

Credit with Education Status Report For the Period Ending: 31 December 2009

Total Credit with Education Practitioners

	Current Period	June 2009	December 2008
Year Started <i>Credit with Education</i>	-	-	-
Number of Members in Credit Group Program (1)	3,659,317	3,202,901	2,774,507
Number of Active Borrowers in Credit Group Program	2,628,457	2,808,165	2,334,825
Number of Members in Credit Group Program <i>Receiving Education</i>	1,319,423	617,487	775,910
Number of Female Members in Credit Group Program Receiving Education	1,304,802	596,006	742,612
Amount of Outstanding Loans in Credit Group Program	\$436,718,335	\$316,983,833	\$262,620,891
Average Outstanding Balance per Borrower in Credit Group Program	\$235	\$197	\$112
Amount of Savings in Credit Group Program	\$80,900,869	\$65,924,084	\$62,644,320
Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late)	Percentage of organizations with PAR 30 < 2%: 60%	Percentage of organizations with PAR 30 < 2%: 56%	Percentage of organizations with PAR 30 < 2%: 80%
Operating Self-Sufficiency for Entire Institution (6 months) (2)	Percentage of organizations with OSS ≥ 100%: 90%	Percentage of organizations with OSS ≥ 100%: 95 %	Percentage of organizations with OSS ≥ 100%: 94%
Education Delivered to Credit Group Program Members in Past 6 Months	Number of organizations delivering educator within topics: 1) Women's Health: 20 2) Child Survival: 14 3) Malaria: 6 4) HIV/AIDS: 8 5) Financial Education: 8 6) Business Education: 21	Number of organizations delivering educator within topics: 1) Women's Health: 17 2) Child Survival: 13 3) Malaria: 5 4) HIV/AIDS: 10 5) Financial Education: 10 6) Business Education: 17	Number of organizations delivering educator within topics: 1) Women's Health: 16 2) Child Survival: 10 3) Malaria: 4 4) HIV/AIDS: 5 5) Financial Education: 7 6) Business Education: 13
Data as of Date	-	-	-

Note:

(1)
(2)

See the definitions of key financial ratios

Represents the total number of members in the entire credit group program at the institution, who potentially have access to Credit with Education
Total represents those practitioners reporting the relevant data according to their respective accounting procedures

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	Benin	Benin	Bolivia	Burkina Faso	Ecuador	Ecuador	Ecuador	Ecuador	Ghana	Guatemala	Haiti	Honduras	India
	FECECAM	PADME	CRECER	RCPB	CACPECO	Cooperativa San José	Cooperativa Santa Ana	Fundación ESPOIR	Ghanaian Rural Banks (Combined) (3)	FUNDAP	ACLAM	FAMA	Bandhan
	Credit Union	Unregulated NGO	Regulated Institution	Credit Union	Credit Union	Credit Union	Credit Union	Unregulated NGO	Regulated Institution	Regulated Institution	Unregulated NGO	Regulated Institution	Regulated Institution
Year Started <i>Credit with Education</i>	2000	2007	1990	1993	2002	2009	2009	1993	1994-2001	2000	2000	1990	2002
Number of Members in Credit Group Program (1)	39,249	11,290	102,212	98,870	5,888	2,210	762	49,013	5,398	21,017	2,489	8,093	1,924,016
Number of Active Borrowers in Credit Group Program	36,816	10,787	102,212	67,897	5,712	2,210	701	43,361	4,775	21,017	2,489	8,093	1,186,060
Number of Members in Credit Group Program <i>Receiving Education</i>	36,348	5,385	102,212	47,647	5,712	744	152	43,361	3,312	21,017	1,542	-	51,900
Number of Female Members in Credit Group Program Receiving Education	36,348	5,161	93,281	47,647	5,712	346	116	43,361	3,312	21,003	1,372	-	51,900
Amount of Outstanding Loans in Credit Group Program	\$ 3,104,118	\$ 329,217	\$ 46,067,523	\$ 11,342,855	\$ 995,307	\$ 1,574,287	\$ 203,556	\$ 13,735,774	\$ 654,993	\$ 5,625,253	\$ 233,042	\$ 3,608,249	\$ 234,768,206
Average Outstanding Balance per Borrower in Credit Group Program	\$ 84	\$ 31	\$ 451	\$ 167	\$ 174	\$ 712	\$ 290	\$ 317	\$ 137	\$ 268	\$ 94	\$ 446	\$ 198
Amount of Savings in Credit Group Program	\$ 882,104	\$ 32,922	\$ 4,606,752	\$ 1,398,002	\$ 275,582	\$ 262,231	\$ 34,712	\$ 1,370,000	\$ 258,613	\$ 1,463,217	\$ 30,296	\$ 2,755,960	N/A
Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late)	N/A	3.4%	0.9%	2.9%	0.0%	1.1%	1.0%	0.3%	0.0%	2.7%	23.0%	10.1%	0.2%
Operating Self-Sufficiency for Entire Institution (6 months) (2)	N/A	100%	111%	N/A	N/A	111%	93%	137%	N/A	210%	105%	118%	N/A
Education Delivered to Credit Group Program Members in Past 6 Months	Women's Health, Child Survival, Malaria, HIV/AIDS, Business education	Child Survival, Malaria, HIV/AIDS	Women's Health, Financial education, Business education	Women's Health, Child Survival, Malaria, HIV/AIDS, Business education	Women's Health, Child Survival, HIV/AIDS, Financial education, Business education	Business education	Business education	Women's Health, HIV/AIDS	Women's Health, Child Survival, HIV/AIDS, Financial education, Business education	Women's Health, Business education	Financial education, Business education	N/A	Women's Health, Child Survival, HIV/AIDS
Data as of Date	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Jun-09	Dec-09	Dec-09	Dec-09	Dec-09

