



Bridging the Gap
شبكة اليمن للتمويل الأصغر
Yemen Microfinance Network

Annual Report

2016-2015

Yemen Microfinance Network





Bridging the Gap

شبكة اليمن للتمويل الأصغر

Yemen Microfinance Network

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Who are we?

We are a local, non-profit NGO that was established in 2009 by a joint initiative from the UNDP and SFD, to be the first national microfinance network in Yemen.

What we do?

We focus on training and building the capacity of microfinance institutions in Yemen, facilitate information sharing among microfinance practitioners, ensure transparency of information, research new products, and promote for the Microfinance sector.

Our vision:

Microfinance opportunities for all low- income Yemenis.

Our mission:

YMN's mission is to build a solid platform for responsible microfinance that responds to the needs of low-income Yemenis. The network does this by building the capacity of microfinance practitioners through training, research, information exchange, product innovation, advocacy and promotion. YMN's membership is guided by commitment to best practices, transparency, equity and responsibility.

Our values and principles:

- Professionalism.
- Accountability.
- Fairness & Equity.
- Transparency.
- Good Governance.
- Commitment to poverty reduction and employment increase.

Chairman Message

Dear YMN Members and Friends,

During 2016, Yemen Microfinance Network (YMN) continued working to implement its new strategy, develop its partnerships with the local and international donors, improve new projects serving the industry, complete working on Yemen Microfinance Network internally building from various aspects through the strategic partnership with the GIZ, which was concluded during the year 2014 to continue, at least, for five years, in addition to capacity building and training of YMN's members .

The First and most important goal of this partnership was building the network internally and raising its level of performance to, eventually, satisfy all members requirements at their different levels and implementing the microfinance industry within the entire homeland. The plan of network performance level upraising included many aspects such as improvement and training of working cadres, each as per their job privacy and their tasks within the network, development of human resources strategies, contacting, membership, upholding, support marketing and attraction, services pricing and financial performance improvement.

Partnership with the Social Fund for Development is the most significant strategic partnerships. The SFD is the sponsor for most activities of Yemen Microfinance Network since it was established. Particularly, activities of training and capacity building that the YMN annually provides to its members. Due to the situation instability in the country, it has effects on the finance expected from the Social Fund for Development, and that, in turn, has effects on the Network's capability for providing various major services to its members such as training and other activities mainly based on the finance of Social Fund for Development.

Nevertheless, the Yemen Microfinance Network persisted on authenticating and developing new companies and projects which return revenues and aim at supporting the independency of YMN financially to the largest extent and expanding its income sources in future, enlarging its scopes of work to serve its members, especially and industry in general. It financially depended, greatly during the first half of year 2016 upon the large financial revenues that it achieved. In addition, this annual report explains the YMN performance during the two years, 2015-2016.

Hamid Mohammed Al-Amrani
Chairman of Board of Directors
Yemen Microfinance Network



**Hamid Mohammed
Al-Amrani**

About Yemen Microfinance Network

Yemen Microfinance Network is a Non-Profit Organization (NGO) registered under the Ministry of Social Affairs and Labor in Aug. 31st, 2009. It is a member based association currently comprised of 21 microfinance members as foundations, banks, companies and microfinance programs. As it is a member based association, its scope of work is limited on training, capacity building, information exchange, transparency, researches and promotion of the microfinance sector. Through its execution for such of these activities, it will create a platform for the Microfinance Institutions(MFI) to operate, grow, increase scale, outreach and quality to serve the most needed in society, the poor, low income households, micro entrepreneurs and youth.



Bridging the Gap

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Yemen Microfinance Network

Strategic Objectives

YMN is a dynamic, responsive, and recognized microfinance network.

- 1.YMN is the lead provider of high quality, demand driven, microfinance training services in Yemen.
- 2.YMN undertakes incisive and regarded researches and studies for assessment and analysis of the situation of microfinance industry in Yemen.
- 3.YMN is an inclusive association of effective and committed members.
- 4.YMN maintains the highest standards in its operations, staffing and transparency.

