



DAMEN SUPPORT PROGRAMME

ISSUE 10
September 2025

DSP UPDATES

MONTHLY NEWSLETTER

Product Wise Segregation of Portfolio

Sr#	Conventional Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	1,807	92
2	Agriculture & Livestock	18,132	872
3	Trade and Business	15,992	862
4	Tailoring & Clothing	55,590	2,718
5	PMYB	894	208
6	Gold Finance	228	37
Sub T total		92,643	4,619
Sr#	Murabaha Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	126	4
2	Agriculture & Livestock	3,359	153
3	Trade and Business	2,304	117
4	Tailoring & Clothing	7,012	331
Sub T total		12,801	605
Grand Total		105,444	5,224

Information Technology Updates

Interactive DSP Branch Map View Launched

An interactive Branch Map View has been developed and launched to display DSP branch locations across the network. The map presents real-time data on each branch's name, OLP, and number of Active Loans, along with the system time to indicate data freshness.

Compliance Strengthened Through NACTA and UNSC Data Screening

Data screening for all clients, guarantors, and their spouses was completed in line with regulatory requirements. CNIC details were verified against NACTA and UNSC sanction lists to ensure compliance and reduce the risk of transactions involving restricted or blacklisted individuals.

Recruitment Reporting System Goes Live

The newly developed Recruitment Reporting System has been fully tested and launched. It provides real-time visibility into hiring activities across departments, allowing HR and management to track open positions, monitor candidate progress, and review hiring timelines. The system enhances recruitment efficiency and supports informed decision-making.

Active Clients – Kasur Stays on Top

Kasur, Okara, and Maraka continued to lead in active client numbers, holding the first, second, and third positions respectively. The total number of active clients has reached 105,444.

OLP – Niaz Baig Remains on Top

Niaz Baig, Kasur, and Maraka retained their top rankings in OLP, standing first, second, and third respectively. The overall outstanding portfolio reached PKR 5,224 million.

Loan Disbursements – Okara Maintains Lead

Okara secured the top spot in loan disbursements, followed by Kasur and Nankana. A total of 6,408 loans were disbursed across all areas during the month.

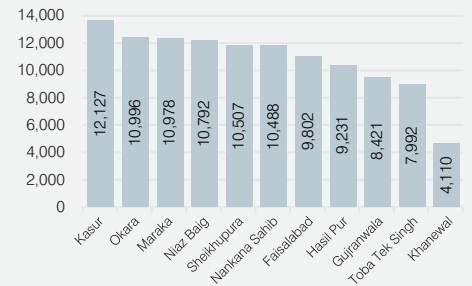
Disbursement Volume – Okara Leads Overall Rankings

Okara, Kasur, and Niaz Baig led in disbursement volume rankings, while the total disbursement across all areas reached PKR 549 million during the month.

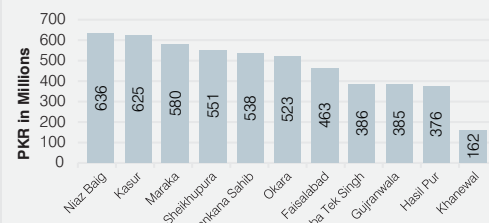
Portfolio Quality Update Jan–Sep 2025

PAR>29 days remained within a manageable range throughout 2025, averaging around 1% over the past six months. However, during the reporting month, it increased by 0.13%, primarily due to flooding in the operational areas. The teams are actively engaging with affected clients to implement remedial measures.

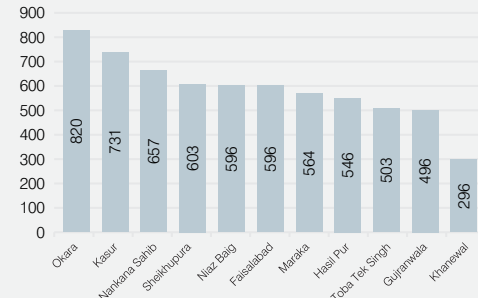
Active Clients Portfolio



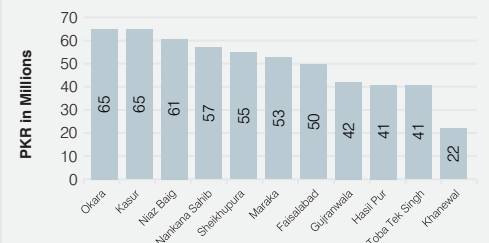
Outstanding Loan Portfolio



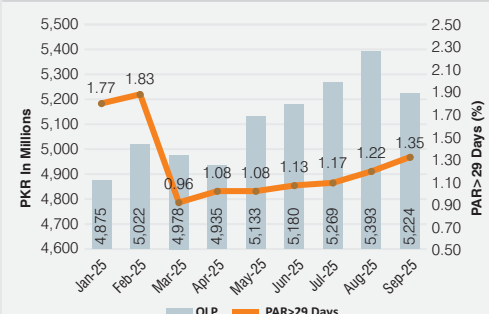
Loans Disbursed



Amount Disbursed



OLP & PAR>29 Review Jan 25 - Sep 25



Monthly Birthday Celebrations at Head Office



This month, DSP celebrated the birthdays of Mr. Hassaan Tariq (GM IT), Ms. Sadia Munir (Senior Manager Risk), and Mr. Muhammad Arslan (Manager Credit Risk).

