

Credit with Education Status Report
For the Period Ending: 31 December 2012

Total *Credit with Education* Practitioners

| | Current Period | June 2012 | December 2011 |
|--|--|---|--|
| <i>Year Started Credit with Education</i> | | | |
| Number of Members in Credit Group Program (1) | 7,266,489 | 6,902,096 | 6,302,496 |
| Number of Active Borrowers in Credit Group Program | 6,500,881 | 6,144,297 | 5,668,396 |
| Number of Members in Credit Group Program Receiving Education | 1,544,713 | 1,640,745 | 1,337,041 |
| Number of Female Members in Credit Group Program Receiving Education | 1,509,787 | 1,599,405 | 1,308,981 |
| Amount of Outstanding Loans in Credit Group Program | \$1,772,991,994 | \$1,612,639,797 | \$1,090,365,273 |
| Average Outstanding Balance per Borrower in Credit Group Program | \$352 | \$327 | \$351 |
| Amount of Savings in Credit Group Program | \$160,487,723 | \$177,793,040 | \$185,921,546 |
| Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late) | Percentage of organizations with PAR 30 < 2%: 51% | Percentage of organizations with PAR 30 < 2%: 58% | Percentage of organizations with PAR 30 < 2%: 58% |
| Operating Self-Sufficiency for Entire Institution (6 months) (2) | Percentage of organizations with OSS ≥ 100%: 76% | Percentage of organizations with OSS ≥ 100%: 78% | Percentage of organizations with OSS ≥ 100%: 88% |
| Education Delivered to Credit Group Program Members in Past 6 Months | Number of organizations delivering education within topics: 1) Adult & Child Health: 25 2) Gender & Empowerment: 6 3) Malaria& HIV/AIDS: 12 4) Environment & Risk Mgmt: 8 5) Financial Ed: 38 6) Business Ed: 22 | Number of organizations delivering education within topics: 1) Adult & Child Health: 28 2) Gender & Empowerment: 9 3) Malaria& HIV/AIDS: 12 4) Environment & Risk Mgmt: 10 5) Financial Ed: 34 6) Business Ed: 22 | Number of organizations delivering education within topics: 1) Adult & Child Health: 25 2) Gender & Empowerment: 7 3) Malaria& HIV/AIDS: 11 4) Environment & Risk Mgmt: 4 5) Financial Ed: 30 6) Business Ed: 24 |
| Data as of Date | - | - | - |

Note: See the definitions of key financial ratios

(1) Represents the total number of members in the entire credit group program at the institution, who potentially have access to Credit with Educator

(2) Total represents those practitioners reporting the relevant data according to their respective accounting procedures