YMN is the platform for the development and exchange of information for all microfinance industry stakeholders.

- 1.YMN ensures accessibility to all available information and resources on the Yemeni microfinance sector.
- 2.The Yemeni microfinance industry is represented by effective YMN advocacy.
- 3.Has established microfinance as a recognized tool for economic development in Yemen.
- 4.YMN promotes the work and products of small and medium enterprises in Yemen.

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YMN builds the capacity of its members to better respond to the needs of low-income Yemenis

- 1.Yemen Microfinance Network encourages the development of a culture of responsible microfinance amongst the entire industry stakeholders.
- 2.Yemen Microfinance Network facilitates and supports the innovation product to meet the market demands.
- 3.Yemen Microfinance Network develops and monitors minimum microfinance industry performance standards.

2

Strategic Objectives

3

4

Advocacy for the microfinance issues and supporting the YMN's members, and microfinance industry needs.

- 1.YMN puts advocacy plan to the microfinance industry within the governmental sector and in the matters of priorities .
- 2.Raising the level of cognition and promotion for the microfinance as a national economy development tool.

Structure and Governance

YMN is governed by its General Assembly that is composed of the managing directors of its member based institutions. The General Assembly elects the Network's Board of Directors from among them once every three years. The Board of Directors chooses their chairman and Vice-Chairman. The Board of Directors practices the roles and responsibilities of the Board. The Managing Director of the network reports directly to the Board, which hold its meetings on quarterly bases to lead the strategic directions of the network.



Chairman of the Board/Hamid Mohammed Al-Amrani



Vice Chairman/ Bortogala Alshatibi



Board Member/ Abobakr Assaqqaf



Board Member/ Tawfiq Dabwan Alshara'abi



Board Member/ Refa'at Dhyab Alma'amari



Managing Director/ Ali Abutaleb



Capacity Building Executive/
Hesham Al-Haimi



Internal Auditor / Ali Moazeb



Administrator/Abdulrahman Al-Azazi



Finance Controller/Abdullah Al-Ka'aef



Receptionist / Saleh Mayas



Services / Ababa

Partners and Donors

Social Fund for Development (SFD)



Social Fund for Development was established in 1997 to contribute to achieve, and align its programs with goals of the national social and economic development plans for poverty reduction. It contributes in financial support (long term loans) to microfinance institutions and supports the small and microenterprises development. It is considered the major donor for all the YMN activities since its establishment up to date.

Mercy Corps

Partnership of YMN with the Mercy Corps was represented in economic opportunities improvement project in the rural areas (MORE), where this project is aiming at improve performance of sesame' value chain starting from the farmer and ending to the customer.



Sanad MSME

YMN resumed partnership with Sanad MSME for small and medium industry support pursuant to the agreement concluded with Sanad Fund on 2015, which is aiming at providing the technical support to the network and to its members in three aspects. They are improvement of social performance administration, financial enlightenment for the institutions customers and strengthening the network role in advocacy for members and industry issues.



GIZ

The German GIZ has its big footprints on the Yemeni community represented in significant and essential aspects such as social, economic developmental and cultural aspects. It is considered the most important partnership reached to by the Network during the two years of 2015 - 2016, as this partnership is aiming at strengthen the YMN locally and internationally. This partnership was represented in many sides, the most important was consent to provide support to the board of directors in the aspects of rational governance and capacity building, supporting the network in the contact and promotion, attracting financial support, in addition to assessment of technical support for the network employees in the fields of study skills and researches in industry, in addition to data analysis and assessment to issue reports and working-papers pursuant to the best international standards. Furthermore, the agreement with the GIZ on sponsorship of network's activities chain in training or workshops, so on.



Partners

UNDP and CARE Organizations

UNDP, CARE Org. and YMN partnered to execute a training program in financial enlightenment in 2015 and it intended 22 trainees.



Sanabel Network

is a regional network for the Arab countries, that has local network and Arab MFIs in its membership.



