

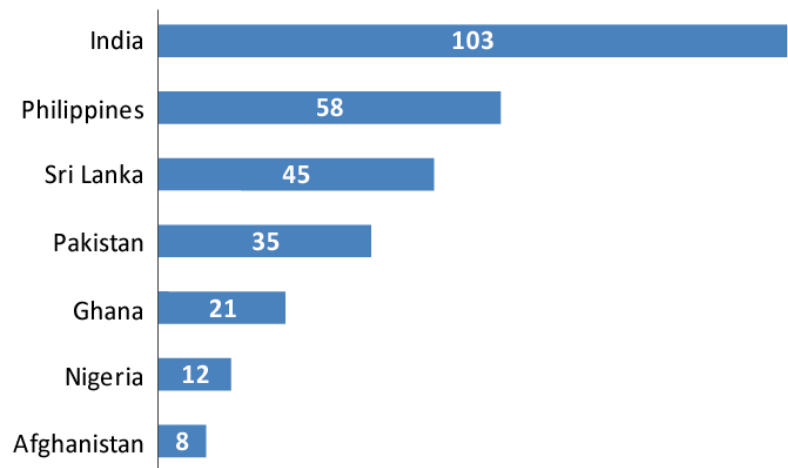


## ASA International “A leap Forward in Global Microfinance”

Of the many problems that plague our world today, poverty is one of the worst. During the last three decades various programs and policies have been adopted in developing countries to improve the socio-economic conditions of the poor. Poor men and women (mostly) in developing countries often turn to self-employment as a way to support themselves and their families, but these small-scale activities rarely yield enough income to lift them out of poverty. Recently, Non-Governmental Organizations (NGOs) and donor agencies have sought to assist these poor by providing credit, which is otherwise largely unavailable to them. Micro-credit programs and institutions have become an increasingly important component of strategies to create employment, reduce poverty or promote micro and small enterprise development.

ASA International established MFIs in **Asia and Africa** to deliver need-based financing at the door-step of the poor in the seven operating countries namely Sri Lanka, Philippines, Ghana, India, Pakistan, Nigeria and Afghanistan. The poor segment of ASAI operating countries are getting micro loans as capital and running different Income Generating Activities

### Total Branch :282



(IGAs) successfully. This is creating new opportunity for themselves to get out of the clutches of poverty progressively. ASAI is always committed to introduce new pathways for this segment. Again we are also providing loan for small and medium enterprises to help out the entrepreneurs as well as to create job opportunity for others. All this financial activities are provided to establish a sustainable advancement in the lives of the poor with special importance in women empowerment.

ASA International has been playing a key role, since its inception, globally in alleviating poverty through providing microfinance assistance. Different types of poor clients are provided with these services to upgrade their living standard gradually.

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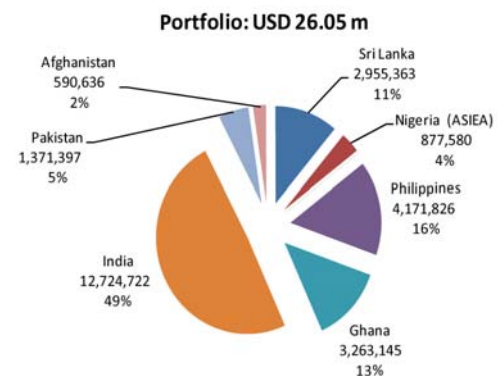
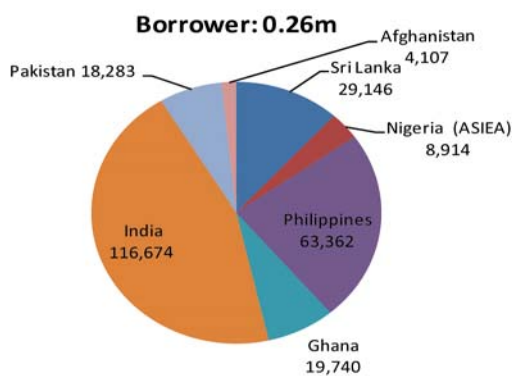


**ASA International has the best practice of :**

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- Lean structure & Faster recruitment and costless informal training
- Simplification and Standardization
- Less over head cost and standard costs structure
- Maximum utilizations of fund & Cost control steps
- Guided operation based on Manual with Innovative management

In the 4<sup>th</sup> quarter of 2009 ASA International has reached up to 282 branches. The total number of borrowers is 260,226 with the outstanding portfolio of US\$ 26 million.



**Yearly Growth: (2008 to 2009)**

Particulars		Year 2008	Year 2009	Growth
<b>General Information</b>				
1	No of branches	142	282	98.59%
2	No of borrowers	147,694	260,226	77%
3	No of Loan Officers	557	1,027	84%
4	No of borrowers per LO	265	253	-4.52%
5	Staff from ASA	45	63	40.00%
<b>Loan Portfolio</b>				
6	Loan outstanding (Principal) US\$	14,140,803	26,054,669	84.25%
7	Avg. outstanding per borrower	96	100	4.45%
8	Portfolio per loan officer	25,387	25,370	-0.66%
<b>Loan Security</b>				
9	Total loan security (US\$)	2,211,299	5,259,991	138%

\* Note : Due to the economic recession growth of borrowers per Loan officer has been decreased not to further increase delinquency

