ECLOF INTERNATIONAL

PROMOTE SOCIAL JUSTICE
& HUMAN DIGNITY

ANNUAL REPORT 2025

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ECLOF INTERNATIONAL IS A SWISS FOUNDATION ESTABLISHED IN GENEVA IN 1946

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OUR MISSION

ECLOF has a clear mission to promote social justice and human dignity through microfinance.

Microfinance services offer vulnerable and excluded people and groups access to capital resources that enable them to build sustainable livelihoods. This can open up a path from vulnerability to self-reliance and stability.

ECLOF's relationship with clients must be a partnership of equals, not the one-way relationship between donor and recipient. Our responsibility is to lend capital on reasonable terms appropriate to the circumstances of our clients. Their duty is to use it well, and then repay it. Both of us do our utmost, in the language of the Gospels, to be excellent stewards of the resources we share.

Our highest priority is to reach vulnerable communities, particularly in rural areas, whaich are excluded from access to formal sources of finance. We support them without regard to gender, race, creed or political persuasion.

Human dignity is our goal: a world where all can share the God-given benefits of the Earth in security and without fear for the future.

OUR VALUES

HUMAN DIGNITY

We respect the immeasurable value of every human life. Today inequality denies millions of people the chance to enjoy life in its fullness. We will purposefully work to enhance human dignity, so that everyone has access to resources they need to become providers for their families, employees, churches, and communities.

SOCIAL JUSTICE

Everyone has the right to food, education, health, a secure livelihood and the benefits of community life. We will help our clients to reclaim those rights through earning a living, which can protect them against calamity and build confidence in their capacity to choose their own futures.

SOLIDARITY

As fellow-citizens of one world, we will walk alongside our clients to listen to their concerns and work as partners with them as they act to improve their lives. At the international level, we will join, as members of the act Alliance, with other organisations to call for an end to the global structures and policies that perpetuate poverty and exclusion.

PARTICIPATION

All men and women have a right to shape their own destinies. In our work we will support vulnerable and marginalised groups. However as women, girls, and young people are disproportionately affected by poverty, we will specifically target initiatives that promote their participation and leadership in the economic, social, and political decisions which shape their lives.

CHAIRMAN'S STATEMENT

KIMANTHI MUTUA · CHAIRMAN

On behalf of the board of directors, I present ECLOF's annual report for 2025. It was not an easy year for the communities we serve. Geopolitical tension and armed conflict persisted, keeping food and fuel prices elevated and credit costly for the poor. Global progress against extreme poverty has virtually stalled, with more than 800 million people worldwide still living below the extreme poverty line. And an unprecedented retrenchment in official development assistance left organisations serving the vulnerable with fewer resources at the very moment when demand for their services was growing. In such an environment, ECLOF's mission is more relevant than ever: responsible microfinance offers not merely credit, but dignity, resilience and a path from vulnerability to self-reliance. Against these headwinds, the ECLOF network held its ground. The global loan portfolio remained stable at USD 46.6 million, serving over 100,000 clients through our 14 member institutions. Our social outreach remains heavily biased towards women, rural folks and agriculturalists. Several members recorded remarkable growth and results — among them the Philippines, Georgia, Ecuador, Armenia and Uganda. At the same time, ECLOF in Kenya contended with portfolio quality issues and growth constraints that weighed on the network's consolidated figures. ECLOF International stands fully behind the turnaround effort led by the local leadership and team: as a good steward of the network's resources, we must enforce accountability — and at the same time extend a hand of support to members that struggle.

A network is more than the sum of its parts, and 2025 offered compelling evidence of ECLOF members sharing resources with one another. In a first for our network, funding flowed member-to-member rather than solely from ECLOF International: EFUND, the Armenian foundation associated with ECLOF, extended a loan to our newest member, Microfin in Georgia — the young institution's first external funding. And when a devastating earthquake struck Myanmar in March, members in Armenia, Sri Lanka and the Philippines contributed grants that funded ECLOF Myanmar's relief operation, bringing safe drinking water to thousands of displaced families. Good governance and responsible finance remain the bedrock of ECLOF. In July and September, ECLOF International convened two regional workshops on good governance — in English for members in Africa, Asia and the Caucasus, and in Spanish for Latin America — bringing together board members and executives from across the network. Our members also continue to commit publicly to responsible financial services and client protection: Georgia signed up to the industry's Client Protection Pathway during the year, Uganda and the Dominican Republic have since followed, and the number of ECLOF signatories keeps rising. Do members value their network? In a survey among the CEOs and board chairs of all ECLOF members, 83 % rated the value of membership as high or very high. What they prize most: the network effect, access to funding, global representation, and ECLOF International's role in their governance. The stories in this report bring our strategic themes to life: innovation through micro insurance in Kenya and digital lending in Georgia; rural and agricultural outreach among farmers in Armenia, India, the Philippines, Sri Lanka and Uganda; women organising for collective progress in Ecuador; and communities in Myanmar, Brazil and Colombia accompanied through crisis and change. You will also read an interview with Dr Santiago Sosa, Chairperson of COOP-ECLOF in the Dominican Republic and a veteran of four decades in the ECLOF family. Such longevity is a hallmark of ECLOF. In 2025, ECLOF Sri Lanka celebrated 50 years of service and ECLOF Philippines 30 — testimony to a tradition of standing with vulnerable communities across generations. In 2026, ECLOF International itself turns 80. We look forward to marking this milestone with a global gathering of the ECLOF family and friends, to celebrate our shared history and to shape together the next chapter of our mission. I extend my heartfelt thanks to my fellow board members, to the ECLOF International team for their professionalism in a demanding year, and to the boards, management and staff of every member institution for their creativity, dedication and resilience. We will continue to stand with our clients, and we will continue to promote social justice and human dignity through our microfinance network.

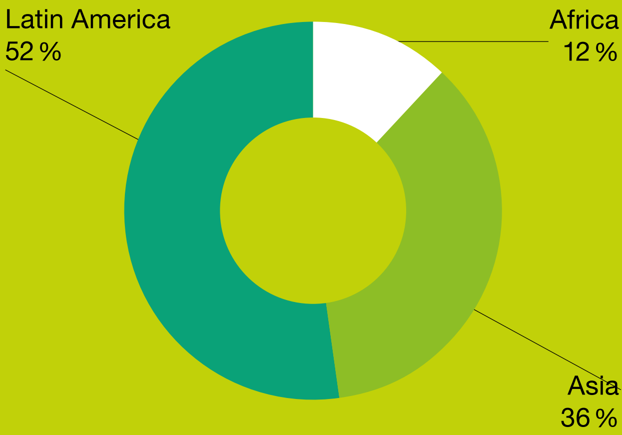
ECLOF NETWORK IN 2025

USD 46.62 M Global Portfolio
101,523 Clients

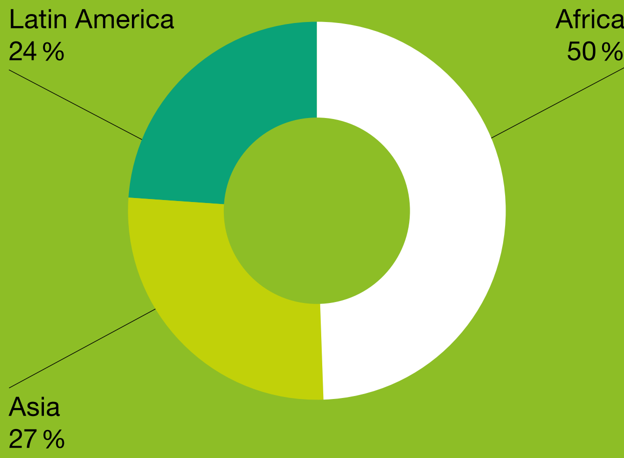
99 Branches
861 Staff
389 Loan Officers (45 % of staff)

