

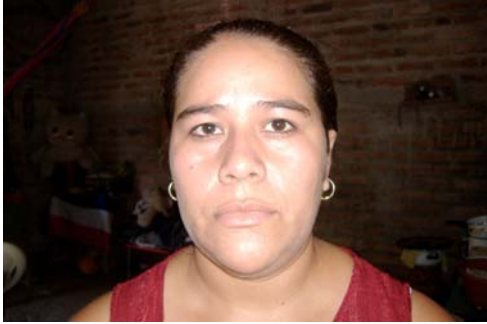



## Profile of Entrepreneuers of the Communal Bank of Los Cerritos, El Salvador


<b>Personal Information</b>		
<b>Name:</b>	Fidelia de la Paz Mejía	
<b>Age:</b>	29	<b>Brief Personal Information</b>
<b>Business:</b>	Hammock Manufacturing	
<b>Loan Information</b>		<p>With my business of hand-crafted hammocks, I generate enough income to support my family. My dream is to have my own shop so I can continue to improve my family's situation.</p>
<b>Current Loan:</b>	\$100 (US)	
<b>Loan Use:</b>	Bought thread and a special thread-twisting machine.	
<b>Cycle Term:</b>	6 meses	
<b>Payment Collected:</b>	Mensualmente	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


<b>Personal Information</b>		
<b>Name:</b>	José Armando Alas	
<b>Age:</b>	38	<b>Brief Personal Information</b>
<b>Business:</b>	Store	
<b>Loan Information</b>		<p>I have four children, and I want the best for them. I want to improve my business by investing more money into it. Now it's possible with our new bank.</p>
<b>Current Loan:</b>	\$100 (US)	
<b>Loan Use:</b>	Bought more supplies for the store.	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative</b>	\$ 0.25	


<b>Costs:</b>	
<b>Personal Information</b>	
<b>Name:</b> Ana Silvia Mejía	
<b>Age:</b> 25	
<b>Business:</b> Sale of tortillas	
<b>Loan Information</b>	
<b>Current Loan:</b> \$100 (US)	
<b>Loan Use:</b> Bought supplies (corn, etc.)	
<b>Cycle Term:</b> 6 months	
<b>Payment Collected:</b> monthly	
<b>Payment amount:</b> \$23.07	
<b>Principal:</b> \$16.67	
<b>Interest:</b> \$ 3.00	
<b>Savings:</b> \$ 3.00	
<b>Insurance:</b> \$ 0.15	
<b>Administrative Costs:</b> \$ 0.25	
	<b>Brief Personal Information</b>
	<p>With the income I receive from selling tortillas I support my daughters and my mother. I want to expand my business so my family will be better off. I want to continue working with the bank.</p>


## Profile of Entrepreneurs of the Communal Bank of Las Garcitas, El Salvador


Personal Information		
<b>Name:</b>	Ana Delmy Palma	
<b>Age:</b>	48	
<b>Business:</b>	Sale of Tortillas and Food	
Loan Information		Brief Personal Information
<b>Current Loan:</b>	\$100 (US)	<p>I sell tortillas and food, the tortillas I sell at home, and my husband is in charge of the food. He goes out to nearby communities to deliver make deliveries. I need to request another loan to expand my business.</p>
<b>Loan Use:</b>	Bought supplies (corn and food products) to strengthen the business.	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


Personal Information		
<b>Name:</b>	Ana Julia Villalta	
<b>Age:</b>	48	
<b>Business:</b>	Store	
Loan Information		Brief Personal Information
<b>Current Loan:</b>	\$100 (US)	<p>My main desire is to expand my business. I like to work so my family doesn't lack the necessities of life. I like working with the bank, and I won't leave it as it is one of the ways we're going to move forward.</p>
<b>Loan Use:</b>	Bought more merchandise (grain, butter, toilet paper, etc.)	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


