

MUCAP, Mutual Cartago de Ahorro y Préstamo

Housing loans and savings for those living on low incomes



Mutual Cartago de Ahorro y Préstamo (MUCAP) is a non-profit mutual association of savings and credit, dedicated to granting credit for property (housing). It was founded in 1970 in the city of Cartago. MUCAP is an authorized agent (authorized by the Costa Rican government) to grant 'housing bonds' which are a state contribution for families on very low incomes. MUCAP combines the granting of credit and housing bonds with the attraction of savings and investment instruments. Some commercial banks also assist with housing but generally target those on medium incomes, whereas MUCAP aims to serve low-income earners. Medium-low income families tend to have the added problem of being too 'rich' for government support, and too poor to meet the requirements set by banks. MUCAP has a network of small local branch offices, called 'vagon de crédito' (credit wagons). These branches are located in supermarkets, in order to be close to MUCAP's clients and potential clients. MUCAP also has a network of ATMs. Mutual Cartago de Ahorro y Préstamo has been an Oikocredit partner since 2007.

Partner info

FACTS	
Sector	Financial services
Website	www.mucap.fi.cr

SOCIAL PERFORMANCE	
Number of clients	13,676
Female clients	34.3%
Rural clients	9.6%

ADDITIONAL PRODUCTS AND SERVICES OFFERED	
Social services	
Microinsurance	

Last synced with latest available data on: January 10, 2025

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