PERCENTAGE OF LOAN OFFICERS

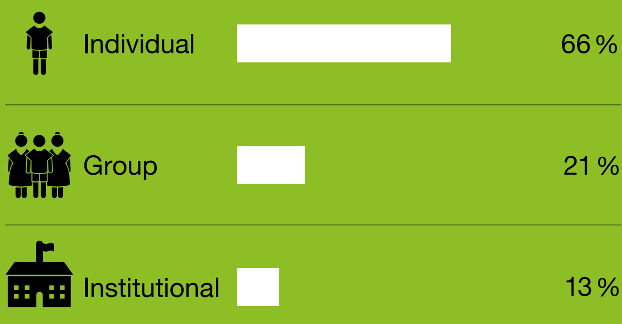
LOAN PORTFOLIO DISTRIBUTION



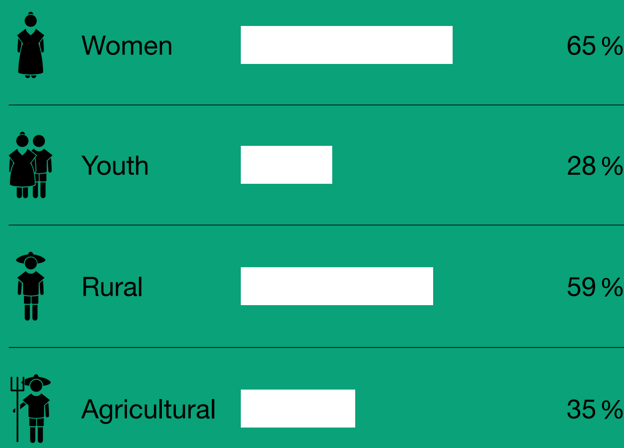
CLIENT DISTRIBUTION



LOAN PORTFOLIO COMPOSITION



SOCIAL OUTREACH TO BORROWERS



OPERATIONS & OUTREACH

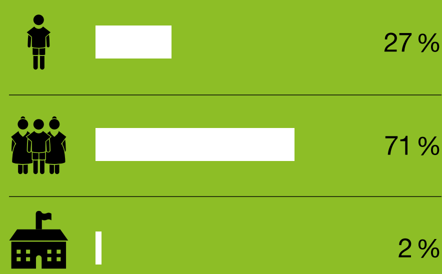
Individual
Group
Institutional
Women
Youth
Rural
Agricultural

AFRICA

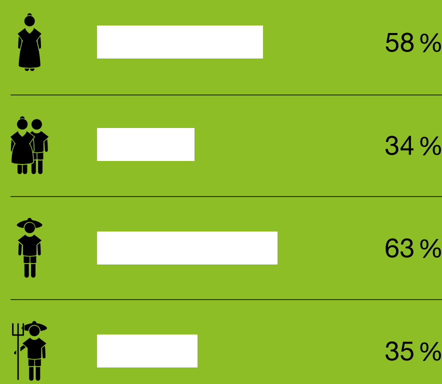
USD 5.51 M Loan Portfolio
50,266 Clients

26 Branches
265 Staff
118 Loan Officers (45 % of staff)

LOAN PORTFOLIO COMPOSITION



SOCIAL OUTREACH TO BORROWERS

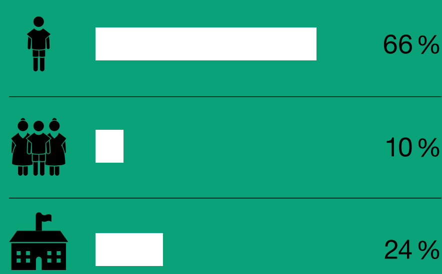


ASIA

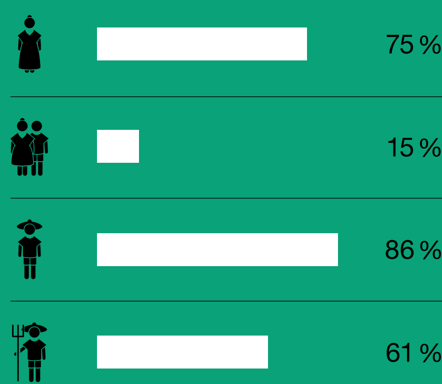
USD 16.89 M Loan Portfolio
27,380 Clients

42 Branches
332 Staff
165 Loan Officers (50 % of staff)

LOAN PORTFOLIO COMPOSITION



SOCIAL OUTREACH TO BORROWERS

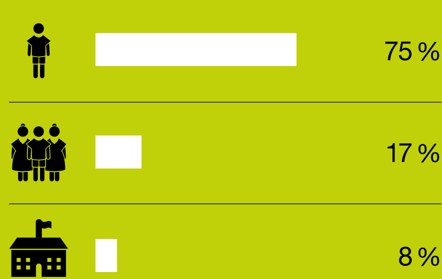


LATIN AMERICA

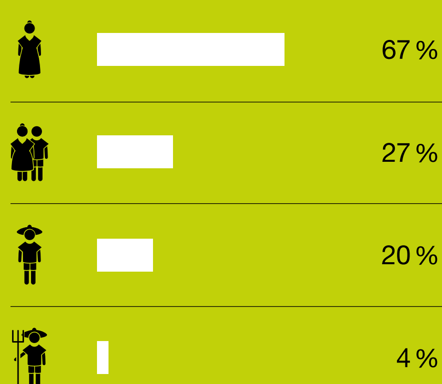
USD 24.22 M Loan Portfolio
23,877 Clients

40 Branches
264 Staff
106 Loan Officers (40 % of staff)

LOAN PORTFOLIO COMPOSITION



SOCIAL OUTREACH TO BORROWERS



ECLOF STRATEGIC THEMES

INNOVATIVE CLIENT SERVICES

ECLOF places high emphasis on understanding the needs and preferences of different groups of low-income clients and adapting services and delivery mechanisms to them. Designing products and services that meet those needs is not just a main principle of social performance in microfinance, it is also a driver for success and outreach of microfinance institutions. One group ECLOF targets specifically are young people: while they form the largest human resource, it is estimated that 8 in every 10 youngsters worldwide are excluded from the economic and financial system.

It is generally accepted in the industry that building the capacity of clients greatly enhances the chance of attaining positive social impact. A key part of the service ECLOF delivers to clients is training: in areas like financial management and budgeting, bridging the digital divide, entrepreneurship, home improvement or sustainable agriculture. In Ecuador, for example, ECLOF supports the women-led textile association ASOTEXPUNTADAS through a combination of credit, training, and business guidance, enabling members to expand production, secure larger contracts, increase incomes, and build sustainable livelihoods. This demonstrates how integrated financial and non-financial services can promote women's economic empowerment, entrepreneurship, and community development.

Digitalization is transforming the way financial services are delivered to underserved populations, particularly in rural areas. Digital lending allows clients to access financing more quickly and conveniently while reducing paperwork, improving transparency, and enhancing the overall customer experience. In Georgia, Microfin's digital lending services enables entrepreneurs to access financing rapidly and respond more effectively to business opportunities. Combined with personalized financial guidance, digital finance can support entrepreneurship, business growth, and economic resilience.

