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CHF Finance Group LLC

CHF Finance Group LLC continues to break new ground with the creation of a private sector company for doing commercially oriented, profit-making microfinance subsidiaries.

Development Finance is not just for governments, social and charitable groups to invest in, but is a competitive field for socially conscious investors interested in growth and break-through markets. The CHF Finance Group is open to investors who share our vision of deliberately expanding our reach to growing businesses and providing a better, broader range of financial products that meet the needs of low-income customers.

CHF believes that the private and not-for-profit sectors can learn from each other, and that the interests of the people we work with are best served by the two sectors doing business together with a "double bottom line."

About CHF International

CHF International is an international development and humanitarian assistance organization, currently working in over 25 countries and territories around the world. Our mission is to be a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping them to improve their social, economic and environmental conditions. CHF programs are community-led initiatives designed to build a better world. For more information, visit www.chfinternational.org.

Countries where we provide development finance

Bosnia, Colombia, Ghana, Iraq, Jordan, Lebanon, Liberia, Romania, West Bank and Gaza.

CHF mobilizes financial services for low-income entrepreneurs and households around the world. We create opportunities in broken or nascent markets to promote economic growth and stability – we go where banks won’t go.

Low-income people, like everyone else, need access to loans, savings and other financial services to help them run a business, build assets, and manage household risks. CHF is an innovator in providing locally appropriate financial solutions. We have pioneered housing microfinance since the 1970s, and have continually worked to solve some of the world’s most challenging environments, such as low since 1993 and the Gaza Strip since 1994.

We have no single model that we replicate. Every program that we undertake is demand driven and designed to meet the needs of the local context. As a result, we operate a range of models and offer a broad spectrum of products from microenterprise loans to affordable mortgages, representing a growing portfolio of over $300 million in nine countries. From 2004-2009 we disbursed over 200,000 loans to low-income customers, totaling more than $42 million, while maintaining an average repayment rate of 98%. 

Financing Tomorrow, Today: Development Finance
**Outstanding Service, Outstanding Clients**

- **LEBANON**

  CHF’s Ryada Finance S.A. in Lebanon is a microfinance institution providing long-term housing and business loans from micro to middle markets in underserved areas, including rural areas of Lebanon.

  CHF’s Express Finance S.A. in Romania is a joint stock company that evolved out of CHF’s USAID-funded development work in the country. It specializes in providing housing and business loans from micro to middle markets in underserved areas, including rural areas of Romania.

- **ROMANIA**

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- **GHANA**

  In Ghana, CHF works in an innovative joint venture with HFC Bank to reach markets not traditionally served by banks. Boafo Ltd is a service provider that offers products to informal sector clients, building on HFC’s extensive relationship with survivors of armed conflict and war-affected communities. Boafo Ltd is a service provider that offers products to informal sector clients, building on HFC’s extensive relationship with survivors of armed conflict and war-affected communities.

- **WEST BANK AND GAZA**

  Since 1994, CHF has been providing microfinance and home improvement loans in partnership with private commercial banks since 1999. CHF’s Armenia L.A. was ranked in the top 100 microfinance institutions in the world in 2006 by the Microfinance Information Exchange global ranking.

  - **Nigeria**
  - **Kenya**
  - **Egypt**
  - **Jordan**
  - **Lebanon**
  - **Bosnia**
  - **Colombia**
  - **Romania**

- ** Areas of Expertise**

  - **Microfinance**
  - **Housing Microfinance**
  - **Middle Market Lending**

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Outstanding Service, Outstanding Clients

**CHF International**

CHF International is an industry leader in providing microfinance to low-income families through direct lending subsidiary or in partnership with commercial banks. We are the largest international network of microfinance institutions in the Middle East, and have a strong presence in Africa, Latin America and Eastern Europe. Our average microfinance loan size is $1,000 and we strive to grow a business, improve a home, pay for education or other needs.

CHF is the largest micro-lender in Iraq representing approximately 75% of the country’s microfinance market while consistently maintaining an exceptional repayment rate of above 99%. We have been present in Iraq since 2003 and operate openly, with 15 offices throughout the country.

CHF offers microfinance in Bosnia, Colombia, Ghana, Iraq, Jordan, Lebanon, Romania, and the West Bank and Gaza.

**Microfinance**

CHF offers middle market lending in Liberia, Iraq, Jordan, Lebanon, the Middle East, and have a strong presence in Africa, Latin America and Eastern Europe. Our average microfinance loan size is $1,000 and we strive to grow a business, improve a home, pay for education or other needs.

In Lebanon, CHF has provided microenterprise and home improvement loans in partnership with private commercial banks since 1999. CHF’s Ameen s.a.l. was selected in the top 10 microfinance institutions in the world in 2008 by the Microfinance Information Exchange global ranking. In Lebanon, CHF offers loans from $500 to $10,000, with a maximum loan term of 5 years. CHF has operated the Ameen microfinance program in Lebanon since 1996.

