



Responsible Exits & MFI

Sathapana at Microfinance Week

Dr. Bun Mony
Chief Executive Officer
November 2014



Background and History

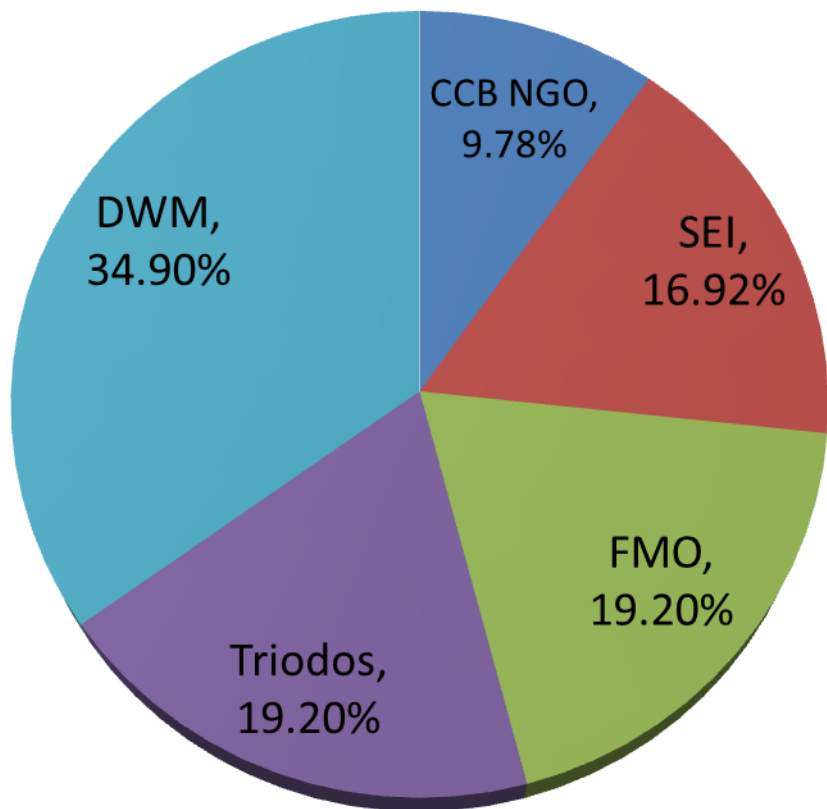
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- 1995: start of CCB providing financial services & health education to the poor
- 1999: Focus on purely microfinance services incl. credit and saving
- 2003: Obtained license from MOC and NBC under new name CEB
- 2004: Shorecap entered as shareholder
- 2006: FMO and Triodos-Doen entered as shareholders
- 2008: CEB was renamed SATHAPANA Limited. Shorecap sold its shares to Developing World Markets
- 2009: Obtained Microfinance Deposit Taking License from NBC
- 2010: Remarkable success in public deposit mobilization
- 2011: Implemented new Core Banking System, Oracle Financial Flexcube
- 2012: FMO, Triodos-Doen, DWM, SEI and CCB sold 95.1% of the shares to MARUHAN Japan Bank who became majority shareholder in SATHAPANA

