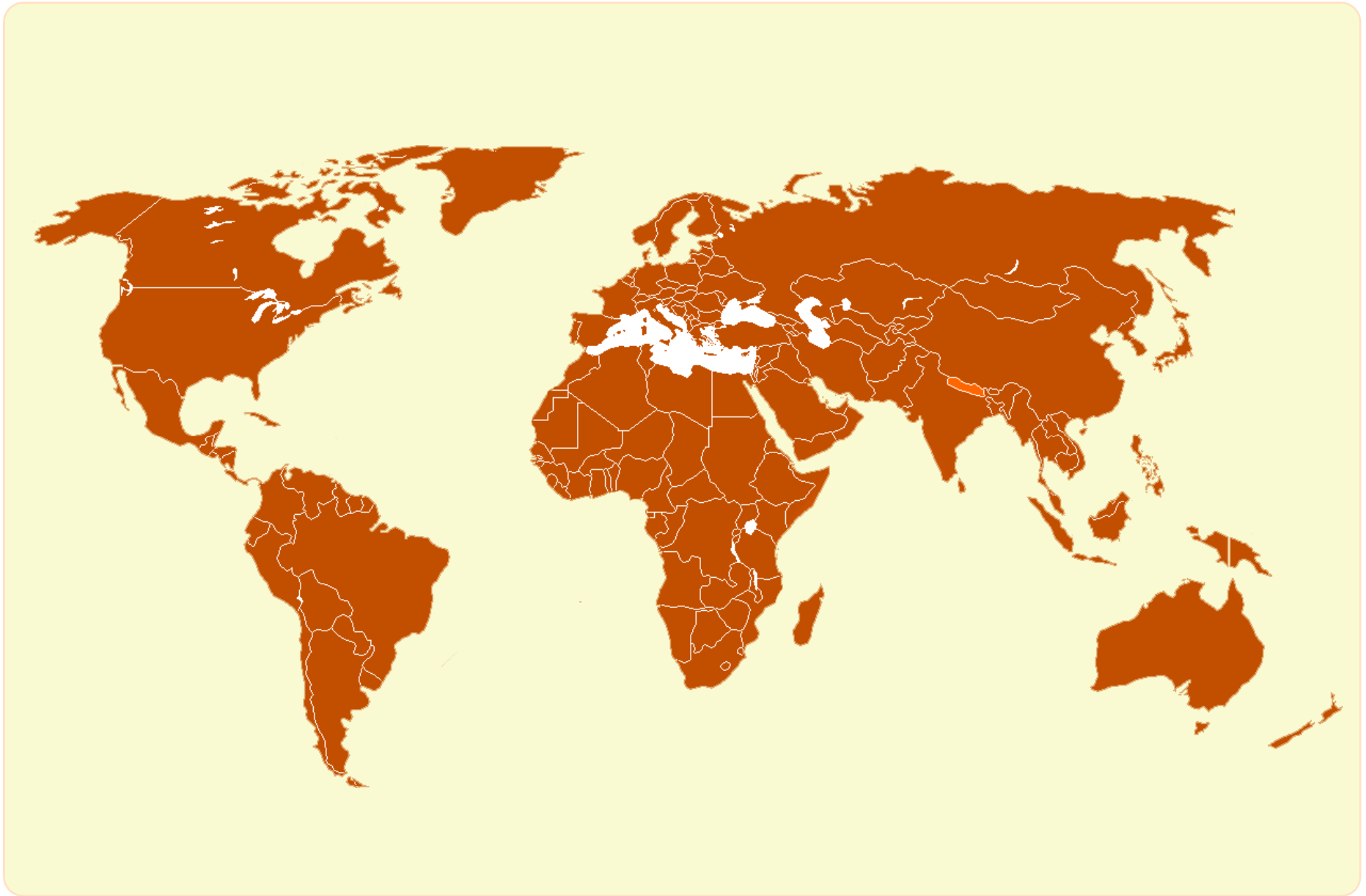


AUXFIN

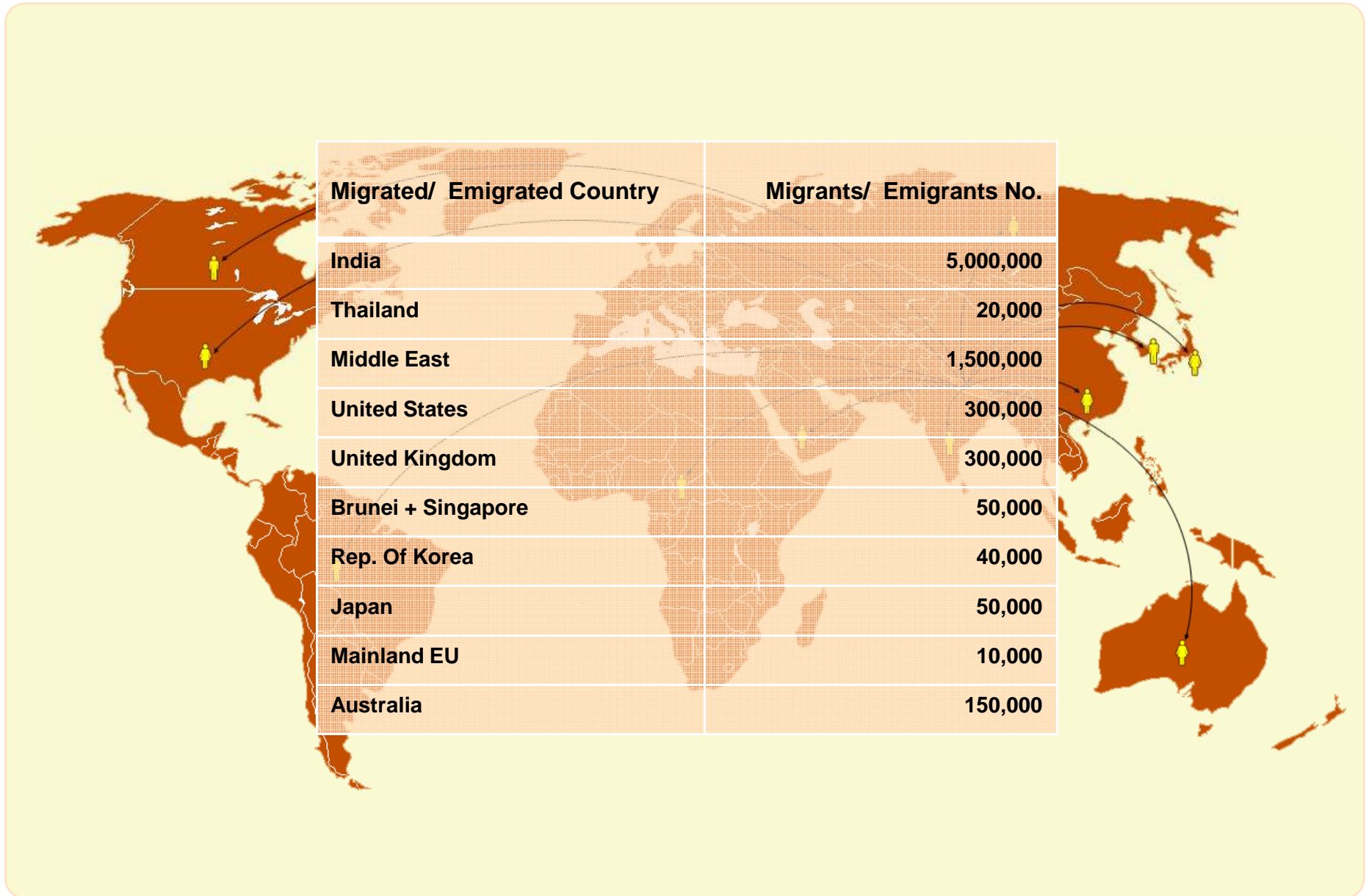
Cost Effective Microfinance Platforms

AUXFIN

An example in Nepal

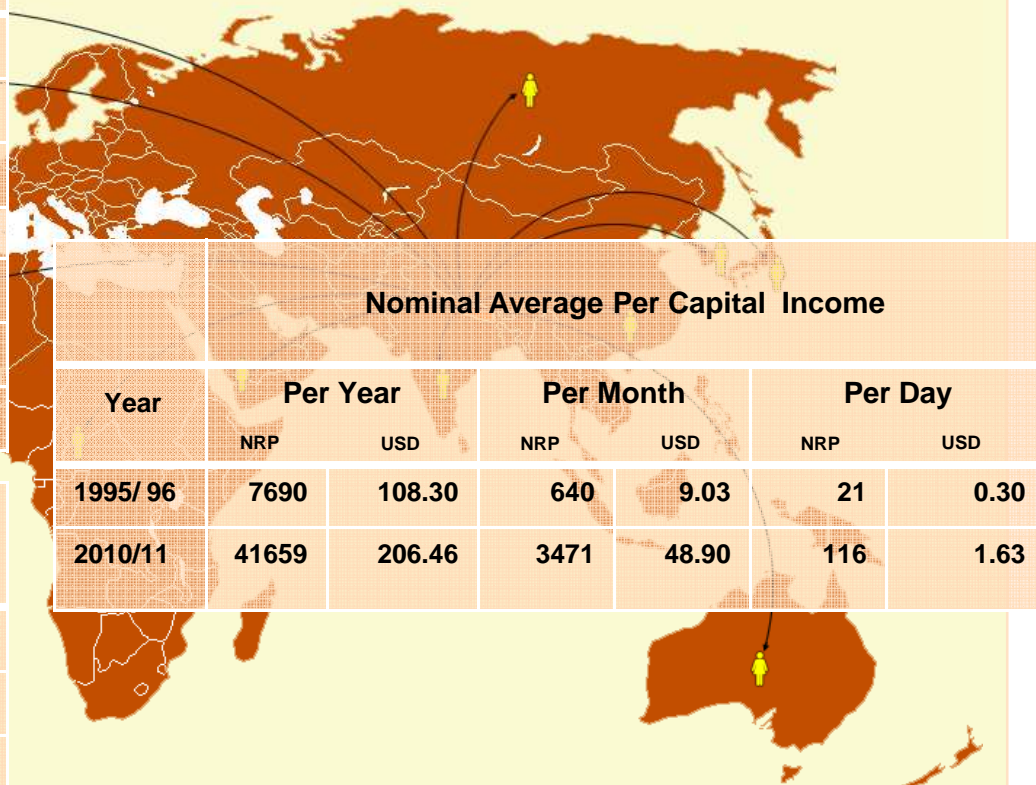






Remittances	XOF (Billion)	USD (Billion)
Within Nepal	102	1.44
From Abroad	208	2.93
Total	310	4.37
Assuming formal is still 31%	310	4.37
Then informal is 69%	690	9.72
Total Remittance	1000	14.08

Use of Remittances	NRP (Billion)	USD (Billion)
Daily consumption 78.9%	789	11.11
House hold Property 4.5%	45	0.63
