Organizational Profile

a) Outreach of operation

Year (Since inception)	No. of Branches			Geographical Coverage		
	Rural	Urban	Total	Number of Upazillas	Number of Districts	Number of Division
2008	18		18	07	02	01
2009	18		18	07	02	01
2010	20		20	09	02	01
2011	23		23	11	02	01
2012	29		29	13	02	01
2013	30		30	13	02	01
2014	31		31	13	02	01
2015	32		32	13	02	01
2016	33		33	13	02	01
2017	35		35	13	02	01
2018	35		35	13	02	01
2019	37		37	13	02	01
2020	37		37	13	02	01
2021	39		39	13	02	01
2021-2022	39		39	13	02	01
2022-2023	39		39	13	02	01
2023-2024	39		39	13	02	01

b) Number of members:

Year (since Inception)	Number of Members			Number of Borrowers		
	Male	Female	Total	Male	Female	Total
2008	27749	20941	48690	23765	11104	34869
2009	29660	21216	50876	23226	11203	34429
2010	31938	21319	53257	24621	11320	35941
2011	32028	21421	53449	24810	12781	37591
2012	31842	19841	51683	24977	14643	39620
2013	29827	19757	49602	23392	12106	35498
2014	27399	19152	46551	23303	12195	35498
2015	28991	20047	49038	24190	13196	37386
2016	29054	23265	52319	22431	15501	37932
2017	29229	23835	53054	24184	16871	41055
2018	14017	39714	53731	23238	16201	39439
2019	30406	23006	53412	23882	16075	39957
2020	30897	22933	53830	22496	15433	37929
2021	31590	25133	56723	22589	16195	38784
2021-2022	31944	25661	57605	22362	16266	38628
2022-2023	29884	24574	54458	21082	15742	36824
2023-2024	25589	20434	46023	17795	13524	31319

c) Investment and Savings (BDT in Million)

Year (Since Inception	Investment			Savings	
	Disbursement	Outstanding	Rate of Recovery	Amount of Savings	Outstanding of Savings
2008	277,456,250	167,410,747	-	209,195,149	188,293,836
2009	363,695,250	195,139,796	-	235,510,612	209,727,682
2010	425,217,750	229,311,161	-	248,780,371	241,054,225
2011	457,189,000	237,191,918	-	288,617,064	241,204,342
2012	496,435,200	268,406,485	-	323,496,505	262,103,332
2013	572,477,100	307,863,506	-	343,899,600	286,352,778
2014	618,051,200	349,571,991	-	351,914,556	310,734,455
2015	755,571,500	426,947,249	-	412,115,563	346,453,943
2016	92,92,84,400	61,23,13,858	-	41,38,00,932	53,14,34,475
2017	117,01,46,437	73,95,12,377	-	43,15,45,999	48,42,66,789
2018	126,15,03,483	81,80,91,240	-	51,98,14,901	48,73,45,740
2019	146,27,63,000	88,32,08,700	-	44,92,06,417	42,66,74,031
2020	100,97,84,100	87,59,83,704	98.94	39,34,71,793	42,26,85,096
2021-2022	202,38,51,400	96,07,74,080	99.05	49,89,42,236	42,45,28,095
2022-2023	157,30,36,265	91,88,60,948	99.11	56,77,48,721	40,44,05,883
2023-2024	149,71,76,600	89,57,23,086	99.26	48,73,25,589	40,86,54,578

