

A WINNING COMBINATION!

Money invested in microcredit is one of the most successful investments to eradicate poverty anywhere in the world. A microcredit lending program in Sonora, Mexico is sponsored by Rotary Clubs in Arizona, USA. This program makes small business loans available to the poorest people in the poorest sections of cities and towns in Sonora, Mexico through an existing microcredit financial institution, FIN-REG S.A de C.V. SOFOM E.N.R. These small business loans provide capital to small-scale entrepreneurs to grow their businesses.

Borrowers are organized into groups of 4-8 individuals. All group borrowers co-sign a group promissory note pledging repayment of all the individual loans during each loan's cycle. When all the loans are repaid, new loans are made available. Current rates of success are 97-98%. Consequently, funds contributed are loaned again and again for decades...they are never used up!

Successful borrowers, mostly women, report that their children now attend school full-time and their living conditions are improved. Communities are growing stronger as these businesses grow and expand their workforce. This growth is improved with basic business courses provided by Rotarians and FinReg staff.

Many families report the success of their businesses keeps their families together in Mexico allowing them to escape the day to day uncertainty of their former lives.



[More]



NOTE: The Arizona Rotary Microcredit Program is a long-term Rotary Area of Focus Community Economic Development project funded and operated by Rotarians in Arizona and Sonora and their partners. It is not a Rotary International Global Grant project.

“ROTARY SERVING HUMANITY”

DONOR INFORMATION:

Name: _____

Address: _____

Phone: _____

Email: _____

Rotary Member #: _____

Club #: _____ District #: _____

Donation Amount _____

Make your (501c3) tax deductible donation to:

Tempe South Rotary Foundation

P.O. Box 26649

Tempe, AZ 85285

Rotary  Arizona Rotary
Micro Credit
Program



Microcredit Sonora, Mexico



IMAGINE
ROTARY

PEOPLE of ACTION

WHAT SORTS OF COMMERCE?

Believe it or not, our program assists a broad spectrum of services, trades, crafts, bodegas, etc. Anything you might imagine being a part of the daily life of a vibrant community.

To name a few -

Apiary Barber *Fashions* Tortillas

Bakery Nails Automotive Repair

Tire Repair and Road Services

DRINKING WATER *Beauty shop*

SHOES—SALES AND REPAIR *Avon*

Repurposing animal processing waste

Mary Kay Tamales *and many more!*



PARTNER PROGRAM

Your club or individual cumulative donations/pledges of \$5000 or more will qualify you to become a member of our Partner Program! As a partner you would receive all financial data and reports plus we can set up a club trip for up to 10 people to visit FinReg and borrowers at any time.



SHARE YOUR KNOWLEDGE

Mentoring and helping to improve people's knowledge and skills is key to the hearts of many Rotarians and so in the tradition and spirit of Rotary's Vocational Training Teams we are developing a Business & Budget training program aimed at helping borrowers grow their businesses and impact their community. Let us know if you'd like to get involved.

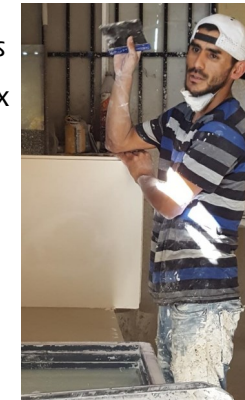
MEET THE BORROWERS



Donor/Partner tours to the Microcredit Projects are available and give you an opportunity to see for yourselves how lives are being changed. All tours are limited to about 10 participants.

All costs are covered for bus transportation from Phoenix to Hermosillo, meals and lodging (double occupancy). For Nogales tours, we drive to Nogales, Az, park and walk across the border and are picked up. Meals and lodging covered.

If you are interested in tours please contact Abe Feder.



THANK YOU FOR YOUR SUPPORT!

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