

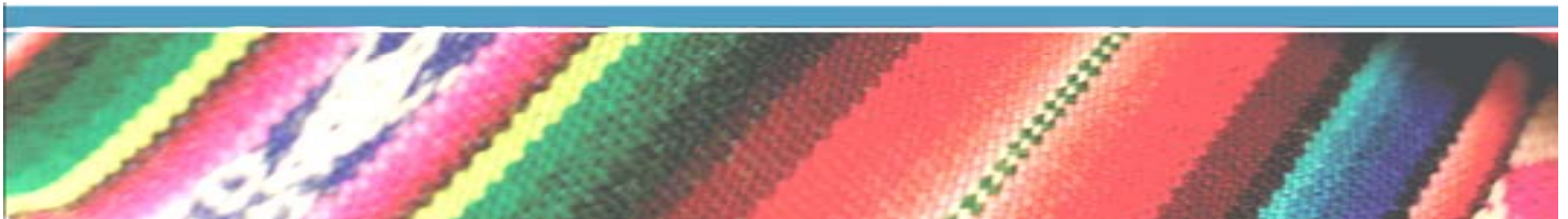


13th ANNUAL MEETING OF THE WOMEN LEADER'S NETWORK - WLN



Asia-Pacific
Economic Cooperation

Giving Women Credit



Mission of Pro Mujer

Pro Mujer is a women's development organization that provides Latin America's poorest women with the means to build livelihoods for themselves and futures for their families through microfinance, business training, and healthcare support.

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What Makes Pro Mujer Different:

- Serves the very poor
- Focuses on women
- Integrates credit with human development services



A Track Record of Success

- 5 microfinance institutions: Argentina, Bolivia, Mexico, Nicaragua and Peru
- \$140 million in loans expected to be disbursed in 2008
- Average loan balance: \$225
- Currently serves 193,000 clients and approximately 965,000 children and extended family members
- Loan portfolio at risk of default is less than 1%
- \$14 million in client savings accounts

