

NAME OF MFI

Rural Microfinance Development Centre Ltd. (RMDC)

INSTITUTION CONTACT DETAILS	
Office Address	P.O.Box 20789, Putalisadak, Kathmandu
Country	Nepal
Contact Person	Mr. Shankar Man Shrestha
Designation	Chief Executive Officer
Telephone Number	977-1-4268019/4268020
Fax Number	977-1-4247702
Institution's Email Address	rmdc@wlink.com.np
Website	www.rmdcnepal.com

GENERAL INSTITUTIONAL INFORMATION	
Established in (month/year)	October -1998
Current legal status (NGO, cooperative, bank) please specify	Public Limited Company/ Microfinance Development Bank
Regulated	i) Company Registrar's Office, The Government of Nepal, ii) Nepal Rastra Bank (The Central Bank of Nepal)
Percentage of Operations comprised of Microfinance	100 percent
Financial Year End (month)	July 15,2009
Mission	Its mission is to provide access of microfinance services to a large number of the poor and the deprived families through its Partner MFIs.
Products/Services (describe briefly in terms of purpose and its methodology, either group or individual)	RMDC provides wholesale loan funds to Partner Organizations (Pos) which comprises financial institutions such as Development Banks, Microfinance Development Banks, Financial Intermediary NGOs and Cooperatives for onlending to the poor and deprived families. It also provides them capacity building training to upgrade their human resources and clients, and institutional development supports for strengthening their governance, management and operating systems.
Main Source of Funds	Share Capital, Capital Reserves, Loan Funds
Name of Major Donors	Asian Development Bank (ADB) and Australian Agency for International Development (AusAID)
Areas of Operation (by City/Town)	52 Districts out of 75 Districts

INSTITUTIONAL NEEDS

What specific types of trainings does your organization need?

We need training on microfinance operation, financial analysis, governance and management, leadership development, MIS, exposure visits to best practices of microfinances abroad.

What particular programs/projects of your institution needs financial assistance?

(kindly indicate the approximate amount needed for each program/project in US\$)

We appreciate if we receive financial support for the training of our partners MFIs and entrepreneurship development training of ultimate borrowers and exposure visit of RMDC Partners abroad.

COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	368814	503497	667846
Total Number of Active Borrowers	304030	390146	510859
Male			
Female	304030	390146	510859
Total Number of Active Depositors	368814	503497	667846
Male			
Female	368814	503497	667846
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	196,517.33	344,516.42	308,583.67
Average Savings Balance per Saver	(NA)	(NA)	(NA)
Total Assets	17,768,420.50	33,751,505.26	37,408,176.63
Savings	(NA)	(NA)	(NA)
Equity	2,003,913.83	4,439,372.49	5,587,574.31
C. LOAN PORTFOLIO			
Number of Outstanding Loans	63	90	112
Net Outstanding Loans (in US\$)	7,357,609.15	16,867,524.33	17,478,178.86
Gross Loan Portfolio (in US\$)	7,664,176.20	17,570,337.84	18,206,436.32
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	11.0%	13.0%	15.0%
Debt to Equity ratio (in times)	7'	5'	5'
Deposits to Loans	(NA)	(NA)	(NA)
Deposits to Total Assets	(NA)	(NA)	(NA)
Gross Loan Portfolio to Total Assets	43.0%	52.0%	49.0%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	1.2%	0.9%	1.9%
Return on Equity	10.2%	7.2%	13.2%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days	0.0%	0.0%	0.0%
Portfolio at risk > 90 days	0.0%	0.0%	0.0%
Write-off ratio	0.0%	0.0%	0.0%
Loan Loss Rate	0.0%	0.0%	0.0%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	18	18	21
Number of Loan Officers			
Number of Branches/Offices			

Note: Outreach figures are of Partner MFIs

US\$ 1 = NRP 65.35 in 2006

US\$ 1 = NRP 64.60 in 2007

US\$ 1 = NRP 68.90 in 2008

(Name of MFI)

ANNUAL PORTFOLIO STATUS REPORT

For the Financial Year Ended 15 July, 2009

Please indicate the average exchange rate US\$ 1 = NPR 78.50 for the year in converting local currency to US

OPERATIONAL INDICATORS	
A. OUTREACH	
Total Cumulative Number of Clients Served	801558
Total Number of Active Borrowers	589,161
Male	
Female	588,416
Total Number of Active Depositors	801558
Male	
Female	801558
B. FINANCIAL INFORMATION (in US\$)	
Average Loan Balance per Borrower	289,536.97
Average Savings Balance per Saver	(NA)
Total Assets	38,966,955.41
Savings	(NA)
Equity	9,093,861.54
C. LOAN PORTFOLIO	
Number of Outstanding Loans	122
Net Outstanding Loans (in US\$)	18,345,062
Gross Loan Portfolio (in US\$)	19,109,439.49
D. FINANCING STRUCTURE (in %)	
Capital/Asset ratio	23.0%
Debt to Equity ratio (in times)	3
Deposits to Loans	(NA)
Deposits to Total Assets	(NA)
Gross Loan Portfolio to Total Assets	49.0%
E. OVERALL FINANCIAL PERFORMANCE (in %)	
Return on Assets	2.1%
Return on Equity	14.5%
F. RISK AND LIQUIDITY (in %)	
Portfolio at risk > 30 days	0%
Portfolio at risk > 90 days	0%
Write-off ratio	0.0%
Loan Loss Rate	0.0%
G. ORGANIZATIONAL INFORMATION	
Percentage of Operations comprised by Microfinance	
Number of Staff Members	21
Number of Loan Officers	
Number of Branches/Offices	

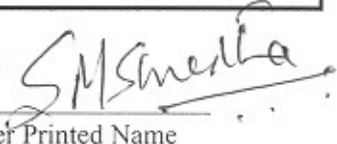
Note: Outreach figures are of Partner MFIs

Prepared by:


 Signature over Printed Name

Designation: Officer - HR

Certified true and correct:


 Signature over Printed Name

Designation: CEO