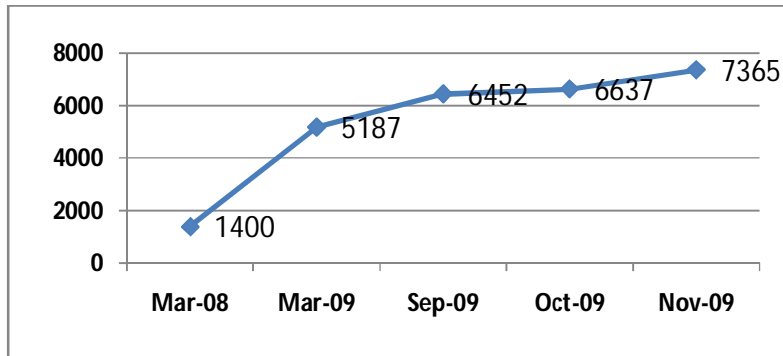


# Margdarshak-YATRA

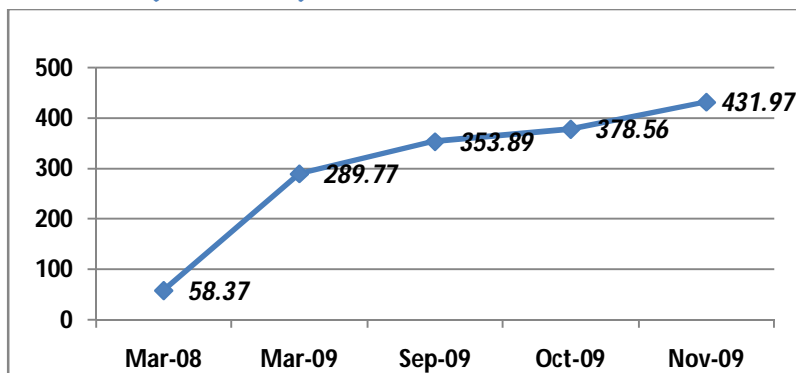
November 2009

## Highlights

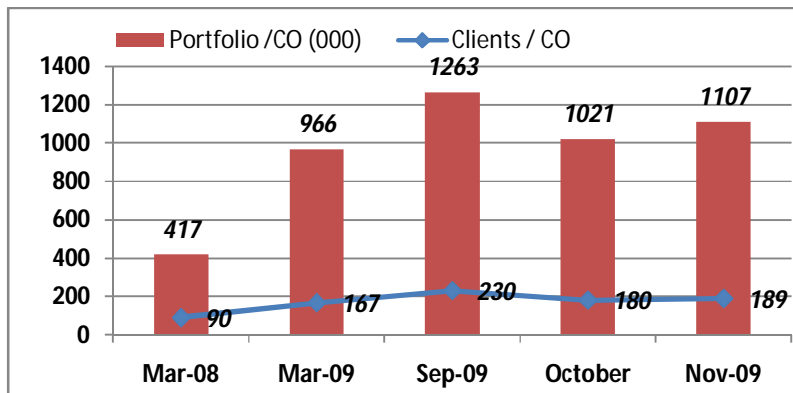
### Clients



### Portfolio (Rs. In Lac)



### Caseloads



### Portfolio Quality (Rs. In Lac)

	No. of loans	Amt. Of Overdue	Outstanding
<b>Current</b>	7110	0	430.82
1-30 days	8	0.05	0.18
31-60 days	7	0.07	0.10
61-90 days	8	0.06	0.10
91-120 days	8	0.14	0.14
>120 days	32	0.64	0.64
<b>Total</b>	7173	0.95	1.15

## Partners



Trust MicroFin Network

### AREA OF OPERATION

**BARABANKI**  
BANKI, FATEHPUR, HAIDERGARH,  
DEWA, SAIDANPUR, JAIDPUR

**LUCKNOW**  
VIKAS NAGAR, ALAMBAGH

**UNNAO**  
BANGARMAU, UNNAO TOWN

## Margdarshak Impact

### Nisha

- Started off with 5000/- from Margdarshak 3 years back
- Now has availed 40,000 as special loan for exhibitions from Margdarshak
- 1<sup>st</sup> mf client in the state to be provided with direct loan from SIDBI
- Provides employment to 40-50 women
- Linked with *ZenanaWomens* an Australian company for direct marketing of her produce
- Monthly income assumed to be in range of 12 – 18 thousand + profits from exhibitions seasonally



### Badami

- Makes and supplies soft toys
- Has borrowed 25,000 in 2 cycles
- Now provides employment to 6-7 women in neighbourhood
- Monthly income in range of 15 – 18 thousand

### Beena

- Runs a tiffin business
- Has borrowed 20,000 in 2 cycles
- Supplies over 50 tiffins on daily basis to offices and guest- houses
- Loan from Margdarshak has enabled her to increase her business volume 10 fold
- Current income in range of 12-15 thousand per month



## 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.

*Margdarshak*

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