Credit with Education Status Report For the Period Ending: 31 December 2012

| | Benin | Benin | Bolivia | Burkina Faso | Ecuador | Ecuador | Ecuador | Ecuador | Ecuador | Ecuador | Ecuador | Ecuador |
|--|--|---|---|---|---|---|-------------------------|--------------------------|---|--------------------------|---|---|
| | FECECAM | PADME | CRECER | RCPB | 29 de Octubre | CACPECO (Fundación ASOF) | Cooperativa San José | Cooperativa Santa Ana | COOPROGRESO | Credife | FACES | Fundación DECOF |
| | Credit Union | Unregulated NGO | Regulated Institution | Credit Union | Regulated Institution | Credit Union | Credit Union | Credit Union | Credit Union | Regulated Institution | Unregulated NGO | Unregulated NGO |
| | 2000 | 2007 | 1990 | 1993 | 2003 | 2002 | 2009 | 2009 | 2002 | 2012 | 2012 | 2010 |
| Number of Members in Credit Group Program (1) | 53,005 | 6,122 | 129,737 | 118,810 | 4,568 | 4,729 | 2,075 | 1,182 | N/A | N/A | N/A | 4,511 |
| Number of Active Borrowers in Credit Group Program | 40,112 | 6,122 | 89,519 | 63,959 | 4,568 | 4,692 | 2,075 | 1,182 | 17,030 | N/A | N/A | 4,511 |
| Number of Members in Credit Group Program Receiving Education | 53,005 | 6,122 | 122,285 | 40,012 | 3,500 | 4,729 | 2,075 | 0 | 1,590 | 250 | 560 | 4,051 |
| Number of Female Members in Credit Group Program Receiving Education | 53,005 | 6,122 | 114,443 | 40,000 | 3,500 | 4,729 | 994 | 0 | N/A | 110 | N/A | 3,893 |
| Amount of Outstanding Loans in Credit Group Program | \$ 5,649,824 | \$ 356,901 | \$ 53,995,752 | \$ 11,649,235 | \$ 3,840,519 | \$ 2,485,357 | \$ 1,790,541 | \$ 543,207 | \$ 7,494,385 | \$ 487,184,339 | \$ 12,871,113 | \$ 4,893,550 |
| Average Outstanding Balance per Borrower in Credit Group Program | \$ 141 | \$ 58 | \$ 603 | \$ 182 | \$ 841 | \$ 530 | \$ 863 | \$ 460 | \$ 440 | N/A | N/A | \$ 1,085 |
| Amount of Savings in Credit Group Program | N/A | N/A | N/A | N/A | N/A | N/A | \$ 514,874 | \$ 60,509 | N/A | N/A | N/A | N/A |
| Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late) | 0.4% | 1.1% | 0.5% | 3.8% | 0.3% | 0.3% | 2.4% | 0.8% | 3.5% | 2.1% | 1.6% | 0.5% |
| Operating Self-Sufficiency for Entire Institution (6 months) (2) | N/A | 117% | 111% | 122% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 122% |
| Education Delivered to Credit Group Program Members in Past 6 Months | Adult & Child Health, Malaria & HIV/AIDS, Business Education | Adult & Child Health, Malaria & HIV/AIDS, Gender & Empowerment, Environment & Risk Mngmt, Financial Education | Financial Education, Business Education | Adult & Child Health, Malaria & HIV/AIDS, Financial Education | Adult & Child Health, Financial Education | Adult & Child Health, Financial Education | Business Education | - | Environment & Risk Mngmt, Financial Education | Financial Education | Adult & Child Health, Financial Education, Business Education | Adult & Child Health, Financial Education |
| Data as of Date | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Jun-12 | Dec-12 | Dec-12 |

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)

