



## Letter from Executive Director

Dear Readers,

It is with great pleasure to share with you AI Tadamun Microfinance Foundation's Annual Report covering the period from January – December 2013.

Since AI Tadamun's inception as an independent program in 2003, I can look back to a number of achievements in my role as an executive director. Together with my strong team of staff, we have led AI Tadamun to be ranked 27<sup>th</sup> microfinance institution globally (MIX 2009).

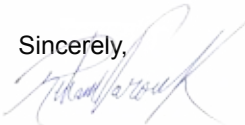
Since its establishment, AI Tadamun has served over 694,701 clients via 21 branches distributed in the unprivileged districts in Greater Cairo (up to end of 2013).

Although AI Tadamun's performance has dropped in the wake of the Egyptian revolution in 2011, I am very determined to lead AI Tadamun back to the pre-revolution trend and become a pioneer microfinance institution in the Middle East, serving one million clients in Egypt by the year 2020.

However, AI Tadamun has recently experienced a slight increase in the number of active clients from 40,823 in 2012 to 41,550 end of 2013, which is equivalent to 1.7% increase. The outstanding loan portfolio has experienced a likewise slight increase from LE 33,059,459.70 end of 2012 to LE 34,296,539.33 end of 2013, demonstrating 3.7% increase. Regarding time repayment rates, they have been on-time throughout 2013.

The following pages provide you with glimpses and highlights of how we did and will do our utmost to live up to the expectations of both our clients and donors particularly in the past year as well as in the years to come. Enjoy the read.

Sincerely,



*Reham Farouk*

Executive Director



Reham Farouk,  
AI Tadamun Executive Director

January 2015

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# *Al Tadamun Microfinance Foundation at a Glance*

## *History*

Al Tadamun is an Egyptian microfinance NGO and one of Egypt's most proactive providers of microfinance in the urban neighborhoods of Cairo, Giza, Qalioubiya and Sharkia governorates. It began in 1996 as a pilot Group-Guaranteed Lending and Savings Program developed in the Cairo neighborhood of Abdeen by the Save the Children/US- Egypt Field Office in partnership with a local NGO by the name of Women's Health Improvement Association (WHIA). Their sole clientele were female entrepreneurs to whom they offered only group guaranteed loans – a choice clientele and sole product offering which they maintain to this day.

In March 2009, Al Tadamun became an independent NGO under the legal umbrella of the Ministry of Insurance and Social Affairs. By the end of December 2010, Al Tadamun had 23 branches in Greater Cairo which served over 100,000 active clients with a portfolio of almost LE 80 million. Al Tadamun's return on assets and equity was among the highest in the region and they were ranked among the top 100 MFIs in the world by the MIX and Forbes magazine. However, the 2011 January 25th Revolution, and the socio-economic turmoil that followed, cast a shadow over their operations. Al Tadamun's clients fell to less than 40,000 and its outstanding loan portfolio decreased to less than LE 30 million.

By the end of 2013, Al Tadamun had experienced a slight increase in the number of active clients from 40,823 in 2012 to 41,550 end of 2013, which is equivalent to 1.7% increase. The outstanding loan portfolio has experienced a likewise slight increase from LE 33,059,459.70 end of 2012 to LE 34,296,539.33 end of 2013, demonstrating 3.7% increase. Regarding time repayment rates, they have been on-time throughout 2013.

## *Vision*

Become a pioneer, independent microfinance institution, serving one million clients in Egypt by 2020.

## *Mission*

To increase the income of women micro-entrepreneurs in the poor neighborhoods of Greater Cairo, at a first stage and of Egypt at a later stage, and to improve their quality of life through providing access to sustainable and diversified financial services that suit their needs.

# February 2015

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## Goals

- Increase outreach to achieve a higher market share and deeper penetration.
- Maintain a competitive edge in the market through continuous improvement of our customer service.
- Develop Institutional capacity to continue delivering high quality services in a sustainable and efficient manner.

## Principle

Al Tadamun (Solidarity) = Cooperation + Trust

## Slogan

Stronger together

## Financial Services

### Solidarity Group Loan Product

During December 2013, Al Tadamun slightly amended its Solidarity Group Loan Product to attract new clients and drop outs. The Solidarity Group Loan Product is intended to provide groups of women micro-entrepreneurs with small, individual, and multiple cycle working capital loans for the improvement of their enterprises.

