

ASA'S MICROCREDIT



STANDS ON THE PEAK

- ASA is the Largest Sustainable MFI in the world
- Total ASA Branches are 2300 in 64 Districts
- ASA reaches 6 Million Members with Small Loans, Insurance, Savings and Health Services
- Numbers of Borrowers in ASA are 4.5 Million, which would Reach to 6.5 Million by the end of 2006
- Loan Outstanding in ASA is about Tk. 20,000 million
- ASA is free from Foreign Donation
- Rate of Recovery in ASA is 99.86%
- ASA's Financial Sustainability is 106%, which is the Highest Rate among the Biggest Organizations in the World
- The Lowest Management Cost among MFI's Globally with Highest Exponential Growth

ASA's innovative loan program has brought a number of fundamental changes in the conventional structure of microcredit. For example, ASA initially formed group and then collection center. There is no need for group guarantee. ASA has opened the scope for providing loans to male members, provision for agriculture loan, interest free Rehabilitation Loan, BDS/Complementary Loan, Health Insurance without premium, Flexible Loan for the Hardcore Poor, Savings withdrawal facility, providing facilities to make repayment of loans in weekly/monthly/quarterly/at a time, etc. in keeping with their income cycle. ASA's financial services in brief are as follows:

Small Loan (Women)

Beneficiary: Average Poor
Member: 3.73 million; Borrower: 3.59 million
Loan Amount: Tk. 5,000-40,000
Service Charge: 15%
Repayment: Weekly
Duration of Loan: 1 year
Savings: Minimum Tk. 10 weekly (Withdrawal)

Small Loan (Men)

Beneficiary: Average Poor
Member: 1.92;
Borrower: .57 million
Loan Amount: Tk. 1,000-4,000
Service Charge: 12%
Repayment: Monthly
Duration: 1 year (Priority in Agriculture)

Small Business Loan (Market based)

Beneficiary: Lower Middle Class
Member: 0.15; Borrower: 0.135 million
Loan Amount: Tk. 20,000-50,000
Service Charge: 15% & 12%
Repayment: Weekly/Monthly
Duration: 1 year
Savings: Minimum Tk. 20 Weekly (Withdrawal)

Loan for Hardcore Poor

Beneficiary: Extreme Poor
Member & Borrower: 0.175 million
Loan Amount: Tk. 1,000-5,000
Service Charge: 12%
Repayment: Monthly/Quarterly/At a time
Duration: 4 Month/6 Month/1 year
Savings: Tk. 10 Monthly after 3 month

Small Entrepreneur Lending (SEL)

Beneficiary: Male & Female Entrepreneurs
Member & Borrower: 15,000
Loan Amount: Tk. 50,000-2,00,000
Service Charge: 12.50%
Repayment: Monthly
Duration: Maximum 2 years

BDS/Complementary Loan

Beneficiary: Members with danger & difficulties
Member & Borrower: 6,000
Loan Amount: Tk. 1,000-5,000
Service Charge: 15%
Repayment: Monthly/Quarterly
Duration: 1 year
Savings: Minimum Tk. 10

Health Assistance

Beneficiary: ASA Members
ASA Members are provided with a grant upto Tk. 1,00,000 for treatment of serious diseases. No premium is taken for this insurance.

Education Loan

Beneficiary: Members (For Children's Education)
Borrower: 10,000, Loan Amount: Tk. 2,000
Service Charge: 10%, Repayment: Weekly
Duration: 1 year

Interest free Disaster Management

Beneficiary: Disaster Affected Members
Loan Amount: Tk. 500 (Interest free)
Repayment: Weekly
Duration: 1 year

Micro Insurance

Beneficiary: ASA Members
Borrower: 6 million, Premium: Weekly Tk. 10
Paying off Claims: 6 times of the deposited premium
A member if not die, the deposited amount is repayed with 4% interest.

All of ASA Financial Services are Fully Collateral Free



ASA
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	One/One	Free*	Tk. 1.00	Tk. 2.00	Free* First 3 minutes	Tk. 2.00	Tk. 1.00
Incoming	From any mobile	Free					

- * From April 01, 2006, Tk. 1/pulse for outgoing calls from 12am-6am and 1pm-3pm
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