

# Progress Report

## Microfinance Department Year Wise Progress Report

S.no.	Particular	2065 Ashad	2066 Ashad	2067 Ashad
<b>1</b>	<b>Branches Details</b>			
a.	Branch Offices	7.00	11.00	18
b.	Total Staff	22.00	50.00	85
c.	Total Field Staff	10.00	32.00	59
<b>2</b>	<b>Outreach</b>			
a.	Districts	1.00	3.00	3
b.	VDC	38.00	65.00	108
c.	Municipality	2.00	4.00	5
d.	Total Center	215.00	568.00	1,470
e.	Total Groups	1,054.00	2,382.00	5,623
f.	Total Member	5,265.00	11,717.00	27,707
g.	Total Borrower	2,969.00	5,525.00	16,978
<b>3</b>	<b>Saving</b>	<b>9,460,013.00</b>	<b>21,039,779.00</b>	<b>64,837,230.00</b>
a.	Group Saving	2,951,220.00	7,026,474.00	21,138,599
b.	Center Fund Saving	1,939,395.00	2,137,939.00	2,750,550
c.	Personal Saving	2,649,685.00	5,294,813.00	19,690,319
d.	Muktinath Pension Saving	1,791,785.00	6,099,946.00	20,034,849
e.	Festival Saving	16,890.00	120,334.00	230,387
f.	Upkar Saving	111,038.00	360,273.00	992,526
<b>4</b>	<b>Loan</b>			
a.	Cummulative Loan Dis.	78,619,000.00	201,783,020.00	641,623,649
b.	Cummulative Loan Rec.	55,845,660.00	126,552,102.00	366,027,876
c.	Loan Oustanding	22,773,340.00	75,230,918.00	275,595,773
d.	Delay Amount	-	-	-
e.	Delay Member	-	-	-
f.	Repayment Rate (%)	100%	100%	100%
<b>5</b>	<b>Operational Status</b>			
<b>a.</b>	<b>Total Income</b>	<b>1,275,814.26</b>	<b>8,633,904.90</b>	32,817,881.24
	<i>Interest Income from Loan</i>	<i>1,149,070.00</i>	<i>7,993,058.00</i>	30,302,093.00
	<i>Other income</i>	<i>126,744.26</i>	<i>640,846.90</i>	2,515,788.24
	<i>Total Exp.</i>	<i>979,181.89</i>	<i>7,978,487.47</i>	27,001,748.02
<b>b.</b>	<b>Personal Exp.</b>	<b>350,482.00</b>	2,617,650.00	8,236,051.00
	<i>Administrative Exp.</i>	<i>303,818.84</i>	<i>1,812,261.70</i>	5,147,727.97
	<i>Interest Exp.</i>	<i>307,171.05</i>	<i>3,015,726.33</i>	11,612,202.32
	<i>Other Exp.</i>	<i>17,710.00</i>	<i>532,849.44</i>	2,005,766.73
	<i>Total Profit &amp; Loss</i>	<i>296,632.37</i>	<i>655,417.43</i>	5,816,133.22
<b>c.</b>	<b>Operational Self Suficiency</b>	<b>130.29</b>	108.21	121.54