In Ghana, CHF works in an innovative joint venture with FIC Bank to reach market not traditionally served by banks. Boafo Ltd is a service company that provides loans to informal business, savings products modeled after traditional savings groups and housing microfinance.

In Romania, CHF’s Express Finance S.A. in Romania is a joint stock company that evolved out of CHF USAID-funded development work in the 1990’s. It specializes in providing housing and business loans from micro to middle-market levels in underserved areas, including rural areas of Romania.

**Middle Market Lending**

Small and medium-sized enterprises are often experienced as an engine of economic growth, but are often excluded from traditional lending because the risk is considered too high and are often excluded from traditional microfinance providers because their capital needs are too large. CHF’s programs are designed to fill the financing gap for these ‘missing middle’ market, by offering loans from $300 to $750,000 that fund business expansion plans, purchase of equipment or real property, or other needs vital to the small and growing business sector.

In Liberia, CHF is in partnership with the Overseas Private Investment Corporation (OPIC) and Alfa Companys, offers loans from $5,000 to $1,000,000 to $5,000,000 for growth initiatives such as hospitality, transportation and agriculture.

In Jordan, CHF International is working in partnership with OPIC, Cairo Amman Bank and Arab Bank to demonstrate the possibility of profitable mortgage lending in underserved markets. The program technical oversight for a $250 million facility, provided by OPIC, that is introducing 25-28

**SALES**

A home construction client in Bosnia.

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Outstanding Service, Outstanding Clients

**LEBANON**

In Lebanon, CHF has provided microenterprise and home improvement loans in partnership with private-commercial banks since 1998. CHF’s Amman Le has worked in the top 100 microfinance institutions in the world in 2008 by the Microfinance Information Exchange global rankings.

**GHANA**

In Ghana, CHF works in an innovative joint venture with BFC Bank to reach markets not traditionally served by banks. Boafo Ltd is a service company that provides loans to informal business, savings products modeled after traditional savings groups and housing microfinance. In a unique cross-cutting initiative, Boafo is working with CHF’s urban upgrading projects in Ghana to provide much-needed financial resources to slum residents improving their living conditions and developing new businesses. Entrepreneurship allows us to scale renovations on the homes that have been sold in three years to date because of affordability. We are able to buy windows, doors, electrical materials and security systems that are certified for these homes.

**ROMANIA**

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**WEST BANK AND GAZA**

In Jordan, CHF International is working in partnership with CHF, the Arab Bank and Bank Al-Mal to demonstrate the possibility of profitable mortgage lending in underserved markets. The private sector innovative for a $20 million facility provided by CHF, that is introducing 25-year fixed rate, local currency mortgages to lower-income households in Jordan.

**SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)**

Small and medium-sized enterprises (SMEs) are recognized as an engine of economic growth, but are often unattended by traditional lenders because the risk is considered too high and are often excluded from microfinance providers because their capital needs are too large. CHF’s programs are designed to fill the financing gap for this ‘missing middle’ market, by offering loans from $3000 to $1 million to SMEs in growth industries such as hospitality, agriculture, manufacturing, and other needs vital to the small and growing business sector.

In Liberia, CHF is in partnership with the Overseas Private Investment Corporation (OPIC) and R2 Companies, offers loans from $10,000 to $1 million to small and medium-sized companies. CHF provides materials and a security system and is thrilled about her new home.

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Suha Jawdat Kashou is the owner of Toys City Kindergarten, a childcare center in Amman, Jordan. Through loans from MEMCC, she was able to expand her business and provide a better environment for children. "We have a 'double bottom line.'"

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Financing Tomorrow, Today: Development Finance

Countries where we provide development finance

- Argentina
- Bolivia
- Brazil
- Chile
- Colombia
- Costa Rica
- Dominican Republic
- Ecuador
- El Salvador
- Egypt
- Haiti
- Indonesia
- Jordan
- Kenya
- Lebanon
- Liberia
- Mexico
- Morocco
- Namibia
- Nigeria
- Peru
- Portugal
- Romania
- Rwanda
- Senegal
- South Africa
- Sudan
- Tanzania
- Tunisia
- Turkey
- Ukraine
- United Kingdom
- United States
- Uruguay
- Venezuela
- Viet Nam
- Yemen
- Zambia
- Zimbabwe

About CHF International

CHF International is an international development and humanitarian assistance organization, currently working in over 25 countries and territories around the world. Our mission is to provide a range of financial products that meet the needs of low-income customers, totaling more than $482 million, while maintaining an average repayment rate of 98%. We have pioneered housing microfinance since the 1970s, and have continually evolved to some of the world’s most challenging environments, such as Iraq since 2003 and the Gaza Strip since 1994.

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move to a new building to accommodate her growing business. CHF’s Jordanian microfinance institution, Suha has been able to create a childcare center in Amman, Jordan. Through loans from MEMCC, Suha Jawdat Kashou is the owner of Toys City Kindergarten, a growing business and providing a better, broader range of financial products that meet the needs of low-income customers.

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