Building Ltd. Is the 5th largest MFI in Cambodia.

<b>Region</b>	<b>Description</b>
CHC, Cambodian Health Committee MFI Ltd	Microfinance Institution that provides credit and savings services in two provinces and two cities.
CREDIT, Microfinance Institution Limited	Microfinance Institution that provides microfinance services to rural poor farmers and microentrepreneurs.
PRASAC MFI Ltd	MFI that provides financial services to village households, small farmers and microentrepreneurs.
Seilanithih Limited	MFI that provides savings and credit services to disadvantaged rural and urban people aimed at developing their capacities for income generation and improving their living standard.
VisionFund Cambodia Ltd	MFI that provides microfinance services to rural poor farmers and microentrepreneurs.
<b>Georgia</b>	
Finca International Inc.	Non-banking microfinance institution that extends credit to micro enterprises and small (rural) businesses.
Joint Stock Company Bank Constanta	NGO that provides microfinance services to small and microenterpreneurs in seven different regions of Georgia.
Joint Stock Company Bank Constanta	NGO that provides microfinance services to small and micro entrepreneurs in seven different regions of Georgia.
JSC MFO Crystal	Microfinance institution providing loans and credit lines for urban and peri-urban microentrepreneurs.
MFO VisionFund Credo LLC	MFI that provides credit facilities to the entrepreneurial poor and Georgian micro and small businesses, with a special emphasis on agricultural lending and rural activities.
<b>India</b>	
Aadarsha Welfare Society	Society involved in extending microcredit to self-help groups of poor women in urban and semi-urban areas.
Anisha Microfin Association	Microfinance company formed solely to provide financial and support services to about 30,000 rural and urban poor women.
Ankuram - Sangamam - Poram - Andhra Pradesh Dalitbahujan Mutually Aided Coop Societies' Federation	Cooperative that provides onward lending to Mutually Aided Cooperative Society to poor and uneducated women and men.
ASA, Activists for Social Alternatives	NGO involved in microcredit to women through village banking expands its lending activities.
Asmitha Microfin Limited	Microcredit company targeting the poor rural women of the states of Andra Pradesh and Orissa expands its lending capacity.
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CASHPOR Financial and Technical Services Ltd	Microcredit company working according to the Grameen Bank method expands lending facilities to women in the state of Uttar Pradesh.
Community Development Centre	Community Development Centre provides microfinance to poor and uneducated community women.
ESAF, Evangelical Social Action Forum	Society involved in microfinance activities for the benefit of poor women.
GLOW, Guidance Society for Labour Orphans and Women	Microfinance institution that wants poor women to have access to credit/financial services to generate income and improve their quality of life.
Krushhi	Microfinance institution that provides microfinance to poor women from backward communities.
Oazoane - The Society for Development of Human Abilities and Environment	Society presently involved in the promotion of self-help groups, and providing some microcredit services to group members.
PAT, People's Action for Transformation	Voluntary organization that provides microfinance to urban and rural poor women in the most backward rural areas.
Prabodhankar Thakare Sahakari Sheli Mendhi Palan Va Utpadan Sanstha Maryadit	Cooperative of 173 goat farmers establishes a goat breeding facility. The coop also markets its members' products such as goats' milk, meat and skins.

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Pragathi Mutually Aided Cooperative Credit and Marketing Federation Ltd	Cooperative that extends microfinance to poor and uneducated women through mutually aided Cooperative Societies.
Saint Ann's Social Service Society	Microfinance institutions that provides various services to poor rural women.
Satin Creditcare Network Ltd	Microfinance institution that provides microcredit to low-income individuals in urban and semi-urban areas.
SHALOM, Charitable Ministries of India	MFI that extends microfinance loans to poor women.
SHARE, Society for Helping Awakening poor through Education	Highly successful microcredit company owned by 20,000 women members provides small agricultural and trade loans to members.
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SMILE, Semam Microfinance Investment Literacy & Empowerment Pvt Ltd	Credit company that provides financial services to poor rural women.
Spandana	MFI working only with female members expands lending capacity to provide microcredit to rural microentrepreneurs.
SWAWS, Sharada's Women's Association for Weaker Section	Microfinance Institution concentrating exclusively on urban microfinance and urban poverty eradication.
<b>Indonesia</b>	
BPR Suadana	Rural bank expands lending activities to include 233 new loans to micro and small entrepreneurs.
Kopdit Cempaka	Financial cooperative providing savings and credit services to 300 new and current members.
Kopdit Sejahtera	Savings and loans cooperative that provides savings and credit services to over 1,500 members.
Kopdit Setia Bhakti	Saving and lending cooperative that provides savings, time deposits and loans to their clients or members.
Kopdit Setia Kawan	Savings and lending cooperative that provides financial services to more than 1,000 clients.
Koperasi Kredit Santa Clara	Credit and savings cooperative that provides savings and loans to 200 small and micro entrepreneurs and their families.
Koperasi Kredit Sawiran	Savings and loans cooperative that provides microloans to 150 new clients.
Koperasi Kredit Wahana Artha Selaras	Credit and savings cooperative that supports 125 existing and new members engaged in micro and small enterprises.
KSP Bina Sejahtera	Savings and loan cooperative that provides services to members and non-members of the cooperative through credit/saving activities.
KSP Multi Guna Mandiri	Credit and savings cooperative providing savings, time deposit and loans benefiting more than 250 new microentrepreneurs, mostly women, in the productive SME sector of Central Java.
KSP Sapta Usaha Mulya	Savings and loans cooperative that provides microloans to 100 small current and new clients.
KSP Setia Makmur	Credit and Savings cooperative that requires additional funds be able to service the increase in demands for loans from existing and new clients.
KSP Sumber Kasih	Credit and savings cooperative that provides conventional saving, share saving and loans to more than 160 current and new micro entrepreneurs.
KSP Usaha Mandiri	Savings and loans cooperative that provides loans as working capital to 500 existing and new clients over a 5-year period.
KSPS Ben Taqwa	Loans and savings cooperative that provides financial products and services to the community.
KSU Mitra Sejahtera	MFI that provides credit and savings services to about 3,290 members and 2,620 active clients.

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KSU SEJAHTERA BERSAMA	Manufacturing and workshop of industrial components, computer software, developing and trading for cooperatives and credit-savings.
Prisma Garment	Family enterprise involved in the production of clothing expands outsourcing producer base from 25 to 40 enterprises. Also benefiting 300 direct employees of the company.
Yayasan Bina Swadaya	Foundation involved in the support of small farmers provides inputs and credit.
Yayasan Bina Swadaya	Local currency part of a loan to a foundation involved in the support of small farmers providing inputs and credit.
<b>Kazakhstan</b>	
ACF, Asian Credit Fund Credit Cooperative Limited Liability Partnership	Credit Cooperative that provides members from the small and medium-sized business sector with credit through lending operations.
<b>Kyrgyzstan</b>	
Bai Tushsum Financial Fund MCC	Microfinance institution that offers agricultural loan products for crop production, livestock and agri-processing to micro and small entrepreneurs.
Bai Tushsum Financial Fund MCC	Microfinance institution that offers agricultural loan products for crop production, livestock and agri-processing to micro and small entrepreneurs.
FMCC, FINCA Micro-credit Company in Kyrgyzstan	Microfinance institution that provides financial services to residents in order to help them better their financial positions.
FRONTIERS, Wholesale Microlending Company	Financial institution aimed at smaller lending institutions active in rural areas seeks to expand its capital base and provide more flexible terms and conditions to the growing microfinance market in the region.
Kompanion Financial Group	Microcredit company serving small towns and rural communities throughout the country.
<b>Mongolia</b>	
XacBank LLC	Microfinance institution that provides financial services to about 32,000 clients in urban and rural areas. The loan will be used to expand their microfinance activities.
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<b>Philippines</b>	
Altertrade Foundation Inc.	Foundation supporting agricultural reform by promoting organic farming and fair trade, implements broad programme to increase production, processing facilities and export of organic products from 1,700 farmers.
ASA Philippines Foundation Inc.	Foundation that provides microfinance services to 150,000 economically active poor women.
ASKI, Alalay sa Kaunlaran Sa Gitnang Luzon Inc.	Church-initiated MFI now working under the umbrella of Opportunity International provides 117,600 new loans to microentrepreneurs, mostly women.
CARD, Center for Agriculture and Rural Development Inc.	Renowned microcredit organization working through the village banking system expands lendable funds to reach 200,000 microentrepreneurs.
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CRBB, Cooperative Rural Bank of Bulacan Inc.	Cooperative bank providing microfinance services to poor entrepreneurs.
DEVELOPERS, Volunteers for Development in Philippines Society Foundation Inc.	Enterprise undertaking of Developers Foudation for the purpose of expanding a commercial pig raising facility.
G7 Bank	Rural bank serving the financial needs of small farmers, fishermen, vendors, small entrepreneurs and professionals. 9,120 micro and small entrepreneurs will benefit from the loan.

