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Chairman Speech

On behalf of the Lao Microfinance Association (LMFA), I have the great honor of presenting you the LMFA annual report of 2020.

The LMFA continued to build capacity and development itself to become a strong network organization of the microfinance sector in Laos with strong management, microfinance information, and training courses. On behalf of the member organization, the LMFA has been active in providing quality services to its members and has also opened to membership and stakeholder dialogue responsibly.

At the beginning of 2020. During a situation of an outbreak of Covid-19 in the world, Especially Laos greatly affected in all of sectors. As a result, The LMFA action plan has been postponed. Especially the adjustment to the new lifestyle. The LMFA has focused more on working online. Such as organizing Meeting in online conferences and participating in online conferences with the partners from internal and international stakeholders. in addition, the LMFA to provide sources of funding for members to access during this crisis and to help disseminate relevant notices from government to members.

The Lao Microfinance Association (LMFA) in the partnership with Bank of the Lao PDR (BOL) and supported by ADA organized the 3rd Annual Financial Inclusion Forum of the Lao P.D.R. This national forum was gather leaders in policy making, Business and Microfinance key stakeholders to discuss Building Resilience through responsible and sustainable Financial Services. In support access to financial services of the microfinance sector in Lao PDR.

On this regard, I wish to express my sincere appreciation to my colleagues on the Board of Directors, Internal Audit Committee and members for their great support and participation to the success of the LMFA. Specially to express our great appreciation to the Bank of Lao PDR for their strong support and guidance. Together with express my sincere thanks to the Executive Team led by the Executive Director with high responsibility and has made every effort to contribute effectively and meaningfully to the members, having good coordination with all relevant stakeholders, including donors, all of which contribute to making the move forward with a strong and strong step.

Vientiane, March 2021.

Somphone Sisenglath
Chairman of LMFA
**Board of Directors**

Somphone Sisenglath  
Director of DTMFI Ekphatthana  
Chairman

Khanmany Southammavong  
Director of DTMFA Patoukham  
Vice Chairman

Somchit Douangmixay  
Director of DTMFI Oudomxay Phathana  
Vice Chairman

Ounheuan Ounkanlaya  
Chairman of NDTMFI Khop-Xienghorn  
Board member

Soukvilay Thongsavath  
Director of NDTMFI SouykanPhathana  
Board member
**Honor Advisory Board**

- Keasorn Manivong  
  Senior Microfinance advisor
- Keolabthavong Songsamayvong  
  Senior Microfinance advisor
- Saysamone Kouanmeuangchanh  
  Director of DTMFI Saynhausamphanh

**Internal Audit Committee**

- Souphon Lasphon  
  Director of DTMFI Champalao  
  Chairman
- Chanpheng Lilavong  
  Director of NDTMFI Sasomsab  
  Vice Chair
- Alounnothay Soulimeungchanh  
  Deputy Director DTMFI Champasak Co., Ltd  
  Member
Management

Pamouane Phethany  
Director

Phayvanh Saleumsouk  
Deputy director  
Head of NSO unit

Savana Phothilath  
Head of Member & Administration unit

Background of LMFA

- The LMFA is the national microfinance industry’s umbrella organization.
- The LMFA is a Non-profit Association under regulation of Ministry of Home Affairs (MoHA).

2007  
The Microfinance Working Group for the Lao PDR (MFWG) was founded in May 2007.

2013  
On 25th October 2013, MFWG obtained its temporary license as a non-profit association (NPA) from the Ministry of Home Affairs. Consequently, its name changed to Microfinance Association (LMFA).

2018  
LMFA obtained the permanent license on 15th August 2018 under Decree Nr. 238/Gov, issued on 11th August 2017.
Vision and Mission

**Vision**

A major part of the Lao population has fair access to and uses efficient, high quality and sustainable financial services that are adapted to the needs and demands of the target group, beneficial to all and contribute to poverty reduction.