Personal Information	
<b>Name:</b>	Ana Silvia Rivas Torres
<b>Age:</b>	28
<b>Business:</b>	Sale of Cosmetics
Loan Information	
<b>Current Loan:</b>	\$100 (US)
<b>Loan Use:</b>	Bought perfume, skin cream, and nail polish
<b>Cycle Term:</b>	6 months
<b>Payment Collected:</b>	monthly
<b>Payment amount:</b>	\$23.07
<b>Principal:</b>	\$16.67
<b>Interest:</b>	\$ 3.00
<b>Savings:</b>	\$ 3.00
<b>Insurance:</b>	\$ 0.15
<b>Administrative Costs:</b>	\$ 0.25
	
<p>I sell cosmetics, and I want to strengthen my business with a wider variety of merchandise and increase my sales and earnings. Therefore when I finish this loan, I'm going to increase my clientele and fulfill my dream.</p>	

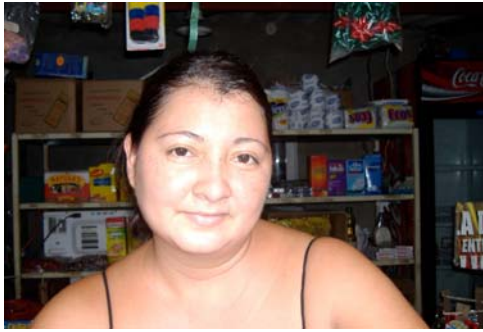
Personal Information	
<b>Name:</b>	Celestina Rodríguez
<b>Age:</b>	58
<b>Business:</b>	Sale of Cheese
Loan Information	
<b>Current Loan:</b>	\$100 (US)
<b>Loan Use:</b>	Bought cream and cheese
<b>Cycle Term:</b>	6 months
<b>Payment Collected:</b>	monthly
<b>Payment amount:</b>	\$23.07
<b>Principal:</b>	\$16.67
<b>Interest:</b>	\$ 3.00
<b>Savings:</b>	\$ 3.00
<b>Insurance:</b>	\$ 0.15
<b>Administrative Costs:</b>	\$ 0.25
	
<p>My main goal is to expand my business in order to sell more and create a small savings for my future.</p>	


<b>Personal Information</b>		
<b>Name:</b> Delmy Marisol Palma	<b>Age:</b> 30	
<b>Business:</b> Venta de Tortillas		<div style="background-color: #e0ffe0; padding: 2px;"><b>Brief Personal Information</b></div> <p>I am a single mother of two children. My main desire is that my children won't go without, and it's because of that that I like to work. I feel very pleased with the support that the communal bank offers me.</p>
<b>Loan Information</b>		
<b>Current Loan:</b> \$100 (US)	<b>Loan Use:</b> Bought supplies (corn, lime powder, etc.)	
<b>Cycle Term:</b> 6 months	<b>Payment Collected:</b> monthly	
<b>Payment amount:</b> \$23.07	<b>Principal:</b> \$16.67	
<b>Interest:</b> \$ 3.00	<b>Savings:</b> \$ 3.00	
<b>Insurance:</b> \$ 0.15	<b>Administrative Costs:</b> \$ 0.25	

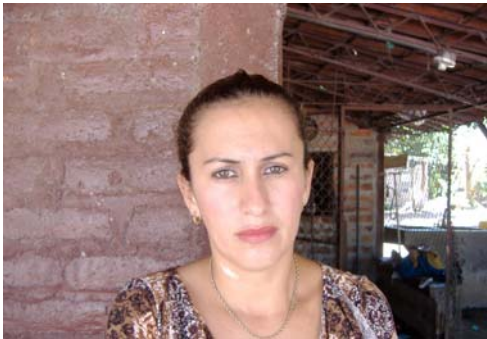
<b>Personal Information</b>		
<b>Name:</b> Francisco Zepeda	<b>Age:</b> 48	
<b>Business:</b> Agricultura		<div style="background-color: #e0ffe0; padding: 2px;"><b>Brief Personal Information</b></div> <p>I like that I don't lack my beans and corn, and therefore I want to see about renting another little plot of land to be able to plant seed, for which I am going to need another loan.</p>
<b>Loan Information</b>		
<b>Current Loan:</b> \$100 (US)	<b>Loan Use:</b> Bought seeds and fertilizer	
<b>Cycle Term:</b> 6 months	<b>Payment Collected:</b> monthly	
<b>Payment amount:</b> \$23.07	<b>Principal:</b> \$16.67	
<b>Interest:</b> \$ 3.00	<b>Savings:</b> \$ 3.00	
<b>Insurance:</b> \$ 0.15	<b>Administrative Costs:</b> \$ 0.25	