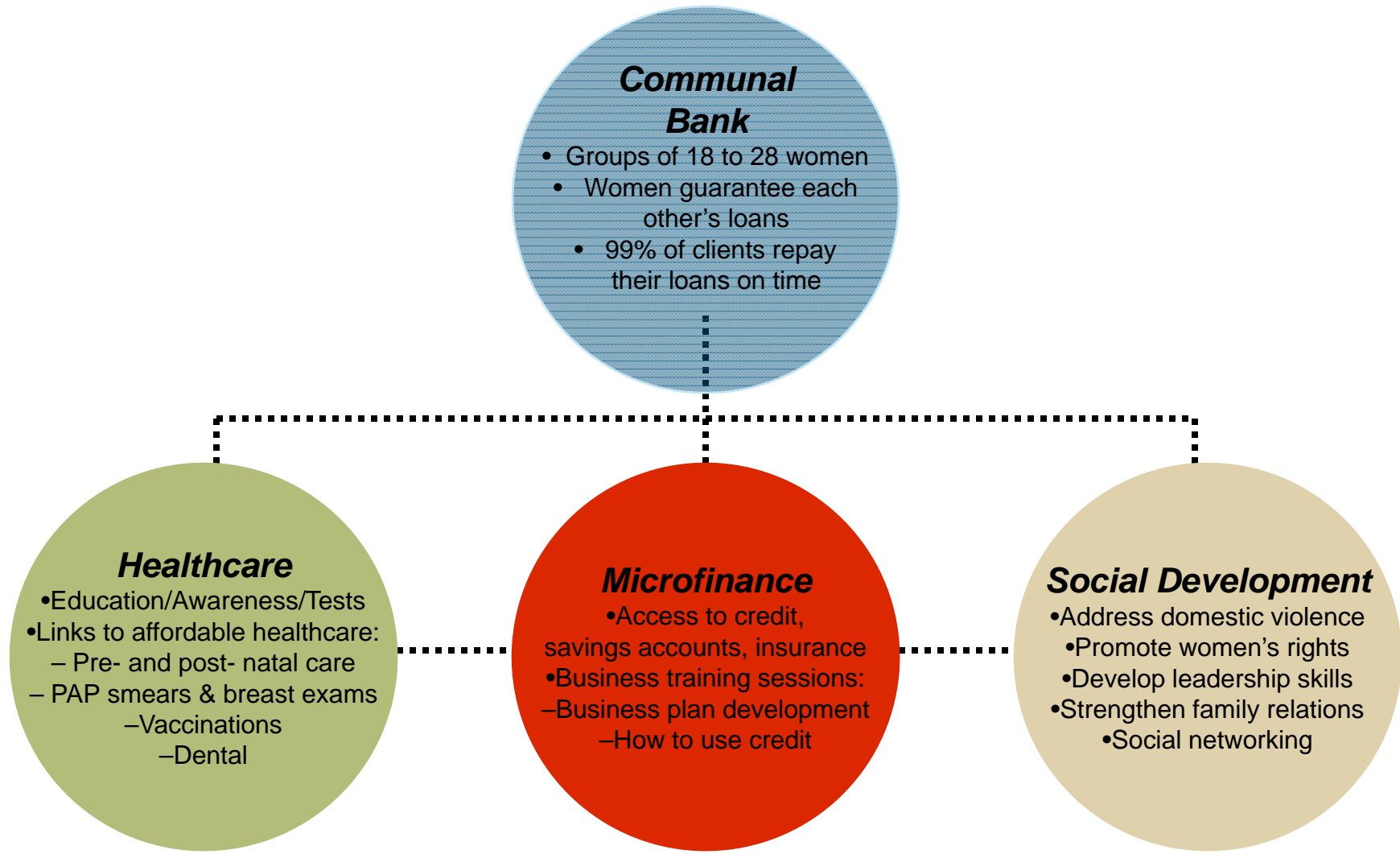
At December 31, 2007

Pro Mujer Clients

- Are primarily women
- Age between 36-44
- Live on less than \$2 a day
- Majority have not completed primary education
- Don't qualify for credit and savings accounts from financial institutions
- Work primarily as vendors in the informal sector
- Have limited access to health services



Our Integrated Services Model



¿Why integrated services?

- **Health**

Main causes of payment defaults

- Illness
- Death
- Natural disasters

- **Training**

- Target population with limited access to education
- Some clients start a business for the first time
- Tools to improve planning and administration of their businesses
- New skills to diversify their businesses

- **Human Development**

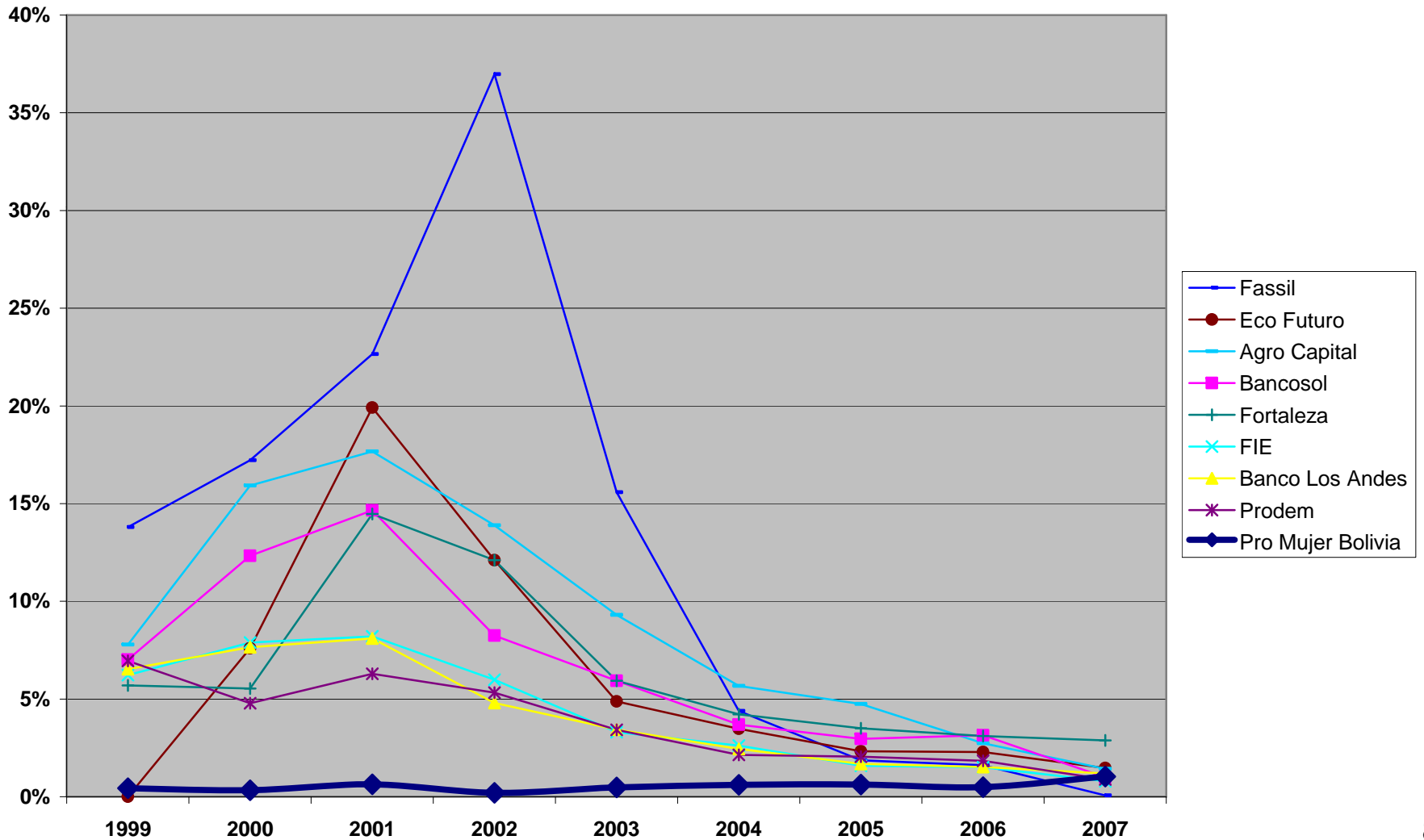
- Self-esteem
- Social support network
- Mutual learning