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Hagdan Sa Pag-Uswag Foundation Inc.	MFI working under the Opportunity International umbrella expands lending facilities to include 18,000 microentrepreneurs.
Milamdec Foundation Inc.	MFI that provides small credit and other financial services to 33,000 enterprising poor women in Mindanao.
NAGKASAMA, Nagkakaisang Kooperatiba ng mga Samahang Magsasaka	Federation of 583 sugar cane farmers provides loans to 150 members to finance production.
NATCCO, National Confederation of Cooperatives	Network of affiliated primary cooperatives that provides microfinance services to 10,000 poor entrepreneurs of the hard-to-reach areas.
NSCC, Nueva Segovia Consortium of Cooperatives	Cooperative that provides financial assistance to micro, small and medium entrepreneurs as well as to members of primary cooperatives.
NWTF, Negros Women for Tomorrow Foundation Inc.	Non-profit company that aims to reach out to poor families through credit assistance for small business ventures and microenterprises. The loan will be used to finance NWTF's extension plan.
Pag Inupdanay Inc.	Foundation providing financial services to both rural and urban poor women.
PALFSI, People's Alternative Livelihood Foundation of Sorsogon Inc.	Credit programme under the umbrella of Opportunity International expands lending facilities to include 17,333 microentrepreneurs.
Paragon Credit Cooperative	Credit cooperative that provides loans and electrical services to electricity cooperatives.
RSPI, Rangtay Sa Pag Rang Ay Inc.	Microfinance institution that extends microloans to more than 18,150 enterprising poor women. The loan will be used for the expansion of the loan portfolio of RSPI.
SAFRAGEMC, San Francisco Government Employees Multi-purpose Cooperative	Multi-purpose cooperative develops land for a housing project enabling 70 members to build their own home.
Sagay Central Inc.	Sugar mill employing 300 workers and processing sugar cane supplied by 5,000 small farmers, purchases equipment to improve production methods.
South Cotabato Foundation Inc.	NGO that provides alternative financial services to the poor who have no access to regular commercial banking services benefiting more than 9,230 clients.
Sta. Clara Agrarian Reform Beneficiaries Integrated Development Cooperative	Development and rehabilitation of rubber plantation.
TSKI, Taytay Sa Kauswagan Inc.	Non-stock, non-profit corporation that provides financial services to 390,000 women entrepreneurs.
TSPI, Tulay sa Pagunlad Development Corporation	Microcredit provider in the Philippines expands loan fund to generate 525,023 microloans
UMFI, Upland Marketing Foundation Inc.	Foundation serving as marketing distributor for community-based enterprises and a select set of small private enterprises seeks to improve and strengthen 45 community-based enterprises benefiting at least 2,500 households.

## ***Australia and the Pacific***

### **Samoa**

SPBD, South Pacific Business Development

Non-profit microfinance institution that provides financial services to small and medium enterprises in Samoa.

## ***Central America and the Caribbean***

### **Costa Rica**

ACORDE, Asociación Costarricense para Organizaciones de Desarrollo

Non-profit company that has been assisting micro and small Costa Rican entrepreneurs with credit, training and consultancy since 1987 and reaches at least 140 micro and small enterprises.

ACORDE, Asociación Costarricense para Organizaciones de Desarrollo

70 prêts à des microentreprises, créant 1.200 emplois

ADRI, Asociación para el Desarrollo Rural Integrado

Rural credit association expands lendable funds to include 130 small and medium enterprises.

<b>Region</b>	<b>Description</b>
Asociación Credimujer	Microcredit organization integrates marginalized women into the economy through credit, training and technical assistance to 1,500 microenterprises.
Asociación Cristiana Habitacional para la Humanidad de Costa Rica	Non-profit international organization that constructs, finances and rehabilitates houses for low-income families and develops social dwelling projects based on the model of volunteer work and partnerships.
ASOPRO San Ramón, Asociación Pro-Fomento de Proyectos Productivos de la Subregión de San Ramón	Small NGO active in providing microcredit benefiting 400 small entrepreneurs.
COONAPROSAL, Cooperativa Nacional de Productores de Sal R.L.	Productive cooperative active in the industrialization and commercialization of salt mainly for the national market, packaging and commercialization of mangos for foreign markets, plus support to the cultivation of shrimps.
COOPE LLANO BONITO, Cooperativa de Caficultores de Llano Bonito	Cooperative of 600 coffee farmers purchases a new oven for processing of coffee and working capital.
COOPEALIANZA, Cooperativa de Ahorro y Crédito Alianza de Perez Zeledon R.L.	Credit and savings cooperative with 71,496 members provides housing loans to 80 member families.
COOPEAMISTAD, Cooperativa de Ahorro y Crédito R.L.	Credit and savings cooperative of 2,175 members (all employees of a large dairy plant and supplying farmers) increases lending facilities to members for production and housing purposes.
COOPELDOS, Cooperativa de Caficultores de la Cordillera Alta de Tilaran y Abangares R.L.	Cooperative that mills and commercializes the produce from around 500 small coffee farmers and also manages supermarkets, sales of agricultural materials and grant financing.
COOPEMEX, Servicio Cooperativo Nacional de Ahorro y Crédito de los Trabajadores Costarricenses	Local currency part of a loan to a credit and savings cooperative with more than 30,000 members to extend new loans to 650 members.
COOPEMEX, Servicio Cooperativo Nacional de Ahorro y Crédito de los Trabajadores Costarricenses	Credit and savings co-operative with more than 30,000 members extends new loans to 650 members.
COOPEMORAVIA, Cooperativa de Transporte Remunerado de Personas Moravia y Sectores Circunvecinos R.L.	Public transportation cooperative that attends neighborhoods on the northeastern side of San Jose City.
Coopeorotina R.L.	Third loan for expansion of the loan portfolio.
COOPEPARTA, Cooperativa de Ahorro y Crédito Refraccionario de la Comunidad de Esparza	Credit and savings cooperative with 2,292 members expands lending facilities to include 450 new loans to microentrepreneurs.
COOPETARRAZU, Cooperativa de Caficultores de Tarrazú R.L.	Coffee cooperative that processes and commercializes the coffee production of more than 2,400 farmers.
ELF, Emergency Liquidity Facility S.A.	Emergency fund assists well-performing MFIs affected by natural disasters and crisis situations to support their borrowers in difficult times.
Financiera Desyfin S.A.	Non-banking financial institution that offers discounting of invoices, credit lines, loans and other products aimed at small and medium enterprises.
FOLADE, Asociación Fondo Latinoamericano de Desarrollo	Organization focused on the microfinance sector of Latin America, giving support and institutional strengthening to organizations that promote financial services to the micro enterprises and popular sectors of the area.
FOMIC, Fondo de Microproyectos Costarricenses	NGO involved in lending to micro and small enterprises expands lending facilities.
FUNDECOCA, Fundación Unión y Desarrollo de las Comunidades Campesinas	MFI working with village credit committees extends loan fund to benefit 700 microentrepreneurs, mostly in agriculture.
MUCAP, Mutual Cartago de Ahorro y Préstamo	Mutual association of savings and credit dedicated to providing housing for low and medium income families.
MUCAP, Mutual Cartago de Ahorro y Préstamo	Mutual association of savings and credit dedicated to providing housing for low and medium income families.
<b>Dominican Republic</b>	
CONACADO, Confederación Nacional de Cacaocultores de la República Dominicana	Second level organization improves production, processing and commercialization of cacao, benefiting 850 small cacao farmers.