**Mission**

To facilitate and support the provision of sustainable, demand-driven, efficient and high-quality services by Microfinance practitioners by (i) providing a platform to coordinate stakeholders and disseminate information & research, (ii) providing direct services to practitioners, (iii) promoting an enabling environment for sector development and (iv) expand service to the largest microfinance service provider i.e. village banks/village funds.

Core Value

**Social Orientation**
The MFA places high value on the interests, well-being and needs of poor and low-income populations in Lao PDR

**Transparency**
The MFA strives for full transparency in its operations and services. It is open and honest about its experiences and discloses and shares information with its members & stakeholders

**Accountability**
The MFA is primarily accountable to its members, for formal and financial matters also to other stakeholders

**Commitment**
Members assign & devote themselves to actively engage in achieving the vision & mission of the MFA

**Inclusion**
The MFA respects & engages all microfinance stakeholders in Laos & places high value on the diversity of experience represented in the sector.
Management Structure

General Assembly (All Members)

Advisory Board (3 Members)  Board of Directors (5 Persons)  Internal Audit Committee (3 Persons)

Executive Director of LMFA

Head of HR/Admin/Finance  Deputy Director/Head of Operational Unit, NSOs/Village Funds & Projects

SDGs in correlation with LMFA’s Missions

LMFA has contributed to Sustainable Development Goals by the United Nations (5 of 17 SDGs)
Colored in blue of which is relevant to LMFA’s missions.

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Credit information</td>
<td>2.1 Improve regulation</td>
<td>3.1 Political support</td>
<td>4.1 Regulatory and policy</td>
<td>5.1 Regulatory and policy</td>
</tr>
<tr>
<td>1.2 New credit products</td>
<td>2.2 Financial literacy initiatives</td>
<td>3.2 Regulation and policy</td>
<td>4.2 Payments infrastructure</td>
<td>5.2 Branch networks of Financial institution</td>
</tr>
<tr>
<td>1.3 Reform of subsidized credit</td>
<td>2.3 Financial reporting</td>
<td>3.3 Capacity building</td>
<td>4.3 Mobile money</td>
<td>5.3 MFI expansion</td>
</tr>
<tr>
<td>1.4 Review interest rate caps</td>
<td>2.4 Consumer protection</td>
<td></td>
<td></td>
<td>5.4 Product development</td>
</tr>
<tr>
<td>1.5 Credit insurance products</td>
<td>2.5 develop AML-CFT* regulations</td>
<td></td>
<td></td>
<td>5.5 Agents</td>
</tr>
<tr>
<td>1.6 MSME support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

LMFA’s Core Activity

1. Capacity Building (CB)
   - MFIs/Partners level (MFMCC, Based on TNAs)
   - Village level through NSOs
   - Consumer level (through MFIs/ INGOs/int.-Org. on Financial Literacy and Family Business Plan)

2. Knowledge Mgt. and Performance Monitoring
   - Research/PR
   - Off-site audit 2 (Factsheet 2/year)
   - On-site audit (based on need)

3. Advocacy and Consumer Protection
   - Exchange info/knowhow through conferences, meetings, social events, CEO group
   - Member code of conduct, Social Audit by STPF-SPI4 & Smart Campaign

4. Support Village banks/funds
   - Feasibility study of formalization
   - Establish Network Support Organizations (NSOs)
   - Support & monitor NSOs/VBs
   - Co-ordination and trust building amongst stakeholders

5. Organization Development
   - Ensure sustainability for LMFA
   - Develop & implement strategies and policy
   - CB for BOD and Staff of LMFA

LMFA Core Activities

Page 9 | 34
The LMFA’s members (MFIs) tends to increase gradually in the future, pursuant to the surveyance the number of members has augmented from 89, 95 and 99 respectively. More details in beside table.