d) Selected Indicators

Year (Since Inception)	Outstanding Loan Per Member	Outstanding Saving Per Member	Member Per Branch	Borrower Per Branch	Borrower Client Ratio	Savings to Outstanding Loan Ratio
2008	4801	3867	2705	1937	72:100	112:100
2009	5668	4122	2826	1913	68:100	107:100
2010	6380	4526	2663	1797	67:100	105:100
2011	6310	4513	2324	1634	70:100	102:100
2012	6775	4667	1782	1366	77:100	98:100
2013	8673	5773	1653	1183	72:100	93:100
2014	9848	6675	1502	1145	76:100	89:100
2015	11420	7065	1532	1168	76:100	81:100
2016	16142	8246	1585	1150	73:100	87:100
2017	16770	8633	1429	1099	77:100	67:100
2018	21348	9196	1435	1047	73:100	59:100
2019	21001	9064	1429	1075	75:100	57:100
2020	21289	7571	1433	1051	73:100	48:100
2021	22469	7471	1494	1021	68:100	49:100
2021-2022	25017	7370	1477	990	67:100	44:100
2022-2023	24953	7426	1396	944	68:100	44:100
2023-2024	28600	8879	1180	803	68:100	46:100

e) Sources of fund

(BDT in Millions)

Year (Since Inception)	Equity (Own Fund)	Member's Savings	Loan From Commercial Banks/Other's	Donor's Fund	Cumulative Surplus (Profit)	Islamic Funds				Grand Total
						Zakat	Sadaqa	Others	Total	
1997	00	1,38,43,409	00	00	8,42,263	00	00	00	00	1,46,85,672
1998	00	2,79,93,222	00	00	(1,45,030)	00	00	00	00	2,78,48,192
1999	00	5,18,37,943	00	00	3,39,371	00	00	00	00	5,21,77,314
2000	00	7,53,05,889	00	00	22,94,506	00	00	00	00	7,76,00,395
2001	00	9,82,85,530	00	00	45,27,304	00	00	00	00	10,28,12,834
2002	00	11,68,63,263	00	00	84,48,143	00	00	00	00	12,53,11,406
2003	00	12,09,34,621	00	00	96,88,726	00	00	00	00	13,06,23,347
2004	00	11,76,99,842	00	00	60,81,374	00	00	00	00	12,37,81,216
2005	00	15,20,79,856	8,10,000	00	32,35,694	00	00	00	00	15,61,25,550
2006	00	16,91,65,305	00	00	75,83,119	00	00	00	00	17,67,48,424
2007	00	17,86,43,896	14,43,954	00	1,49,39,876	00	000	00	00	19,50,27,726
2008	00	18,82,93,836	11,83,333	00	2,06,09,563	00	00	00	00	21,00,86,732
2009	00	20,97,27,682	15,77,776	00	3,04,70,103	00	00	00	00	24,17,75,561
2010	00	24,10,54,225	10,24,999	00	4,01,83,428	00	00	00	00	28,22,62,652
2011	00	24,12,04,342	11,22,220	00	1,46,79,686	00	00	00	00	25,70,06,248
2012	00	26,21,03,332	12,09,997	00	1,38,38,261	00	00	00	00	27,71,51,590
2013	00	28,63,52,678	1,15,23,887	00	1,73,45,047	00	00	00	00	31,52,21,612
2014	00	31,07,34,455	3,10,13,999	00	1,78,37,048	00	00	00	00	35,95,85,502
2015	00	34,64,53,943	7,13,70,887	00	2,25,18,598	00	000	00	00	44,03,43,428
2016	00	39,54,51,134	11,97,90,000	00	2,76,99,139	00	00	00	00	54,29,40,273
2017	3,05,56,579	45,80,62,208	16,85,50,000	00	4,30,74,490	00	00	00	00	70,02,43,277
2018	3,64,49,805	47,04,04,133	33,51,65,500	00	5,91,26,308	00	00	00	00	90,11,45,746
2019	4,18,67,528	47,93,76,328	30,72,91,500	00	7,45,56,813	00	00	00	00	90,30,92,169
2020	4,56,66,393	40,14,98,418	30,42,32,500	00	6,59,93,581	00	00	00	00	81,73,90,892
2021	3,03,54,355	41,28,89,875	35,55,59,530	00	1,56,85,623	00	00	00	00	81,44,89,383
2021-2022	2,05,96,737	42,45,28,095	44,94,43,500	00	1,60,06,551	00	00	00	00	91,05,74,883
2022-2023	2,30,01,653	40,44,05,883	46,10,21,423	00	2,46,18,732	00	00	00	00	91,30,47,691
2023-2024	3,04,34,681	40,86,54,578	45,38,00,232	00	1,83,71,287	00	00	00	00	91,12,60,778

f) Uses of fund:

(BDT in Millions)

Year	Agri culture	Fisheries	Micro Enterprise	Small Business	Housing	Education	Vehicle	Others	Total
1997	0	0	0	0	0	0	0	0	16,500,860
1998	0	0	0	0	0	0	0	0	33,036,755
1999	0	0	0	0	0	0	0	0	60,083,470
2000	0	0	0	0	0	0	0	0	88,707,300
2001	0	0	0	0	0	0	0	0	113,375,197
2002	0	0	0	0	0	0	0	0	148,408,875
2003	0	0	0	0	0	0	0	0	131,537,300
2004	0	0	0	0	0	0	0	0	124,806,125
2005	0	0	0	0	0	0	0	0	179,217,750
2006	0	0	0	0	0	0	0	0	122,598,000
2007	0	0	0	0	0	0	0	0	215,499,000
2008	0	0	0	0	0	0	0	0	277,456,250
2009	0	0	0	0	0	0	0	0	363,695,250
2010	0	0	0	0	0	0	0	0	425,217,750
2011	0	0	0	0	0	0	0	0	457,189,000
2012	0	0	0	0	0	0	0	0	496,435,200
2013	0	0	0	0	0	0	0	0	572,477,100
2014	0	0	0	0	0	0	0	0	618,051,200
2015	0	0	0	0	0	0	0	0	755,571,500
2016	0	0	0	0	0	0	0	0	92,92,84,400
2017	0	0	0	0	0	0	0	0	118,28,86,000
2018	0	0	0	0	0	0	0	0	140,18,64,100
2019	0	0	0	0	0	0	0	0	139,77,02,700
2020	0	0	0	0	0	0	0	0	111,66,37,700
2021	0	0	0	0	0	0	0	0	122,54,01,400
2021-2022	0	0	0	0	0	0	0	0	146,19,69,000
2022-2023	0	0	0	0	0	0	0	0	153,22,01,000
2023-2024	0	0	0	0	0	0	0	0	149,71,76,600

g) Mode of Investments

Year (Since Inception)	Mudaraba	Musharaka	Bai-Murabaha	Bai-Muajjal	Bai-Istisana	Ijara	Quard Hasana	Others	Total
1997				16,500,860					
1998				33,036,755					
1999				60,083,470					
2000				88,707,300					
2001				113,375,197					
2002				148,408,875					
2003				131,537,300					
2004				124,806,125					
2005				179,217,750					
2006				122,598,000					
2007				215,499,000					
2008				277,456,250					
2009				363,695,250					
2010				425,217,750					
2011				457,189,000					
2012				496,435,200					
2013				572,477,100					
2014				618,051,200					
2015				755,571,500					
2016				92,92,84,400					
2017				118,28,86,000					
2018				140,18,64,100					
2019				139,77,02,700					
2020				111,66,37,700					
2021				122,54,01,400					
2021-2022				146,19,69,000					
2022-2023				153,22,01,000					
2023-2024				149,71,76,600					

h) Staff Employed in Microfinance Sector

Year (Since Inception)	Manpower		Total
	Male	Female	
1997		00	
1998		00	
1999		00	
2000		00	
2001		00	
2002		00	
2003		00	
2004		00	
2005		00	
2006		00	
2007		00	
2008	250	00	250
2009	248	00	248
2010	246	01	247
2011	239	01	240
2012	238	01	239
2013	244	01	245
2014	242	01	243
2015	245	01	246
2016	248	01	249
2017	269	01	270
2018	280	01	281
2019	285	01	286
2020	279	01	280
2021	293	01	294
2021-2022	304	01	305
2022-2023	297	01	298
2023-2024	286	01	284