<b>Region</b>	<b>Description</b>
COOPFEPROCA, Cooperativa de la Federación de Productores y Campesinos Azuanos, Inc.	Multi-purpose cooperative with 4,500 members expands its microcredit capacity and establishes a rice mill to increase the income of its members.
<b>El Salvador</b>	
ACCOVI, Asociación Cooperativa de Ahorro y Crédito Magisterial Vicentina de R.L.	Loans and savings cooperative with 13,400 members that provides financial services including savings accounts, commercial and personal loans and insurance.
AMC Asociación de R.L.	Microfinance institution that focuses on microenterprises supporting commerce, production, agriculture and services in the southwest area of El Salvador.
BANTSOY, Banco de los Trabajadores de Soyapango	Well-known financial organization that provides loans to micro and small entrepreneurs, especially for working capital.
Caja de Crédito de Acajutla	Financial organization that offers loans to micro and small entrepreneurs as well as services like savings and checking accounts, life insurances and payment of family remittances.
COOPADECOSM, Cooperativa Padecomsm Credito de R.L de C.V	NGO that promotes the development of micro and small entrepreneurs, strengthening the commercialization processes of their customers, and provides them with access to financial resources.
ENLACE, Servicios Financieros Enlace S.A. de C.V.	Private company that provides financial resources to micro and small entrepreneurs, especially for those who work commercial and services sector.
FEDECACES, Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador de R.L.	Federation of credit cooperatives expands lendable funds to extend 500 new loans to members.
Fundación Campo	Foundation that provides financial resources to the micro and small entrepreneurial sector with special emphasis on rural communities in the east of the country.
Fundación Integral	MFI providing various credits to support the microfinance and SME sectors benefiting 340 new micro and small enterprises.
MICREDITO, Fundación José Napoleón Duarte	Non-profit organization engaged in lending money to the microcredit sector expecting to benefit at least 1,000 new micro entrepreneurs.
UCRAPROBEX, Unión de Cooperativas de la Reforma Agraria Productoras Beneficiadoras y Exportadoras de	Second level cooperative pre-finances the trade of coffee of 12,500 member farmers. Marketing through ATOs.
<b>Guatemala</b>	
ASDIR, Asociación de Desarrollo Integral Rural	Community organization that supports micro and small enterprises in the rural area.
FEDECOCAGUA, Federación de Cooperativas Agrícolas de Productores de Café de Guatemala	Federation of coffee cooperatives totalling 4,000 members expands its capacity to prefinance the coffee harvest of its members. Marketing through ATOs.
FORESCOM, Empresa Forestal Comunitaria de Servicios del Bosque S.A.	Company that provides services in sustainable forestry management practices, smartwood certification and supervision.
<b>Haiti</b>	
Bank Fonkozé	Newly established microcredit bank founded by grassroots groups supported and by the church.
<b>Honduras</b>	
COMIXMUL, Cooperativa Mixta Mujeres Unidas Limitada	Savings and credit cooperative of 10,500 women increases loan fund. The majority of the 1,500 beneficiaries are women heads of households.
Fundación Financiera Hermandad de Honduras	MFI extending loans in the microcredit sectors of agriculture, microentrepreneurs, home improvement and consumption.
Fundación Financiera Hermandad de Honduras	MFI extending loans in the microcredit sectors of agriculture, microentrepreneurs, home improvement and consumption.
UREE, Empresa Uso Racional de Energía Eléctrica R.L. de C.V.	Small enterprise that finances sales and distribution that will allow consumers to purchase energy-saving light bulbs from the Philips company
<b>Mexico</b>	
ADMIC Nacional A.C.	MFI financing micro and small enterprises expands lending facilities to provide 3,000 new loans.

<b>Region</b>	<b>Description</b>
ASP, Opciones Empresariales del Noreste S.A. de C.V.	Financial institution that focuses on financing more than 150 microentrepreneurs and SMEs in the farming, fishing, commercial and industrial sectors.
ASP, Opciones Empresariales del Noreste S.A. de C.V.	Financial institution that focuses on financing more than 150 microentrepreneurs and SMEs in the farming, fishing, commercial and industrial sectors.
Caja Libertad SCL	One of the largest Savings and Loans cooperative that provides financial services to at least 3,000 families.
CPS, Caja Popular del Sureste	Credit and savings cooperative that provides financial services to poor and disadvantaged people.
FINCA, Fundación Integral Comunitaria A.C.	MFI that provides financial services to the poor in order to improve the quality of life of microentrepreneurs.
Mixta de Zapotlanejo, Unión de Crédito S.A. de C.V.	Credit union that supports its members with credits, investments and savings accounts. There will be 240 direct beneficiaries of which 52% are women microentrepreneurs.
MONARCA, Unión de Crédito S.A. de C.V.	Credit union that provides products and financial services to members.
PROGRESO, Unión de Crédito S.A. de C.V.	Credit union with 334 members expands microcredit fund to include 4,650 new loans to farmers.
UCG, Unión de Crédito General S.A. de C.V.	Credit cooperative that provides loans and leasing services to its shareholders.
UCICO, Unión de Crédito Industrial y Comercial de Oaxaca S.A. de C.V.	Credit union owned by 1,183 members (individuals and companies) expands credit facilities to include 4,000 new loans to members.
UCPV, Union de Crédito de Puerto Vallarta S.A. de C.V.	Non-profit company gives access to credit funds and stimulate loans for the members. This contributes to the well-being of the members, which are SME's active in trade, services and industrial industries.
UCREFUM, Unión de Crédito de los Fundidores y Maquinadores S.A. de C.V.	Savings and credit union that supports about 500 members with credit and services.
<b>Nicaragua</b>	
20 de Abril, Cooperativa de Servicios Múltiples R.L.	Multiple services cooperative that provides savings and loans to rural communities that have very limited access to financial services.
ACODEP, Asociación de Consultores para el Desarrollo de la Pequeña, Mediana y Microempresa	Microfinance institution that intends to establish a credit fund for microentrepreneurs.
AFODENIC, Asociación para el Fomento al Desarrollo de Nicaragua	MFI that provides credit to 298 producers, commercial entrepreneurs and workers in urban and rural areas.
ASODENIC, Asociación de Oportunidad y Desarrollo Económico de Nicaragua	MFI operating under the umbrella of Opportunity International expands lending facilities to provide 3,520 new loans to microentrepreneurs.
CECOCAFEN, Central de Cooperativas Cafetaleras del Norte	Loan to coffee cooperative engaged in coffee milling and commercialization activities for alternative markets benefiting 1,897 farmers.
CECOCAFEN, Central de Cooperativas Cafetaleras del Norte	Loan to coffee cooperative engaged in coffee milling and commercialization activities for alternative markets benefiting 1,897 farmers.
CEPRODEL, Centro de Promoción del Desarrollo Local	Non-profit financial intermediary that promotes the development of urban and rural micro- and SME's through credit and development programmes.
CEPRODEL, Centro de Promoción del Desarrollo Local	Construction and improvement of low-cost housing benefiting some 100 households per year. In cooperation with NOVIB (the Netherlands).
COFICSA, Corporación Financiera de Crédito S.A.	Private corporation whose main activity is to provide loans in the microcredit sector to further the economic development of micro, small and medium companies and individuals.
DEL CAMPO, Cooperativa de Importación y Exportación Nicaragüense R.L.	Medium-sized enterprise that processes and commercializes sesame seeds and other grains for traditional and alternative markets.
Esperanza Coffee Group S.A.	Company engaged in the processing and export of high quality coffee produced by 1,500 small coffee farmers under fair trade conditions expands its production.

