



## THARDEEP MICROFINANCE FOUNDATION

A Company set up under Section 42 of the Companies Ordinance, 1984 now referred to as Companies Act, 2017

# COMPANY PROFILE



## 1. Introduction



### History

Thardeep Microfinance Foundation (TMF) has its origins since 1998 as community loans provider. These loans were given out by Thardeep Rural Development Programme (TRDP) initially in Tharparkar, which extended to other districts of Sindh. By October 2016, TRDP's Microcredit programme had converted into an independent organization, registered under section 42 of the company's ordinance 1984 with an equity of Pak Rupees 647 Million. In persuading the SECP regulation requirements, TMF sought NBFC License exclusively to perform as a financial services provider.

## 2. Chronological History & Progress

### 1997 – 2000

#### THE EARLY YEARS

- A Unique Indigenization process leads to the formation of TRDP, from a donor funded relief project of Save the Children Fund UK to an independent NGO, which becomes a Rural Support Programme (RSP). The first three year strategy is formulated to steer the organization.
- The seeds of Microfinance - for financial inclusion, social impact and institutional sustainability - are sown at inception and TRDP offers small loans through community organizations. Microcredit services are based on a study and a leadership visit to Nepal and Bangladesh to learn from Microcredit programmes in the region.
- Child labour, as an indicator of poverty and debt exploitation, is studied and addressed through a small, specialized project.

### 2001-2003

#### THE INITIAL EXPANSION

- TRDP signs its first agreement with Pakistan Poverty Alleviation Fund (PPAF) and expands its operations, particularly its Microcredit

portfolio, to more parts of Tharparkar and Umerkot Districts.

- The Child Labor Project brings Microfinance loans to families of child laborers and carpet weavers, and develops marketing support for them.
- Revolving loans for rainwater harvesting tanks are provided via a pioneering UNICEF funded Water project.
- An innovative seed loan project is started in the aftermath of the drought of 2000.

### 2004-2005

#### EXPANSION TO SINDH ARID ZONES (SAZ) AND LAUNCHING OF URBAN MICROCREDIT PROGRAMME

- With a larger, renewal agreement with PPAF, TRDP expands operations to the Sindh Arid Zones (SAZs) of Districts Dadu, Jamshoro and Khairpur.
- TRDP sets up the Urban Microcredit Programme (UMCP) in 2005 to focus exclusively on women, separate from its integrated rural development programme.
- A Micro Health Insurance Product is introduced and made mandatory for Microcredit clients.
- Third generation social mobilization – Local Support Organization (LSO) formation – is undertaken for community leadership and development, including Microcredit.

### 2006-2009

#### MID TERM EVALUATION AND NEW STRATEGY

- An independent mid-term evaluation of TRDP's programme is conducted and on its basis, a new organizational strategy is developed.
- TRDP's mid-term evaluation suggests new directions for Microfinance.
- The first Microfinance rating of TRDP's programme is conducted by M-CRIL India through PMN and research studies are conducted to suggest new products and services for Microfinance.
- The Protection and Empowerment of Working Children (PEWC) Programme and other projects such as Jafakash Aurat provide an expanded range of Microfinance products and services to the families of child labourers and women artisans in TRDP's programme area.
- Based on the success of the UMCP model and recommendations from its mid-term evaluation, and guided by relevant studies, TRDP separates Microfinance operations from social mobilization and sets up the Microfinance and Enterprise Development (MED) unit and conducts the first separate annual audit of the unit.

## 2010 AND 2011

### MICROFINANCE CONTINUES TO GROW STRONGER DESPITE DISASTERS

- TRDP manages to strengthen relationships with clients despite huge disasters hitting its operational areas in 2010 and 2011, and makes its Microfinance services relevant to clients in emergencies and rehabilitation.
- TRDP – MED Unit Institutional Assessment is carried out by Shore Bank International in February 2011, which indicates a strong institution with recommendations for further improvement.
- A study – entitled “Developing New Financial/ Loan Products for TRDP Microfinance Programme” – is concluded in September 2011.
- The Board of Directors and Senior Management conduct a strategy workshop for its Microfinance operations, recommending its eventual separation from TRDP.

- The MED unit’s SOPs and MIS/ FIS are developed, implemented and streamlined.

