

Rotary



Arizona Rotary  
Microcredit  
Program

District 5495/District 5500



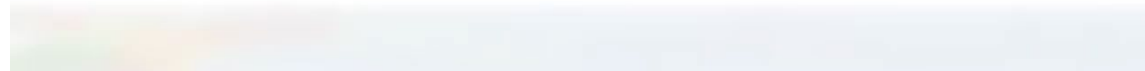
CrediSilvia

# THE FACES OF MICROCREDIT



The Arizona Rotary,  
Sonora Mexico  
Microcredit Program


# World Poverty, Immigration & Gumballs





# CrediSilvia Office



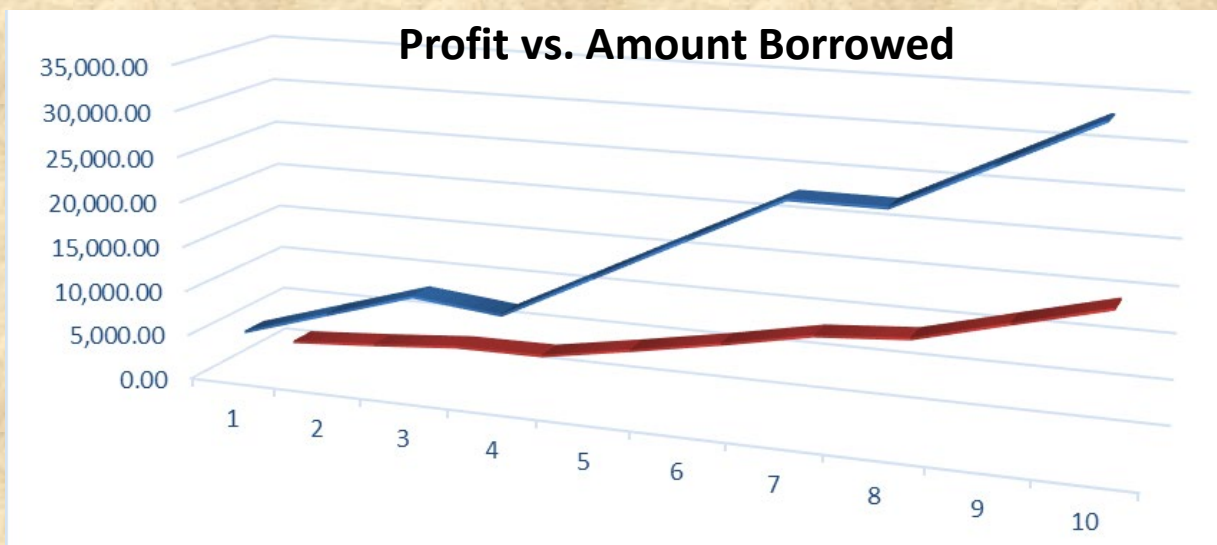


THE 'UNBANKED'  
THE STORIES AND SUCCESSES  
OF OUR BORROWERS

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
4	10,000.00	2,500.00
5	15,000.00	4,200.00
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





