



THE FACES OF MICROCREDIT

The Arizona Rotary,
Sonora Mexico, FinReg
Program



DG Larry,
“Service Above
Self” with
Jussica





FinReg Office




Hermosillo Pitic meeting

JENNIFER JONES
Presidente 2022-23
Rotary International



ROTARY

Rotary 



THE 'UNBANKED'
THE STORIES AND SUCCESSES
OF OUR BORROWERS



Gustavo Abraham-Car Detailing

10 Years in the Business, 4 Cycles, 1ST 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
1ST Loan: 5,000 Pesos, 2ND Loan: 8,900 Pesos

Maria Acosta
Optometrist



12 Years in Business 4 CYCLES

- 1ST Loan: 5,000 Pesos
- Current Loan: 20,000 Pesos









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

LOAN INFORMATION JANUARY 2024			
	Hermosillo		Nogales
	GG14	GG15	GG16
Initial Loan Amount	105,000 Pesos	83,200 Pesos	88,892 Pesos
# Loan Cycles	14	12	10
Amount Loaned	29,400,000 Pesos	19,968,000 Pesos	17,778,400 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	4,220	3,273	2,459
Average Loan Amount	8,700 Pesos	6,000 Pesos	8,300 Pesos

Reyna Beronia

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





“Stinky”