## 2012 – 2014

### GROWTH OF THE MICROFINANCE PROGRAMME

- Microfinance operations continue to grow in coverage, volume and product/services mix.
- Branchless Banking, a first time innovation in Pakistan, is piloted successfully.
- The Renewable Energy Microfinance product is introduced.
- A SMART Assessment of TRDP’s Microfinance Programme is conducted in 2013 which indicates many strengths and some areas for improvement.

## 2015 – 2016

### TRANSITION AND THE FOUNDING OF TMF



- A Strategic Review based five-year Business Plan (2015 – 2020) is developed by SJ consultants to steer the transition and the newly set up MFI.

- The transition process for setting up an independent Microfinance provider is started.
- Assets, liabilities, staff contracts, organizational structure, compliance, policies, audit and all other legal requirements are met.
- TMF is created as a separate, independent Microfinance provider, and registered under section 42 of the Companies Act.
- An innovative Electronic Appraisal mechanism is implemented for ease, efficiency and cost-savings.
- TMF looks to continued growth with increased operations, penetration into new markets, outreach to women clients in remote areas, and the innovative use of digitization, funded by equity and an expanded investor base.

## 3. What We Do



The goal of company is to help unbanked/unserved micro-entrepreneurs increase their income through doorstep Microfinance services without tangible collateral. The company provides a variety of financial services to help equip clients with the knowledge and skills required to reduce poverty and drive sustainable development.

### Our Mission

To Enable Micro Entrepreneurs to reach out Their Dreams:

- Offering variety of need based loans to micro-entrepreneurs
- Inspiring female and male entrepreneurs to become self-sustainable
- Achieving growth and development of the Company

### Our Core Values

#### To our clients:

- Building confidence in clients' abilities and provide wide-ranging support through our employees:
- Providing a digital and transparent platform and opportunity to use their skills and expertise

#### To society:

- Encouraging financial inclusion especially for rural women to help reduce poverty and their wellbeing.

#### 4. Where We Work

Thardeep Microfinance Foundation is working in Tharparkar, Umerkot, Dadu, Jamshoro, Mirpurkhas, Sanghar, Nawabshah, Naushahro Feroz, Tando Mohd Khan, Hyderabad and Badin districts of Sindh through its 70 branches.



#### 5. Strategies and Business Plan



The strategies and business plan has been developed undertaking through in-house and externally supported exercises with PPAF's financial assistance exploring possibilities and opportunities for profitable expansion. The exercises included review and analysis of existing strategies, structures, systems, staff, management and values. The development five year business plan (2015 – 2020) was the result of the strategic exercises. The business plan sets out targets for growth and expansion and identifies opportunities, potential risks and mitigation strategies in achieving those expansion goals. According to the strategy:

“The potential Microfinance market in target regions is 1.775 million borrowers. The number of active borrowers served by all MFIs and MFBs in the target region is only 232,000 borrowers that represent only 13% of the covered market. The number of active borrowers served by TMF is 125000 representing 44% of the current market served and 5.6% of the potential market. This analysis shows that a huge market potential is still untapped.”

#### KEY OBJECTIVES BY JUNE 2020 ARE:

TMF has set achievable growth targets that it plans to finance mainly from borrowings from commercial banks and PMIC and private investors. At the end of 2026, TMF plans to have:

- 76 branch offices.
- 677 staff including 450 credit staff.
- The average number of active borrowers per credit staff will increase from 198 in 2023 to 220 in 2026, as new staff becomes more experienced, repeat clients will require minimum maintenance and they will represent a larger share of the portfolio.
- The average disbursed loan size is projected to increase to Rs. 100,000.
- Increase its outreach to 110,000 borrowers.
- Net outstanding portfolio will reach Rs. 6.2 billion.
- Accumulated assets estimated to be around Rs. 7.9 billion.
- 70% of assets will be financed from commercial bank borrowing and PMIC and international and the remaining 30% from its own equity.
- From profitable operations, TMF plans to earn adequate net surplus over the years.