Advantages of Offering Integrated Services

- Ability to reach very low income segment
- Tool to maintain excellent portfolio quality
- Reduced transaction costs to clients (more than one service per visit)
- Client loyalty
- Maximization of use of infrastructure (network of branches / focal centers)

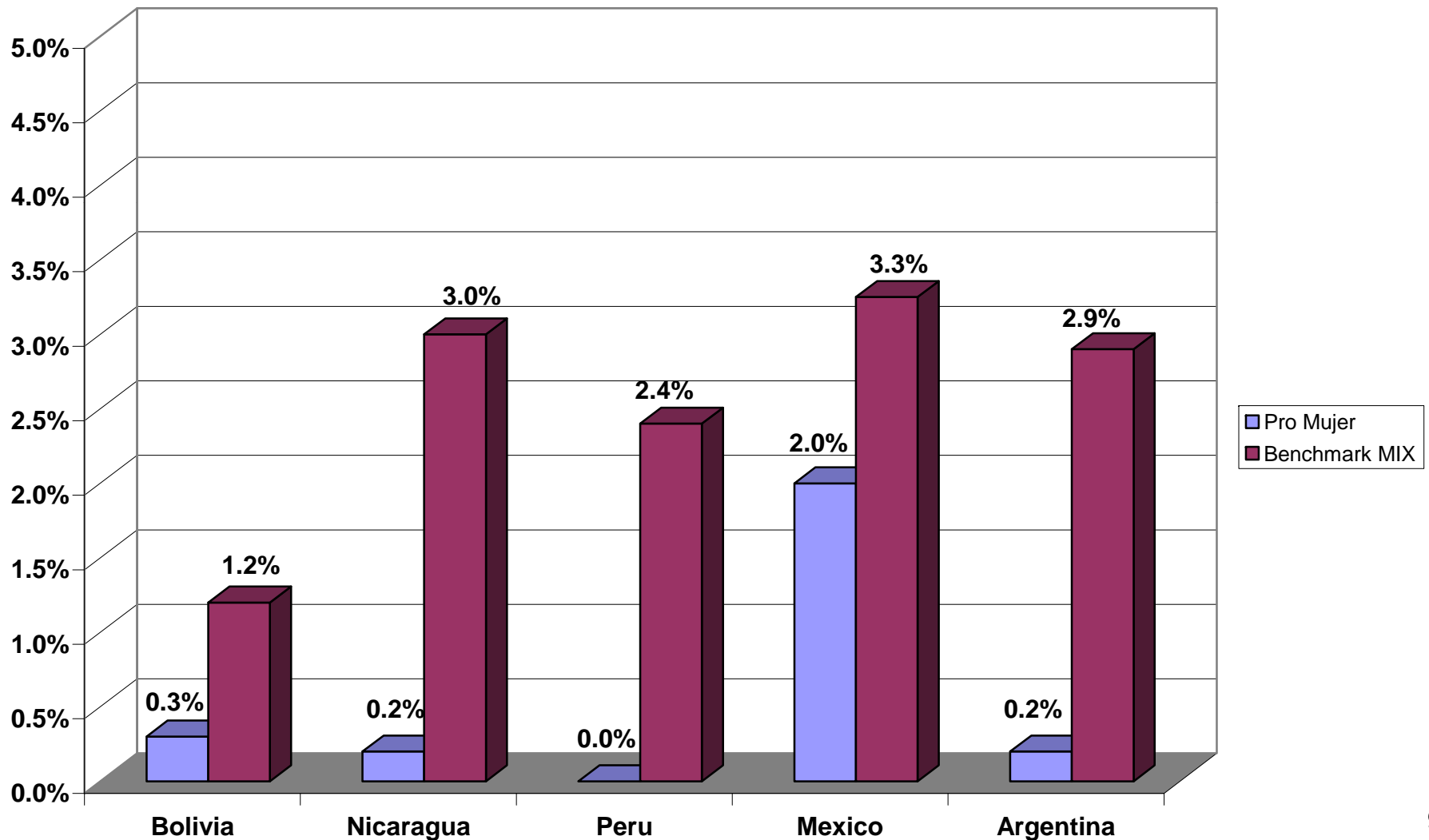
Portfolio Quality through Crisis

Portfolio Quality (Past Due Loans/Gross Portfolio)