<b>Personal Information</b>		
<b>Name:</b>	María Bellini Cornejo	
<b>Age:</b>	29	<b>Brief Personal Information</b>  I am the mother of 3 children, and my main goal is to expand my store and be able to satisfy the needs of my clients, therefore I am going to continue requesting loans from our little bank.
<b>Business:</b>	Store	
<b>Loan Information</b>		
<b>Current Loan:</b>	\$100 (US)	
<b>Loan Use:</b>	Bought more merchandise (grain and other staples, delicacies, etc)	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


<b>Personal Information</b>		
<b>Name:</b>	Glenda Gladis Trejo	
<b>Age:</b>	34	<b>Brief Personal Information</b>  I have 4 children, and with my business of selling tortillas I have been able to give them the necessities of life, and furthermore improve my house. My goal is to expand my business. I would like a larger grill, and I know that I can buy it with the next loan our little Communal Bank will give me.
<b>Business:</b>	Sale of Tortillas	
<b>Loan Information</b>		
<b>Current Loan:</b>	\$100 (US)	
<b>Loan Use:</b>	Bought supplies (corn, lime powder, etc.)	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


<b>Personal Information</b>		
<b>Name:</b>	Marina Concepción Menjivar	
<b>Age:</b>	30	
<b>Business:</b>	Store and Sale of Cosmetics	
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b>	\$100 (US)	
<b>Loan Use:</b>	Bought more merchandise (toilet paper, toothpaste, soups, perfume, body cream, etc.)	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	
		<p>I have a little store and I also sell cosmetics and perfume. With my earnings I support my three children and my father. I am very satisfied with our little bank because it helps me be able to expand my business.</p>


<b>Personal Information</b>		
<b>Name:</b>	Miguel Angel Zepeda	
<b>Age:</b>	45	
<b>Business:</b>	Auto Mechanic Shop	
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b>	\$100 (US)	
<b>Loan Use:</b>	Invested in improving the shed he uses as his shop. He also bought oil and other supplies.	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	
		<p>With my auto mechanic shop I generate the necessary income to support my family. I have 4 children. My dream is to add an auto parts shop to be able to offer what my clients are looking for and generate more income. For this I will continue working with the bank so that they give me more loans, and I can accomplish my goals.</p>


Personal Information		
<b>Name:</b>	Mercedes Yesenia Quijano	
<b>Age:</b>	33	
<b>Business:</b>	Store	
Loan Information		Brief Personal Information
<b>Current Loan:</b>	\$100 (US)	<p>I am a single mother with 3 children. The most important thing for me is to help my children succeed. So I work hard, and the loans that they give me at the Communal Bank I invest in my business. This makes my sales and earnings increase.</p>
<b>Loan Use:</b>	Invested in more products for her business (grain and other staples, delicacies, etc.)	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


Personal Information		
<b>Name:</b>	Sifredo Antonio Zepeda	
<b>Age:</b>	23	
<b>Business:</b>	Sale of Sports Equipment	
Loan Information		Brief Personal Information
<b>Current Loan:</b>	\$100 (US)	<p>With the earnings I generate through my business, I set aside what's necessary to meet my family's basic needs. But my dream is to expand my business to increase sales and earnings, which help me increase my quality of life.</p>
<b>Loan Use:</b>	Bought more sports equipment (shoes, socks, shirts, etc.)	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


