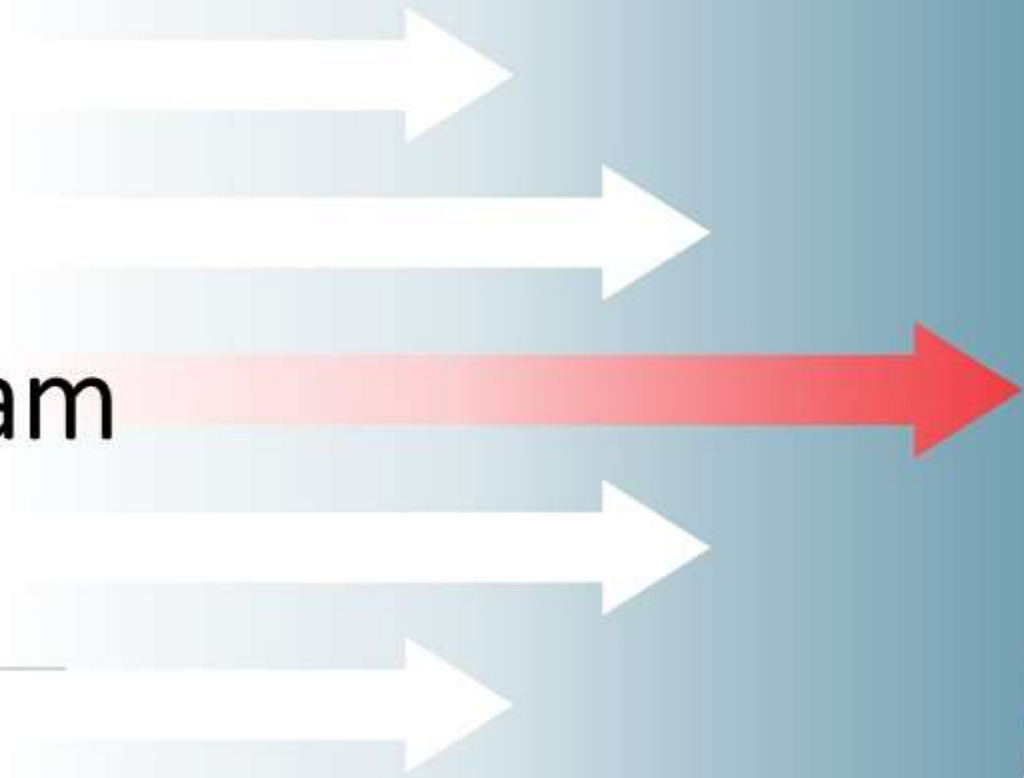




Strategic Plan
for Core Program
2023 - 2027



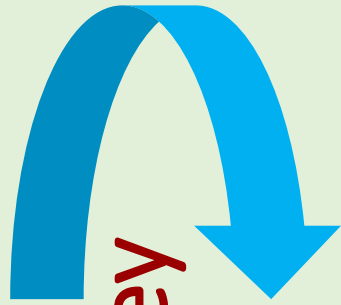
At a glance – Dec'22

Area Coverage	District	11
	Upzila	57
	Union	446
	Village	2382
	Region	6

Credit Rating:	Loang Term	A
	Short Term	ST-3
	Outlook	Stable
CDF Ranking		29

Branch	115
Member (Lac)	1.58
Loanee (Lac)	1.33
Portfolio Balance (Crore)	490.52
Savings Balance (Crore)	198.94
PAR	6.70%
CRR	99.46%
Capital Fund (Crore)	72.73
Total Assets (Crore)	541.32
Yearly Turnover (Crore)	982.56
Savings Credit Ratio	40.5 : 100





