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برنامج حضرة للتبويك الأصغر
Hadramout Microfinance Program

Annual Report For Year 2025



Be Ready For Change & Make Success



Green Funding: A Guarantee for a Sustainable Future

Introduction

The Hadramout Microfinance Program is one of the microfinance programs, institutions, and banks in The Republic of Yemen that are funded by the Social Fund for Development. It is one of Al-Nahda Social Society's programs, which was established in May 2000 in Seiyun city of Hadramout Governorate. The Program is considered one of the programs that combat and fight poverty and create new job opportunities for unemployed young people of both genders by providing its financial services represented by microfinance, which contributes to establishing small income-generating projects and improving the standard of living of the poor and those with limited income at the level of Hadramout Governorate (Valley & Desert, and the Coast). It has seven branches, which are: (SEIYUN, TARIM, AL-QATEN, SAH, MUKALLA, AL-SHIHER, and GHAIL BAWAZIR).

Vision:

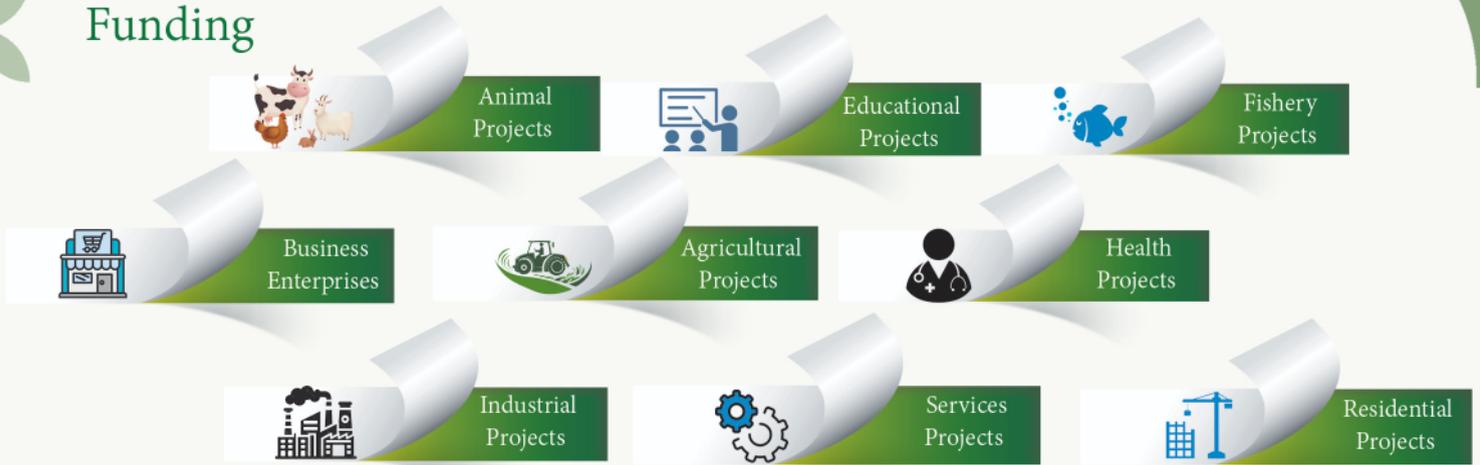
((A leading microfinance Institution locally)).

Message:

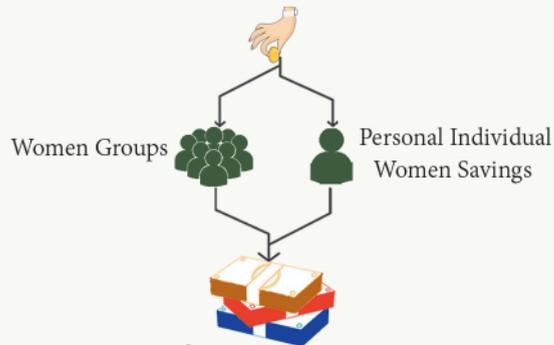
((Providing financial services and financing to low-income individuals and entrepreneurs in an accessible manner in accordance with Islamic law)).

