



ANNUAL
REPORT

2021



A PIONEER MICROFINANCE FOUNDATION IN EGYPT

AL TADAMUN CONTENT

PRESIDENTS'S MESSAGE	3
CEO'S MESSAGE	4
AT A GLANCE	5
FINANCIAL SERVICES	7
CLIENT BENEFITS	9
OUTREACH	10
PERFORMANCE INDICATORS	11
BOARD OF TRUSTEES	12
CAPACITY BUILDING	13
EXTERNAL TRAINING SERVICES	14
NETWORKING & PARTNERSHIPS	15
OUTSTANDING AWARDS	16
FINANCIAL STATEMENTS 2021	17
FINANCIAL RATIOS 2021	19
PARTNERS & MEMBERS	20
CONTACT US	21





Mona Zulficar

President of the Board of Trustees
AI Tadamun Microfinance Foundation

“One of the many lessons to come out the past year has been the vital role that financial inclusion plays in times of crisis.”

It has now been over a year and a half since covid-19 virus changed the lives of every person on the planet in one or more ways. In many respects, the past fiscal year has been a time of tremendous setbacks for global development. The people that AI Tadamun Microfinance Foundation aims to serve – underprivileged women in emerging markets— have witnessed some of the biggest disruptions to their lives and livelihoods. And with the crisis still unfolding, it could be years before the pandemic is fully under control.

One of the many lessons to come out the past year has been the vital role that financial inclusion plays in times of crisis. Number of beneficiaries of the financing of micro, small and medium enterprises in Egypt hiked 9.4 percent at the end of 2021, reaching about 3.5 million beneficiaries, compared to 3.2 million beneficiaries at the end of 2020, according to Head of the Financial Regulatory Authority (FRA).

As financial services matter, the Egyptian government started to rely on digital payments in order to build a better financial ecosystem. FRA revealed that the number of clients benefiting from microfinance activity, who disbursed financing through electronic payment systems, amounted to about 63,096 clients, with a financing value of EGP 683.5m in Q1 of 2021. On the other hand, the number of clients who paid financing through

electronic payment systems reached 613,500 customers, with a value of EGP 930.371m.

I deeply express my appreciation to FRA and the Central Bank of Egypt for showing full support for the implementation of responsible financing practices with the joint declaration that urges its MFIs to adopt responsible financing and protect the rights of customers. The moment has come for a holistic approach to microfinance self-regulation when we must be assured of the quality and efficiency of the service through the “Responsible Finance and Customer Protection Initiative.”

I am very proud to hold the Presidency of AI Tadamun Microfinance Foundation Board of Trustees. Over this year, AI Tadamun has been able to be flexible, agile and adapt from a risk management phase to a phase of disbursement. This flexibility will continue to be an advantage as we disburse financing to our pipeline during the year ahead. I am grateful to the efforts of the Board of Trustees and to AI Tadamun employees for offering their potential for a transformational recovery to clients. We look forward to many more years to come as one of Egypt's top microfinance institutions.

A handwritten signature in black ink, appearing to be 'Mona Zulficar', written over a thin horizontal line.

President of the Board of Trustees
AI Tadamun Microfinance Foundation



Reham Farouk
 Chief Executive Officer
 Al Tadamun Microfinance Foundation

“Despite uncertainty in the face of a global pandemic that magnified and exposed social and economic inequalities – there was an unwavering commitment to our mission to lead positive systemic change that strengthens underprivileged Egyptian women communities.”

To say the 2020–2021 year was challenging is truly an understatement. The global COVID-19 pandemic has affected – and continues to affect – our community’s personal and economic wellbeing. Al Tadamun Microfinance Foundation continued to thrive in 2021 and had a truly extraordinary year— as reflected in the outstanding financial results and was able to make a difference.

Despite uncertainty in the face of a global pandemic that magnified and exposed social and economic inequalities – there was an unwavering commitment to our mission to lead positive systemic change that strengthens underprivileged Egyptian women communities.

During 2021, Al Tadamun disbursed loans worth EGP 1.4 billion, compared to EGP 836.478 million during 2020, with a growth of about 71.7%. The total existing active portfolio at the end of December 2021 recorded about EGP 836 million, compared to EGP 497 million at the end of December 2020. The active portfolio includes 213,244 female clients at the end of last year served by 98 branches, compared to 154,897 clients at the end of the previous year served

by 82 branches. In 2021 number of employees increased from 1,889 employees to 2,155 employees to serve more clients.

Al Tadamun has a strong credit history that enables it to communicate with various banks. In 2022, the foundation is willing to negotiate with seven banks to obtain financing with a total value of EGP 700 million. The negotiations include Abu Dhabi Commercial Bank, Alexandria Bank, HSBC, Commercial International Bank CIB, and the Arab African International Bank, The United Bank and the National Bank of Kuwait.

