

ANNEX G

Microfinance Savings data, Location of Clients and Sustainability, 2004

Region	Country	Institution	Savings US\$	Savers	Rural Clients %	Sustainability Level
AFR	Angola	Development Workshop/Angola	\$32,294	1,007	100.00%	Planned
		NVB NovoBanco S.A.R.L./Angola	\$757,746	3,829	0.00%	Operational
	Benin	CBDIBA Centre Beninois pour le Developp	\$437,116	14,223	100.00%	Planned
		CONVERGENCE 2000/Benin	\$18,563,049	4,155	85.00%	Planned
		CRS/Benin	\$127,337	6,087	100.00%	Financial
		FECECAM Federation des Caisses d'Epargn	\$56,490,422	536,920	35.00%	Planned
		GRAPAD/CASFIP Groupe de Recherche et d	\$379,120	6,467	81.00%	Operational
		MDB Mutuelle pour le Developpement a la F	\$798,564	2,768	20.00%	Financial
		PADME BENIN Association pour la Promot	\$5,689,765	48,536	15.00%	Financial
	PAPME Agence pour la Promotion et l'Appu		\$8,494,715	22,875	17.87%	Financial
		FINCA/DR Congo	\$858,271	13,220	0.00%	Financial
	Eritrea	IRM Innovative Resources Management/DR	\$4,893	199	0.00%	Planned
		REU Rural Enterprise Unit/Eritrea	\$0	0	49.00%	Financial
	Ethiopia	WISDOM/Ethiopia	\$651,461	19,912	70.00%	Financial
	Ghana	Akoti Rural Bank, Limited/Ghana	\$17,593	1,632	100.00%	Planned
		APED Association of Productive Entreprene	\$193,662	5,010	88.00%	Planned
		Cal Merchant Bank/Ghana	\$0	0	0.00%	Financial
		Ecobank/Ghana	\$0	0	0.00%	Financial
		Sikaman Savings and Loan/Ghana	\$2,854,239	19,430	0.00%	Operational
		Sinapi Aba Trust	\$0	0	65.00%	Planned
		Enrma Expanded Naturel Ressources Manag	\$37,211	9,415	100.00%	Planned
	Kenya	Co-op Bank Co-operative Bank of Kenya Lir	\$18,491	90,936	80.00%	Financial
		KBL K-Rep Bank Limited/Kenya	\$0	0	0.00%	Financial
		SAGA SAGA Thrift and Enterprise Promotio	\$113,147	5,675	100.00%	Planned
	Malawi	OIBM Opportunity International Bank of Ma	\$2,710,000	19,308	86.00%	Planned
	Mali	Kafo Jiginew	\$19,281,033	186,142	100.00%	Financial
		Nyesigiso	\$11,176,405	113,643	28.00%	Operational
		Soro Yiriwaso/Mali	\$215,998	13,726	80.45%	Planned
	Mozambique	NovoBanco/Mozambique	\$3,228,687	22,954	0.00%	Operational
		Tchuma/Mozambique	\$48,519	2,506	6.35%	Financial
	Nigeria	LAPO- Lift Above Poverty Organization/Nig	\$763,883	29,812	45.00%	Financial
	Rwanda	WOCCU/Rwanda	\$41,000,000	398,799	80.00%	Financial
	Senegal	CARITAS/Thies	\$33,158	2,137	90.00%	Operational
CBAO/Senegal		\$0	0	0.00%	Financial	
FADECBA Federation des Associations de D		\$59,033	845	90.00%	Planned	
South Africa	FINCA Foundation for International Commu	\$58,000	58,000	80.00%	Planned	
	Teba Bank/South Africa	\$0	105,667	100.00%	Financial	
Sudan	SUMI Sudan Microfinance Institution/Sudan	\$22,656	1,206	100.00%	Planned	
