



THE FACES OF MICROCREDIT



The Arizona Rotary,
Sonora Mexico
Microcredit Program

World Poverty, Immigration & Gumballs



CrediSilvia Office

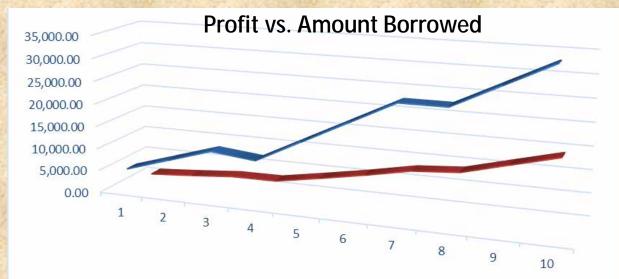


Name: Eunice Valeria Estrada Nieves

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	
4	10,000.00	2,500.00	Teal S
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 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









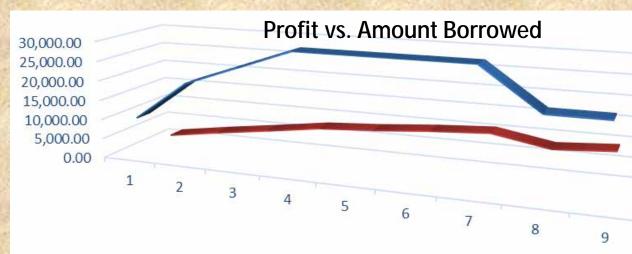


Name: Anastacia Bravo Alvarado

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

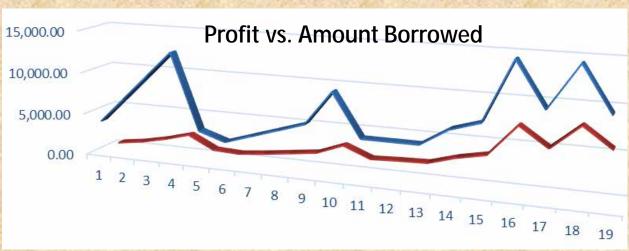
(In Pesos)

Age: 51

Activity: Bread and Empanadas

CYCLE	AMOUNT	MONTHLY BUSINESS PROFIT					
/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 II	NFORMATION NOVEMBE	R 2024	
	Herm	osillo	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 Initial Program Funds: \$352,720

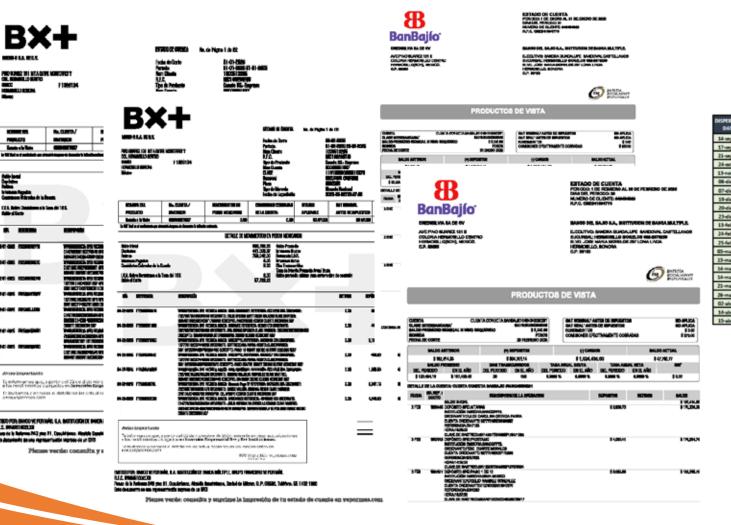
Total Loans Made: \$4+ million (11x)

