# Farmers Development Organization

# Islamic Microfinance Programme








# ANNUAL REPORT 2025



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## Vision:

"A just, prosperous and peaceful society where people are able to identify their problems and have the capacity to resolve them".

## Mission:

To develop and strengthen the disadvantaged and vulnerable segments of society for the realization of their rights by means of collective action through social mobilization, capacity building, facilitating provision of basic amenities, livelihood support and evidence-based advocacy





## Values:

- Participatory
- Integrity
- Transparency
- Social Equity
- Consistency
- Accountability

# About FDO-IMFP Journey:

FDO started its journey in 1996 from a small town named "Basti Malook" located on border of Multan and Lodhran districts at Bahawapur Road. FDO, at that time, never thought to start microfinance activities. It was registered with social welfare in 1998 and developed its plan to execute the development projects for empowering the communities. The activities started from poor farmers of rural areas including men and women. Till 2013, FDO implemented more than 70 projects in South Punjab clearly targeting to improve the socio-economic status of ultra and vulnerable poor of targeted community.

In 2013, a small amount of loan was given to a village organization by the donor of FDO as "Community Livelihood Fund". It was a component of a Livelihood Project and supposed as revolving fund to create the economic opportunities and expansion of existing micro enterprises of targeted community. It was the first ever experience of FDO to supervise a very small portfolio of microfinance. Creating the economic opportunities for poor and to sustain the livelihoods of low-income group was the core thematic area of FDO. On the bases of FDO supervision of CLF, FDO decided to initiate Islamic microfinance activities with partnership of Pakistan Poverty Alleviation Fund with initial Revolving Fund assistance provided to FDO in 2014 with only two branches (one in Tehsil Kot Addu of District Muzaffargarh while 2nd in Multan).

In 2014, FDO get registered with Securities & Exchange Commission of Pakistan (SECP) under Section 42 of Company's ordinance 1984 (Not for Profit). The primary intent of setting up Islamic Microfinance activities was to make available financing at door step of poor in rural and semi-urban communities as per Islamic laws and other support services to the needy and unbanked people in the remote and deprived areas of Punjab. With the expansion of portfolio, to comply with the regulatory requirement, FDO got Non-Banking Microfinance Company (NBFC) License in November'2021 so that the operations and portfolio of Islamic microfinance could be expand in other districts geographically. The management started its efforts to envision that once the program became viable, it'll be hived off as a separate legal entity.

## Challenges, Learning & Growing:

In the initial years of the Islamic Microfinance operations, things did not go as per plan. Besides initial hiccups of operationalizing the programme, FDO as company suffered a huge setback in the form of untrained staff and lack of proper policies regarding microfinance. It was difficult time to start such a progressive programme but the challenges were so many which faced by FDO's Leadership at initial stage. There was no proper mechanism of disbursements, recovery and reporting and even overdue faced in the first year. In spite of all attempts made by the management, ironing out the creases seemed like a distant dream. There was no ray of hope left, there was a point of time when the option of shelving off the entire programme was being deliberated by the Management.

In 2016, due to lack of program policies & strategies and internal controls, the PAR was rated at 60%, the disbursement of new loans was stuck and management and BoD was worried to recover the disbursed loans. Then FDO management decided to given attention to understand the philosophy of microfinance. CEO FDO, Head of Programs and Project lead started the coordination with other MFIs to learn from them and sessions for capacity building of its staff were conducted on regular basis. A detailed implementation manual of Islamic microfinance program was developed by FDO management by incorporating the organizational policies and internal controls along with processes and methodologies to accomplish each task. Smart and effective reporting mechanism was developed and regular reporting and its review by FDO management was ensured. The advent and sincerity of FDO management brought about a new ray of hope and things slowly started changing towards better, as if a new lease of life was granted to FDO.

Thus, for the next 2 years, FDO management, under the able governance and direction of the board, Facilitation through PPAF with the support and dedication of team at FDO, worked hard on streamlining the existing processes and instilling financial discipline in the field. They motivated the staff and conducted regular field visits, focused on audit, which helped in improving the financial shape of the organization and prevented a possible shut-down of the program. FDO management continued to inspire and motivate the staff to work hard with sincerity and dedication, which eventually made the lagging microfinance program successful. Ever since FDO had only grown from strength to strength as it continued to evolve stronger and achieve success year after year.

## A New Journey:

As we now bring down the curtain to the glorious chapter of FDO as NBFC and gear ourselves up for yet another transformation into Islamic Microfinance Provider, we wish to continue our legacy and work towards the development of the people in the remote and rural areas of Pakistan which is still financially excluded and under-banked as compared to cities of Pakistan. We owe our success to all our borrowers who have shown their confidence towards our company and have stood by us through thick and thin. It is because of their consistent trust and long association with FDO that has enabled the company to undergo transformation as described above. Thus as we now transform into NBFC, we wish to concentrate our operations in rural and semi-urban part of Punjab, Pakistan and work for the development of Pakistan by tapping the untapped potential and ensuring that financial services are delivered to the last mile. We wish to give back to this community which has immensely contributed to our success and to the journey of FDO.

## A Journey to Achieve the Dream:

After successfully completing all necessary formalities and with the license in hand, we commenced operations of FDO Islamic Microfinance Program in 2024 with 02 branches only and in 2025 it has been spread to six branches. We wish for 20 branches spread across Punjab Province in next two years and are now gearing ourselves up for inclusion of all sections of the society to mainstream financing by developing a strong IT infrastructure which shall ensure the smooth functioning of our financial processes, robust risk management policy and framework which shall guide our operations, a dedicated team of professionals who can carry and uphold the reputation of the company and strive to take it to greater heights with qualified and vibrant Board which can guide the company as it steps into newer terrains and nurture it with their good governance thereby enabling financial company in the remotest corner of Punjab Province of Pakistan.