<b>Region</b>	<b>Description</b>
FAMA, Fundación para el Apoyo a la Microempresa	Non-regulated Microfinance Institution that specializes in credit of the micro and SME of the urban areas of Nicaragua.
FDL, Asociación Fondo de Desarrollo Local	Credit to micro, small and medium enterprises, both in agriculture and other sectors, both rural and urban.
FDL, Asociación Fondo de Desarrollo Local	Microfinance fund provides 1,300 new loans to microentrepreneurs.
FINDESA, Financiera Nicaragüense de Desarrollo S.A.	Microcredit NGO expands lendable funds to extend 1,600 new loans to small and microenterprises.
FJN, Fundación José Nieborowski	NGO expands microcredit fund to extend 1,400 new loans to microentrepreneurs.
FJN, Fundación José Nieborowski	NGO expands microcredit fund to extend 5,000 new loans to microentrepreneurs.
FODEM, Fondo de Desarrollo para la Mujer	Civil, non-profit association that provides credit to more than 800 micro and small entrepreneurs.
FODEM, Fondo de Desarrollo para la Mujer	Civil, non-profit association that provides credit to more than 800 micro and small entrepreneurs.
FUDEMI, Fundación para el Desarrollo de la Microempresa	Civil association that provides credit to micro and SME's.
Fundación León 2000	Non-profit financial intermediary that provides services to micro, small and medium enterprises.
FUNDENUSE, Fundación para el Desarrollo de Nueva Segovia	Credit NGO active in the northern region of Nueva Segovia expands lending capacity to include 2,100 new borrowers.
FUNDESER, Fundación para el Desarrollo Socio Económico Rural	Non-profit financial intermediary that provides credit to micro and SME enterprises.
Hospital Bautista de Nicaragua	Hospital improves existing facilities and builds a new ward for preventive health care.
La Unión, Cooperativa de Servicios Múltiples R.L.	Financial institution wishing to expand and diversify its credit portfolio specifically in the sectors of commerce and industry and increase its scope of services to the community. Beneficiaries are 250 small and medium entrepreneurs and small industry owners.
PANA PANA, Asociación para el Desarrollo de la Costa Atlántica	NGO that extends to working capital loans to urban and rural SME's in the commerce, service, agriculture and fishing sectors, as well as medium-term loans for home improvement and loans for salaried employees.
PRESTANIC, Fondo Nicaragüense de Préstamos para el Desarrollo Comunal	Microcredit fund that supports the micro, small and rural enterprises by providing them short term loans.
PRODECOOP, Promotora de Desarrollo Cooperativo de las Segovias S.A.	Federation of 69 cooperatives of coffee farmers prefinances the coffee trade through fair trade channels. Marketing under the Max Havelaar/TransFair label.
PRODESA, Fundación para la Promoción y Desarrollo	MFI provides 320 new loans to finance cattle and dairy activities, commerce and for home improvements.
PRODESA, Fundación para la Promoción y Desarrollo	MFI provides 320 new loans to finance cattle and dairy activities, commerce and home improvement.
UCA-ACS, Unión de Cooperativas Agropecuarias Augusto César Sandino	Second level cooperative with 1,050 associates that joins 22 agricultural cooperatives dedicated to coffee, basic grains and cattle activities.
UPOLI, Universidad Politécnica de Nicaragua	Technical university extends teaching facilities benefiting 250 students annually.
<b>Panama</b>	
COLAC, Confederación Latinoamericana de Cooperativas de Ahorro y Crédito	International federation lends funds to its members, which are Latin American microcredit organizations.
<b>Central and Eastern Europe</b>	
<b>Albania</b>	
PSHM, Partneri Shqiptar ne Mikrokredi Sh.A.	Joint-stock company that provides agricultural-, service-, trade- and production loans to more than 4,336 clients. The loan will be used to expand the portfolio.

<b>Region</b>	<b>Description</b>
<b>Bosnia and Herzegovina</b>	
MI-BOSPO	Microfinance institution that provides loans to entrepreneurs in the trade, services, agriculture and production sectors. The loan will be used to expand the loan portfolio to meet the increasing demand of groups and individuals.
MI-BOSPO	Microfinance institution that provides loans to entrepreneurs in the trade, services, agriculture and production sectors. The loan will be used to expand the loan portfolio to meet the increasing demand of groups and individuals.
Micro Sunrise	Microfinance institution that provides microloans to micro and small entrepreneurs.
MIKROFIN	MFI that provides microloans to microentrepreneurs and small enterprises.
MKO EKI-Ekonomska Kreditna Institucija	Microfinance Institution that provides loans to microentrepreneurs.
Partner Microcredit Foundation	Microcredit organization that provides financial services to economically active people who don't have access to commercial sources of funding.
PRIZMA	Microcredit organization that serves urban, semi-urban and rural communities across more than 40 municipalities in Bosnia-Herzegovina
<b>Bulgaria</b>	
Agroactive Ltd	Agricultural company producing grain crops as well as providing services to other producers in the region benefiting 330 landowners. The loan will be used to purchase a harvester combine.
Agroactive Ltd	Agricultural company that produces grain crops like sunflowers, maize and coriander and provides services to other producers in the region.
Agroelite	Agricultural enterprise that cultivates agricultural crops such as wheat, barley, maize and sunflowers. 3,000 landowners will benefit from the loan.
Agroimpuls, Mutual Aid Credit Association of Private Farmers	Cooperative that provides agricultural loans, trade and services to small farmers and micro entrepreneurs/members of the cooperative.
Agrospektar Ltd	Agricultural company working the land for 1,200 small land owners purchases two combine harvesters and obtains working capital to improve production of wheat and maize.
Agrospektar Ltd	Agricultural company working the land for 1,200 small land owners purchases two combine harvesters and obtains working capital to improve the production of wheat and maize.
Agro-Tida Ltd	Agricultural company purchases grain silos and grain cleaning machines to improve storage capacity benefiting 6 owners, 1,200 landowners and 90 employees.
Aitos, Mutual Aid Credit Association	Rural credit cooperative of 291 members expands lendable funds to include 90 new members.
Basarbovo, Agricultural Cooperative	Agricultural cooperative of 530 members purchases a combine harvester and additional equipment and constructs a warehouse, a grain platform and grain cleaning machine with elevators, also benefiting 25 employees.
Bdintsi, Agricultural Cooperative	Agricultural cooperative of 373 members purchases new equipment as well as land to improve cereal production.
Bdintsi, Agricultural Cooperative	Second loan to agricultural cooperative with 388 members to purchase a combine harvester and various other equipment.
Biomilk Sltd	Dairy farm that wants to purchase 68 pregnant heifers from the Netherlands, a milking parlour with ten aggregates, a cooling tank for milk storage, a fodder spreading trailer and a mounted mowing machine.
Brashlian, Production Consumer Cooperative	Cooperative farm of 945 members constructs three grain storehouses and obtains working capital.