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

Monthly Bank Account and Loan Reports

ROTARY REPORT, FEBRUARY 2025

ROTARY 1 HERMOSILLO, GG1419570



BX+

			DISPERSI DATE	_	N GROUP NUMBER			GROUP NAME			LOAN AMOUNT		BORROWERS		CAPITAL RECOVERED			APITAL TO BE RECOVERED	
				05-mar-	24	7274	PL	JERT	A DEL REY PR	0	\$	15.	,000,000		3	\$	6,855.85	5	8,144.15
				17-may	24	7269			QUINTAS		5	30,	000.000		3	5	24,786.81	5	5,213.19
				24-may	24	6937	-	AS I	IXITOSAS PRO)	5	43.	.000.000		5	5	4,253.43	5	38,746.57
				31-may	_	7272	LA	SP	ODEROSAS PR	0	5	22	.000.000		3	5	2.341.14	5	19,658.86
				_	34	6837			CIDENAC		¢		000.00		2	5	57,391.30	s	7,608.70
			ROTAR	V REP	OR	т др	RII 20	121					000.000	_	3	5	5,596,44	ŝ	15,403.56
			CIAN		OIL	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	MIL Z	-	•				000.00	_	3	\$	3,115.75	÷	9.884.25
			ROTAL	RY 1 HERM	MOSI	LLO, 663	1419570						000.000	_	4	s	18,286.72	s	9,713.28
PERSION	GROUP		GROUP NAM	A.	LOAN	TAMOUNT	SCHOWER	Ţ	CAPITAL	CAPITAL T			000.00	_	3	5	5.938.23	ŕ	9.061.77
BATE	NUMBER							1	RECOVERED	RECOVER			000.00	_	6	5	53,302.23	5	13,697,77
sep-24	7290 7314	7290 PRINCESAS 7314 LAS AGUILAS 4			5	13,000.00 28,000.00	3	15	3,115.75 18,296.72	_	11.28		000.000	_	4	\$	71,294.02	5	30,705.98
-sep-24 -sep-24	7303	SÚPE	R CHICAS POD		5	15,000.00	,	5	5,938.23		61.77		000.00	_	5	5	50.805.18	5	17,194.82
oct-24	7315	_	NTES INNOVA		\$	19,000.00	3	5	8,697.64	5 10,30	02.36			_		_		-	
nov-24	7329		VILLA VERDI		\$	26,000.00	3	5	21,156.15		43.85	_	,000.000	_	4	\$	26,887.70	5	9,112.30
de-24	6839	-	OLIVARES M	X	5	30,000.00	4	5	20,968.82		91.18		,000.000	_	2	5	22,413.87	5	7,586.13
dic-24	6858 7901	-	VIVA LA VID		6	65,000.00 23,000.00	3	5	51,739.08 3,726.91	5 19.2	60.92		,000.000	_	4	5	43,075.85	5	5,924.15
dic-24	4132		ARAVELAS		5	50,000.00	4	5	34,930.61		69.39		,000.000	_	3	\$	8,697.64	5	10,302.36
ele-24	3062		CADERNALES	SR .	5	60,000.00	4	5	41,984.47	5 18,0		_	,000.000	_	5	\$	24,839.46	5	13,160.54
feb-25	7234		LA SOU		5	54,000.00	3	5	19,155.49		44.51	_	,000.000		3	5	13,503.14	5	12,496.86
-feb-25 -feb-25	7311		LAS SUERTE	!	5	61,000.00	4	\$	27,814.77	\$ 33,31	85.23	70	000.000		5	s	54,975.71	\$	15,024.29
mar-25	t					R	OTARY	A	RIZONA 1	Y 2							27.92	5	19,372.08
mar-25	DISP	ERSION	GROUP	- 11	CECH	IP NAME		10	AN AMOUNT	BORBO	AUT DE		CAPITA	u	CAPITA	AL TO B	74.17	\$	36,625.83
mar-25	0	ATT	NUMBER		tana.nu	A CONTRACTOR OF THE PARTY OF TH		-	NAME OF TAXABLE PARTY.	and the same of	-150		RECOVER	BED	OCCC	DVERED	120,000		19,273.09
		-	THE PERSON NAMED IN	_			_	-		-	_	_	_	_	_		26.91	3	25,273.05
mar-25		oct-24	6915	- 1	PERSONAL	LLETUDOS		5	145,000.00	- 4		5	115,3	78.47	\$	29,521.5	43.81	5	34,256.19
mar-25	14-	oct-24	6915 7241	-	HIL	LEÑAS	-	\$	41,000.00	- 4		5	115,3 32,6	78.47 44,33	s s	29,821.5 8,355.6	43.81 66.86	S	
	14-	oct-24 oct-24	6915 7241 6604	-	HIL AS PRI	LEÑAS MOROSAS	-	\$	41,000.00 40,000.00	3		5	115,3 32,6 29,9	78.47 644,33 15.84	5 5	29,821.5 8,355.6 10,084.1	43.81 66.86 66.86	-	34,256.19
mar25 mar25 shr25 shr25	14- 14- 31-	oct-24 oct-24 oct-24	6915 7241 6604 7260	-	HIL AS PRI	LEÑAS MOROSAS NFO	-	5	41,000.00 40,000.00 27,000.00	3		5 5	115,3 32,6 29,9 17,6	78.47 644.33 15.84 132.46	\$ \$ \$	29,621.5 8,355.6 10,084.1 9,367.5	43.81 66.86 6 69.42 4 67.62	-	34,256.19 41,033.14