#### 6. Fin-Tech Solutions



### Branchless Banking

Traditionally Microfinance Programme are dependent on the banking sector so that beneficiaries can withdraw or deposit instalments. Since more than 70% of TMF’s operational area is rural, TMF initiated Branchless Banking Services in 2012 through a network of two mobile phone agents (UBL OMNI and Easy Paisa). Clients receive copies of all transactions from the branchless banking system and it has 100% of recoveries (through agent and through Mobile Account) and 80% of disbursements are covered through these digital channels. This step is a way forward to Digital Financial Inclusion.



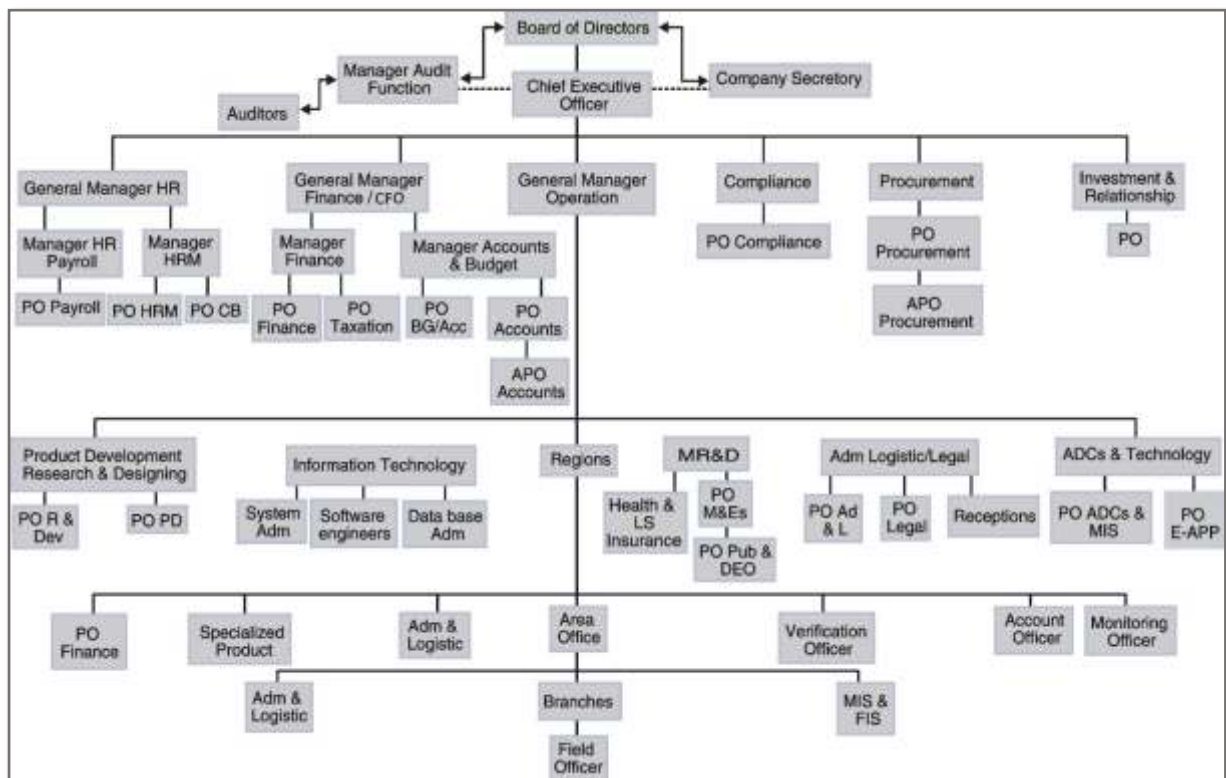
### Electronic Appraisal

After the success of TMF’s branchless banking mechanism, TMF has moved towards a paperless environment through the introduction of an online appraisal mechanism.

For e-appraisal, field staff uses a tablet to fill out the client’s appraisal information, take her/ his photograph and scan her/ his CNIC. A biometric device is used for the client’s thumb print and a mobile data sim to provide internet connectivity, eliminating the cost and time associated with paper appraisals, photographs and photocopies of CNICs. The e-appraisal has greatly reduced costs, for both the organization and its clients.



## 7. Organogram



## 8. Governance



Three persons have signed Memorandum of Association as Sponsors and the first Directors on TMF Board. However, TMF present Board is planning to induct few more by invitation the experts as independent Director specifically in the field of Finance, Legal and Banking sectors. The brief profile of each of the directors is given below.

