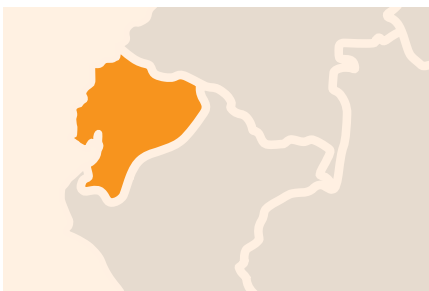


# Partner Profile: COAC Jardin Azuayo



Photos courtesy of COAC Jardin Azuayo



In Ecuador, an estimated 44 percent of low-income adults and 37 percent of adults living in rural areas do not have access to formal financial services.<sup>1</sup>

**Cooperativa de Ahorro y Crédito Jardin Azuayo (COAC Jardin Azuayo)** is an Ecuadorian social enterprise and a partner within Global Partnerships' Rural-Centered Finance with Education initiative.<sup>2</sup>

## WHO IS SERVED

As of June 30, 2025, COAC Jardin Azuayo currently serves nearly 140,000 households living in poverty. Approximately 57 percent of their clients live in rural areas and approximately 51 percent identify as female.<sup>3</sup>

## WHAT IS DELIVERED

COAC Jardin Azuayo offers loans designed to help microentrepreneurs and that stand out for their high level of customization. The loans are tailored to the specific business or income-generating activity of their clients, allowing for credit solutions that are better aligned with their economic realities.

Alongside these loans, COAC Jardin Azuayo offers education services through different programs covering financial literacy, entrepreneurship, and co-op participation and management. The organization also offers agricultural technical assistance to its agricultural borrowers, delivered by engineers and a veterinarian who make on-site visits. This includes farm

assessments, tailored investment plans, and follow-up visits.

## WHY IT IS IMPACTFUL

Clients of COAC Jardin Azuayo can use the credit as well as the accompanying education to make more informed decisions about their business and invest in opportunities to sustain or grow their incomes. Additional income generated by COAC Jardin Azuayo's clients enables greater economic resilience and household well-being. In the case of their agricultural borrowers, the organization estimated that, in 2023, technical assistance delivered to their clients increased their clients' production of rice (14 percent), cocoa (19 percent) and milk (12 percent).<sup>4</sup>

1. "The Global Findex Database." The World Bank, 2014. [https://data360.worldbank.org/en/indicator/WB\\_FINDEX\\_ACCOUNT\\_T\\_D?country=ECU](https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=ECU).

2. As of June 30, 2025, COAC Jardin Azuayo is a current borrower of Global Partnerships Impact-First Development Fund, LLC and Global Partnerships Social Investment Fund 6.0, LLC.

3. Data as of June 30, 2025, as reported by COAC Jardin Azuayo.

4. Data of December 31, 2023 reported by COAC Jardin Azuayo.