### Solidarity Scheme

A Solidarity Scheme is made available by Al Tadamun to its clients. This scheme is designed to supply clients in each group with life insurance whereby, in the case of death, the deceased person's outstanding loan repayments are written off and a small contribution is made towards her funeral costs.

### Lending Criteria

Women eligible to receive a loan from Al Tadamun must:

- Have an Egyptian nationality and a valid identification card
- Be at least 18 years old
- Own an existing project
- Enjoy a good reputation

### Loan Characteristics

- Loan size per client: LE 1250 – LE 4000
- Group size: 5 – 9
- Loan term: 40 – 50 weeks
- Repayment frequency: bi-weekly
- Loan increments: stepped 10 – 30 %
- Administrative fees: per month 2.4 %

March 2015

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## Outreach

### Branches

Since its inception in July 2003, Al Tadamun has served more than 694,701 clients. The total number of active clients had risen from 40,823 by the end of 2012 to 41,550 by the end of 2013. Al Tadamun ended 2013 with 21 branches in six geographic areas as follows:

#### North Cairo

- El Matareya
- Hadaek El Qoba
- El Marg El Qadima
- El Marg El Gadida

#### South Giza

- El Haram
- El Monieb
- Faisal

#### South Cairo

- Helwan
- Shoubra Misr
- Dar El Salam

#### First Wageh Bahary

- East Shoubra El Khaima
- West Shoubra El Khaima
- Banha
- Menia El Kamh

#### North Giza

- Imbaba
- Bashteel
- Boulak
- El Warrak

#### Second Wageh Bahary

- Qalyub
- El Qanater El Khairia
- Toukh

### Performance Indicators

The following table illustrates Al Tadamun's performance indicators from July 2003 until December 2013:

Total Value of Loans Disbursed	LE 818,751,500
Total Number of Clients / Group Loans Disbursed	694,701 / 103,888
Number of Active Clients / Groups	41,550 / 6,975
Outstanding Portfolio	LE 34,296,539.33
On-Time Repayment Rate	100%
Write off Amount To-date	LE 708
Operational Sustainability	144%
Financial Sustainability	88%



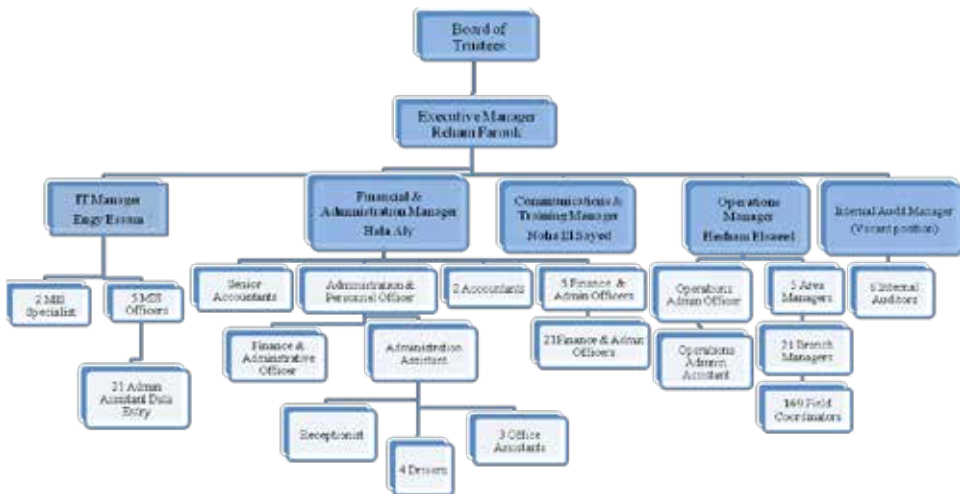
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## Al Tadamun Team

In terms of staffing, Al Tadamun comprised 299 staff members at the end of 2013, in comparison with 311 staff members at the end of 2012. The following diagram depicts Al Tadamun's Organizational Chart as of December 31, 2013:

## Al Tadamun Organizational Chart



## Al Tadamun Board of Trustees

Al Tadamun Board of Trustees consists of five members who volunteer their time and effort in serving the organization. The members and titles are as follows:

- President of the Board: Mona Zulficar, Managing Director, Zulficar & Partners Law Firm
- Vice President: Sameh Makram Ebeid, Managing Partner, Fikry Makram Ebeid & Partners
- Treasurer: Issam El Adawi, Country Representative, Counterpart International Egypt
- Board Members: Magdy Mousa, Microfinance Advisor  
Tarek Makeen, MIS Advisor

*May 2015*

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## Staff Promotion

It is with great pleasure to announce that AI Tadamun promoted its staff members mentioned below during 2013. Such committed employees are tremendous assets to the development of AI Tadamun.



