

Our mission is to be responsive to women's needs, to create opportunities for their growth, and to ensure that every individual and every enterprise has complete access to financial services.

Key Terms

Proposed Size	USD 15 mn (Including green shoe option)
Geographical Focus	India
Target Returns	Commercial + Muted Returns
Tenure	4 years close ended
Payouts Management Fees	Quarterly surplus payouts 1.5% p.a.
Nature of Investments	Secured Bonds, Unsecured Bonds and Grants
Foreign Investment Route	Automatic Approval

IFMR's expertise

- **Skin in the Game** across all investments
- **Strong Track Record:** Over USD 7 bn in volumes facilitated, over 110+ investors, 5 Alternative Investment Funds (AIFs) with USD 130 mn of AUM, excellent portfolio quality
- **Superior Risk Management:** High touch model with robust post investment monitoring for active risk assessment
- **Strong Relationships and Wide Coverage:** The IFMR Group works closely with diverse set of international and domestic investors

Mann Deshi

- Mann Deshi is dedicated towards providing door step banking services to women entrepreneurs and provides required knowledge, courage and capital to become successful entrepreneurs since past two decades.
- Mann Deshi set up first Business School for Rural Women in 2006
- In 2013 Mann Deshi set up a toll-free helpline dedicated to women entrepreneurs and a first of its kind rural chamber of Commerce for women



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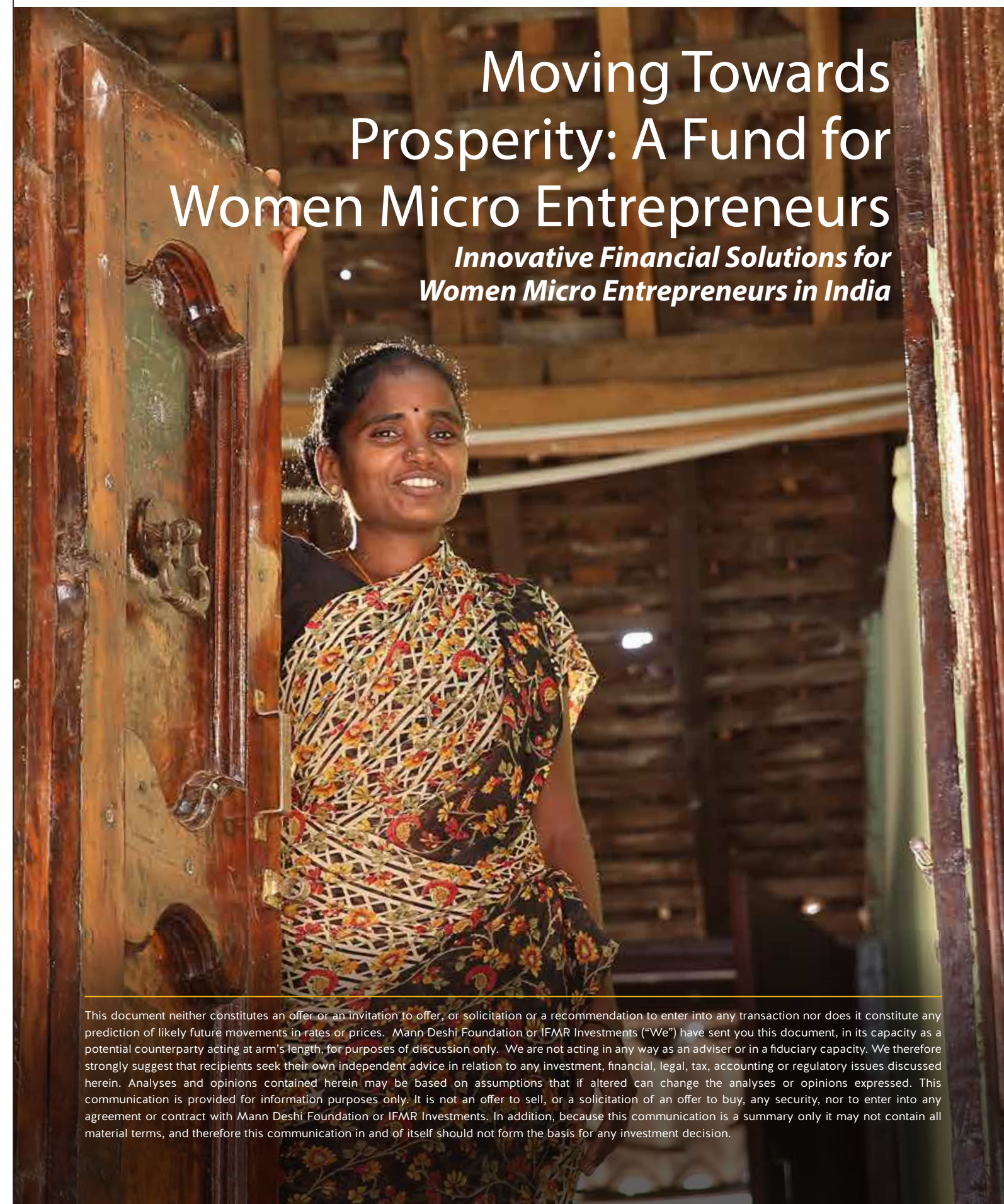


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Moving Towards Prosperity: A Fund for Women Micro Entrepreneurs

Innovative Financial Solutions for Women Micro Entrepreneurs in India



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About US

Mann Deshi

Empowering Women Transforming Lives since 1997

In 1996, Kantabai, a welder who lived on the street, wanted to buy a tarpaulin sheet to protect her family from the rains. She needed a safe space to keep her daily savings out of the reach of her alcoholic husband. But no bank would accept her as a customer. In 1997, Chetna Sinha decided to set up a bank for women like Kantabai.

