

EMERGING ISLAMIC MICRO FINANCE

POVERTY ALLEVIATION
THROUGH
ENTERPRISE DEVELOPMENT





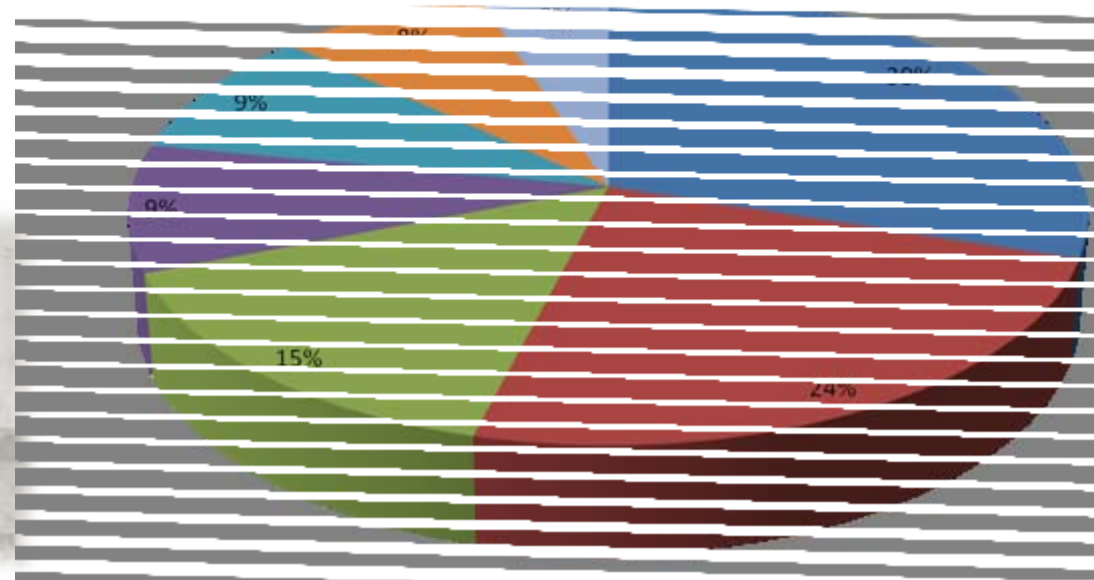
SUSTAINABLE ORGANISATION

SUSTAINABLE BORROWER

**A BALANCED APPROACH TOWARDS
MICRO FINANCE**

BUSINESS SECTORS SERVED

- Trading - 30%
- Handicraft / Cottages – 24%
- Manufacturing Light Engineering Works-15%
- Services Sector – 9%
- Retailing – 9%
- Food Agricultural processing – 8%
- Live Stock – 5%



HOW WE WORK?

TARGET ENTERPRISE:

- with a capital volume of less than Rs. 500,000/-
(Avg. Enterprise Capital : Rs. 100,000)

PRODUCT PORTFOLIO:

CONVENTIONAL

Micro Credit

(Rs. 1,000 – Rs. 30,000)

Enterprise Development Facility

(Rs. 30,001 – Rs. 100,000)

ISLAMIC

Murabaha

(up to Rs. 100,000)

Ijara

(up to Rs. 100,000)

Salam

(up to Rs. 100,000)

Istisna

(up to Rs. 100,000)

MICRO FINANCE MODEL

- ✓ We Serve **POTENTIAL POOR**
- ✓ Targeting Business not Individual
- ✓ Need Based Credit
- ✓ Comparatively larger loan size
- ✓ Group & Individual Lending
- ✓ Social Collateral
- ✓ Flexible Group size

The background of the slide features a collage of several small, semi-transparent images. These images depict various scenes of people, likely in a workshop or market environment, engaged in different activities. The overall tone is professional and focused on economic and social aspects.

BENEFITS OF ISLAMIC MICRO FINANCE

- Riba Free Operations
- Shift of Focus to ***TRADING MODE***
- Better Internal Controls
- Reduced Misutilization of Money in Non Productive Activities
- Overall Benefits to Economic Environment
- More Social Acceptability

Business Development Services

- Vision Enhancement Sessions
- Skill Enhancement Courses
- Value addition in Product & Process
- Branding, Packing & Packaging
- Marketing Linkages & Sales Support
- Supply Chain Development
- Redesigning of Services Outlet
- Participation in National, Regional Fairs
& International Fairs

The background of the slide features a collage of grayscale images related to healthcare. It includes a doctor in a white coat attending to a patient in a hospital bed, a person sitting at a desk, and a person in a white coat working with medical equipment. The images are semi-transparent and layered, creating a textured effect behind the text.

Health Insurance

Poor Borrowers need Health Insurance so that when they or their family gets ill their business don't suffer.

CWCD - TAKAFUL HEALTH PROJECT

- **OUTDOOR PATIENT FACILITY** is being provided through health clinics developed alongside CWCD branch offices.
- **INDOOR PATIENT SERVICE** at 14 Listed Hospitals of Takaful Up to PKR.35,000/- per annum Limit.
(also other hospital on reimbursement basis)

FUTURE PLANS

- To Practice Real Islamic products like;
(Musharka & Mudarba)
- To Develop into a ***TRADE FACILITATING HOUSE***
rather than a Lending Institution
- Partnerships with Islamic Financial Institutions
- Outreach Expansion

Why Invest in Microfinance?

- Islamic Mode of Operations
- Large Potential Market
- Credit Risk covered through Takaful
- Excellent Performance Record
- Innovation and Development
- Strong Social Responsibility Statement