Global Communities

Partnership represented between YMN and Global Communities Organization (global communities org.), in many activities during the two years of 2015, 2016. One of them was in implementation of a training program for a month assigned for rehabilitation and preparation of 22 responsible individuals in loans and making employment exhibit to thereof. As well as the network and Global prepared a integrated methodical study in design and development of financial product for the youth



SEEP Communities

It is a global network to promote microfinance projects, that it has regional and local networks female members and members in MFIs from everywhere in the world.



Initiatives and Projects

VOLIP

YMN continued its work on the Vocational of Literacy Project through providing the technical support to the Social Fund education unit. After completing the first stage of the project, they started for the actual preparation and arrangement to execute the 2nd stage.



ROSE Initiative

This Initiative came as Network's self-effort to encourage commencement for supporting industry sustained relief and its customers, where in 2015; contributions were personally collected by the employees in some international institutions resided by the Intl microfinance institution. After that a committee was constituted to select the customers eligible for these contributions, which consisted of representatives from Alkuraimi Islamic Microfinance Bank, Social Fund for Development, SMEPS agency and YMN.



YMN programs



Training and capacity building >>>



Training and capacity building is considered one of the core activities of YMN. The training unit focuses on delivery of customized training to the staff of member microfinance institutions. To add value to training YMN conducts a training needs assessment to its members on annual basis and accordingly determines its training calendar.

Training courses provided by YMN ranges from standard classroom trainings, to on the job trainings, to demand driven trainings, using local and international trainers and expertise to all managerial levels.

The following calendar describes the training courses and programs carried out in 2015 /2016



No	Course Title	Period	No. of beneficiaries
1	TOT for Microfinance Principle	10 – 15 Jan., 2015	16
2	Peer exchange in Risk Management with ABA(Ascandria Businessmen Association) Egypt.	18 & 20 Jan., 2015	14
3	Internal Audit training with ABA Egypt.	Jan21 - Jan 22, 2015	16
4	Global Communities loan officers training – in partnership with global communities.	Jan 18-March 3,2015	22
5	Global Communities Trainees Recruitment Exhibit.	March 12,2015	22
6	Financial of literacy TOT(Training Of Trainees) in collaboration with UNDP &CARE	March 14-march 19, 2015	23
7	VOLIP TOT .	March 2016	10
8	Writing projects proposals for donor.	November 2016	26
9	SEEP financial analysis tool funded by GIZ	November 2016	19
Total of beneficiaries			168

Transparency >>>

YMN has adopted the Small Enterprise Education Promotion (SEEP) framework for all its members, which is the global industry accepted reporting standards used. Members report on monthly basis to the network, which in return reviews and publishes the reports on quarterly basis. Major indicators mentioned in the reports includes number of active clients, number of savers, loans disbursed, outstanding loan portfolio, portfolio at risk, branches opened etc.

The following table shows the main activities of transparency for 2015-2016

No	Activity Name	Period
1	SEEP Performance Indicators issuance	July 2015
2	Competing and winning a donation to participate in the Social Performance Group Conference Grant-Morocco	April 2016

Promotion and awareness raising >>>



YMN which serves as a gateway to the country microfinance sector represents and promotes the sector on both national and global platform at both the private and public level. It does this through diverse activities, the press and media, represent at regional and global conferences, hold workshops, seminars, circulate industry information, produce annual reports, brochures, booklets, educate government officials and create awareness among donors, government officials and the general public.

Within network efforts to raise awareness of Yemen industry situation on the local and international level, the network in cooperation with Small Enterprise Development Unit at SFD provided a working paper and a proposal to hold a discussion meeting at Sanabel 12th Conference in Morocco in 1-2 November. An expert of international finance corps(IFC) had been involved to run the seminar during the conference. Because of the current travelling obstacles and difficulty to get entry visa to Morocco, the Yemeni participants were not able to attend the conference including the spokesmen chosen to take part in the said seminar.

The network has won a free grant to participate in SEEP annual international conference held in December 2016 in Washington, participation was not possible due to the aforementioned travelling obstacles.

During the 4th quarter of 2016, YMN contracted with a competent consultant, funded by GIZ, to review and develop its communication strategies with all industry concerns.

This table shows the most significant promotion activities of 2015-2016.