<b>Region</b>	<b>Description</b>
Credo, Cooperative	Microfinance Institution that provides credit to cooperative members, managers or owners of micro and small private companies. The loan will be used to extend the long-term funds to provide micro-loans to cooperative members.
Credo, Cooperative	Microfinance institution that provides credit to cooperative members, managers or owners of micro and small private companies.
Dobrich, Free Cooperative Association	Agricultural cooperative of 311 members purchases a combine harvester and other equipment, also benefiting 14 employees.
Doverie, Agricultural Mutual Aid Credit Association of Private Farmers	Rural credit cooperative of 213 members expands lendable funds to provide 147 new loans to members.
Eco Assorti G5M, Agricultural Cooperative	Cooperative farm of 15 members purchases tractors and other equipment to improve production of cereals, also benefiting 761 landowners renting their land to the coop and 30 employees.
Eco-Frukt Ltd	Agricultural cooperative (Eco-Assorti PT 649) and fruit processing company join forces to establish a peach orchard, creating 5 permanent and 50 seasonal jobs.
Edinstvo, Agricultural Cooperative	Cooperative farm of 560 members expands lavender fields and purchases a combine harvester to improve cereal production, also benefiting 140 employees.
Ezoxs, Civil partnership Dobromir Yordanov - Ognian Lliev	Agricultural company working the lands of 674 small landowners purchases new agricultural equipment also benefiting 40 permanent and seasonal employees.
Ezoxs, Civil partnership Dobromir Yordanov - Ognian Lliev	Agricultural company working the lands of 674 small landowners purchases new agricultural equipment also benefiting 40 permanent and seasonal employees.
Ezoxs, Civil partnership Dobromir Yordanov - Ognian Lliev	Agricultural company working the lands of 674 small landowners purchases new agricultural equipment also benefitting 40 permanent and seasonal employees.
First Private Agricultural Cooperative NAPREDAK 93	Private cooperative that produces traditional crops like wheat, barley and sunflowers, and breeds milking cows and cows for fattening purchases a harvester benefiting 868 cooperative members.
Gagalja, Agricultural Cooperative for Production and Services	Cooperative farm of 700 members purchases a combine harvester to improve grain production and obtains working capital, also benefiting 50 employees.
Gagalja, Agricultural Cooperative for Production and Services	Loan to a cooperative farm of 900 members for the purchase of a combine harvester to improve grain production and for working capital, also benefiting 21 employees.
Hristo Botev 92, Agricultural Cooperative	Agricultural cooperative with 3,500 members employing 90 permanent and seasonal employees purchases a combine harvester and other equipment to improve production of mainly cereals.
Hristo Botev Burgas, Universal Agricultural Cooperative	Agricultural cooperative that produces and sells agricultural crops benefiting 2,871 people.
Iskra Morava, Production Consumer Cooperative	Agriculture cooperative that produces and sells agricultural crops benefiting 1,000 members and 42 permanent employees.
Izgreb 2000, Agricultural Cooperative for Production and Services	Cooperative farm of 339 members purchases a combine harvester to improve the production of cereals and sunflower seeds, also benefiting 90 employees.
Jitniza, Production Labour Cooperative	Production-labour cooperative that produces grain crops such as wheat, maize and oil-bearing crops such as sunflowers, benefiting 495 cooperative members and 58 workers.
Kazimir-93, Agricultural Cooperative	Agricultural cooperative that produces wheat, barley, maize, sunflowers, fennel and coriander, benefiting 450 cooperative members.
Klas, Agricultural Cooperative for Production and Services	Agricultural cooperative that wants to increase its production and trade of agricultural produce such as grain crops, sunflowers, maize and beans. The loan will be used to modernize equipment and machinery of the cooperative which benefits 427 people.

<b>Region</b>	<b>Description</b>
MACAPF Agroinvest	Credit cooperative that provides loans to cooperative members who are mainly small agricultural producers.
MACAPF Maritza Invest, Cooperative	Microfinance institution that provides loans to small farmers who are cooperative members, in the agricultural, trade and services sector.
MACAPF Maritza Invest, Cooperative	Microfinance institution that provides loans to small farmers who are cooperative members, in the agricultural, trade and services sector.
Malki Lom, Agricultural Cooperative	Cooperative farm of 470 members purchases a combine harvester and other equipment and obtains working capital to improve the production of cereals, also benefiting 90 employees.
Mikrofond EAD	Microfinance institution that provides loans, financial and other services for start-up, small and middle-sized enterprises benefiting 1,643 clients.
Momchilovtsi, Cooperative Regional Association of Potato Producers	Cooperative of 24 potato farmers establishes warehouse for the storage and marketing of seed potatoes. In cooperation with NOVIB (the Netherlands).
Motor 93, Agricultural Cooperative	Cooperative farm of 2,470 members purchases two combine harvesters and eight tractors to improve the production of maize, wheat and sunflower seeds, also benefiting 100 employees.
Napredak 2000, Production Consumer Cooperative	Credit line
Napredak 2000, Production Consumer Cooperative	Cooperative farming the land of 2,050 members purchases a harvester combine, other agricultural equipment and obtains working capital to improve the production of cereals and starch crops.
Napredak-Batak, Agricultural Production Consumer Cooperative	Cooperative farm owned by 800 members purchases a combine harvester and other agricultural equipment to improve the production of cereals and starch crops.
Napredak-Batak, Agricultural Production Consumer Cooperative	Cooperative farm owned by 800 members purchases a combine harvester and other agricultural equipment to improve the production of cereals and starch crops.
Niva 93, Production Cooperative	Cooperative farm of 1,319 members expands apricot orchards, purchases agricultural equipment and obtains working capital, also benefiting 160 employees.
Niva 93, Production Cooperative	Cooperative farm of 1,319 members expands apricot orchards, purchases agricultural equipment and obtains working capital, also benefiting 160 employees.
Niva 93, Production Cooperative	Cooperative farm of 1,319 members expands apricot orchards, purchases agricultural equipment and obtains working capital, also benefiting 160 employees.
Obedinenie Kameno, Agricultural Cooperative for Production and Services	Equipment
Obedinenie Kameno, Agricultural Cooperative for Production and Services	Cooperative farm of 2,150 members purchases a combine harvester and other equipment to improve the production of cereals, also benefiting 175 employees.
Obedinenie Vranino, Labour Production Cooperative	Agricultural cooperative that produces and trades agricultural produce benefiting 116 cooperative members, 616 landowners and 21 employees. The loan will be used to invest in new machinery and for repair and reconstruction work.
Popov-66-Todor Popov Sole Trader	Agricultural company that cultivates basic crops such as wheat, barley, sunflowers and maize.
Primorska Popularna Business Cooperative Organization	Credit and savings cooperative with 244 members expands lendable funds to provide new loans to 100 members.
Primorska Popularna Business Cooperative Organization	Credit and savings cooperative with 244 members expands lendable funds to provide new loans to 150 members.
Progres, Agricultural Cooperative	Agricultural cooperative with 329 members purchases a combine harvester and obtains working capital to improve the production of cereals.
Progres, Agricultural Cooperative	Credit line

<b>Region</b>	<b>Description</b>
Progress Jeglartzi, Agricultural Cooperative for Production and Services	Cooperative farm of 745 members purchases a combine harvester and a tractor to improve the production of cereals and sunflower seeds, also benefiting 28 employees.
Rakovski, Agricultural Cooperative	Second loan to agricultural cooperative for the purchase of irrigation equipment.
Russenska Popularna Kasa, Credit and Savings Cooperative	Additional loan for onlending purposes.
Russenska Popularna Kasa, Credit and Savings Cooperative	Rural credit cooperative of 3,459 members expands lending facilities to provide 260 new loans to members annually.
Russenska Popularna Kasa, Credit and Savings Cooperative	Rural credit cooperative of 3,909 members expands lending facilities to provide 260 new loans to members annually.
Saglasie Slatina, Agricultural Cooperative	Agricultural cooperative purchases a tractor and agricultural implements, benefiting 832 members.
Saglasie Slomer, Agricultural Production Consumer Servicing Cooperative	Cooperative farm of 395 members purchases a combine harvester to improve the production of cereals and sunflower seeds.
Saglasie Sratzimir, Agricultural Cooperative	Agricultural cooperative that does the production and trade of agricultural produce such as grain crops, sunflowers, maize benefiting 2003 landowners. The loan will be used to purchase a harvester combine.
Sidar, Joint-stock company	Joint-stock company active in production, processing and trade of agricultural products, and the provision of agricultural mechanised services. The loan will benefit 831 people.
Sokol, Agricultural Cooperative for Production and Services	Third loan to agricultural cooperative of 648 members to purchase agricultural equipment.
Sokol, Agricultural Cooperative for Production and Services	Second loan to agricultural cooperative of 590 members to purchase agricultural equipment.
Sokol, Agricultural Cooperative for Production and Services	Fourth loan to agricultural cooperative of 660 members to purchase agricultural equipment.
Sokol, Agricultural Cooperative for Production and Services	Cooperative farm of 660 members purchases a combine harvester and other equipment to improve the production of cereals, also benefiting 25 employees.
Sokol, Agricultural Cooperative for Production and Services	Cooperative farm of 660 members purchases a combine harvester and other equipment to improve the production of cereals, also benefiting 25 employees.
Solidarnost, Cooperative Mutual Agricultural Credit Association	Rural credit cooperative with 443 members expands lending capacity to provide 175 new loans to members.
Sortovi Semena i Rastitelna Zashtita SPLtd	Agricultural company that wants to purchase a harvester with a wheat header and a shredder en engages in production and sale of selected seeds, seedlings and saplings, trade of chemicals for plant protection, storage and marketing.
Sortovi Semena-Invest JSCo	Private company specialized in seed and grain production plus industrial crops wants to purchase new agricultural machinery, benefiting 108 shareholders, 206 landowners and 122 employees.
Tetovo, Agricultural Cooperative for Production and Services	Agricultural cooperative with 1,400 members purchases a tractor and other agricultural equipment.
Tetovo, Agricultural Cooperative for Production and Services	Agricultural cooperative with 928 members purchases a tractor and agricultural implements to improve the production of cereals.
Vanto Trade Auto JSCo	Agricultural machinery trader and leasing provider that imports and sells agricultural machinery, implements and trucks.
Vanto Trade Auto JSCo	Company that imports and sells agricultural machinery, implements and trucks through a network of independent dealers
Vazrazhdane, Agricultural Cooperative	Agricultural cooperative that produces, processes and trades grain crops such as wheat and maize and oilbearing crops such as sunflowers.
Yambol Popular Kasa	Credit cooperative expands its lending activities to 922 existing members and wants to attract new members.