Note: See the definitions of key financial ratios
 Bolded partner information indicates that partner has had "Active Engagement" with Freedom from Hunger (technical assistance discussions or visit in past 2 years); unbolded indicate "No Longer Active Engagement" (not had technical assistance discussions or visit in more than 2 years)
 (3) Data represents: Brakwa Breman Rural Bank Ltd., Akwapim Rural Bank Ltd. and Wa Cooperative Union.

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	Madagascar	Madagascar	Mali	Mali	Mexico	Peru	Peru	Peru	Peru	Peru	Peru	Peru	Philippines	Togo
	OTIV (4)	TIAVO	Kondo Jigima	Nyèsigiso	Al Sol	ADRA	ARARIWA	Financiera Confianza	FINCA Peru	FONDESURCO	Manuela Ramos	PRISMA	CARD	FUCEC
	Credit Union	Credit Union	Credit Union	Credit Union	Unregulated NGO	Unregulated NGO	Unregulated NGO	Regulated Institution	Unregulated NGO	Unregulated NGO	Unregulated NGO	Unregulated NGO	Regulated Institution	Credit Union
Year Started <i>Credit with Education</i>	1999	1999	2005	1996	2008	2008	2008	2006	2003	2008	2008	2006	2000	1996
Number of Members in Credit Group Program (1)	14,589	130	4,593	99,207	16,047	14,967	16,951	12,445	14,816	1,065	16,741	11,478	1,127,663	38,118
Number of Active Borrowers in Credit Group Program	11,444	126	4,482	10,627	N/A	14,172	16,740	12,445	14,816	854	16,741	11,478	991,474	30,928
Number of Members in Credit Group Program <i>Receiving Education</i>	9,769	130	4,557	-	4,012	3,253	15,066	12,445	13,045	1,065	16,741	6,407	882,673	30,928
Number of Female Members in Credit Group Program <i>Receiving Education</i>	9,769	130	4,557	-	4,012	3,253	12,833	12,445	11,721	972	16,741	5,209	882,673	30,928
Amount of Outstanding Loans in Credit Group Program	\$ 619,920	\$ 28,706	\$ 392,980	\$ 2,338,114	N/A	\$ 3,812,230	\$ 7,238,431	\$ 2,696,111	\$ 3,467,825	\$ 88,097	\$ 4,332,718	\$ 5,632,695	\$ 81,719,028	\$ 2,109,100
Average Outstanding Balance per Borrower in Credit Group Program	\$ 54	\$ 228	\$ 88	\$ 220	N/A	\$ 269	\$ 432	\$ 217	\$ 234	\$ 103	\$ 259	\$ 491	\$ 82	\$ 68
Amount of Savings in Credit Group Program	\$ 245,321	\$ 3,178	\$ 135,795	\$ 2,116,095	N/A	\$ 2,496,068	\$ 1,809,608	\$ 706,654	\$ 3,529,236	\$ 6,570	\$ 1,492,887	\$ 2,648,084	\$ 50,729,756	\$ 1,611,226
Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late)	0.5%	40.4%	0.0%	10.9%	N/A	0.0%	3.9%	1.8%	0.9%	0.0%	0.5%	4.8%	1.2%	6.9%
Operating Self-Sufficiency for Entire Institution (6 months) (2)	145%	N/A	125%	169%	N/A	143%	86%	111%	120%	243%	123%	102%	116%	N/A
Education Delivered to Credit Group Program Members in Past 6 Months	Women's Health, Child Survival, Malaria, Financial education, Business education	N/A	Women's Health, Malaria, Business education	N/A	Women's Health, Child Survival, Business education	Women's Health, Business education	Women's Health, Child Survival, Financial education, Business education	Women's Health, Child Survival, Business education	Women's Health, Child Survival, Financial education, Business education	Women's Health, Business education	Business education	Women's Health, Child Survival, Business education	Women's Health, Business education	Child Survival, Malaria, HIV/AIDS, Financial education, Business education
Data as of Date	Dec-09	Jun-08	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09	Dec-09

