



ANANDO

Anando Sustainable Credit Program

Basic Information of Microfinance Program on January-2020 to December-2020

Table - 1: Area wise status of Group.

Areas	Up to 2019	Newly formed in 2020			Cumulative Total
		Target	Formed	Dissolved	
Tangail	335	10	8	40	303
Cox's Bazer	237	0	0	0	237
Khagrachari	320	30	29	22	327
Gazipur	39	1	1	0	40
Jamalpur	53	15	11	2	62
Total	984	56	49	64	969

Table - 2: Area wise status of Regular Savings.

Areas	Group Members Dec,20	Opening Balance Jan. 2019	Collection in 2020	Total	Refund / Withdrawn	Balance as on Dec'2020
Tangail	4,292	17,949,846	6,961,445	24,911,291	4,937,308	19,973,983
Cox's Bazer	2,307	6,115,233	1,350,673	7,465,906	1,209,709	6,256,197
Khagrachari	4,131	32,619,761	14,679,955	47,299,716	11,088,127	36,211,589
Gazipur	543	10,777,513	3,230,361	14,007,874	1,920,624	12,087,250
Jamalpur	962	4,536,159	2,023,396	6,559,555	1,499,921	5,059,634
Total	12,235	71,998,512	28,245,830	100,244,342	20,655,689	79,588,653

Table - 3: Area wise status of voluntary savings.

Areas	Opening Balance	Collection in 2020	Total	Refund / Withdrawn	Balance as on Dec'2020
Tangail	1,529,235	1,848,728	3,377,963	1,290,200	2,087,763
Cox's Bazer	1,193,590	640,462	1,834,052	581,519	1,252,533
Khagrachari	4,488,516	4,872,242	9,360,758	4,683,687	4,677,071
Gazipur	385,463	467,343	852,806	132,090	720,716
Jamalpur	459,425	297,555	756,980	215,585	541,395
Total	8,056,229	8,126,330	16,182,559	6,903,081	9,279,478

Savings Collation and refund status in 2020:

Opening Balance	80,054,741
Collection in 2020	36,372,160
Total =	116,426,901
Less Refund in 2020	27,558,770
Closing Balance in 2020	88,868,131
Net Add in 2020	8,813,390

The total group savings is Tk. 88,868,131 and total Revolving Loan Fund – RLF (Principle) is Tk. 246,842,700 at the end of the year 2020.

Taka 27,823,000 had been disbursed among 9758 group members as loans in the year 2020.

The table 4: shows the area wise target and achievement more explicitly.

Areas	Investment 2020			Realization 2020			Closing Outstanding Dec'20	Number of Loanees
	Opening Balance	Disbursement in 2020	Total	Target in 2020	Realized in 2020	Rate (%)		
Tangail	70,227,622	75,389,000	145,616,622	78,835,189	76,556,189	97	69,060,433	3,035
Cox's Bazer	25,004,191	11,098,000	36,102,191	13,053,076	12,853,076	98	23,249,115	2,140
Khagrachari	85,819,609	127,813,000	213,632,609	122,291,377	119,291,377	98	94,341,232	3,445
Gazipur	37,144,499	39,350,000	76,494,499	36,000,866	34,110,866	95	42,383,633	474
Jamalpur	16,676,096	24,580,000	41,256,096	24,547,809	23,447,809	96	17,808,287	664
Total	234,872,017	278,230,000	513,102,017	274,728,317	266,259,317	97	246,842,700	9,758

Table - 5: Anando credit program status of last 5 years.

Particulars	Year wise Status				
	2016	2017	2018	2019	2020
Loanee	10,795	9,887	9,851	9,826	9,758
Loan Outstanding	164,894,036	185,397,429	210,166,843	234,872,017	246,842,700
Savings Balance	52,405,964	61,114,607	70,880,354	80,054,741	88,868,131

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