



### Historical Background:

- Inception - 1<sup>st</sup> January 1993
- Started as a supportive project of Education Programme of DAM with the name of IBI (Institution Building for Income Generation).
- Mainly MF Branches opened with donor fund at the initial stage.
- In 2006, Partnership developed with Palli Karma-Shahayak Foundation (PKSF).
- In 2008, DAM Got Microcredit Regulatory Authority (MRA) License.
- In October 2013, DFED established by DAM as a separate MFI.
- In 2014, DFED got separate MRA License.
- In 2014, DAM handed over its MFP to DFED and cancel MRA License of DAM.
- Since 2014, DFED has been operating as independent MFI of DAM

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### A Short Brief of DFED

**Established on 2013**  
**Established by: Dhaka Ahsania Mission**

**Vision**  
The vision of DAM Foundation for Economic Development (DFED) is a society where people, particularly the disadvantaged segment, free from poverty, undergo a transformation process for fulfillment of basic rights in an atmosphere of improved socio-economic living condition.

**Mission**  
DFED pursues a mission to create conditions for increased access of targeted people and communities to public and private services and enhance their capacities to maximally utilize the services particularly in the fields of socio-economic development and agriculture with gender and environment as a cross cutting theme.

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### Goal

Poverty Alleviation and Women Empowerment

### Objectives

- Economic self-reliance
- Alternative Livelihood Development
- Social Empowerment

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### Legal Status of DFED

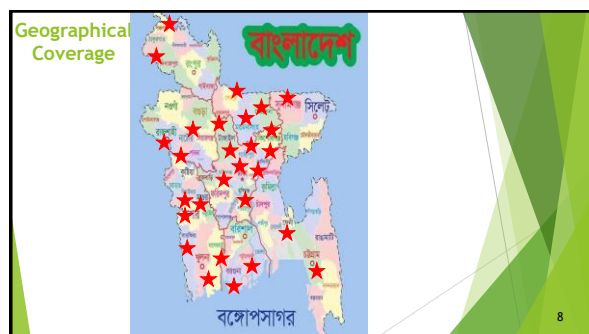
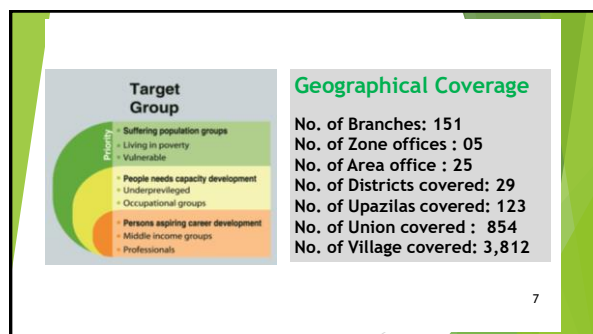
- ❑ DFED is Registered under the Societies Act: Registration no. S-11775
- ❑ Registered with the MRA: License no. DFED- 00109-02243-00747

### Financial Partnership

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### Upcoming Partner List

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**Shariah Complaint At a Glance October-22**

- >Branches - 151
- >Group - 9,521
- >Member - 216,011
- >Borrower - 163,664
- >Savings Balance - 2,249,882,191 BDT
- >Loan Outstanding - 4,664,879,423 BDT
- >Portfolio at Risk - 6.95%
- >OTR - 99%
- >CRR - 99.00%

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**Comparison Between December-2012 to October-2022**

Sl	Particular	1993 to Dec-2012	As on October-2022
1	Total Branch	36	151
2	Total Staff	156	902
3	Total Savings	8 (crore)	224.98 (crore)
4	Total Outstanding	36 (crore)	466.48 (crore)
5	Total Surplus	(75 lakh)	62.00 (crore)

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**DFED Initiatives**

- Head office Setup
- DFED completed its automation
- Established Partnership with Eleven Commercial Banks
- Started Agent Banking with Bank Asia through two Agent Outlet at Jessore
- Shariah Compliance Investment

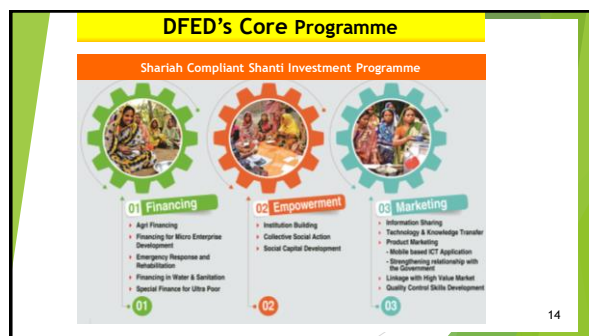
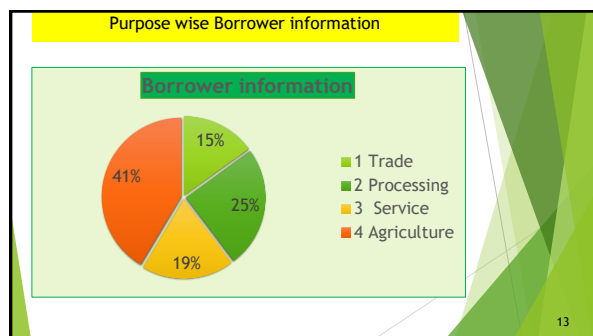
DFED Head Office

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**DFED Opens 100<sup>th</sup> Branch**

DFED opened its 100<sup>th</sup> branch at Sreenagar in Munshiganj on June 22, 2019. A discussion meeting was Held on the occasion. DAM President Kazi Rafiqul Alam presided over the Meeting, while Sreenagar Upazila Parishad Chairman Mashiur Rahman Mamun attended the ceremony as the Chief guest. DAM General Secretary Dr. S. M. Khalilur Rahman, Executive Director Dr. M. Ehsanur Rahman, Chief Executive Officer of DFED Md. Asaduzzaman were also present On the occasion.

