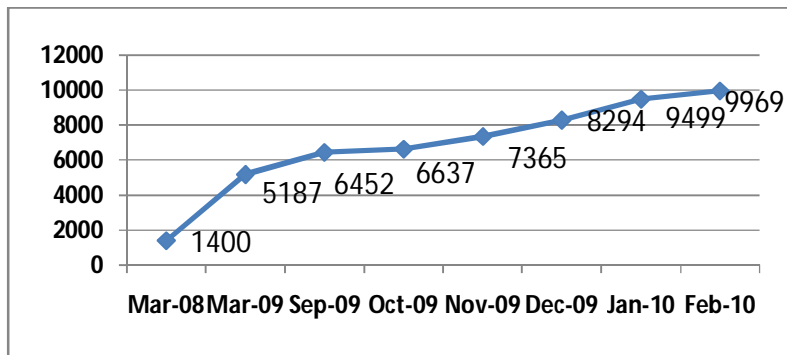


Margdarshak-YATRA

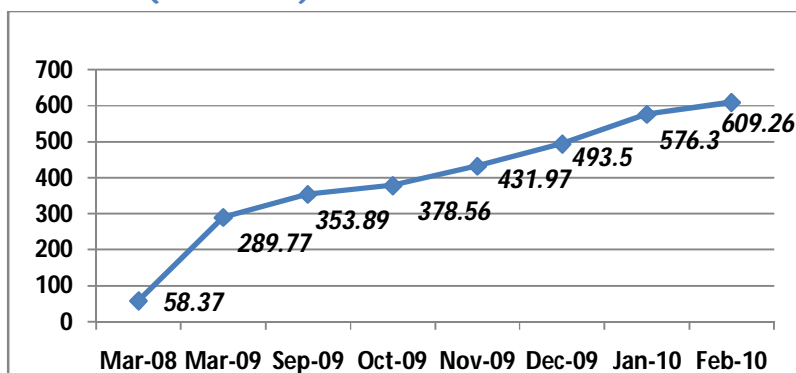
February 2010

Highlights

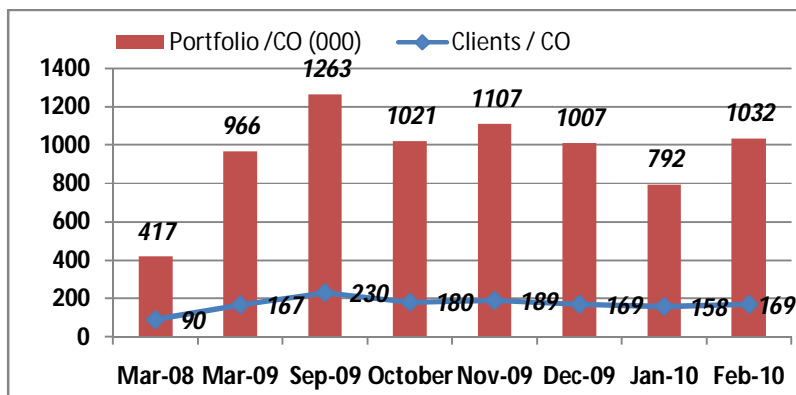
Clients



Portfolio (Rs. In Lac)



Caseloads



Portfolio Quality (Rs. In Lac)

	No. of loans	Amt. Of Overdue	Outstanding
Current	9895	0	607.91
1-30 days	20	0.09	0.33
31-60 days	8	0.07	0.19
61-90 days	11	0.08	0.16
91-120 days	8	0.12	0.13
>120 days	27	0.54	0.54
Total	9969	0.90	609.26

Partners



Trust MicroFin Network

AREA OF OPERATION

BARABANKI

BANKI, FATEHPUR, HAIDERGARH,
DEWA, SAIDANPUR, JAIDPUR, SUBEHA

LUCKNOW

VIKAS NAGAR, ALAMBAGH

UNNAO

BANGARMAU, UNNAO TOWN

BAREILLY

BAREILLY CITY

Margdarshak Impact



Anita

- Runs a tailoring shop along with her husband
- Has borrowed 25,000 in 2 cycles
- Provides employment to whole family in addition to 2-3 persons from outside
- Bought machines and business assets from Margdarshak loan

Reshma

- Does chikan and zardozi embroidery Has taken training on improved embroidery from Margdarshak
- Provided with loans to the extent of 20,000 in 2 loan cycles
- Loan from Margdarshak has enabled her to increase raw material storage
- Provides employment to family + 3-4 persons