Services Provided by Program

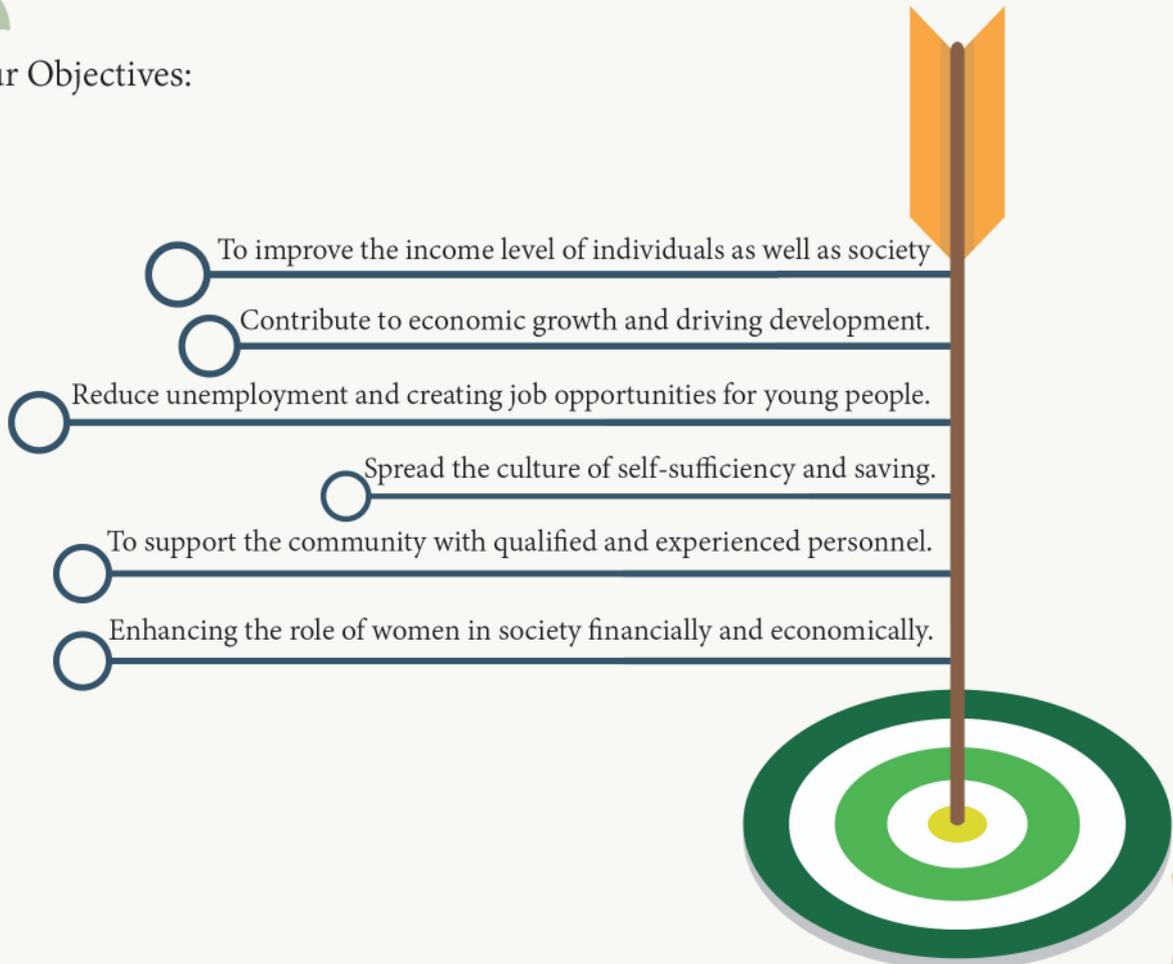
Funding



Savings



Our Objectives:

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- To improve the income level of individuals as well as society
 - Contribute to economic growth and driving development.
 - Reduce unemployment and creating job opportunities for young people.
 - Spread the culture of self-sufficiency and saving.
 - To support the community with qualified and experienced personnel.
 - Enhancing the role of women in society financially and economically.

Administrational Aspect:

On the level of Program's Board of Directors:

The program's board of directors held (12) meetings during 2025 and discussed:

- New year plan and its approval.
- Operating budget and its approval.
- Implementing new program jobs.
- Addressing program-related problems.