Innovation also involves providing services that help clients manage risks and build resilience. In Kenya, ECLOF launched microinsurance products that protect low-income households and small businesses against unexpected shocks, including health emergencies, loss of income, livestock losses, and damage to productive assets. By integrating insurance with credit solutions, ECLOF helps clients safeguard their livelihoods and recover more quickly when crises occur, strengthening their long-term financial security.

These examples illustrate how ECLOF continues to innovate beyond traditional lending, combining finance, capacity building, digital technology, and risk-management solutions to meet the evolving needs of low-income communities.

▲ ECLOF KENYA

Success Through Family and Partnership

Giorgi Navrozashvili's Journey

In Georgia, small and medium-sized enterprises (SMEs), including family businesses, are the backbone of the economy. Based in Tbilisi, JSC Microfin, a member of the ECLOF network, supports these entrepreneurs by providing accessible digital credit and helping them grow their businesses.

CLIENT STORY
GIORGI NAVROZASHVILI

Giorgi Navrozashvili is an entrepreneur, a husband, and a father. With the goal of building a stable livelihood and providing for his family, he developed his own small enterprise, where family and work go hand in hand.

For the past 15 years, Giorgi and his wife have run a small shop for toys and children's bicycles. Their two children occasionally help in the shop, learning valuable life lessons such as responsibility, discipline, and perseverance. Like many small businesses, Giorgi's shop faced challenges following the COVID-19 pandemic. Determined to strengthen and grow his business, he approached Microfin for support and became a client in 2021.

Since then, Giorgi has taken out 5 loans, to introduce new products, increase inventory, and scale up operations. By sourcing goods from China, he is able to regularly refresh his assortment and offer a wide range of products to his customers. The availability of digital credit made it easier and faster for him to access financing, allowing him to respond quickly to business needs and market opportunities.

For Giorgi, the relationship with Microfin goes beyond financial support. As he explains, "I can always receive advice on financial matters from my credit expert. He supports me throughout the loan process and keeps me informed about tax-related updates, which is very important for my business."

Today, Giorgi's story reflects steady progress and resilience. Through hard work, strong family involvement, and continued support from Microfin, he is building a business that not only sustains his family but also creates opportunities for the future.

Shielding Livelihoods, Restoring Hope

How Micro Insurance Transforms Vulnerable Communities

▲ Charles Kibe gives a speech during the Launch.

◀ Grace Njeri Mwangi and John Kiema.

In 2025, ECLOF Kenya introduced micro insurance solutions that protect low-income households and small businesses from unexpected shocks. Through products such as Credit Life Insurance, Livestock Insurance, Theft and Fire Protection, and the newly launched Afya Cash, clients across Kenya are better prepared to face uncertainty with confidence.

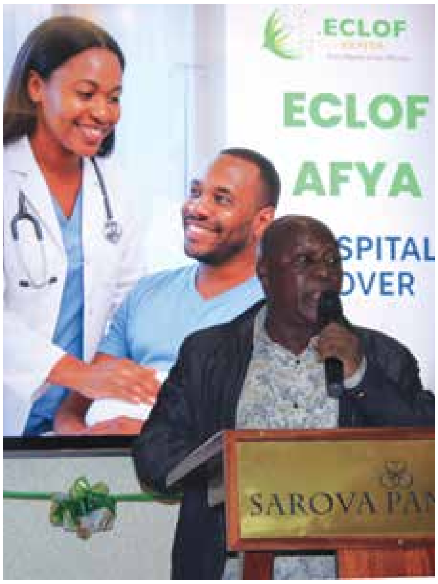
By integrating micro insurance into its services, ECLOF Kenya helps clients protect their businesses, livestock, health, and families from risks that could otherwise undo years of hard work. Today, these solutions play a vital role in supporting farmers, traders, and informal workers who face constant economic and health-related risks.

STRENGTHENING HEALTH RESILIENCE

Healthcare costs remain a major challenge for many families. To address this, ECLOF Kenya introduced Afya Cash, marking an important step in strengthening client protection. The product provides daily cash support during hospital stays: KES 1,000 for members and KES 500 for spouses, with coverage of up to KES 50,000 per year. This helps families manage medical bills and lost income—and it reflects ECLOF Kenya's shift from a lender to a broader resilience partner to its clients. Since its launch, Afya Cash has reached over 5,000 clients. Longtime clients Grace Njeri Mwangi and John Kiema Gaturu from Kayole highlight its impact: *"ECLOF has lifted us up so much. We have grown our business through their support,"* Grace shared. John added: *"We are grateful for the support during emergencies and happy about the introduction of Afya Cash. Today, our electrical business employs three people and continues to grow."*

HELPING FARMERS PROTECT THEIR LIVELIHOODS

For many rural households, livestock is a main source of income, but disease, floods, and accidents can wipe out years of investment. Through ECLOF Kenya's Livestock Insurance, farmers protect their animals against such risks. Charles Kibe Irungu, a dairy farmer from Embu County, benefited from this cover after taking a loan of KES 250,000 to expand his business. When one of his cows died from illness, the insurance fully compensated him. He shared, *"I never knew you could insure a cow, but today I am grateful. I was compensated in full, and I was able*



▲ James Ngugi Thiongo.

▲ Jerida Mwandi after the fire incident.

▲ Jerida at her rebuilt and restocked shop after insurance.

to buy another cow. Without ECLOF's support, I would have lost my investment". The payout helped him recover quickly and continue farming without disruption. His story shows how micro insurance helps farmers protect their assets and stay financially stable even after unexpected losses.

SUPPORTING FAMILIES DURING DIFFICULT TIMES

ECLOF Kenya's Credit Life Insurance provides essential protection to borrowers and their families. It covers outstanding loans in cases of death, permanent disability, or hospitalization, while also offering funeral support. James Ngugi Thiongo, a micro-entrepreneur from Ruiru in Kiambu County and an ECLOF client since 2017, describes the insurance as a lifeline during a difficult time. After losing his wife while still servicing a loan balance of KES 250,000, ECLOF stepped in. *"ECLOF came to my aid, they cleared my remaining loan and supported my wife's funeral expenses. I am forever grateful",* he shared. This support helped James and his family navigate their loss with dignity and reduced financial strain, highlighting the importance of accessible insurance for vulnerable households.

REBUILDING HOPE AFTER DISASTER: JERIDA'S STORY

At Nairobi's busy Toi Market, repeated fires have destroyed businesses and disrupted many livelihoods. Among those affected was Jerida Mwandi, a clothing trader whose entire stock was lost in one such fire. The loss was devastating, as her business was her family's main source of income, leaving her unsure how to recover. However, because she had taken an insured loan through ECLOF Kenya, she received timely support. Her outstanding loan was fully cleared, lifting a heavy financial burden. This allowed Jerida to focus on rebuilding her business. With determination, she restocked and gradually returned to trading. Her recovery shows how micro insurance can help entrepreneurs rebuild with dignity after unexpected shocks.

ECLOF Kenya's micro insurance solutions are helping vulnerable communities protect their livelihoods, recover from shocks, and move forward with confidence. By combining financial services with insurance, ECLOF is not only supporting businesses but also safeguarding progress, ensuring families can rebuild and plan for a more secure future.

Turning Opportunity into a Thriving Business

Nicolasa's Inspiring Story

Nicolasa surrounded by beautiful handcrafted creations

Nicolasa Geromina Peguero's story shows how hard work and the right support can change a life. She grew up in a rural area in the Dominican Republic, where job opportunities are limited. Despite working hard every day to support her family, she often struggled financially.