### Board of Directors



#### **Dr. Naseer Muhammad Nizamani** Chairman

Dr. Naseer Muhammad Nizamani has a long and distinguished career in programme management, research and training/ teaching in health systems and international development. Dr Nizamani is professionally trained as a Public Health Physician, with a medical degree from Pakistan and a Public Health degree from Harvard University USA; complemented with a degree in Rural Development from Pakistan. Dr Nizamani has worked for more than 24 years with renowned institutions, including the Aga Khan University Pakistan, Ministry of Health Government of Pakistan, Save the Children, UNICEF and Family Health International, UNFPA and International Medical Corps. Furthermore, Dr. Nizamani has managed a number of public health programs and supervised several research studies funded by, DFID, CIDA, the World Bank and other donors. He is being associated with TRDP since last 10 years as general body member and currently chairing board of both TRDP and TMF.



#### **Ms. Sabiha Shah** Director

A highly educated women with dynamic leadership traits emerged from Lyari, The oldest slum and mother city of Karachi. She has attained the status of outspoken fighter for the rights of depressed and neglected women and elimination of gender bias. Her late father was a committed and devoted social worker; actively involved in social development activities of his community, encouraged her intelligent and bold daughter for higher education attainment. His support in the field of education structured her future for women development. She is being associated with TRDP and TMF since last 10 years and currently serving as BOD member on TRDP and TMF board.



#### **Dr. Khadim Hussain Lakhair** Director

Dr. Khadim Hussain Lakhair is a qualified person having MBBS. He has been working on important positions during his illustrious career. He held senior position as Executive District Officer Health in Government of Sindh Health Department. Later he worked as Administrator LUHMS Jamshoro. He is social worker and worked with community in Rural Area of Sindh. Earlier on he held various positions and coordinated and implemented many development projects in Health and Rural and Social Development Projects funded by Government and multi-donors including World Bank, Asian Development Bank, etc. He is being associated with TRDP since last 10 years and currently serving as BOD member on TRDP and TMF Board.



#### **Mr. Naval Vaswani** Director

Mr. Naval Rai is a visionary, committed, dynamic & accomplished professional with 18+ years of diversified professional experience. He started career with SAZTEL Communication than worked as Electronics Engineer with LG Electronics and then

worked with Pakistan Telecommunication Company Ltd (PTCL), Pakistan's largest ICT and Broadband Company. Over his 13 year of professional association with PTCL, Naval had held technology, marketing, HR and strategy leadership positions and took several initiatives of strategic nature and set the example in telecom industry. Mr. Naval also worked with a large Media services Company (AGP-Pakistan) as Country Manager and as Advisor at Harvard Business Review (HBR).

He is solution-driven, focused on achieving results in competitive environments demanding continuous improvement and achieving organizational efficiencies. Mr. Vaswani has strong Analytical, Planning, Problem Solving and Organizational skills, excellent Customer relations, Contract Negotiation & Management skills, he is a great Negotiator, presenter and trainer.



**Ms. Maleeha Humayun Bangash**  
**Director**

More than 20 years of rich and varied international experience in leadership positions in Singapore, Pakistan and Turkey primarily in the areas of Asset Management, Corporate Banking and Marketing. Formulated the strategy, carried out negotiations and established an International Franchise in Pakistan.

Involved in the launch of the Singapore office of an International Financial Advisory firm and a leading local Asset Management firm (MCB AMC).

As Member /Commissioner (CCP), incharge of areas of Advocacy, Research and Mergers and Acquisition Review established an invaluable network of relationships with highest echelons of regulatory bodies, ministries and private sector leaders.

As Chief Strategy Officer at one of the largest local Asset Management Company (UBL Funds) formulated 5 year Strategy; implemented the same to take firm to the next level.

As Executive Vice President and Chief Strategy Officer (JSIL) drive revenue growth, structured

investment solutions (Shariah compliant and conventional), and forged business alliances.

