



DAMEN SUPPORT PROGRAMME

ISSUE 11
October 2025



DSP UPDATES

MONTHLY NEWSLETTER

Product Wise Segregation of Portfolio

Sr #	Conventional Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	1,808	84
2	Agriculture & Livestock	17,384	772
3	Trade and Business	15,535	754
4	Tailoring & Clothing	57,010	2,660
5	PMYB	894	188
6	Gold Finance	242	41
Sub Total		92,873	4,498
Sr #	Murabaha Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	123	4
2	Agriculture & Livestock	3,346	152
3	Trade and Business	2,443	120
4	Tailoring & Clothing	7,418	346
Sub Total		13,330	622
Grand Total		106,203	5,120

Number of Zero PAR Branches Continues to Increase

Maraka, Jamber, Nankana, Muslim Town, Phoolnagar, Chunian, Rajana, and Kamalia branches continued to maintain their zero PAR status during the month. Kahna, Renala Khurd, Rachna Town, Warburton, Pasrur, and Thikriwala joined the zero PAR journey in October 2025, bringing the total number of zero PAR branches to 14.

Annual General Meeting and Board Meeting Held at Ittehad Palace

DSP's Annual General Meeting convened on October 25 at Ittehad Palace, Lahore, to approve the annual financials and appoint the external auditors. Following this a Board Meeting was also held to review organizational progress and discuss strategic priorities. The meeting provided a platform to assess ongoing initiatives and identify opportunities to strengthen operations and outreach further.

Members shared valuable insights on enhancing efficiency, fostering innovation, and deepening the organization's impact on financial inclusion. The discussions reaffirmed a collective commitment to sustainable growth and community empowerment through responsible microfinance practices.



Kasur Leads in Active Client Growth

Kasur maintained its leading position in active clients during the month, while Maraka and Niaz Baig advanced to second and third place, respectively. The total number of active clients across all areas reached 106,203, reflecting steady growth and strong client engagement.

Consistent Excellence in OLP Rankings

For the third consecutive month, Niaz Baig, Kasur, and Maraka retained their top positions in Outstanding Loan Portfolio (OLP), ranking first, second, and third, respectively. The overall OLP rose to PKR 5,120 million, demonstrating sustained portfolio strength.

Kasur Leads in Loans Disbursement

Kasur topped the chart in loan disbursement, followed by Sheikhpura and Maraka in second and third place. A total of 7,899 loans were disbursed across all operational areas, highlighting continued efforts to expand outreach and financial inclusion.

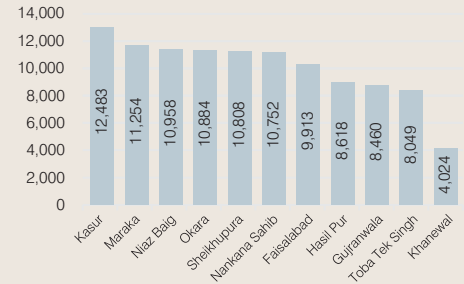
Kasur Leads in Disbursement Volume

Kasur, Maraka, and Niaz Baig led in disbursement volume rankings this month. The total disbursement across all 11 areas reached PKR 699 million, marking continued growth in lending operations and effective client servicing.

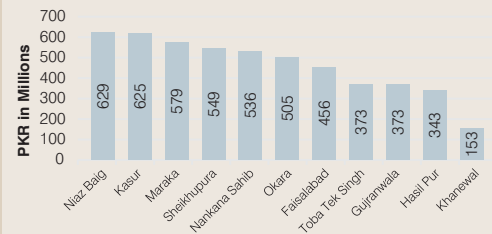
PAR > 29 Days Shows Positive Decline

The PAR > 29 days ratio remained within a manageable range throughout 2025, averaging around 1% over the past six months. Encouragingly, during the reporting month, the decline was to 0.6%.