<table>
<thead>
<tr>
<th>List</th>
<th>Province</th>
<th>NDTMFIs</th>
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<th>SCUs</th>
<th>Total</th>
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<tbody>
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<td>1</td>
<td>Phongsaly</td>
<td>1</td>
<td>1</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Bokeo</td>
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<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Luang Namtha</td>
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<td></td>
<td></td>
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<tr>
<td>4</td>
<td>Oudomxay</td>
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<td>1</td>
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<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Luang Prabang</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>5</td>
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<tr>
<td>6</td>
<td>Houaphanh</td>
<td>2</td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>Xayaboury</td>
<td>4</td>
<td></td>
<td></td>
<td>4</td>
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<tr>
<td>8</td>
<td>Xiangkhouang</td>
<td>1</td>
<td>3</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>9</td>
<td>Vientiane Capital</td>
<td>33</td>
<td>9</td>
<td>1</td>
<td>43</td>
</tr>
<tr>
<td>10</td>
<td>Xaysomboun</td>
<td>1</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>Vientiane Province</td>
<td>4</td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>12</td>
<td>Bolikhamxay</td>
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<td>2</td>
<td></td>
<td>4</td>
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<tr>
<td>13</td>
<td>Khammouane</td>
<td>3</td>
<td>1</td>
<td></td>
<td>4</td>
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<tr>
<td>14</td>
<td>Savannakhet</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>6</td>
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<tr>
<td>15</td>
<td>Salavan</td>
<td>1</td>
<td>1</td>
<td></td>
<td>2</td>
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<tr>
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<td>4</td>
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<td>4</td>
<td>9</td>
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<td>17</td>
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<td>1</td>
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<tr>
<td>18</td>
<td>Attapeu</td>
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<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>68</strong></td>
<td><strong>16</strong></td>
<td><strong>15</strong></td>
<td><strong>99</strong></td>
</tr>
</tbody>
</table>

1. Capacity Building

The MFMCC Training is organized with the support of ADA Luxembourg. The MFMCC Training is crucial for all MFIs in terms of capacity buildings to provide the best products and services for clients. The training’s participants of 2020 have declined, due to the epidemic of COVID-19, which limits possibility to travel and to organize the training. Additionally, certain MFI members understands the importance and continually supports the MFMCC Training of LMFA, for instance DTMFI Champasak and DTMFI Oudomxay Development.
2. Knowledge Management and Performance Monitoring

MFIs performance monitoring & benchmarking further strengthened.

The LMFA Performance Monitoring and Benchmarking system, the number of reporting members increased from 76 for the data as of December 2019, to 80 MFIs in June 2020 data, in total members of 99 MFIs by using the Factsheet to fill the data into report system. For the result of the consolidate Financial Performance has been sent to members and published in LMFA website as like follow [https://bit.ly/2Rr9zNg](https://bit.ly/2Rr9zNg)

Over-indebtedness study

An ongoing over-indebtedness study is being co-implemented by LMFA as part of its efforts to support sector-wide advocacy toward a more responsive delivery of financial services to attain financial inclusion. This study is the first one to explore the issue of over-indebtedness in the microfinance sector of Lao PDR. There has been anecdotal information about the issues surrounding microfinance clients experiencing a certain level of over-indebtedness. However, there is a lack of robust analytical pieces of evidence to support this, and studies on over-indebtedness are lacking. This study will be able to provide in-depth analysis on the phenomenon of over-indebtedness and hopes to provide concrete recommendations to microfinance practitioners, donors, and regulators and can also provide insights into the future quantitative inquiry into the discussion of over-indebtedness. Also, it examines extensively the status of over-indebtedness in the rural and Agri sector especially that farmers’ access to finance has been one of the policy agenda in the last decade. The study is a joint initiative of LMFA and the Department of Rural Development and Cooperatives (DRDC), Ministry of Agriculture and Forestry (MAF) with support from ADA Luxembourg and Luxembourg Development Cooperation through LAO/030 project respectively. DRDC in its capacity as the Sub-Sector Working Group on Rural Development (SSWG-RD) Chair and host of the SSWG-RD Secretariat, undertake this joint study. The results would be a significant output to provide insights and additional knowledge that feeds into the Task Force on Rural Finance (TFRF) which is co-chaired by the Bank of Lao PDR (BoL) and MAF-DRDC.
3. Advocacy and Consumer Protection