In her early years, Nicolasa worked in private homes, while her husband worked as a tailor. To earn extra income, she made and sold sweets, cassava bread, and empanadas. Even with all this effort, it was difficult for the family to earn a stable income. Everything changed when she visited the city and discovered handcrafted products, which she saw as a new opportunity.

Nicolasa learned how to make products using plaster and resin and eventually started her own small handicrafts business. But the journey was not easy: she lacked capital and materials.

Things improved when she connected with CoopEclof. Through its financial services, including financial literacy training, CoopEclof helped Nicolasa strengthen her financial management skills. With access to a loan from ECLOF, she was able to purchase better raw materials, improve the quality of her products, reach more customers, and strengthen her market presence.

Nicolasa says: *"For over 18 years, the support of CoopECLOF has helped transform my small business into a sustainable enterprise while supporting my children's education: one daughter is now a trained accountant, and another is a pastry chef who runs her own bakery. My husband makes the mirrors I decorate, and my sister helps with painting. Together, we create handcrafted items that are popular during festive seasons like Christmas and Mother's Day. I am proud to call my business a family enterprise."*

Today, Nicolasa has her own workspace, a vehicle for distribution, and a loyal customer base. Looking ahead, she plans to open a new shop in the municipality of Guerra, aiming to expand her reach and contribute to local tourism and artisanal trade.

Nicolasa's story shows that with hard work, family support, and innovative financial education from CoopECLOF, it is possible to build a better future. What began as a struggle to make ends meet has evolved into a thriving business that not only sustains her household but also inspires others in her community.

Stronger Together

Women Advancing Through Solidarity Credit

◂ Ana producing garments in her workshop.

In southern Quito, many women face limited job opportunities and unstable incomes. For those with sewing skills, working from home often involves long hours, low pay, and little security. Yet these challenges brought together a group of women from the same community, inspiring them to join forces to build a better future. In 2017, 11 women artisans formed the Textile Production Association Puntadas para el Futuro (ASOTEXPUNTADAS). Working collectively, they hoped to access better opportunities and support each other. After 8 months of effort, the association was formally established, marking the start of their journey toward economic independence.

A key milestone came in 2018, when the group secured its first major contract over USD 60,000, through the Hilando al Desarrollo program — a national initiative that connects small textile producers with public procurement opportunities. To successfully deliver this contract, the group partnered with ECLOF Ecuador and took out a loan of USD 30,000. Through this loan, combined with training and guidance from ECLOF, the women were able to organize production, purchase materials, and meet quality and delivery standards. The experience strengthened both their technical capacity and their confidence as entrepreneurs. Since then, ASOTEXPUNTADAS has grown steadily and secured new contracts. As a result, many of its members have improved their incomes, and developed more stable livelihoods.

CLIENT STORY
ANA CRISTINA UBILLUS SAMBACHI

Ana Cristina, a mother of two, began with a small sewing workshop at home, struggling to generate stable income. Joining ASOTEXPUNTADAS changed her path. With collective support and access to finance through ECLOF, she expanded her business. Today, her workshop has grown from 2 sewing machines to more than 20, creating jobs and income for other women. She shares, "My greatest achievement is being part of a strong network of women who support and uplift each other". Ana Cristina's story shows how solidarity and access to finance can create lasting change. When women come together and have opportunities to grow, they not only improve their own lives but also strengthen their communities. ASOTEXPUNTADAS reflects the wider impact of ECLOF Ecuador's work. Through credit and training, ECLOF helps women, especially those from vulnerable backgrounds, turn small businesses sustainable, while promoting leadership and inclusive community development.

RURAL AND AGRICULTURE OUTREACH

Rural dwellers need to be able to save, borrow, invest and protect their families against risk. But with little income or collateral, they are often barred from access to loans from banks and other formal financial institutions. And to those institutions willing to bridge the gap, challenges abound: infrastructure is scarce or non-existent in rural areas, clients are far flung, transaction costs are high, and the agricultural yields can fluctuate depending on uncontrollable factors.

ECLOF addresses these issues through locally rooted financial and non-financial services to rural dwellers and farmers. Around 60 % of ECLOF's clients worldwide reside in rural areas, and 35 % of the loan portfolio is dedicated to agricultural loans. ECLOF offers tailored products and services that are accessible to clients at the bottom of the pyramid, help them build capacities and increase yields through training and market linkages and reduce risks through micro insurance and emergency loans.

Smallholder farmers play a vital role in food production and rural economies, yet many face limited access to finance, training, and markets. ECLOF works directly with these communities to help overcome such barriers. Stories from the Philippines, Armenia, and India illustrate how access to finance, financial education, and capacity building can help farmers increase production, improve incomes, create employment opportunities, and strengthen household resilience.

Supporting entrepreneurship in rural communities helps create jobs, reduce poverty, and strengthen local economies. Examples from Sri Lanka, Uganda, and Ecuador demonstrate how access to financial services, business training, and tailored support can enable rural entrepreneurs to expand their enterprises, generate employment, and build a brighter future for their families and communities.

▲ ECLOF COLOMBIA

Growing Roses and Dreams in the Andes

Carlos Morales

Carlos growing roses for international markets.

In the parish of La Esperanza, in the canton of Pedro Moncayo in the Andes region of Ecuador, rural life depends largely on agriculture. While the land offers opportunities, farmers often face challenges such as limited resources and access to financing, making it difficult to grow their businesses.

Carlos Morales Torres, a 42-year-old entrepreneur and father, grew up in this environment. Coming from a hardworking rural family, he developed a deep connection to farming from an early age. Inspired by his family background, he decided to build his own path in agriculture and started Dámaris Roses, a business dedicated to growing high-quality roses.

Four years ago, he began with 3,000 m² of family land. Despite his hard work, expanding the business to generate a sustainable livelihood was not easy due to financial constraints. A turning point came in 2019, when Carlos was introduced to ECLOF Ecuador. He attended their financial literacy and business management training, which strengthened his skills and confidence.

Soon after, he accessed his first loan of USD 5,000 from ECLOF. This allowed him to invest in planting, purchase essential inputs, and improve his production. With this support, his business began to grow steadily. Today, Carlos has expanded his farm to 5,000 m², with nearly 100,000 rose plants exported to international markets such as Russia, Europe, and Chile.

Dámaris Roses has also become a source of employment in the community. The business now provides jobs for 14 people, including Carlos's daughters, who support administrative work, and collaborates with 12 independent suppliers from within the community.

Despite ongoing market challenges, including inflation and global uncertainties, Carlos remains focused on sustainable growth and the creation of stable, decent jobs. As he says, *"Thanks to ECLOF, we have been able to move forward. This enterprise is a dream that we continue building through hard work."*

Evolving from Smallholder Farmer to Diversified Agribusiness Owner

Luweero District in Uganda is predominantly rural, with most households depending on agriculture for a living. Limited access to credit, seasonal income, and market uncertainties often restrict growth. ECLOF Uganda supports farmers through affordable financial service.

CLIENT STORY
MR. SSERULE JOACHIM SSEGUYA

62-year-old Mr. Sserule Joachim Sseguya, a widower from Maggwa in Luweero District, is a trained agriculturalist with a certificate in Tropical Agriculture. He has been farming since 1988 while supporting a family of 10 children, including several adopted school-aged children.

For many years, he operated on a small scale, cultivating 2 acres of coffee. Limited capital, delayed payments from buyers, adverse weather, and seasonal crop cycles made his income unpredictable and financial planning impossible. Despite these challenges, he remained determined to improve his situation.