Erem Erem Sorder	14- 14- 31-	oct-24 oct-24 oct-24 nov-24	6915 7241 6604 7260 7249	υ	HIL AS PRI II LAS	LEÑAS MOROSAS NFO REINAS	5	5 5 5	41,000.00 40,000.00 27,000.00 29,000.00	3 3 4		5 5 5 5	115,3 32,6 29,9 17,6 15,0	178.47 544.33 15.84 132.46 141.25	5 5 5	29,621.5 8,355.6 10,084.5 9,367.5 13,958.7	143.81 166.86 16 169.42 14 167.62	5	34,256.19 41,033.14 33,630.56
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27-	oct-24 oct-24 oct-24	6915 7241 6604 7260	υ	HIL AS PRI I LAS CHAA	LEÑAS MOROSAS NFO	5	5 5 5	41,000.00 40,000.00 27,000.00	3		5 5	115,3 32,6 29,9 17,6 15,0 6,7	78.47 644,33 (15.84 (32.46 (41.25 (58.99	5 5 5 5 5	29,621.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0	143.81 166.86 16 169.42 167.62	5	34,256.19 41,033.14 33,630.56 50,492.38
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30-	oct-24 oct-24 oct-24 oct-24 do-24	6915 7241 6604 7260 7249 7342	υ	HILL AS PRI LAS CHAM AV	LEÑAS MOROSAS NFO REINAS VIBEADOR	5	5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00	4 3 3 4 4		\$ \$ \$	115,3 32,6 29,9 17,6 15,0 6,7 10,7	178.47 544.33 15.84 132.46 141.25	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	29,621.5 8,355.6 10,084.5 9,367.5 13,958.7	43.81 66.86 66 69.42 64 67.62	5	34,256.19 41,033.14 33,630.58 50,492.38 61,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02-	oct-24 oct-24 oct-24 nov-24 dic-24 dic-24	6915 7241 6604 7260 7249 7342 6102	LAS	HILL AS PRI LAS CHAM AV LAS A	LEÑAS MOROSA: NFO REINAS VIBEADOR /ENTS	5	5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00	4 3 4 3 3		55555	115,3 32,6 29,9 17,6 15,0 6,7 10,7	78.47 644.33 15.84 132.46 641.25 758.99 762.37	5 5 5 5 5 5 5 5 5 5 5	29,621.5 8,355.6 10,084.5 9,967.5 13,958.7 6,241.0 34,237.6	63 43.81 67 66.86 66 69.42 67.62 75 67.62	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 06-	oct-24 oct-24 oct-24 nov-24 dic-24 dic-24 ene-35	6915 7241 6604 7260 7249 7342 6102 7228	LAS	LAS PRI LAS CHAM AV LAS A	LEÑAS MOROSAS NEO REINAS MELADOR JENTS MITANAS	5	5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00	4 3 4 3 3 3 5		5 5 5 5 5 5	115,3 32,6 29,9 17,6 15,0 6,7 10,7 13,9 17,5	78.47 44.33 15.84 32.46 41.25 58.99 62.37 188.40 16.78	\$ \$ \$ \$ \$ \$ \$	29,821.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6	63 43.81 67 66.86 66.86 69.42 67.62 71 73 77.18	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 06- 10-	oct-24 oct-24 oct-24 do-24 dic-24 ene-35 ene-25	6915 7241 6604 7260 7249 7342 6102 7228 7316	LAS	LAS PRI LAS CHAM AV LAS A ARCO LAS I	LEÑAS MOROSA: NFO REINAS MELADOR /ENTS MTANAS HRIS 4TO	AS	5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 56,000.00	4 3 4 3 3 3 5		****	115,3 32,6 29,9 17,6 15,0 6,7 10,7 13,9 17,5	78.47 44.33 15.84 32.46 41.25 58.99 62.37 188.40 16.78	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,621.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6 40,463.2	68 43.81 66.86 66.86 69.42 67.62 67.62 67.18	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 31- 14- 27- 30- 02- 06- 10-4	oct-24 oct-24 oct-24 oct-24 dic-24 dic-24 ene-25 ene-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997	LAS	LAS PRI LAS CHAM AV LAS A ARCO LAS I	LEÑAS MOROSAS NPO REINAS MELADOR /ENTS MITANAS HRIS 4TO PRIMAS	AS	5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 50,000.00 71,000.00	4 3 4 3 3 3 5 4 5		***	115,3 32,6 29,9 17,6 15,0 6,7 10,7 13,9 17,1 4,6	78.47 644.33 115.84 132.46 141.25 158.99 162.37 138.40 116.78 150.38	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,821.