As member Professional Committees of MUFAP(Mutual Funds Association of Pakistan) viz., Technical Committee, Rules and regulations, Marketing and Awareness, Publications, Taxation and Audit, Voluntary Pension Scheme,- contributing in development of the Mutual Fund Industry; Chairman MUFAP Election Commission



**Dr. Allah Nawaz Samoo**  
**Director**

Mr. Allah Nawaz Samoo is Chief Executive Officer of Thardeep Rural Development Program (TRDP), a not-for-profit integrated rural development program working with poor and vulnerable segments of the society. He has accomplishments and experience of over 15 years with a range of stakeholders, including national and international civil society organizations, development sector, corporate sector and government organizations in senior leadership positions across the country.

His key area of expertise includes building and managing public-private partnerships to promote investments in development sector and designing approach to 'community-driven-development' and manage social safeguard impacts related to mining, physical infrastructure and coal-to- power development.

Prior to joining TRDP as CEO, he worked as 'Managing Director' at 'Elementary Education Foundation', Government of Khyber Pakhtunkhwa, Peshawar. In this capacity, he led successfully the process of 'reform and change management' in a challenging environment. As a result, 'Elementary Education Foundation' was transformed from a small scope government project into the lead autonomous organization with the scale and in-depth coverage across all over Khyber Pakhtunkhwa in the areas of girls' education, social mobilization and social entrepreneurship.

Prior to this, he worked with the Pakistan Poverty Alleviation Fund, Islamabad, as General Manager, Institutional Development, managing a partnership

with 85 development organizations in 70 districts across the country. The partnerships resulted in the formation of over 70,000 inclusive community institutions, currently managing their own development through improved linkages with local government, private sector and markets for the provision of improved social services and securing a sustainable livelihood.

He worked in Thar coal Power Project, being a member of the international experts' team and provided technical support to Sindh Government in preparation for, and early supervision of, firms contracted to undertake a strategic environmental and social assessment and study in preparation of resettlement plan and regional development plan. Prior to that, Mr. Allah Nawaz Samoo managed NCHD multi-sector program that supported district governments in improving primary enrollment through participation of community groups in school management.

While working with 'Save the Children', he contributed to managing the transformation of TRDP from a relief and rehabilitation project to 'Thardeep Rural Development Program', an integrated right based programme. In the process, he mentored and led staff and communities towards organizational development, focusing on the mission of enlarging the choices of people with equality and justices.

His research studies have been published by renowned institutions including *Oxford University Press*. Based on the research findings, Mr Samoo has presented papers in various national and international conferences. Mr Samoo has effectively managed print and electronic media both in normal and crisis situation. He endeavors to develop constructive trends by contributing regularly to English, Sindhi and Urdu press.

## 9. Management



**Sono Khangharani**  
**Chief Executive Officer**

Sono started his professional career in late 1982 as a teacher (lecturer) in Agriculture University Tando Jam Sindh, which allowed him to learn teaching skills, understand research methodology and its

conduct and it linked with National and International Academia. He joined corporate sector in 1987 as a senior professional and learned about business models particularly in dairy farming and animal husbandry industry in Pakistan. Finally, he ended up working in development sector from early 1993 and still continue to work. In the development sector, he has an accumulated stay of 23 years working with diversified community and its mobilization. Having such diversified experience of working, starting as a senior professional in NRSP to CEO in TRDP and SRSO helped me a leader but without an appropriate training of leadership.

After NRSP, he got an opportunity to lead TRDP, SRSO and now TMF, which helped in sharpening my understanding about credit practices, approaches, methodology, risks, and staff management. Out of the total stay of 23 years, I have been actively engaged over 14 years exclusively in managing the Micro Credit and Enterprise Development activities including Credit portfolio, risk management and coordination with all stakeholders. While occupying the known position in the sector, he became the Board member in other similar objects organizations working in Pakistan and elsewhere. He has been part of the Governance structure of PMN for a tenure where his education further sharpen while learning from the peers in the sector. The Organization he is leading now has a very ambition plan of growth while adopting the technology and want to become a risk free growth organization in future.