He recalls that 2017 marked a turning point when he was introduced to ECLOF Uganda. "I took out my first loan of UGX 1,000,000 to buy land and expand my business,". Continued access to credit, flexible repayments, and ongoing support, including training and emergency assistance, strengthened his growth. "During COVID-19, the relief support helped my family through a difficult time," he adds.

Today, his coffee farm measures 13 acres, and his maize fields increased to 12 acres across Luweero and Nakasongola. In 2023, he added poultry farming and now manages over 1,000 broiler birds per cycle, thereby creating multiple independent income streams.

His income has stabilized, allowing him to reinvest and meet household needs. He employs one permanent worker and six part-time workers. He also practices disciplined saving, keeps records, and makes informed decisions.

Mr. Joachim's journey reflects his strong determination and willpower. It also shows how access to finance and knowledge can transform livelihoods, strengthen food security, and build long-term resilience in rural communities.

From Struggle to Growth

Irina Nazaryan's Greenhouse Journey

Irina cultivating vegetables for local markets.

Irina Nazaryan is a dedicated greenhouse farmer in the rural town of Echmiatsin. In the beginning, like many small farmers in the region, she faced many challenges. She did not have enough money to expand her greenhouse or install proper heating. This made it difficult to grow crops during the cold seasons and limited her potential toincrease production, introduce new crops, and earn a steady income.

In 2024, Irina learned about ECLOF Armenia. Along with a loan, she received training in financial management. This improved her skills and built her confidence . She was able to expand her greenhouse and upgrade the heating system, which became a turning point for her business and her family.

Irina increased her production and harvested more. She started growing tomatoes, peppers, strawberries, and cucumbers. Her farm now supplies fresh produce regularly to the local market during all seasons.

Today, all five members of Irina's family are involved in running the business. The farm also creates seasonal jobs for about 15 to 20 workers, especially during harvest time. Irina's story shows how access to finance and training facilitated by ECLOF lets small farmers grow strong and stable businesses. It also reflects ECLOF's commitment to supporting entrepreneurs and strengthening local communities.

"Success blooms when hard work is nurtured with the right skills and support."

Walking the Path from Poverty to Possibility

Mrs. Kumudha

In India, women from poor households with limited education form a significant part of the agricultural workforce, yet they often lack access to formal financial services. To overcome these challenges, many join small self-help groups (SHGs) which provide a platform for savings, learning, and mutual support.

ECLOF India empowers such communities, primarily women in underserved districts of Tamil Nadu, through financial literacy and capacity-building. This enables them to manage finances, make good business decisions, and invest in small enterprises. With access to credit and peer support, they gradually build sustainable incomes.

CLIENT STORY
MRS. KUMUDHA

In Kasikuttai Village in Vellore District, these SHGs have become an anchor of financial stability and community support. Among the many women benefiting from this ecosystem is Mrs. Kumudha, active member and animator of the Jayam Women's SHG. Mrs. Kumudha's life took a difficult turn when her husband passed away. Suddenly, she found herself responsible for raising their three children. With limited resources and experience, she had no choice but to step into her husband's role and continue the dairy business to survive.

Through the encouragement of her peers, she was introduced to ECLOF India and accessed her first loan of INR 8,000, which she used to purchase a milking cow. Over time, as she enhanced her skills, she obtained a larger loan of INR 50,000, enabling her to purchase three more cows and expand her business. Alongside dairy farming, she began selling rice bags to her neighbours, creating an additional source of income. Her days became busy, balancing multiple activities, earning her the affectionate nickname "Busy Bee" from her children, who deeply admire her dedication and perseverance.

With her increased income, she was able to save and build a concrete house on land given by her parents. She now sends her children to a private school, and is proud to afford better healthcare when they need it. Mrs. Kumudha looks back with gratitude, thanking her peers, her family, and ECLOF India for helping transform her life and build a more secure future.

Transforming Lives in Mannar

From Poverty to Progress

In Sri Lanka's Mannar region, many families face limited livelihood opportunities and lack access to formal financial services, making it difficult to earn a stable income. ECLOF Sri Lanka supports these communities by offering small loans and financial advice, helping clients, most of them women, create reliable sources of income and build a more secure future.

CLIENT STORY
MRS. VILVARASA KAMALATHEVY

Mrs. Vilvarasa Kamalathevy, a mother of 4 from the village of Paalaiperumalkattu in Mannar, faced financial hardship for the longest time. Her husband worked as a driver, but his earnings were not sufficient to meet the needs. Determined to improve their situation, she took the initiative to start a small business of her own. With a loan of LKR 35,000 and financial management training from ECLOF, she opened a small retail shop. At that time, she was raising children aged from 5 to 17. Through hard work and careful use of her income, the business gradually grew.

Over time, her strong repayment record helped her build trust and access larger loans, eventually reaching LKR 300,000. She established a more permanent retail store. Through consistent effort, she expanded her activities, supported her household, and built savings for the future. She also invested in assets, including land and two tractors, which she now rents out for additional income.

Today, she is proud of her children's progress — her eldest is married, two are employed (one of them abroad), and the youngest continues education. She has successfully repaid her loans on time and credits ECLOF Sri Lanka for supporting her journey.

Mrs. Kamalathevy now stands as a confident entrepreneur. Her journey demonstrates how determination and access to financial services can create lasting change.

Reaping Opportunity from the Fields

Linda Alisto

In the Philippines, Indigenous communities, including the Palawan and Tagbanwa tribes, face persistent challenges: geographic isolation, limited access to finance and social exclusion. Many rely on small-scale farming but struggle with low income, unstable markets, and lack of affordable credit. Without formal financing, they often depend on high-interest lenders, trapping them in debt, while social stigma further limits their opportunities. ECLOF Philippines helps bridge these gaps by providing accessible microloans and financial support, enabling indigenous families to invest in their livelihoods and build stable futures.

CLIENT STORY
LINDA ALISTO

At 56, Linda Alisto, a member of the Palawan tribe and a farmer in Narra, Palawan, stands as a testament to resilience and faith. Born in the remote town of Española, she faced hardship early in life, losing her parents at a young age. At 16, she was already navigating life on her own. Later, she married a member of the Tagbanwa tribe, and together they built their family in Narra. Life was difficult, and discrimination affected her confidence. She recalls, "There were times I felt ashamed of how I looked, of where I came from. But I believe God never abandons us — He has better plans."

With her husband, Linda raised three children by growing vegetables and dent corn for poultry feed. To make ends meet, they had to borrow from lenders charging up to 20 % interest. In 2013, a churchmate introduced her to ECLOF Philippines, where she received her first loan of Php 5,000 — marking a turning point. She later shifted to sweet corn production, tapping into a niche market and expanding buyers. During COVID-19, while many livelihoods were disrupted, the family adapted by reaching new buyers and selling online, supplying hundreds of kilos of sweet corn to across Palawan including San Vicente, Taytay, Roxas, El Nido, and even to Luzon.

After 13 years with ECLOF, Linda owns about four hectares of land, has purchased a tricycle and a motorcycle, and upgraded their home from a traditional sawali house to a concrete one. Despite her success, she remains grounded, rising at 5:00 AM daily to farm and care for her youngest child. Linda's dedication has earned her recognition, including "#1 Vegetable Farmer" (2018) and "Best Corn Farmer" (2023) in Narra. ECLOF Philippines has also honored her twice as one of its most outstanding clients. From hardship and self-doubt, Linda has become a confident farmer and role model — cultivating not just crops, but hope, dignity, and a better future for an indigenous community.

