



THE FACES OF MICROCREDIT



The Arizona Rotary,
Sonora Mexico
Microcredit Program

World Poverty, Immigration & Gumballs



CrediSilvia Office

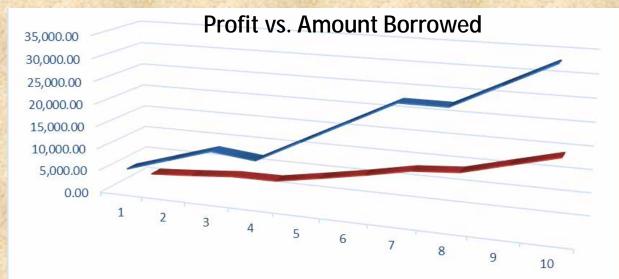


Name: Eunice Valeria Estrada Nieves

Age: 26

Activity: Snack bar and trays for events

CYCLE	AMOUNT	MONTHLY BUSINESS PROFIT	
1	5,000.00	900.00	
2	8,000.00	1,600.00	
3	11,000.00	2,420.00	LE SOI
4	10,000.00	2,500.00	Tellis.
5	15,000.00	4,200.00	4.5
6	20,000.00	6,000.00	
7	25,000.00	8,000.00	
8	25,000.00	8,750.00	
9	30,000.00	11,400.00	
10	35,000.00	14,000.00	(In Pesos





Name: Eunice Valeria Estrada Nieves

Age: 26

Activity: Snack bar and trays for events















Name: Pedro Estrada Rincón

Age: 50

Activity: Open-Air Stall

CYCLE	AMOUNT	MONTHLY BUSINES PROFIT	S
1	5,000.00	750.00	
2	8,000.00	1,440.00	
3	11,000.00	2,200.00	
4	10,000.00	2,200.00	
5	15,000.00	3,750.00	
6	20,000.00	5,600.00	
7	23,000.00	6,900.00	Ne To
8	25,000.00	8,000.00	
9	30,000.00	10,500.00	
10	35,000.00	14,000.00	(In Pesos)





Name: Pedro Estrada Rincón

Age: 50

Activity: Open-Air Stall









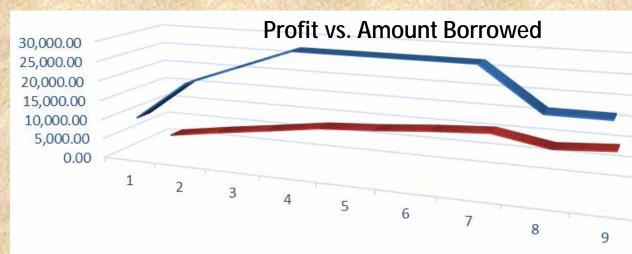


Name: Anastacia Bravo Alvarado

Age: **52**

Activity: Carnitas Sales

CYCLE	AMOUNT	MONTHLY BUSINESS PROFIT	
1	10,000.00	1,500.00	
2	20,000.00	3,600.00	
3	25,000.00	5,500.00	
4	30,000.00	7,500.00	
5	30,000.00	8,400.00	
6	30,000.00	9,600.00	
7	30,000.00	10,500.00	
8	20,000.00	8,000.00	
9	20,000.00	9,000.00	(In Pesos)





Name: Anastacia Bravo Alvarado

Age: **52**

Activity: Carnitas Sales











Name: Reyna Berónica Munguía Salazar

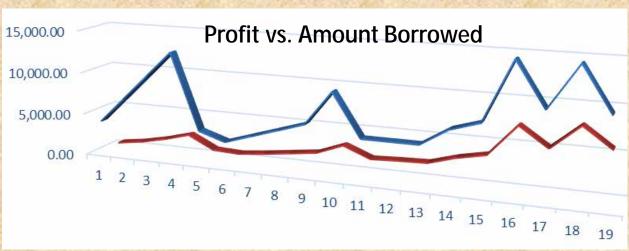
(In Pesos)