A grateful “Thank You” is due to all our employees, Board of Trustees and partners, for once again proving their dedication and support. It was through their immense commitment and hard work that the organization achieved our main targets. Our confidence is as strong as it has ever been that our strategy is working and that we can help our clients navigate whatever the future holds. We are confident that progress to recovery will continue in 2022, driven by strong leadership and a dedicated team.

Chief Executive Officer
 Al Tadamun Microfinance Foundation

AL TADAMUN AT A GLANCE

Al Tadamun Microfinance Foundation is one of the top microfinance institutions in Egypt. The Foundation supports underprivileged Egyptian women micro-entrepreneurs for a source of finance to set up, sustain and expand their microenterprises, thus generating more income for themselves and their families.

Al Tadamun started in 1996 when the Egyptian Field Office of Save the Children USA, in partnership with the local NGO Women's Health Improvement Association (WHIA) presented a Group Guaranteed Lending and Saving (GGLS) as a pilot project in order to meet the needs of underprivileged Egyptian women micro-entrepreneurs and help them developing and expanding an already existing micro-project, which contributes to providing sufficient income to raise their standard of living for them and their families.

Subsequently, the pilot project witnessed a great development and growth, to turn into an actual project in 1998, which prompted Save the Children

USA to extend the umbrella of project services to the neighborhoods of "Imbaba, Abdin and Dar El Salaam", using sustainable funding resources.

In July 2003, the three branches were merged together in partnership with Save the Children and the Women's Health Improvement Association, WHIA, and renamed it to "Al Tadamun Microfinance Program" running under the legal umbrella of WHIA.

Al Tadamun became independent on March 22, 2009 and was officially registered as a non-governmental organization under the legal umbrella of the Ministry of Social Solidarity under number 573 in accordance with the provision of Law No. 84 of 2002 and its implementing regulations.

In January 2015, Al Tadamun became under the supervision of the Financial Regulatory Authority in accordance with the microfinance law no. 141 of 2014. On October 29, 2015 Al Tadamun obtained the license no. 1117 for practicing microfinance.



AL TADAMUN AT A GLANCE

VISION STATEMENT

To become every Egyptian woman's address for micro financial services

MISSION STATEMENT

To increase the income of women micro-entrepreneurs in the various governorates in Egypt to improve their quality of life through providing access to responsible, sustainable and diversified financial services that suit their needs

OBJECTIVES

- Increase outreach to achieve a higher market share and deeper penetration
- Maintain a competitive edge in the market through continuous improvement of our products, financial services and our customer care
- Develop Institutional capacity to continue delivering high quality services in a sustainable and efficient manner

CORE VALUES

- Trust
- Integrity
- Transparency
- Credibility
- Respect
- Belonging
- Social Responsibility



AL TADAMUN FINANCIAL SERVICES

GROUP LOAN PRODUCT

The Group Loan Product is tailored to micro-scale women with small, individual, and multiple cycle working capitals to improve their enterprises. In 2021, the product served 178,410 active clients with an outstanding portfolio of EGP 547 million.

INDIVIDUAL LOAN PRODUCT

Al Tadamun launched the Individual Loan Product at the beginning of 2015 to support a diversified range of individual financing projects. In 2021, the product served 34,165 active clients with an outstanding portfolio of EGP 281 million.

