



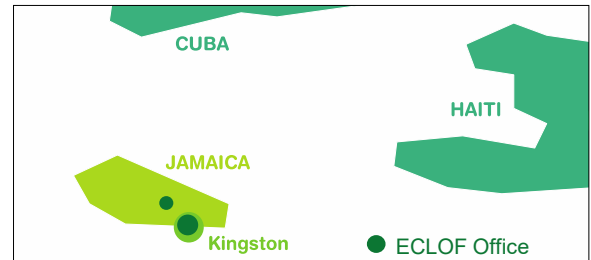
ECLOF JAMAICA

ECLOF Jamaica is a small MFI that serves clients out of two offices in Kingston and Linstead. ECLOF targets clients at the margins of society, whether in urban or rural areas of the island. Most clients take out loans to finance agricultural activities or micro businesses.



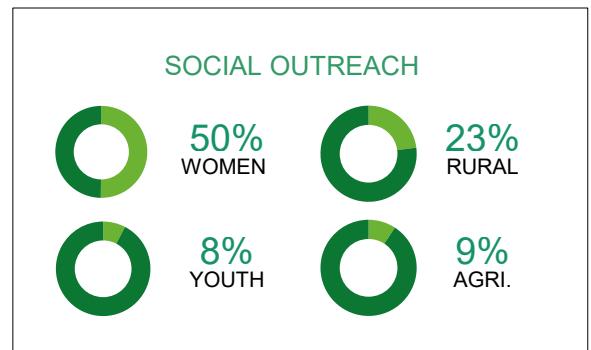
COUNTRY INDICATORS

Population in million	3
Gross National Income (GNI) per Capita in USD	8,930
Human Development Index Rank	97 out of 187
Percentage of Population Below Poverty Line	17%
Percentage of Rural Population	44%



OPERATIONAL HIGHLIGHTS

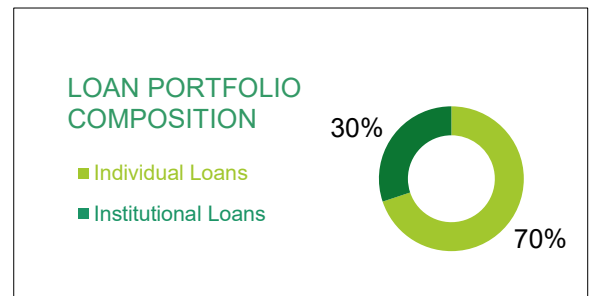
Founded in	1997
Legal Form	Company Limited by Guarantee
Number of Branches	2
Number of Staff	5
Number of Loan Officers	3
Percentage of Female Staff	75%
Gross Loan Portfolio in million USD	0.4
Number of Clients	259
Portfolio at Risk 30 days	12%
Operational Self-sufficiency	98%



POVERTY OUTREACH

LOAN TYPE	Individual	Group	Institutional
Average Loan Size in USD	1,054	0	12,617
Average Loan Size / GNI per Capita	12%	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).



PROMOTE SOCIAL JUSTICE & HUMAN DIGNITY
www.eclof.org

ECLOF Jamaica
2A Derrymore Road
Kingston 10, Jamaica
EMAIL eclof_jamaica@yahoo.com