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6 40,483.2	33 43.81 107 66.86 106 89.42 107.62 101 103 103 107.18	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 06- 10- 10- 24-	oct-24 oct-24 oct-24 dic-24 dic-24 ene-35 ene-25 ene-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997 6366	LAS	LAS ARCO LAS ICHAE LAS ICHAE LAS ICHAE LAS ICHAE	LEÑAS MOROSAS NPO REINAS MELADOR /ENTS MITANAS HRIS 4TO PRIMAS OORES REN	AS	5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 50,000.00 71,000.00 23,000.00	3 3 4 3 3 3 5 4 5		***	115,3 32,6 29,9 17,6 15,0 6,7 10,7 13,9 17,5 17,1 4,6	78.47 644.33 115.84 132.46 141.25 158.99 162.37 138.40 116.78 150.38	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,821.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6 40,463.2 53,849.6 18,310.8	63 63.81 67 66.86 66 69.42 67.62 67.62 77.18	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 06- 10- 10- 24- 28-	oct-24 oct-24 oct-24 dic-24 dic-24 ene-25 ene-25 ene-25 ene-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997 6366 6500	LAS	LAS ARCO LAS	LEÑAS MOROSAS MOROSAS NEO REINAS MINADOR /ENTS MITANAS HRIS 4TO PRIMAS OORES REN SIEEL	AS	5 5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 50,000.00 71,000.00 70,000.00	3 3 4 3 3 5 4 5			115,3 32,6 29,9 17,6 15,0 6,7 10,7 13,9 17,3 4,6 19,3	78.47 644.33 915.84 915.84 915.84 915.84 9162.37 918.40 916.78 950.38 989.13 925.59 951.91	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,821.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6 40,483.2 53,849.6 18,310.8 50,674.4	13 43.81 167 66.86 169.42 14 67.62 15 67.62 16 199.42 17 18 17 18 17 18	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 11- 14- 27- 30- 02- 06- 10- 10- 24- 28- 28- 28- 12-	oct 24 oct 24 oct 24 oct 24 dic 24 dic 24 ene-25 ene-25 ene-25 ene-25 ene-25 ene-25 feb-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997 6386 6500 7186 5992 6808	LAS	LAS PRI LAS CHAM AV LAS A ARCO LAS I ICHAE GI EBE	LEÑAS MOROSA: NIFO REINAS MILADOR /ENTS MITANAS HILA TO PRIMAS SICES REO	AS	5 5 5 5 5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 56,000.00 71,000.00 23,000.00 41,000.00 50,000.00 110,000.00	4 3 3 4 4 3 3 3 5 5 5 5 4 4 3 3 3 3 3 3			115,3 32,6 29,9 17,6 15,0 6,7 10,7 13,9 17,5 17,1 4,6 19,3 5,4 8,3 3,5	78.47 544.33 715.84 332.46 541.25 58.99 62.37 62.37 68.40 616.78 699.13 899.13 825.59 851.91 837.62 829.32	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,821.1 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 96,061.6 40,483.2 53,849.6 18,310.3 50,674.4 35,548.0 41,062.3 06,470.6	13 43.81 16 36 36 16 39 42 16 37 62 17 18 18 20 17 18 18 20 17 18 18 20 17 18 18 20 18 2	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 14- 14- 27- 30- 02- 06- 10- 10- 24- 28- 28- 12- 17-	oct 24 oct 24 oct 24 oct 24 dic 24 dic 24 ene-25 ene-25 ene-25 ene-25 ene-25 feb-25 feb-25 feb-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997 6366 6500 7186 5992 6800 7259	LAS	HILL HAS PRI LAS A CHAM AV LAS A ARCO LAS G GENERAL GENERAL GENERAL LOS I AS GL	LEÑAS MOROGA: NFO REINAS MILADOR FENTS MITANAS MIS 4TO PRIMAS SIEEL RECIA NEZER PRLARES JERRERAS	AS NOV 3	5 5 5 5 5 5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 50,000.00 71,000.00 23,000.00 41,000.00 67,000.00 67,000.00	4 3 3 4 4 3 3 5 5 5 5 5 3 4 4 3 3 3 3 3			115,3 32,6 29,3 17,6 