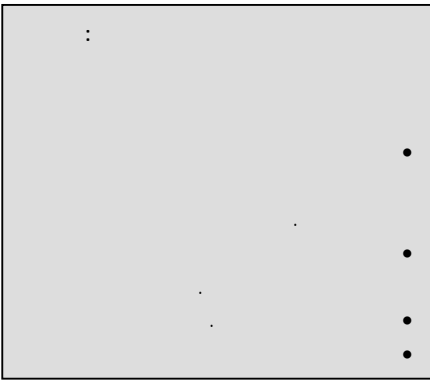


(CIDA)

(USAID)



(CGAP)

Tillman Bruett (Alternative Credit Technologies), with input from Dave Larson (Hope International), Tim Nourse (American Refugee Committee), John Tucker (United Nations Capital Development Fund) and CGAP staff  
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