# Geographical Outreach




# Partners

PPAF
پی پی اے ایف

STATE BANK OF PAKISTAN

PMIC
Pakistan Microfinance Investment Company Limited



FDO

# Our Work

Farmers Development Organization (FDO) has been playing a transformative role in poverty alleviation and economic resilience through its **Islamic Microfinance Program (IMFP)**, designed to provide Shariah-compliant, interest-free financial services to low-income and vulnerable households. The program empowers rural communities—particularly small farmers, women, and micro-entrepreneurs—by offering tailored financing solutions that promote sustainable livelihoods and dignified economic growth. Under IMFP, FDO follows a community-centered and ethically guided work style based on transparency, social responsibility, and participatory decision-making. Field teams conduct household assessments, guide clients in business planning, provide financial literacy sessions, and ensure that each financing cycle enhances both income and self-reliance.

IMFP offers four major financing products aligned with local needs.

**Agriculture financing** (PKR 30,000–150,000) supports small farmers in purchasing inputs such as seeds, fertilizers, and land preparation services, enabling them to increase productivity and reduce reliance on exploitative credit.

**Livestock financing** (PKR 30,000–100,000) helps households invest in animals for dairy, fattening, or small-scale rearing—an essential income source for rural women.

**Green Energy financing** (PKR 30,000–150,000) promotes clean and affordable alternatives such as solar home systems, reducing electricity costs and increasing energy reliability.

**Small enterprise financing** (PKR 30,000–100,000) supports micro-level trading and home-based businesses, enabling youth and women to diversify income and start sustainable ventures.

Through these Islamic microfinance products, FDO not only enhances the economic stability of families but also promotes social inclusion, self-employment, women's empowerment, and climate-friendly solutions. The program stands as a model of ethical finance that uplifts communities while adhering to Islamic principles of fairness, risk-sharing, and compassion.

# **Highlights** 2024-25

Gross Loan Portfolio
**PKR 189,698,687**

Total Disbursement Amount
**PKR 291,292,580**

Active borrowers
**Total: 4112**

Agriculture Loans
**118 borrowers**

Livestock Loans
**1039 borrowers**

Green Energy Loans
**442 borrowers**

Small Enterprise/
Trading Loans
**2513 borrowers**

Male Female borrowers
**Male: 745**
**Female: 3367**

# Board of Directors

The Board of Directors of the Farmers Development Organization plays a fundamental role in guiding and steering the organization towards achieving its mission in Islamic Microfinance across Punjab. Comprising seasoned professionals and experts in accounts and finance, and community development, education sector, Government law, the Board ensures strategic oversight and adherence to ethical principles inherent in Islamic finance. Their collective expertise fosters innovative approaches to empower local communities through Sharia-compliant financial services, promoting economic stability and sustainable growth. With a commitment to transparency and governance, the Board's leadership continues to drive the organization's impact, empowering farmers and entrepreneurs to thrive in a financially inclusive environment.