ADA Luxembourg has continually provided various supports for LMFA. On 23rd April 2020, ADA Luxembourg has supported the amount of 10,000 EUR in cash for 3 MFIs, which successfully obtained LMFA Membership, in order to strengthen the MFI activities during the epidemic of COVID-19: 1. DTMFI Patukham in Vientiane Capital, has received 4,680.75 EUR = 46,816,816 LAK; 2. SCU Nakai in Khammouane Province has received 6,402 EUR = 64,279,443 LAK; 4. DTMFI Champasak in Champasak Province has received as “Remote and on-site Technical Assistance” in total 15,000 EUR, under the implementation of “The strategy on Digital transformation and implementation plan”.

The signing ceremony of the agreement on services through the Lao Development Bank system between the Lao Development Bank and the Lao Microfinance Association with its members of 7 financial institutions

In addition, LMFA has assessed the impact of COVID-19 on MFIs’ clients by conducting a formal survey. In 11 MFIs who voluntarily, the survey is conducted via telephone. The survey has collected data from 1,500 clients and it has been sponsored by SPTF and will have been carried on until 2021.
LMFA and members have an honored to welcome Mr. Phouthaxay Sivilay, Deputy Governor of Bank of Laos and the delegations from Financial Institutions Supervision Department, on 24th December 2020 at LMFA office.

Financial Institution Supervision Department, Bank of Laos (BoL) together with Lao Microfinance Association and ADA Luxembourg, donor of LMFA have organized the Financial Inclusion Forum in Vientiane 2020 “Financial Services in Responsible and Sustainable manner”, the event is held on 25th November 2020 at Lao Plaza Hotel, Vientiane Capital. Mr. Phouthaxay Sivikay, Deputy Governor of Bank of Laos, Mr. Aloun Bougnong, Director of Financial Institution Supervision Department and Mrs. Pamouane Phetthany, Executive Director of LMFA are regarding visit, following by other participants, such as delegations of the BOL, relevant organization, MFIs, Senior Lecturers and Professionals from Ministries, altogether 160 persons.
4. Support Village banks/funds

Tripartite support project from ADA Luxembourg, LMFA and Nam Theun 2 Power Company. Until November 2020, Nakai University has been officially licensed to do business in Nakai District, Khammouane Province. At the same time, SCU Nakai is ready to support the strengthening of all 24 village funds in Nakai district and will increase more.

Signing Ceremony of Memorandum of Understanding between LMFA-NSOs-GIZ

From July 2020 until 09/2021, the GIZ-AFP project will provide grants to the LMFA to transfer technical support work and strengthen the LMFA to monitor the technical capacity of the 7 NSOs after the project ended at the end of 2021.

ADA Luxembourg has partnered with the LMFA to establish a Village Credit Scheme (VCS) with a grant from Luxembourg under the "Lao/030 Program - Community Development Project in Bokeo, Bolikhamxay, Khammouane and Vientiane Provinces". The VCS has provided loans that are liquid and sufficient and provide financial services to its members. The project ensures that the VCS's ability to provide financial services and the project will be constantly updated to adapt and meet the needs of the members in each village.
The LMFA held 4 board of director meetings, 3 online meetings and monthly LMFA team meetings. The meeting discussed on important topics such as: Report on the progress of the operation on a monthly and quarterly basis and set the direction of the action plan on a quarterly basis, research issues from the members' proposals to discuss with management and stakeholders.

To continue to strengthen the staff of the LMFA, in general, to help strengthen the members as well. In the middle of 2020, the Director of the LMFA received a certificate from Cerise France to be the auditor of the social operations of the financial institution. As This task, the LMFA has been paying attention and will continue to expand.