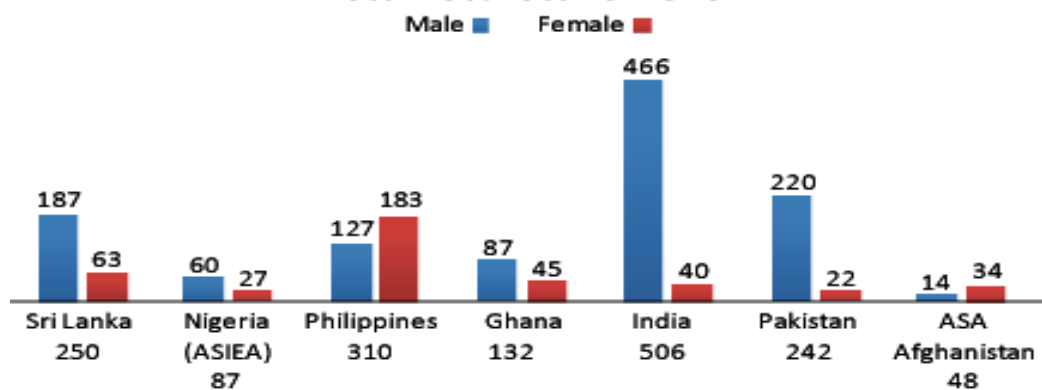
## Over 1500 of local staffs are currently working with ASAI

Today the need for microfinance manpower become a global need. It is very difficult to conduct credit programs without skilled, tactful and hard working staffs. In evaluating an employee, all concerned should be neutral and unbiased. ASA International as a well-managed microfinance program with efficient and experienced manpower typically can recover their operating costs within a few years through principal and interest payments. These sustainable programs often reach very poor clients without having to reliance on subsidies. More importantly, because they are self-sufficient they can provide financial services to their clients over the long term. Recruiting, training, and motivating are efficient tools of managing human resource. They are a part of human resource system that has the strategic goal to ensure availability of the best financial services to poor people in such a way that ensuring the betterment of their life quality.

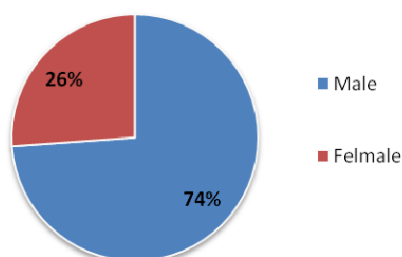
### ASAI Local Staffs

Gender	Sri Lanka	Nigeria (ASIEA)	Philip-pines	Ghana	India	Pakistan	ASA Afghani- stan
Male	187	60	127	87	466	220	14
Female	63	27	183	45	40	22	34
Sub Total	250	87	310	132	506	242	48

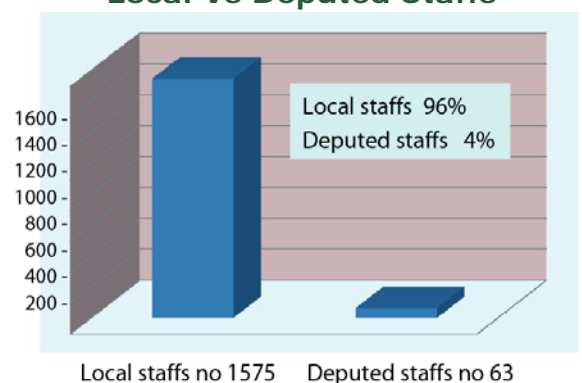
### Total Local Staffs: 1575



### Gender Ratio



### Local Vs Deputed Staffs



## Facts and Figures of ASAI (Up to December 2009)

Particulars		Sri Lanka	Nigeria	Philippines	Ghana	India	Pakistan	Afghanistan	Total
<b>General Information</b>									
1	No. of branch	45	12	58	21	103	35	8	282
2	No. of depositors	32,693	9,899	61,236	22,259	131,885	-	4,112	263,890
3	No. of borrowers	29,146	8,914	63,362	19,740	116,674	18,283	4,107	260,226
4	No. of LO	124	54	220	85	364	152	28	1,027
5	No. of borrowers per LO	263	165	288	232	321	120	147	253
6	Staff from ASA	3	7	20	12	3	8	10	63
<b>Loan Portfolio</b>									
7	Loan disbursed (Cum. Principal) US\$	22,011,216	1,559,597	16,174,720	7,795,234	26,871,717	1,924,127	785,147	77,121,757
8	Loan outstanding (Principal) US\$	2,955,363	877,850	4,171,826	3,363,145	12,724,722	1,371,397	590,636	26,054,669
9	Avg. outstanding per borrower (US\$)	101	98	66	165	109	75	144	100
10	Portfolio per loan officer (US\$)	23,834	16,251	18,963	38,390	34,958	9,022	21,094	25,370
<b>Loan Security/Savings/Margin Money/LCUBU</b>									
11	Total loan security (US\$)	1,087,758	294,034	1,128,910	719,306	1,961,933	-	68,050	5,259,991
<b>Default</b>									
12	No. of defaulter	11,000	-	7,060	1,690	765	30	69	20,614
13	Defaulted amount (US\$) (with interest)	328,758	-	219,656	147,557	38,948	539	2,457	737,915
<b>Exchange Rate</b>									
14	Exchange rate (Last day of month)	114.52	151.65	46.55	1.45	46.89	84.32	49.24	n/a
<b>Disbursement Started</b>									
15	Loan Disbursement Started	Feb. 07	Feb. 09	Dec. 07	Feb. 08	July. 08	Sep. 08	Mar.09	n/a

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