Uganda	FINCA Uganda Foundation for International	\$2,505,000	45,432	90.00%	Financial	
	FOCCAS Foundation for Credit and Commu	\$280,640	16,443	100.00%	Planned	
	FTCU Feed The Children Uganda/Uganda	\$311,612	11,865	86.00%	Planned	
	FUL Faulu Uganda Ltd./Uganda	\$0	0	0.00%	Planned	
	MED-Net Microenterprise Development Net	\$309,393	15,853	64.00%	Planned	
	Teso Rural Development Trust/Uganda	\$84,519	11,558	100.00%	Planned	
	UMU Uganda Microfinance Union/Uganda	\$3,216,979	61,538	69.00%	Financial	
	U-TRUST UGANDA FINANCE TRUST L	\$4,000,514	98,003	78.62%	Operational	
Zimbabwe	Kingdom Bank/Zimbabwe	\$0	0	0.00%	Planned	
	SHDF (SCORE) Self Help Development Fou	\$228,569	6,881	80.28%	Financial	
	Zambuko Trust Zambuko Trust/Zimbabwe	\$71,717	10,252	15.00%	Operational	
		TOTAL AFRICA	\$186,125,411	2,044,866		
ASIA	Bangladesh	CARE Bangladesh	\$288,103	18,408	0.00%	Planned
		Dhaka Bank/Bangladesh	\$0	0	0.00%	Financial

		MACH Caritas/Bangladesh	\$24,861	4,972	100.00%	Planned
		National Bank/Bangladesh	\$0	0	0.00%	Financial
		Prime Bank/Bangladesh	\$0	0	0.00%	Financial
	East Timor	Casphor Technical Services/East Timor	\$160,306	7,038	100.00%	Planned
		CCF Christian Children's Fund/East Timor	\$89,223	3,223	90.00%	Planned
		CRS Catholic Relief Services/East Timor	\$12,344	1,378	45.00%	Planned
		Oportunidade Timor Lorosa'e/East Timor	\$97,251	2,874	48.26%	Planned
	India	Cashpor/India	\$0	0	100.00%	Planned
		SEWA	\$12,202,270	210,763	42.00%	Planned
	Indonesia	Bank NISP/Indonesia	\$0	0	0.00%	Financial
	Mongolia	Mercy Corps/XAC Bank/Mongolia	\$13,300,506	39,166	54.74%	Financial
	Nepal	NUBL Nirdhan Utthan Bank, Ltd./Nepal	\$1,309,714	57,582	100.00%	Financial
	Pakistan	CWCD Centre for Women Cooperative Deve	\$0	0	0.00%	Planned
		KB Khushhalibank/Pakistan	\$0	0	62.00%	Planned
		NLCL Network Leasing Corporation Limited	\$0	0	10.00%	Financial
		PRSP Punjab Rural Support Program/Pakista	\$0	0	100.00%	Operational
		RCDS Rural Community Development Socie	\$0	1,394	78.00%	Planned
	Philippines	Bangko Kabayan/Philippines	\$456,947	19,474	85.00%	Planned
		Bangko Mabuhay/Philippines	\$253,699	8,263	62.00%	Planned
		Bangko Santiago de Libon/Philippines	\$9,865	9,865	60.00%	Financial
		Bank of Florida/Philippines	\$503,361	11,377	90.00%	Financial
		Bank Victorias/Philippines	\$53,090	1,452	77.00%	Operational
		Bukidnon Cooperative Bank/Philippines	\$366,867	23,053	85.00%	Financial
		Century Rural Bank/Philippines	\$159,062	10,154	67.00%	Financial
		CEV Community Economic Ventures, Inc/Ph	\$191,295	15,245	85.00%	Operational
		Cooperative Bank of Misamis Oriental, Inc./	\$569,809	36,250	10.00%	Financial
		Country Bank/Philippines	\$478,054	28,080	60.00%	Operational
