

# MICROCREDIT EUROPEAN CONFERENCE

*Training sessions and workshops*

22 September 2004, Brussels

14:00 to 17:00

**Workshop 4:  
Non financial services**



EUROPEAN MICROFINANCE  
network

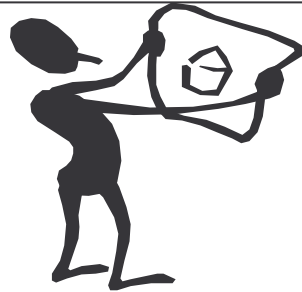


DEMOS

**SAVINGS AND LOAN  
COOPERATIVE  
DEMOS**



# PROGRAM DESCRIPTION

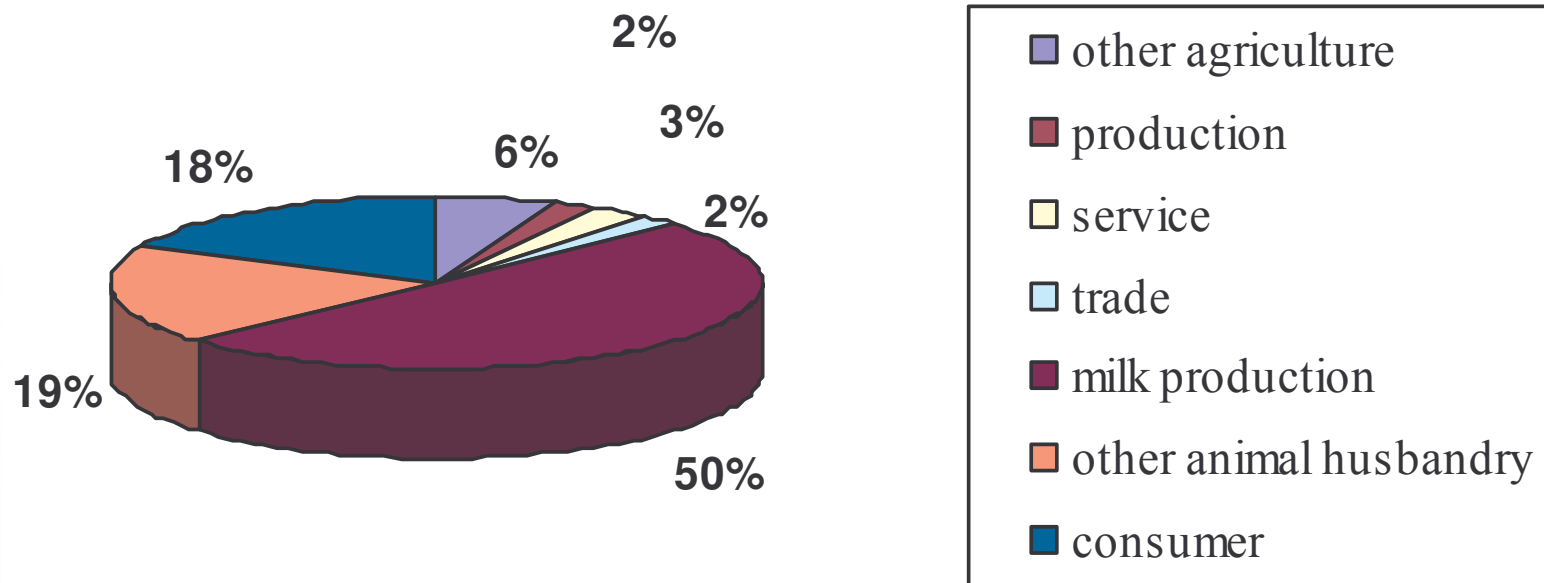


DEMOS is a nationally registered financial institution whose mission is to provide financial and non-financial products and services throughout Croatia to those with limited access to formal financial services.



	August	Cumulative (July 10, 2000- August, 2004). Loans still active.	Cumulative same period. All loans -
<b>Number of new clients</b>	<b>149</b>	<b>1484</b>	<b>3233</b>
Number of loans disbursed in groups	81	976	2322
Number of first group loans disbursed	52	692	1591
Number of group follow-on loans disbursed	29	284	731
Average loan term first cycle clients	12 months	11 months	N/A
Average loan term second cycle clients	12 months	11 months	N/A
Average loan size first cycle clients	1,163 EUR	1,226 EUR	1,084 EUR
Average loan size, second or third cycle clients	1,659 EUR	1,533 EUR	1,331 EUR
Number of individual loans disbursed	66	461	847
Number of first individual loans disbursed	31	298	627
Number of individual follow on loans disbursed	35	163	220
Average loan term first cycle clients	8 months	9 months	9 months
Average loan term second cycle clients	10 months	10 months	10 months
Average loan size first cycle clients	852 EUR	758 EUR	N/A
Average loan size second cycle clients	1,303 EUR	967 EUR	N/A
Number of SME loans disbursed	2	47	67
Number of first SME loans disbursed	2	47	64
Average loan term first cycle clients	22 months	22 months	24 months
Average loan size, SME loans	5,000 EUR	6,727 EUR	6,494 EUR
<b>Total value of loans disbursed</b>	<b>182,300 EUR</b>	<b>2,064,204 EUR</b>	<b>3,948,933 EUR</b>
<b>Outstanding balance</b>		<b>1,272,844 EUR</b>	

## BUSINESS SECTORS



## NON FINANCIAL SERVICES

### *current*

Pig farming and prsut processing

Facilitation of buying cows and transportation

Agricultural equipment

## NON FINANCIAL SERVICES

### *future*

Tourism