



## Empowering Rural India

	2016-17	2017-18	2018-19	CAGR*
	Values in Lakhs			%
Revenue	152	232	272	47
EBITDA	67	121	149	62
Operating Profit (EBIT)	89	117	143	66
Profit After Tax (PAT)	22	26	35	128
Asset Under Management (AUM)	674	1,000	1,100	55
Collateral Value of Gold	1,201	1,709	1,840	82
Capital Adequacy Ratio (%)	58	44	38	
Operating Self-Sufficiency (%)	125	116	125	
Dividend Payout (%)	10	10	10	

## TEASER : NON BANKING FINANCIAL COMPANY FROM EASTERN INDIA

- NBFC based out of the state West Bengal, Kolkata. Built on the solid foundations of complete transparency, safety & honesty in all it's business dealings. The Company promotes financial inclusion by facilitating lending to the poorest poor in India's Eastern heartland.
- Achievers Group has Two verticals :-
  - 1) Financial Services and Solutions & 2) Lending against Gold Jewellery
    - The Gold Business is run from 7 towns around West Bengal
    - The Gold Business offers a massive EBITDA margin of approx. 51% with a huge margin of safety to protect against any business risk.
- Both Businesses are professionally managed with an impeccable team. All regulatory rules including memberships in the BSE, NSE & norms set out by the RBI are followed.
- The business is burgeoning and the demand for the product far outnumbers the supply.
- Both businesses boast a combined client strength of 40,000+ customers in just 6 years since formation.
- The Company is aiming to consolidate its position by foraying into Micro Finance by expanding the Gold Lending business.
- The Company is cash positive and a profitable entity at both individual company level and at group level. *And moreover, it is a consistent dividend paying Company.*