<b>Region</b>	<b>Description</b>
Zadruga, Production Cooperative	Cooperative farm of 220 members purchases a combine harvester and other equipment to improve grain production.
Zlaten Klas, Agricultural Cooperative	Cooperative farm of 976 members purchases a combine harvester and obtains working capital to improve the production of cereals and sunflower seeds, also benefiting 45 employees.
Zlaten Klas, Agricultural Cooperative	Credit line
Zora, Production Consumer Cooperative	Cooperative farm of 585 members constructs a grain storage facility, purchases a combine harvester and obtains working capital, also benefiting 40 employees.
<b>Czech Republic</b>	
Vilémov, Pravoslávní Akademie	Church-based non-profit association that wants to purchase and reconstruct a small existing hydro plant to produce electricity for selling on to the electricity company.
<b>Kosovo, Republic of</b>	
AFK, Agency for Finance in Kosovo	Microfinance institution that provides loans largely to microentrepreneurs.
KosInvest	Microfinance institution that provides loans mainly to microentrepreneurs.
Kosovo Enterprise Program	MFI that offers loans largely to microentrepreneurs.
<b>Luxemburg</b>	
Microfinance Loan Obligations 2: Opportunity Eastern Europe	Equity investment to act as a security for extending loans to seven Opportunity International Affiliates in Central and Eastern Europe.
<b>Moldova</b>	
SC Microinvest SRL	Non-bank financial institution that provides loans, guarantees and equity to micro and small Moldovan entrepreneurs.
SC Microinvest SRL	Non-bank financial institution that provides loans, guarantees and equity to micro and small Moldovan entrepreneurs.
<b>Poland</b>	
Fundusz Mikro	Microfinance institution that provides acces to small loans to microentrepreneurs.
<b>Romania</b>	
Aiud, Cooperativa de Consum	Consumer cooperative improves and expands its bakery, wood processing facility and retail activities, benefiting 11,579 members, among whom 35 new employees.
CAPA Finance Societate de Microfinantare	Microfinance foundation providing loans to more than 300 micro and small enterprises, aiming to expand its lending portfolio in rural and urban areas.
CHF International - CHF International Romania	Local branch of international microcredit provider expands lending capacity to extend 900 new loans.
Cornesti-Tarnava, Societatea Agricola	Private agricultural cooperative that is growing wheat, maize, barley, sugarbeet and other crops. The loan will be used to purchase new tractors and will benefit 487 members of the cooperative and 1,300 people from the village.
Dor Marunt, Societatea Agricola	Agricultural cooperative with 928 members purchases a tractor with implements to improve the production of cereals.
Dor Marunt, Societatea Agricola	Agricultural cooperative with 928 members purchases a tractor and agricultural implements to improve the production of cereals.
INTEGRA, SC Societatea de Microfinantare S.A.	Microfinance Institution providing loans to micro and small enterprises aims to expand its lending to rural and urban areas.
OMRO, Opportunity Microcredit Romania IFN S.A.	Local branch of the Opportunity International microcredit network expands lendable funds to provide new loans to microenterprises.
Romadiex, Societatea Agricola	Agricultural cooperative that cultivates wheat, barley, sunflower and maize. They want to purchase a second-hand tractor and receive a small working capital.

<b>Region</b>	<b>Description</b>
SC Agricom Serv Impex SRL	Private agricultural limited liability company cultivating basic crops wants to buy agricultural equipment.
SC Comat Salaj S.A.	Joint stock company specialized in wholesale of metal and steel products and construction materials wants to upgrade the metal workshop and develop its own processing unit, providing new jobs especially to young people.
SC Ecovert SRL	Church-related agricultural company that will use the loan for the purchase of agricultural machinery.
SC Primos SRL	Agricultural company that produces basic crops that have been traditionally cultivated in the region: wheat, barley, sunflowers and maize.
SC Zooveg SAG	Cooperative farm of 1,186 members purchases a tractor to improve production.
SC Zooveg SAG	Cooperative farm of 1,042 members purchases a tractor to improve production.
<b>Russia</b>	
FINCA CJSC	Microfinance institution that provides credit services to microentrepreneurs.
FINCA CJSC	Microfinance institution that provides credit services to microentrepreneurs.
Finca International Inc.	MFI, Russian branch of the international FINCA network, expands credit facilities, mainly to women.
FORUS, Closed Joint Stock Company Fora - Opportunity Russian Bank	MFI from the Opportunity International network expands its lending facilities, mostly to retail traders.
RCCDF, Rural Credit Cooperative Development Foundation	Institution dedicated to supporting 1st, 2nd and 3rd tier RCCs with financial and non-financial services in the Russian Federation benefiting over 2,000 farmers and rural entrepreneurs.
RWMN, Russian Women's Microfinance Network NDCO	Microfinance institution that provides loans to small and medium-sized enterprises benefiting more than 340 borrowers. The loan will be used to finance the expansion of the loan portfolio.
The Intellect Credit Consumer Cooperative of Citizens Regional Credit Savings Fund	MFI that takes deposits from individuals and provides consumer and micro-business loans benefiting 348 members of the cooperative. The loan will be used for the expansion of the loan portfolio.
<b>Slovak Republic</b>	
AGRA-CAK s.r.o.	Farm working the lands of 479 small landowners and employing 39 workers purchases a tractor to improve production.
Agroreal Dedina Mladeze a.s.	Integrated farm owned by 206 shareholders purchases equipment to improve manure processing and storage on their farm.
Agro-Valaliky a.s.	Farm involved in crop and animal production purchases a combine harvester to improve the production of oilseed, sunflowers and maize.
Gold Agro s.r.o.	Company that offers production, processing and marketing services to farmers purchases a combine harvester to improve its services. Also benefits farmer cooperatives with more than 1,000 members.
PD Budmerice	Cooperative farm of 90 members improves dairy production and processing facilities, securing 150 jobs.
PD Sklabina	Cooperative farm owned by 354 members improves dairy cow sheds and purchases milking and agricultural equipment, also benefiting 150 employees and 758 small landowners.
PD Spisske Bystre	Agricultural cooperative with 189 members, working the land of 500 small landowners modernizes dairy cow shed and milking facilities.
PD Ton	Agricultural cooperative of 117 members purchases a tractor and other equipment, also benefiting 58 employees and 259 non-member landowners.
SDR Rastislavice	Agricultural cooperative of 68 members requires a working capital credit line to finance the annual cycle of crops.
<b>Ukraine</b>	