		FICO First Isabela Cooperative Bank/Philipp	\$190,302	4,334	80.00%	Financial
		First Macro Bank/Philippines	\$406,298	591	45.00%	Financial
		MRB Maranao Rural Bank/Philippines	\$253,604	5,068	88.00%	Financial
		Rang-Ay Bank/Philippines	\$177,963	3,916	34.00%	Planned
		RISE Responsible Investments for Solidarity	\$1,509,615	47,919	100.00%	Financial
		Rural Bank of Bogo/Philippines	\$92,835	4,163	56.00%	Planned
		Rural Bank of Cantilan/Philippines	\$790,987	46,497	98.00%	Financial
		Rural Bank of Cotabato/Philippines	\$49,377	1,480	98.00%	Financial
		Rural Bank of Datu Paglas/Philippines	\$10,076	407	98.00%	Operational
		Rural Bank of Digos/Philippines	\$456,947	19,474	85.00%	Planned
		Rural Bank of Dipolog/Philippines	\$761,433	9,379	100.00%	Financial
		Rural Bank of Dulag/Philippines	\$247,335	9,708	78.00%	Financial
		Rural Bank of Isulan/Philippines	\$250,951	14,791	69.00%	Planned
		Rural Bank of Kapatagan Valley/Philippines	\$631,670	32,913	80.00%	Financial
		Rural Bank of Labrador/Philippines	\$55,289	1,327	84.00%	Planned
		Rural Bank of Lebak/Philippines	\$124,482	5,071	62.00%	Financial
		Rural Bank of Mabitac/Philippines	\$89,365	2,415	63.00%	Financial
		Rural Bank of Montevista/Philippines	\$588,555	34,085	69.00%	Financial
		Rural Bank of Oroquieta/Philippines	\$142,307	4,932	78.00%	Financial
		Rural Bank of Pagbilao/Philippines	\$121,954	3,840	85.00%	Planned
		Rural Bank of Santo Tomas/Philippines	\$192,947	10,453	100.00%	Financial
		Rural Bank of Siam, Inc./Philippines	\$57,772	2,720	68.00%	Planned
		Rural Bank of Tacurong/Philippines	\$149,225	9,000	60.00%	Financial
		Rural Bank of Tagum/Philippines	\$78,864	3,438	80.00%	Financial
		Rural Bank of Talisayan/Philippines	\$421,777	21,278	60.00%	Financial
		Rural Green Bank of Caraga/Philippines	\$3,696,878	154,471	87.00%	Financial
		Sarangani Rural Bank/Philippines	\$30,605	1,888	6.00%	Planned
		WOCCU/CUES-Phils. World Council of Cre	\$600,992	42,594	80.00%	Financial
		WV World Vision Relief and Development/V	\$191,295	15,245	85.00%	Operational
		TOTAL ASIA	\$42,898,328	1,023,408		
EE	Albania	PSHM Partneri Shqiptar ne Mikrokredi/Alba	\$0	0	25.02%	Financial
	Armenia	ANIV Foundation/Armenia	\$0	0	100.00%	Operational

		ARM ECLOF Armenian Ecumenical Church	\$0	0	66.50%	Financial
		FINCA/Armenia	\$0	0	0.00%	Financial
		MDF Microenterprise Development Fund-Ka	\$20,616	1,237	20.00%	Financial
		SEF Small Enterprise Fund International Ltd	\$0	0	68.00%	Planned
		UMCOR AREGAK Microcredit Program/Ar	\$0	0	69.00%	Financial
Azerbaijan		CredAgro LLC CredAgro Non Banking Cred	\$0	0	84.76%	Operational
		Foundation for International Community Ass	\$0	0	45.00%	Planned