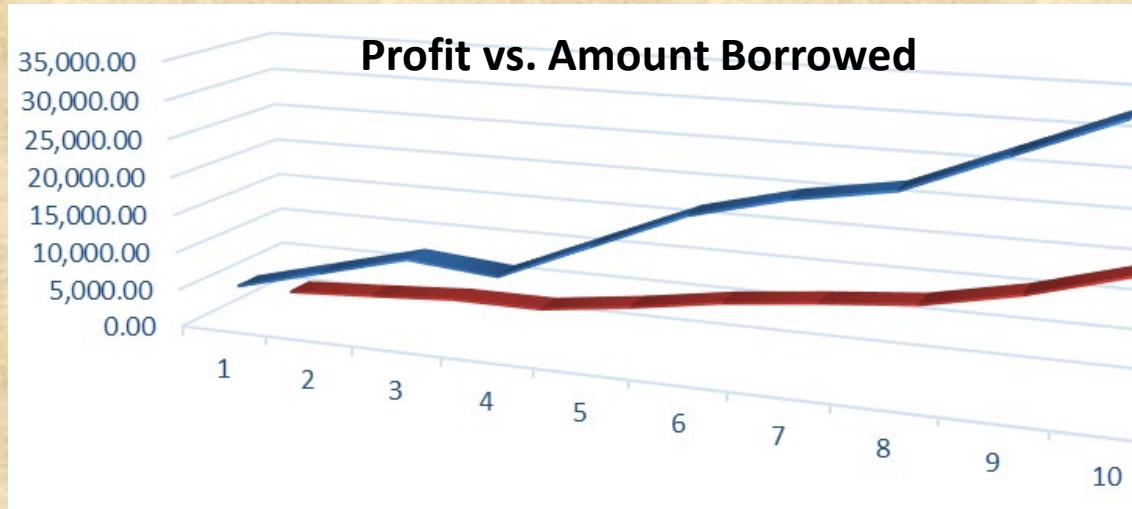
Name: **Pedro Estrada Rincón**

Age: **50**

Activity: **Open-Air Stall**

CYCLE	AMOUNT	MONTHLY BUSINESS PROFIT
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
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**