The LMFA is hiring more staff in 2020 due to the field work in the three provinces of the Lao / 030 program, so the LMFA has increased the number of staff by more than 20 people.
Donors

Organizations that LMFA provides technical services
This year 2020 is the last year of the implementation of the three-year strategic plan 2018-2020 and is a year of challenges for the MFI s in the sector, as well as our members who are struggling to adapt to overcoming the barriers of the Covid-19 epidemic, which is affecting our member customers. As LMFA received funding from SPI4 to conduct an understanding the impact of COVID-19 Pandemic on microfinance clients of 1,500 clients interviewed online from 11 MFIs member of LMFA. The interview began in late 2020 and the results will be analyzed in the first quarter of 2021.

Therefore, at the end of 2020, the LMFA was hold a Annual General Meeting to present a draft of three-year strategic plan 2021-2023, in which the LMFA will focus more on digital work, such as training, seminars, online meetings, to reduce the number of people gathered and adapt to new normal life.

In addition, the LMFA also cooperates with the Department of Small and Medium Enterprises Promotion (DOSMEP), Ministry of Industry and Commerce to build the capacity of small and medium enterprises (SMEs) access to finance through business planning, accounting, and finance training for entrepreneurs.

In the direction of the next plan, it is necessary to create technical staff to increase both quantity and quality to pass on the lessons learned experience to the members and partners to achieve both efficiency and effectiveness step by step.

This means that the LMFA still need supports and collaborations from government, international organization, NGOs to support further expand of LMFA services, e.g hiring more technical staff and strengthen its capacities order to provide a broader range and better quality of services to our members and projects in the years ahead.

Vientiane, March 2021.

Pamouane Phetthany
Executive Director of LMFA
Ms. Pamouane Phetthany  
Executive Director  
Microfinance Association

Dear Ms. Phetthany,

Microfinance Association  
Audit Report arising from audit for the year ended 31 December 2020

Following the completion of the audit of the statement of revenue and expenses, the fund balance and fund balance by donors of Microfinance Association (“the Association”) for the year ended 31 December 2020, we set out in the attached report, matters which came to our attention during the course of our audit which we feel should be drawn to your attention.

The primary purpose of our examination of the accounts of the Association was to enable us to form an opinion on the financial statements of the Association. Our examination of the accounts was performed on a sample basis and should not be relied upon to identify all irregularities and internal control weaknesses that may exist.

Management must rely on a comprehensive system of internal controls within its organisation as the principal safeguard against such irregularities.

The report is comprised of financial statements and independent auditor’s report, observations and recommendations related to certain improvements in the existing systems and procedures noted in the audit period. Annexes related to this report are also included. The management comments are noted following each recommendation. The memorandum of examination is prepared separately from this report.

This report is intended solely for the information and use of the Microfinance Association (MFA) and their donors.

We would like to take this opportunity to record our sincere appreciation for the assistance and co-operation we warmly received from all staffs throughout the course of the audit.

Yours faithfully,

ACCMin Consulting and Services Co., Ltd.
Khamphie Thiphavongphanh
Director
Date: 26 April 2021
Vientiane Capital, Lao PDR
Statement by the Management

26 April 2021

The organization maintains its records and prepares its financial statements on accrual basis of accounting.

The financial statements are the responsibility of the organization management. The following components of the financial statements and statement of expenditure summarise the organization’s position and performance:

- Statement of Financial Performance
- Statement of Financial Position
- Notes to the Financial Statements

As responsible officials, we do hereby state that the financial statements, to the best of our knowledge and belief:

- have been prepared in accordance with the MFA’s accounting policy and donor’s requirements
- give a true and fair view of the financial position of the Association as at 31 December 2020 and its financial performance for the year then ended 31 December 2020 in accordance with the Association’s own accounting policy.

