

*Credit with Education* Status Report  
For the Period Ending: 31 December 2010

Total *Credit with Education* Practitioners

	Current Period	June 2010	December 2009
Year Started <i>Credit with Education</i>	-	-	-
Number of Members in Credit Group Program (1)	5,801,490	5,003,690	3,659,317
Number of Active Borrowers in Credit Group Program	5,206,412	4,416,381	2,628,457
Number of Members in Credit Group Program Receiving Education	1,187,958	702,116	1,319,423
Number of Female Members in Credit Group Program Receiving Education	1,160,956	677,835	1,304,802
Amount of Outstanding Loans in Credit Group Program	\$892,272,834	\$643,518,714	\$436,718,335
Average Outstanding Balance per Borrower in Credit Group Program	\$347	\$243	\$235
Amount of Savings in Credit Group Program	\$112,799,945	\$93,766,324	\$80,900,869
Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late)	Percentage of organizations with PAR 30 < 2%: 59%	Percentage of organizations with PAR 30 < 2%: 55%	Percentage of organizations with PAR 30 < 2%: 60%
Operating Self-Sufficiency for Entire Institution (6 months) (2)	Percentage of organizations with OSS ≥ 100%: 81%	Percentage of organizations with OSS ≥ 100%: 80%	Percentage of organizations with OSS ≥ 100%: 90%
Education Delivered to Credit Group Program Members in Past 6 Months	Number of organizations delivering education within topics: 1) Adult & Child Health: 24 2) Gender & Empowerment: 5 3) Malaria & HIV/AIDS: 7 4) Environment & Risk Mgmt: 6 5) Financial Ed: 21 6) Business Ed: 25	Number of organizations delivering education within topics: 1) Adult & Child Health: 21 2) Gender & Empowerment: 6 3) Malaria & HIV/AIDS: 10 4) Environment & Risk Mgmt: 4 5) Financial Ed: 19 6) Business Ed: 23	Number of organizations delivering education 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: 23
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 Education  
(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 2010

	Benin	Benin	Bolivia	Burkina Faso	Ecuador	Ecuador	Ecuador	Ecuador	Ecuador	Ghana	Ghana	Guatemala	Haiti
	FECECAM	PADME	CRECER	RCPB	CACPECO	Cooperativa San José	Cooperativa Santa Ana	COOPROGRESO	Fundación ESPOIR	Ghanaian Rural Banks (Combined) (3)	Sinapi Aba Trust	FUNDAP	ACLAM
	Credit Union	Unregulated NGO	Regulated Institution	Credit Union	Credit Union	Credit Union	Credit Union	Credit Union	Unregulated NGO	Regulated Institution	Unregulated NGO	Unregulated NGO	Unregulated NGO
Year Started <i>Credit with Education</i>	2000	2007	1990	1993	2002	2009	2009	2002	1993	1994-2001	2010	2000	2000
Number of Members in Credit Group Program (1)	45,016	13,582	108,103	113,750	4,892	2,424	1,093	5,442	49,548	5,398	101,004	23,733	2,115
Number of Active Borrowers in Credit Group Program	37,579	13,582	98,799	71,429	4,586	2,424	1,025	5,442	49,548	4,775	98,871	23,733	1,950
Number of Members in Credit Group Program <i>Receiving Education</i>	45,016	2,618	85,505	42,337	4,289	1,589	329	2,721	49,548	3,312	92,494	23,733	675
Number of Female Members in Credit Group Program <i>Receiving Education</i>	45,016	2,152	77,194	42,337	4,289	746	121	2,721	45,777	3,312	92,494	23,725	420
Amount of Outstanding Loans in Credit Group Program	\$ 4,309,982	\$ 259,537	\$ 39,281,461	\$ 12,425,985	\$ 1,509,026	\$ 1,823,820	\$ 315,794	\$ 4,390,791	\$ 18,665,654	\$ 654,993	\$ 17,465,541	\$ 6,797,269	\$ 145,861
Average Outstanding Balance per Borrower in Credit Group Program	\$ 115	\$ 19	\$ 398	\$ 174	\$ 329	\$ 752	\$ 308	\$ 807	\$ 377	\$ 137	\$ 177	\$ 286	\$ 75
Amount of Savings in Credit Group Program	\$ 1,339,551	\$ 77,924	\$ 13,136,795	\$ 1,959,289	\$ 299,148	\$ 282,474	\$ 45,596	\$ 13,605	N/A	\$ 258,613	\$ 4,892,011	\$ 1,670,684	\$ 30,186
Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late)	0.96%	3.9%	1.0%	0.7%	N/A	0.7%	0.6%	1.9%	0.2%	0.0%	2.0%	1.0%	51.0%
Operating Self-Sufficiency for Entire Institution (6 months) (2)	N/A	138%	117%	149%	N/A	N/A	110%	N/A	153%	N/A	112%	167%	61%
Education Delivered to Credit Group Program Members in Past 6 Months	Adult & Child Health, Business education	Adult & Child Health, Gender & Empowerment, Malaria & HIV/AIDS, Financial education, Business education	Adult & Child Health, Environment & Risk Mngmt	Adult & Child Health, Malaria & HIV/AIDS, Business education	Adult & Child Health, Financial education	Business education	Business education	Adult & Child Health, Business education	Adult & Child Health, Environment & Risk Mngmt, Financial education	Adult & Child Health, Malaria & HIV/AIDS, Financial education, Business education	Adult & Child Health, Gender & Empowerment, Malaria & HIV/AIDS, Environment & Risk Mngmt, Financial education, Business education	Adult & Child Health, Environment & Risk Mngmt, Financial education, Business education	Financial education, Business education
Data as of Date	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Jun-09	Dec-10	Dec-10	Jun-10