One the Executive Management level:

• The Director General of Seiyun District visited the Hadramout Microfinance Program, Seiyun branch. He was received by the Branch Manager, Mr. Mubarak Ahmed Bin Saad, Treasurer, Mr. Khalil Abubakr Al-Saqqaf, and the Finance Officer, Mr. Abdullah Omar Al-Habashi, on Sunday, January 12, 2025.



• Hadramout Microfinance Program participated in a workshop organized by the Small and Micro Enterprise Promotion Service (SMEPS), on Thursday, January 30, 2025, at the Al-Ahqaf Tourist Hotel Hall in Seiyun, in the presence of the Executive Director, Mr. Fawzi Mahfouz Bin Zila'a, and the Finance Specialist, Mr. Abdullah Omar Al-Habashi.








جمعية النهضة الاجتماعية
AL-NAHDHAY SOCIAL ASSOCIATION

HMP

برنامج حاضرون للتبؤنا الصغرا
Hadhramout Microfinance Program

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- A delegation from the Social Fund for Development visited the Hadramout Microfinance Program in Seiyun on Wednesday, February 12, 2025. They were received by the Executive Director, Mr. Fawzi Mahfouz Bin Zila'a.



- Hadramout Microfinance Program held its consultative meeting for 2025 and honored the ideal employees for the year 2024, at The Chamber of Commerce and Industry Hall in Wadi Hadramout and the desert in Seiyun, on Monday, February 17, 2025, in the presence of the Chairman of the Board of Directors of the Hadramout Microfinance Program, Mr. Hashim Abdulqader Al-Habashi, Vice Chairman of the Board of Directors, Dr. Abdulrahman Mohammed Al-Saqqaf, the Executive Director of the Hadramout Microfinance Program, Mr. Fawzi Mahfouz Bin Zila'a, and the rest of the members of the Board of Directors and the directors of the executive departments and branches of the Program.



- The Hadramout Microfinance Program honors the ideal employee for the year 2024 and bids farewell to one of its members, on Thursday, February 27, 2025, at the headquarters of the General Administration in Seiyun, in the presence of the Executive Director, Mr. Fawzi Mahfouz Bin Zila'a, and the directors of the Executive Administration.



- Hadramout Microfinance Program received a delegation from Hadramout University and signed a Memorandum of Understanding and Cooperation between the two parties, in the city of Seiyun on Wednesday, April 23, 2025, in the presence of the Chairman of the Board of Directors, Mr. Hashim Abdulqader Al-Habashi, Vice Chairman of the Board of Directors, Dr. Abdulrahman Mohammed Al-Saqqaf, and the Executive Director of the Program, Mr. Fawzi Mahfouz Bin Zila'a.



- A Memorandum of Understanding and Joint Cooperation was signed between Hadramout Microfinance Program and Hadramout University in Al-Mukalla, on Sunday, May 4, 2025, headed by Dr. Abdulrahman Mohammed Al-Saqqaf, Vice Chairman of the Board of Directors, and Executive Director Mr. Fawzi Mahfouz Bin Zila'a, Mr. Hussein Omar Al-Saqqaf, Board Member, Mr. Hisham Bark Moussa, Internal Auditor, Mr. Salem Hussein Al-Saqqaf, Human Resources Manager, and Mr. Ahmed Mohammed Al-Aidaros, Operations Officer.



- Hadramout Microfinance Program visited Bin Dowal Islamic Microfinance Bank in Al-Mukalla on Wednesday, May 7, 2025, headed by Dr. Abdulrahman Mohammed Al-Saqqaf, Vice Chairman of Board of Directors, and Executive Director Mr. Fawzi Mahfouz Bin Zila'a, Mr. Hussein Omar Al-Saqqaf, Board Member, Mr. Hisham Bark Moussa, Internal Auditor, Mr. Salem Hussein Al-Saqqaf, Human Resources Manager, and Mr. Ahmed Mohammed Al-Aidaros, Operations Officer.



- The Hadramout Microfinance Program visited the office of the Deputy Governor of Hadramout for the Valley and Desert Directorates in Seiyun on Thursday, July 3, 2025, headed by Dr. Abdulrahman Mohammed Al-Saqqaf and Executive Director Mr. Fawzi Mahfouz Bin Zila'a.