CHURCHES AND COMMUNITIES SUPPORT

Churches and communities play a key role in our work: through financial assistance and providing tools and materials to support the entrepreneurs' work, thus enhancing the impact of the loan; through linkages with their network of partners; and by connecting ECLOF with potential beneficiaries.

Our work would not be possible without the support of ECLOF members such as COOP-ECLOF in the Dominican Republic. In an interview, its Board Chair shares how the institution contributes to advancing ECLOF's mission of serving vulnerable and excluded populations. In many countries, communities are facing increasing pressure from conflict, economic uncertainty, natural disasters, and rising living costs. With the support of church partners, ECLOF assists vulnerable households through financial services bundled with training, and in select cases, humanitarian response. In Myanmar, for example, ECLOF has helped communities withstand multiple crises through microfinance, maternal and child welfare initiatives, community welfare funds, and emergency relief efforts, demonstrating the importance of local solidarity during times of hardship.

Community-based approaches promote inclusion and sustainable development. In Brazil, ECLOF supports micro-entrepreneurs through community-based lending, peer learning, and business guidance, helping them build more stable livelihoods. In Colombia, training and awareness programs help rural families protect natural resources and strengthen community capacity through responsible water management. Together, these initiatives show how churches, communities, and local partnerships help create sustainable opportunities and stronger communities.

▲ ECLOF PHILIPPINES

From Inclusion to Impact
Strengthening Communities in Brazil

In Bahia, one of Brazil's poorest states, many micro-entrepreneurs face challenges such as limited access to formal financial services, unstable incomes, and inadequate business support. As a result, many remain informal, thereby limiting their growth potential and financial security.

To address these challenges, the Associação Baiana das Organizações de Microcrédito (ABOMCRED), representing ECLOF in Brazil, brings together four microfinance institutions: CEADe, CEAPE, ICC Conquista, and ICC Itabuna. The association strengthens outreach across the state by providing financial and non-financial services that promote sustainable livelihoods. Through accessible credit, tailored guidance, and peer learning, ABOMCRED enables entrepreneurs to grow their businesses and build resilience.

These stories highlight how access to microfinance, combined with tailored support and community-based learning, can help entrepreneurs overcome barriers, stabilize their incomes, and build better futures. Through ABOMCRED's partnership with ECLOF, more individuals in Bahia are gaining the opportunity to grow their businesses and strengthen their livelihoods.

CLIENT STORY
CLEMILDA BELARMINA DA SILVA PASSOS

A client of ICC Conquista since 2013, Clemilda began with a loan of R$1,000 in a solidarity group and, over 24 cycles, has progressed to an individual loan. After losing her husband, she moved to Brumado, determined to rebuild her life and support her children.

Despite early setbacks, she transitioned to selling handbags with the help of microcredit. This shift enabled her to stabilize her income, support her family with dignity, and gradually build assets. Today, she continues to grow her business.

CLIENT STORY
MARIZETE FERREIRA LIMA

Marizete started selling at a local market without a fixed stall, facing constant uncertainty as a single mother. Limited capital restricted her ability to grow.

In 2017, after securing a permanent space and accessing microcredit from ICC Itabuna, she expanded her stock and strengthened her business. Today, she runs a stable fruit stall alongside her daughter, who operates her own food business — reflecting growing family resilience and opportunity.

"When women thrive, families prosper, businesses grow, and communities flourish."

CLIENT STORY
JANDIRA DAMASCENA SILVA DE OLIVEIRA

Jandira, owner of "Perfeito Sabor", began by selling meals on weekends to supplement her income. With limited access to formal banking, she connected with CEAPE through a customer who recognized her dedication.

With access to credit and continued support, her home-based activity evolved into a full-time restaurant. Today, she earns a stable income and is working toward opening a dedicated restaurant space.

Sustaining Communities Through Crisis and Change

For over 65 years, ECLOF Myanmar has supported vulnerable rural communities through financial inclusion, livelihood development, and social support. However, since 2023, the country has faced overlapping political, economic, humanitarian, and environmental crises, marking one of the most challenging periods in its history.

Armed conflict, displacement, inflation, disrupted markets, and natural disasters severely affected communities nationwide, particularly in the Dry Zone and conflict-affected areas such as Seik Phyu Township. Livelihoods collapsed, access to essential services dwindled, and many households struggled to meet even basic needs. Despite these circumstances, ECLOF Myanmar continued its operations while adapting its institutional structure, and expanding support to vulnerable communities.

ORGANIZATIONAL TRANSFORMATION

ECLOF Myanmar transitioned from an NGO-based microfinance institution to an equity-based financial entity while preserving its social mission. Initiated in 2023 under strict regulatory timelines, the shift required significant restructuring in a volatile context. By 2025, the organization had secured conversion approval and temporary NGO re-registration, ensuring continuity and long-term sustainability.

MICROFINANCE

Amid ongoing instability, microfinance remained central to ECLOF Myanmar's mission. The organization continued providing essential financial services to rural households, farmers, and micro-entrepreneurs in areas where formal banking systems were disrupted. Through village meetings, field assessments, and close community engagement, it supported livelihood recovery and access to working capital.

PARTNERSHIPS AND HUMANITARIAN WORK

Through partnerships with ACT Church of Sweden and ECLOF International, ECLOF Myanmar expanded its humanitarian and social programmes:

Beneficiary Welfare Fund (BWF)

A community-driven initiative supporting widows, elderly persons, orphans, and people with disabilities. By 2025, BWF reached 1,247 beneficiaries across eight villages, strengthening local solidarity. The programme emphasizes local ownership through village committees that manage a shared

▲ Beneficiary Welfare Fund (BWF).

▲ Earthquake relief.

◀ Maternal and child welfare programme.

fund to support community needs and sustain welfare activities. These committees actively identify excluded and vulnerable households, fostering a shift from passive concern to inclusive, community-based care. In Kywenar Htauk Village, for example, members regularly donate eggs and clean drinking water to an orphanage caring for children displaced by conflict.

Maternal and Child Welfare Programme

Between 2023 and 2025, the programme supported nearly 1,500 mothers and newborns in conflict-affected communities, including 820 in 2025 alone. With limited access to healthcare, birth registration, and essential supplies, families received baby kits, clothing, mosquito nets, hygiene items, cash assistance, and support for obtaining birth certificates, helping ease financial strain while promoting newborn care and wellbeing. A displaced mother from Min Tet Township, supporting a family of eleven, shared how the assistance enabled her to prepare for childbirth despite severe hardship, while a widowed mother from Kyaung Ywar Village expressed gratitude for the support that helped her care for her newborn amid significant economic challenges.

Earthquake Relief

In March 2025, a 7.7 magnitude earthquake struck Mandalay, Sagaing, and surrounding regions, displacing thousands of families and creating urgent needs for safe water, healthcare, hygiene supplies, and shelter. In response, ECLOF Myanmar launched a rapid relief operation with support from ECLOF network members in Armenia, Sri Lanka, and the Philippines, distributing 29,200 bottles of safe drinking water to around 4,750 families in temporary camps, while also conducting training with churches and local rescue groups on disaster preparedness, disease prevention, and hand sanitizer production for affected communities.

ECLOF Myanmar continues to serve vulnerable communities with commitment and compassion despite ongoing conflict, displacement, and resource constraints. The year 2025 marks a defining period of institutional transformation and expanded humanitarian action. Moving forward, ECLOF Myanmar remains committed to strengthening financial inclusion and supporting communities to rebuild with dignity and hope.