		SC Save the Children Federation, US, Azerba	\$0	0	90.00%	Financial
Bosnia		CHF Communities, Habit, Finance (Cooperat	\$0	0	73.33%	Operational
		MIKROFIN/Bosnia	\$0	0	58.59%	Financial
Bulgaria		CRS Catholic Relief Services/Bulgaria	\$436,137	4,643	7.62%	Planned
		NACHALA Cooperative/Bulgaria	\$0	0	0.00%	Financial
		United Bulgarian Bank/Bulgaria	\$0	0	0.00%	Financial
Georgia		Constanta Foundation/Georgia	\$0	0	38.92%	Operational
		Crystal Fund/Georgia	\$0	0	12.00%	Financial
		GRDF Georgia Rural Development Fund/Ge	\$0	0	100.00%	Operational
		SBDF Small Business Development Foundat	\$0	0	100.00%	Operational
		WV/Georgia	\$0	0	60.00%	Planned
Kazakhstan		EBRD/KSBP European Bank for Reconstruct	\$0	0	.08%	Financial
Kyrgyzstan		Credit Union "Kairat-Bol"/Kyrgyzstan	\$74,738	336	96.00%	Financial
		Credit Union "Kopilka777"/Kyrgyzstan	\$19,757	118	0.00%	Financial
		Credit Union "Manzini-Invest-Credit"/Kyrgy	\$13,792	133	88.70%	Financial
		Credit Union "Zabema"/Kyrgyzstan	\$10,645	57	25.00%	Operational
		Credit Unioni "ABN"/Kyrgyzstan	\$63,591	458	99.00%	Financial
		FINCA International/Kyrgyzstan	\$0	0	40.00%	Financial
		Micro Lending Company "Kyrgyzzaiyltrust"/K	\$13,165	1,220	100.00%	Financial
		Public Fund Micro Lending Agency/Kyrgyzs	\$0	0	14.30%	Operational
Moldova		Moldova AgroIndBank/Moldova	\$172,019,364	48,319	0.00%	Financial
		Victoriabank/Moldova	\$100,471,669	103,666	39.50%	Operational
Romania		CHF CHF International Romania/Romania	\$0	0	29.60%	Planned
Russia		ACDI/VOCA/Russia	\$0	0	2.00%	Operational
		Center-Invest Bank/Russia	\$0	0	0.00%	Financial
		FINCA/Tomsk/Russia	\$0	0	20.00%	Operational
		Russia Banker's House/Russia	\$0	0	0.00%	Financial
Serbia		Opportunity International/Serbia	\$3,788	20	25.00%	Operational
Tajikistan		FINCA/Tajikistan	\$4,637	312	61.00%	Planned
Ukraine		UMLP Ukraine Micro Lending Program/Ukr	\$0	0	1.30%	Financial
Uzbekistan		O'z-MARD Uzbekistan Micro-entrepreneur	\$0	0	0.00%	Financial
		WOCCU World Council of Credit Unions, In	\$1,928,971	1,931	95.00%	Financial
		TOTAL E&E	\$275,080,870	162,450		
LAC	Bolivia	WOCCU/Bolivia	\$55,678,173	114,509	65.00%	Financial
	Brazil	Banco ABN AMRO Real S.A./Brazil	\$0	0	0.00%	Planned
	Colombia	Actuar Quindio/Colombia	\$0	0	0.00%	Financial
		AGAPE ASOCIACION GENERAL PARA A	\$0	0	5.00%	Planned
		Asociacion de Mujeres de la Guajira/Colomb	\$49,017	638	31.00%	Planned
		COMFAMA/Colombia	\$0	0	16.00%	Financial
		CONFIAR/Colombia	\$30,007,200	62,895	0.00%	Financial
		COOMULTRASAN/Colombia	\$41,471,040	90,385	0.00%	Financial
		COOTRADEPMETA/Colombia	\$4,086,257	12,834	0.00%	Financial
		CORPORACIÁ" N ACCIÁ" N POR ANTIOQ	\$0	0	2.00%	Financial