Our 25 Years Journey

1998	Start journey with 21 branches
2000	Start Cox's bazar Region with 5 Branches (21 Br.)
2001	Partnership with SF
	Warless for all Branches
2003	Partnership with PKSf (KDS)
	Update Financial System as per BAS
2004	Include Honda for all branches manager
2005	Include Mobile Phone in all branches
2007	Start Noakhali Region with 4 Branches (20 Br.)
2009	Include Laptop, Printer to all branches
	Start Microfinance automation (Excel based software)
2010	Start Chattogram Region with 4 Branches, (19 Br.)
2015	Full automated Microfinance operation
	Partnership with Bank for Financing (MTB)
2016	Include Tab for collection for all Field Officer
2017	Start Barishal Region with 4 Branches (now 16 Br.)
2020	SMS system for all Members
2022	Honda for CDO (Above 40%)
	Partnership with Bkash for DFS



Plan 2023-2027

Particulars	2022	2023	2024	2025	2026	2027	Balance 2027
District Coverage	11	11	13	13	13	13	13
Region	6	6	7	8	8	8	8
Branch	115	120	130	135	140	150	150
Member (lac)	1.58	1.74	1.91	2.10	2.31	2.54	2.54
Loanee (Lac)	1.33	1.39	1.53	1.68	1.85	2.03	2.03
Portfolio Balance (Crore)	490.52	580.86	685.41	808.78	954.36	1126.15	1126.15
Savings Balance (Crore)	198.94	232.34	274.16	323.51	381.75	450.46	450.46
PAR	6.7%	5%	5%	5%	5%	5%	5%
CRR	99.49%	99.52%	99.54%	99.55%	99.57%	99.58%	99.58%
Capital Fund (Crore)	72.73	116.17	137.08	161.76	190.87	225.23	225.23
Total Assets (Crore)	541.32	645.39	761.57	898.65	1060.4	1251.28	1251.28
Yearly Turnover (Crore)	982.56	1161.71	1370.82	1617.56	1908.73	2252.3	2252.3

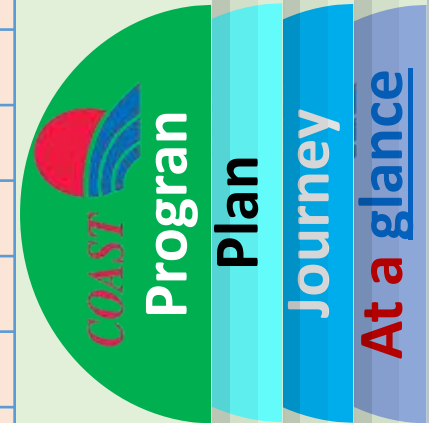


Continue

Program & Mgt 2023-2027

Program	2022	2023	2024	2025	2026	2027
Mobile Financial Services for DFS	Agreement	10%	30%	50%	70%	100%
Full automated MF Operation	Continue	F. Assets	Loan process	Savings	-	-
Paper Less Operation	-	5% br.	50% br.	100% Br	-	-
Upscaling ME client	21%	22%	23%	25%	27%	30%
Developed cluster (2 per Region)	3	6	7	10	14	16
Crab Hatchery	-	1	-	2	-	-
Increased employment (2 per family)	53760	61130	70300	84054	99856	122047
Primary Health Care in all branches	5 br	20 br	50 br	100 br	120 br	150 br
CITEP: (2 staff in each region)	6 staff	-	-	12 staff	-	-
Continuing service pre/post-disaster	Continue	-	-	-	-	-
Strengthening Janasangathon	Continue	-	-	-	-	-
Include Disable person (Working area)	-	5%%	10%	15%	20%	20%

Management	Client centricity
	Client Protection principal
	Social Performance
	Promote Local Staff
	Modern Branch Office



Challenge & Way-out

Challenge	Availabilities of Fund
	Political: Parliament Election
	Global economical recession
	Natural Disaster
	Increased overdue tendency
	Migration
Way-out	Increased Savings Mobilization
	Increased Bank Financing
	Fund collect from Stock market
	Foreign Fund

