



ECLOF COLOMBIA

ECLOF Colombia is a medium-sized microfinance institution with branches in the departments of Cundinamarca and Boyacá. ECLOF Colombia clearly serves the disadvantaged: Two third of clients reside in rural areas, one third have only basic education and three quarters do not own their home. Most loans finance rural and agricultural businesses. But it is non-financial services where ECLOF Colombia stands out. Most of their clients have benefited from ECLOF training and consulting on financial education, good agricultural and livestock practices, animal feeding, home gardening and organic fertilizers.



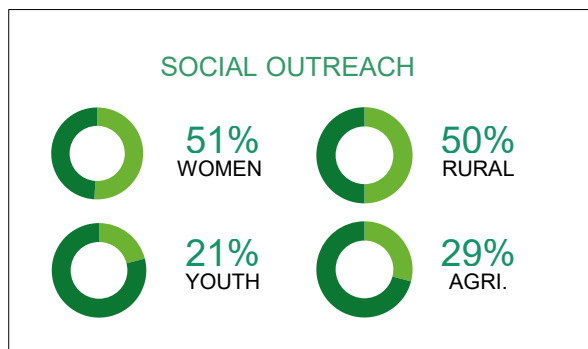
COUNTRY INDICATORS

Population in million	48
Gross National Income (GNI) per Capita in USD	14,490
Human Development Index Rank	90 out of 187
Percentage of Population Below Poverty Line	28%
Percentage of Rural Population	19%



OPERATIONAL HIGHLIGHTS

Founded in	1986
Legal Form	Equity based Limited Partnership
Number of Branches	3
Number of Staff	25
Number of Loan Officers	12
Percentage of Female Staff	61%
Gross Loan Portfolio in million USD	2.7
Number of Clients	2,538
Portfolio at Risk 30 days	3%
Operational Self-sufficiency	104%



POVERTY OUTREACH

LOAN TYPE	Individual	Group	Institutional
Average Loan Size in USD	1,079	0	0
Average Loan Size / GNI per Capita	7%	0%	-
MIX* Classification	Low End	-	-

* MIX Market classifies a country's MFIs into three categories (low-end, broad, and high-end) depending on the segment of the population they serve by relating the average loan size to local income levels (GNI per capita).



* all as of 2018



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