Grameen America is dedicated to helping entrepreneurial women who live in poverty build businesses to enable financial mobility.

OUR MISSION

Grameen America is dedicated to helping entrepreneurial women who live in poverty build businesses to enable financial mobility.

OUR SERVICES

Grameen America provides microloans (ranging from $2,000 to $15,000), financial training and support to members. As part of our program, members open free savings accounts with commercial banks and make weekly deposits. We also report microloan repayments to Experian and Equifax, enabling our members to build their financial identity.

WHO WE SERVE

Our target population is women who live below the federal poverty line for whom the mainstream financial system is currently out of reach. Our members are women who previously had few options for accessing capital and most lacked bank accounts and credit scores.

OUR MODEL

<table>
<thead>
<tr>
<th>JOINING GRAMEEN AMERICA</th>
<th>FIRST LOAN CYCLE</th>
<th>ONGOING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group of 5 women forms</td>
<td>Members open a savings account</td>
<td>Groups attend weekly meetings with Grameen America field officers to make repayments and receive training</td>
</tr>
<tr>
<td>Group undergoes 5 days of financial training</td>
<td>Each woman receives a microloan to build a small business</td>
<td>Each woman repays loans in full at the end of 6 month terms</td>
</tr>
</tbody>
</table>
The Grameen Promotoras initiative is a pilot program in our Bronx branch aimed at improving the overall well-being of our members. Community health workers, known as Promotoras, meet with our members at their weekly center meetings to provide health screenings, education workshops, and system navigation and referrals.

A joint health initiative with Grameen PrimaCare, the Grameen Promotoras program includes workshops on health literacy including nutrition, mental health, physical activity and domestic violence. The program also offers vaccinations and conducts health screenings including BMI, blood pressure and A1C glucose level testing. Members of the program obtain referrals to local health providers and are supported by the Promotora to navigate the health system within the Bronx community where they live and work.

At present, more than 3,500 women are being served. The program has led to significant improvements in our members’ access to services and health literacy, and has supported overall program satisfaction.

**MEMBER ENGAGEMENT**

- **3,500** Women
- **126** Centers
- **756** Workshops

**WORKSHOP TOPICS**

- Women’s Health (33.3%)
- Cardiovascular Health (33.3%)
- Nutrition (16.6%)
- Emotional Health (16.6%)
PROGRAM GROWTH IN THE U.S.

120,203
WOMEN SERVED

$1.24 Billion
LOANS DISBURSED
MEMBER HIGHLIGHT
MEET TEDY

For Tedy, each workday is different. She could be assisting an immigration lawyer, advising a client with a speeding ticket, notarizing a document or assisting with taxes. A wife and mother of two young sons, this spring Tedy graduated college as a paralegal.

Based in Newark, New Jersey, Tedy has run her notary business for 18 years. She has clients from Long Island to North Carolina, and often works with international consulates to provide translation services.

Before joining Grameen America, a repossessed car resulted in Tedy’s poor credit score. Now on her third loan, Grameen America has invested $5,600 in her growing business. Tedy was able to increase her credit score from 400 to 600 by consistently repaying her loans on time each week. She now plans to purchase a house for her family.

“With her first loan of $1,500, Tedy renovated her storefront and opened the money transferring arm of her business.

“The most important thing that has happened since joining Grameen America is seeing my credit score increase. I didn’t know what to expect when I received my credit report. At first, I didn’t believe it and now I have the proof in my hands.”

“If you go to the bank with poor credit, especially as a woman, nobody believes in you. Grameen America gave me the opportunity to grow. Men are often seen as the main breadwinner in a family but that’s not always the case.”

Tedy now has three employees at her Newark office. With her next loan, she plans to hire another secretary and broaden their translation services. Tedy often receives referrals from previous clients, and in the future, she plans to open a second location in South Jersey to meet demand.