**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 indicates "No Longer Active Engagement" (not had technical assistance discussions or visit in more than 2 years).

(3) Data represents: Brakwa Breaman Rural Bank L4054300%

## Credit with Education Status Report For the Period Ending: 31 December 2010

	Honduras	India	India	India	Madagascar	Madagascar	Mali	Mali	Mexico	Mexico	Mexico	Mexico	Mexico
	FAMA	Bandhan	Gram-Utthan	KAS Foundation	OTIV (4)	TIAVO	Kondo Jigima	Nyesigiso	Al Sol	Ambito Productivo	CAME	Finamigo	Fundación Realidad A.C.
	Regulated Institution	Regulated Institution	Unregulated NGO	Unregulated NGO	Credit Union	Credit Union	Credit Union	Credit Union	Unregulated NGO	Unregulated NGO	Unregulated NGO	Unregulated NGO	Unregulated NGO
Year Started <i>Credit with Education</i>	1990	2006	2009	2009	1999	1999	2005	1996	2008	2010	2008	2009	2008
Number of Members in Credit Group Program (1)	7,523	3,356,653	104,017	17,979	5,433	814	4,681	109,706	18,713	1,560	158,840	17,509	18,913
Number of Active Borrowers in Credit Group Program	7,523	3,009,907	69,857	2,958	5,171	810	4,194	10,108	18,713	1,248	158,840	17,509	18,913
Number of Members in Credit Group Program Receiving Education	N/A	112,600	3,617	630	2,825	814	4,248	N/A	9,357	780	17,870	8,755	1,891
Number of Female Members in Credit Group Program Receiving Education	N/A	112,600	3,617	630	2,825	814	4,248	N/A	7,485	624	14,296	7,004	1,513
Amount of Outstanding Loans in Credit Group Program	\$ 3,364,378	\$ 516,335,541	\$ 11,034,863	\$ 554,629	\$ 325,768	\$ 26,526	\$ 339,075	\$ 3,813,678	\$ 4,673,143	\$ 3,700,764	\$ 45,317,391	\$ 7,392,236	\$ 6,865,642
Average Outstanding Balance per Borrower in Credit Group Program	\$ 447	\$ 172	\$ 158	\$ 188	\$ 63	\$ 33	\$ 81	\$ 377	\$ 250	\$ 2,965	\$ 285	\$ 422	\$ 363
Amount of Savings in Credit Group Program	N/A	N/A	N/A	N/A	\$ 103,318	\$ 5,730	\$ 125,418	\$ 1,811,639	0.00%	N/A	N/A	\$ 4,125,341	N/A
Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late)	11.0%	0.3%	1.0%	N/A	14.7%	N/A	0.0%	7.2%	2.0%	3.4%	3.5%	3.8%	2.3%
Operating Self-Sufficiency for Entire Institution (6 months) (2)	112%	127%	107%	91%	102%	22%	127%	168%	165%	103%	122%	96%	104%
Education Delivered to Credit Group Program Members in Past 6 Months	N/A	Adult & Child Health	Adult & Child Health	Adult & Child Health	Adult & Child Health, Financial education, Business education	Adult & Child Health, Malaria & HIV/AIDS, Financial education, Business education	Adult & Child Health, Malaria & HIV/AIDS, Financial education, Business education	N/A	Adult & Child Health, Business education	Financial education	Financial education, Business education	Financial education	Financial education
Data as of Date	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10

