

## Shakti Foundation for Disadvantaged Women.

### COMPARATIVE PORTFOLIO STATUS REPORT

<b>A. OUTREACH</b>	2006	2007	2008
Total Cumulative Number of Clients Served	167,113	156,108	246,609
Total Number of Active Borrowers	162,219	145,888	223,883
Male	-	-	-
Female	162,219	145,888	223,883
Total Number of Active Depositors	167,113	156,108	246,609
Male	-	-	-
Female	167,113	156,108	246,609
<b>B. FINANCIAL INFORMATION (in US\$)</b>			
Average Loan Balance per Borrower	94.64	113.42	99.61
Average Savings Balance per Saver	59.03	61.76	37.80
Total Assets	16,127,332	17,865,035	25,668,330
Savings	9,863,859	9,641,653	9,321,654
Equity	5,129,901	5,809,932	5,663,769
<b>C. LOAN PORTFOLIO</b>			
Number of Outstanding Loans	162,219	145,888	223,883
Outstanding Loans (in US\$)	14,872,532	15,960,186	21,518,429
Gross Loan Portfolio (in US\$)	15,352,286	16,547,212	22,301,278
<b>D. FINANCING STRUCTURE (in %)</b>			
Capital/Asset ratio	32.00%	0.33%	22.00%
Debt to Equity ratio	17.00%	36.00%	175.00%
Deposits to Loans	64.25%	58.27%	41.80%
Deposits to Total Assets	61.16%	53.97%	36.3%
Gross Loan Portfolio to Total Assets	95.19%	92.62%	86.9%
<b>E. OVERALL FINANCIAL PERFORMANCE (in %)</b>			
Return on Assets	5.19%	3.60%	0.04%
Return on Equity	9.42%	-0.47%	-8.08%
<b>F. RISK AND LIQUIDITY (in %)</b>			
Portfolio at risk > 30 days	0.01%	0.03%	0.02%
Portfolio at risk > 90 days	0.14%	0.18%	0.05%
Write-off ratio	0.00%	0.00%	0.06%
Loan Loss Rate	3.12%	3.55%	3.51%
<b>G. ORGANIZATIONAL INFORMATION</b>			
Number of Staff Members	997	981	1,321
Number of Loan Officers	588	630	712
Number of Branches/Offices	139	134	218

Shakti Foundation for Disadvantaged Women  
**ANNUAL PORTFOLIO STATUS REPORT**

For the Financial Year Ended 31 December 2008

Average exchange rate 68.95

<b>OPERATIONAL INDICATORS</b>	
<b>A. OUTREACH</b>	
Total Cumulative Number of Clients Served	246,609
Total Number of Active Borrowers	223,883
Male	0
Female	223,883
Total Number of Active Depositors	246,609
Male	0
Female	246,609
<b>B. FINANCIAL INFORMATION (in US\$)</b>	
Average Loan Balance per Borrower	99.61
Average Savings Balance per Saver	37.80
Total Assets	25,668,330
Savings	9,321,654
Equity	5,663,769
<b>C. LOAN PORTFOLIO</b>	
Number of Outstanding Loans	223,883
Outstanding Loans (in US\$)	21,518,429
Gross Loan Portfolio (in US\$)	22,301,278
<b>D. FINANCING STRUCTURE (in %)</b>	
Capital/Asset ratio	22.00%
Debt to Equity ratio	175.00%
Deposits to Loans	41.80%
Deposits to Total Assets	36.32%
Gross Loan Portfolio to Total Assets	86.88%
<b>E. OVERALL FINANCIAL PERFORMANCE (in %)</b>	
Return on Assets	0.04%
Return on Equity	-8.08%
<b>F. RISK AND LIQUIDITY (in %)</b>	
Portfolio at risk > 30 days	0.02%
Portfolio at risk > 90 days	0.05%
Write-off ratio	0.06%
Loan Loss Rate	3.51%
<b>G. ORGANIZATIONAL INFORMATION</b>	
Percentage of Operations comprised by Microfinance	
Number of Staff Members	1,321
Number of Loan Officers	712
Number of Branches/Offices	218

Prepared by:

Certified true and correct:

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Signature over Printed Name

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Signature over Printed Name

Designation: \_\_\_\_\_

Designation: \_\_\_\_\_

*Note-01: Total cumulative no of clients served is considered as total no of active depositors*

**(NOTE: THIS FORM SHOULD BE SUBMITTED ANNUALLY TO BY  
SECRETARIAT A MONTH AFTER EACH END OF FISCAL YEAR**

