



# THE FACES OF MICROCREDIT

The Arizona Rotary,  
Sonora Mexico, FinReg  
Program





# FinReg Office




# Hermosillo Pitic meeting

JENNIFER JONES  
Presidente 2022-23  
Rotary International



ROTARY

Rotary 

A close-up photograph of several people's hands clasped together in a circle, symbolizing unity, support, and teamwork. The hands are of various skin tones, and the background is slightly blurred, focusing attention on the central gesture. The image is overlaid with a black rectangular box containing white text.

THE 'UNBANKED'  
THE STORIES AND SUCCESSES  
OF OUR BORROWERS



# Gustavo Abraham-Car Detailing

10 Years in the Business, 4 Cycles, 1<sup>ST</sup> Loan: 5,000 Pesos, Current: 4,000 Pesos



# MARIA MARTINEZ

---

Dog Hotel,  
Pet Grooming,  
Vet Services, Pet Parties,  
Cakes and Cookies





Maria, 26 Years Old, 2 Years in Business, 2 Cycles  
1<sup>ST</sup> Loan: 5,000 Pesos, 2<sup>ND</sup> Loan: 8,900 Pesos



Maria Acosta  
Optometrist



## 12 Years in Business 4 CYCLES

- 1<sup>ST</sup> Loan: 5,000 Pesos
- Current Loan: 20,000 Pesos









Angel Camontes, 14 Years in Business, 19 Cycles  
1<sup>ST</sup> Loan: 5,000 Pesos, 19<sup>TH</sup> Loan 40,000 Pesos

# Reyna Beronia

- Makes Tamales, Tortillas, Empañadas and Cookies
- In Business 24 Years
- 14 Cycles
- 1<sup>ST</sup> Loan: 5,000 Pesos
- Current Loan: 7,000 Pesos