**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** indicates "No Longer Active Engagement" (not had technical assistance discussions or visit in more than 2 years).  
(4) Represents data for OTIV TANA.

## Credit with Education Status Report For the Period Ending: 31 December 2010

	Mexico	Mexico	Peru	Peru	Peru	Peru	Peru	Peru	Peru	Philippines	Togo	Vietnam
	ProMujer México	Solfi	ADRA	ARARIWA	Financiera Confiianza	FINCA Peru	FONDESURCO	Manuela Ramos	PRISMA	CARD	FUCEC	TYM
	Unregulated NGO	Unregulated NGO	Unregulated NGO	Unregulated NGO	Regulated Institution	Unregulated NGO	Unregulated NGO	Unregulated NGO	Unregulated NGO	Regulated Institution	Credit Union	Unregulated NGO
Year Started <i>Credit with Education</i>	2008	2009	2008	2008	2006	2003	2008	2001	2006	2000	1996	2010
Number of Members in Credit Group Program (1)	23,038	29,686	16,481	13,629	15,804	16,362	2,033	17,907	9,925	1,263,489	39,549	55,146
Number of Active Borrowers in Credit Group Program	23,038	23,749	15,482	13,629	15,804	16,362	1,479	17,907	9,925	1,244,582	29,815	55,146
Number of Members in Credit Group Program <i>Receiving Education</i>	5,760	4,453	5,190	6,133	11,063	16,362	2,033	17,907	4,193	562,946	29,815	4,550
Number of Female Members in Credit Group Program <i>Receiving Education</i>	4,608	3,562	5,190	5,452	11,063	14,647	1,851	17,907	3,405	562,946	29,815	4,550
Amount of Outstanding Loans in Credit Group Program	\$ 6,600,118	\$ 7,496,652	\$ 5,262,355	\$ 7,080,373	\$ 4,435,641	\$ 4,004,351	\$ 249,840	\$ 5,574,639	\$ 4,972,779	\$ 117,840,719	\$ 2,435,159	\$ 14,530,860
Average Outstanding Balance per Borrower in Credit Group Program	\$ 286	\$ 316	\$ 340	\$ 520	\$ 281	\$ 245	\$ 169	\$ 311	\$ 501	\$ 95	\$ 82	\$ 263
Amount of Savings in Credit Group Program	N/A	N/A	\$ 3,123,431	\$ 1,649,954	\$ 614,849	\$ 4,117,493	\$ 99,302	\$ 1,782,440	\$ 2,660,677	\$ 63,450,146	\$ 1,648,574	\$ 3,475,757
Portfolio at Risk of Credit Group Program (outstanding balance of loans at least 30 days late)	3.7%	4.7%	0.1%	3.7%	1.8%	2.6%	N/A	0.4%	9.0%	1.7%	1.9%	0.0%
Operating Self-Sufficiency for Entire Institution (6 months) (2)	99%	115%	141%	106%	121%	126%	202%	121%	91%	118%	N/A	161%
Education Delivered to Credit Group Program Members in Past 6 Months	Financial education, Business education	Financial education	Gender & Empowerment, Business education	Financial education, Business education	Adult & Child Health, Business education	Adult & Child Health, Gender & Empowerment, Malaria & HIV/AIDS, Environment & Risk Mngmt, Financial education, Business education	Adult & Child Health, Financial education, Business education	Gender & Empowerment, Business education	Adult & Child Health, Business education	Adult & Child Health, Environment & Risk Mngmt, Financial education, Business education	Adult & Child Health, Financial education, Business education	Adult & Child Health
Data as of Date	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10	Dec-10

**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 indicates "No Longer Active Engagement" (not had technical assistance discussions or visit in more than 2 years).

