

List PPIC Grant Recipients by Theme

Organization	Program Description	Country	Year Award Received
<u>NEW PRODUCTS AND SERVICES</u>			
Microinsurance			
Alternativa Solidaria (AlSol)	Offers microinsurance for poor population in Chiapas, Mexico	Mexico	2001
Center for Microfinance	Working with formal insurance companies to develop life insurance for poor	Nepal	2003
Groupe de Recherche et d'Echanges Technologiques (GRET)	Expand health insurance program: The program provides primary health care to both children and adults, including free medical check-ups, and provides cash payments for some secondary care such as childbirth and certain surgical procedures	Cambodia	2000
PACT Myanmar	Providing health and life insurance, improving distribution of basic drugs at village level	Myanmar	2002
Remittances			
Fondasyon Kole Zepol (FONKOZE)	Short-term marketing to increase volume of US - Haiti transfers; reducing the transaction costs to target a larger number of people	Haiti	2004
Jamaican Cooperative Credit Union League (JCCUL)	Linking credit unions with transfer companies; offering the lowest costs in country for transfer services	Jamaica	2002
Organizacion de Desarrollo Empresarial Femenino (ODEF)	Expanding transfer access to rural areas through partnerships; using smartcards to disburse funds	Honduras	2002
Uganda Microfinance Union (UMU)	Providing a transfer services for clients to assist in greater access and increased security	Uganda	2001

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Remittances (cont...)			
Union Mexicana de Uniones de Credito del Sector Social A.C. (AMUCCS)	Expanding access to remittance money to rural areas; facilitate link between remittances and other services	Mexico	2002
Savings and Loan Products			
Asociacion PILARH	Offering loans and social services to family-owned small businesses, primarily in agriculture and extending access to land for the very poorest of families	Honduras	2003
Asociacion Benefica PRISMA	Providing seed capital for contingency fund for small rural farmers in Peru	Peru	2003
Association pour la Promotion des Groupements Agricoles	Expanding the diversity of existing programs that target poor women	Togo	2003
Bai Tushum	Introducing a new product targeting disadvantaged women, in dairy industry	Kyrgyzstan	2003
Conservation International	Offering loans for isolated coffee growers; expanding program to Colombia	Colombia	2003
Credit Union "The First in the Far East" (CU "1st in the FE")	Introducing savings and loan products tied to pensions	Russia	2005
Grameen Foundation USA	Financing village phone operators (VPOs), increasing access to telecommunications for rural populations while also providing an income generating activity for the VPO and a source of income for the MFIs	Uganda, Rwanda	2004
Lift Above Poverty Organization (LAPO)	Providing loans for its clients to participate in the privatization of state-owned enterprises in industries such as banking, insurance, manufacturing, shipping, and aviation	Nigeria	2002
Youth Self Employment Program (YOSEFO)	Offering a savings and loan product specifically for school tuition	Tanzania	2001

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<u>NEW CLIENT GROUPS</u>			
Vulnerable Groups			
Archdiocese of Kisumu Savings and Credit Scheme (ADOK TIMO)	Expanding a pilot credit product which provides loans, mainly to peasant women, to produce food products recommended for supporting immune function in HIV patients.	Kenya	2005
Association for the Development and Enhancement of Women (ADEW)	Expanding its Girls Dream program: provide young girls who have dropped out of school with training on financial literacy, technical skills and personal development and health	Egypt	2005
CASHPOR Financial & Technical Services Ltd. (CFTS)	Implementing a newly designed first-time loan product for raising semi-scavenging poultry, an activity which fit around clients' work schedules	India	2001
Centre Beninois Pour Le Developpement Des Initiatives A La Base (CBDIBA)	Launching a mini-credits for women as a graduation program to regular loans	Benin	2000
Crédit-Epargne-Formation (CEFOR)	Expand financial and nonfinancial services for very poor entrepreneurs, including microloans, savings, business management training, and links to social services.	Madagascar	2006
International Justice Mission	Working to reverse the exploitation of bonded labor	India	2003
National Rural Support Program	Helping formerly bonded laborers purchase agricultural lands	Pakistan	2002
Oportunidad Latinoamérica Colombia (OLC)	Providing financial services to disabled clients; expanding outreach and training	Colombia	2005
Padakhep Manabik Unnayan Kendra	Expanding street children loan program where they can save and access closely supervised loans	Bangladesh	2001
Parwaz Microlending Fund	Start-up funds for locally operated MFI	Afghanistan	2004

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Vulnerable Groups (cont...)			
Resource Integration Centre	Expanding outreach to elderly people and disseminate learnings about including this population in financial services	Bangladesh	2004
Trickle Up and Bandhan	Partnership to pilot a model to graduate the urban poorest from grants to formal microfinance programs by offering access to consumer education, savings services, and business and management training.	India	2006
Women and Associations for Gain both Economic and Social (WAGES)	Offering loans without required savings to returned refugees and very vulnerable poor	Senegal	2001
Vulnerable Geographic Areas			
Cooperative Bank of Benguet (CBB)	Expanding outreach by targeting youth in highlands, offering them training, and introducing new techniques	Philippines	2003
Horizonti	Marketing a partial loan payment program	Macedonia	2002
Institution de Microfinance HOPE (IMF HOPE)	Redesigning its current products and delivery mechanisms to reach poorer entrepreneurs in peri-urban areas who have not had access to financial services (Kinshasa, Kisangani, and Lubumbashi)	Democratic Republic of Congo	2006
Kyrgyz Agricultural Finance Corporation	Offering new microsavings product; working with NGOs to reach more of the poor and to educate the poor about the benefits of savings	Kyrgyzstan	2005
The Local Enterprise Assistance Program (LEAP)	Planned to open two new branches in conflict area	Liberia	2001
Mountain Areas Finance Fund	Extending locations; expanding geographical outreach to those in remote highland areas with little access to financial institutions	Albania	2003
Union des Clubs de Credit et d'Epargne (UCEC)	Expanding its microfinance services in Southern Chad by opening at least three new branches in areas currently lacking any financial service providers	Chad	2006
Women Economic Empowerment Consort (WEEC)	Providing financial services to Masaai women to assist with dairy cattle raising	Kenya	2001

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Vulnerable Geographic Areas (cont...)			
XacBank	Scale up its "Development Guide" franchise service for rural savings and credit cooperatives, offering cooperatives on-site consulting and audit services, management training, wholesale loans, and management information systems.	Mongolia	2006
NEW DELIVERY SYSTEMS/METHODOLOGIES			
Technologies			
Moldova Microfinance Alliance	Establishing and supporting Savings and Credit Associations in rural areas of Moldova	Moldova	2003
Rural Finance Corporation	Using non-cash financial services and partnering with local banks for greater rural access	Moldova	2003
Swayam Krishi Sangam Microfinance Ltd.(SKS)	Introducing smart cards and hand held terminals for loan officers	India	2000
Delivery Systems			
Association Mennonite de Developpement Economique (MEDA)	Literacy for clients in rural Haiti	Haiti	2001
Constanta	Offering a lower-cost strategy of satellite offices and mobile teams to reach the rural populations	Georgia	2001
Freedom from Hunger Ghana	Providing poor women with both microloans and non-formal adult education on food security and nutrition through self-managed women's associations	Ghana	2002
Small Farmer Cooperative	Establishing a trust fund to replicate existing financial services to support rural agricultural activities	Nepal	2003
Client Assessment Methodologies			
Microfinance Program Barakot	Development of a holistic framework to study vulnerability and poverty to produce segmented data on client needs for financial and supporting non-financial services	Uzbekistan	2004