Sitara Sahar
Director



Kaneez Zahra
Director



Hayat Ullah Khan Niazi
Director



Naseer ud Din Hummayun
Director



Malik Riaz Ahmed Aasi
Director



Majid A. Sattar
Director

# Management



**Asif Shehzad**
Managing Director
Islamic Microfinance



**Nasir Mehmood**
Head of Finance



**Muhammad Waqas**
Head of Islamic Microfinance



**Motsim Billah Hashmi**
Manager Operations
and Compliance



**Shabbir Hussain**
Risk Management Coordinator

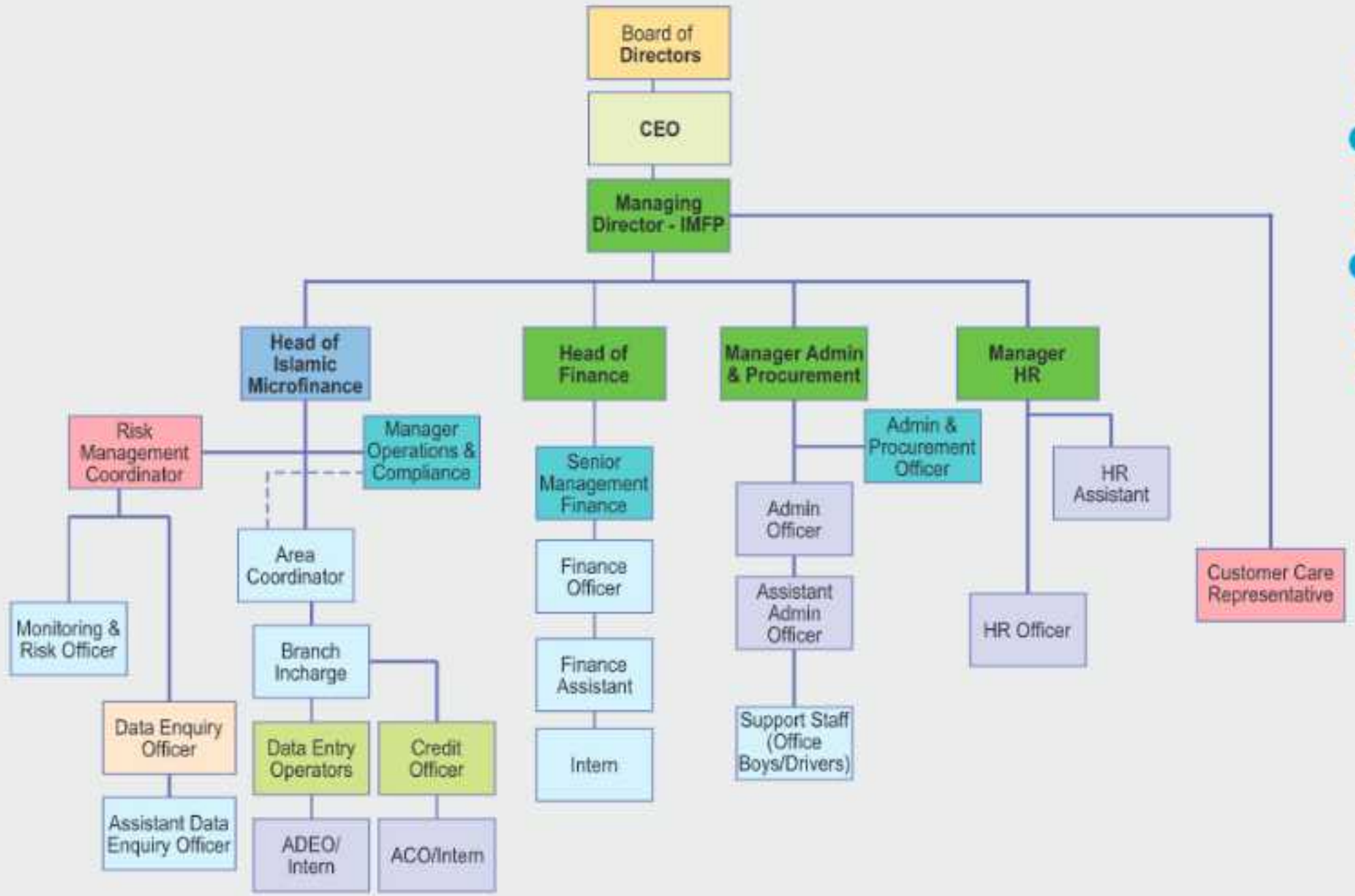


**Abdul Ghafoor**
Area Coordinator



**Asma Anwar**
Customer Care Representative

# Organogram


Board of Directors
CEO
Managing Director - IMFP
Head of Islamic Microfinance
Head of Finance
Manager Admin & Procurement
Manager HR
Risk Management Coordinator
Manager Operations & Compliance
Area Coordinator
Monitoring & Risk Officer
Branch Incharge
Data Enquiry Officer
Data Entry Operators
Credit Officer
Assistant Data Enquiry Officer
ADEO/ Intern
ACO/Intern
Senior Management Finance
Finance Officer
Finance Assistant
Intern
Admin & Procurement Officer
Admin Officer
Assistant Admin Officer
Support Staff (Office Boys/Drivers)
HR Assistant
HR Officer
Customer Care Representative

# CEO's Message



**Ghulam Mustafa**
Chief Executive Officer

Farmers Development Organization (FDO) remains dedicated to uplifting low-income communities by providing ethical, inclusive, and sustainable financial solutions. As a trusted and regulated NBFC, FDO has strengthened its role in bridging financial gaps through interest-free and Shariah-compliant financing. Our Islamic Microfinance Program continues to empower marginalized households—especially women and small entrepreneurs—by expanding access to financial resources that enhance income, build resilience, and promote long-term economic stability.

FDO continuously adapts its services by integrating community feedback and leveraging innovative, technology-driven delivery mechanisms. Over the past year, we successfully disbursed Rs. 254 million to 5,410 households across Punjab, enabling them to reduce economic vulnerability and invest in productive livelihoods. More than 90% of these loans supported women, reflecting our strong commitment to women's economic participation. By maintaining an outstanding portfolio of Rs. 108 million with a 100% repayment rate and zero PAR, FDO continues to demonstrate financial discipline, transparency, and strong borrower trust.

Our progress is backed by a dedicated and skilled team whose commitment enables effective program delivery. Through continuous capacity-building, leadership training, and operational strengthening, FDO ensures that clients receive high-quality financial services. As we look to the future, our focus is on scaling impact through digital transformation, fintech integration, and the introduction of customized Islamic microfinance products tailored to rural and semi-urban needs.

FDO's vision remains clear—to expand ethical, sustainable, and inclusive finance that breaks cycles of poverty and builds financial independence for thousands of underserved families. With innovation, strong governance, and the continued trust of our stakeholders, we are confident in advancing a more resilient and economically empowered future for communities across Pakistan.

# Message from Managing Director



Asif Shehzad
**Managing Director**
Islamic Microfinance

It gives me great pride to reflect on the remarkable progress achieved by the Farmers Development Organization (FDO) during the review year 2024–25. Our Islamic Microfinance Program has continued its transformative journey—evolving from a small community-based initiative into a resilient, technology-enabled financial model that is improving lives across rural Punjab. This year, we strengthened operational discipline, expanded branch outreach, enhanced product diversification, and achieved significant milestones in digital transformation, all while maintaining our commitment to Shariah-compliant, ethical, and people-centered financing.

Our shift toward fully digitalized disbursement and recovery systems stands among our most notable achievements. By automating Cash Over Counter disbursements and enabling clients to repay through mobile wallets and branchless banking, we have brought transparency, efficiency, and dignity to hundreds of rural households—especially women borrowers who now enjoy safer, faster, and more accessible financial services. The program's impressive repayment culture, reflected in a 100% recovery rate and zero PAR, demonstrates the trust our clients place in us and the strong systems our teams uphold.

