



DAMEN SUPPORT PROGRAMME

ISSUE 9
August 2025

DSP UPDATES

MONTHLY NEWSLETTER

Product Wise Segregation of Portfolio

Sr #	Murabaha Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	126	5
2	Agriculture & Livestock	3,276	159
3	Trade and Business	2,136	115
4	Tailoring & Clothing	6,597	325
	Sub Total	12,135	604
Sr #	Conventional Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	1,730	92
2	Agriculture & Livestock	17,985	872
3	Trade and Business	16,236	862
4	Tailoring & Clothing	52,858	2,718
5	PMYB	895	208
6	Gold Finance	223	37
	Sub Total	89,927	4,789
	Grand Total	102,062	5,393

Branches Achieve PAR Zero Hatrick

Maraka, Jumber, Nankana, Muslim Town, Daska, Phoolnagar, Chunian, Rajana, and Kamalia branches proudly retained their zero PAR status in August, marking a hattrick of three consecutive months since June. This consistency reflects strong portfolio quality and disciplined credit management across the network.

In addition, Maraka, Jumber, Phoolnagar, Muslim Town, Daska, and Nankana branches were recognized as Champion Branches for the April-June 2025 quarter, while Chunian and Kamalia branches received the Runner-up Champion Branch titles, further highlighting their outstanding performance.

Achieving 99%+ Recovery through Digital Platforms

DSP is pleased to announce the achievement of more than 99% recovery through branchless banking. This milestone highlights the organization's successful digital transformation, ensuring greater transparency, efficiency, and financial discipline across operations.

By integrating digital channels into its recovery process, DSP has not only strengthened internal systems but also reinforced its commitment to innovation and accountability.

Kasur Stays Ahead as Okara Overtakes Maraka

Kasur maintained its lead at the end of August, while Okara moved up the ranking, pushing Maraka down to third place. The total number of active clients has now reached 102,062.

Niaz Baig Takes Lead in OLP

In terms of OLP, Niaz Baig moved ahead of Kasur, placing Kasur in second position, while Maraka retained third place. Overall, DSP's total OLP increased from PKR 5,269 million in July to PKR 5,393 million in August.

Okara and Nankana Lead in Loan Disbursements

Okara, Nankana, and Kasur secured the top three positions in terms of the number of loans disbursed. A total of 9,428 loans were disbursed across all areas during the month, highlighting DSP's continued outreach to clients.

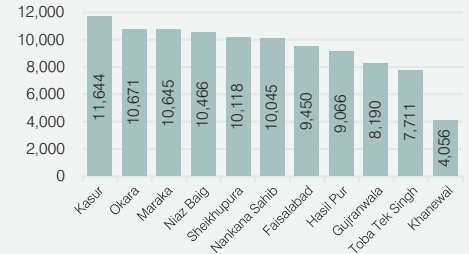
Kasur Leads in Monthly Disbursement Volume

Niaz Baig, Nankana, and Kasur ranked first, second, and third in disbursement volume. Overall disbursements across all areas rose from PKR 799 million to PKR 822 million, reflecting strong financial activity and steady client demand for DSP's services.

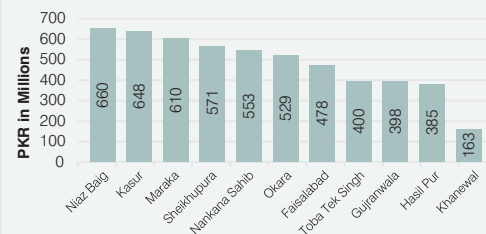
PAR>29 Days Reflects Stability

DSP has maintained portfolio quality over the past eight months, with PAR>29 Days consistently around 1%. During this period, the Outstanding Loan Portfolio increased from PKR 4,875 million in January to PKR 5,393 million in August, showcasing both resilience and sustainable growth.