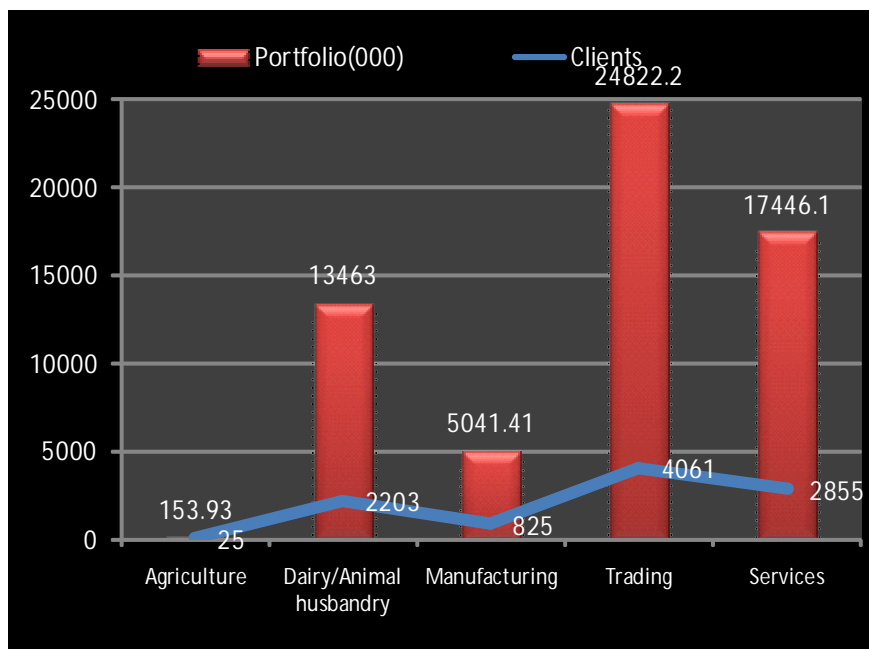
About Margdarshak

Established in 2007, Margdarshak is a new generation micro finance institution operating in Uttar Pradesh, India. Working towards creating a holistic model of microfinance, Margdarshak is involved in supporting financial access with enterprise development and market access services. The provision of financial services is supported by a host of initiative ranging from financial literacy of the clients, enabling them in accessing new markets and developing their enterprise management & technical abilities.

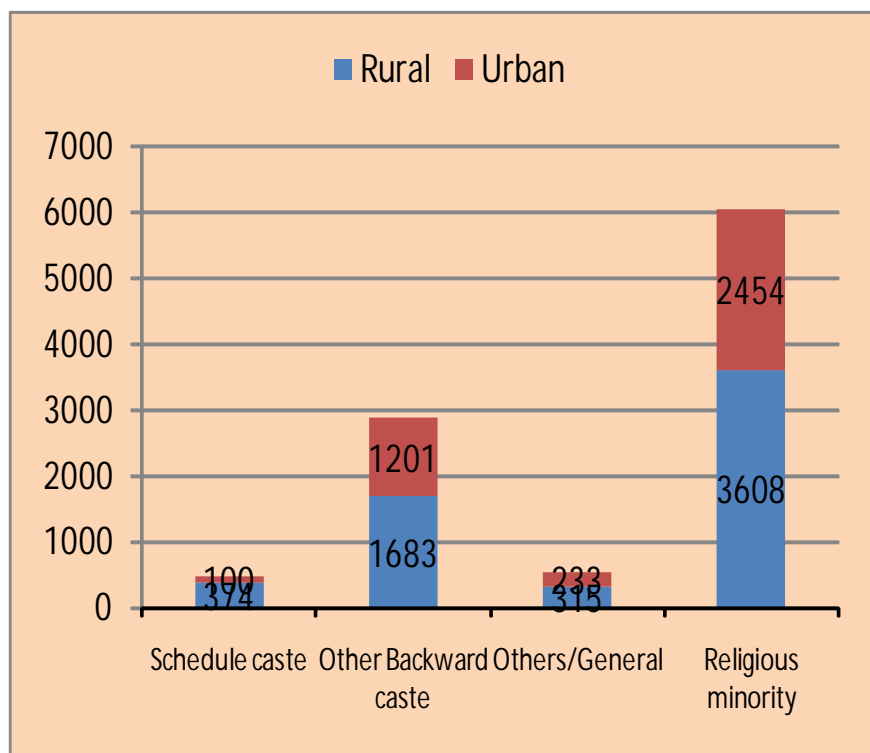
Margdarshak's clients use the loans provided in variety of *traditional businesses* like handicrafts (chikan, zari work), vegetable vending, garbage re-cycling, livestock rearing etc. Margdarshak also supports *new age business* by providing enterprise loans and *business development services to micro enterprises*.

The products and services of Margdarshak are born out of understanding that access to finance is not the complete solution to poverty. With this understanding the organisation is viewing itself as emerging one of the leading livelihoods supporting microfinance institution in the region.

Sector Wise Loan Distribution



Membership Profile



Employee Profile



Name- Dileep Kumar Sharma

DOB- 10/05/1984

Qualification- Graduate from Avadh University

Family Background-

He belongs to middle class family. He is alone in his family and lives in Barabanki with his family. His father work's as cabin man in Indian Railways. Her mother is house wife. His wife is presently pursuing MA and she is also a house wife.

Experience with Margdarshak-

He was recruited for micro finance program in December 2007. Prior joining to Margdarshak he was field executive in Sahara Care. He joined as a SHG Agent and presently working in the capacity of Branch Manager in one of the branch of Barabanki District.

Margdarshak

B-905, CID Colony, Mahanagar, Lucknow – 226006,
Uttar Pradesh, India

Tele-fax: 91-522-2321683

E-mail: post@margdarshak.org.in