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**DAM Projects Managed by DFED**

**Running Projects under DFED**

- ENRICH
- Elderly Peoples Programme
- MDP
- SDL
- ROJGAR
- SHOUHARDO-III
- HYSAWA Sanitation Program
- Beggars Rehabilitation Project
- BAIDA
- Bangladesh Rural Water Sanitation and Hygiene for Human Capital Development Project

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**DFED distributes essentials to families affected by Covid-19**

DAM Foundation for Economic Development (DFED) is an institute of Dhaka Ahmania Mission (DAM). With the financial support of Pubali Bank & DAM UK initiatives were taken to provide food and hygiene materials to a total of **2,866** families selected from among the unemployed and marginalized people from Gazipur, Jamalpur & Jessore area who unable to make a living due to the pandemic. Following this, food and hygiene materials were distributed among 500 poor families in BIDD Bazar, Gazipur. 1028 family food & health hygiene material support Jamalpur & Jessore area, cash support 250 family Jessore area & 1088 family Food and Health package support. The food items included rice, pulses, oil, sugar, onions, garlic, salt, potatoes and spices and the hygiene items included bath soap, detergent powder, oral saline, materials, paracetamol and masks. All over the package total BDT amount **4,952,800**. The chief guest said that such initiative of DAM Foundation and Pubali Bank deserve praise. He believes that food and hygiene items will contribute to the food needs and health protection of the poor people affected by the pandemic.

**DFED distributed food items and hygiene materials funded by Pubali Bank's CSR program & DAM UK.**

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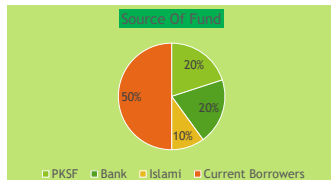
**DFED 05 Years Plan: FY 2021-2026 (Balance)**

Particular	June-21	June-22	June-23	June-24	June-25	June-26
Member	174,000	212,000	282,000	343,000	410,000	500,000
Borrower	150,000	170,000	239,000	290,000	369,000	450,000
Savings	176.00 Crore	214.00 Crore	287.00 Crore	410.00 Crore	599.00 Crore	838.00 Crore
Outstanding	320.00 Crore	439.00 Crore	612.00 Crore	856.00 Crore	1198.00 Crore	1677.00 Crore
Branch	112	121	151	181	211	241
Zone	3	3	5	5	6	7
Area	18	20	25	30	35	40
Total Staff	641	802	1000	1200	1398	1597
Per Branch Outstanding	2.85 Crore	3.62 Crore	4.00 Crore	4.80 Crore	5.76 Crore	7.00 Crore
Profit	9.00 Crore	17.21 Crore	30.00 Crore	51.00 Crore	86.00 Crore	146.00 Crore
Cumulative Profit	34.00 Crore	49.00 Crore	79.00 Crore	130.00 Crore	216.00 Crore	362.00 Crore

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### Future Projection 5 Years Plan "July 21- June-26"(Source of Fund):

Source of Fund	% of Fund
PKSF	20%
Bank	20%
Islamic (MF)	10%
Current Borrowers	50%

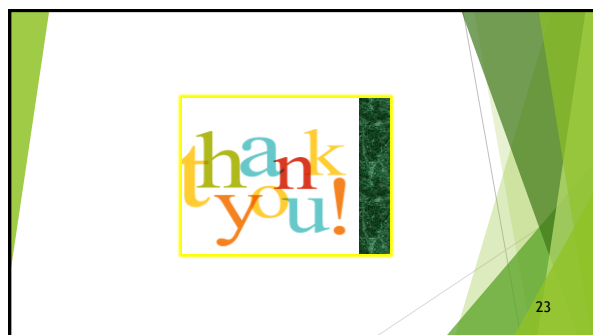
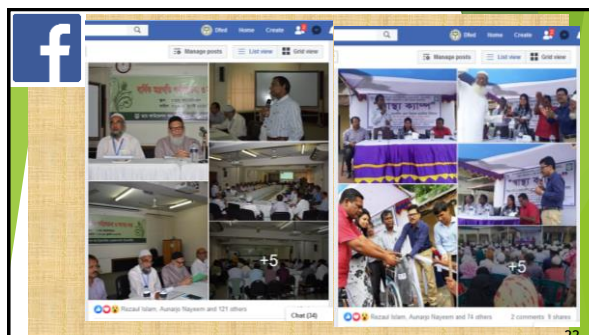


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### Milestones: 5 Years Plan

- ☐ Land Purchase for building the DFED Tower
- ☐ Expanding shariah based micro-financing in all DFED branches
- ☐ Shariah Board Development
- ☐ Full Digitization
- ☐ Introduce Mobile Banking and Promoting IT Enabling Services
- ☐ Establishment of separate wing for supporting agriculture diversification, technical support for agri-financing product diversification and market promotional activities
- ☐ Work to achieve SDG

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