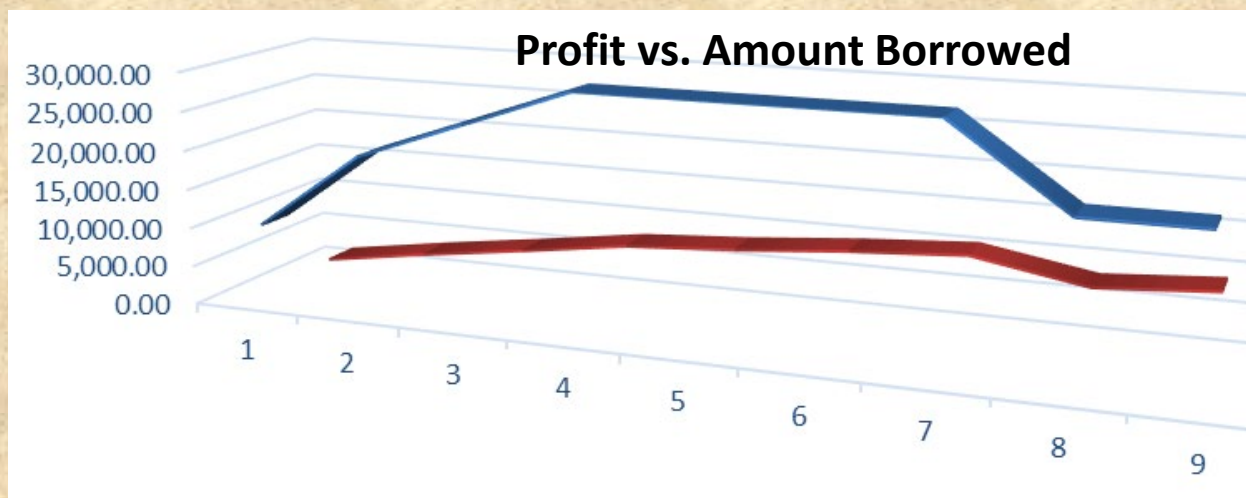
Name: **Anastacia Bravo Alvarado**

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**

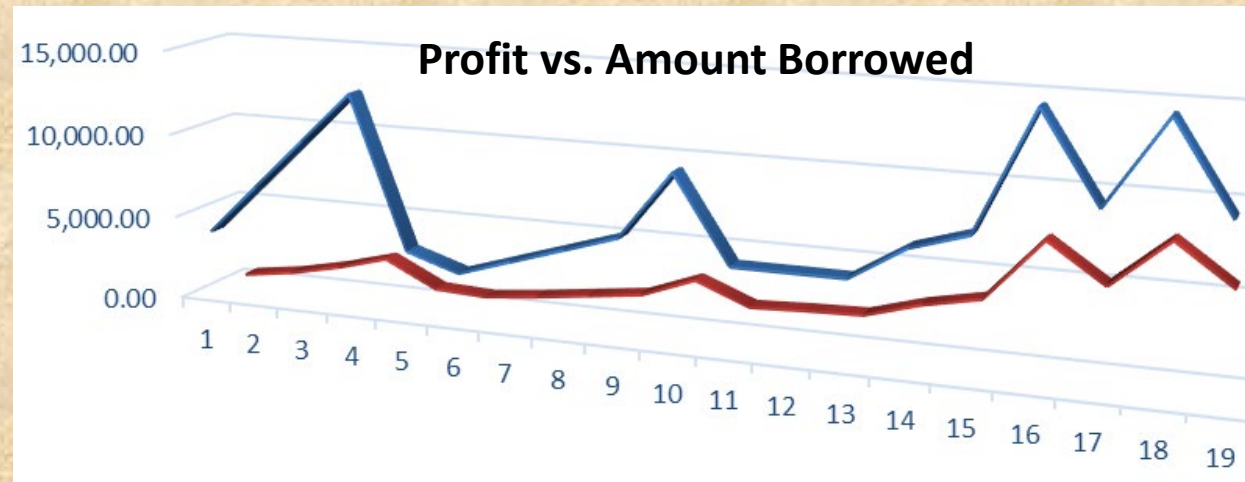
Age: **51**

Activity: **Bread and Empanadas**



CYCLE	AMOUNT	MONTHLY BUSINESS PROFIT
1	4,000.00	400.00
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
13	5,000.00	2,000.00
14	7,000.00	2,940.00
15	8,000.00	3,600.00
16	15,000.00	7,200.00
17	10,000.00	5,000.00
18	15,000.00	7,800.00
19	10,000.00	5,500.00

*(In Pesos)*





Name: Reyna Berónica Munguía Salazar

Age: 51

Activity: Bread and Empanadas





## LOAN INFORMATION JUNE 2025

	Hermosillo		Nogales	
	GG14	GG15	GG16	Rotary AZ Microcredits
<b>Initial Loan Amount</b>	1,656,900 Pesos (\$105,000)	1,550,848 Pesos (\$83,200)	1,693,393 Pesos (\$88,892)	1,482,772 Pesos (\$70,000) *
<b># Loan Cycles</b>	16	14	12	2
<b>Amount Loaned</b>	34,160,000 Pesos	24,194,000 Pesos	23,167,080 Pesos	1,357,000 Pesos
<b>30 Days Delinquent</b>	0.74%	0.67%	0.65%	
<b>60 Days Delinquent</b>	0.83%	0.84%	0.67%	
<b>90 Days Delinquent</b>	0.81%	0.91%	0.69%	
<b>120 Days Delinquent</b>	0.75%	1.04%	0.57%	
<b>Total Clients</b>	5,501	4,179	3,242	130
<b>Outstanding Average Loan Amount</b>	12,458 Pesos (~\$608)	18,810 Pesos (~\$918)	14,887 Pesos (~\$728)	16,349 Pesos (~\$880)

**Total Initial Program Funds: \$352,720**

**Total Loans Made: \$4+ million (11x)**

\* \$20,000 added 8/25

# Monthly Bank Account and Loan Reports



MONEDA N.A. MEX.C.