Equally important is our growing contribution to sustainable development. Allocating nearly 30% of our portfolio to clean and green energy financing reinforces our commitment to national climate goals and rural energy security. Through solar solutions and plant distribution drives, we continue to blend microfinance with environmental stewardship.

None of this progress would have been possible without the dedication of our staff, the guidance of our Board, the strong partnership with PPAF, and above all the trust of our borrowers. As we expand toward new districts and more branches, our focus remains clear: to provide ethical, inclusive, and sustainable financial solutions that uplift households, strengthen resilience, and create long-term economic pathways for underserved communities.

Together, we look forward to building a more prosperous, equitable, and financially empowered Pakistan.

# Ten Years Review (2016-2025)

Over the past decade (2016–2025), the Farmers Development Organization (FDO) has steadily transformed its Islamic Microfinance Program into a mature, resilient, and community-centered financial model grounded firmly in Sharia-compliant principles. What began as a modest pilot in marginalized rural pockets has grown into a dynamic program with wide geographic outreach, diverse financing products, and a deeply rooted relationship of trust with borrowers. FDO expanded its portfolio to include agriculture, livestock, small enterprise, and green energy financing—each designed to address the realities of rural households facing rising costs, climate pressures, and limited market access. Alongside product diversification, FDO invested heavily in institutional strengthening by adopting digital financial systems, streamlining disbursements and recoveries, enhancing transparency, and reinforcing governance structures.

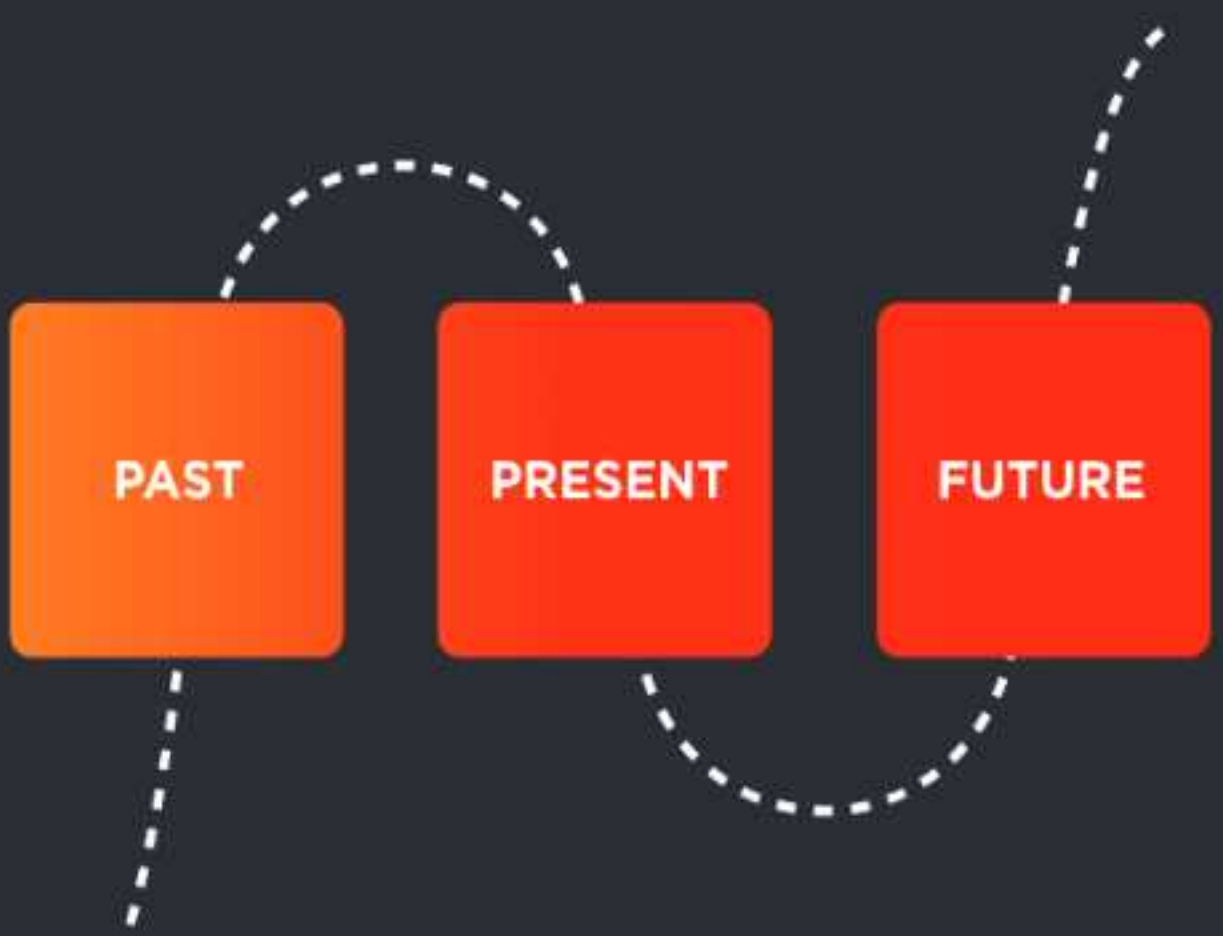
A defining feature of this decade-long journey has been FDO's unwavering focus on women's economic empowerment. By prioritizing women borrowers, building their financial literacy, and supporting their household enterprises, FDO helped thousands of women transition from financial dependency to active economic contributors. The program's integration of clean energy solutions, climate-adaptive technologies, and small-scale entrepreneurship further enabled families to diversify their income, reduce vulnerabilities, and improve their quality of life.