Mann Deshi Mahila Sahakari Bank Ltd., continuously secured Rating of 'A' Grade in Statutory Audit over last decade.

Mann Deshi Mahila Bank is awarded the Best Mahila Bank Award by (Maharashtra Urban Co-Operative Banks Federation, Mumbai for 2 consecutive years in a row 2013-14 & 2014-15.

IFMR

at the forefront of enabling financial inclusion since 2008

IFMR Capital has facilitated access to finance across 497 districts in 27 states in India over the last 10 years. USD 7 bn in transactions facilitated across 120 partner institutions in microfinance, commercial vehicle finance, small business finance, affordable housing finance and agri finance.

IFMR Investments, a subsidiary of IFMR Capital is an Indian alternative investments fund manager focused on impact investments. Rated "AMC 2" by ICRA (an associate of Moody's) for fund management quality. Manages 5 AIFs with a cumulative AUM of approximately USD 130 mn

IFMR Investments was awarded under the category of Most Innovative Product – India by Asia Asset Management's Best of the Best Awards in the year 2014 and 2016.



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**Mann Deshi Bank -
The first door
step bank -
Outreach Today**

Over 28,000 members

Over 90,000 accounts

\$22 million in business

90% of our clients run micro businesses

1st

pension product and 1st cash credit product created for micro entrepreneurs



The Importance of supporting Women's Entrepreneurship

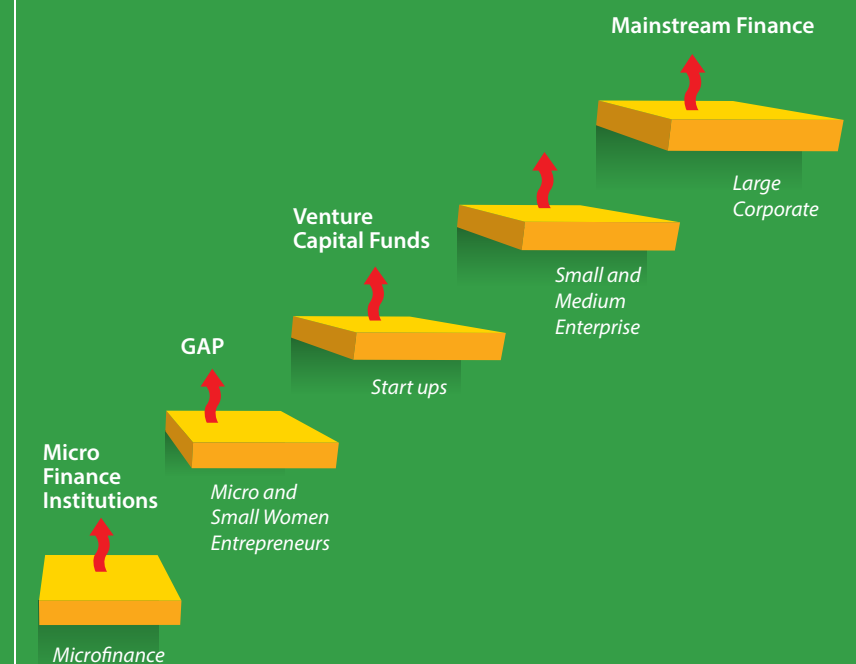
Fewer than 1 in 7 of India's entrepreneurs is a woman (Sixth Economic Census of India 2016)

The demand for finance by small enterprises led by women amounts to USD 116 billion (IFC)

USD 2.9 trillion would be added to India's GDP by 2025 if women participated on par with men in the economy (McKinsey Global Institute 2015)

A Business Opportunity

- Microfinance is an established sector in the country
- No exclusive fund exists in India for women micro entrepreneurs.
- A need exists to create a supportive ecosystem for investment with a specialized focus on promoting women entrepreneurship
- Large gap in working capital requirements
- Lack of innovative product solutions for cash flow based loans for women micro entrepreneurs.



A Fund for Women Micro - Entrepreneurs

Mann Deshi, in partnership with IFMR Investments, intends to set up a dedicated India-focused fund to enable investments in a diversified pool of underlying loans that promote women micro entrepreneurs.

Investment Objective

To promote women entrepreneurs by providing debt financing to fund business growth and working capital requirements. The Fund will also include grants to fund projects and activities that build supportive ecosystems.

Areas of impact creation

