

# Agência de Microcrédito Solidário do Alto Uruguai Catarinense

Supporting micro entrepreneurship in the state of Santa Catarina



The microfinance institution (MFI) Agência de Microcrédito Solidário do Alto Uruguai Catarinense (CRECERTO) was founded in 2001 in Concordia city. It is considered a Public Interest Civil Society Organisation (OSCI, its acronym in Portuguese) and finances micro and small businesses, especially micro entrepreneurs, in various municipalities in the state of Santa Catarina in Brazil. In December 2013, CRECERTO had more than 2,600 active clients in Santa Catarina, making it one of the key MFIs in the state.

CRECERTO's services constitute a unique and important financial source for its main target group, informal micro entrepreneurs who are locked out of the formal banking system. Almost 90% of the businesses supported by CRECERTO operate in the informal economy, underlining its impact and importance in this sector.

CRECERTO has a strong focus on social orientation and good practice. CRECERTO participates in the National Productive Microcredit Programme, which promotes a high level of social performance management and client focus.

CRECERTO has been an Oikocredit partner since 2015.

## Partner info

FACTS	
Sector	Financial services
Website	<a href="http://www.crecerto.com.br">www.crecerto.com.br</a>

SOCIAL PERFORMANCE	
Number of clients	11,710
Female clients	42.2%
Rural clients	5.5%
ADDITIONAL PRODUCTS AND SERVICES OFFERED	
Microinsurance	

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

## Oikocredit international

I: [www.my.oikocredit.coop](http://www.my.oikocredit.coop)

E:

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