Through continuous learning, stakeholder engagement, and a commitment to ethical finance, FDO has nurtured a culture of honesty, accountability, and resilience within the communities it serves. Today, the Islamic Microfinance Program stands as a testament to FDO's mission—demonstrating how responsible financing, combined with innovation and community trust, can break poverty cycles and promote sustainable rural development across Pakistan.



# From Past to Present

| | FY 22/23 | FY 23/24 | FY 24/25 |
|---|---|---|---|
| No. of Borrowers | 6,662 | 4,641 | 4,112 |
| No. of Branches | 05 | 05 | 06 |
| Outstanding Loan Portfolio (Rs.) | 133,828,502 | 100,310,554 | 189,698,687 |
| No. of Loans Disbursed for the year | 7,202 | 5,411 | 3713 |
| Total Amount Disbursed (Rs.) | 286 Million | 254 Million | 291 Million |
| PAR > 29 days (%) | 1.61 | - | - |



# Portfolio Highlights

| Particulars for FY 24/25 | Islamic Microfinance | IFL Program | Total |
|---|---|---|---|
| Districts Covered | 06 | 03 | 06 |
| No. of Branches | 06 | 06 | 06 |
| Active Borrowers | 1,500 | 2,612 | 4,112 |
| OLP | 124,980,687 | 64,718,000 | 189,698,687 |
| Loan disbursed (Since inception) | 2,763 | 50,885 | 53,648 |
| Amount Disbursed (Since inception) | 256,118,205 | 1,721,808,300 | 1,977,926,505 |
| Female Borrowers | 1,415 | 40,877 | 42,292 |
| Recovery rate | 100% | 100% | 100% |
| New Client During FY | 2,223 | 1,806 | 4,029 |
| Amount Disbursed During FY | 156,812,580 | 134,480,000 | 291,292,580 |

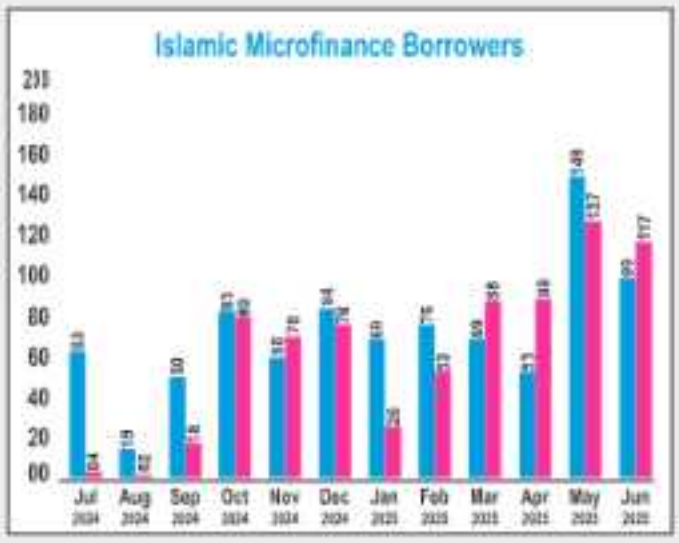
## Funding Portfolio Source of Funds

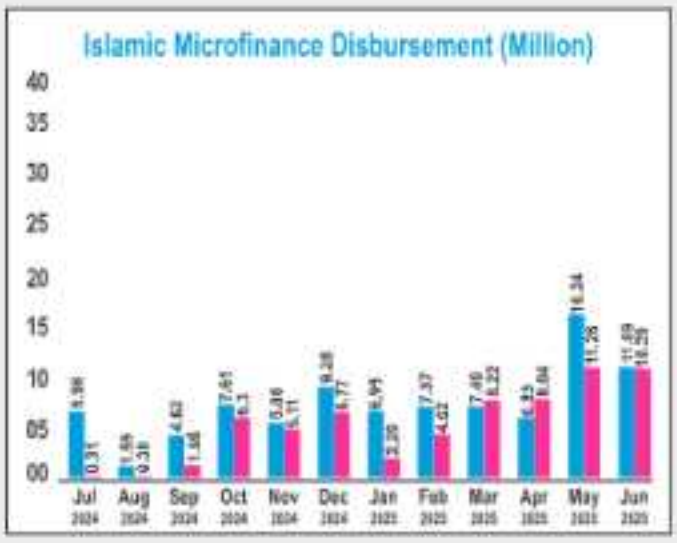
| | Funds (Million) | % of Funds |
|---|---|---|
| Pakistan Poverty Alleviation Fund (PPAF) | 132.7 | 40.5 % |
| Farmers Development Organization (FDO) | 100 | 30.5 % |
| State Bank of Pakistan (SBP) | 45 | 13.7 % |
| Pakistan Microfinance Investment Company (PMIC) | 50 | 15.3 % |
| Total | 327.7 | 100 % |

