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## Anita

[Ayacucho, Peru](#) Food | Grocery Store

LOAN OVERVIEW

REPAYMENT SCHEDULE



## Success!! The loan was 100% repaid

A loan of \$1,000 helped Anita to buy larger quantities of goods and also work towards opening a grocery store.

**100%** repaid

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<a href="#">Repayment Term:</a>	7 months ( <a href="#">more info</a> )
<a href="#">Repayment Schedule:</a>	Monthly
<a href="#">Disbursed:</a>	Nov 3, 2007
<a href="#">Listed:</a>	Oct 20, 2007
<a href="#">Currency Exchange Loss:</a>	N/A
<a href="#">Default Protection:</a>	Covered
<a href="#">Ended:</a>	Mar 3, 2008

Anita C. C. belongs to a village bank called "Sumaqcha," which is Quechua (native language) for "Beautiful Bank."

Anita is a business woman. She sells a variety of different products to a variety of different clients, enabling her to capitalize on several markets. Anita sells clothing, ice cream, cigarettes, and coca leaves. Coca leaves are a very important part of Andean culture here in Ayacucho, Peru. They are used to make a tea or simply chewed and are known for their many medicinal benefits including alleviation of hunger, facilitation of metabolism, and help with altitude sickness. In addition to all of this, Anita also sells fresh fish by the box once every month to individual customers and restaurants.

For ten years, Anita has been running her own business, but the truth is that her experience goes back much, much further. Her mother also sold coca leaves, as well as fruit, in the local markets, and Anita grew up watching and learning. Just as she helped her mother, today Anita's four children also help her in the markets. One daughter is in charge of selling clothes, another is in charge of ice cream, and the other two help where they can. However, because Anita insists that school comes before anything else, they are only allowed to help on Saturdays and Sundays.

Everything Anita does, she does for her children's future. When her husband left the five of them some years ago, Anita had no choice but to work twice as hard to provide for her family as a newly single mother. Her goal is to see all four of her children through to professional degrees. As a means to accomplish this, Anita's professional goal is to open up her own small grocery store. She has plans to sell her car in order to invest the money in a store. She also hopes to take out loans from her village bank to facilitate the growth of her business. This is why, she says, she loves to be a part of her village bank. She gives thanks that it has inspired her to be more responsible. Anita is hoping to receive a loan of \$1,000, with which she will be able to buy larger quantities of goods and also work towards her goal of opening a grocery store.

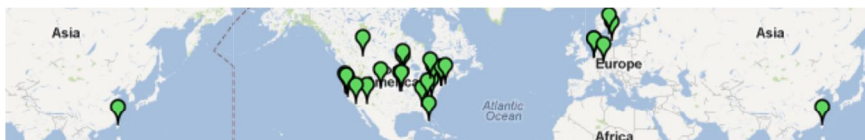
### Additional information about this loan

#### About FINCA Peru

This loan is administered by FINCA Peru, one of Kiva's Field Partners in Peru. FINCA Peru is dedicated to empowering socially and economically disadvantaged women in Peru, contributing to the development of their families, and building sustainable communities.

In 1990, FINCA Peru began by lending to a small group of women widowed by the Shining Path terrorist movement in Ayacucho. Beyond loans and financial services, FINCA offers business development training, personal and family development training, gender empowerment sessions, life insurance products, and financial and social literacy sessions for the children of borrowers. Visit [FINCA Peru's Kiva Field Partner page](#) to learn more.

### About the Country



#### FIELD PARTNER



FINCA Peru administers this loan. [Learn more](#)

<a href="#">Field Partner:</a>	FINCA Peru
<a href="#">Field Partner Due Diligence Type:</a>	Full Due Diligence
<a href="#">Field Partner Risk Rating:</a>	
<a href="#">Time on Kiva:</a>	53 months
<a href="#">Kiva Entrepreneurs:</a>	13871
<a href="#">Total Loans:</a>	\$4,203,250
<a href="#">Interest &amp; Fees are Charged:</a>	Yes
<a href="#">Portfolio Yield:</a>	57.80%
<a href="#">Profitability (Return on Assets):</a>	9.6%
<a href="#">Average Loan Size (% of Per Capita Income):</a>	5.66%
<a href="#">Delinquency Rate:</a>	0.00%
<a href="#">Loans at Risk Rate:</a>	0.00%
<a href="#">Default Rate:</a>	0.00%
<a href="#">Currency Exchange Loss Rate:</a>	0.00%

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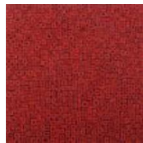
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**Silvia**  
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Loans that change lives

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