- The Hadramout Microfinance Program participated in the Open Scientific Day entitled (Self-Sufficiency, Vision and Goals) at Ribat of Imam Abdul Qadir Al-Saqqaf Hall Al-Muhajir in Seiyun, on Monday, July 7, 2025, in the presence of the Chairman of the Board of Directors, Mr. Hashim Abdul Qadir Al-Habashi, the Vice Chairman of the Board of Directors, Dr. Abdul Rahman Muhammad Al-Saqqaf, and the Executive Director, Mr. Fawzi Mahfouz Bin Zila'a.



- Hadramout Microfinance Program celebrates 25 years since its establishment, on Wednesday, July 23, 2025, at Al-Ahqaf Tourist Hotel Hall in Seiyun, in the presence of the Board of Directors, the Executive Management, the Program's staff, Bank managers, financial institutions, and social figures.



- Hadramout Microfinance Program held its mid-year meeting for 2025, in the General Administration Hall in Seiyun on Thursday, August 7, 2025, chaired by the Executive Director, Mr. Fawzi Mahfouz Bin Zila'a, and attended by the directors of the executive departments and officers in all sections.



- The Hadramout Microfinance Program visits Shabwa Governorate and Hadramout coast in August 2025, headed by Mr. Hashim Abdulqader Al-Habashi, Chairman of the Board of Directors, Dr. Abdulrahman Mohammed Al-Saqqaf, Vice Chairman of the Board of Directors, Mr. Hussein Omar Al-Saqqaf, Audit Officer of the Board of Directors, Mr. Fawzi Mahfouz Bin Zila'a, Executive Director, Lawyer Sabri Ali Bin Obaidullah, Legal Advisor and Member of the Program Council, and Mr. Hisham Barak Musa, Internal Auditor.



- The Cultural Committee in Hafat Al-Saheel Seiyun hosted Hadramout Microfinance Program at its monthly cultural evening on Sunday, August 17, 2025, in Seiyun (Al-Sahil), in the presence of the Chairman of the Board of Directors, Mr. Hashim Bin Abdulqader Al-Habashi, the Vice Chairman of the Board of Directors, Dr. Abdulrahman Mohammed Al-Saqqaf, the Executive Director, Mr. Fawzi Mahfouz Bin Zila'a, Mr. Hussein Omar Al-Saqqaf, a member of the Board of Directors of the program, and the Director of the Seiyun branch, Mr. Abdullah Omar Bahraq.



- A visit by Hadramout Microfinance Program of the Social Fund for Development, Mukalla Branch, headed by the Vice Chairman of the Board of Directors, Dr. Abdulrahman Mohammed Al-Saqqaf, and Executive Director, Mr. Fawzi Mahfouz Bin Zila'a, on Saturday, November 22, 2025. They were received by the Director of the Fund, Mr. Awad Balaqsam.



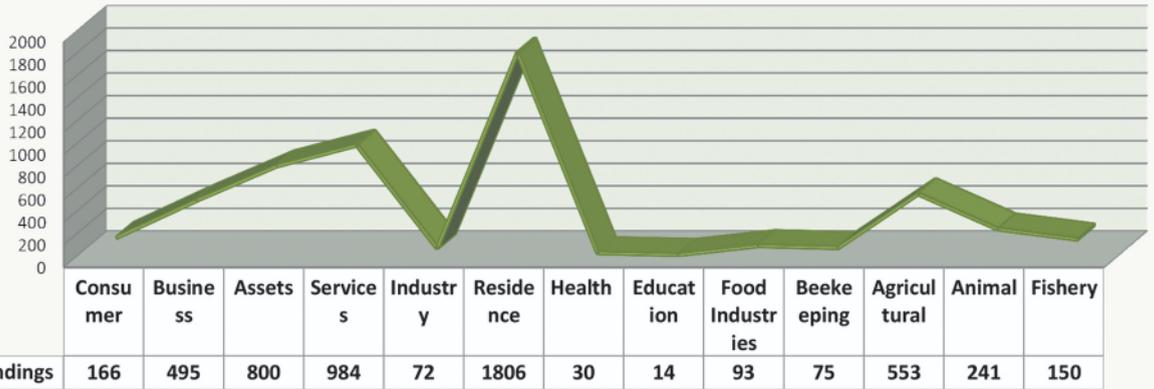
- Hadramout Microfinance Program participated in the Entrepreneurship and Innovation Program for Youth at Hadramout University on Thursday, November 20, 2025, in Al-Mukalla (University Presidency and Construction), in the presence of the Vice Chairman of the Board of Directors, Dr. Abdulrahman Mohammed Al-Saqqaf, the Executive Director, Mr. Fawzi Bin Zila'a, the Internal Auditor, Mr. Hisham Bark Musa, the Human Resources Director, Mr. Salem Hussein Al-Saqqaf, and the representative of the Al-Mukalla branch, Ms. Fatima Bin Dahri.