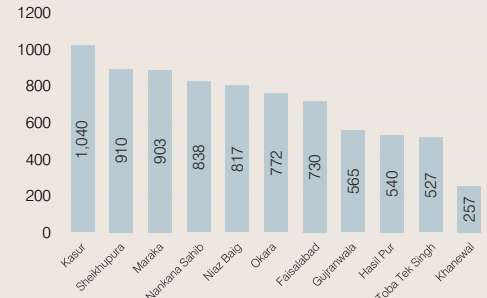
Active Clients Portfolio



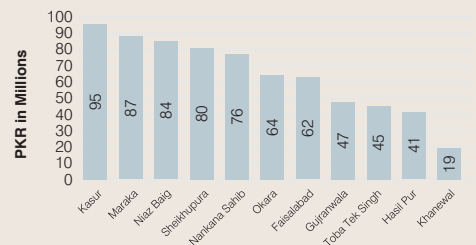
Outstanding Loan Portfolio



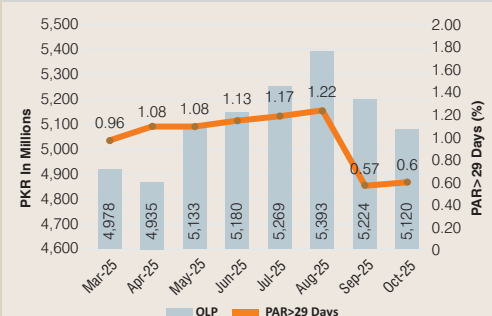
Loans Disbursed



Amount Disbursed



OLP & PAR > 29 Review Mar 25 - Oct 25



DSP Commemorates International Poverty Eradication Day and International Rural Women's Day

Damen Support Programme marked International Poverty Eradication Day and International Rural Women's Day with a special event on October 25 at Ittehad Palace. The gathering brought together more than 250 participants, including DSP's Board of Directors, representatives from partner & funding organizations, and staff from both the Head Office and field offices.

The program opened with the recitation of the Holy Quran, followed by the National Anthem and welcome address from the respectable Mr. Asghar Memon, CEO, DSP.

The event featured engaging panel discussions with rural women and inspiring

success stories of DSP clients who expanded their enterprises with the organization's support. A theatre performance vividly portrayed the vital role of rural women in advancing prosperity and alleviating poverty within their communities.

Distinguished guests, including Ms. Bushra Khaliq, Executive Director of Women in Struggle for Empowerment (WISE), and Ms. Resham Adnan, Programme Coordinator at South Asia Partnership Pakistan, shared their perspectives on women's empowerment and inclusive development.

In recognition of outstanding efforts, gifts were presented to clients who demonstrated

remarkable business growth through DSP's support. Shields were awarded to the champion branches of the quarter, while certificates honoured the top ten female performers in PAMS for 2024–25.

As a token of appreciation, a gift was presented to Ms. Naghma Rashid, Founder and Chairperson, by CEO Mr. Asghar Memon, COO Mr. Athmar Arbab, and CFO Mr. Wajid Khan on behalf of the entire DSP family, in recognition of her continued leadership and guidance.

The celebration reflected DSP's enduring commitment to promoting financial inclusion, empowering women, and driving sustainable poverty reduction across communities.

Champion Branch Awards – Quarter July to September 2025

The celebration of International Poverty Eradication Day and International Rural Women's Day was made even more special with the announcement of the Champion Branch Awards for the quarter of July to September 2025.

Maraka, Jamber, Phoolnagar, Muslim Town, Daska, Nankana, Rajana, and Chunian branches were recognized as the Champion Branches of the Quarter. Shields were presented to their Field Managers by Chairperson Ms. Naghma Rashid, CEO Mr. Asghar Memon, and COO Mr. Athmar Arbab, who commended their commitment,

leadership, and consistent performance.

Notably, six of the eight Champion Branches were led by female Field Managers, making this recognition particularly meaningful in connection with the celebration of International Rural Women's Day. The CEO observed this distinction and joyfully announced it from the rostrum during the shield distribution ceremony, where all the 64 branch managers were also present.

Congratulations to all the winners for exemplifying excellence, teamwork, and dedication to the organization's mission.



Visit of Triple Jump Representatives to DSP

Ms. Sylvie Gal, Regional Head for South and South East Asia, and Mr. Luigi Gioscia from Triple Jump visited DSP's Head Office in Lahore.

The meeting served as a platform to exchange organizational updates, review ongoing collaboration, and discuss prospects for future partnerships. Discussions focused on exploring joint initiatives to strengthen financial inclusion and broaden sectoral impact.

DSP extended its appreciation to the Triple Jump team for their continued partnership and support.



Capacity Building Trainings October 2025



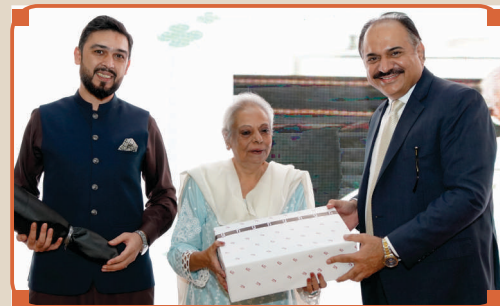
In October 2025, DSP conducted multiple capacity-building trainings to strengthen staff skills in portfolio management, compliance, and Islamic microfinance. Portfolio & Delinquency Management and AML/CFT

sessions were held in Khanewal, Bahawalnagar, and Sahiwal (October 1–3) with 81 participants, focusing on portfolio monitoring, delinquency control, and regulatory compliance. A two-day training in Bucheki (October 1–2) engaged 9 participants on Islamic microfinance fundamentals and Murabaha implementation. These initiatives reinforce DSP's commitment to staff capacity, compliance, and operational excellence.