**Ms. Parsa Pathani**  
**General Manager Operations**

*A Role Model for Rural Women*

Ms. Pathani has 20 years' experience of community development and microfinance in rural areas of Pakistan. Pathani graduated from University of Sindh and started her career in rural development by joining School Nutrition Programme (a project of Agha Khan University) implemented by Karoonjhar welfare Association Tharparkar in 1994. She has also worked with Allama Iqbal Open University for Integrated Functional Literacy Programme IFLP. She joined TRDP as intern in February 98. She played a major role in strategic shifting of micro credit beneficiaries from men to women and transforming TRDP's Microfinance Program in to an independent NBFC in 2016. She currently works as General Manager Operations Important portfolio of Microfinance operations supervising more than 600



employees along with loan portfolio of more than PKR 6 Billion.

She for the first time in the history of Microfinance industry launched digital financial inclusion through “Branchless Banking and Electronic Appraisal” successfully and encouraged women entrepreneurs who are 70 per cent of the total number of the clients of TMF total Portfolio. She was also awarded “Fatima Jinnah Presidential Medal 2010” for promoting women entrepreneurship in rural areas of Sindh. She has also made learning exposures nationally and internationally and got number of comprehensive training throughout her career.



**Arslan Ahmed Manzoor**  
**Manager Risk & Compliance**

Member of FCCA, ACCA and PIPFA along with masters in commerce having more than 6 years of experience in Financial Industry in Audit, Risk and Compliance from Deloitte Touche Tohmatsu (Big 4 audit firm) and Arthur Lawrence – US based MNC. With exceptional communication and problem solving skills, he has excellent knowledge of (IFRS), IAS, ISAs and Tax laws. Currently he is being associated with TMF since 2016.



**Mr. Kalaram Hamirani**  
**Assistant GM Finance**

Finance professional with more than 13 of experience in the field of finance. He joined TRDP as accounts officer in Micro-Credit section in 2004 since than he has been associated with TMF. Previously he was serving as Manager Finance in micro-credit section of TRDP. He is one of most senior member of finance team in TRDP. Along with exceptional knowledge of finance, he has good leadership and decision making skills. Along with MBA in finance, he has attended several national and International Trainings.



**Mr. Ghulam Muqtada**  
**Manager Information Technology**

IT professional with more than 15 year experience of developing and managing small, enterprise applications, system analysis, Management Information System, Ecommerce and ERPs. He has expertise in defining technical strategies that support overall business objectives. Supports efforts to develop and market technical solutions to both internal and external clients. He is working with TMF since 2012 before that he was associated with government, civilian, and corporate stakeholders in IT field.



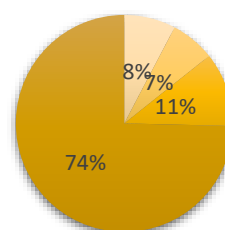
**Mr. Mukesh Kumar**  
**Manager Alternative Delivery Channel and Technology**

He is graduate from University of Sindh Jamshoro, has started his professional career 9 years before in 2008 by joining Thardeep Urban Micro Finance Program as Data base officer. He has been involved in different technological implementation where he has been privileged by successfully implemented the digital financial inclusion through “Branchless Banking and Electronic Appraisal” in Thardeep Microfinance Foundation.

## 10. Total HR Strength

The total staff strength: **586**

### Human Resource



- Head Office
- Region Offices (04)
- Area Offices (17)
- Branch Offices (84)

## 11. Policies & Procedures

The operational, administrative and human resources structures of TMF are in place and the Audit Function and Compliance Department are functional with qualified personnel. Policies, structures and manuals are updated/developed as per company requirements and approved by the TMF Board. These include:

1. Human Resource Policy
2. Financial Policy and manual
3. Administration Policy and manual
4. Information Technology Policy
5. Audit Function Manual
6. Standard Operating Procedures Policy and manual
7. Code of Conduct / Ethics Policy
8. Conflict of Interest Policy
9. Compliance Manual
10. Alternative Delivery Channel Manual
11. Client Grievance Policy
12. Credit Information Policy
13. Whistleblowing Policy
14. Procurement Policy

## 12. Auditor

**Crowe Hussain Chaudhury & Co.**— Chartered Accountants, one of top five audit firm registered in Pakistan having its registered office at F-4/2, Mustafa Avenue, Behind The Forum, Block 9, Clifton, Karachi, Pakistan

## 13. Legal Advisor

M/s Azam Choudhary Law Associates; Attorneys at Law & Corporate, Consultants having its registered office at No. 5, Street 9, Sector F-8/3, Islamabad.