		Corporacion Accion Por Bolivar Actuar Fam	\$0	0	6.00%	Financial
		Corporacion Actuar por Atlantico Actuar Far	\$0	1,204	27.00%	Operational
		Corporacion Microempresas de Antioquia/C	\$0	0	0.00%	Financial
		Corporacion Sinergia y Desarrollo/Colombia	\$0	0	66.00%	Planned
		Corporacion Universitaria del Caribe/Colomb	\$0	0	75.00%	Planned
		CREAR Cooperativa Nacional de Ahorro y C	\$5,071,000	35,000	1.00%	Financial
		CrediFlores/Colombia	\$2,468,894	6,468	0.00%	Financial
		FENALCO ATLANTICO/Colombia	\$0	0	0.00%	Financial
		FINAMERICA/Colombia	\$16,268,089	1,673	0.00%	Financial

		Fundacion del Alto Magdalena/Colombia	\$0	0	54.00%	Financial	
		Fundacion Mario Santo Domingo	\$0	0	7.00%	Operational	
		Fundacion Mundo Mujer/Colombia	\$0	0	4.00%	Financial	
		Fundacion San Isidro/Colombia	\$0	456	28.00%	Planned	
		Fundacion Social de Uniban Fundauniban/Cc	\$0	0	68.14%	Financial	
		John F. Kennedy (COOMULDESA)/Colomb	\$10,044,221	16,519	0.00%	Financial	
		OLC Oportunidadada Latinoamerica Colombia	\$209,000	10,951	0.00%	Planned	
	Ecuador	Banco Procredit Sociedad Financiera Ecuator	\$0	0	30.00%	Financial	
		BANCO SOLIDARIO S.A./Ecuador	\$24,020,681	77,061	55.00%	Financial	
		BG Banco de Guayaquil/Ecuador	\$38	16	20.00%	Planned	
		Cooperativa de Ahorro y Credito CACPECO	\$10,970,813	36,589	38.00%	Financial	
		Cooperativa de Ahorro Y Credito Chone, LT	\$4,315,557	13,738	40.00%	Financial	
		Cooperativa de Ahorro Y Credito Cooprogre	\$16,551,675	45,251	40.00%	Financial	
		Cooperativa de Ahorro Y Credito Riobamba,	\$16,693,613	27,814	70.00%	Financial	
		Cooperativa de Ahorro Y Credito Tulcan, LT	\$6,764,727	21,331	70.00%	Operational	
		CREDIFE Banco Del Pinchincha/Ecuador	\$0	0	25.00%	Financial	
		FINCA Sociedad Financiera/Ecuador	\$2,670,952	42,676	80.00%	Financial	
		Mision Alianza de Noruega/Ecuador	\$0	0	0.00%	Financial	
		WOCCU/Ecuador	\$88,214,134	233,295	71.00%	Financial	
	El Salvador	ACCOVI DE R.L. Cooperativa de ahorro y c	\$172,642	2,083	95.88%	Planned	
		AMC de R.L. Sociedad cooperativa de ahorro	\$0	0	100.00%	Financial	
		ASEI Asociacion Salvadorena de extensionis	\$0	0	60.51%	Operational	
		BANSAL Banco Salvadoreno/El Salvador	\$222,404	3,036	64.76%	Financial	
		ENLACE CRS/El Salvador	\$324,750	12,490	19.00%	Financial	
		Financiera Calpia, S.A./El Salvador	\$51,918,496	42,298	44.29%	Financial	
		INTEGRAL Apoyo Integral, S.A. de C.V./El	\$0	0	62.85%	Financial	
	Guatemala	AGUDESAsociacion Guatemalteca para e	\$0	0	85.00%	Financial	
		Banrural	\$0	0	0.00%	Financial	
		Genesis Empresarial/Guatemala	\$0	0	41.11%	Financial	
	Haiti	ACLAM/World Concern/Haiti	\$116,282	6,914	81.00%	Operational	
		ACME/Haiti	\$0	0	0.00%	Financial	