NO	Activity Name	Period
1	Impact of current events on Microfinance Industry –Workshop.	April 28 2015
2	Product(loan) Development Seminar- MORE.	July 30,2015
3	Enhancing Microfinance Industry in Yemen, Workshop-funded by GIZ	August 10 ,2015
4	Peer Exchange Workshop-MFI's Experience in Risk Management.	October 19,2015
5	A seminar on the Impact of the Crisis on the Microfinance (MF) Industry-. With SFD.	October 21,2015
6	Participating in First Solar Energy EX-in collaboration with GIZ & Mosanada Organization.	February 2016
7	Executing three seminars on Financial Leasing-31 beneficiaries of different concerns.	March 20/22/30/, 2016
8	Executing a workshop about discussing the outcomes of Financial leasing study & presenting the automatic system and complete the project.	August 21,2016

Information Exchange >>>

Information exchange and dissemination is a major activity for YMN. It targets microfinance practitioners, key players, donors, organizations and the international community using different tools.

The table below shows the most significant Information Exchange activities of 2015-2016.

No	Activity Name	Period
1	Network website Development	March 2015
2	Network newsletter publishing, 3rd issue.	February 2015
3	Network newsletter Publishing, 4th issue.	October 2015
4	Holding the annual meeting for industry_ in cooperation with GIZ(60 guests)	May 26, 2016
5	Winning a donation for SEEP Conference.	July 2016
6	Winning full organizational membership from International Social Performance Group Work.	April 2016

Research & Development >>>



One of the basic areas of interest to YMN is research and development that responds to the market needs. YMN uses its local and international expertise to implement demand driven researches. In its new strategic plan YMN focuses more on product studies to assist members in introducing new microfinance products to this industry.

The table below shows the most significant Research & Development activities of 2015-2016.

No	Activity name	period
1	Issuing a report about the current events' impact on the microfinance Industry.	July 2015
2	VOLIP Continuance.	September 2015
3	Implementing a study on War Impact on Yemeni Microfinance Sector.	July-August 2015
4	Submitting UNDP a Technical Support Proposal for Yemen Network's members.	February 2016
5	Presenting Initial findings of the Crisis Impact study at Social Fund for Development (SFD).	February 23, 2016
6	Implementing the additional sample of the crisis impact study and adding further 440 clients to the it.	February-march, 2016
7	Offering a proposal of technical report to SELATAIC Organization members.	March 2016

No	Activity name	period
8	Signing a developing New Financial Product Agreement in cooperation with GLOBAL COMMUNITIES.	March 6, 2016
9	Carrying out a field survey on 100 Youth within Developing Financial Leasing Project.	April 2016
10	Presenting the final outcomes of the Crisis Impact Study at SFD	March 23 2016
11	Completing and submitting SFD VOLIP Training Guidance.	April 2016
12	Receiving VOLIP Agreement's Draft- 2nd phase, from SFD.	April 18, 2016
13	Implementing a field Visit & ROSE Initiative to Restore Opportunities for Conflict-Affected Entrepreneurs.	April 2016
14	Offering a proposal for International Donors to establish a financing fund for conflict-affected entrepreneurs and MFI	May 29, 2016
15	Providing a working paper for participating in Sanabel conference -in cooperation with SFD.	September 2016
16	Implementing technical consultation to develop Yemen Network's communication strategy-funded by GIZ.	December 2016
17	Implementing technical consultation to develop the new strategic plan for 2017-2020	December 2016

Yemen Network's Major Administrative Activities for the last two years >>>

Because of the crisis and the unstable security situation started on 2015, YMN neither held meetings for the Board Of Directors or for General Assembly nor held annual meetings for finance sector. However, the meetings of the Board of Directors in 2016 were at highest level. The following table shows the most significant activities accomplished in 2016:

No	Activity name	Period
1	Signing the extension of Yemen Network's 2014 Donation Agreement from the Fund till Dec.2015	28 July 2015
2	Approval and submitting the SFD Yemen network's 2016 Action Plan and Support Proposal	January 2016
3	Holding General assembly meeting, approving 2014 financial data and electing the new Board of Directors and Control & Inspection Committee.	25 May, 2016

