



503 High Street · Oregon City, OR 97045

Newsletter, December 2015



Featured
LOAN

Maria Doris

ITAGUI, COLOMBIA

María is a happily married woman and a mother of two who owns her own specialty beauty store. She sells skincare, hair products, and mani-pedi products, as well as various other items you would find in a beauty salon.

Her hope and dreams include having a house of her own, buying a car, and leaving her business to her children. However, first she must keep her shop well stocked and faces high competition. Since her success has always relied on having as many items as possible in stock, María wants a loan of \$175USD to buy hair dye, by far her best-selling product.

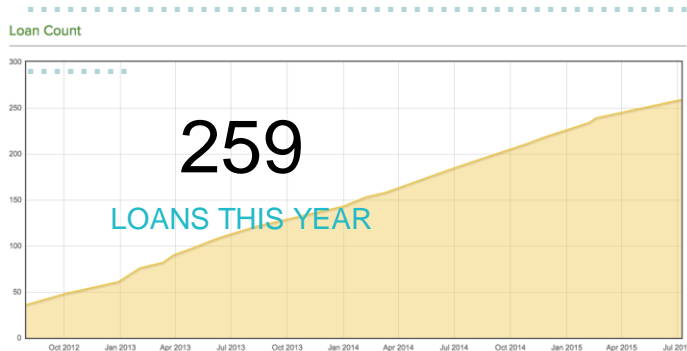
ABOUT COLOMBIA

AVERAGE ANNUAL INCOME: \$11,100

CURRENCY: COLOMBIAN PESOS (COP)

EXCHANGE RATE: 0.00030 COP = 1 USD

IN COLOMBIA, 23,000,000 PEOPLE LIVE BELOW THE POVERTY LINE



Cascade Investment Advisors decided to focus its charitable lending efforts this holiday season to an entrepreneur in Colombia...

The fourth largest country in South America and one of the continent's most populous nations, Colombia has substantial oil reserves and is a major producer of gold, silver, emeralds, platinum and coal.

However the country is also highly stratified with the families of Spanish descent benefiting from the country's wealth much greater than the vast majority of the mixed-race population. We made our loan this month to help people like Maria support her family and her community, regardless of where her family descended.

Please join Cascade Investment Advisors in assisting developing world entrepreneurs by joining our Kiva team at Kiva.org and engaging yourself in the fight against poverty.

Quick Fact // We have a 98.7% repayment rate.