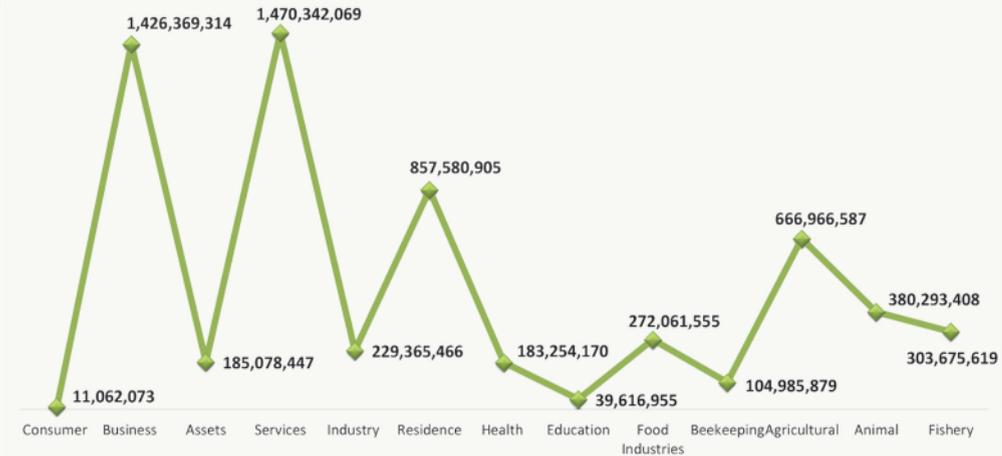
- Hadramout Microfinance Program participated in the Social Fund for Development Bazaar in Mukalla during the visit of the German Delegation, on Saturday, November 22, 2025, in the presence of the Executive Director of the Hadramout Microfinance Program, Mr. Fawzi Mahfouz Bin Zila'a, and the Director of Internal Audit at the Hadramout Microfinance Program, Mr. Hisham Bark Musa.