FAMILY LOAN PRODUCT FOR MACHINERY, EQUIPMENT & VEHICLES

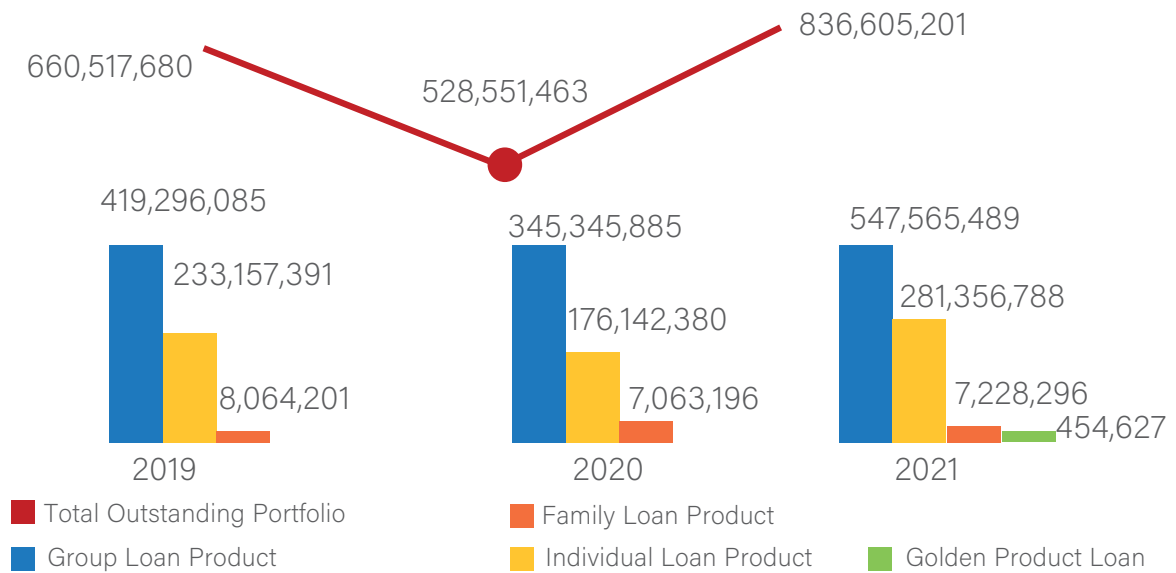
The Family Loan Product for Machinery, Equipment & Vehicles was launched in March 2018 as a pilot project in five branches to support a diversified range of equipment, machinery and vehicles such as sewing machines, photocopying machines, and tricycles. In 2021, the product was activated throughout all branches reaching 660 active clients with an outstanding portfolio EGP 7 million.

GOLDEN LOAN PRODUCT

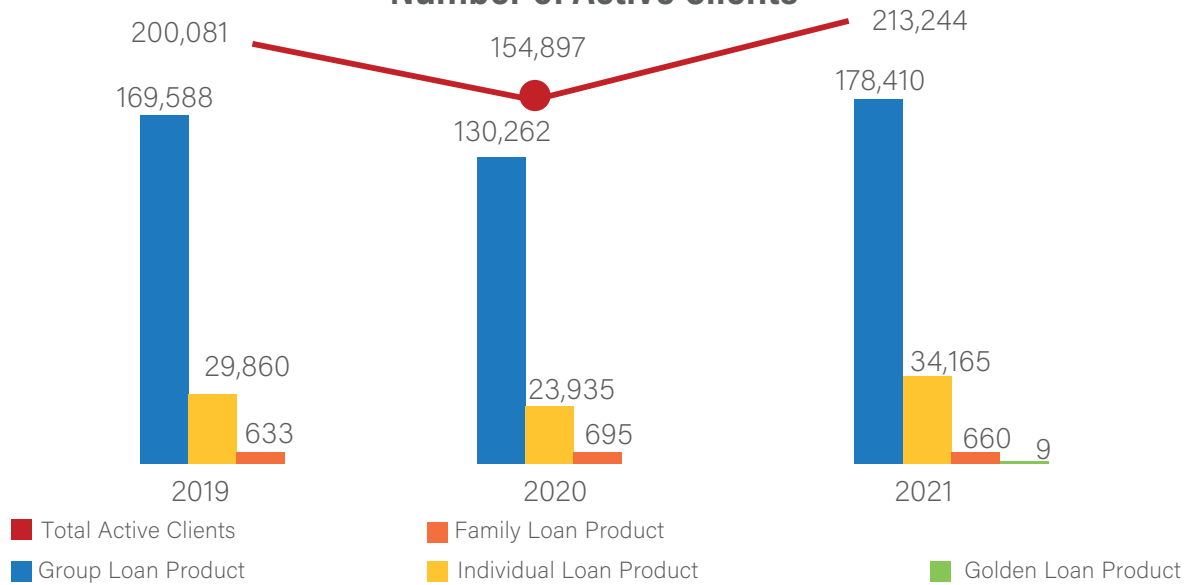
In 2019, Al Tadamun launched the Golden Loan Product as a pilot project in five branches to provide a new segment of underprivileged women micro-entrepreneurs with financial services that suit their needs. By the end 2021, the Golden Loan Product served nine active clients with an outstanding portfolio of EGP 454 thousand.



Outstanding Portfolio (EGP)



Number of Active Clients



AL TADAMUN CLIENT BENEFITS

INSURANCE SERVICES

Al Tadamun Microfinance Foundation provides insurance coverage for all active clients as in death, the client is exempted from the rest of the installments, in addition to contributing the paid amount to their families as part of Al Tadamun social responsibility role towards the community. Also, in case of being hospitalized, Al Tadamun provides a specified amount to the client for each day she spent in the hospital, in addition to the Foundation extending the insurance umbrella to include the client's entire portfolio. The insurance services are as follow:

- Hospitalization
- Disability
- Death

SUMMER TRIPS

Believing in Al Tadamun's tremendous efforts in developing their projects throughout the year and based on its pioneering role in community development, the Foundation finances summer trips for clients and their families under the slogan "Al Tadamun makes its clients happy" to Marsa Matrouh, including accommodation and transportation costs. Following the precautionary measures in the face of the spread of the Corona virus pandemic, Al Tadamun decided to stop organizing summer trips during the years 2020 and 2021 in order to ensure the safety of clients and their families. The Foundation intends to reorganize this service again next year.