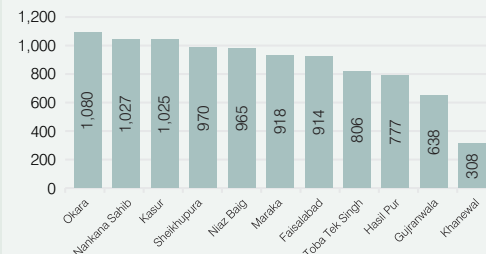
Active Clients Portfolio



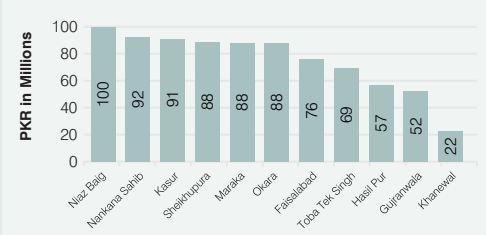
Outstanding Loan Portfolio



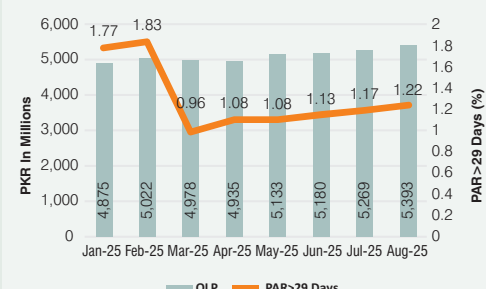
Loans Disbursed



Amount Disbursed



OLP & PAR>29 Review Jan 25 - Aug 25



Independence Day Celebrations at DSP Head Office

DSP marked Pakistan's Independence Day with a ceremony at its Head Office. The event was graced by the presence of the Chairperson, Ms. Naghma Rashid, who was invited as the Chief Guest.

The national flag was hoisted jointly by Ms. Naghma Rashid, Chairperson, and Mr. Asghar Memon, CEO, accompanied by the playing of patriotic songs, creating a spirit of unity and pride. Head office staff, Area Managers and several Field Managers joined the occasion, making the celebration a memorable gathering of colleagues. Independence Day was also celebrated with great enthusiasm across all DSP Area Offices and branches, alongside the Head Office ceremony.



Champion Branch Awards – April to June 2025



This year's Independence Day celebrations were made even more special with the announcement of the Quarterly Champion Branch Awards. Maraka, Jamber, Phoolnagar, Muslim Town, Daska, and Nankana branches were recognized as Champion Branches for the April–June 2025 quarter, while Chunian and Kamalia branches

received the Runner-up Champion Branch titles.

Shields and certificates were presented to the Field Managers and Assistant Field Managers of these branches by Ms. Naghma Rashid, Chairperson, Mr. Asghar Memon, CEO, and Mr. Athmar Arbab, COO, who commended their hard work and consistent performance.

Area Managers from across the field attended the ceremony, celebrating the success of their teams and motivating them to continue striving for excellence.

Congratulations to all the winners for setting an inspiring benchmark of performance and commitment.

A New Chapter in Women's Empowerment



DSP has entered into a strategic partnership with Circle Women Association through the signing of a Memorandum of Understanding (MoU) focused on promoting women's economic empowerment through digital inclusion.

The MoU was signed by Mr. Asghar Ali Memon (CEO, DSP) and Ms. Sadafe Abid (Founder & CEO, Circle), in the presence of senior management from both organizations. This collaboration will introduce innovative initiatives designed to expand opportunities for DSP clients across Punjab. Together, DSP and Circle aim to strengthen women's participation in the digital economy and create a lasting impact on their livelihoods.

Following the signing of MoU, the first joint training session was held on August 21 at DSP's Niaz Baig Branch.

Askri Bank Team Visits DSP Head Office

A delegation from Askri Bank visited DSP Head Office for an introductory meeting on new credit lines. The session provided an opportunity to exchange insights on financing options and explore avenues for strengthening collaboration. Such engagements support DSP in expanding its resource base to better serve clients and promote financial inclusion.



Client Concerns Addressed at DSP

Client feedback is central to DSP's commitment to transparency, accountability, and continuous improvement. Through the Complaints Cell, concerns raised by clients are handled with diligence and care. In August 2025, DSP received 62 complaints. Of these, 56 were resolved, while 6 remain under review and are being actively followed up.

DSP remains committed to an open and responsive grievance redressal system, ensuring that every voice is heard and every concern is addressed promptly and respectfully.

PMIC Team Visits DSP

The Risk team headed by Mr. Rashid Imran, Chief Risk & Compliance, Pakistan Microfinance Investment Company (PMIC) conducted a due diligence visit to DSP. The visit focused on reviewing DSP's operations, risk management practices, and compliance framework. Such engagements strengthen transparency and foster continued collaboration with key stakeholders.

Following this, Mr. Yasir Ashfaq (CEO, PMIC) and Mr. Saqib Siddique (COO, PMIC) visited DSP to review annual performance and explore future collaboration. Discussions centered on strengthening the partnership, improving service delivery, and identifying innovative ways to expand financial inclusion.

The visit highlighted the shared commitment of both organizations to operational excellence, transparency, and creating sustainable impact in underserved communities.



Aurat Foundation Team Visits DSP Head Office

A team from Aurat Foundation visited DSP Head Office to interview Mr. Asghar Memon, CEO DSP, as part of their ongoing survey. The meeting provided an opportunity to share DSP's experiences in women's empowerment and community development, strengthening collaboration for greater social impact.