<b>Region</b>	<b>Description</b>
Dovira Credit Union	Credit cooperative which serves its clients via allocation of their deposits and making loans.
Kkarkiv Kasa Vzymomodopomohy Credit Union	Consumer oriented credit cooperative which serves clients via allocation of their deposits and making loans.
Poltava Sad Ltd	Agricultural company that cultivates grains, maize and spices.
<b>North America</b>	
<b>United States of America</b>	
OTI, Opportunity Transformation Investments Inc.	Investment in this subsidiary of Opportunity International that invests solely in O.I.- affiliated microfinance companies.
<b>South America</b>	
<b>Argentina</b>	
Argentina Microfinanzas S.A.	Microfinance institution that provides capital and financial services to urban entrepreneurs benefiting 36,000 potential clients.
Carta Austral S.A.	Microfinance institution that provides financial services and credit to small and medium enterprises.
FIE Gran Poder S.A.	Microfinance institution that provides financial services and credit to micro and small entrepreneurs in urban areas benefiting 2,200 micro and small urban entrepreneurs in Buenos Aires.
FIS Empresa Social S.A.	Microfinance organization that provides financial services and credit for low-income entrepreneurs in urban areas.
FUPROVI, Fundación Pro Vivienda Social	Microcredit fund provides loans to improve housing conditions for 10,000 low-income families, generating 5,000 jobs.
GRAMEEN MENDOZA, Fundación Aldeas Grameen Chacras de Coria	Non profit organization that provides loans to micro and small entrepreneurs.
Intihuaca S.A.	Microfinance company with the aim of encouraging the creation and development of micro and small business projects and enhancing the living conditions of the poor.
<b>Bolivia</b>	
ANED, Asociación Nacional Ecuémica de Desarrollo	Church-based NGO engaged in providing rural credit, benefits 41,000 borrowers.
ANED/ECLOF Fund	Association of agricultural producers and processors develops and supports ecological production.
Asociación CRECER - Freedom from Hunger	Private non-profit organisation, which offers its credit and educative services specifically to women with a low-income.
Asociación CRECER - Freedom from Hunger	Private non-profit organisation, which offers its credit and educative services specifically to women with a low-income.
Bancosol, Banco Solidario S.A.	Bank wishing to increase its financial services to urban entrepreneurs in the commerce, service and housing sector, benefiting micro and small urban entrepreneurs in these sectors.
COBOCE, Cooperativa Boliviana de Cemento	Large cooperative with 33,000 members improves and expands several plants that produce building materials and invests in a microcredit company.
Cooperativa Agropecuaria Litoral Ltda.	Farmers' cooperative with 24 member families establishes a market/ hostel / restaurant facility in the capital to provide a place for village members to sell their produce and spend the night when they are in town.
Cooperativa Campesino Ltda.	Credit line for cooperative of 170 brazil nut gatherers improves the processing facilities financed with an earlier loan and obtains working capital, benefiting 1,200 non-associated producers and 500 women workers.
CORACA Irupana	Farmers organization totalling 860 members establishes a petrol station in a remote area to improve transport possibilities.

<b>Region</b>	<b>Description</b>
Crisil SRL	Glass recycling company employing 97 people expands production to include 40 new employees, partially producing for the European fair trade market. Also benefiting 100 low-income families active in the collection of used glass.
DIACONIA, Fondo Rotativo de Inversión y Fomento	NGO aimed at the low-income population in semi-urban and rural areas.
El Ceibo, Central Regional Agropecuaria Industrial de Cooperativas	Fourth loan to successful cooperative of 1,614 member cacao farmers for the establishment of a local commercial centre and offices.
El Ceibo, Central Regional Agropecuaria Industrial de Cooperativas	Sixth loan to a successful cooperative of 1,614 member cacao farmers for the establishment of a local commercial centre and offices.
FADES, Fundación para Alternativas de Desarrollo	Microcredit fund provides small loans in remote rural areas to new clients.
FIE, Centro de Fomento Iniciativas Económicas	Microfinance institution that provides microfinance services for urban entrepreneurs wishes to expand its loan portfolio. The loan will benefit 3,000 micro and small urban entrepreneurs in the productive sector in Bolivia.
FIE, Centro de Fomento Iniciativas Económicas	Microfinance institution that provides microfinance services for urban entrepreneurs wishes to expand its loan portfolio. The loan will benefit 3,000 micro and small urban entrepreneurs in the productive sector in Bolivia.
FONCOM, Fondo de la Comunidad	Microcredit and housing fund benefiting more than 5,000 shareholders. Investment to help establish the fund.
FUNBODEM, Fundación Boliviana para el Desarrollo de la Mujer	Microfinance institution that provides services for Bolivian women to promote their social and economic development.
Fundación Agrocapital	MFI focusing on the rural sector expands credit facilities.
IDEPRO, Instituto para el Desarrollo de la Pequeña Unidad Productiva	Microcredit fund to purchase shares in MFI Ecofuturo in order to obtain a majority shareholding.
SAITE, Sociedad Agropecuaria Industrial y Técnica SRL	Company engaged in the processing and export of agricultural products such as coffee, quinoa, beans and sesame seed expands operations, benefiting 40 employees and 600 farmers.
SAITE, Sociedad Agropecuaria Industrial y Técnica SRL	Credit line
<b>Brazil</b>	
Banco da Família, Associação Brasileira para o Desenvolvimento da Família	Credit company that provides microcredit to the economically active population of the area.
Banco Popular, Associação Comunitária de Crédito do Vale do Aço.	Microfinance Institution that provides financial services to micro and small entrepreneurs.
CEAPE MA, Centro de Apoio aos Pequenos Empreendimentos do Maranhão	Non-profit organization that provides financial services to micro and small entrepreneurs.
CEAPE PERNAMBUCO, Centro de Apoio aos Pequenos Empreendimentos do Estado de Pernambuco	Non-profit organization that provides financial services to micro and small entrepreneurs.
CEAPE PIAUI, Centro de Apoio aos Pequenos Empreendimentos do Estado de Piauí	Microfinance institution that provides financial services to micro and small entrepreneurs in Piauí state.
Gebana Brazil, Cataratas do Iguaçu Produtos Orgânicos Ltd	Gebana Brazil purchases organic agricultural products from its associated farmers and exports final products mostly to Gebana AG in Switzerland.
HUEC, Sociedade Evangélica Beneficente de Curitiba	Hospital that provides health care and medical services to the low income population mainly from the area of Curitiba located in the state of Panama.
Instituto Metodista Granbery	Brazilian Methodist Church that wants to restructure and expand their training College.
Instituto Metodista Izabela Hendrix	Two institutions (a school and a university) provide educational services to the community.
IPA, Instituto Porto Alegre da Igreja Metodista	IPA Methodist College invests in the consolidation of a rehabilitation centre and community health building to provide quality health care services to marginalized people.