TRADE FAIRS

Al Tadamun is keen to support its clients in marketing their products through a different channel. Therefore, the Foundation tends to participate in various exhibitions throughout the year to provide the largest possible opportunity for clients to promote their products.

THE 54TH ROUND OF CAIRO INTERNATIONAL FAIR, CIF

Al Tadamun participated in the 54th round of Cairo International Fair, CIF, which is one of the most famous and prestigious international fairs in the Middle East and Africa, from September 30 to October 8, 2021. Many countries also participated in the exhibition, such as: Indonesia, Sri Lanka, Iraq, and Vietnam. Al Tadamun presented to its clients a decent space in order to give them the opportunity to sell their products, which included products such as; accessories, cosmetics, clothes, shoes, and handicrafts.

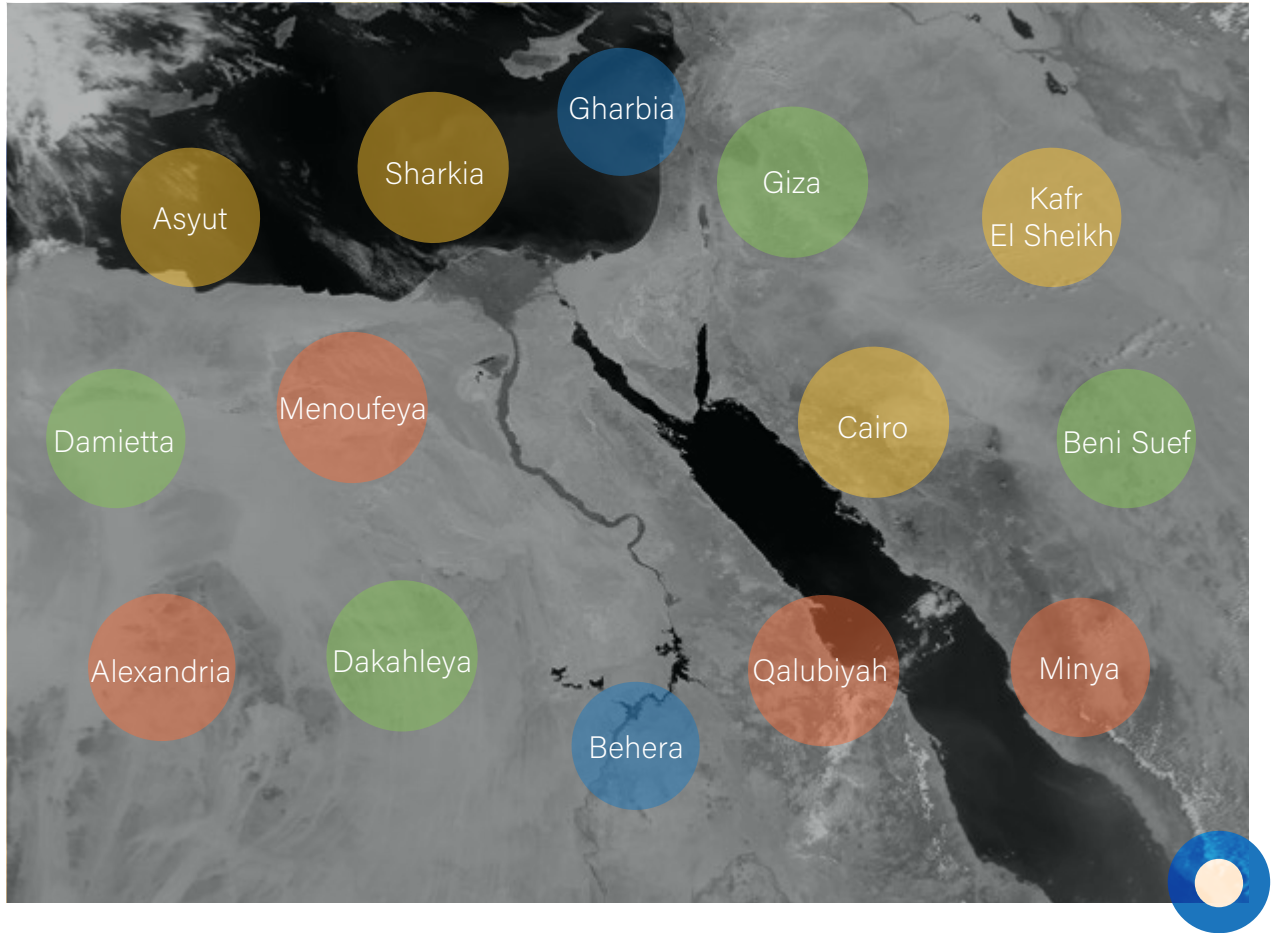
CAIRO FLEA MARKET



On November 27, 2021, Al Tadamun participated in Cairo Flea Market, organized by Wasabi Experience, a professional agency in the field of events and exhibition planning. Al Tadamun rented a spacious table for two clients who displayed clothes and make up. Both clients agreed that the event was a great opportunity to market their products and to network. Moreover, the clients praised Al Tadamun's role in providing continuous support for achieving social solidarity and expressed their happiness and satisfaction from the exhibition experience that without hesitation they will join again in future events.



Guided by the aim of maximizing the income of micro-entrepreneur women throughout the Arab Republic of Egypt during 2021, Al Tadamun services covered 98 branches through 14 governorates.



