



ECLOF ECUADOR

ECLOF Ecuador is a small not-for-profit MFI. From its office in Quito, 7 staff serve clients across 8 of the 24 provinces of Ecuador. ECLOF Ecuador caters to urban and rural micro businesses and smallholder farmers, providing financial and related non-financial services. One third of clients stem from indigenous communities of Inca descent. Most agricultural clients are organized in farmer associations or agricultural cooperatives. Besides giving out loans, ECLOF trains clients on financial literacy, organic farming practices and gaining access to markets.



COUNTRY INDICATORS

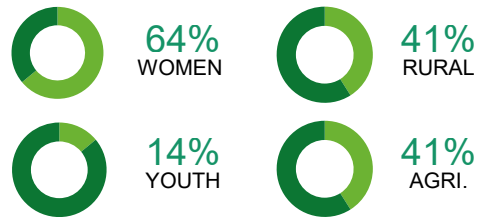
Population in million	17
Gross National Income (GNI) per Capita in USD	11,410
Human Development Index Rank	86 out of 187
Percentage of Population Below Poverty Line	22%
Percentage of Rural Population	36%



OPERATIONAL HIGHLIGHTS

Founded in	1978
Legal Form	Foundation
Number of Branches	1
Number of Staff	7
Number of Loan Officers	6
Percentage of Female Staff	86%
Gross Loan Portfolio in million USD	2.3
Number of Clients	1,301
Portfolio at Risk 30 days	5%
Operational Self-sufficiency	112%

SOCIAL OUTREACH

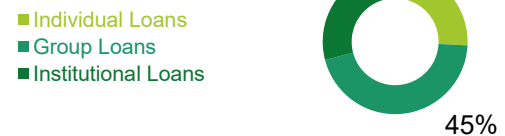


POVERTY OUTREACH

LOAN TYPE	Individual	Group	Institutional
Average Loan Size in USD	3,204	1,904	1,211
Average Loan Size / GNI per Capita	28%	17%	-
MIX* Classification	Broad	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).

LOAN PORTFOLIO COMPOSITION



* all as of 2018



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