- **Hayam Moustafa** ex MIS Officer was promoted to First MIS Officer



- **Sherene Desouky** ex Loan Officer, Boulak Branch, was promoted to First Loan Officer



- **Nora Hamed** ex Loan Officer, Helwan Branch, was promoted to First Loan Officer



- **Marwa Hassan**, ex Loan Officer, Shoubra Misr Branch, was promoted to First Loan Officer



- **Amal Wagdy**, ex Loan Officer, Dar El Salam Branch, was promoted to First Loan Officer



- **Hoda Khalil**, ex Loan Officer, Hadayek El Qouba Branch, was promoted to First Loan Officer



- **Dina Khouder**, ex Loan Officer, El Warak Branch, was promoted to First Loan Officer



- **Rabab Mahrous**, ex Loan Officer, El Marg El Gedida Branch, was promoted to First Loan Officer



- **Amany El Senbaty**, ex Loan Officer, El Haram Branch, was promoted to First Loan Officer



*June 2015*

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## Capacity Building

### Training

#### Selling Skills for Loan Officers

Al Tadamun conducted four more rounds of its «Selling Skills for Loan Officers» training program for a total of 72 Loan Officers from March to September 2013. The program was conducted by Dr. Sherif Hamdy, who is a professional instructor in the field of management.



Dr. Sherif Hamdy and loan officers during one of the sessions of the Selling Skills training program



A group photo of the participants attending one of the Selling Skills training program

The two-day training focused on how to provide the participants with skills to approach new clients and to convince them to benefit from the services provided by Al Tadamun, and how to deal with different types of clients, and how to answer difficult questions. The training included a lot of role play and teamwork.

#### The Women in Leadership Program

Al Tadamun's Finance & Administration Manager Ms. Hala Ali together with the Communications & Training Manager Ms. Noha Elsayed attended the Women in Leadership Program from September 8 to 12, 2013. The five day training program was conducted in Amman, Jordan by Women's World Banking in cooperation with Citi Foundation. A total of 21 participants attended the program from Egypt, Jordan, Lebanon, Morocco, Tunisia and Yemen.



A group photo of the participants attending the Women in Leadership training program in Amman, Jordan

The program was designed to help participants to:

- Increase their understanding of various models of leadership, gender and culture and use these as a foundation to define their own leadership values and vision
- Better understand their individual styles and preferences and identify behaviors that can help them implement their leadership vision
- Practise giving and receiving feedback and how to successfully lead through difficult situations

July 2015

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19 Eid al Fitr	20 Eid al Fitr	21	22	23 National Day	24	25
26	27	28	29	30	31	
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## Promotional Activities

### Printed Material

Al Tadamun developed a new flyer as a promotional tool to be used and distributed to potential clients during the promotional visits conducted by field coordinators in the field.



### Social Media



#### Website [www.altadamun.org](http://www.altadamun.org)

Al Tadamun face-lifted its website during 2013 which is now updated on a monthly basis with financial and operational information about all branches as well as regular news about any of Al Tadamun's recent activities, in addition to vacant positions. A media center is also available to make all Al Tadamun's publications and photo galleries accessible. Al Tadamun's website further became a venue to share the success stories of its distinguished clients re-establishing the mission of Al Tadamun. This initiative has made contacting us easier, in addition to keeping our donors and partners up to date with Al Tadamun's pursuits.



#### Facebook Page

[www.facebook.com/altadamun](http://www.facebook.com/altadamun)

Al Tadamun also developed a facebook page to keep its readers updated with its new activities on a regular basis.



*August 2015*

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## Al Tadamun Partnerships 2013



During September 2013, Al Tadamun signed a three year cooperation agreement with International Finance Corporation (IFC) in cooperation with SANAD Fund for Micro, Small and Medium Enterprises (MSMEs).