AL TADAMUN PERFORMANCE INDICATORS

The following table illustrates key growth indicators during 2021 and 2020:

INDICATOR	2021	2020	% OF INCREASE
OUTREACH			
Number of Branches	98	82	20%
Number of Staff	2,155	1,889	14%
Number of Field Coordinators	1,024	883	16%
Number of Loans Disbursed (clients)	239,464	152,760	58%
Amount of Loans Disbursed - EGP	1,437,279,556	836,478,325	72%
Number of Active Clients	213,244	154,897	38%
Gross Outstanding Portfolio - EGP	835,600,155	496,901,497	68%
SUSTAINABILITY/PROFITABILITY			
Operational Sustainability	90%	97%	
Financial Sustainability	87%	91%	





AL TADAMUN BOARD OF TRUSTEES

Al Tadamun Board of Trustees is composed of five members with economic and legal backgrounds and tremendous experience in NGOs. The Board consists of a distinguished elite of public figures and experts in the non-banking financial sector and micro, small and medium enterprises.

The organizational structure of governance in Al Tadamun also includes a Board of Directors that provides strategic direction and supervises the institution. An Audit and Risk Committee was established in 2015 to ensure that proper risk and compliance management processes are embedded at Al Tadamun.

MONA ZULFICAR | PRESIDENT

Managing Director, Zulficar & Partners Law Firm
President of the Egyptian Microfinance Federation

NEVINE BADR EL DIN | BOARD MEMBER

Head of the Central Sector for Microfinance - The Micro, Small and Medium Enterprises Development Agency, MSMEDA

ISSAM MOHAMED EL-AWAI | TREASURER

Chief of Party (MCSP) Save the Children

HANAA EL HELALY | BOARD MEMBER

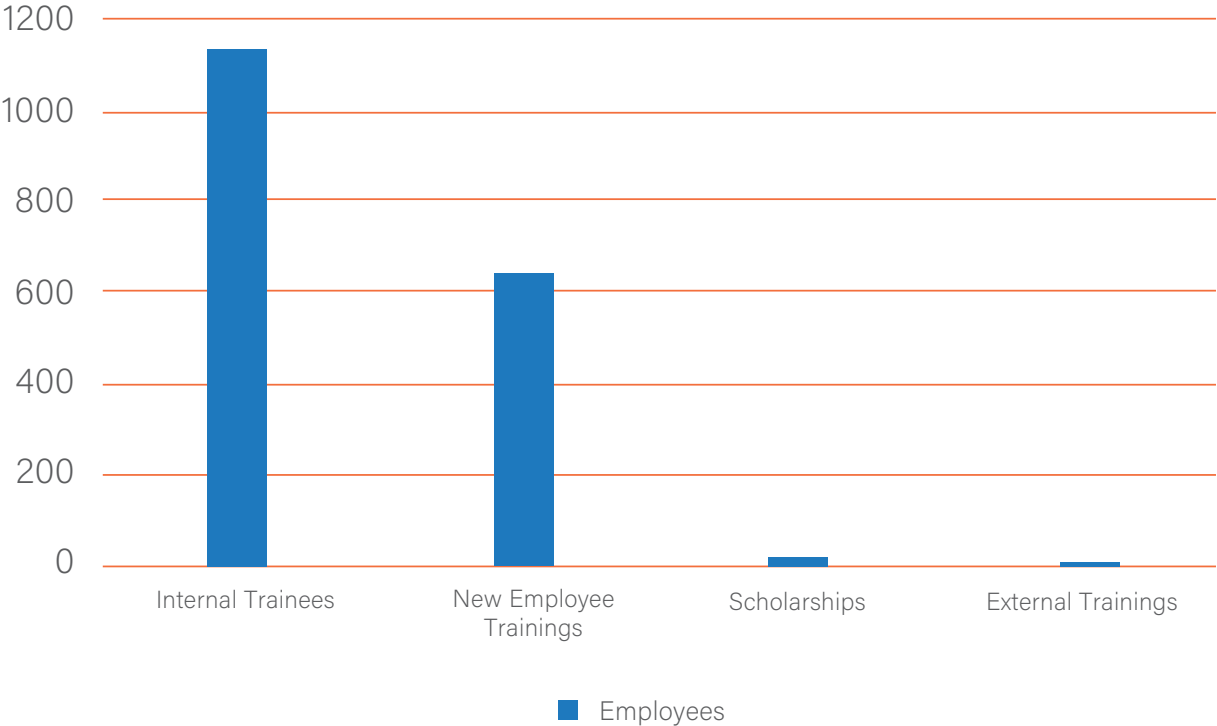
Former Acting Managing Director - The Micro, Small and Medium Enterprises Development Agency, MSMEDA