Note: See the definitions of key financial ratios
Bolded partner information indicates that partner has had "Active Engagement" with Freedom from Hunger (technical assistance discussions or visit in past 2 years); unbolded indicate "No Longer Active Engagement" (not had technical assistance discussions or visit in more than 2 years)
(4) Represents data for OTIV DIANA, OTIV TANA, and OTIV ALMA

Freedom from Hunger
Credit with Education
Definitions of Key Financial Ratios

RATIOS	FORMULA	EXPLANATION	BENCHMARK
PORTFOLIO QUALITY RATIOS: Is the institution doing a responsible job managing its most valuable asset?			
Portfolio at Risk	$\frac{\text{Total outstanding balance of late loans}}{\text{Amount of loans outstanding}}$	Measures the percentage of the total loans outstanding for which there are delinquent payments by more than 30 days.	Decreasing ratio is favorable. Preferably less than 3%.
SUSTAINABILITY RATIOS: Will the institution have the resources to continue serving people in the future?			
Operating Self-Sufficiency	$\frac{\text{Financial income} + \text{Other operating income}}{\text{Financial costs} + \text{Loan-loss reserve} + \text{Operating costs}}$	Monitors how much of the total costs of the program are being covered by the financial income. This ratio includes the allocation of central office but not Freedom from Hunger International Center costs. For 6 months on the <i>Credit with Education</i> Status Report.	Increasing ratio is favorable. Given proper funding to reach scale, most programs will aim to reach 100% self-sufficiency within seven years.

DEFINITIONS

FINANCIAL INCOME: Interest, fees and commissions on credit activity received from Credit Associations and interest on deposits or investments. This income is included in Operating Income.

OTHER OPERATING INCOME: Income from program operations that is not a direct result of credit activity, such as the sale of passbooks. This income is included in Operating Income.

FINANCIAL COSTS: Cost that the program incurs to borrow funds to finance the loan portfolio.

LOAN-LOSS RESERVE: Financial reserve set aside to cover the loans that are expected to default in the normal course of operations.

OPERATING COSTS: The total Administrative Costs at the Local Operating Unit and Central Office levels combined.

CLIENTS: Members or Borrowers participating in a program.

**Credit with Education Status Report
Contact Sheet**

Country Program	Name	Contact Name	Telephone	Email
Pays	Nom du programme	Nom de contact	Téléphone	Courrier électronique
País	Nombre del programa	Persona de contacto	Teléfono	Correo electrónico
Benin	FECECAM	M. Dossou-Ahoue; Germaine Diogo	(229) 36 14 70	geldiogo@yahoo.fr
Benin	PADME	Mohamed Sadikou	(229) 30 30 47	samor@intnet.bj
Bolivia	CRECER	Sandra Fedra Machicado Rodriguez; Jose Auad Lema (591) 2-211-4456 Daouda Sawadogo;		fedramachicado@crecer.org.bo; joseauad@crecer.org.bo;
Burkina Faso	RCPB	Célestine Toe	(226) 50 30 48 41	fcpb@cenatrin.bf; keditoe@yahoo.fr
Ecuador	CACPECO	Gladys Merizalde	(593) 3 2811 280	gmerizalde@asof.org.ec
Ecuador	Fundación Espoir	Claudia Moreno	(593) 2 2444 827	profondo@espoir.org.ec
Ecuador	Cooperativa San José	José Guillen	(593) (03) 2988 152; 2988 522; 2988 436	jguillen@coopsan jose.fin.ec
Ecuador	Cooperativa Santa Ana	Edison Roldán	(593) (05) 2640 168; 2640 575	eroldan@coopsantana.fin.ec
Ghana	Rural Banks	Josephine Martei; David Sabbah	(233) 21 774 828	martei_j@yahoo.com; dnsabbah@yahoo.com
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Haiti	ACLAM	Vilbert Douilly	(509) 246-1069	vilbertdouilly@yahoo.fr
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Mali	Kondo Jigima	Fatoumata Traoré; Ousmane Traoré	(223) 223 93 03	ffatoumk@yahoo.fr; kondojigima@afribone.net.ml
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