The overall goal of this project is to support Al Tadamun in its efforts to build resilience, diversity product offering, and enhance institutional capacity. In doing so, the project will ultimately enable Al Tadamun to regain its place as one of the key players in the microfinance industry in Egypt evidenced by improved portfolio quality and increased outreach. The project has three components which are:

- Risk Management
- Product Development
- Institutional Capacity Building



During January 2013, Al Tadamun signed a partnership agreement with Mobinil which was in a form of a 2 Million EGP grant. This generous grant was distributed among three of Al Tadamun's governorates: Cairo, Giza and Qalioubia, funding a total of 4,103 clients. By the end of 2013, a total of 2,210 active clients were still benefiting from the grant with an outstanding portfolio of EGP 1,990,218.72.



Back in the year 2003, Al Tadamun became the first partner of Grameen Jameel in the Arab region. During 2013, Al Tadamun celebrated 10 successful years of partnership with Grameen Jameel.

# September 2015

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## AL TADAMUN-GRAMEEN-JAMEEL 10 years of partnership

Al Tadamun - Grameen-Jameel's partner organization in Egypt, also celebrates its 10th anniversary this year too. Al Tadamun has also been Grameen-Jameel's first partner in the region, a partnership that started ten years ago.



Since its inception as an independent program in July 2003, Reham Farouk can look back to a number of achievements in her role as executive director. She has led the organization to be ranked 27th microfinance institution globally (MIX, 2009); since its estab-

lishment, Al Tadamun has served over 600,000 clients via 22 branches (as of end of 2012). Although, Al Tadamun's performance has slightly dropped in the wake of the Egyptian revolution, Reham Farouk is determined to lead Al Tadamun back to the pre-revolution trend and become a pioneer microfinance institution, serving one million clients in Egypt by 2020. Grameen-Jameel is convinced that Al Tadamun will reach its goal and that the partnership will continue to strengthen the microfinance industry in Egypt.

## Al Tadamun Client Success Story: *KARIMA*

Karima, 61, whose husband passed away 17 years ago is a widow who lives with her four children, one of whom is disabled. She has managed to provide education for almost all her children. Karima joined Al Tadamun in 2008 with a loan of LE 500 (approx. USD 70). Her current loan is LE 1,250 (approx. USD 180), with a sandwich-making business. She has a stand next to a court of justice in Shoubra El Khatma, and she makes and sells her delicious sandwiches to people passing by. She starts her day at 3 am in the morning, sets up her stand and makes her sandwiches (taemia, potato, cheese and egg fillings). Her clients mainly comprise of the staff working at the court as well as family members who visit the prisoners. In the afternoon she sells freshly grilled corn.



During the day, her eldest son collects empty cardboard boxes and empty soft drink cans and sells them to factories for recycling.

Karima's daily net profit is around LE 40 (approx. USD 6). She keeps LE 10 (approx. USD 1.5) aside for her loan instalment and spends the rest on her

daily needs. Bi-weekly, she goes to the branch on behalf of her group to pay the group's loan instalments, and she has built a reputation for paying all her dues on time. Karima is a hard-working woman whose aim is to provide the best possible life for her children.

*Name of Client: Karima  
Branch: West Shoubra El Khatma  
Project: Commercial - selling sandwiches, grilled sweet-corn, cardboard and cans  
Name of Group: Kabaa  
Loan: LE 1250 (approx. USD 180)  
- active  
Joined Al Tadamun: 2008*

*October 2015*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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4	5	6 Armed Forces Day	7	8	9	10
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# Financial Statements

## **AUDITOR'S REPORT** **To the Members of** **Al Tadamun Microfinance Foundation**

### **Report on the Financial Statements**

We have audited the accompanying financial statements of Al Tadamun Microfinance Foundation, which comprise the balance sheet as at December 31, 2013 and the related Statements of Revenues and Expenses, and Collections and Disbursements for the financial year then ended, and a summary of significant accounting policies and other explanatory notes.