TAREK MAKEEN | BOARD MEMBER

MIS Advisor

AL TADAMUN CAPACITY BUILDING

In 2021, Al Tadamun's Training and Development Unit provided capacity building for a total of 1,781 staff members.



AL TADAMUN EXTERNAL TRAINING SERVICES

In accordance with Al Tadamun's direction to transfer its knowledge and expertise to support other organizations working in microfinance industry, Al Tadamun partnered with different entities to conduct training to other organizations and also conduct training to clients to raise their awareness on financial education.

SAWIRIS FOUNDATION FOR SOCIAL DEVELOPMENT

Al Tadamun conducted a training program to 17 employees for "Bashayer Al Khair" which is a project managed by the Environment & Family Development Association (FEDA) in Qena Governorate. The training program was sponsored by Sawiris Foundation for Social Development. The general objective was enhancing the financial and technical skills that will allow the employer implement "Bashayer Al-Khair" project, focusing on the best policies and practices using the right credit principles. In addition to that, Al Tadamun also conducts training programs to its clients.

ARAB WOMAN ENTERPRISE FUND (AWEF)

With the aim of encouraging and motivating clients to use various cashless payment systems through sustainable digital means and in light of the initiative launched by the Financial Supervisory Authority "Digital Financial Inclusion for 2021", Al Tadamun in cooperation with the Arab Women Enterprise Fund (AWEF), launched a program aimed at spreading awareness of the importance and the nature of non-cash payment tools and the benefits that accrue to their users, especially women. The program was launched in Al Tadamun's 98 branches, covering 13 governorates in Lower and Upper Egypt. The program is a presentation of educational film materials in an animation system developed by the Arab Women Enterprise Fund (AWEF), which focuses on mobile phone wallet payment, electronic payment and the use of the QR Code in payment. This included an explanation of the advantages that benefit clients. The program benefits microfinance clients by supporting their abilities to use electronic payment channels.

INTERNATIONAL LABOR ORGANIZATION

In a pioneering and unprecedented experiment, Al Tadamun in partnership with the International Labor Organization and National Council of Women, has conducted a training program "Financial Education - Rational Dealing with Money", for the first time, by engaging a group of its clients with its employees, as part of a non-financial services offered to its clients.

Egyptian Federation for Financing Medium, Small & Micro Projects (EFFMSMP)

The Egyptian Federation for the Financing of Small, Medium and Micro Enterprises, EFEMSMP, in partnership with Al Tadamun, organized a three-day workshop titled, "Risk Management Practices in the Light of the Covid 19 Pandemic" with the aim of supporting category "B" institutions and associations to face the repercussions of the crisis, and manage the risks of the Covid 19 pandemic crisis. The training was conducted to 50 employees from 16 associations of category "B" from Cairo, Giza, Qalyubia, Beni Suef, Aswan, Kafr El-Sheikh, Qena, Assiut, Fayoum and Minya. exhibition planning. Al Tadamun rented a spacious table for two clients who displayed clothes and make up. Both clients agreed that the event was a great opportunity to market their products and to network. Moreover, the clients praised Al Tadamun's role in providing continuous support for achieving social solidarity and expressed their happiness and satisfaction from the exhibition experience that without hesitation they will join again in future events.

NATIONAL COUNCIL FOR WOMEN

Within the framework of the presidential initiative to develop villages for a decent life and in cooperation with the National Council for Women, Al Tadamun Foundation trained 100 women on the "financial education" program.