<b>Region</b>	<b>Description</b>
<b>Chile</b>	
INDES, Inversión para el Desarrollo	Investment in microcredit institution providing loans and leasing services to microentrepreneurs
<b>Colombia</b>	
CONTACTAR, Corporación Nariño Empresa y Futuro	MFI that expands its microlending program in rural areas benefiting around 7.953 people, mainly in the rural villages.
<b>Ecuador</b>	
AMBATO, Cooperativa Ahorro y Crédito Ltda.	Savings and credit cooperative that provides financial services to the indigenous and rural population.
Banco Solidario S.A.	Commercial bank that provides rural and urban microfinance services to new microentrepreneurs.
Banco Solidario S.A.	Successful bank with microlending service. Loan and investment. New loan in co-operation with ASN/Novib approved in 2001.
Banco Solidario S.A.	Successful bank with microlending service. Loan and investment. New loan in co-operation with ASN/Novib approved in 2001.
Banco Solidario S.A.	Loan to a successful bank with microlending services will be used to expand lending activities.
Banco Solidario S.A.	Commercial bank that provides rural and urban microfinance services to new microentrepreneurs.
CEPESIU, Centro de Promoción y Empleo para el Sector Informal Urbano	NGO involved in the development of the microenterprise sector expands activities to include 7,500 new loans to microentrepreneurs.
CHIBULEO, Cooperativa de Ahorro y Crédito	Financial institution providing financial services to women microentrepreneurs, who represent 65% of the target group. An average of 1,302 loans per annum will be granted.
Diócesis de Latacunga	Diócesis de Latacunga will support the creation of approximately 94 new village banks in the rural areas of Latacunga, Pujilí and Salcedo, in the province of Cotopaxi, with the purpose of furthering the improvement and development of farmers and rural wom
ECLOF Ecuador	ECLOF national committee created for the purpose of offering lending programmes as a way of contributing to the economic development of groups in urban and rural areas.
FED, Fundación Ecuatoriana de Desarrollo	Private non-profit foundation providing training, counseling, health care, marketing and financing.
FED, Fundación Ecuatoriana de Desarrollo	Private non-profit foundation providing training, counseling, health, marketing and financing.
Fernando Daquilema, Cooperativa de Ahorro y Crédito Ltda.	Financial institution focused onto lowest strata of both urban and rural areas, targeting small businesses wishes to expand its loan portfolio. Approximately 430 new borrowers per year will be reached.
Fundación Espoir	Foundation involved in health care and microcredit programmes for women expands lending capacity to provide 2,225 new loans.
Huellas Grameen Bank	Bank that provides small loans to those who do not have access to financial resources.
INSOTEC, Instituto de Investigaciones Socio-Económicas y Tecnológicas	Non-profit organization engaged in small industry development at the initiative of a group of entrepreneurs.
Kullki Wasi, Cooperativa de Ahorro y Crédito Ltda.	Savings and credit cooperative that works with both indigenous people and farmers in the central highlands of the country.
MUSHUC RUNA, Cooperativa de Ahorro y Crédito	Savings and credit cooperative that provides financial services to the urban and rural indigenous population.
Pablo Muñoz Vega, Cooperativa de Ahorro y Crédito Ltda.	Credit and savings cooperative with 31,414 members expands lending facilities to include 10,000 new loans to members.
Sac Aiet, Cooperativa de Ahorro y Crédito	Savings and credit cooperative aimed at urban and rural indigenous populations benefiting 10,860 members of the cooperative.
Sac Aiet, Cooperativa de Ahorro y Crédito	Savings and credit cooperative that supports poor people through financial and non-financial services.
<b>Paraguay</b>	

<b>Region</b>	<b>Description</b>
Vision S.A. de Finanzas E.C.A.	Regulated financial institution providing urban and agricultural SMEs and microentrepreneurs with diversified financial products such as housing loans, domestic and foreign remittance services, savings and term deposits.
<b>Peru</b>	
Alternativa, Centro de Investigación Social y Educación Popular	Village banking programme managed by women from the informal sector of Lima. Benefits 3,340 women entrepreneurs.
Asociación Arariwa	NGO established for the purpose of supporting micro and small enterprises in rural, semi-rural, and semi-urban sectors estimated to benefit 6,880 new clients over the next 5 years.
Asociación Mujeres en Acción	MFI provides credit to 1,270 self-employed women.
Asociación para el Desarrollo Empresarial en Apurímac	Non-regulated microfinance institution that supports micro and small entrepreneurs of the urban and rural sectors by offering microcredit and a supportive business development programme.
Asociación Promotora de Microfinanzas y Microempresas Urbano-Rurales	NGO providing microcredit to women-led enterprises expands lendable funds to extend 5,000 new loans. In cooperation with NOVIB (the Netherlands).
CEPICAFE, Central Piurana de Cafetaleros	Agricultural cooperative involved in coffee production and export as well as sugarcane cultivation.
EDPYME Alternativa	Microfinance institution that provides financial services to micro and small urban entrepreneurs.
EDPYME Crear Tacna S.A.	Microfinance institution that wants to expand its microlending portfolio by providing services to nearly 23,500 urban and rural microentrepreneurs.
EDPYME Credivision	Microfinance institution that provides credit services to microentrepreneurs.
EDPYME Edyficar	Supervised microfinance institution that targets urban and rural microentrepreneurs with various financial products.
EDPYME Nueva Visión S.A.	Microfinance company offering innovative products adjusted to the need of the clients.
EDPYMES Crear Arequipa	Regulated MFI expands lending facilities to include 7,094 micro and small entrepreneurs from rural and urban areas.
EDPYMES Proempresa	Microfinance institution expands its lending activities to micro and small enterprises in urban areas.
EDPYMES Proempresa	Regulated MFI providing credit to small and medium enterprises.
EDPYMES Proempresa	Regulated MFI providing credit to small and medium enterprises.
FONDESURCO, Fondo de Desarrollo Regional	NGO established for the purpose of supporting micro and small enterprises in rural sectors.
FONDESURCO, Fondo de Desarrollo Regional	NGO established for the purpose of supporting micro and small enterprises in rural sectors.
IDESI Huánuco, Instituto de Desarrollo del Sector Informal	NGO that provides financial and non-financial services to more than 522 rural and urban micro entrepreneurs.
IDESI, Instituto de Desarrollo del Sector Informal	NGO providing microcredit invests in expansion of four branch offices, both in urban and in rural settings.
<b>Uruguay</b>	
ACAC, Asociación Cooperativa de Ahorro y Crédito	Cooperative microcredit fund provides services to 110,000 affiliates.
AUDA, Asociación Uruguaya de Artesanos	Well-established marketing organization of 350 artisans purchases building that houses their market in downtown Montevideo.
CADYL, Cooperativa Agraria de Young Limitada	Agricultural cooperative with 500 members creates a revolving credit fund and improves a seed processing plant.
CALCAR, Cooperativa Agraria de Responsabilidad Limitada Carmelo	Dairy cooperative purchases cheese making equipment and provides working capital, benefiting 202 member farmers.

<b>Region</b>	<b>Description</b>
CALPROSE, Cooperativa Agraria de Responsabilidad Suplementada de Productos de Semillas	Farmers' cooperative owned by 120 member farmers processes and commercialises seeds, partially for export.
CALSAL, Cooperativa Agraria Limitada de Salto	Cooperative processing and marketing mostly cereal crops of 900 farmers establishes a rice drying and husking facility.
CINDIS, Centro de Integración de Discapitados	Foundation working with handicapped children purchases building to develop activities for the integration of handicapped young people in the labour market.
CLAEH, Centro Latinoamericano de Estudios Humanos	NGO - Small-scale university that provides consulting services to public and private institutions on a national and international level.
CONFIAR, Cooperativas Nacionales Financieras Aliadas en Red	Second level cooperative owned by 4 credit cooperatives and a cooperative bank totalling 29,800 members installs a computer network and provides funds for its members' (micro)credit activities.
FUCAC, Federación Uruguaya de Cooperativas de Crédito	Federation of cooperatives that provides credit to 1,030 microenterprises.
Hospital Evangélico, Mutualista Hospital Evangélico	Community hospital benefiting 7,000 members.
José Artigas, Sociedad de Ahorro y Crédito Cooperativa	Credit and savings cooperative renovates recreational centre, partially for handicapped members.
SAINDESUR, Sociedad Anónima para el Desarrollo Uruguay	NGO provides enterprise development investments to 23 small entrepreneurs, creating 470 jobs.
<b>Western Europe</b>	
<b>Germany</b>	
DWP, Dritte Welt Partner	Fair Trade wholesale and retail organization that imports food and handicrafts from more than 45 producer groups and provides information to customers on producers, their products and living circumstances.
<b>Netherlands</b>	
De Evenaar B.V.	Working capital loan to FTO that sells handicrafts and food products from several hundreds of southern producer groups.
Kuyichi International B.V.	Dutch fair trade organization establishes jeans and tops clothing line manufactured with biologically grown cotton. In cooperation with ICCO (the Netherlands).
<b>Spain</b>	
Alternativa3, Sociedad Cooperativa Catalana Ltda.	ATO benefiting producer groups in the South expands fund for the prefinancing of products from southern partners.

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