

Sindh Agricultural & Forestry Workers Coordinating Organization (SAFWCO)

COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	31201	45830	64712
Total Number of Active Borrowers	14059	0	18043
Male	8293		10279
Female	5766		7764
Total Number of Active Depositors	0	0	0
Male	0	0	0
Female	0	0	0
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	0.00	-	0.00
Average Savings Balance per Saver	-	-	-
Total Assets	108,631,871.00	138,245,891.00	181,648,295.00
Savings	-	-	-
Equity	30,964,602.00	30,728,754.00	39,406,973.00
C. LOAN PORTFOLIO			
Number of Outstanding Loans	14059	17529	18043
Outstanding Loans (in US\$)	86,923,532.00	111,388,276.00	137,497,317.00
Gross Loan Portfolio (in US\$)	88,549,054.00	113,013,798.00	141,602,126.00
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	5.8%	6.5%	6.6%
Debt to Equity ratio	19.4%	28.6%	27.7%
Deposits to Loans	0.0%	0.0%	0.0%
Deposits to Total Assets	0.0%	0.0%	0.0%
Gross Loan Portfolio to Total Assets	81.5%	81.7%	78.0%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	-6.5%	-0.7%	-2.3%
Return on Equity	-36.2%	-4.1%	-10.3%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	4.0%	4.9%	4.3%
Portfolio at risk > 90 days	2.8%	3.6%	3.8%
Write-off ratio	0.2%	0.0%	1.3%
Loan Loss Rate	0.9%	0.9%	0.8%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	110	115	143
Number of Loan Officers	47	47	64
Number of Branches/Offices	7	10	14

