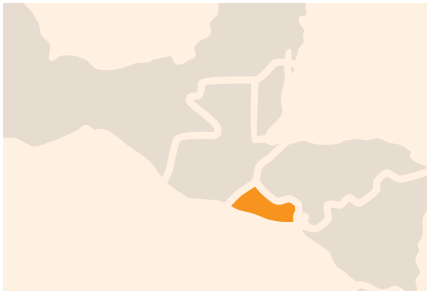


Partner Profile: SAC Apoyo Integral



Photos courtesy of SAC Apoyo Integral



Approximately 80 percent of Salvadorans are reported to live in inadequate housing, often made from poor quality or scrap construction materials.¹ Additionally, 39 percent of households live in overcrowded conditions with three or more people sharing a single room for sleeping, with that figure rising to 52.5 percent in rural areas.²

Sociedad de Ahorro y Crédito Apoyo Integral, S.A. (SAC Apoyo Integral) is a Salvadoran social enterprise and a partner in Global Partnerships' Home Improvement Finance initiative.³

WHO IS SERVED:

SAC Apoyo Integral currently serves borrowers in 12 departments (out of 14) of El Salvador. An estimated 62 percent of their borrowers live in rural areas and 46 percent are women.⁴

SAC Apoyo Integral offers individual microloans to support home improvement projects such as expansion, remodeling, or installation of basic services. Borrowers who participate in this program receive pre- and post-disbursement visits and consultation with a staff member, as well as budgeting support during the loan origination process. SAC Apoyo Integral uses these consultations to provide support to borrowers as they plan construction and development of their projects over time, as well as to confirm appropriate fund use. Additionally, depending on the type of project and approved loan amount, select borrowers receive technical assistance services free of charge from a specialized expert.

WHY IT IS IMPACTFUL:

Incremental home improvement projects like those financed by SAC Apoyo Integral can increase the health, security, and sense of well-being of households living in poverty. Depending on the specific project, borrowers may be able to reduce risks related to health or extreme weather events, decrease exposure to crime and violence (especially toward women and youth), and mitigate negative impacts on their environment through more efficient use of energy or water, or better-managed waste.

WHAT IS DELIVERED:

1. Guevara, Porfirio, and Ronald Arce. "Estado de la Vivienda en Centroamérica." INCAE Business School and Habitat for Humanity, November 2016. http://www.rniu.buap.mx/infoRNIU/ene17/2/estado-vivienda-centroamerica_pguevara-rarce.pdf.
2. "Encuesta de Hogares de Propósitos Múltiples." Banco Central de Reserva, 2022. <https://www.bcr.gob.sv/documental/Inicio/vista/0c0aa5ade233aa9a7345923e9329407a.pdf>.
3. SAC Apoyo Integral was a current borrower of Global Partnerships Social Investment Fund 6.0, LLC and Global Partnerships Impact-First Development Fund, LLC, as of March 31, 2024.
4. Data as of March 31, 2024, as reported by SAC Apoyo Integral, which currently serves 25,000 borrowers, approximately 1,200 of whom participate in the home improvement loan program.