### ***Management's Responsibility for the Financial Statements***

These financial statements are the responsibility of the Foundation's Management. Management is responsible for the preparation and fair presentation of these financial statements in accordance with the Accounting Principles mentioned in policy no (2), management responsibility includes, designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; management responsibility also includes selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### ***Auditor's Responsibility***

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Egyptian Standards on Auditing and in the light of the prevailing Egyptian laws. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the foundation's management preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the foundation internal control.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

### ***Opinion***

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Al Tadamun Microfinance Foundation as of December 31, 2013 and the results of its operations and its Collections and Disbursements for the year then ended in accordance with the Accounting Principles mentioned in policy no (2).

KPMG Hazem Hassan  
Public Accountants & Consultants  
A. Reza  
KPMG Hazem Hassan

Cairo June 18, 2014

*November 2015*

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**Al Tadamun Microfinance Foundation****Balance Sheet**  
**As at December 31**

	<u>Note</u>	<u>2013</u>	<u>2012</u>
	<u>No.</u>	<u>L.E.</u>	<u>L.E.</u>
<b><u>Current Assets</u></b>			
Cash at Banks	(3)	69 671 436	17 837 747
Borrowers	(4)	31 684 917	29 990 350
Debtors & Other debit balances	(2-6),(6)	699 604	338 293
Investments in treasury bills	(2-11),(7)	-	48 333 639
<b>Total Current Assets</b>		<u>102 055 957</u>	<u>96 500 029</u>
<b><u>Long term Assets</u></b>			
Fixed Assets (net)	(2-3),(5)	<u>268 761</u>	<u>470 947</u>
<b>Total Long term Assets</b>		<u>268 761</u>	<u>470 947</u>
<b>Total Assets</b>		<u>102 324 718</u>	<u>96 970 976</u>
<b><u>Current Liabilities</u></b>			
Creditors & other credit balances	(2-7),(8)	530 132	717 074
Provisions	(2-9),(9)	3 599 625	2 903 941
Bank - credit facilities	(2-8),(10)	1 599 294	4 707 702
Long term loans - due within one year	(11)	-	499 417
<b>Total Liabilities</b>		<u>5 729 051</u>	<u>8 828 134</u>
<b>Net Assets</b>		<u>96 595 667</u>	<u>88 142 842</u>
<b><u>Financed as follows:</u></b>			
Grants	(12)	21 746 937	19 746 937
Retained surplus		68 395 905	59 231 178
Surplus of the year		6 452 825	9 164 727
<b>Total finance of assets</b>		<u>96 595 667</u>	<u>88 142 842</u>

The accompanying notes from no. (1) to (18) form an integral part of these financial statements.

Financial Manager  
Hala Ali Ahmed

Foundation Manager  
Reham Farouk



Auditor's report "Attached"





*December 2015*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
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13	14	15	16	17	18	19
20	21	22	23	24 Prophet Mohamed's birthday	25 Christmas Day	26
27	28	29	30	31		
		November 2015 S M T W Th F Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		January 2016 S M T W Th F Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		

**Al Tadamun Microfinance Foundation**  
**Revenues & Expenses Account**  
**For the Financial Year Ended December 31**

	<u>Note</u> <u>No.</u>	<u>2013</u> <u>L.E.</u>	<u>2012</u> <u>L.E.</u>
<b><u>Revenues</u></b>			
Loans administrative fees	(13)	14 792 689	15 257 147
Loans issuance fees		407 805	385 140
Provision - no longer required		457 488	2 750 139
Interest income		4 271 781	587 986
Treasury bill returns		1 527 557	5 130 366
Other revenues		3 592	80 413
Gains from foreign currencies exchange differences	(2-2)	789 779	382 339
<b>Total Revenues</b>		<u>22 250 691</u>	<u>24 573 530</u>
<b><u>Expenses</u></b>			
Salaries & Wages	(2-10)	11 528 206	11 197 529
Operating expenses	(2-10),(14)	2 660 503	2 943 295
Provisions - Formed	(2-9),(9)	1 113 704	626 650
Fixed assets depreciation	(2-3),(5)	264 261	365 766
Expenses & Finance interest	(2-8)	231 192	275 563
<b>Total Expenses</b>		<u>15 797 866</u>	<u>15 408 803</u>
<b>Surplus of the year</b>		<u>6 452 825</u>	<u>9 164 727</u>

The accompanying notes from no. (1) to (18) form an integral part of these financial statements.