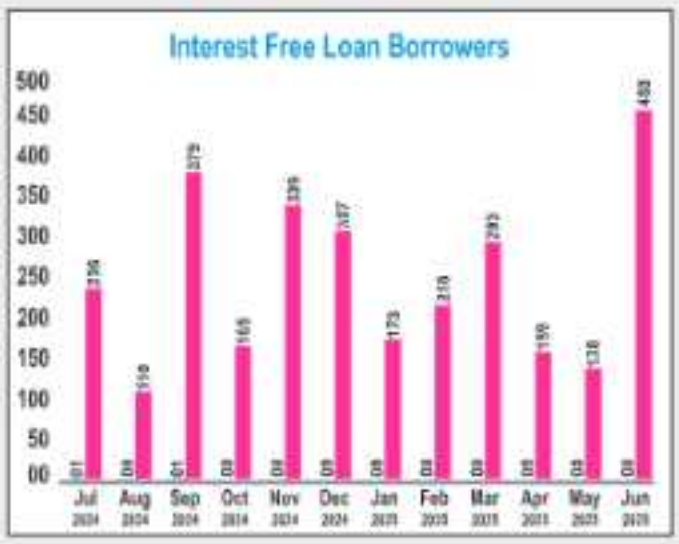
## Product Mix

| | Amount Disbursed (M) | Active Clients | OLP (M) |
|---|---|---|---|
| Agriculture | 28.2 | 118 | 17.2 |
| Livestock | 60.7 | 1039 | 37.7 |
| Clean and Green Energy | 55.3 | 442 | 46.8 |
| Micro Enterprise/Trading/Services etc. | 147 | 2513 | 87.9 |

# Graphical Highlights (2024-25)

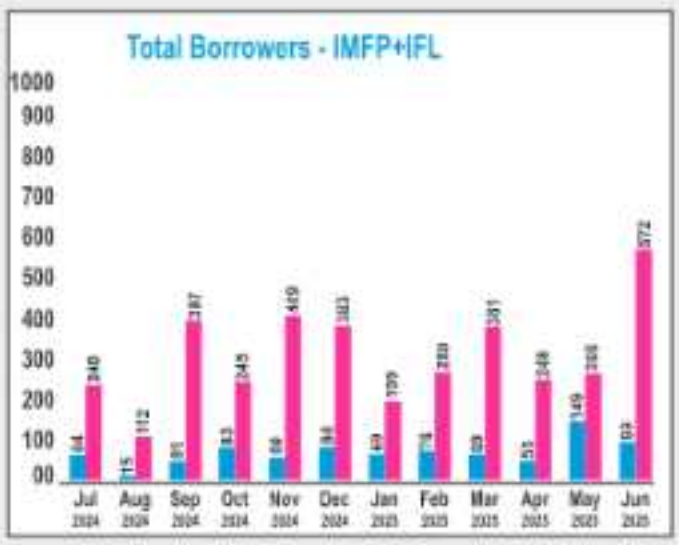


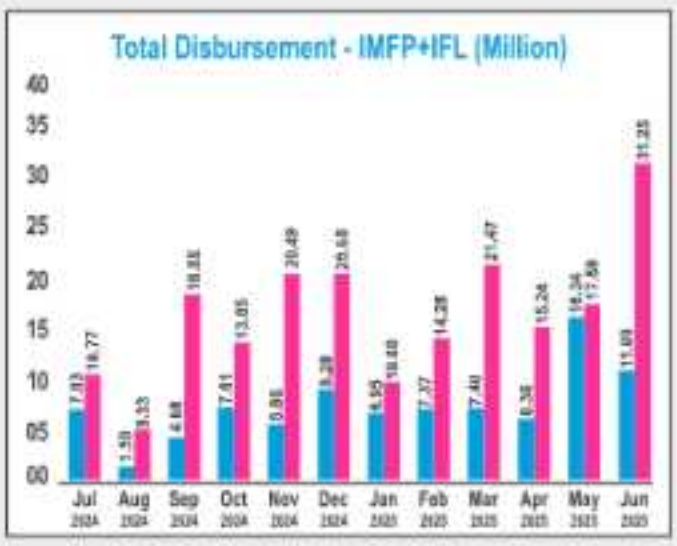









# Digitalization of Loan disbursement and Recovery

Farmers Development Organization (FDO) has taken a major leap toward financial modernization by fully digitalizing **100% of its Islamic microfinance disbursements**, marking a milestone in transparent and technology-enabled service delivery. Through an automated ***Cash Over Counter (CoC)*** system implemented via partner banking channels, all loan disbursements are now processed swiftly, securely, and in strict adherence to Sharia principles. This shift significantly reduces operational risks, strengthens internal controls, and ensures that clients—especially women and rural households—receive financing without delays or manual processing. The enhanced efficiency not only builds trust among beneficiaries but also reinforces FDO's role as a progressive and responsible Non-Banking Finance Company (NBFC).

Similarly, FDO has advanced its recovery mechanisms by **digitalizing the entire loan repayment cycle**, enabling clients to make installments through mobile wallets, branchless banking, and other reliable digital platforms. This transformation eliminates the burden of traveling to branches or banks, reduces cash-handling risks, and provides clients with real-time visibility and verification of their transactions. The digital recovery process increases convenience, promotes financial transparency, and supports clients—particularly women—with safe and flexible payment options. By embedding end-to-end digital solutions across its Islamic Microfinance Program, FDO is creating a more inclusive, resilient, and customer-centric microfinance ecosystem that strengthens rural financial access and contributes to long-term socio-economic sustainability.