## 14. Tax Advisor

EY Ford Rhodes Chartered Accountants is one of Big 4 firm in the world having its registered office at progressive plaza, Beaumont road, PO Box 15541, Karachi.  
Phone# +92 – 21 – 35657677

## 15. NPO

TMF has been granted NPO status under section 2(36) of Income Tax Ordinance 2001 by Federal Board of Revenue (FBR).

## 16. Bankers

TMF is working with following banks;

1. Habib Bank Limited
2. United Bank Limited
3. MCB Bank Limited
4. National Bank of Pakistan
5. JS Bank Limited
6. Telenor Microfinance Bank
7. Allied Bank Limited
8. Mobilink Microfinance Bank Limited



## 17. Debt Partners

TMF is associated with following debt providers;

1. Thardeep Rural Development Program
2. Pakistan Microfinance Investment Company
3. Habib Bank Limited
4. JS Bank Limited
5. SIMA Social Investment
6. TRIDOS
7. PMRC
8. State Bank Of Pakistan (SBP)
9. MCB Bank Limited (MCB)

## 18. Network Partners

1. Pakistan Microfinance Network
2. Microfinance Exchange – MiX
3. Micro-Credit Summit Campaign

**Outreach Districts**

19

Area Offices		14
Branch Offices		73
Loan Officers		
<b>Cumulative Disbursement</b>		
Amount Disbursed as of Sept 2023 (PKR Billion)		36.4
Number of Loan Disbursed		1,356,542
Number of Female Loan Disbursed		923,342
<b>Active Loan Portfolio</b>		
Current Active Borrowers		79,099
Current Active Female Borrowers		55,621
Current Out Standing Loan Portfolio (PKR Billion)		3.7
<b>Disbursement (July 2023 – Sept 2023)</b>		
Amount Disbursed (PKR million)		817.6
Number of Loan Disbursed		10,029
<b>Recovery (PKR) July 2023– Sept 2023</b>		
Amount Due	Amount Recovered	%age
843,905,078	726,182,825	86.1%

**Active Borrowers Sector Wise**

Sector	Per cent
Enterprise	58.8%
Agriculture	3.6%
Livestock	24.3%
Renewable Energy	2.7%
Education	0.3%
Housing	7.9%
Others	2.4%

**Active Borrowers Gender Wise**

Male	Female
29%	71%

## 20. Awards

Most Innovative MFI – Citi Awards	Thardeep Microfinance Foundation	2016 – 17
National Runner-up	Ijaz Ali – Borrower	2016 – 17
National Runner-up	Ghulam Mohammad Chandio – Loan Officer	2016 – 17
Regional Winner Sindh	Rano Mal – Borrower	2016 – 17
Regional Runner-up Sindh	Salma – Borrower	2016 – 17
Regional Runner-up Sindh	Murtaza Shah – Loan Officer	2016 – 17
National Runner Up	Shafqat Parveen – Borrower	2015 – 16
National Runner Up	Dilbar Dars – Loan Officer	2015 – 16
Sindh Runner Up	Nazeeran – Borrower	2015 – 16
Innovative entrepreneur Sindh	Parti – Borrower	2014 – 15
Sindh (Winner)	Sheer Mohammad Hallepotto – Loan Officer	2014 – 15
Sindh (Winner)	Kastoori – Borrower	2012 – 13
Fatima Jinnah Presidential Medal	Parsa Pathani	2010 – 11
Tamgha – e – Imtiaz	Dr. Sono Khangharani	2009 – 10
Regional Runner Up	Vidia – Borrower	2008 – 09
Regional Runner Up	Nazeeran Bajeer – Loan Officer	2008 – 09
Regional Micro entrepreneur (Rural)	Ms. Nawlee – Borrower	2007 – 08
Regional Loan Officer	Kelash Kumar – Loan Officer	2007 – 08
Regional Micro entrepreneur (Rural)	Ms. Soomran Bhanbhro – Borrower	2007 – 08
Regional Loan Officer	Abdul Kareem	2007 – 08

**Thank you for taking the time to go through this profile.**

If there are any questions or comments,  
feel free to contact.

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