

## Micro Finance Welfare Scheme

Managed by: VIKAS TRUST

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<b>Objective</b>
Easy loan to underprivileged citizens for Sustainable Livelihood only
Concept of Interest Free, Profit Sharing and Brotherhood to be promoted
Benefits to Social Investors
Corpus Building for NGO, to serve other objectives
To convert this unit into NBFC in future (after 3 years)

### Snap Short on working of the MicroFinance Welfare Scheme

Principal	INR 1 Cr	Earning	Setup Cost	Expenses				Profit	Profit p.a	Remarks
				Personal (Salary)	Admin	ROI to Investor @ 12%	Total			
Turnover Total Disbursement in 1 year (Revolving)	INR 2.85 Crs	2,850,000		720,000	240,000	1,200,000	2,160,000	690,000	690,000	A
Beneficiaries in 1 year	2853	2,853,000	150,000							B
Turnover Total Disbursement in 3 year	INR 8.52 Crs	8,520,000		2,520,000	720,000	3,600,000	6,840,000	1,680,000	560,000	
Beneficiaries in 3 year	8520	8,520,000								
Average Disbursement Per Month	INR 23.5 Lacs									
Avg Addition of Beneficiaries per Month	235									

<b>Formula for disbursement of Loan</b>	
Membership Fee & Processing Fee	INR 1,000
Principal Amount	INR 10,000
Tenure	10 + 1 Months
Installment Amount p.m.	INR 1,000
Total Amount Paid against Loan	INR 11,000

A Profit to be distributed between Management and Investors as Dividend

B Membership Fees Collected will add to corpus fund of NGO