

## ASASAH– Pakistan

### Comprehensive Social Rating

### BB-

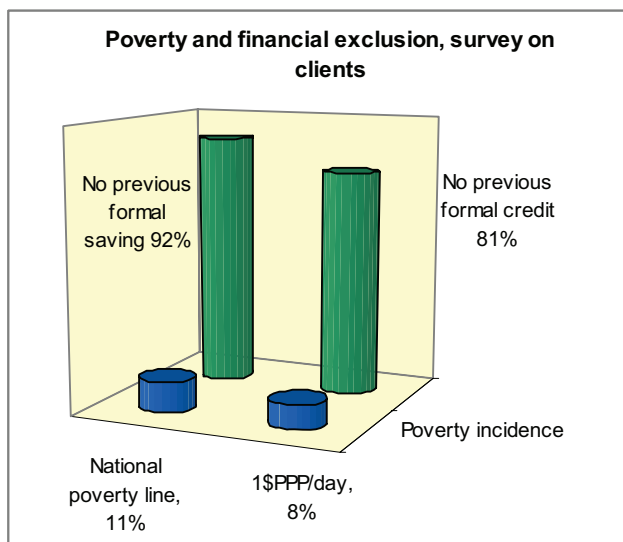
ASASAH was established as an NGO in 2003 and shortly after transformed in a company limited by guarantee. The institution has been collaborating for several years with Save the Children US. ASASAH has received funding both from national and international lenders and donors as PPAF, Deutsche Bank and Kiva. ASASAH operates in urban and rural areas of Punjab, offering credit and saving services, as well as non financial services on a smaller scale. Operations are mainly concentrated in Lahore and in the neighboring districts through a widespread network of branches. Loans are provided only to women clients and are based on the group solidarity methodology. ASASAH target clientele are poor but productive clients and micro entrepreneurs.

Organization	Dec-09
<b>Active borrowers</b>	27,561
<b>Active savers</b>	29,636
<b>Gross outstanding portfolio, USD</b>	2,296,399
<b>Total active savings, USD</b>	62,898
<b>Branches</b>	23
<b>Total staff</b>	199

<b>Legal Form</b>	Company Limited by Guarantee
<b>Year of inception</b>	2003
<b>Area of intervention</b>	Urban, rural
<b>Credit methodology</b>	Group solidarity
<b>Financial service</b>	Credit and saving
<b>Non-financial service</b>	Training, lobbying



Social indicators	Dec-09
<b>Female staff</b>	35%
<b>Staff turn-over ratio</b>	34%
<b>Real portfolio yield</b>	20%
<b>Financial awareness: Interest rate</b>	35%
<b>Solidarity group methodology, clients</b>	100%
<b>Rural coverage, clients</b>	51%
<b>Female clients</b>	100%
<b>Female clients without control over the loan</b>	40%
<b>Clients without completed primary education</b>	83%
<b>Dependency ratio</b>	2.41
<b>Financed business in informal sector</b>	99%
<b>Employees in financed activity</b>	1.75
<b>Households owning dwelling</b>	88%
<b>Households owning land</b>	10%
<b>Households without improved water source</b>	52%
<b>Households without improved sanitation</b>	42%
<b>Clients without additional credit</b>	94%
<b>Clients without health insurance</b>	100%
<b>Households without food security</b>	16%
<b>Average outstanding loan amount, USD</b>	83
<b>Average balance per borrower / GNI pc</b>	9%
<b>Client drop-out ratio*</b>	17%
<b>PAR30</b>	0.09%



See annex 2 for more details. \*Jul08-Jun09

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