15,0 6,7 10,7 17,5 17,5 19,3 5,4 8,3 3,5 3,5	178.47 544.33 115.84 132.46 141.25 158.99 162.37 188.40 116.78 150.38 189.13 125.59 151.91 137.62 129.32 135.56	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,621.5 8,355.6 10,084.1 9,867.5 13,958.7 6,241.0 34,297.6 96,061.6 40,483.2 53,849.6 18,310.8 50,674.4 35,548.0 41,062.3 06,470.6 63,664.4	13 43.81 16 36 36 36 36 36 36 36 36 36 36 36 36 36	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 14- 14- 27- 30- 02- 06- 10- 10- 24- 28- 28- 12- 17- 21-	oct-24 oct-24 oct-24 nov-24 dic-24 dic-24 ene-25 ene-25 ene-25 ene-25 ene-25 feb-25 feb-25 feb-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997 6386 6500 7186 5992 6808 7239 7337	LOS LU	HILLIANS PRINTERS OF ANY LASS A ARCOOL LAS I LAS GENERAL LAS GENER	LEÑAS MOROGAS NFO REINAS MIRADOR JENTS MITANAS HITANAS	AS NOV 3	5 5 5 5 5 5 5 5 5 5 5 5	41,000.00 27,000.00 29,000.00 45,000.00 45,000.00 50,000.00 21,000.00 70,000.00 41,000.00 50,000.00 110,000.00 25,000.00 25,000.00 25,000.00 25,000.00	4 3 3 3 3 5 4 4 5 3 3 3 3 3 3 3 3 3 3 3			115,3 32,6 29,3 17,6 15,0 6,7 10,7 17,5 17,5 19,3 5,4 8,3 3,5 3,5	178.47 144.33 115.84 132.46 141.25 158.99 162.37 168.40 116.78 150.38 189.13 125.59 151.91 137.62 129.12 135.56 105.65	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,821.5 8,355.6 10,084.1 9,867.5 13,958.7 6,241.0 34,297.6 96,061.6 40,483.2 53,849.6 18,310.8 50,874.4 35,548.0 41,062.3 06,470.6 63,664.4 24,194.1	13 (3.81) 16 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6 (6	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
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mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 06- 10- 10- 24- 28- 28- 29- 12- 17- 21- 21- 22- 22- 22- 22- 22- 22- 22- 22	oct-24 oct-24 oct-24 dic-24 dic-24 dic-24 ene-35 ene-25 ene-25 ene-25 ene-25 feb-25 feb-25 feb-25 feb-25 feb-25 feb-25	6915 7241 6604 7250 7249 7342 6102 7316 6997 6366 6500 7186 5992 6808 7259 7314 7314 7316 7316 7316 7316 7316 7316 7316 7316	LOS LU	HILLIAMS PRIMAS	LEÑAS MOROGA: NORO REINAS WIEADOR VENTS WITANAS WITANA	AS NOV 3	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 13,000.00 45,000.00 56,000.00 56,000.00 71,000.00 23,000.00 41,000.00 67,000.00 67,000.00 67,000.00 58,000.00 67,000.00 58,000.00 67,000.00 67,000.00 68,000.00	4 3 3 4 3 3 3 5 4 5 3 3 3 3 3 3 4 4 4 4			115,3 32,6 29,3 17,6 15,0 6,7 10,7 17,5 17,5 19,3 5,4 8,3 3,5 3,5	78.47 344.33 915.84 332.46 341.25 58.99 62.37 388.40 316.78 550.38 389.13 3	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,821.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6 40,463.2 53,849.6 18,310.3 18,310.3 41,062.3 06,470.6 63,464.6 24,194.1 58,000.0 82,000.0	13 (3.81) 77 (66.86) 78 (66.86) 79 (76.27) 79 (77.88) 79 (77.18) 79 (77.18) 79 (77.18) 79 (77.18) 79 (77.18) 79 (77.18) 79 (77.18) 79 (77.18)	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 10- 10- 10- 28- 28- 28- 28- 21- 12- 12- 22- 22- 22- 22- 23- 24- 22- 22- 23- 24- 24- 25- 26- 27- 27- 28- 28- 28- 28- 28- 28- 28- 28- 28- 28	oct-24 oct-24 oct-24 dic-24 dic-24 dic-24 ene-35 ene-25 ene-25 ene-25 ene-25 feb-25 feb-25 feb-25 feb-25 feb-25 feb-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997 6386 6500 7186 5992 6808 7259 7337 6194 7378	LOS LU	HILL HAS A PRINT IN LAS A PRINT IN LAS A ARCO LAS A PRINT IN LAS A ARCO LAS A SICHAD LAS AS GLAS BUILDERE GRAAS ES