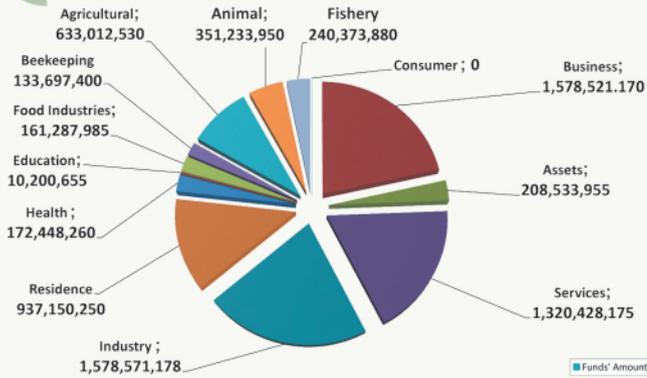
Current Fundings



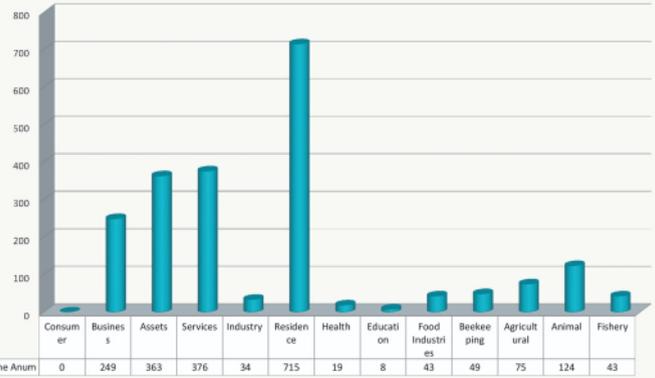
Total of Current Portfolio



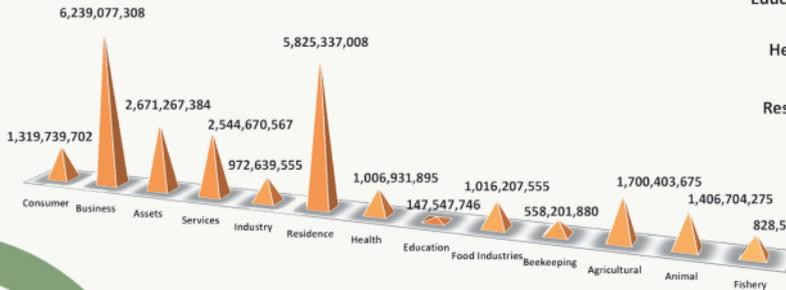
Funds' Amounts during the Anum



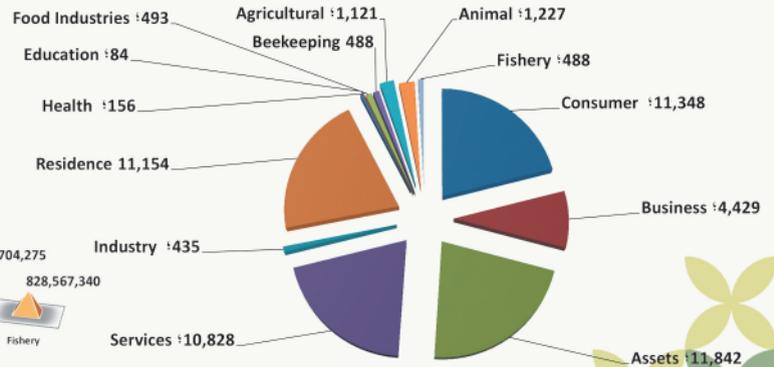
Funds during the year



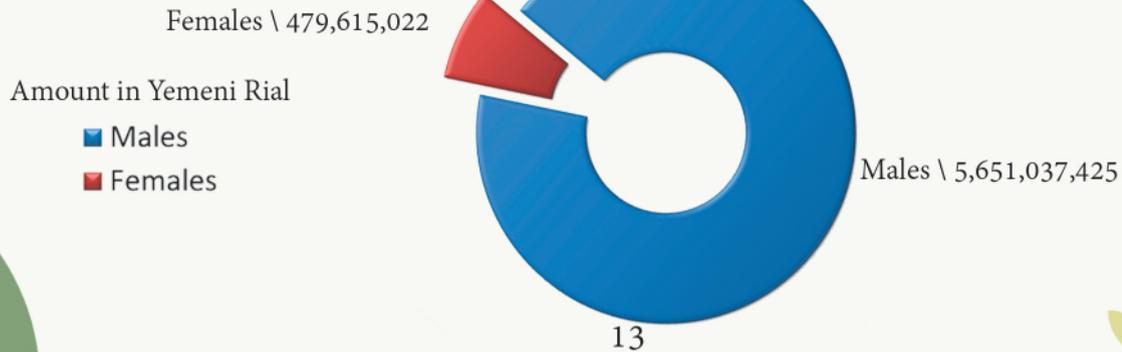
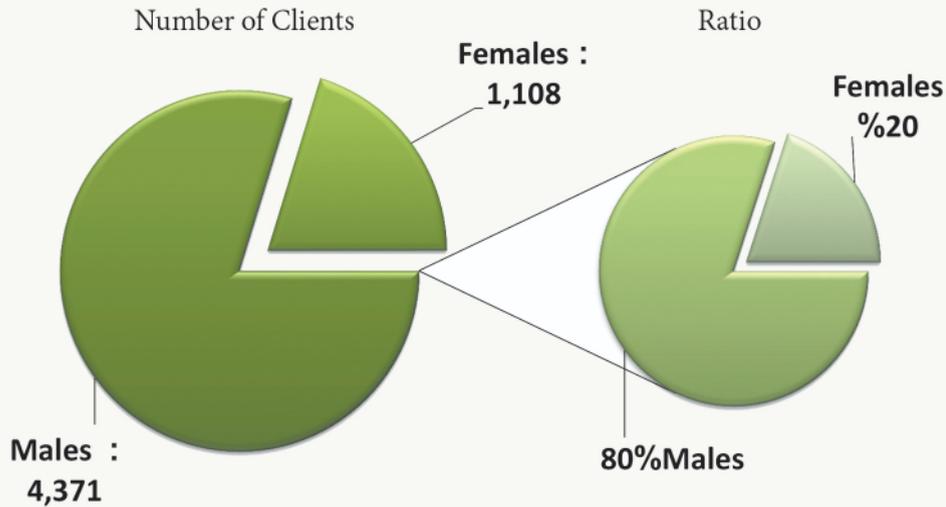
Cumulative Total of Portfolio