Orientation for New Staff

From August 6 to 8, 2025, DSP organized a three-day orientation program at its Head Office for newly recruited staff. The sessions introduced participants to DSP's mission, organizational structure, and work culture. Department Heads led the program, combining informative presentations with interactive discussions. The agenda covered DSP's core

functions, institutional values, and DSP's core functions, institutional values, and commitment to empowering communities through microfinance. The orientation was designed to help new staff understand their roles and align with the organization's vision and operating principles. The CEO interacted with participants to gather their feedback and motivate them to execute their learnings into their day-to-day responsibilities. A total of 16 team members attended the orientation.

We warmly welcome them to the DSP family and look forward to their contributions toward advancing financial inclusion and sustainable development.

Certification of Skills Development Trainings



DSP continues to promote women's economic empowerment through vocational skills development programs.

- At Sharqpur Branch, 19 students completed Stitching Training, with the certification ceremony held on August 1, 2025.
- At Muridkey Branch, 22 students completed Beautification Training, with the certification ceremony held on August 4, 2025.

Conducted between April and July 2025, these trainings equipped women with practical skills to enhance income opportunities and support their families.

CEO Participates in WE-Finance Code Session

On the same day, the CEO also joined the Industry Familiarization Session on the WE-Finance Code, jointly organized by SECP and the Asian Development Bank (ADB) in Karachi. The session introduced the objectives and practical implications of the Code, with a focus on advancing women's financial inclusion. DSP's involvement highlighted its commitment to gender-inclusive finance and its role as a proactive partner in sector-wide initiatives.

DSP CEO Attends SECP-Microfinance Coordination Forum

The CEO represented DSP at the 5th SECP-Microfinance Coordination Forum, chaired by Mr. Zeeshan Rehman Khattak, Commissioner, Specialized Companies Division, SECP, on August 26, 2025, in Karachi. The forum brought together sector leaders to deliberate on key priorities and strengthen collaboration. DSP's participation reaffirmed its commitment to policy engagement and its role as a leading voice in the microfinance sector.

Extending Warm Wishes to Our Esteemed CEO and Team on Their Birthdays

This month, DSP joyfully celebrated the birthdays of our respected CEO, Mr. Asghar Memon, along with Mr. Aurangzeb Aslam (Senior Manager Risk & Compliance) and Mr. Qasim Maqsood (Deputy Manager Admin). We extend our warmest wishes to them for happiness, good health, and continued success in the year ahead.



From Rs. 450 to a Sustainable Enterprise

When Muqaddas Bibi's husband struggled to provide through daily labor, her family faced financial and emotional hardship. At one point, she was left with only Rs. 450 to manage household expenses. With courage, she used that small amount to start selling fritters and vegetable cutlets, slowly building a routine that helped her support her family.

In 2021, she turned to DSP for her first loan, which allowed her to expand her business. Over time, she utilized four loans, introducing new items like gram flour naan, chips, and rissoles, and eventually constructing a cemented shop. Today, Muqaddas earns a stable income, is planning to add breakfast items, and has even purchased a three-marla plot in Ferozwatwan from her savings. She says, "DSP gave me the strength to grow my business when I had nothing. Today, I stand on my own feet and look forward to expanding my shop further."



Weaving a Better Future

Mafia's husband's small scrap business could not meet the rising expenses of their four children. Determined to support her family, Mafia started weaving cots, a skill she had mastered over the years. Although the work brought some income, she soon realized that buying baan (cot weaving material) in bulk from Faisalabad at a lower price could help her earn more.

With this vision, she approached DSP for her first loan, which she used to purchase stock for cot weaving. Alongside her main work, she also began crochet stitching, producing bed covers, pillow covers, and frocks. These products added to her income and quickly built her reputation in the community.

Now in her sixth loan cycle, Mafia has established herself as a trusted name for cot weaving and crochet items, especially for weddings and special occasions. Her income supports her children's education: her eldest daughter is pursuing FSc. along with a Lady Health Visitor course, while her younger two are studying in 10th and 8th grades. She shares, "DSP believed in me when I wanted to do more with my skills. With their support, I can educate my children and run a business the whole community depends on."



Stitching Hope into Reality

After the tragic loss of her husband, Shazia was left with three children and no financial support. She decided to use her stitching skills but lacked a sewing machine. With her first DSP loan, she purchased one and began stitching dresses. Her second loan allowed her to add cloth and tailoring materials, turning her work into a profitable business.

Over time, Shazia availed five loans, expanded her services, educated her three children, and even built a five-marla house. Beyond supporting her family, she has trained more than 30 women in stitching, enabling them to earn their own income while helping her meet customer demand. She explains, "DSP supported me when I had no one else to turn to. Today, I provide for my children with dignity and help other women learn a skill that makes them independent."



ALL DSP COLLEAGUES ARE ADVISED TO SHARE INFO, NEWS & STORIES FOR THE PUBLICATION IN MONTHLY NEWSLETTER AT THE FOLLOWING E-MAIL ADDRESS: aisha@damensp.com