The celebration brought the team together in a warm and joyful atmosphere, appreciating their contributions and sharing good wishes on their special day.

Champion Branches of the Quarter

Maraka, Jamber, Nankana, Muslim Town, Phoolnagar, Chunian, Rajana, and Kamalia branches have been recognized as Champion Branches of the Quarter for maintaining PAR > 29 days at zero throughout the quarter.

This achievement reflects each branch's strong portfolio management, consistent follow-up, and commitment to maintaining portfolio quality. Their continued efforts have contributed significantly to DSP's overall financial stability and client service standards.

Board Meeting Convenes at PC Bhurban

DSP's Board Members convened on September 19 at PC Bhurban to review organizational progress and discuss strategic priorities. The meeting provided an opportunity to evaluate ongoing initiatives and explore ways to further strengthen DSP's operations and outreach.

Board Members exchanged insights on enhancing efficiency, promoting innovation, and deepening DSP's contribution to financial inclusion. The discussions reinforced a shared commitment to sustainable growth and community empowerment through responsible microfinance practices.



Quarterly Progress Review Meeting

On September 6, a Quarterly Progress Review Meeting was held at the Head Office to assess operational performance and field progress. The session was chaired by the Honorable CEO and attended by the COO, GM Operations, Operation Managers, and Area Managers.

Participants reviewed key performance indicators, discussed challenges, and shared strategies to enhance efficiency and service delivery. The meeting emphasized teamwork, accountability, and continued focus on achieving organizational goals.

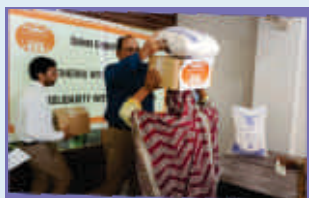
Client Feedback and Resolution Updates

At DSP, client feedback plays a key role in improving services and ensuring accountability. The Complaints Cell handles all client concerns carefully, aiming for timely and fair resolution.

In September 2025, DSP received 63 complaints. Out of these, 56 were resolved, while 7 are still under review and being closely followed up.

DSP remains dedicated to maintaining a transparent and responsive system where client voices are valued, and every concern is addressed with care.

DSP Extends Flood Relief Support to Affected Communities



Damen Support Programme and its staff stand in solidarity with communities impacted by the recent floods. Demonstrating collective compassion, staff members voluntarily donated one day's salary, which DSP matched with its own contribution to launch the first phase of relief activities.

In this phase, food rations were distributed to 300 DSP clients across multiple branches, including Chung (District Lahore), Morkhunda (District Nankana Sahib), Daska, Sambrial, and Sialkot (District Sialkot), Wazirabad (District Wazirabad), Haveli Lakha (District Okara), and Kamalia (District Toba Tek Singh). The honorable CEO, Mr. Asghar Memon, personally visited the flood-affected areas to assess the damage and distribute rations among clients of the Chung branch. Head Office and field staff also took part in the activity, reaffirming DSP's commitment to supporting its clients in times of need.

As part of the second phase of assistance, DSP will extend financial support to help affected clients rebuild and restore the businesses they lost during the floods.

Livestock Insurance Refresher Held at Head Office



On September 26, a refresher session was organized at the Head Office to address field challenges related to the Livestock Insurance product and the Tagmu App. Representatives from Tagmu App and Asia Insurance conducted the session, providing participants with greater clarity and practical guidance on resolving field-level issues. A total of 14 staff members, including Area Managers, Field Managers, and Assistant Field Managers, attended the refresher. The session helped reinforce understanding of the registration process and improved coordination between teams to ensure smoother implementation in the field.

Allied Bank Risk Team Visits DSP

The Risk team from Allied Bank visited DSP on September 29 to discuss and assess potential risk areas and mitigation strategies. The meeting centered on sharing insights and best practices in credit risk management, portfolio monitoring, and regulatory compliance.

Both teams exchanged ideas on strengthening internal controls and improving early warning mechanisms to maintain a sustainable portfolio quality. The discussion also opened avenues for future collaboration in areas of mutual interest related to risk assessment and management frameworks.



Three-Day Orientation Session for New Hires

From September 3 to 5, DSP organized a three-day orientation program at its Head Office to welcome and train 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 its commitment to empowering communities through microfinance.