		BUH Banque de l Union Haitienne/Haiti	\$0	0	10.00%	Planned	
		FINCA/Haiti	\$267,241	8,097	80.00%	Planned	
		FONDESPOIR/Haiti	\$66,505	3,193	30.00%	Financial	
		Fonkoze Fondasyon Kole Zepol/Haiti	\$431,407	8,760	100.00%	Planned	
		Sogesol Sogesol/Haiti	\$0	0	0.00%	Financial	
	Honduras	Aval Card/Honduras	\$0	0	0.00%	Financial	
	Jamaica	JNBS Jamaica National Building Society/Jan	\$0	0	27.86%	Financial	
	Mexico	ADMIC/Mexico	\$0	0	0.00%	Financial	
		FINCA MEXICO FUNDACION INTEGRA	\$0	0	100.00%	Operational	
		FinComun/Mexico	\$942,709	44,799	0.00%	Operational	
		Promujer/Mexico	\$0	13,172	100.00%	Planned	
		WOCCU/Mexico	\$705,489,632	803,820	.69%	Financial	
	Nicaragua	FAMA/Nicaragua	\$0	0	0.00%	Financial	
		WOCCU/Nicaragua	\$4,740,312	30,723	25.00%	Financial	
	Peru	Caja Rural San Martin/Peru	\$23,142,729	32,972	40.00%	Financial	
		COPEME Consorcio de organizaciones priva	\$139,283,139	224,058	25.00%	Financial	
		CP C��ritas del Per��/Peru	\$0	0	5.84%	Operational	
		Solucion Financiera de Credito del Peru/Peru	\$0	0	0.00%	Financial	
	Trinidad	Royal Bank/Trinidad	\$0	0	0.00%	Financial	
			\$1,262,673,329	2,087,718			
	NEAR EAST	Afghanistan	MISFA Microfinance Investment Support Fa	\$620,643	67,734	0.00%	Planned
			The First Microfinance Bank of Afghanistan/	\$3,167,140	0	0.00%	Planned
		Egypt	ABA Alexandria Business Assoc.	\$0	0	27.00%	Financial
			ASBA Assiut Business Assoc.	\$0	0	100.00%	Planned
			DBAC Dakahleya Bus Assoc. for Investors C	\$0	0	68.00%	Financial
			ESED Egyptian Sm Enter. Dev. Found..	\$0	0	25.00%	Financial
			LEAD The Egyptian Foundation for Lending	\$0	0	34.00%	Planned
			NSBA North Sinai Business Association/Egy	\$0	0	25.00%	Planned

		SBACD Sharkia Bus Assoc. for Comm. Dev	\$0	0	45.00%	Operational
		SEDAP Small Enter. Dev Assoc. Port Said	\$0	0	0.00%	Financial
		SOHAG / SEB	\$0	0	25.00%	Financial
Jordan		AMC Ahli Microfinancing Company/Jordan	\$0	0	0.00%	Financial
		MEMCO Middle East Micro Credit Co./Jord	\$0	0	96.00%	Financial
		MFW Microfund for Women (formerly JWD)	\$0	0	4.00%	Financial
		Tamweelcom Jordan Micro Credit Company	\$0	0	44.72%	Financial
Morocco		Al Amana/Morocco	\$0	0	10.00%	Financial
		Al Karama Association Al Karama/Morocco	\$0	0	0.00%	Financial
		AMSSF Association Marocaine de Solidarite	\$0	0	56.00%	Financial
		ATIL Association Tetouanaise de l'Initiative	\$0	0	.10%	Planned
		FONDEP Fondation pour le Developpment I	\$0	0	87.00%	Financial
		Foundation Zakoura/Morocco	\$0	0	40.00%	Financial
		INMAA Institution Marocaine d'Appui a la M	\$0	0	70.00%	Planned
West Bank		FATEN Palestine for Credit & Development	\$39,403	976	15.00%	Planned
		TOTAL NEAR EAST	\$3,827,186	68,710		
		GRAND TOTAL	\$1,770,605,123	5,387,152		