AL TADAMUN NETWORKING & PARTNERSHIPS

The 11th Version of Egypt CSR & Sustainability Development Forum entitled “Sustainability from Adoption to Localization... The Path to Recovery”

In the essence of the direction of the Egyptian government to accelerate the process of achieving a balanced sustainable development in all of Egypt’s governorates as well as to drive all parties to implement the Egypt 2030 strategy, the 11th version of Egypt CSR and Sustainable Development Forum, entitled “Sustainability from Adoption to Localization..... The path to recovery” was held on November 8, 2021, at the Intercontinental City Stars Hotel. The event was attended by two representatives from Al Tadamun to seek potential partnership opportunity for the organization and to get introduced to other NGOs and media contacts. The event gathered more than 1,000 participants including representatives of companies and owners of expertise in the field of social responsibility. Speakers were top experts from different industries. Among them were, Dr. Nevin El-Kabbaj, Minister of Social Solidarity, Mr. Moataz Abdel Rahman, General Manager of Coca-Cola Egypt, Libya and Sudan, Ms.Nahla Kamal, Head of Marketing Communications & Corporate Affairs, Nestle Egypt, and Ms. Naglaa Nossier, Head of CSR, WE Telecom Egypt.



MEEZA CARD

In cooperation with the National Bank of Egypt, Al Tadamun Microfinance Foundation provided the clients with Meeza card through which they can withdraw their loan, thus facilitating financial services and achieving the principle of financial inclusion. The number of clients who have made use of this service are 43% of the total clients.

ELECTRONIC PAYMENT

Al Tadamun partnered with e-payment platforms in Egypt which included Fawry, Opay, Cashcall and Masary to activate the electronic payment service for Al Tadamun clients through their networks to make it easier for clients to pay their installments with less mobility and effort. To date 95% of the clients have made use of this service.

INDOMIE

In line with Al Tadamun’s dedication to social responsibility, rallying under the banner of “We make our clients happy”, it has, in association with Indomie Company, distributed 109 indomie kiosks to clients in different governorates in Egypt. Being incentive gifts to help them increase their income and thus improve their families’ living standard.

AL TADAMUN OUTSTANDING AWARDS



REHAM FAROUK WINS THE FRA EXCELLENCE AWARD 2020 FOR THE MOST OUTSTANDING PROJECTS IN THE MICROFINANCE SECTOR

On February 25, 2021, Dr. Mohammed Omran, Head of the Financial Regulatory Authority, (FRA) witnessed the ceremony of announcing the names of the female leaders who won the FRA Excellence Award 2020 for the most outstanding projects of Year 2020 in seven sectors including Microfinance. Representing the microfinance sector was Reham Farouk, CEO of Al Tadamun, who received an outstanding award, thus crowning a 70-day pursuit. This award being in recognition of her noble contribution in the service of the Egyptian women actively involved in the microfinance industry that lasted for a 25- year duration.

AL TADAMUN Financial STATEMENTS 2021

Al Tadamun Microfinance Foundation
Translation of financial statement originally issued in Arabic
Statement of Financial Position
As of December 31, 2021

(in EGP)	Note no.	<u>31 December 2021</u>	<u>31 December 2020</u>
Current Assets			
Cash on hand and at banks	(6)	107 426 872	205 768 946
Investments in Treasury Bills	(4)	40 786 582	40 488 643
Micro-finance loans	(3)	818 591 944	506 706 243
Debitors and other debit balances	(5-2)	22 200 685	20 778 776
Total Current Assets		989 006 083	773 742 608
Non-Current Assets			
Fixed assets	(7)	55 850 668	48 419 304
Intangible assets	(7-1)	2 476 905	1 083 208
Right to use asset	(8-1)	44 432 297	-
Debitors and other debit balances	(5-1)	25 437 432	10 122 560
Total Non-Current Assets		128 197 302	59 625 072
Total Assets		1 117 203 385	833 367 680
Non-Current liabilities			
Lease liabilities	(8-2)	39 306 199	-
Total non-current liability		39 306 199	-
Current liabilities			
Banks - Credit facilities	(11)	731 421 688	510 704 885
Lease liabilities	(8-2)	8 213 015	-
Creditors and Other Credit Balances	(9)	40 148 596	14 301 768
End of service benefits provisions	(10)	59 135 214	47 028 128
Total current liability		838 918 513	572 034 781
Total liabilities		878 224 712	572 034 781
Surplus			
Surplus of Revenue over expenses - Retained	(19)	254 596 161	250 742 512
(Deficit) of Revenue over expenses - during the year	(19)	(37 399 425)	(11 191 550)
Total surplus of Revenue over expenses		217 196 736	239 550 962
Cash and in-kind grants -own resources	(12)	21 781 937	21 781 937
Total liabilities and retained surplus		1 117 203 385	833 367 680

The accompanying notes from page (5) to (35) are an integral part of these financial statements and are to be read therewith.