YMN Members

أعضاء الشبكة



Members' Contacts

معلومات التواصل للأعضاء

البريد الإلكتروني وعنوان الموقع Emails and Websites	للتواصل مع المكاتب الرئيسية Main office Contacts	عنوان المكتب الرئيسي Main office address	اسم المؤسسة العضو Member's Name	
info@azal-ye.com	Tel(1):01/530389 Tel(2):01/530 745	صنعاء: شارع بغداد جوار جامعه العلوم الحديثه	آزال للتمويل الصغير والأصغر الإسلامي Azal Islamic Microfinance	1
microstartproject_taiz@yahoo.com	Tel(1):04/221171 Tel(2):04/221172	تعز: شارع الكمب، مقابل مستشفى الكندي.	شركة الأوائل للتمويل الأصغر Alawael For Microfinance	2
namamff@gmail.com www.namamfp.org	Tel:01/208763	صنعاء: شارع نواكشط - جوار مكتبة الجيل الجديد.	مؤسسة نماء للتمويل الأصغر Nama'a MF Foundation	3
info@amf-yemen.org www.amf-yemen.org	Tel: 02/356079	عدن: المنصورة حي نجوى مكاوي بجانب مستوصف حويلات	مؤسسة عدن للتمويل الأصغر Aden MF Program	4
Infonmf@nmfy.org www.nmfy.org	Tel : 01/440551 Fax: 01/440515	صنعاء: شارع الستين الجنوبي ، خلف معرض تويوتا، جوار صندوق رعاية النشء والشباب والرياضة.	المؤسسة الوطنية للتمويل الأصغر National MF Foundation	5
whfasp@gmail.com	Tel: 05/401403 Fax: 05/405575	سيئون: شارع الجزائر.	برنامج حضرموت للتمويل الأصغر Hadhramout MF Program	6
info@microtiib.com www.microtiib.com	Tel(1):01/537105 Tel(2):01/537106 Fax:01/537107	صنعاء: شارع الزبيري، مركز السعيد التجاري، بنك التضامن الإسلامي، الدور الثامن.	التضامن للتمويل الصغير والأصغر Tadhamon Microfinance	7
info@ kuraimibank.com alkuraimi@kuraimibank.com www.alkuraimi.com	Tel: 8008800 Fax: 01/435400	صنعاء: حدة الفندق ، برج الكريمي.	مصرف الكريمي للتمويل الأصغر الإسلامي Alkuraimi Islamic MF Bank	8
ufiabyan2013@gmail.com www.ufiabyan.org	Tel(1):02- 602556 Tel(2):02- 602937	أبين : زنجبار ، سواحل ، عمارة المقدي.	برنامج الإتحاد للتمويل الأصغر - أبين Union Microfinance Program - Abyan	9
info@alamalbank.com www.alamalbank.com	Tel(1):01/450813 Tel(2): 01/449731 Fax: 01/449721	صنعاء: شارع بغداد، بالقرب من معهد يالي.	بنك الأمل للتمويل الأصغر Alamal MF Bank	10
wasdyemen@yahoo.com www.wasdaden.org	Tel (1): 02/265633 Tel (2): 02/252650 Tel(3): 02- 267961 Fax: 02/250467	عدن: كريتر ، الرزميت ، الخليج الأممي بجانب مكتب الشئون الإجتماعية والعمل.	جمعية المرأة للتنمية المستدامة Woman Association Sustainable Development	11
haifa@universalyemen.com salwa@alkhair-yemen.org www.alkhair-yemen.orgw	Tel: 01/ 442432 Fax: 01/ 441797	صنعاء: مبنى مجموعة شركات العالمية شارع الستين الجنوبي	مؤسسة الخير للتنمية الإجتماعية Al Khair Foundation For Social Development	12
sa.c-sme-assist@yemenlng.com www.yemenlng.com	Tel (1): 01/438706 Tel (2): 01/438754 Fax: 01/438532	صنعاء: حدة ، فندق رمادة ، بجانب الشركة اليمنية لصناعة الصابون.	الشركة اليمنية للغاز المسال - برنامج استثمار لتنمية المنشآت الصغيرة والأصغر YLNG – Estathmer- Small and Micro Enterprise Development Program	13