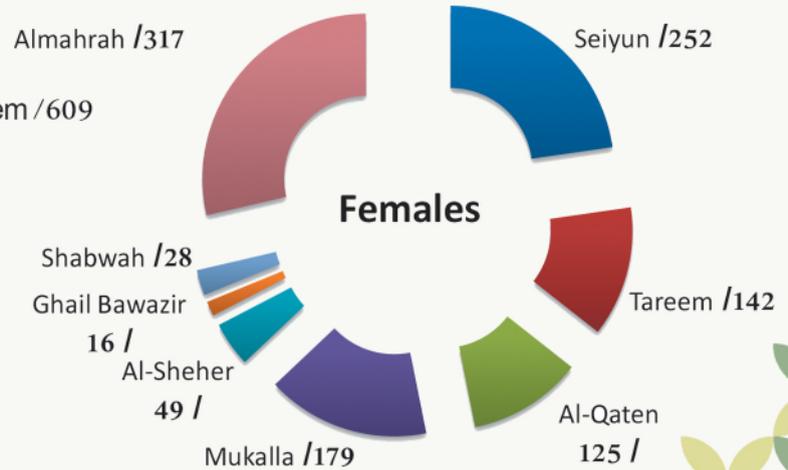
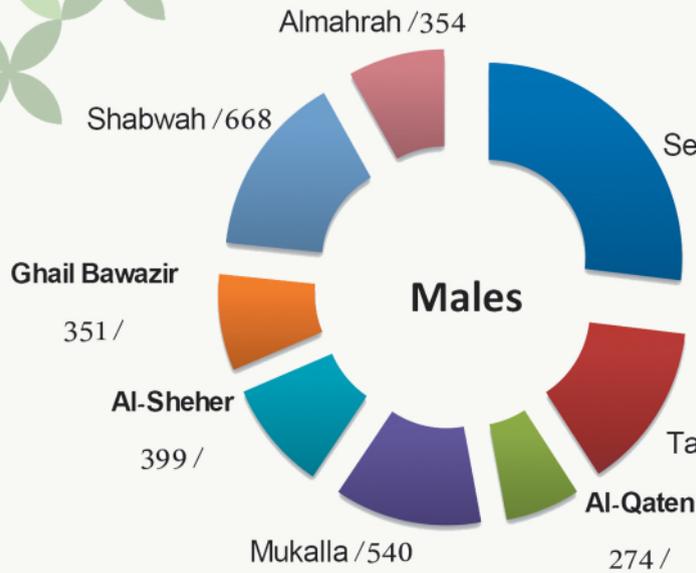
Cumulative Number of Funds

