

Partner Profile: MiCréditoYa



Photos courtesy of MiCréditoYa



In Colombia, an estimated 57 percent of low-income adults and 49 percent of adults living in rural areas do not have access to formal financial services.¹

Micreditoya Microfinanciera S.A.S. (MiCréditoYa) is a social enterprise in Colombia and a partner in Global Partnerships' Rural-Centered Finance with Education initiative.²

Who is Served

As of December 31, 2025, MiCréditoYa currently serves over 7,800 clients. Approximately 70 percent of their clients live in rural areas, and approximately 54 percent identify as women.³

Notably MiCréditoYa is expanding its operations into the Putumayo department of southern Colombia—a largely rural and historically

underserved region with a high share of people living in poverty.

What is Delivered

MiCréditoYa provides working capital and fixed asset loans tailored to the local productive activities like commerce, services, and agricultural sectors, while a subset of clients receive education on financial management, healthy living habits, and environmental protection. MiCréditoYa's educational services combine one-on-one advisory during loan-officer visits with agency-based community workshops. These sessions are facilitated by loan officers with university or technical training in agriculture and related fields, who are also equipped to support clients on practical money-management, household well-being, and environmental topics.

Why it is Impactful

MiCréditoYa's products and services are informed by the organization's deep understanding of its customer base. This understanding is reinforced through regular poverty, satisfaction, and impact assessments, which help ensure MiCréditoYa continues to identify and respond to clients' evolving needs.

In a 2025 impact study,⁴ 70 percent of households reported that their quality of life had improved thanks to working with MiCréditoYa. When asked how their life had improved, respondents described various benefits including asset acquisition, higher income, and a greater ability to cover household bills.

1. "World Bank Group | Data 360." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=COL.

2. MiCréditoYa was a current borrower of Global Partnerships Impact-First Fund 10, LLC, as of December 31, 2025.

3. Data as of December 31, 2025, as reported by MiCréditoYa.

4. Based on responses from 319 MiCréditoYa clients via a mobile, voice-based survey conducted in 2025 by 60 Decibels, Inc, an impact measurement company.