Age: 51

Activity: Bread and Empanadas

CYCLE	AMOUNT	MONTHLY BUSINESS PRO	FIT
/an=1-(a)	4,000.00	400.00	1/25
2	7,000.00	840.00	
3	10,000.00	1,500.00	
4	13,000.00	2,340.00	
5	4,000.00	800.00	
6	3,000.00	660.00	
7	4,000.00	1,000.00	
8	5,000.00	1,400.00	
9	6,000.00	1,800.00	
10	10,000.00	3,000.00	
11	5,000.00	1,750.00	
12	5,000.00	1,900.00	CHAV.COM
13	5,000.00	2,000.00	15,00
14	7,000.00	2,940.00	100
15	8,000.00	3,600.00	10,0
16	15,000.00	7,200.00	5,0
17	10,000.00	5,000.00	2,0
18	15,000.00	7,800.00	
19	10,000.00	5,500.00	





Name: Reyna Berónica Munguía Salazar

Age: 51

Activity: Bread and Empanadas









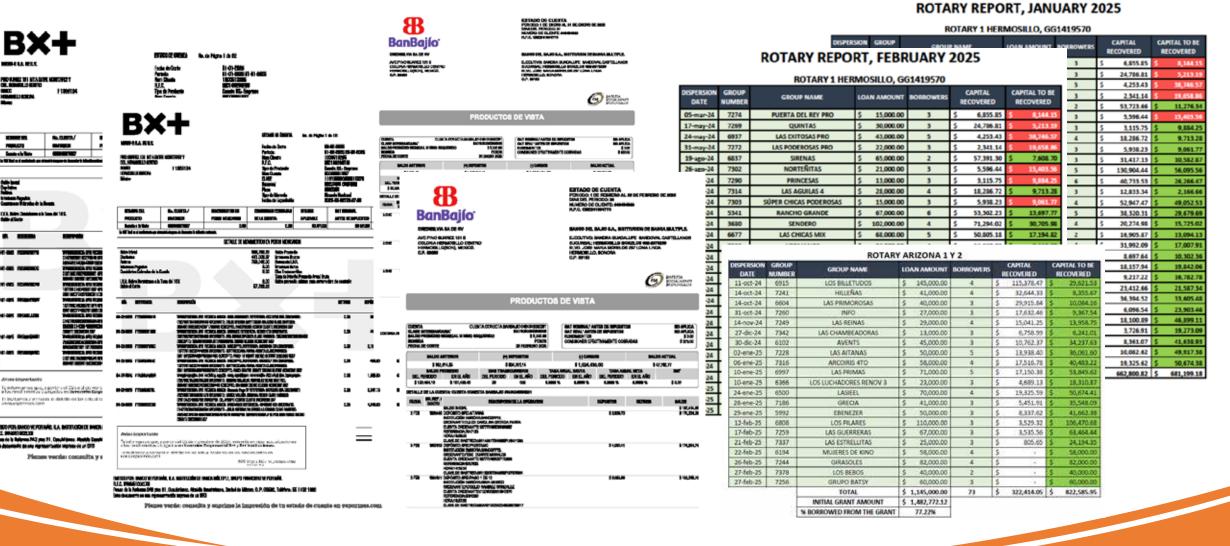


LOAN INFORMATION NOVEMBER 2024				
	Hermosillo		Nogales	
	GG14	GG15	GG16	Rotary AZ Microcredits
Initial Loan Amount	1,656,900 Pesos (\$105,000)	1,550,848 Pesos (\$83,200)	1,693,393 Pesos (\$88,892)	983,163 Pesos (\$50,007) *
# Loan Cycles	16	14	12	2
Amount Loaned	34,160,000 Pesos	24,194,000 Pesos	23,167,080 Pesos	419,000 Pesos
30 Days Delinquent	0.74%	0.67%	0.65%	
60 Days Delinquent	0.83%	0.84%	0.67%	
90 Days Delinquent	0.81%	0.91%	0.69%	
120 Days Delinquent	0.75%	1.04%	0.57%	
Total Clients	5,474	4,179	3,242	130
Outstanding Average Loan Amount	12,458 Pesos (~\$608)	18,810 Pesos (~\$918)	14,887 Pesos (~\$728)	15,061 Pesos (~\$736)