Credit with Education Status Report For the Period Ending: 31 December 2012

| | Ecuador | Ecuador | Ghana | Guatemala | Guatemala | Haiti | Haiti | Honduras | India | India | Madagascar | Madagascar |
|--|---|---------------------|---|--|---|---|---|---|--|--|---|--|
| | Fundación ESPOIR | FUNDEPAL | Sinapi Aba Trust | Friendship Bridge | FUNDAP PROSEM | ACLAM | Fonkoze | FAMA | Bandhan | Gram-Utthan | OTIV Sava | TIAVO |
| | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Regulated Institution | Regulated Institution | Unregulated NGO | Credit Union | Credit Union |
| | 1993 | 2010 | 2010 | 2010 | 2000 | 2000 | 2005 | 1990 | 2006 | 2009 | 1999 | 1999 |
| Number of Members in Credit Group Program (1) | 60,955 | 250 | 143,156 | 15,750 | 28,308 | 1,125 | 64,847 | 6,695 | 4,153,647 | 76,815 | 1,389 | 1,282 |
| Number of Active Borrowers in Credit Group Program | 60,955 | 250 | 142,938 | 15,750 | 28,308 | 1,014 | 64,847 | 6,695 | 4,153,647 | 51,780 | 1,236 | 956 |
| Number of Members in Credit Group Program Receiving Education | 60,955 | 235 | 62,823 | 12,083 | 28,308 | 549 | 51,878 | 6,695 | 132,000 | 9,300 | N/A | 1,282 |
| Number of Female Members in Credit Group Program Receiving Education | 53,468 | 230 | 62,231 | 12,083 | 28,306 | 418 | 51,878 | 5,021 | 132,000 | 9,300 | N/A | 1,208 |
| Amount of Outstanding Loans in Credit Group Program | \$ 23,283,448 | \$ 96,300 | \$ 26,931,735 | \$ 3,540,825 | \$ 8,649,829 | \$ 176,074 | \$ 15,029,795 | \$ 2,653,266 | \$ 709,847,373 | \$ 6,992,791 | \$ 199,524 | \$ 48,254 |
| Average Outstanding Balance per Borrower in Credit Group Program | \$ 382 | \$ 385 | \$ 188 | \$ 225 | \$ 306 | \$ 174 | \$ 232 | \$ 396 | \$ 171 | \$ 135 | \$ 161 | \$ 50 |
| Amount of Savings in Credit Group Program | \$ 5,000,000 | \$ 13,150 | \$ 8,110,630 | - | \$ 2,147,939 | \$ 18,218 | - | \$ 6,028,419 | N/A | \$ 1,257 | \$ 83,055 | \$ 10,041 |
| Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late) | 4.1% | 1.2% | 3.3% | 0.6% | 1.0% | 16.0% | 13.0% | 9.0% | N/A | 0.9% | N/A | 6.4% |
| Operating Self-Sufficiency for Entire Institution (6 months) (2) | N/A | N/A | 119% | 96% | 193% | 97% | 62% | 115% | N/A | 101% | N/A | 129% |
| Education Delivered to Credit Group Program Members in Past 6 Months | Adult & Child Health, Financial Education | Financial Education | Adult & Child Health, Malaria & HIV/AIDS, Financial Education, Business Education | Adult & Child Health, Gender & Empowerment, Environment & Risk Mngmt, Business Education | Adult & Child Health, Financial Education | Adult & Child Health, Financial Education, Business Education | Adult & Child Health, Malaria & HIV/AIDS, Environment & Risk Mngmt, Financial Education, Business Education | Adult & Child Health, Financial Education | Adult & Child Health, Malaria & HIV/AIDS | Adult & Child Health, Malaria & HIV/AIDS | Environment & Risk Mngmt, Financial Education | Adult & Child Health, Malaria & HIV/AIDS, Business Education |
| Data as of Date | Dec-12 | Dec-11 | Dec-12 | Dec-12 | Dec-12 | Jun-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-11 |

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)