# Financial highlight 2024-25

## FARMERS DEVELOPMENT ORGANIZATION (FDO)
## STATEMENT OF FINANCIAL POSITION
## AS AT JUNE 30, 2025

| | Note | 2025 | 2024 |
|---|---|---|---|
| | | Rupees | |
| **FUNDS AND LIABILITIES** | | | |
| General Funds-unrestricted fund | 4 | 106,341,065 | 70,265,549 |
| Loan revolving Fund-Restricted Fund | | 132,747,500 | 132,747,500 |
| | | **90,869,498** | **293,882,982** |
| NON CURRENT LAIBILITIES | | | |
| Micro-credit revolving fund | 6 | | - |
| | | | - |
| CURRENT LIABILITIES | | | |
| Account payables | 7 | 14,902,397 | 8,152,621 |
| Payable to PMIC and SBP | 8 | 63,690,604 | |
| | | **78,593,001** | **8,152,621** |
| Contingencies and commitments | | - | - |
| **TOTAL LIABILITIES** | | **78,593,001** | **8,152,621** |
| **TOTAL EQUITY AND LAIBILITIES** | | **408,551,500** | **302,035,603** |
| **ASSETS** | | | |
| NON CURRENT ASSETS | | | |
| Operating fixed assets | 9 | 27,048,240 | 27,865,417 |
| Long term security deposits | 10 | 1,516,338 | 1,603,338 |
| | | **28,564,578** | **29,468,755** |
| CURRENT ASSETS | | | |
| Advances, deposits and prepayments | 11 | 15,798,907 | 410,553 |
| Outstanding Loan Portfolio | 12 | 63,953,884 | 80,355,715 |
| Murabaha -Islamic Microfinance | 13 | 130,084,863 | 28,525,612 |
| Other receivables | 14 | 6,177,953 | 52,075,189 |
| Cash and bank balances | 15 | 163,971,314 | 111,199,779 |
| | | **379,986,922** | **272,566,848** |
| **TOTAL ASSETS** | | **408,551,500** | **302,035,603** |

# FARMERS DEVELOPMENT ORGANIZATION (FDO)
# STATEMENT OF INCOME AND EXPENDITURE
# FOR THE YEAR ENDED JUNE 30, 2025

| | Note | 2025 | 2024 |
|---|---|---|---|
| | | Rupees | |
| **Income** | 16 | **413,194,037** | **415,320,433** |
| Program cost: | | | |
| Microfinance Projects: | | | |
| Islamic Microfinacne | 17 | 49,101,589 | 40,084,406 |
| Developing Projects: | | | |
| Livelihood Enhancement for Disadvantaged | 18 | 111,376,219 | 111,510,129 |
| Improved Governance of Social Services | 19 | 119,567,365 | 126,677,177 |
| Disaster/Emergency Response | 20 | 61,079,274 | 34,743,081 |
| Program Personnel Cost | 21 | 39,626,500 | 79,447,974 |
| Administrative and General Expenditures | 22 | 45,173,571 | 24,698,741 |
| | | **425,924,519** | **417,161,508** |
| **Operating Surplus/(Deficit)** | | **(12,730,482)** | **(1,841,075)** |
| Other income | 23 | 45,539,915 | 16,092,090 |
| **Surplus before financial charges** | | **14,251,014** | **781,844** |
| Financial charges | 24 | - | (158,140) |
| **Surplus before taxation** | | **30,809,433** | **14,092,875** |
| Taxation | 25 | - | - |
| **Surplus for the year** | | **30,809,433** | **14,092,875** |
| **Total comprehensive surplus for the year** | | **30,809,433** | **14,092,875** |

# FARMERS DEVELOPMENT ORGANIZATION (FDO)
## STATEMENT CASH FLOW
## FOR THE YEAR ENDED JUNE 30, 2025

| | Note | 2025 | 2024 |
|---|---|---|---|
| | | Rupees | |
| **CASH FLOW FROM OPERATING ACTIVITIES** | | | |
| Surplus for the year | | 30,809,433 | 14,092,875 |
| Depreciation | 9.1 | 3,562,435 | 3,211,684 |
| Gain on disposal of vehicle | | - | - |
| | | **34,371,868** | **17,304,559** |
| **Changes in working capital** | | | |
| **(Increase)/decrease in current assets** | | | |
| Advances, deposits and prepayments | | (15,338,354) | 132,046 |
| Outstanding Loan Portfolio | | 16,401,831 | 25,074,911 |
| Marabaha - Islamic MicroFinance | | (101,559,251) | |
| Other receivables | | 45,897,236 | (50,483,998) |
| **Increase/(decrease) in current liabilities** | | | |
| Account payables | | 6,749,776 | 1,358,829 |
| Payable to PMIC and SBP | | 63,690,604 | |
| | | **(15,791,842)** | **(23,918,212)** |
| **Net cash generated from/(used in) operating activities** | | **(50,163,710)** | **(6,613,654)** |
| **CASH FLOW FROM INVESTING ACTIVITIES** | | | |
| Operating fixed assets | 9.1 | (2,745,258) | (5,566,217) |
| Projects Closed | 4 | 7,533,142 | 1,583,398 |
| Capital donation | 4 | - | (3,633,559) |
| Long term security deposits | | - | (878,800) |
| | | | (609,200) |
| **Net cash generated from/(used in) investing activities** | | **(2,607,825)** | **(8,495,178)** |
| **CASH FLOW FROM FINANCING ACTIVITIES** | | | |
| Micro-credit revolving fund | | - | - |
| Loan revolving fund-Restricted Fund | | - | - |
| Donated Fund | | - | (7,752,500) |
| **Net cash generated from/(used in) financing activities** | | - | **(7,752,500)** |
| **Net increase/(decrease) in cash and cash equivalent** | | **(52,771,535)** | **(22,861,331)** |
| Cash and cash equivalent at the beginning of year | | 111,199,779 | 134,061,110 |
| **Cash and cash equivalent at the end of year** | | **163,971,314** | **111,199,779** |

# Risk Management

Farmers Development Organization has developed a supportive tool to mitigate the risks during Islamic Microfinance Program. A separate team to monitor and manage the risk has been deployed which manages the risk by considering the following procedures:

The field team or 1st line team are proposed or expected to manage the risks within their areas of operations with leadership of Heads of Departments. Any type of risks is therefore communicated through the Risk and Control self-assessments guided by the risk management framework.