Members' Contact info معلومات التواصل للأعضاء

البريد الإلكتروني وعنوان الموقع Emails and Websites	للتواصل مع المكاتب الرئيسية Main office Contacts	عنوان المكتب الرئيسي Main office address	اسم المؤسسة العضو Member's Name	
rayan235@gmail.com www.nahdah93.org	Tel: 05/403222 Fax: 05/402456	سيئون: شارع المطار ، أعلى مكتب MTN .	برنامج الريان للتمويل الأصغر Al-Rayan Financing Program	14
mohammed.alsarhi@cacbank.com.ye www.cacbank.com	Tel(1): 01/538801 Tel(2): 01/538802 Fax: 01/538828	صنعاء: شارع الزبيري ، جوار وزارة الشباب والرياضة.	بنك التسليف التعاوني والزراعي Cooperative and Agricultural Credit Bank	15
micfin.mgr@altwasul.org www.altwasul.org	Tel :01- 400656 Fax: 01-400656	صنعاء: عمارة الصايري - جوار جسر كنتاكي	برنامج تواصل للتمويل الأصغر Twasul MF Program	16
info@reyadah.org	Tel: 01- 205701 Fax: 01- 203233	صنعاء: شارع الجزائر ، جوار معهد إيميدست ، أمام محطة المختار.	مؤسسة الأمل للتدريب وريادة الأعمال (ريادة) Al-Amal Foundation for Training and Entrepreneurship.	17
contactus@enjazzcapital.com	-----	-----	إنجاز كابيتال - بنك تمويل المشاريع الصغيرة الإسلامي. Enjaz Capital - Microfinance Islamic Bank.	18
info@sababank.com www.sababank.com	Telefax:01- 276333	صنعاء: جولة عصر	بنك سبأ الإسلامي Saba Islamic Bank	19
aalmelahi@yahoo.com www.iby-bank.com	Tel: 01- 402042	صنعاء: شارع الزبيري ، عمارة البنك الإسلامي اليمني.	وحدة التمكين الإقتصادي (البنك الإسلامي اليمني) Unit Economic Empowerment - Islamic Bank of Yemen	20
fikri@ybrdye.com www.islamicybrd.com	Tel: 01-453055 Fax: 01-453056	صنعاء: حدة - جوار المجمع التجاري.	البنك اليمني للإنشاء والتعمير - الفروع الإسلامية. Yemen Bank for Reconstruction and Development - Islamic Braches	21