<b>Personal Information</b>		
<b>Name:</b>	Sifredo Zepeda	
<b>Age:</b>	50	
<b>Business:</b>	Cattle farmer	
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b>	\$100 (US)	<p>Currently I buy and sell cattle, but I can't work much because I don't have enough capital. My dream is to have many cows so as to increase my family income. It's important to me to continue working with the bank to make this possible.</p>
<b>Loan Use:</b>	Used to complete the funds needed to purchase a cow.	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


<b>Personal Information</b>		
<b>Name:</b>	Silvia Yaneth Hernández	
<b>Age:</b>	30	
<b>Business:</b>	Store	
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b>	\$100 (US)	<p>I have a small store, and my dream is to expand it so I can increase my income and be able to better support my two children. I know that the bank can help me reach my dream.</p>
<b>Loan Use:</b>	Bought more merchandise for her business (grain and other staples, delicacies, butter, oil, etc.)	
<b>Cycle Term:</b>	6 months	
<b>Payment Collected:</b>	monthly	
<b>Payment amount:</b>	\$23.07	
<b>Principal:</b>	\$16.67	
<b>Interest:</b>	\$ 3.00	
<b>Savings:</b>	\$ 3.00	
<b>Insurance:</b>	\$ 0.15	
<b>Administrative Costs:</b>	\$ 0.25	


Personal Information	
<b>Name:</b>	Amilcar Dalilo Menjivar
<b>Age:</b>	33
<b>Business:</b>	Raising Chickens
Loan Information	
<b>Current Loan:</b>	\$100 (US)
<b>Loan Use:</b>	Bought supplies to fatten 100 chicken
<b>Cycle Term:</b>	6 months
<b>Payment Collected:</b>	monthly
<b>Payment amount:</b>	\$23.07
<b>Principal:</b>	\$16.67
<b>Interest:</b>	\$ 3.00
<b>Savings:</b>	\$ 3.00
<b>Insurance:</b>	\$ 0.15
<b>Administrative Costs:</b>	\$ 0.25
	
<p>For the moment, I can barely satisfy my family's basic needs. My dream is to improve my farm so I can increase my quality of life.</p>	


Personal Information	
<b>Name:</b>	Fermina Lara Alvarenga
<b>Age:</b>	67
<b>Business:</b>	Sale of Clothing
Loan Information	
<b>Current Loan:</b>	\$100 (US)
<b>Loan Use:</b>	Bought more products to sell
<b>Cycle Term:</b>	6 months
<b>Payment Collected:</b>	monthly
<b>Payment amount:</b>	\$23.07
<b>Principal:</b>	\$16.67
<b>Interest:</b>	\$ 3.00
<b>Savings:</b>	\$ 3.00
<b>Insurance:</b>	\$ 0.15
<b>Administrative Costs:</b>	\$ 0.25
	
<p>I have worked in clothing sales for years in many different communities. I feel good working with the bank because it helps me improve my business and my sales.</p>	


Personal Information	
<b>Name:</b> Juan Carlos Cruz Hernández	
<b>Age:</b> 35	
<b>Business:</b> Cattle farmer	
Loan Information	
<b>Current Loan:</b> \$100 (US)	<b>Brief Personal Information</b>  Currently I don't have enough money to fill the needs of my clients. My dream is to expand my business by purchasing more animals. The communal bank will make this possible.
<b>Loan Use:</b> Bought feed for the cows	
<b>Cycle Term:</b> 6 months	
<b>Payment Collected:</b> monthly	
<b>Payment amount:</b> \$23.07	
<b>Principal:</b> \$16.67	
<b>Interest:</b> \$ 3.00	
<b>Savings:</b> \$ 3.00	
<b>Insurance:</b> \$ 0.15	
<b>Administrative Costs:</b> \$ 0.25	