CONTRACTOR IN LOS A LOS	LEÑAS MOROGA: MOROGA: NFO REINAS REINAS HIS 4TO PRIMAS VORES REIN SSIEEL LUCIA NEZER PRIARES JERRERAS TRILLITAS ES DE KONO SSOLES BEBOS	AS NOV 3	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 56,000.00 71,000.00 41,000.00 41,000.00 50,000.00 110,000.00 50,000.00 50,000.00 41,000.00 50,000.00 41,000.00 50,000.00	4 3 3 4 3 3 5 4 5 5 3 3 3 3 3 3 3 4 4 4 4		************************	115,3 32,6 29,3 17,6 15,0 6,7 10,7 17,5 17,5 19,3 5,4 8,3 3,5 3,5	78.47 344.33 915.84 332.46 341.25 58.99 62.37 388.40 316.78 550.38 389.13 3	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	29,821.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6 40,483.2 53,849.6 18,310.8 50,674.4 35,548.0 41,662.3 06,470.6 63,664.4 24,134.1 58,000.0	33 81 43.81 77 86.86 199.42 44 87.62 199.42 199.42 199.42 197.18 199.42 197.18 199.42 199.4	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 10- 10- 10- 28- 28- 28- 28- 21- 12- 12- 22- 22- 22- 22- 23- 24- 22- 22- 23- 24- 24- 25- 26- 27- 27- 28- 28- 28- 28- 28- 28- 28- 28- 28- 28	oct-24 oct-24 oct-24 dic-24 dic-24 dic-24 ene-35 ene-25 ene-25 ene-25 ene-25 feb-25 feb-25 feb-25 feb-25 feb-25	6915 7241 6604 7250 7249 7342 6102 7316 6997 6366 6500 7186 5992 6808 7259 7314 7314 7316 7316 7316 7316 7316 7316 7316 7316	LOS LU	HILLAS PRIMAS PR	LEÑAS MOROGA: MOROGA: NFO REINAS WIELADOR VENTS WITANAS WIELATO PRIMAS VORES REN SIEEL WIELDA NEZER PRIARES JERRERAS TRELLITAS SO DE KINC MOUES BEBOS O BATSY	AS NOV 3	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 50,000.00 71,000.00 71,000.00 41,000.00 50,000.00	4 3 3 3 3 3 5 5 4 4 3 3 3 3 3 3 4 4 4 4		************************	115.3 32,6 25,9 17,6,0 6,3,7 10,7,7 13,9,9 17,3,7 4,6 8,3 8,3 3,5,5 4	178.47 444.33 115.64 141.25 162.37 162.37 162.37 162.37 163.38 16	5 S S S S S S S S S S S S S S S S S S S	29.621.5 \$,355.6 5,355.0 10.084.2 \$,367.5 113,558.6 \$4,237.6 5,341.2 \$4,237.6 5,342.2 \$5,606.1 10.0 \$1,506.2	33 81 43.81 77 66.86 199.42	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00
mar25 mar25 shr25 shr25	14- 14- 31- 14- 27- 30- 02- 10- 10- 10- 28- 28- 28- 28- 21- 12- 12- 22- 22- 22- 22- 23- 24- 22- 22- 23- 24- 24- 25- 26- 27- 27- 28- 28- 28- 28- 28- 28- 28- 28- 28- 28	oct-24 oct-24 oct-24 dic-24 dic-24 dic-24 ene-35 ene-25 ene-25 ene-25 ene-25 feb-25 feb-25 feb-25 feb-25 feb-25 feb-25	6915 7241 6604 7260 7249 7342 6102 7228 7316 6997 6386 6500 7186 5992 6808 7259 7337 6194 7378	LOS LU	HILL HAS PRIMARE PRIMA	LEÑAS MOROGA: MOROGA: NFO REINAS REINAS HIS 4TO PRIMAS VORES REIN SSIEEL LUCIA NEZER PRIARES JERRERAS TRILLITAS ES DE KONO SSOLES BEBOS	AS NOV 3	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	41,000.00 40,000.00 27,000.00 29,000.00 13,000.00 45,000.00 56,000.00 71,000.00 41,000.00 41,000.00 50,000.00 110,000.00 50,000.00 50,000.00 41,000.00 50,000.00 41,000.00 50,000.00	4 3 3 4 3 3 5 4 5 5 3 3 3 3 3 3 3 4 4 4 4		************************	115.3 32,6 25,9 17,6,0 6,3,7 10,7,7 13,9,9 17,3,7 4,6 8,3 8,3 3,5,5 4	178.47 444.33 115.64 141.25 162.37 162.37 162.37 162.37 163.38 16	\$ 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	29,821.5 8,355.6 10,084.1 9,367.5 13,958.7 6,241.0 34,237.6 36,061.6 40,483.2 53,849.6 18,310.8 50,674.4 35,548.0 41,662.3 06,470.6 63,664.4 24,134.1 58,000.0	33 81 43.81 77 66.86 199.42	5 5 5	34,256.19 41,033.14 33,630.38 50,492.38 61,000.00 152,000.00