Total Program Funds: \$352,720

* \$25,621 added 1/5/25

Monthly Bank Account and Loan Reports



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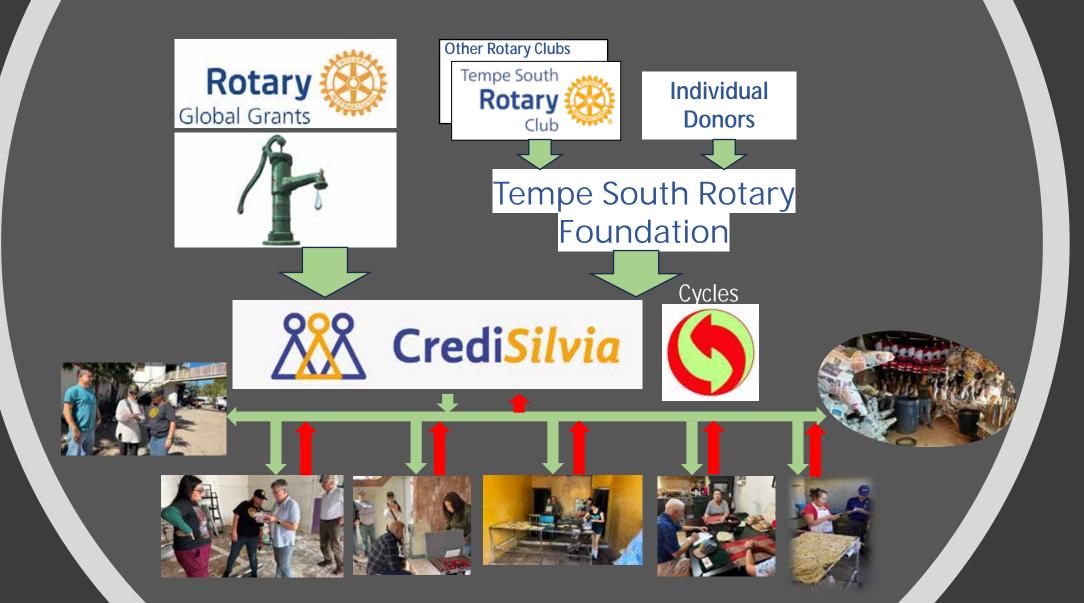
Partner Clubs

Clubs that have donated \$5,000 or more to the Microcredit Program

Mesa West
Tempe South
Sedona
Paradise Valley

Valle Varde
Anthem
Fountain Hills
London Bridge

How This Program Works



How This Program Works

- Rotary Global Grants create the initial operating capital
- Additional operating capital is provided by donations from individuals (tax deductible) and Rotary Clubs in AZ
- Borrower groups (5-12 members) are formed by CrediSilvia
- Loans are approved and administered by CrediSilvia staff
- Borrower trips are created by the Rotary Microcredit Committee and costs are covered by CrediSilvia
- Borrower surveys are taken by individuals on the visitstatistical data is collected and reviewed
- Monthly financial data is collected by CrediSilvia and reviewed by the Microcredit Committee

QUESTIONS & ANSWERS

- •More information? Please contact:
 - Program Chair D5495 PDG Abe Feder 602-622-7289
 <u>abefeder1@gmail.com</u>
 - •D5500 DGND Leo Lawrenson, 678-777-0324 Leo@Lawrenson.com
- Join us on our next borrower's trip
 - November 14-16, 2025