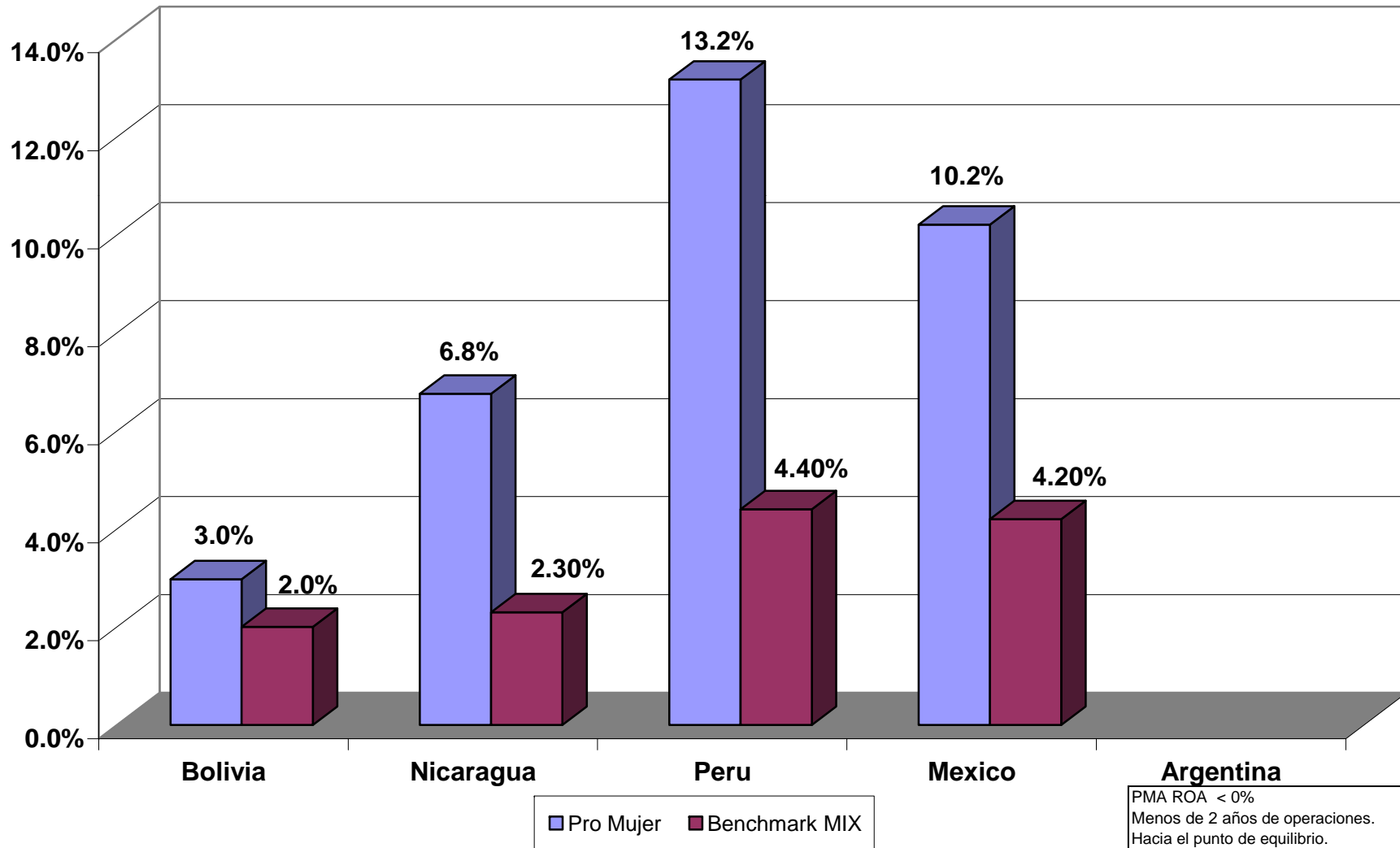
Strong Portfolio Quality throughout the Network


Pro Mujer Portfolio at Risk vs. Benchmark by Country
December 2006



Sustainability and Profitability

Pro Mujer Return on Assets vs. Benchmark by Country
2006





Pro Mujer is more than a microfinance pioneer. No other institution so successfully delivers programs that meaningfully improve the health and livelihoods of very poor women... By staying true to their values, Pro Mujer has created an innovative, integrated approach that is replicable and poised to become a new industry standard.

Jonathan Murdoch, Professor of Public Policy and Economics
At New York University's Wagner School, and co-author of
The Economics of Microfinance