Repay Loans 7.1%	71	1.00
Education 3.5%	35	0.49
Capital Formation 2.4%	24	0.34

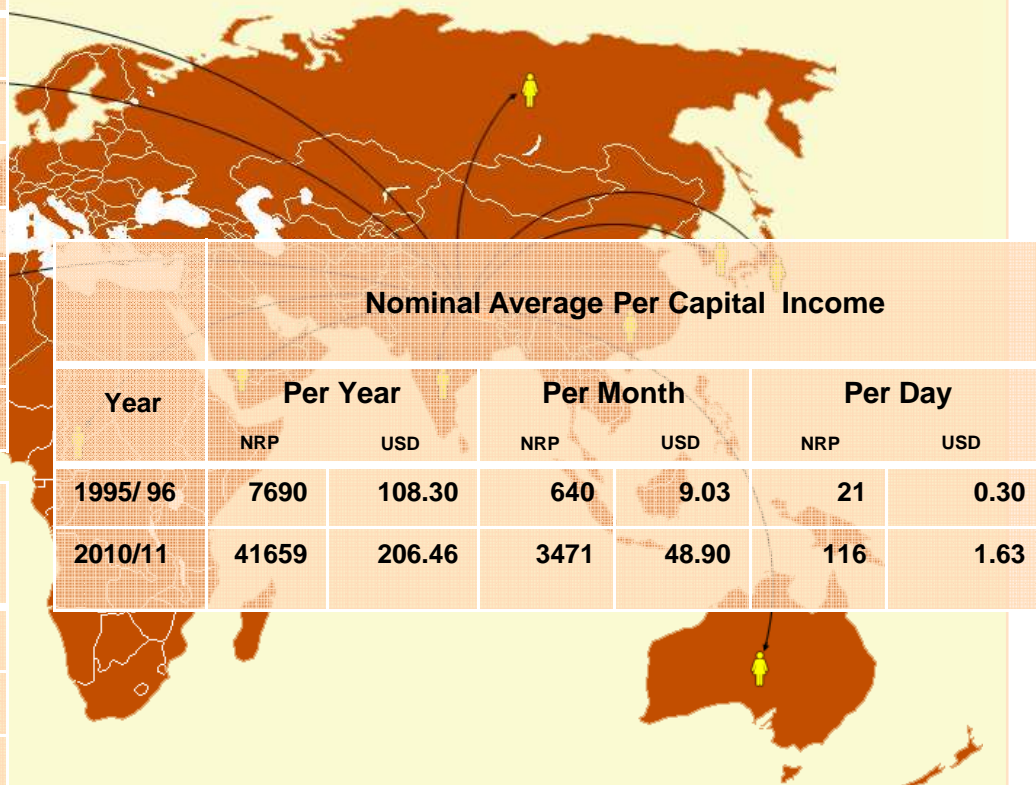


Year	Nominal Average Per Capital Income					
	Per Year		Per Month		Per Day	
	NRP	USD	NRP	USD	NRP	USD
1995/ 96	7690	108.30	640	9.03	21	0.30
2010/11	41659	206.46	3471	48.90	116	1.63

SOURCE : preliminary result study 2010

Remittances	XOF (Billion)	USD (Billion)
Within Nepal	102	1.44
From Abroad	208	2.93
Total	310	4.37
Assuming formal is still 31%	310	4.37
Then informal is 69%	690	9.72
Total Remittance	1000	14.08

Use of Remittances	NRP (Billion)	USD (Billion)
Daily consumption 78.9%	789	11.11
House hold Property 4.5%	45	0.63
Repay Loans 7.1%	71	1.00
Education 3.5%	35	0.49
Capital Formation 2.4%	24	0.34



Year	Nominal Average Per Capital Income					
	Per Year		Per Month		Per Day	
	NRP	USD	NRP	USD	NRP	USD
1995/96	7690	108.30	640	9.03	21	0.30
2010/11	41659	206.46	3471	48.90	116	1.63

ONLY 2.4% for Capital formation

SOURCE : preliminary result study 2010