On behalf of the Association:

Mrs. Khanmany Southammavong  Ms. Pamouane Phetthany  Ms. Savana Phothilath
Vice Chair  Executive Director  Head of Administration,

Finance and Human
Resources Unit
Microfinance Association  
Financial Statements and Independent Auditor’s Report for the year ended 31 December 2020  

**Statement of Financial Performance**  
For the years ended 31 December 2020

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
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</thead>
<tbody>
<tr>
<td>Revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants and donations</td>
<td>413,527.09</td>
<td>174,036.82</td>
</tr>
<tr>
<td>Service income, restated</td>
<td>69,416.03</td>
<td>182,528.48</td>
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<tr>
<td><strong>Total revenue</strong></td>
<td><strong>482,943.12</strong></td>
<td><strong>356,565.30</strong></td>
</tr>
<tr>
<td>Expenses</td>
<td></td>
<td></td>
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<tr>
<td>Capacity building</td>
<td>52,729.84</td>
<td>146,883.53</td>
</tr>
<tr>
<td>Knowledge management and coordination, restated</td>
<td>11,306.15</td>
<td>6,450.90</td>
</tr>
<tr>
<td>Advocacy and representation</td>
<td>18,058.84</td>
<td>29,413.88</td>
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<tr>
<td>Outreach programs</td>
<td>328,075.24</td>
<td>78,440.27</td>
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<tr>
<td>Organizational development</td>
<td>75,363.06</td>
<td>61,321.61</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>485,533.13</strong></td>
<td><strong>322,510.19</strong></td>
</tr>
<tr>
<td>Foreign exchange rate gain, restated</td>
<td>(1,974.66)</td>
<td>(111,54)</td>
</tr>
<tr>
<td><strong>Deficit/surplus of revenue over expense</strong></td>
<td><strong>(615,35)</strong></td>
<td><strong>34,166.65</strong></td>
</tr>
<tr>
<td>Other income and expense</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other income - overhead</td>
<td>26,825.20</td>
<td>16,789.53</td>
</tr>
<tr>
<td><strong>Total other income</strong></td>
<td><strong>26,825.20</strong></td>
<td><strong>16,789.53</strong></td>
</tr>
<tr>
<td>Other expense</td>
<td></td>
<td></td>
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<tr>
<td>Payment - overhead</td>
<td></td>
<td>16,789.53</td>
</tr>
<tr>
<td><strong>Total other expense</strong></td>
<td></td>
<td><strong>16,789.53</strong></td>
</tr>
<tr>
<td><strong>Surplus/deficit of other income over expense</strong></td>
<td>26,825.20</td>
<td>-</td>
</tr>
<tr>
<td><strong>Surplus for the period</strong></td>
<td><strong>26,209.85</strong></td>
<td><strong>34,166.65</strong></td>
</tr>
</tbody>
</table>

Accompanying Notes on pages 8 to 15

Mrs. Khannany Southammavong  
Vice Chair  

Ms. Pamouane Pheththan  
Executive Director

Ms. Savana Phothilath  
Head of Administration, Finance and Human Resources Unit
Microfinance Association  
Financial Statements and Independent Auditor’s Report for the year ended 31 December 2020  

Statement of Financial Position  
As at 31 December 2020

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Notes</td>
<td>USD</td>
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<tr>
<td><strong>ASSETS</strong></td>
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<tr>
<td><strong>Current assets</strong></td>
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<tr>
<td>Cash and cash equivalents, restated</td>
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<td>70,691,75</td>
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<tr>
<td>Account receivables, restated</td>
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<td>27,714,34</td>
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<td>Total current assets</td>
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<td><strong>TOTAL ASSETS</strong></td>
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<td>Current liabilities</td>
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<td>3,175,20</td>
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<td>Total current liabilities</td>
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<tr>
<td><strong>Net assets/equity</strong></td>
<td></td>
<td>95,230,89</td>
</tr>
<tr>
<td>Net assets/equity</td>
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<tr>
<td>Accumulated surplus</td>
<td></td>
<td>67,180,04</td>
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<tr>
<td>Add: Adjusted amount</td>
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<td>Surplus for the period</td>
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<td>26,209,85</td>
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<td>Total net assets/equity</td>
<td></td>
<td>95,230,89</td>
</tr>
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Accompanying Notes on pages 8 to 15