Caring for Water, Protecting Rural Life

Community Practices to Conserve Reservoirs and Strengthen Responsible Water Use in Boyacá

In rural Boyacá, water is at the centre of daily life. It supports farming, livestock, home gardens, and household needs. For many families, farming is their main source of income, and all of it depends on having enough water. However, water is not always available, and many communities face periods of shortage. This makes it very important for everyone to use and protect water carefully.

In 2025, ECLOF Colombia worked with these rural communities to improve how water is managed. Through simple training sessions on sanitation and water use, families learned practical ways to take care of this important resource. The focus was on actions that are easy to apply in everyday life.

One important area of this work was the care of reservoirs. Many families use reservoirs to store water for both home and farm use. These reservoirs become especially important during dry periods. Learning how to clean, protect, and use them properly helps families make better use of the water they have.

As a result of these trainings, families began to understand that water is not just something they use, it is something they must protect. Taking care of a reservoir helps protect crops, animals, and even family health. This understanding has helped people make better decisions in their daily activities.

The program also helped bring changes in behaviour. Even though daily farm work is demanding, more families are now using simple practices to save and protect water. They are thinking ahead and taking small steps to prevent problems in the future. This is an important change.

This experience shows that community learning can create long-term impact. When families understand and apply new ideas in their own way, the results are more lasting. Communities become stronger and more able to manage their own resources.

In the end, caring for water means caring for rural life. Every small action helps build stronger, more prepared, and more resilient communities. This is the goal of ECLOF's work carried out with farming families in Boyacá, supporting simple actions that make a real difference.

Interview with
Dr. Santiago Sosa
CHAIRPERSON OF COOP-ECLOF DOMINICANA

For more than four decades, Dr. Santiago Sosa has been a champion of cooperative finance and community development. A practicing Doctor of Law, he has served as President of the Electoral Board of the National District, Judge of the Superior Electoral Court, and as election observer in 14 Latin American countries. He is President of the Board of Directors of COOP-ECLOF.

Founded in 1984, COOP-ECLOF is a member-owned savings and credit cooperative serving nearly 20,000 clients nationwide, promoting financial inclusion through savings, loans, housing and business finance, financial education, and digital financial services for underserved populations.

“Financial inclusion is not charity — it is creating opportunities for people to build their own future.”

TELL US ABOUT COOP-ECLOF, WHAT STANDS OUT?

At COOP-ECLOF, we advance financial inclusion through a cooperative model, offering savings and loans for business, housing, churches, and education to underserved groups. Serving women — 70 % of our members — is among our proudest achievements. We practice solidarity, equity, and economic autonomy, and support various social and environmental initiatives.

AS A MEMBER OF THE ECLOF NETWORK, HOW HAS THIS PARTNERSHIP SUPPORTED COOP-ECLOF’S GROWTH AND IMPACT OVER THE YEARS?

This goes to the heart of our identity. The network is a catalyst for economic development and community impact. It strengthens our capacity, sustainability, and outreach in three ways:
1. Access to funding seeking a “double bottom line”, enabling more affordable products and expanded outreach.
2. Membership in the ECLOF family giving us a seat on a global microfinance innovation platform, where the exchange of knowledge, expertise, and best practices is as valuable as capital.
3. Affiliation with ECLOF: a recognized seal of quality and trust, opening doors to partnerships with NGOs, foundations, and development organizations.
The network is a relevant player in global financial inclusion, connecting members to funding opportunities, sharing advanced practices, and supporting them through complex regulatory environment.
I recommend ECLOF to institutions committed to human development and social justice, as part of a broader movement against poverty. ECLOF offers an ecosystem for collaboration, innovation, mutual support, and accountability. For organizations seeking to deepen their social mission while maintaining financial sustainability, joining a network like ECLOF a smart strategic move.

WHAT INNOVATIONS ARE ESSENTIAL FOR FINANCIAL INSTITUTIONS TODAY, AND HOW HAS COOP-ECLOF RESPONDED?

Today, customers demand faster, more accessible, secure, and personalized service. COOP-ECLOF has responded by expanding online and mobile banking, strengthening electronic payments, modernizing internal systems, and promoting financial education and inclusive products for underserved communities.

HOW DOES COOP-ECLOF UPHOLD STRONG GOVERNANCE AND ACCOUNTABILITY?

COOP-ECLOF maintains strong governance through transparency, democratic participation, and accountability. Members engage via the General Assembly, with regular internal and external audits. ECLOF International supports this through training, technical assistance, and good governance practices.

LOOKING AHEAD, WHAT ARE YOUR PRIORITIES FOR THE FUTURE?

Strengthen regulatory compliance and governance, accelerate digital transformation, deepen financial inclusion, and enhance risk management — while rolling out products for emerging needs, including education and clean energy financing.

IS THERE SOMETHING ELSE YOU WOULD LIKE TO SHARE?

Over forty years ago, I joined the ECLOF family with a vision: a financial institution that placed people above capital. My greatest pride isn’t the financial dividend, but the social one — a legacy of dignity, solidarity, and community development. Together, we’ve shown a more just, inclusive world can be built, one loan at a time.

NETWORK KEY FIGURES

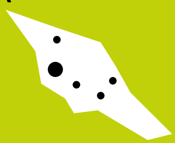
- Individual
- Group
- Institutional

- Women
- Youth
- Rural
- Agricultural

ASIA

DATA | LOAN PORTFOLIO COMPOSITION | SOCIAL OUTREACH TO BORROWERS

ARMENIA



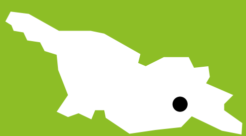
USD 4.78 M Portfolio
1,649 Clients

13 Branch
31 Staff
42 % Loan Officers

Loan portfolio composition	
Individual	19 %
Group	0 %
Institutional	81 %

Social outreach to borrowers	
Women	40 %
Youth	13 %
Rural	100 %
Agricultural	36 %

GEORGIA



USD 1.26 M Portfolio
665 Clients

1 Branch
11 Staff
50 % Loan Officers

Loan portfolio composition	
Individual	100 %
Group	0 %
Institutional	0 %

Social outreach to borrowers	
Women	57 %
Youth	25 %
Rural	0 %
Agricultural	0 %

INDIA

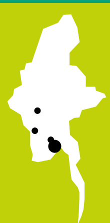
USD 0.64 M Portfolio
1,073 Clients

7 Branches
13 Staff
54 % Loan Officers

Loan portfolio composition	
Individual	6 %
Group	94 %
Institutional	0 %

Social outreach to borrowers	
Women	100 %
Youth	29 %
Rural	80 %
Agricultural	5 %

MYANMAR



USD 0.30 M Portfolio
2,948 Clients

3 Branches
21 Staff
33 % Loan Officers

Loan portfolio composition	
Individual	0 %
Group	100 %
Institutional	0 %

Social outreach to borrowers	
Women	93 %
Youth	20 %
Rural	99 %
Agricultural	48 %

PHILIPPINES

USD 9.13 M Portfolio
16,032 Clients

12 Branches
212 Staff
49 % Loan Officers

Loan portfolio composition	
Individual	99 %
Group	0 %
Institutional	1 %

Social outreach to borrowers	
Women	67 %
Youth	12 %
Rural	89 %
Agricultural	80 %

SRI LANKA

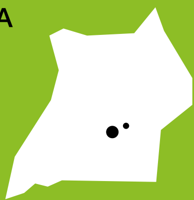
USD 0.78 M Portfolio
5,013 Clients

6 Branches
44 Staff
64 % Loan Officers

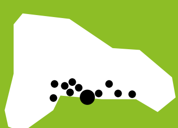
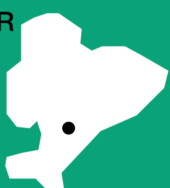
Loan portfolio composition	
Individual	1 %
Group	98 %
Institutional	1 %

