

¡Al Norte o al Barranco!
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Table 3.1 Loan Agencies Active in Nebaj to 2012

Institution	Year began lending	Source of capital/credit type
1. Asociación de Asentamientos Unidos Area Ixil (ASAUNIXIL)	1996	Non-profit agricultural association with revolving loan fund (asaunixil.wordpress.com)
2. Asociación Chajulense Va'l Vaq Quayol (Una sola voz-with one voice)	1999	Non-profit coffee-buying association with revolving loan fund (headquartered in Chajul, www.asociacionchajulense.org)
3. Asociación Civil Guatemalteca Grameen Credit (ACGGC)	2011	Non-profit Grameen Trust Build-Operate-Transfer (BOT) in cooperation with Banrural and the Whole Planet Foundation of Whole Foods Market.
4. Asociación de Desarrollo Integral de Productores de Cafe de la Aldea Sujsiban Loch B'al (ADIPCASL)	1999	Non-profit coffee-buying association with revolving loan fund
5. Asociación de Desarrollo Integral Lochb'al Tenam (ASODILT)	2001	Non-profit agricultural association with revolving loan fund
6. Asociación de Desarrollo Local (ADEL-IXIL)	1993	Non-profit agricultural association with revolving loan fund, started by a United Nations Development Program contractor and incorporated as an association in 2000
7. Asociación de Mujeres Mayas Ixiles de Nebaj (AMMI)	1995	Non-profit savings and loan association
8. Asociación de Promotores Agropecuarios del Triángulo Ixil (APAPTIX)	1994	Non-profit veterinary association with revolving loan fund

9. Asociación para el Desarrollo Raíz (RAIZ)	2004	Non-profit microfinance association (www.redimif.org/24.0.html?&tx_galileoaffiliated_pi2[id]=2)
10. Asociación T'al Ka'b (Miel or Honey)	c. 2003	For-profit multiple services association including high-interest loans
11. Bancos Comunales del Fondo de Integración Social (FIS)	c. 2000	Government-sponsored microcredit program replaced by Red de Mujeres Ixiles
12. Banco de Café (Bancafé)	Early 1990s	Commercial bank which went bankrupt in 2006 and was absorbed by Banrural
13. Banco de Desarrollo Rural (Banrural)	1998	Commercial bank whose shareholders include Guatemalan state and which replaced the state's Banco de Desarrollo Social (BANDESA), which operated in Nebaj from early 1970s (www.banrural.com.gt)
14. Banco de los Trabajadores (Worker's Bank)	2009	Commercial bank (www.bantrab.com.gt)
15. Banco Granai & Townson	2006	Commercial bank
16. Cooperativa De Ahorro y Crédito San Miguel Chuimequená (COSAMI)	2007	Non-profit savings and loan cooperative (www.cosami.com.gt)
17. Cooperativa Los Tejidos Ixiles (COINTEX)	2007	Non-profit savings and loan cooperative
18. Cooperativa Integral de Ahorro y Crédito Multiplicador	1997	Non-profit savings and loan cooperative
19. Cooperativa Maya Inversiones Futuras (COMIF)	2008	Non-profit savings and loan cooperative
20. Cooperativa Agrícola Integral Santa Maria	1970s	Non-profit beekeeping cooperative with revolving loan fund
21. Cooperativa Agrícola Integral Todos Nebajenses (COTONEB)	1989	Non-profit multiple services cooperative, especially savings and loan

22. Banco Azteca Guatemalteca (previously Punto Azteca and Credimax)	2007	For-profit enterprise offering easy-access, high-interest consumer credit (Grupo Salinas of Mexico, www.bancoazteca.com.gt)
23. Fundación Agros	1989	Non-profit agency focusing on agricultural development (office in Cotzal, www.fundacionagros.org)
24. Fundación Centro de Servicios Cristianos (FUNCEDESCRI)	1999	Non-profit agency supporting food production (funcedescrri.org/funce)
25. Fundación de Asesoría Financiera a Instituciones de Desarrollo y Servicio Social (FAFIDESS)	2000	Non-profit microfinance agency sponsored by Rotary Clubs of Guatemala City (fafidess.org/main.asp?clc=306)
26. Fundación del Quetzal (Fundacion para el Desarrollo Rural y Servicio Social)	2005	Non-profit microfinance agency started by 17 Nebajense donors
27. Fundación Génesis Empresarial (Genesis Entrepreneurial Foundation)	2005	Non-profit microfinance agency (www.genesisempresarial.com)
28. Puente de Amistad (Bridge of Friendship)	c. 2003	Non-profit microcredit agency focusing on indigenous women (www.friendshipbridge.org)
29. Red de Mujeres Ixiles (Network of Ixil Women)	2004	Women's organization, previously Bancos Comunales of the Fondo de Integración Social
30. Semilla: Créditos para el Desarrollo Empresarial (Seed: Credits for Entrepreneurial Development)	2006	For-profit microfinance agency started by a business-school student with Banrural loans

Source: Faceta Central Desarrollo Empresarial 2002 and author's interviews.