

# Local Support Organisation KADO

UC Karimabad  
District Chitral

Presentation for the  
2<sup>nd</sup> National Convention of Federations  
of Community Organisations

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Islamabad

# Presentation on CIF(Community investment Fund)



**PRESENTED BY**

**ISRAR**

*Karimabad Area Development Organization(KADO)*

# Introduction of KADO



- Established 1997 as a society
- 2006 incorporated as public limited company
- 81 wo and 80 vos registered
- Coverage – 2.5 UC, More than 95% HH
- 40% of BoD members are women
- An established office with 5 competent staffs
- A strong network of volunteers & local activists

# Mission/Goals



- To evolve into a local agency, facilitating socio-economic development of the local communities through service delivery, resource development, linkages, and partnership
- Maintain an efficient and cost effective value chain for the delivery of products and services within the area in a sustainable manner
- Facilitate growth & reduce poverty
- Gender balance & youth leadership

# Poverty reduction strategies



- Poverty survey & assessment –poverty score card
- Sector development (women shops, honey bee, agriculture, handicrafts, dry fruit etc.)
- Linkages and partnership to connect the small holders with the larger value chain operators
- Community investment Fund(CIF)
- Promotion of entrepreneurship culture among youth and women

# CIF(Community Investment Fund)



- Priorities – Poverty targeting & Sustainability
- Total funds injected – Rs.1.5million (1million from RSPN & .5 million from KADO endowment fund)
- For the period Oct (08- Oct 09):
  - Total circulation Rs. 3,584,600
  - Total number of beneficiaries 208
  - Poors targeted 53
  - Total earned income (including processing fee) 562,469

# CRF –A product portfolio:



- **Enterprise Financing:**

- **Baidar Finance** – a working capital for start-ups and existing businesses
- **Queen Finance** - start up finance for entrepreneurs interested in honey bee farming
- **Hunar Finance** - Skilled artisans & Crafts men/women to purchase tools & equipments

- **Bridge Financing:**

- **Sahulat Finance** - For the temporary or emergency financial needs (for consumption or purchase assets)
- **Safar Finance** - For the travel expenses of the seasonal labors
- **Umeed Finance** - For education and health related expenses

# Performance for the period (Oct 08-Oct09)



Product	Type	Max.Limit	Duration	S.Charge	Payment	Total Disbst.		Recovery Status
						Benf.	Amount	
<b>Bedar Finance</b>	EF	40,000	12 month	16%	quarterly	85	1,963,000	1,014,767
<b>Sahulat Finance</b>	BF	20,000	6 month	10%	6 monthly	102	1,377,600	694,000
<b>Umeed Finance</b>	BF	10,000	6 months	10%	6 monthly	9	84,000	53,000
<b>Safar Finance</b>	BF	8,000	6 month	10%	6 monthly	8	60,000	27,000
<b>Queen Finance</b>	EF	40,000	18 month	16%	6 Monthly	3	80,000	18,500
<b>Hunar Finance</b>	EF	30,000	12 month	16%	Quarterly	1	20,000	5,000
						<b>208</b>	<b>3,584,600</b>	<b>1,812,267</b>

# Challenges & Opportunities



- **Challenges:**

- Lack of Capital
- Lack of system capacity (Information processing & Management)
- Legal issues

- **Opportunities:**

- Agency role for new products (micro insurance, micro saving etc.)
- Improved value chains and increased opportunities for small scale enterprises
- Telenor e-market and easy paisa

Thank You!!!