Social outreach to borrowers	
Women	98 %
Youth	20 %
Rural	80 %
Agricultural	35 %

AFRICA

	DATA	LOAN PORTFOLIO COMPOSITION	SOCIAL OUTREACH TO BORROWERS
KENYA 	USD 4.41 M Portfolio 48,893 Clients 24 Branches 248 Staff 44 % Loan Officers	14 % 85 % 1 %	58 % 35 % 64 % 36 %
UGANDA 	USD 1.10 M Portfolio 1,373 Clients 2 Branches 17 Staff 47 % Loan Officers	78 % 9 % 13 %	50 % 25 % 34 % 15 %

LATIN AMERICA

	DATA	LOAN PORTFOLIO COMPOSITION	SOCIAL OUTREACH TO BORROWERS
BRAZIL 	USD 2.45 M Portfolio 2,451 Clients 6 Branches 39 Staff 56 % Loan Officers	45 % 55 % 0 %	68 % 4 % 4 % 2 %
COLOMBIA 	USD 1.27 M Portfolio 1,113 Clients 1 Branch 2 Staff 50 % Loan Officers	100 % 0 % 0 %	51 % 14 % 40 % 15 %
DOMINICAN REPUBLIC 	USD 19.50 M Portfolio 18,314 Clients 31 Branches 215 Staff 37 % Loan Officers	86 % 5 % 9 %	68 % 30 % 20 % 2 %
ECUADOR 	USD 2.60 M Portfolio 748 Clients 1 Branch 6 Staff 60 % Loan Officers	8 % 83 % 9 %	70 % 43 % 45 % 45 %
JAMAICA 	USD 0.10 M Portfolio 69 Clients 1 Branch 2 Staff 50 % Loan Officers	100 % 0 % 0 %	55 % 0 % 0 % 0 %

NETWORK COLLABORATIONS

ECLOF International provides its network members with access to technical support services to strengthen institutional capacity and expand depth, breadth and scope of outreach, and to new partners, resources and products.

JANUARY
ECLOF Armenia and EFUND (ECLOF's Armenian NGO) conducted an exchange visit to ECLOF Philippines.

FEBRUARY
Our Filipino team visited ECLOF Kenya to learn from its digital and mobile banking experience, advancing digital transformation.

MARCH
ECLOF Armenia joined the United Nations Global Compact.

MAY
Cooperation agreement signed in Tbilisi between EFUND Armenia, MICROFIN, and Constanta Foundation, enabling EFUND support to expand MICROFIN's loan resources.

MAY
ECLOF Philippines celebrated its 30th anniversary in Manila under the theme "EPMI @ 30: Towards Greater Significance and Impact."

JUNE
ECLOF Kenya undertook an exchange visit to the Philippines to learn about agricultural finance and related client training.

JUNE
EI facilitated a board strategy session with ECLOF India, strengthening partnership and shaping growth strategies.

JULY
ABOMCRED (ECLOF member in Brazil), an association of four MFIs in Bahia, launched a collaborative strategic planning initiative.

JULY
EI organized regional workshops on Good Governance in English in July and in Spanish in September.

OCTOBER
ECLOF Sri Lanka celebrated 50 Years of Empowerment and Impact: *The Anniversary Week* brought together the boards of EI and ECLOF Sri Lanka, focusing on governance, strategic dialogue and global collaboration.

NOVEMBER
ECLOF Kenya Strategic Planning 2026-2028 workshop.

DECEMBER
EI regional consultant led a strategic visit to ECLOF Ecuador, engaging with management and clients in the field to gain first-hand insights into its operations.

VOLUNTEER WORK

This section highlights the voluntary community service undertaken by the staff and leadership of ECLOF members in 2025, who contributed time and expertise across many initiatives.

ECLOF ARMENIA
Actively supported & participated in the "Harvest Festival of Rural Life and Traditions," organized by Green Lane NGO (an active partner of ECLOF's associated Armenian NGO EFUND), showcasing its services and supporting client product promotion while enabling market access and business connections.

ECLOF BRAZIL
ABOMCRED member ICC Itabuna advanced volunteer efforts on women's empowerment and domestic violence awareness. Initiatives included discussions, lectures, and partnerships fostering support and capacity building.

ECLOF COLOMBIA
Volunteer efforts supported the recognition of approximately 120 rural families in Boyacá for adopting sustainable environmental practices. The initiative promoted environmental stewardship and community awareness, reaching around 600 beneficiaries.

ECLOF PHILIPPINES
After Typhoon Tino, ECLOF volunteer teams from Taytay, El Nido, and Roxas delivered relief assistance to 137 families by. The initiative provided essential supplies while strengthening community support during recovery.

ECLOF ECUADOR

1. Provided emergency water support in southern Quito during a pipeline breakdown.
2. Supported vulnerable groups through a prosthesis donation and a stove with oven for a panela association.
3. Launched an internship program, hosting local students and an intern from a Canadian university.

ECLOF MYANMAR

Supported relief efforts during the Mandalay earthquake by providing safe drinking water and delivering hygiene and preparedness training. Funding for this came from donations made by ECLOF members in Armenia, Sri Lanka, and the Philippines.

ECLOF PHILIPPINES

Nourishing Minds and Nurturing the Future, their Feeding Program Series reached across the Infanta, PPC North, and Atok units, 487 beneficiaries were supported through feeding and educational assistance, improving nutrition and access to learning.

ECLOF KENYA

Participated in the StunnerBiz Mashinani 2025 Expo, engaging directly with farmers and young agripreneurs. The initiative promoted financial literacy, innovation, and capacity building to support sustainable rural livelihoods.

ECLOF SRI LANKA

In response to Cyclone Ditwah, ECLOF donated LKR 1.5 million to assist vulnerable families through a partnership with the Methodist Church. The initiative supported 300 families across five districts, prioritizing women-headed households and other vulnerable groups.

ECLOF DOMINICAN REPUBLIC

Coop ECLOF organized a beach cleanup at Playa Montesinos, engaging staff in environmental awareness and community action. The initiative demonstrated ECLOF's commitment to sustainability and collective impact.

PARTNERS

- actalliance
- act Church of Sweden
- Adrian Dominican Sisters — Seek Truth • Make Peace • Reverence Life
- alterfin
- Alongside Hope
- American Baptist Women's Ministries
- Brot für die Welt — Brot für die Welt – Evangelischer Entwicklungsdienst
- B.W T.P. Banking With The Poor Network
- Calvert Impact Capital
- CERISE+SPTF
- Fondation Grameen Crédit Agricole — Microfinance & Social Business
- ÉGLISE DE BEGNINS
- Episcopal Relief & Development
- European Microfinance Platform
- Global Partnerships
- Habitat for Humanity
- Interfaith Center on Corporate Responsibility
- kiva
- Mercy Investment Services, Inc.
- MicroFinanza Rating
- mix
- Oikocredit — investing in people
- PCG — Investing in Social Change
- ppi — Poverty Probability Index
- Presbyterian Foundation
- PW Partners Worldwide
- rcif — Religious Communities Impact Fund
- Seton Enablement Fund
- Sisters of Charity of Cincinnati
- Soluti Finance East Africa
- The United Church of Canada / L'Église Unie du Canada
- United Methodist Women — Faith • Hope • Love in Action
- water.org
- Work of Compassion — Around the World
- Oikoumene — World Council of Churches

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