PROPIETARIO DEL PRODUCTO: FRED RUIZ DE ARTEAGA MONTERREY S.A. DE CV. MONTERREY, COAH. CUBIERTA/ENTREGA: F1800194

ESTADO DE CUENTA No. de Pagina 1 de 02 Fecha de Corte: 31-07-2025 Cuenta No: 01-471-0005-01-40-0005



ESTADO DE CUENTA No. de Pagina 1 de 10 Fecha de Corte: 02-08-2025 Cuenta No: 01-481-0005-01-40-0005

MONEDA N.A. MEX.C. FRED RUIZ DE ARTEAGA MONTERREY S.A. DE CV. MONTERREY, COAH. CUBIERTA/ENTREGA: F1800194

Fecha de Corte: 02-08-2025 Cuenta No: 01-481-0005-01-40-0005

Table with 2 columns: DESCRIPCIÓN DEL PRODUCTO, No. CUBIERTA/ENTREGA

La totalidad de los saldos de las cuentas se detallan en la información siguiente:

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final, Saldo de Cuenta

L.E.A. Sobre Devolución a la Tasa del 10% Sobre el Corte

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final

Saldo Inicial, Saldo Actual, Saldo Promedio, Saldo Final



ESTADO DE CUENTA PERIODO 1 DE ENERO AL 31 DE ENERO DE 2025

CUENTA CREDITA BANCARIO BANBIAJIO CUONOTC CUENTA CONECTA BANCARIO BANBIAJIO CUONOTC



## PRODUCTOS DE VISTA

Table with 3 columns: PRODUCTO, DESCRIPCIÓN, ESTADO



ESTADO DE CUENTA PERIODO 1 DE FEBRERO AL 28 DE FEBRERO DE 2025

CUENTA CREDITA BANCARIO BANBIAJIO CUONOTC CUENTA CONECTA BANCARIO BANBIAJIO CUONOTC



## PRODUCTOS DE VISTA

## PRODUCTOS DE VISTA

Table with 3 columns: PRODUCTO, DESCRIPCIÓN, ESTADO

Table with 6 columns: BALDO ANTERIOR, (N) DEPOSITO, (S) CARGOS, BALDO ACTUAL

Table with 8 columns: FECHA, NO. REF. / DOCTO, DESCRIPCIÓN DE LAS OPERACIONES, DEPOSITOS, RETIROS, BALDO

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Table with 8 columns: FECHA, NO. REF. / DOCTO, DESCRIPCIÓN DE LAS OPERACIONES, DEPOSITOS, RETIROS, BALDO

Table with 8 columns: FECHA, NO. REF. / DOCTO, DESCRIPCIÓN DE LAS OPERACIONES, DEPOSITOS, RETIROS, BALDO

CONTINUA EN LA SIGUIENTE PAGINA

## ROTARY 2 HERMOSILLO, GG1528479

Table with 7 columns: DISPERSION DATE, GROUP NUMBER, GROUP NAME, LOAN AMOUNT, BORROWERS, CAPITAL RECOVERED, CAPITAL TO BE RECOVERED

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## ROTARY 1 HERMOSILLO, GG1419570

Table with 7 columns: DISPERSION DATE, GROUP NUMBER, GROUP NAME, LOAN AMOUNT, BORROWERS, CAPITAL RECOVERED, CAPITAL TO BE RECOVERED

## ROTARY NOGALES, GG1637450

Table with 7 columns: DISPERSION DATE, GROUP NUMBER, GROUP NAME, LOAN AMOUNT, BORROWERS, CAPITAL RECOVERED, CAPITAL TO BE RECOVERED

## ROTARY ARIZONA 1 Y 2

Table with 7 columns: DISPERSION DATE, GROUP NUMBER, GROUP NAME, LOAN AMOUNT, BORROWERS, CAPITAL RECOVERED, CAPITAL TO BE RECOVERED