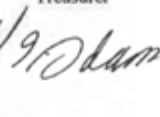
Auditor's report "Attached"

Hala Ali Ahmed
Financial Manager

Reham Farouk Mohamed
Foundation Manager

Esam Eladawy
Treasurer

Mona Salah-Alden zu Al-Faquar
Chairman of Board of Trustees


AL TADAMUN

Financial Financial STATEMENTS 2021

Al Tadamun Microfinance Foundation
Translation of financial statement originally issued in Arabic
Statement of Revenues and Expenses
For the year ended December 31, 2021

(in EGP)	Note no.	For year ended <u>31 December 2021</u>	For year ended <u>31 December 2020</u>
Revenues			
Financing interest	(13)	320 794 017	264 399 883
Operating Cost	(14)	<u>(224 734 610)</u>	<u>(193 604 784)</u>
Operating surplus		96 059 407	70 795 099
Add:			
Interest income		8 790 456	12 842 229
Income from Treasury Bills		4 050 225	4 215 616
Gain on sale of fixed assets		131 653	32 763
Other income		1 332 392	1 524 273
Deduct:			
General and administrative expenses	(15)	(93 904 375)	(70 747 045)
Lease liability Interest	(8-2)	(3 895 124)	-
Right to use asset amortization	(8-1)	(10 506 342)	-
Foreign currencies translation differences		(47 252)	(499 765)
End of service benefits provisions	(10)	(14 195 630)	(12 229 970)
Expected credit loss	(16)	<u>(14 396 086)</u>	<u>(8 623 555)</u>
(Deficit) of Revenue over Expenses before Depreciation		(26 580 676)	(2 690 355)
Deduct:			
Fixed assets depreciation	(7)	(10 369 219)	(7 546 037)
Intangible assets amortization	(7-1)	<u>(449 530)</u>	<u>(955 158)</u>
(Deficit) of Revenue over expenses		<u>(37 399 425)</u>	<u>(11 191 550)</u>

The accompanying notes from page (5) to (35) are an integral part of these financial statements and are to be read therewith.

AL TADAMUN
Financial Ratios 2021

Financial Ratio	2021	2020
Sustainability and Profitability		
Operational Self-Sufficiency (OSS)	90%	97%
Financial Self-Sufficiency (FSS)	87%	91%
Return on Assets (ROA)*	-4.0%	-1.1%
Adjusted Return on Assets (AROA)*	-5.3%	-3.4%
Return on Equity (ROE)*	-16.4%	-3.7%
Asset/Liability		
Yield on Gross Portfolio*	48.1%	46.6%
Portfolio to Assets	76.0%	63.4%
Cost of Funds Ratio*	9.0%	9.9%
Adjusted Cost of Funds*	9.0%	11.9%
Debt to Equity	3.94x	2.17x
Adjusted Debt to Equity	3.89x	2.16x
Liquid Ratio	0.17x	0.43x
Portfolio Quality		
Portfolio at Risk (PAR) Ratio	2.54%	2.84%
Write-off Ratio*	0.00%	0.00%
Adjusted Write-off Ratio*	0.00%	0.00%
Risk Coverage Ratio	1.77x	1.46x
Adjusted Risk Coverage Ratio	1.77x	1.46x
Efficiency and Productivity		
Operating Expense Ratio*	45.3%	41.0%
Adjusted Operating Expense Ratio*	45.3%	41.0%
Cost per Active Client*	1664	1303
Adjusted Cost per Active Client*	1664	1303
Borrowers per Loan Officer	176	175
Active Clients per Staff Member	99	82
Client Turnover*	19%	57%
Average Outstanding Loan Size	3923	3412
Adjusted Average Outstanding Loan Size	3923	3412
Average Loan Disbursed	18425	18743
Gender Ratio		
Female active clients as a percent of total active clients	100%	100%
Female active borrowers as a percent of total active borrowers	100%	100%


AL TADAMUN PARTNERS




AL TADAMUN MEMBERS



AL TADAMUN Contact Us

 4 Kassim Street, 2nd floor
Dokki, Giza, Egypt

 **15088**

-  www.altadamun.org
-  www.facebook.com/altadamun
-  www.youtube.com/user/AlTadamun1
-  www.instagram.com/altadamun_microfinance
-  www.linkedin.com/company/al-tadamun-microfinance-foundation