Credit with Education Status Report For the Period Ending: 31 December 2012

| | Mali | Mali | Mexico | Mexico | Mexico | Mexico | Mexico | Mexico | Mexico | Mexico | Mexico | Peru |
|--|---|---------------------|--|---------------------|---|---------------------|---------------------|-------------------------|---|---------------------|---------------------|---|
| | Kondo Jigima | Nyèsigiso | Al Sol | Ambito Productivo | CAME | Credituyo | Finamigo | Fundación Realidad A.C. | ProMujer México | Solfi | SOMIC | ADRA |
| | Credit Union | Credit Union | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO | Unregulated NGO |
| | 2005 | 1996 | 2008 | 2010 | 2008 | 2009 | 2009 | 2008 | 2008 | 2009 | 2012 | 2008 |
| Number of Members in Credit Group Program (1) | 4,018 | 109,163 | 18,748 | 1,838 | 238,851 | 2,262 | 19,780 | 23,313 | 39,045 | 34,182 | 28,363 | 16,654 |
| Number of Active Borrowers in Credit Group Program | 3,804 | 8,862 | 18,748 | 1,470 | 238,851 | 2,262 | 19,780 | 23,313 | 39,045 | 27,346 | 28,363 | 17,429 |
| Number of Members in Credit Group Program Receiving Education | 3,804 | 0 | 4,687 | 459 | 14,928 | 452 | 6,923 | 1,748 | 4,881 | 5,127 | 1,418 | 13,460 |
| Number of Female Members in Credit Group Program Receiving Education | 3,804 | 0 | 3,750 | 368 | 11,943 | 317 | 5,538 | 1,399 | 3,905 | 4,102 | 1,135 | 13,460 |
| Amount of Outstanding Loans in Credit Group Program | \$ 339,443 | \$ 2,250,572 | \$ 6,583,281 | \$ 873,888 | \$ 61,132,675 | \$ 1,141,141 | \$ 10,291,736 | \$ 8,076,719 | \$ 11,568,903 | \$ 8,754,447 | \$ 6,939,352 | \$ 6,534,668 |
| Average Outstanding Balance per Borrower in Credit Group Program | \$ 89 | \$ 254 | \$ 351 | \$ 594 | \$ 256 | \$ 504 | \$ 520 | \$ 346 | \$ 296 | \$ 320 | \$ 245 | \$ 375 |
| Amount of Savings in Credit Group Program | \$ 163,754 | \$ 2,174,523 | N/A | N/A | \$ 18,807 | N/A | \$ 2,686 | N/A | N/A | N/A | N/A | N/A |
| Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late) | 0.0% | 15.0% | 3.0% | 3.5% | 3.0% | 0.0% | 8.0% | 2.0% | 2.5% | 5.0% | 5.7% | 0.2% |
| Operating Self-Sufficiency for Entire Institution (6 months) (2) | 125% | 122% | 100% | 98% | 109% | 100% | 95% | 101% | 102% | 91% | 88% | 143% |
| Education Delivered to Credit Group Program Members in Past 6 Months | Adult & Child Health, Malaria & HIV/AIDS, Financial Education, Business Education | Financial Education | Adult & Child Health, Business Education | Financial Education | Financial Education, Business Education | Financial Education | Financial Education | Financial Education | Financial Education, Business Education | Financial Education | Financial Education | Adult & Child Health, Malaria & HIV/AIDS, Gender & Empowerment, Financial Education, Business Education |
| Data as of Date | Dec-11 | Dec-12 | Jun-12 | Jun-12 | Jun-12 | Jun-12 | Jun-12 | Jun-12 | Jun-12 | Jun-12 | Jun-12 | Dec-12 |

Note: See the definitions of key financial ratios
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Credit with Education Status Report For the Period Ending: 31 December 2012