# Partner Clubs

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

**Mesa**

**Mesa West**

**Tempe South**

**Sedona**

**Paradise Valley**

**Valle Verde**

**Anthem**

**Fountain Hills**

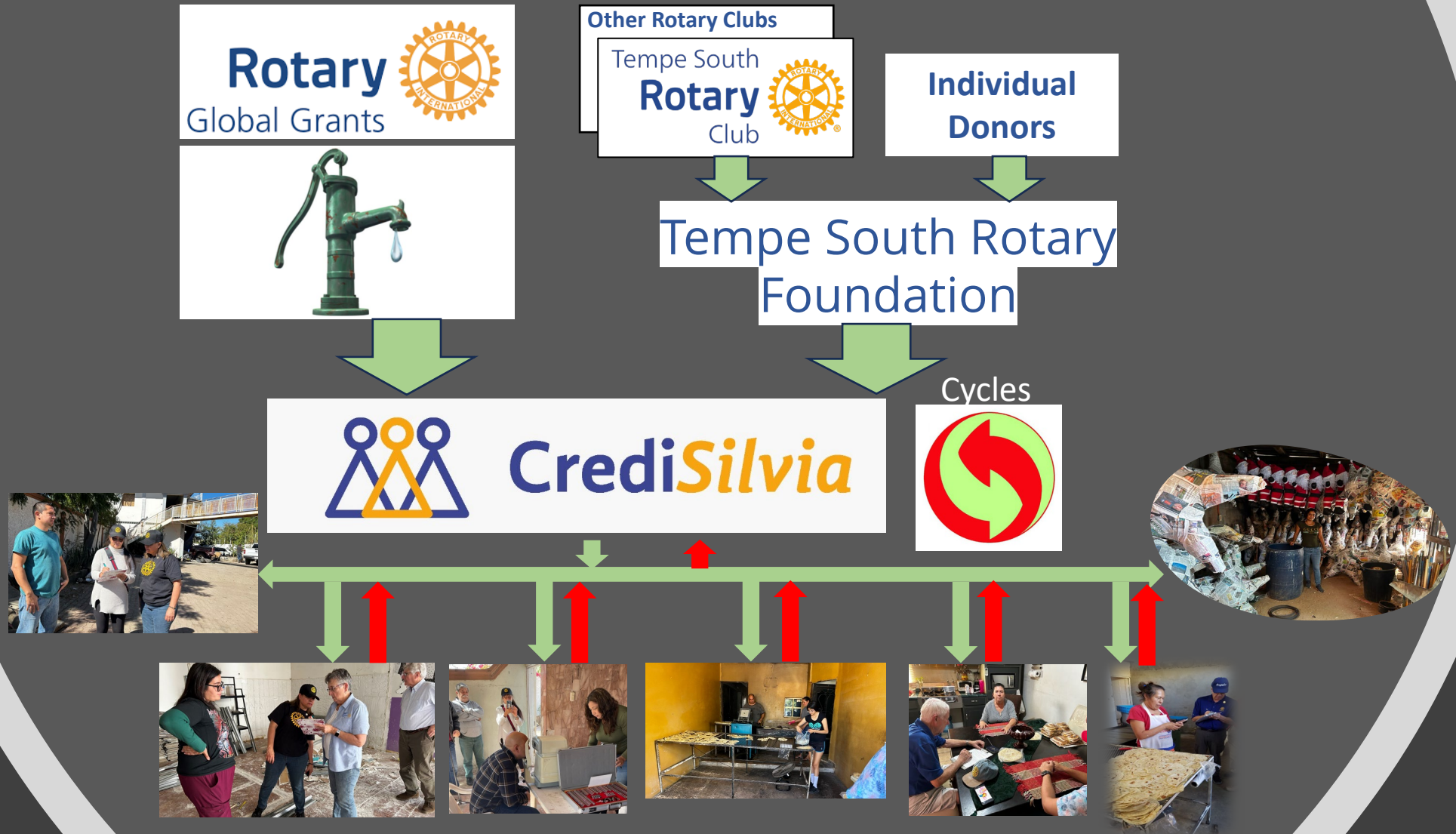
**London Bridge**

# 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 visit- statistical data is collected and reviewed
- Monthly financial data is collected by CrediSilvia and reviewed by the Microcredit Committee



# How This Program Works





# April 2025 Trip to Hermosillo





# QUESTIONS & ANSWERS

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