Cheers to teamwork and togetherness! Birthday celebrations for Ms. Nadia Yaqoob, Mr. Usman Imtiaz & Mr. Muhammad Arshad.

Visual Highlights: International Poverty Eradication & Rural Women's Day Celebrations



DSP as Silver Sponsor at 9th Annual Microfinance Conference

DSP served as the Silver Sponsor of the 9th Annual Microfinance Conference, highlighting its active role in the sector. The participation reflects DSP's continued commitment to promoting financial inclusion and industry development.

DSP Engages with International Partners at 9th Microfinance Conference

During the 9th Annual Microfinance Conference in Karachi, CEO Mr. Asghar Memon, along with Mr. Wajid Khan, CFO, and Ms. Khadija Farid, Senior Finance Manager, held meetings with representatives from Agents for Impact (AFI) GmbH and Incofin.

In a discussion with Mr. Kunal Vidhani, Investment Officer at AFI, the team shared updates on DSP's achievements, impact initiatives, and financial performance. Mr. Vidhani outlined AFI's investment approach and expressed interest in establishing a credit partnership to advance shared goals in financial inclusion. The delegation also met with Mr. Alex Jeffery, Team Lead at Incofin, to explore potential joint initiatives and future collaboration opportunities aimed at strengthening the sector's overall impact.



Mr. Amjad Arbab Leads Dialogue on Microfinance in Rural and Challenging Markets

Mr. Amjad Arbab, Advisor to DSP's Board and CEO of Taleem Finance Company Limited, led the dialogue on "Microfinance in Rural & Challenging Markets" during AMC9. He emphasized the need to revisit group lending models and enhance digital integration to better reach rural borrowers. The session offered valuable insights on expanding financial inclusion in Pakistan's most underserved regions.



CEO Shares Insights at 9th AMC



CEO Mr. Asghar Memon represented DSP as a panelist at the 9th Annual Microfinance Conference organized by the Pakistan Microfinance Network (PMN), where he discussed key trends and challenges in advancing women's financial inclusion.

He noted that while the sector continues to grow, much of this expansion is driven by nano loans, which often fail to reach women in rural and small-town areas. The share of MFIs in the overall microfinance portfolio has declined to around 20%, yet over 80% of their lending still supports women. Despite this strong focus, access to required funding remains a major challenge for MFIs.

Mr. Memon highlighted that at DSP, over 99% of clients are women. In many parts of Punjab, women still have limited access to smartphones or digital platforms, so the organization prioritizes financial literacy and digital awareness to build capability and confidence. DSP has fully digitized its loan recoveries through branchless banking and is now in the process of introducing a client app to provide real-time loan update and repayment information, another step toward promoting digital inclusion.

He also shared details of tailored products such as the Partnership Loan, which enables women to collaborate with family members, if they really intend to, and insurance offerings that cover life, health, and livestock. Skills training programs further enhance resilience and self-reliance among clients.

"For DSP, true financial inclusion goes beyond access to credit," Mr. Memon emphasized. "It's about empowering women with the knowledge, confidence, and tools they need to achieve lasting financial independence."

Field Staff Training and Interaction Session – Southern Punjab

A training-cum-interaction session was held for the field staff of Areas 6, 10, and 11 at AJWA Garden, Sahiwal. The session was led by a delegation from the Head Office, including Mr. Asghar Memon, CEO; Mr. Junaid Iqbal Qureshi, GM Business

Development; Mr. Rizwan Siddique, Manager Business Development; and Mr. Arslan, Manager Credit Risk.

Area Managers, Field Managers, and Assistant Field Managers from branches across southern Punjab participated in the

session. The team was briefed on key operational policies and credit appraisal techniques aimed at strengthening field-level performance. During his interaction with the participants, the CEO addressed on-ground challenges, shared strategic guidance, and provided valuable insights into the evolving microfinance landscape in Pakistan. He encouraged the teams to stay motivated, enhance productivity, and continue delivering strong results.

The session concluded with the distribution of promotion letters to deserving staff members, making the occasion both inspiring and rewarding. The event reaffirmed the team's shared commitment to excellence, growth, and lasting community impact.



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