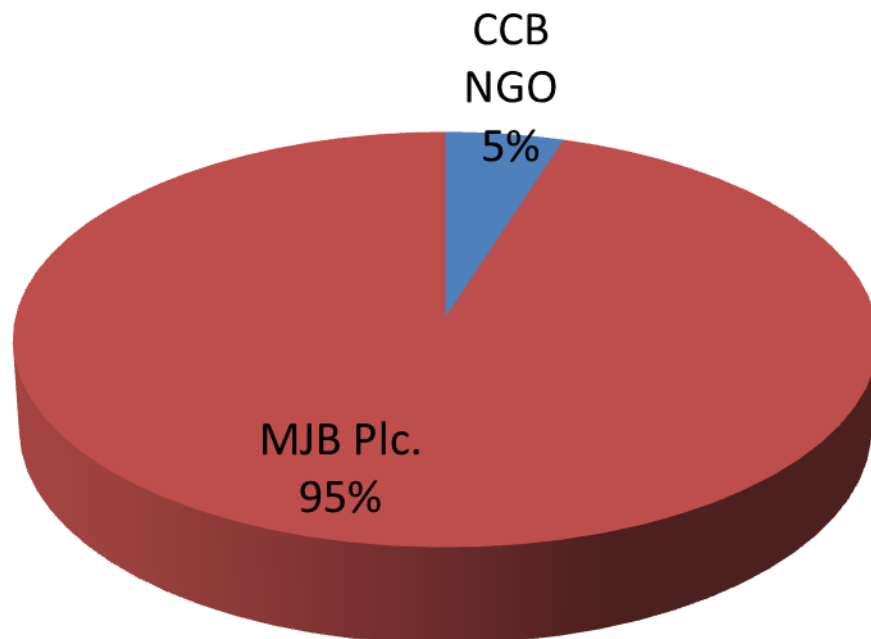


Capital Structure

2012



2014





Distribution Network

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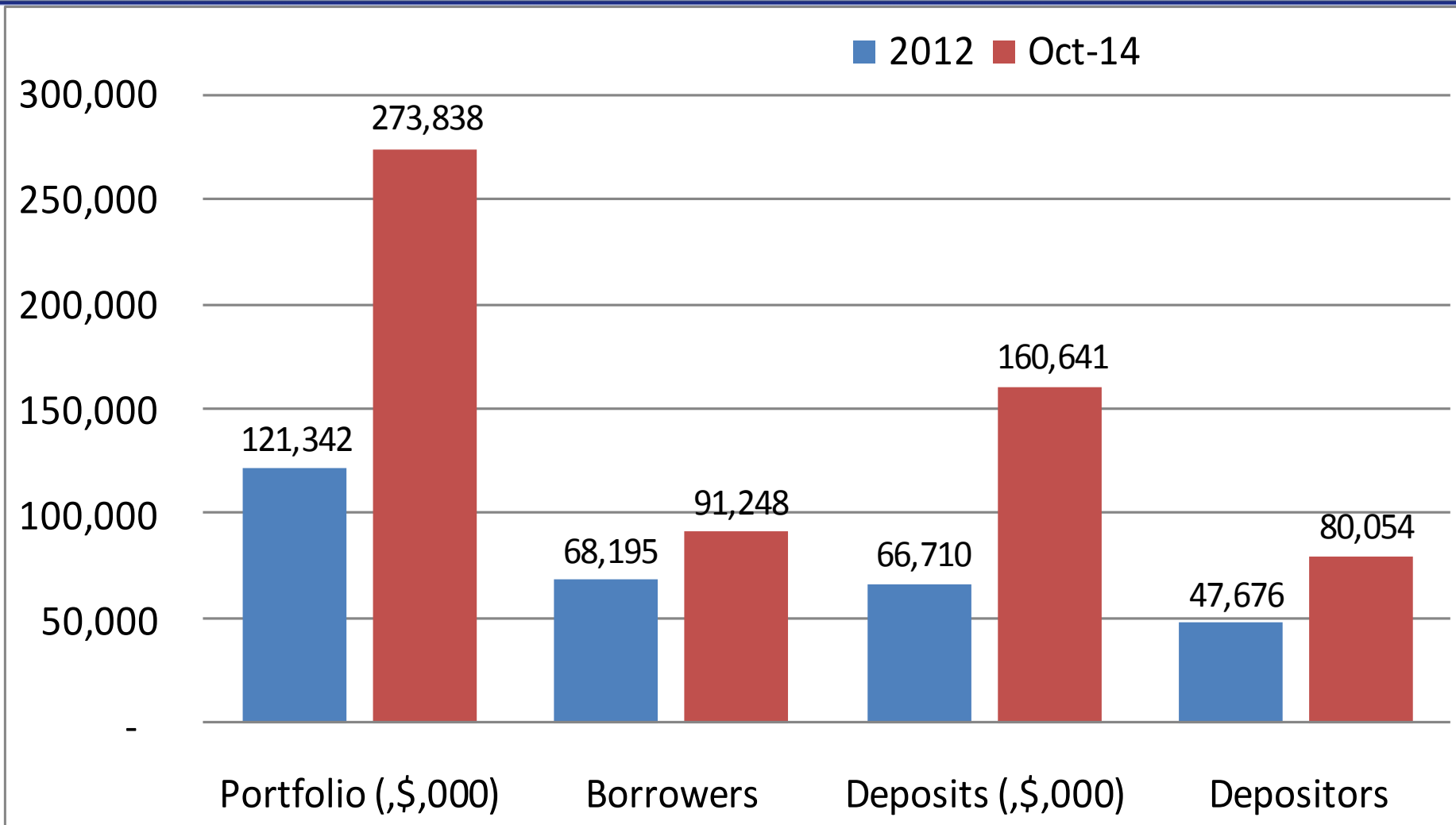
Distribution Network

Year	No of branch	No of staff
Sep-2014	126	2,438
2013	111	2,147
2012	89	1,710



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Key Performance – Loans & Deposits





What has changed?

- Strong support, Equity, Liquidity and credibility that allows smooth growth both in volume and nrs of clients for credit portfolio and deposits
- No mission drift but further implementation on vision and mission to extend services to rural areas with a larger national network
- Bank transformation? Or stay as MFI? It should not be a matter as long as the organization functions well: providing access to financial services to people in a sustainable manner.



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Thank you