



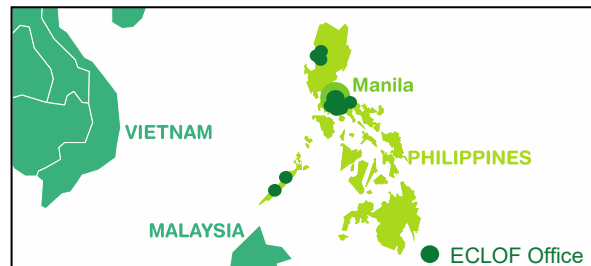
ECLOF PHILIPPINES

ECLOF Philippines is a medium-sized non-profit MFI serving more than 20,000 clients across North Luzon, South Luzon and Palawan with loans and training services. Most of its outlets are located in rural or semi-urban areas. ECLOF Philippines caters in particular to smallholder fisher folk and farmers and advocates organic farming as a way of helping the agricultural sector grow income, mitigate climate change, and provide healthier food to the community. Training on basic organic farming is given to farmers and farmer groups through demo farms owned and operated by ECLOF.



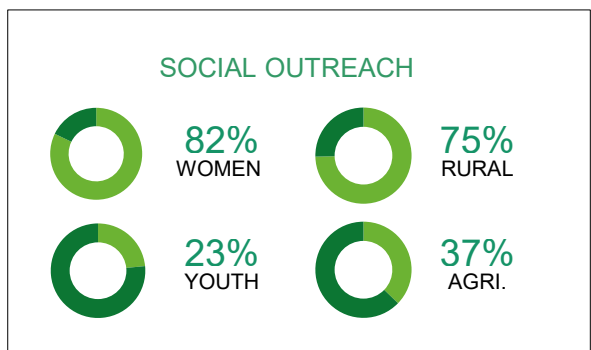
COUNTRY INDICATORS

Population in million	106
Gross National Income (GNI) per Capita in USD	10,720
Human Development Index Rank	113 out of 187
Percentage of Population Below Poverty Line	22%
Percentage of Rural Population	53%



OPERATIONAL HIGHLIGHTS

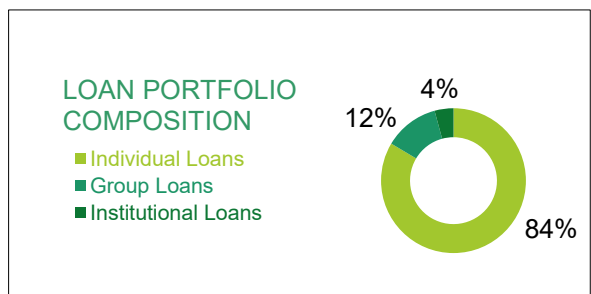
Founded in	1996
Legal Form	Foundation
Number of Branches	10
Number of Staff	249
Number of Loan Officers	157
Percentage of Female Staff	38%
Gross Loan Portfolio in million USD	5.0
Number of Clients	21,175
Portfolio at Risk 30 days	12%
Operational Self-sufficiency	110%



POVERTY OUTREACH

LOAN TYPE	Individual	Group	Institutional
Average Loan Size in USD	348	66	6,767
Average Loan Size / GNI per Capita	3%	1%	-
MIX* Classification	Low End	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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ECLOF Philippines

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