TIENDA

de REGALOS

QUESO FRESCO
QUESO COCIDO
FRIJOL CASE
HUEVO FRESCO
Tequer

TORTILLAS
DE
HARINA

Teresa Moreno

Teresa Amparano Moreno

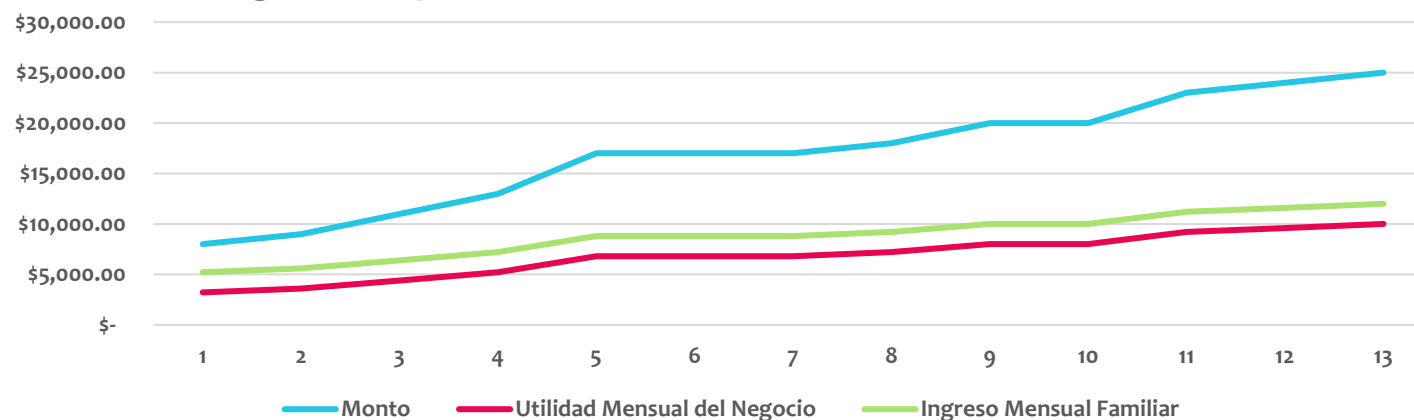
61 Años

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

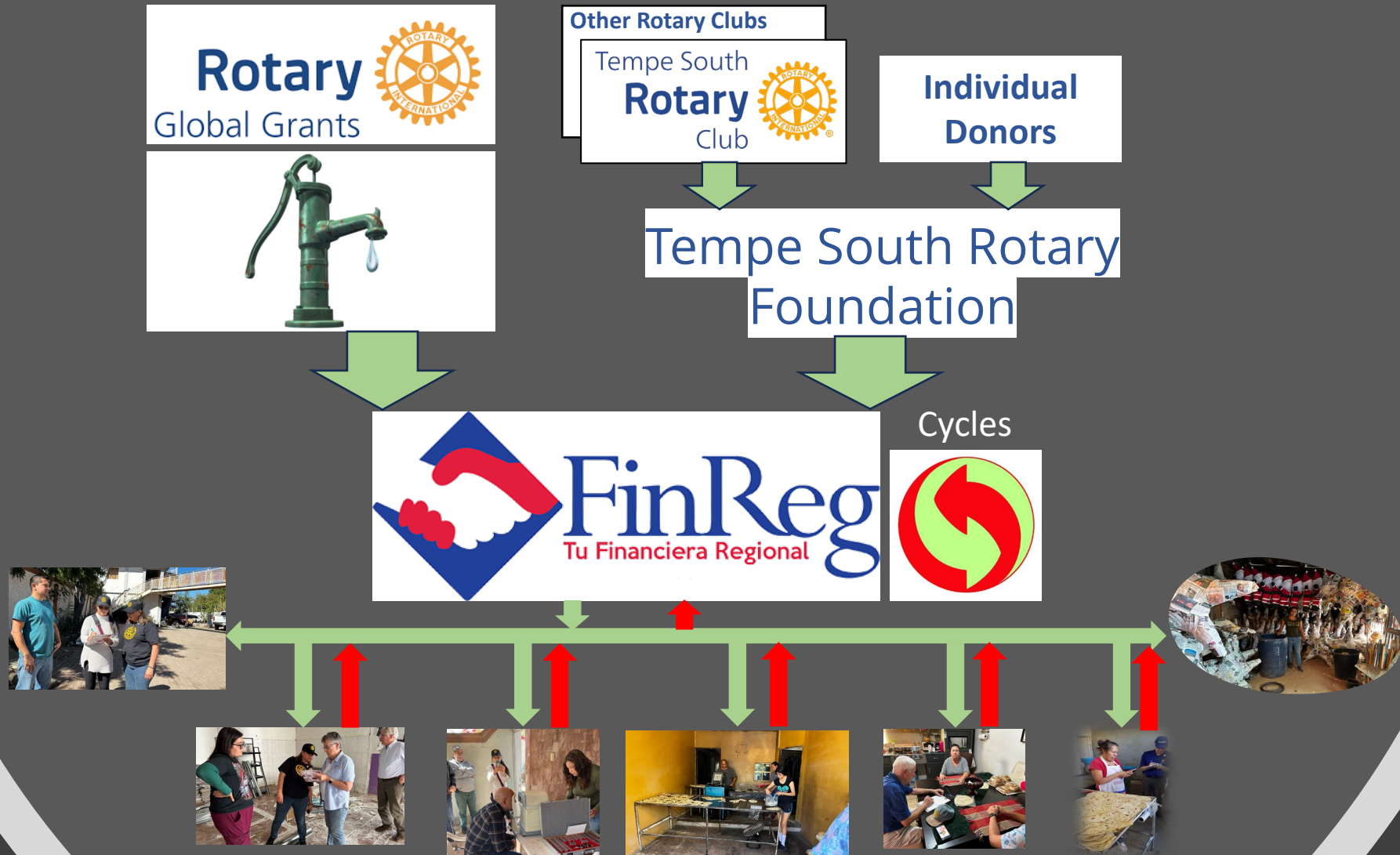




Lorena Morales-Pinata Maker In Business 15 Years, 5 Cycles
1st Loan: 5,000 Pesos, Current Loan: 15,000 Pesos



How This Program Works



How This Program Works

- 1-3 Rotary Global Grants create the initial operating capital
- 2-Additional operating capital is floored by donations from individuals (tax deductible) and Rotary Clubs
- 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?
 - Contact PDG Abe Feder 602-622-7289
 - or abefeder1@gmail.com
- Join us on our next borrower's trip
 - October ??