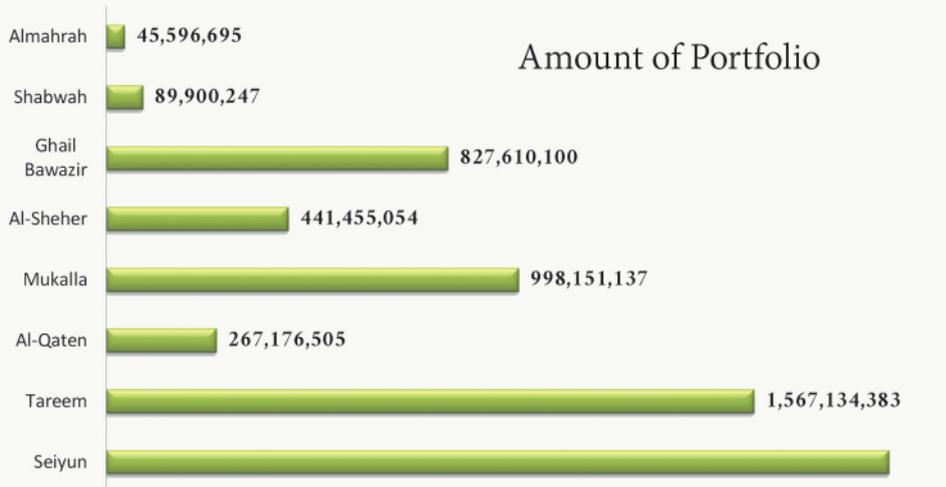






Beneficiaries





Awards



**Comparison of Program's development over four years
from 2022 to 31 December 2025**

Item Type	2022	2023	2024	2025
Distributed Funds	2,904	2,891	2,358	2,098
Distributed Funds Amounts	2,579,318,536	3,529,394,763	4,582,932,220	4,830,742,580
Existing Clients	6,264	6,282	5,874	5,479
Existing Portfolio	3,027,825,009	3,931,067,103	5,349,822,480	6,130,652,446
Cumulative Number of Funds	47,548	50,436	52,777	54,867
Cumulative Funds Amounts	12,060,396,056	15,586,735,819	20,139,015,419	30,350,814,415
Funding Average	888,195	625,843	910,763	1,118,936
Savings	5,526	4,924	3,568	2,695
Women Groups	741	685	587	475
Savings Amounts	214,519,891	206,447,061	144,755,416	107,939,591



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برنامج حضرموت للتطوير الاجتماعي
Hadhramout Microfinance program

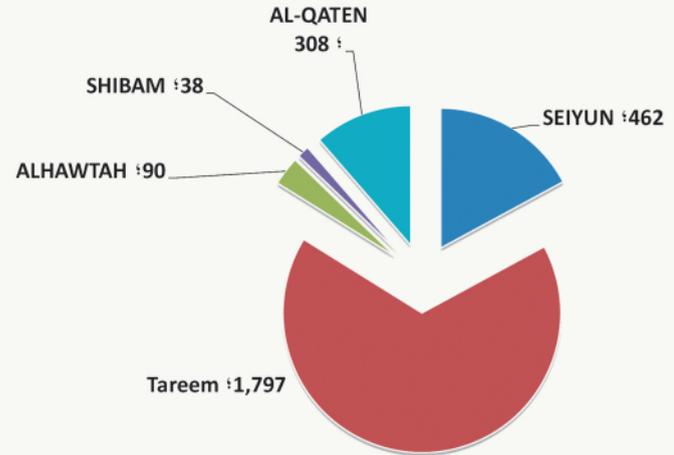
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Savings

(SEIYUN-TAREEM – ALHAWTAH - SHIBAM- AL-QATEN) Number of female members are (2,695) with savings, and the total amount of savings up to 31 December 2025 of (107,939,591) riyals, as detailed in the following table:

Area	Number of Groups	Number of Female Members	Savings Amounts
SEIYUN	124	462	5,356,535
Tareem	226	1,797	97,679,285
ALHAWTAH	33	90	405,440
SHIBAM	13	38	82,540
AL-QATEN	79	308	4,415,791



General Administration ,Seiyun : Algeria Street –In front Of Seiyun Post Office –Second
Floor Tel:05401403

Our Branches

Seiyun Branch: Algeria Street- Shami Building , Opposite The Old Kindergarten
Tel:05405575

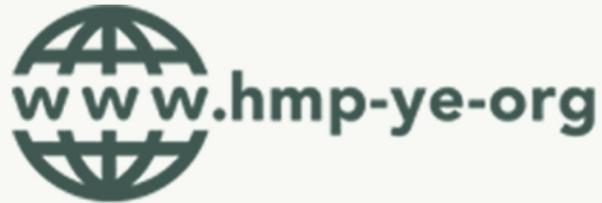
Tareem Branch: Al-Maher Palace –Next to Ashah Palace Tel: Tel:05415494

Al-Qaten: Main Street –Alaiw Building Tel:05456773

Mukalla: October District – Al-Mujamma' –Next to The Martyrs' Majid, above
National Bank Tel:05321810

Sheher: Bin Juban Neighborhood- Wobair Masjid's Street –opposite Wobair's Majid
Tel:05334818

Ghail Ba-Wazeer Branch: Main Street – Crossroads of Ballra'eya Street, opposite of
Al Rayyan University Tel:05357649



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✉ info@hmp-ye-org



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