TIENDA

de REGALOS

QUESO FRESCO  
QUESO COCIDO  
FRIJOL CASEI  
HUEVO FRESCO  
Tequer

TORTILLAS  
DE  
HARINA

Teresa Moreno

## Teresa Amparano Moreno

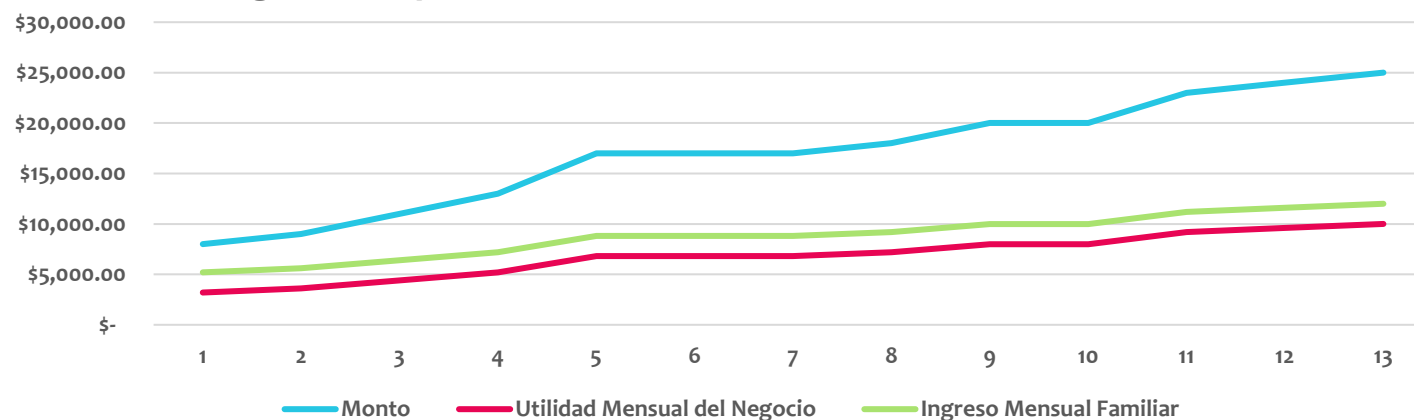
61 Años

Elaboración y Venta de Tortillas de Harina



| Ciclo | Monto       | Utilidad Mensual del Negocio | Ingreso Mensual Familiar | Contribucion total del negocio familiar |
|-------|-------------|------------------------------|--------------------------|---|
| 1     | \$8,000.00  | \$3,200.00                   | \$3,200.00               | 100.00%                                 |
| 2     | \$9,000.00  | \$3,600.00                   | \$3,600.00               | 100.00%                                 |
| 3     | \$11,000.00 | \$4,400.00                   | \$4,400.00               | 100.00%                                 |
| 4     | \$13,000.00 | \$5,200.00                   | \$5,200.00               | 100.00%                                 |
| 5     | \$17,000.00 | \$6,800.00                   | \$6,800.00               | 100.00%                                 |
| 6     | \$17,000.00 | \$6,800.00                   | \$6,800.00               | 100.00%                                 |
| 7     | \$17,000.00 | \$6,800.00                   | \$6,800.00               | 100.00%                                 |
| 8     | \$18,000.00 | \$7,200.00                   | \$7,200.00               | 100.00%                                 |
| 9     | \$20,000.00 | \$8,000.00                   | \$8,000.00               | 100.00%                                 |
| 10    | \$20,000.00 | \$8,000.00                   | \$8,000.00               | 100.00%                                 |
| 11    | \$23,000.00 | \$9,200.00                   | \$9,200.00               | 100.00%                                 |
| 12    | \$24,000.00 | \$9,600.00                   | \$9,600.00               | 100.00%                                 |
| 13    | \$25,000.00 | \$10,000.00                  | \$10,000.00              | 100.00%                                 |