**Freedom from Hunger**  
***Credit with Education***  
**Definitions of Key Financial Ratios**

RATIOS	FORMULA	EXPLANATION	BENCHMARK
<b>PORTFOLIO QUALITY RATIOS:</b> 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%.
<b>SUSTAINABILITY RATIOS:</b> 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
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	fedramachicado@crecer.org.bo; joseauad@crecer.org.bo;
Burkina Faso	RCPB	Daouda Sawadogo; 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	Cooperativa San José	José Guillen	(593) (03) 2988 152; 2988 522; 2988 436	jguillen@coopsanjose.fin.ec
Ecuador	Cooperativa Santa Ana	Edison Roldán	(593) (05) 2640 168; 2640 575	eroldan@coopsantana.fin.ec
Ecuador	COOPROGRESO	Alvaro AU. Ulcue	(593) 2 2352 510	aulcue@cooprogreso.fin.ec
Ecuador	Fundación Espoir	Claudia Moreno	(593) 2 2444 827	profondo@espoir.org.ec
Ghana	Rural Banks	Josephine Martei; David Sabbah	(233) 21 774 828	martei_j@yahoo.com; dnsabbah@yahoo.com
Ghana	Sinapi Aba Trust	Yaa Korang Adu-Gyamfi; Samuel Asare	(233) 3220 30112 / 27150	ykorang@sinapiaba.com; SAsare@sinapiaba.com
Guatemala	FUNDAP	Jorge Gándara	(502) 767 4538	fundap@guate.net.gt
Haiti	ACLAM	Vilbert Douilly	(509) 246-1069	vilbertdouilly@yahoo.fr
Honduras	FAMA	Fabio Matute	(504) 885 1381	fmatute_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	gramutthanggo@rediffmail.com
India	KAS Foundation	Alok Kumar Piri	(91) 943 706 4516	alok@kasfoundation.com otivdiego@blueline.mg;
Madagascar	OTIV	Mahamoud Youssouf (OTIV DIANA)	(261) 20 82 213 03; (261) 32 04 304 35	myoussouf@blueline.mg; Dirtana.otiv@blueline.mg
Madagascar	TIAVO	Miguel Aimé Randriatsotsy	(261)(0) 331521648	tiavo@moov.mg; miguel.r@tiavo.mg
Mali	Kondo Jigima	Fatoumata Traoré; Ousmane Traoré	(223) 223 93 03	tfatoumk@yahoo.fr; kondojigima@afribone.net.ml
Mali	Nyèsigiso	Modibo Coulibaly; Modibo Dembele	(223) 221 31 95	mcoulibaly@nyesigiso.org; mdembele@nyesigiso.org
Mexico	Alternativas Solidarias Chiapas, AIsol AC	Pilar Quintanilla; Katia Corroy	(52) 967 678 1434	pilon911@yahoo.com; katia.corroy@alsolchiapas.org
Peru	ADRA	Indira Melgar; Vlady Esther Chambi Mamani	(51) 1 712 7700	Melgar@adra.org.pe; Vlady.chambi@adra.org.pe
Peru	ARARIWA	Hugo Yanque Martínez	(51) 84 233616; (51) 84 225333	hugo_arariwa@terra.com.pe; hrymartinez@yahoo.es
Peru	Financiera Confianza	Juan Meza Huallparuca	(51) 64 217 000	juan.meza@edpymeconfianza.com.pe
Peru	FINCA Peru	Iris Lanao	(51) 1 222 9220	irislanao@fincaperu.net
Peru	FONDESURCO	Flor Villena; Héctor Madariaga Tapia	(51) 54 283715; (51) 54 608049	fvillena@fondesurco.org.pe; hmadariaga@fondesurco.org.pe
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	Aris Alip	(63) 49 562 4309	card.mdo@cardbankph.com
Togo	FUCEC	Fédy Kokoumeh; Paula Ayeh	(228) 222 25 74	fucec@tg.refer.org; paulaayeh@yahoo.fr
Vietnam	TYM - Vietnam Women's Union	Pham Thu Trang	(84-4)3728 1003 - ext: 106	tymfund@tymfund.org.vn