**Al Tadamun Microfinance Foundation**  
**Collections & Disbursements Account**  
**For the Financial Year Ended December 31**

	<b><u>Note</u></b>	<b><u>2013</u></b>	<b><u>2012</u></b>
	<b><u>No.</u></b>	<b><u>L.E.</u></b>	<b><u>L.E.</u></b>
<b><u>Collections:</u></b>			
Cash balance at the beginning of the year - Cash at Banks	(3)	17 837 747	15 383 992
Collected installments from borrowers during the year	(4)	77 824 855	77 485 282
Credit facilities obtained during the year		6 797 058	21 494 690
Loans administrative fees	(13)	14 792 689	15 257 147
Cash grants obtained during the year	(11)	2 000 000	-
Loans issuance fees	(17)	409 080	375 611
Proceeds from liquefying treasury bill	(7)	54 365 554	86 137 042
Treasury bill return		1 527 557	5 130 366
Gains from foreign currencies exchange differences		789 779	382 339
Insurance Recovered		7 098	-
Other revenues		3 592	80 413
Interest income		4 271 781	587 986
<b>Total Collections</b>		<b>180 626 790</b>	<b>222 314 868</b>
<b><u>Disbursements:</u></b>			
Loans granted for borrowers during the year	(4)	79 061 934	75 886 824
Credit facilities paid during the year		9 905 466	18 176 330
Loans paid during the year		499 417	3 236 160
Payments for acquisition of investments in treasury bills	(7)	6 031 915	92 669 086
Salaries & wages	(17)	11 081 231	10 742 273
Operation expenses	(17)	2 459 040	2 494 267
Fixed assets acquisition	(5)	62 076	89 522
Provisions - Used	(9)	418 020	332 573
Payment accrued	(8)	711 909	447 281
Prepaid expenses		493 154	124 744
Rents' deposit in advance		-	2 498
Payment finance Interest & Expenses		231 192	275 563
<b>Total Disbursements</b>		<b>110 955 354</b>	<b>204 477 121</b>
<b>Collections in excess of disbursements (cash balance at year ended)</b>	<b>(3)</b>	<b>69 671 436</b>	<b>17 837 747</b>

The accompanying notes from no. (1) to (18) form an integral part of these financial statements.



## Ratios

<b>Fincial Ratio</b>	<b>2012</b>	<b>2013</b>
Operational Self-Sufficiency (OSS)	140%	144%
Financial Self-Sufficiency (FSS)	115%	88%
Return on Assets (ROA)*	9.9%	6.7%
Adjusted Return on Assets (AROA)*	4.4%	-3.1%
Return on Equity (ROE)*	12.1%	7.1%
Adjusted Return on Equity (AROE)*	5.4%	-3.3%
<b>Asset/Liability Management</b>		
Yield on Gross Portfolio*	52.4%	46.9%
Portfolio to Assets	39.5%	33.5%
Cost of Funds Ratio*	10.9%	9.5%
Adjusted Cost of Funds*	12.0%	13.4%
Debt to Equity	0.11x	0.06x
Adjusted Debt to Equity	0.11x	0.06x
Liquid Ratio	1.88x	12.16x
<b>Portfolio Quality</b>		
Portfolio at Risk (PAR) Ratio	9.20%	7.61%
Adjusted PAR Ratio	15.32%	7.61%
Write-off Ratio*	0.0%	0.0%
Adjusted Write-off Ratio*	0.0%	0.0%
Risk Coverage Ratio	1.00x	1.00x
Adjusted Risk Coverage Ratio	1.00x	1.00x
<b>Efficiency and Productivity</b>		
Operating Expense Ratio*	30.3%	45.6%
Adjusted Operating Expense Ratio*	30.3%	45.6%
Cost per Active Client*	228	352
Adjusted Cost per Active Client*	228	352
Borrowers per Loan Officer	248	212
Active Clients per Staff Member	139	139
Client Turnover*	87%	14%
Average Outstanding Loan Size	746	825
Adjusted Average Outstanding Loan Size	746	825
Average Loan Disbursed	9,030	8,779
<b>Gender Ratios</b>		
Female active clients as a percent of total active clients	100%	100%
Female active borrowers as a percent of total active borrowers	100%	100%







2016

January

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

February

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29					

March

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

April

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

May

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

June

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

July

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

August

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

September

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

October

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

November

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

December

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						