The CEO also joined the sessions to engage with participants, hear their feedback, and encourage them to apply their learning in their daily responsibilities.

A total of 15 team members attended the orientation. DSP warmly welcomes them to the organization and looks forward to their contributions toward advancing financial inclusion and sustainable development.



CEO Attends Farewell Dinner Hosted by PMIC in Honor of SECP Executive Director

CEO, Mr. Asghar Memon, attended a farewell dinner organized by the Pakistan Microfinance Investment Company (PMIC) to honor Ms. Khalida Habib, Executive Director, Securities and Exchange Commission of Pakistan (SECP). The event was attended by officials from World Bank, SECP, Karandaz and various other personalities from the sector. The event offered an opportunity for DSP to strengthen its presence within the industry and reaffirm its commitment to supporting sector-wide dialogue and collaboration.

BlueOrchid Representative Conducts Due Diligence Visit to DSP



Mr. Kakha, a representative of BlueOrchid, visited DSP on September 18 as part of a due diligence review. During his visit, he met with Mr. Asghar Ali Memon (CEO), Mr. Wajid Ali Khan (CFO), and Ms. Sadia Ali (Senior Manager Risk) to discuss DSP's operations, financial management, and risk frameworks. He also visited the DSP Kamoki Branch, where he was briefed on field operations and client engagement processes. The visit highlighted BlueOrchid's ongoing interest in DSP's systems, performance, and institutional strengths.

Due Diligence Meeting with Grameen Credit Agricole

On September 29, a team from the Grameen Credit Agricole Foundation held an online due diligence session with the CEO, followed by independent meetings with DSP's Heads of Departments to gain a comprehensive understanding of the organization's operations and governance practices. As part of the review, the team also met online with one of the Board members, Ms. Manal Bakhtiari, to discuss board involvement, governance, and future strategy. They further met with Field Managers from the Phoolnagar and Vehari branches to learn more about field operations and on-ground realities. The engagement provided valuable insights into DSP's structure, systems, and field-level implementation, reflecting Grameen's continued interest in DSP's institutional capacity and outreach.

Rabia – From Daily Wages to Business Ownership

Rabia's husband worked as an adda embroidery artisan on daily wages, earning far less than the effort he put into his craft. Rabia often assisted him, but despite their hard work, the income was never enough. She dreamed of starting a business of their own, yet limited resources kept that dream distant.

In 2018, Rabia received her first loan from DSP, allowing her to purchase raw material and start an embroidery business. With her husband's experience and market understanding, they quickly began securing orders and earning a profit. Encouraged by the results, they took three more loans from DSP to expand operations. Today, their embroidery unit employs around ten daily wage workers, while more than twenty-five women work from home. Recently, Rabia availed a PKR 400,000 loan from DAMEN Support Programme, under the PMYB Project to launch her own line of dresses alongside boutique orders.

"DSP turned my dream into reality," she says. "With their support, we grew from struggling workers to business owners. I feel proud that we now provide work to others and have built a secure future for our family."



Kiran – Pathway to Prosperity

Kiran grew up in a modest household. Her father worked in a shoe factory while her mother managed the home with limited means. Seeing her parents' struggles, Kiran began working at the same factory to help meet expenses.

Over time, she realized she could earn more by stitching shoes on a contractual basis from home. In 2018, with her first DSP loan, she bought a stitching machine and began home-based work. This shift allowed her to earn better, manage her time efficiently, and avoid the physical strain of factory work. Encouraged by early success, Kiran expanded further. With six successive loans from DSP, she moved into full shoe production. Today, she and her father prepare finished shoes, while her brother sells them at a local market. Their family income has grown steadily, bringing comfort and stability to their lives.

Expressing her gratitude, Kiran says, "DSP gave me the courage and resources to build a business from home and support my family. I feel proud that we stand on our own feet today."



Shamshad – Crafting Change Through Skill and Support

Shamshad grew up in a family that faced constant financial struggle. From an early age, she learned to turn creativity into opportunity—making hair tassels, hand fans, winnowing trays, drawstrings, and crochet pieces. By selling these handmade items, she helped ease her parents' worries.

After marriage, challenges continued. Her husband sold imitation jewellery on the streets, but the business ended when the stock was sold to fund his sister's wedding. Determined not to give up, Shamshad returned to her craft. Her products quickly gained popularity, but she lacked the capital to purchase raw materials for growing demand.

At that point, DSP provided a Murabaha facility through one of its Sharia-based branches, Kot Radha Kishan, which enabled her to buy materials and expand production. As her profits grew, she availed four additional facilities to strengthen her enterprise. Today, Shamshad earns more than her husband, who works in a garment factory. Her income now covers household and educational expenses, bringing comfort to her family.

"DSP's support gave me the confidence to trust my skills," she says. "It helped me turn my craft into a stable source of income and brought dignity to my life."



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