Ingresos respecto al Monto de crédito





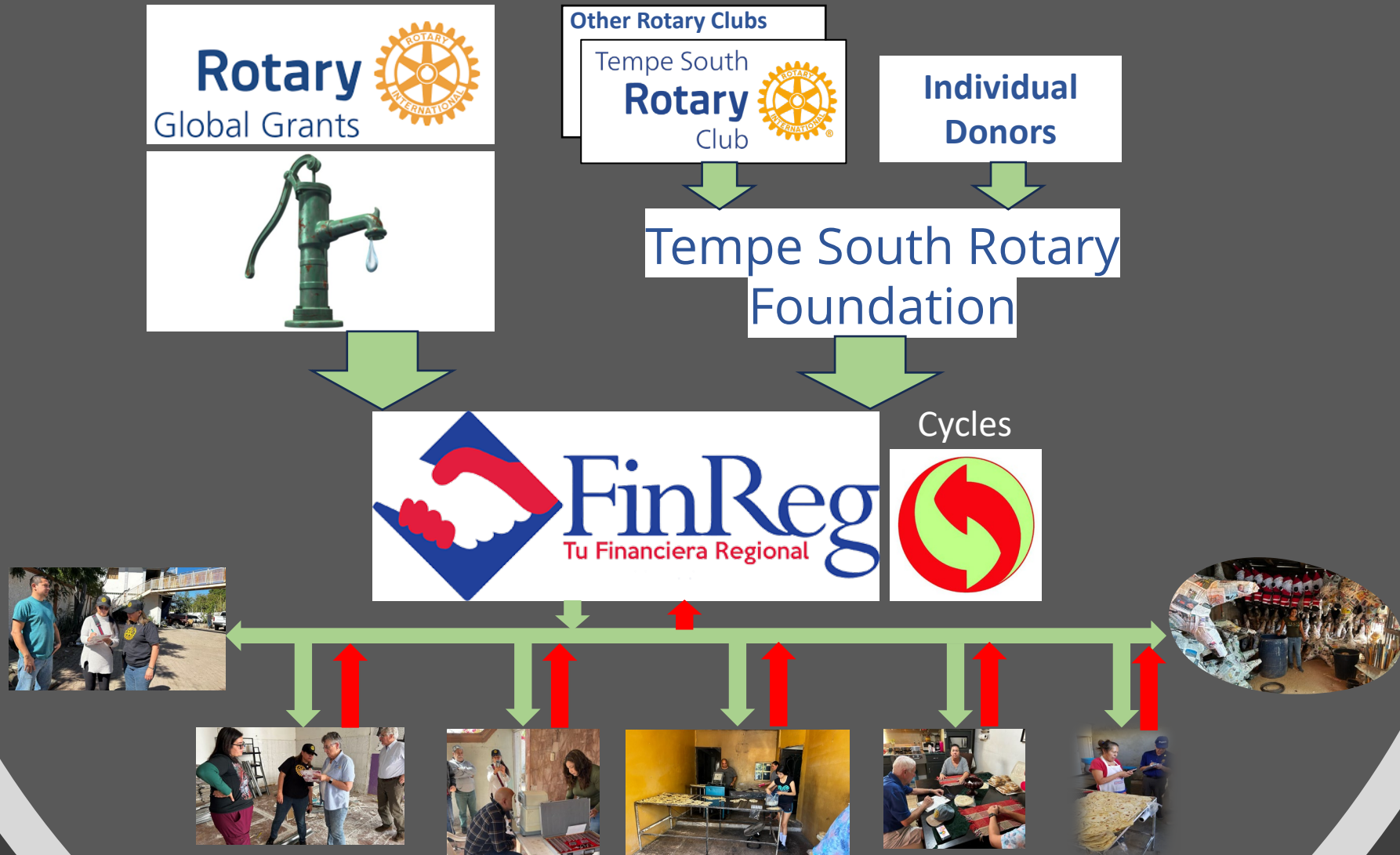


Lorena Morales-Pinata Maker In Business 15 Years, 5 Cycles  
1<sup>st</sup> Loan: 5,000 Pesos, Current Loan: 15,000 Pesos



|                            | LOAN INFORMATION SEPTEMBER 2024 |                               |                               |                             |
|----------------------------|---------------------------------|-------------------------------|-------------------------------|-----------------------------|
|                            | Hermosillo                      |                               | Nogales                       |                             |
|                            | GG14                            | GG15                          | GG16                          | AZ Microcredits             |
| <b>Initial Loan Amount</b> | 1,656,900 Pesos<br>(\$105,000)  | 1,550,848 Pesos<br>(\$83,200) | 1,693,393 Pesos<br>(\$88,892) | 983,163 Pesos<br>(\$50,007) |
| <b># Loan Cycles</b>       | 20                              | 16                            | 14                            | 1                           |
| <b>Amount Loaned</b>       | 36,320,000 Pesos                | 24,610,000 Pesos              | 21,111,920 Pesos              | 419,000 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>       | 5,320                           | 4,032                         | 3,028                         | 30                          |
| <b>Average Loan Amount</b> | 6,827 Pesos (~\$350)            | 6,104 Pesos (~\$315)          | 6,972 Pesos (~\$360)          | 13,667 Pesos (~\$683)       |

# How This Program Works



# How This Program Works

- 1-3 Rotary Global Grants create the initial operating capital
- 2-Additional operating capital is provided by donations from individuals (tax deductible) and Rotary Clubs in AZ
- 3-Borrower groups (5-12 members) are formed by FinReg
- 4-Loans are approved and administered by FinReg staff
- 5-Borrower trips are created by the Rotary Microcredit Committee and costs are covered by FinReg
- 6-Borrower surveys are taken by individuals on the visit-  
statistical data is collected and reviewed
- 7-Monthly Financial data is collected by FinReg and  
reviewed by the Microcredit Committee

# QUESTIONS & ANSWERS

- More information? Please contact:
  - Program Chair D5495 PDG Abe Feder 602-622-7289  
[abefeder1@gmail.com](mailto:abefeder1@gmail.com)
  - D5500 D5500 Gary Friedman, 520-344-7599  
[grfriedman@yahoo.com](mailto:grfriedman@yahoo.com)  
Leo Lawrenson, 678-777-0324  
[Leo@Lawrenson.com](mailto:Leo@Lawrenson.com)
- Join us on our next borrower's trips
  - 8-10 Nov, 13-15 Dec