The organizational level leadership is the 2nd line of control and defense to mitigate the risks. These are mitigated by assuring the risk management and risk management policies respectively. They undertake independent risk assessments and promote awareness to the field teams.

In this phase, internal and external audit team assure the functions to mitigate the risks and provides reasonable assurance to FDO Board on the adequacy of Risk Management Processes.

# Customer Care

At Farmers Development Organization, we prioritize exceptional customer care as a cornerstone of our commitment to financial inclusion and rural prosperity. Our dedicated team ensures that every interaction with clients—farmers, small entrepreneurs, and rural communities—is marked by respect, transparency, and responsiveness. Through tailored financial solutions, timely assistance, and proactive engagement, we empower our customers to make informed decisions that enhance their livelihoods. We continuously invest in training, technology, and feedback mechanisms to improve service delivery, resolve concerns efficiently, and build lasting relationships. Our customer-centric approach reflects our mission to foster financial empowerment and sustainable growth in the communities we serve.




Clients' satisfaction regarding Product Delivery Time




Clients' likeliness in referring FDO-IMFP to others




Clients' satisfaction regarding Product Delivery Time




Clients' satisfaction regarding Customer Services




Clients' satisfaction regarding Profit Margin

# Inspiring Stories



# From Worry to Opportunity:
## Turning a Dream into a Sustainable Livelihood

Life often presents challenges when dreams seem just within reach. Mr. Amir Sohail had carefully saved PKR 500,000 with the hope of starting his own Atta Chakki powered by solar energy. His vision was clear—to establish a stable source of income that would secure a better future for his family. However, as he finalized the plan, he realized that the complete setup required nearly PKR 700,000. The remaining PKR 200,000 became a serious obstacle, leaving him anxious that his hard-earned savings might be consumed by daily household expenses before his dream could take shape.

With limited support from relatives or friends, Amir found himself at a crossroads. At this critical moment, he approached Farmers Development Organization's (FDO) Islamic Microfinance Program. FDO carefully assessed his business plan and extended Shariah-compliant financing of PKR 150,000, providing the much-needed boost to move forward. This ethical financial support restored his confidence and enabled him to complete the installation of his flour mill.

The day the mill became operational marked a turning point in Amir's life. Powered by solar panels, the machines began producing flour—and with it, a renewed sense of hope and dignity. Today, Amir earns PKR 35,000–40,000 per month, enjoys financial stability, and looks toward the future with confidence.

Amir's journey reflects how timely, ethical financial support can transform worry into opportunity. At FDO, we take pride in empowering individuals to turn their aspirations into sustainable livelihoods through inclusive and Shariah-compliant financial solutions.







# Weaving a Better Future:

## Financial Empowerment Journey of Sughran Yaqoob

Sughran Yaqoob, a resident of rural Jhang, lived in a household where her husband's modest schoolteacher salary barely covered the needs of their six-member family. With rising living costs and limited income, financial pressures grew heavier each month.

Determined to change her family's situation, Sughran approached FDO's Jhang Branch and received an interest-free loan of **PKR 40,000** to start a small twine (ban) shop. Despite early challenges and hesitation from the community, she worked tirelessly to grow her business. After successfully repaying her first loan, she secured another **PKR 50,000** to expand her shop with additional stock and shelving.

Today, Sughran not only sells twine but also crafts and sells **hand-made baskets**, which have gained strong demand in the local market. Earning **PKR 800–900 per day**, she now contributes significantly to family expenses and has become a symbol of resilience and women's economic empowerment in her village.

Sughran's journey reflects how access to finance and the courage to take initiative can transform lives—one small business at a time.



# Clean and Green Pakistan

Farmers Development Organization (FDO), through its Islamic Microfinance Program, is making a substantial contribution to Pakistan's national vision of a Clean and Green Pakistan by allocating nearly 30% of its financing portfolio specifically toward clean and green energy solutions. Through fully Sharia-compliant financial products, FDO enables rural households, small businesses, and micro-entrepreneurs to adopt solar home systems, energy-efficient appliances, biogas units, and other environmentally friendly technologies. These interventions not only help reduce dependence on unreliable and costly conventional electricity but also lower household fuel expenses, enhance workplace productivity, and promote a long-term shift toward environmentally sustainable livelihoods.

Furthermore, FDO integrates environmental conservation into its financial operations through its unique Green Disbursement Day initiative, where plants and saplings are distributed to every client receiving a loan. This practice encourages beneficiaries to participate in tree plantation, improve village-level greenery, and contribute to combating climate change at the grassroots level. By combining microfinance with ecological responsibility, FDO exemplifies a holistic development model—one that uplifts families economically while simultaneously fostering environmental stewardship, climate resilience, and community ownership.

Through these combined efforts, FDO not only provides financial inclusion to underserved populations but also supports Pakistan's broader commitment to building a cleaner, greener, and more sustainable future for generations to come.



# Pictorial Glimpse















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EMERGENCY FLOOD RESPONSE 2025







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