| | Peru | Peru | Peru | Peru | Peru | Peru | Peru | Peru | Philippines | South Africa | Togo | Vietnam |
|--|---|---------------------|---------------------|---|--|---|---|---|---|---|---|----------------------|
| | Alternativa | ARARIWA | Asociación Dignidad | Credivision | Financiera Confianza | FINCA Peru | Manuela Ramos | PRISMA | CARD | The Small Enterprise Foundation (SEF) | FUCEC | TYM |
| | Unregulated NGO | Unregulated NGO | Unregulated NGO | Regulated Institution | Regulated Institution | Unregulated NGO | Unregulated NGO | Unregulated NGO | Regulated Institution | Unregulated NGO | Credit Union | Unregulated NGO |
| | 2011 | 2008 | 2012 | 2012 | 2006 | 2003 | 2001 | 2006 | 2000 | 2011 | 1996 | 2010 |
| Number of Members in Credit Group Program (1) | 4,029 | 14,123 | 1,300 | 5,135 | 26,229 | 16,134 | 19,316 | 7,212 | 1,563,616 | 95,143 | 45,541 | 53,536 |
| Number of Active Borrowers in Credit Group Program | 4,029 | 13,750 | 1,300 | 5,135 | 26,229 | 16,134 | 19,316 | 7,212 | 1,035,853 | 95,143 | 31,825 | 53,536 |
| Number of Members in Credit Group Program Receiving Education | 3,395 | 13,750 | 800 | 2,356 | 18,884 | 16,134 | 19,316 | 77 | 708,726 | 13,739 | 31,825 | 53,536 |
| Number of Female Members in Credit Group Program Receiving Education | 3,089 | 10,300 | 800 | 2,356 | 18,884 | 14,481 | 19,316 | 76 | 708,726 | 13,739 | 31,825 | 53,536 |
| Amount of Outstanding Loans in Credit Group Program | \$ 1,567,029 | \$ 8,495,802 | \$ 274,071 | \$ 2,035,645 | \$ 8,437,751 | \$ 4,466,973 | \$ 8,149,969 | \$ 3,555,180 | \$ 173,879,959 | \$ 20,968,695 | \$ 3,257,203 | \$ 23,212,955 |
| Average Outstanding Balance per Borrower in Credit Group Program | \$ 389 | \$ 618 | \$ 211 | \$ 396 | \$ 322 | \$ 277 | \$ 422 | \$ 493 | \$ 168 | \$ 220 | \$ 102 | \$ 434 |
| Amount of Savings in Credit Group Program | N/A | \$ 2,110,763 | \$ 28,186 | N/A | N/A | \$ 5,273,251 | \$ 2,591,217 | N/A | \$ 110,774,915 | \$ 2,882,999 | \$ 2,146,753 | \$ 10,331,777 |
| Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late) | 0.1% | 3.8% | 0.1% | N/A | 0.7% | 0.5% | 0.0% | 15.0% | 2.5% | 0.1% | 1.0% | 0.0% |
| Operating Self-Sufficiency for Entire Institution (6 months) (2) | 118% | 105% | N/A | N/A | 146% | 128% | 133% | 85% | 121% | 141% | N/A | 134% |
| Education Delivered to Credit Group Program Members in Past 6 Months | Adult & Child Health, Gender & Empowerment, Environment & Risk Mngmt, Financial Education, Business Education | Financial Education | Financial Education | Financial Education, Business Education | Adult & Child Health, Business education | Adult & Child Health, Gender & Empowerment, Environment & Risk Mngmt, Financial Education, Business Education | Gender & Empowerment, Financial Education, Business Education | Adult & Child Health, Financial Education, Business Education | Malaria & HIV/AIDS, Financial Education, Business Education | Malaria & HIV/AIDS, Financial Education, Business Education | Environment & Risk Mngmt, Financial Education | Adult & Child Health |
| Data as of Date | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Jun-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 | Dec-12 |

Note:

See the definitions of key financial ratios

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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 | E-mail |
|-----------------|--------------------------|--|--|--|
| Benin | FECECAM | M. Dossou-Ahoue; Germaine Diogo | (229) 36 14 70 | geldiogo@yahoo.fr |
| Benin | PADME | Mohamed Sadikou | (229) 30 30 47 | sadikoumohamed@yahoo.fr |
| Bolivia | CRECER | Isabel Rueda; Jose Auad Lema | (591) 2-211-4456 | isabelrueda@crecer.org.bo; joseauad@crecer.org.bo; |
| Burkina Faso | RCPB | Daouda Sawadogo; Célestine Toe | (226) 50 30 48 41 | dsawadogo@fcpb.bf; keditoe@yahoo.fr |
| Ecuador | 29 de Octubre | Ximena Tapia | (593) 2264 0509 | xtapia@29deoctubre.fin.ec |
| Ecuador | CACPECO (Fundación ASOF) | Gladys Merizalde | (593) 3 2811 280 | gmerizalde@asof.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 |
| Ecuador | COOPROGRESO | María Ivonne Cruz | (593) 9273 1866 | mcruz@coopprogreso.fin.ec |
| Ecuador | Credife | Santiago Molina | | smolina@pichincha.com |
| Ecuador | FACES | Luis Palacios Burneo | (593) 7 258 7724 | lpalacios@faces.org.es |
| Ecuador | Fundación DECOF | Alejandro Macas | (593) 7257 3823 | decof_loja@yahoo.es |
| Ecuador | Fundación Espoir | Claudia Moreno | (593) 2 2444 827 | profondo@espoir.org.ec |
| Ecuador | FUNDEPAL | Gustave R. Guaman Jaramillo | (593) 7268 4023 | grguaman@yahoo.es |
| Ghana | Sinapi Aba Trust | Yaa Korang Adu-Gyamfi | (233) 3220 30112 / 27150 | ykorang@sinapiaba.com |
| Guatemala | Friendship Bridge | Karen Larson | | klarson@friendshipbridge.org |
| Guatemala | FUNDAP | Jorge Gándara | (502) 767 4538 | fundap@guate.net.gt |
| Haiti | ACLAM | Vilbert Douilly | (509) 246-1069 | vilbertdouilly@yahoo.fr |
| Haiti | Fonkoze | Anne Hastings | (1) 202 628 9033 | ahastings@fonkoze.org |
| Honduras | FAMA | Fabio Matute | (504) 885 1381 | fmatus_fama@metro-red.hn |
| India | Bandhan | Chandra Shekar Ghosh | (91) 33 2334 7602 | bandhanindia@gmail.com |
| India | Gram-Uttan | Govind Dash | (91) 67 2927 6225 | gramutthanngo@rediffmail.com |
| Madagascar | OTIV | M. Rakotoniaina (OTIV SAVA) | (261) 020 22 2906 | otivsava2@moov.mg |
| Madagascar | TIAVO | Miguel Aimé Randriatsotsy | (261)(20) 7550913; (261)(0) 331521648 | tiavo@moov.mg |
| Mali | Kondo Jigima | Fatoumata Traoré; Ousmane Traoré | (223) 223 93 03 | tfatoumk@yahoo.fr; kondojigima@afribone.net.ml |
| Mali | Nyèsigiso | Modibo Coulibaly; Modibo Demele | (223) 221 31 95 | mcoulibaly@nyesigiso.org; mdemele@nyesigiso.org |
| Peru | ADRA | Indira Melgar; Vldy Esther Chambi Mamani | (51) 1 712 7700 | Melgar@adra.org.pe; Vldy.chambi@adra.org.pe |
| Peru | Alternativa | Jose Loayza | (51) 7 420 4808 | jose@alter.org.pe |
| Peru | ARARIWA | Hugo Yanque Martínez | (51) 84 233616; (51) 84 225333 | hugo_arariwa@terra.com.pe; hrymartinez@yahoo.es |
| Peru | Asociacion Dignidad | Dora Ramirez | | ramirezdora40@gmail.com |
| Peru | Credivision | Moises Palma; Ampara Laguna | (51) 1 224 5909 | alaguna@credivisionperu.com; mpalma@credivisionperu.com |

Credit with Education Status Report Contact Sheet

| Country Program | Name | Contact Name | Telephone | E-mail |
|-----------------|-----------------------------|--------------------------------|-------------------------------|---|
| Peru | Financiera Confianza | Oscar Romero Sanchez | (51) 64 217 000 | oromero@financieraconfianza.pe |
| Peru | FINCA Peru | Iris Lanao | (51) 1 222 9220 | irislanao@fincaperu.net |
| Peru | Manuela Ramos | Gloria Diaz; Dona Osorio | (51)1 423 8840 | gdiaz@manuela.org.pe; dosorio@manuela.org.pe |
| Peru | PRISMA | Diego Fernández Concha Murazzi | (51) 1 464-0490 | dfernandezconcha@prisma.org.pe |
| Philippines | CARD | Cleo Montemayor | (63) 49 562 4309 | cleo.figuracion@gmail.com |
| South Africa | SEF | Esido Muswana | (27) 15 307 5837 | esido.mushwana@sef.co.za |
| Togo | FUCEC | Paula Ayeh | (228) 222 25 74 | paulaayeh@yahoo.fr |
| Vietnam | TYM - Vietnam Women's Union | Pham Thu Trang | (84-4)3728 1003 - ext: 106 | tymfund@tymfund.org.vn |