Partner Clubs

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

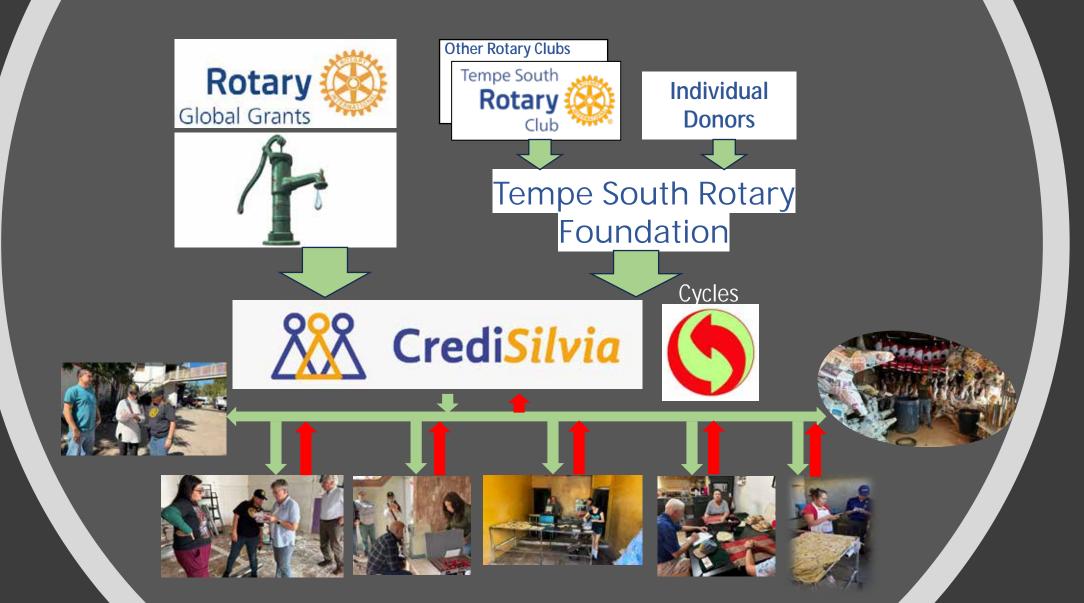
Mesa West
Tempe South
Sedona
Paradise Valley

Valle Varde
Anthem
Fountain Hills
London Bridge

How This Program Works

- 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

How This Program Works



Linda's and Claudine's Trip to Hermosillo











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