

Matrix by objectives and year: Section- Microfinance

Financial figures: US\$ million

Major objectives	Major Activities under this Objective	Milestones					Assumptions
		2023	2024	2025	2026	2027	
To expand micro finance program with 20% growth	Region	6 Existing	7 (new Cumilla)	8 (New Chandpur)			1. Availabilities of Fund 2.Parliament Election 3. Global economic recession 4. Natural Disaster 5. Overdue 6. Migration 7. Disaster related expenditure depends on subject to MRA approval
	District Coverage	11	13	13	13	13	
	Branch	120	130	135	140	150	
	Member	170,000	190,000	210,000	230,000	250,000	
	Borrowers	140,000	150,000	170,000	180,000	200,000	
	Portfolio Balance	55.14	66.26	79.53	95.42	114.39	
	Savings Balance	22.06	26.45	31.78	38.13	45.70	
	PAR (Portfolio at Risk)	<5%	<5%	<5%	<5%	<5%	
	CRR (Current Repayment Rate)	100%	100%	100%	100%	100%	
	Capital Fund	11.03	13.27	15.89	19.07	22.90	
	Total Assets	61.31	73.64	88.32	105.98	127.20	
	Yearly Turnover	110.37	132.52	158.97	190.75	228.97	
Introduce DFS	Mobile Financial Services for DFS	10% (0.02)	30% (0.06)	50% (0.11)	70% (0.16)	100%	
Automation	Full automated MF Operation	Fixed. Assets	Loan processing		-	-	
	Paper Less Operation	5% (6 br)	50% (65 br)	100% (All)	-	-	
Increase ME Coverage	Increase ME Coverage	22% (30565 borrowers)	23% (35150 borrowers)	25% (42027 borrowers)	27% (49928 borrowers)	30% (61023 borrowers)	
	Increased employment (2 per family)	0.06	0.07	0.08	0.10	0.12	
Provide Primary Health support	Paramedics for all branches (br)	20 br	50 br	100 br	120 br	150 br	
Expand of CITEP (Coastal Integrated Technology Extension Program)	2 LTA (Livestock Technical Assistant) in each region	-	-	12 staff	-	-	
To Provide emergency support to the affected people	Pre & post-disaster support	If disaster hit then 1000 people get support					
Strengthening Janasangathon	Regular Janosongathan meeting & Social Action	-	-	-	-	-	
To ensure financial support	Engaged with MF	1%	2%	3%	4%	5%	

to persons with disabilities							
To recruit graduate staff	Recruitment of graduate staff	30%	40%	50%	70%	90%	
Land Purchase	Land for own office setup	-	2 branch	2 branch	2 branch	4 branch	Total 15 branches in own offices

(1 US\$= BDT 107) ref: report Bangladesh bank 23 February 2023)