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Ms. Pamouane Phethany  
Executive Director

Ms. Savana Phothilath  
Head of Administration, Finance and Human Resources Unit
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<tr>
<td>Tel: 021 316 505, Fax: 021 316 507, Mob: +856 20 2222 8869</td>
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<td>email: <a href="mailto:bdpmicrofinance@gmail.com">bdpmicrofinance@gmail.com</a> - <a href="mailto:chansada.kyphilavong@gmail.com">chansada.kyphilavong@gmail.com</a></td>
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<td><a href="https://www.bmirmfi.com">https://www.bmirmfi.com</a>; fb: BDP Micro finance</td>
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<td>Tel/Fax: 054 790 345, Mob: 020 5565 2531</td>
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<tr>
<td>Ban Chomphet, Thakheak District, Khammouane Province</td>
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<td>Tel: 030 561 5458</td>
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<tr>
<td>email: <a href="mailto:vivongsy@gmail.com">vivongsy@gmail.com</a></td>
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<tr>
<td>Ban Nongphaya, Xaythany District, Vientiane Capital</td>
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</tr>
<tr>
<td>email: <a href="mailto:xtnoxyxay@yahoo.com">xtnoxyxay@yahoo.com</a></td>
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<th>NDTMFI Phetoulay</th>
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<tr>
<td>Ban Soknay, Xayseththa District, Vientiane Capital</td>
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<td>email: <a href="mailto:pmimicro@gmail.com">pmimicro@gmail.com</a></td>
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<th>Organization</th>
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<tr>
<td>NDTMFI Oudomsaub</td>
<td>Ban Nongsonghong, Xaythany District, Vientiane Capital</td>
<td>Tel: 030 525 0915, email: <a href="mailto:osndtmfi@gmail.com">osndtmfi@gmail.com</a></td>
</tr>
<tr>
<td>NDTMFI ThipAphone</td>
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<tr>
<td>NDTMFI Thepidualamak</td>
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<td>Tel: 041 252 908, 041 252 909, 030 9527 965, email: <a href="mailto:soonthone98981414@gmail.com">soonthone98981414@gmail.com</a></td>
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<tr>
<td>NDTMFI Nhotthong</td>
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<td>Tel: 021 330 607, Mob 7771 8099, email: <a href="mailto:nhotthongnt@gmail.com">nhotthongnt@gmail.com</a></td>
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<td>NDTMFI VLV</td>
<td>Ban Nongbone, Xaysettha District, Vientiane Capital</td>
<td>Tel: 021 454 780, email: <a href="mailto:info.vlamfi@gmail.com">info.vlamfi@gmail.com</a></td>
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<td>NDTMFI Phanchalemxab</td>
<td>Ban Nathongchong, Xamneuern District, Huaphan Province</td>
<td>Tel/Fax: 064 312 010, email: <a href="mailto:phuangkeosavathdee@gmail.com">phuangkeosavathdee@gmail.com</a></td>
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<td>NDTMFI Sombounsab</td>
<td>Ban Oudomsin, Namtha District, Luangnamtha Province</td>
<td>Tel/Fax: 086 218 989, email: <a href="mailto:somebounsab45@gmail.com">somebounsab45@gmail.com</a>, @somebounsab</td>
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<td>NDTMFI Sipaseuth</td>
<td>Ban PhoayNeur, Paksan District, Bolikhxay Province</td>
<td>Tel/Fax: 054 791 341, email: <a href="mailto:sps_microfinance@hotmail.com">sps_microfinance@hotmail.com</a></td>
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