Members' Work Areas

مناطق العمل

مناطق العمل Work Areas	الشعار logo	اسم المؤسسة العضو Member's Name	
صنعاء ، المحويت.		آزال للتمويل الصغير والأصغر الإسلامي Azal Islamic Microfinance	1
Sana'a - Al-Mahweet.			
تعز .		شركة الأوائل للتمويل الأصغر Alawael For Microfinance	2
Taiz.			
صنعاء ، تعز ، عدن ، إب ، الحديدة.		مؤسسة نماء للتمويل الأصغر Nama'a MF Foundation	3
Sana'a - Taiz - Aden - Ibb - Al-Hodeidah.			
عدن ، لحج ، الضالع.		مؤسسة عدن للتمويل الأصغر Aden MF Program	4
Aden - Lahj - Al-Dhale'a.			
صنعاء ، تعز ، عدن ، إب ، الحديدة ، القاعدة ، التربة ، لحج ، حجة ، يريم ، شبام ، ذمار ، دمت ، باجل .		المؤسسة الوطنية للتمويل الأصغر National MF Foundation	5
Sana'a - Taiz - Aden - Ibb - Al-Hodeidah Al-Qaedah - Al-Torbah - Lahj - Hajjah - Yareem - Shebam - Thamar - Damt - Bajel.			
الوادي ، الحامي ، المكلا ، سيئون ، تريم ، الشحر ، الغيظة ، عتق ، القطن.		برنامج حضرموت للتمويل الأصغر Hadhrumout MF Program	6
Al-Wadi - Al-Hami - Al-Mukalla - Sayoun - Tareem - Atq - Al-Qutn.			
صنعاء ، الحديدة ، باجل ، عدن ، تعز ، إب ، المكلا ، عمران ، سيئون ، شبوة ، حضرموت ، عيس ، لحج.		التضامن للتمويل الصغير والأصغر Tadhamon Microfinance	7
Sana'a - Al-Hodeidah - Bajel - Aden - Taiz - Ibb - Al-Mukalla - Amran - Sayoun - Shabwah - Hadhrumout - Abs - Lahj.			
صنعاء ، عدن ، تعز ، التربة ، القاعدة ، الحديدة ، بيت الفقيه ، باجل ، إب ، ذمار ، سقري . (قريباً في جميع المحافظات).		مصرف الكريمي للتمويل الأصغر الإسلامي Alkuraimi Islamic MF Bank	8
Sana'a - Aden - Taiz - Al-Torbah - Al-Qaedah - Al-Hodeidah - Bait Al-Faqeh - Bajel - Ibb - Thamar - Socotra. (Soon In All Governorates)			
أبين ، حضرموت ، زنجبار ، أحور ، الشحر ، عدن ، خنفر.		برنامج الاتحاد للتمويل الأصغر - أبين Union Microfinance Program - Abyan	9
Abyen - Hadhrumout - Zunjbar - Ahour - Al-Shaher - Aden - Khnfar.			
صنعاء ، عدن ، تعز ، إب ، المكلا ، الحديدة ، حجة ، ذمار.		بنك الأمل للتمويل الأصغر Alamal MF Bank	10
Sana'a - Aden - Taiz - Ibb - Al-Mukalla - Al-Hodeidah - Hajjah - Thamar.			
عدن.		جمعية المرأة للتنمية المستدامة Woman Association Sustainable Development	11
Aden.			

Members' Work Areas

مناطق العمل

مناطق العمل Work Areas	الشعار logo	اسم المؤسسة العضو Member's Name	
صنعاء. Sana'a.		مؤسسة الخير للتنمية الاجتماعية Al Khair Foundation For Social Development	12
شبوّة. Shabwah.		الشركة اليمنية للغاز المسال - برنامج استثمار لتنمية المنشآت الصغيرة والأصغر YLNG - Estathmer- Small and Micro Enterprise Development Program	13
وادي حضرموت Wadi Hadhramout.		برنامج الريان للتمويل الأصغر Al-Rayan Financing Program	14
جميع المحافظات. In All Governorates.		بنك التسليف التعاوني والزراعي Cooperative and Agricultural Credit Bank	15
صنعاء ، الحديدة ، تعز ، عدن ، حضرموت ، عمران. Sana'a - Al-Hodeidah - Taiz - Aden - Hadhramout - Amran.		برنامج تواصل للتمويل الأصغر Twasul MF Program	16
صنعاء . Sana'a.		مؤسسة الأمل للتدريب وريادة الأعمال (ريادة) Al-Amal Foundation for Training and Entrepreneurship.	17
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صنعاء ، ذمار ، تعز ، الحديدة ، عدن ، عمران ، إب ، حضرموت. Sana'a - Thamar - Taiz - Al-Hodeidah - Aden - Amran - Ibb - Hadhramout.		بنك سبأ الإسلامي Saba Islamic Bank	19
صنعاء ، تعز ، الحديدة ، عدن. Sana'a - Taiz - Al-Hodeidah - Aden.		وحدة التمكين الإقتصادي (البنك الإسلامي اليمني) Unit Economic Empowerment - Islamic Bank of Yemen	20
صنعاء (قريباً في جميع المحافظات). Sana'a (Soon In All Governorates.)		البنك اليمني للإنشاء والتعمير - الفروع الإسلامية. Yemen Bank for Reconstruction and Development - Islamic Branches	21