Personal Information	
<b>Name:</b> Maria del Carmen Orellana	
<b>Age:</b> 58	
<b>Business:</b> Raising Chickens	
Loan Information	
<b>Current Loan:</b> \$100 (US)	<b>Brief Personal Information</b>  With my business I am helping things improve for my family. But I know that much is lacking to fully meet our needs. Because of this I feel it's important to continue working with the communal bank since they help me there.
<b>Loan Use:</b> Bought feed to fatten 100 chickens	
<b>Cycle Term:</b> 6 months	
<b>Payment Collected:</b> monthly	
<b>Payment amount:</b> \$23.07	
<b>Principal:</b> \$16.67	
<b>Interest:</b> \$ 3.00	
<b>Savings:</b> \$ 3.00	
<b>Insurance:</b> \$ 0.15	
<b>Administrative Costs:</b> \$ 0.25	

<b>Personal Information</b>		
<b>Name:</b> Roberto Martínez Martínez <b>Age:</b> 53 <b>Business:</b> Raising Chickens		
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b> \$100 (US)  <b>Loan Use:</b> Bought chickens to fatten  <b>Cycle Term:</b> 6 months  <b>Payment Collected:</b> monthly  <b>Payment amount:</b> \$23.07  <b>Principal:</b> \$16.67 <b>Interest:</b> \$ 3.00 <b>Savings:</b> \$ 3.00 <b>Insurance:</b> \$ 0.15 <b>Administrative Costs:</b> \$ 0.25		<p>Currently, I am starting to improve my business, and I want to continue doing so, that is my dream. In order to do this, the financial support offered at the bank is necessary.</p>

<b>Personal Information</b>		
<b>Name:</b> Sandra Guadalupe Galdamez <b>Age:</b> 34 <b>Business:</b> Sale of Pupusas (Salvadorian Specialty food)		
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b> \$100 (US)  <b>Loan Use:</b> Bought supplies to produce pupusas  <b>Cycle Term:</b> 6 months  <b>Payment Collected:</b> monthly  <b>Payment amount:</b> \$23.07  <b>Principal:</b> \$16.67 <b>Interest:</b> \$ 3.00 <b>Savings:</b> \$ 3.00 <b>Insurance:</b> \$ 0.15 <b>Administrative Costs:</b> \$ 0.25		<p>The loan they granted me in the bank has served me so well. With it I have been able to strengthen my business and I know that I will be able to expand it even more by continuing to work with the bank.</p>

<b>Personal Information</b>		
<b>Name:</b> Santos Cruz de Menjivar <b>Age:</b> 27 <b>Business:</b> Raising Chickens		
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b> \$100 (US)  <b>Loan Use:</b> Bought Chickens to fatten  <b>Cycle Term:</b> 6 months  <b>Payment Collected:</b> monthly  <b>Payment amount:</b> \$23.07  <b>Principal:</b> \$16.67 <b>Interest:</b> \$ 3.00 <b>Savings:</b> \$ 3.00 <b>Insurance:</b> \$ 0.15 <b>Administrative Costs:</b> \$ 0.25		
		My depends solely on my business, so I am very careful with it and try to improve it through the financing offered by the bank.

<b>Personal Information</b>		
<b>Name:</b> Sonia Guadalupe Landaverde <b>Age:</b> 28 <b>Business:</b> Clothing Sales		
<b>Loan Information</b>		<b>Brief Personal Information</b>
<b>Current Loan:</b> \$100 (US)  <b>Loan Use:</b> Bought more merchandise to strengthen her business  <b>Cycle Term:</b> 6 months  <b>Payment Collected:</b> monthly  <b>Payment amount:</b> \$23.07  <b>Principal:</b> \$16.67 <b>Interest:</b> \$ 3.00 <b>Savings:</b> \$ 3.00 <b>Insurance:</b> \$ 0.15 <b>Administrative Costs:</b> \$ 0.25		
		Right now I am the breadwinner of my home. I sell clothing door-to-door in local communities.