

## NextRu Livelihoods Pvt. Ltd.

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*Wahidunnisa*  
*successful*  
*entrepreneur*  
*case study by*  
*Channagiri Branch*



**NextRu - expansion to  
new locations ..**

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# Customer Case Study - by Channagiri Branch Team



*‘it was such a wonderful opportunity for me at the right time and I could not deny or delay any more’*

Wahidunnisa (43 years) is resident of Holalkere Village, Davangere district, Karnataka. She was born and brought up in Holalkere, completed her 10<sup>th</sup> Std. and married to Syed Ashraf in 1988, Vegetable business is the primary occupation of Wahidunnisa’s husband, the couple have five children (two sons and three daughters), her sons’ run bakery in Holalkere.

Since her childhood Wahidunnisa wanted to be independent and have better livelihood and living standards. Financial and social situations of the family was not supportive to fulfill their aspirations. Long years her husband was selling vegetables on pushcart. Entrepreneur in Wahidunnisa always looked up for an opportunity to win over the odd situations. In FY 2015 - 2016 she was approached by NextRu to be part of Joint Liability Group and avail loan for starting / improving business. Wahidunnisa says *“it was such a wonderful opportunity for me at the right time and I could not deny or delay any more”*.

With the loan of Rs. 26,000/- through NextRu, she mobilized Rs. 23,000/- from her family and hired proper shop for vegetable business. Wahidunnisa helped her husband to informally work on the local market demands, understood her customers and slowly expanded vegetable business. She took her second loan of Rs. 30,000/- and invested in setting up bakery business for her sons. Now she and her husband manage vegetable business and makes average profit of Rs. 15,000/- per month. Also they support their sons to run bakery profitably.

“I help my husband and sons” – says Wahidunnisa with self-respect and confidence. Considering future, she has also started small savings for future. She express her gratitude to NextRu for providing loan and business inputs. In fact she has motivated her peers to be part of NextRu JLGs and start business.

Wahidunnisa wants to have big vegetable shop in her own premises and build a decent home, we wish she achieves her dreams and inspire the communities in large.

# NextRu operations expanded to three new locations

With RBL partnership, we are now present in 10 districts in Karnataka. We have initiated operations in three new branches, at Bellary, Devadurga and Manvi. We congratulate business team for taking up initiatives and quickly closing the requirements for opening new branches. We have strategic plans and enthusiastic team to bring new branches to profitability by end of this financial year.

By December 2018, we will be operating in 47 branches across 14 districts of Karnataka.

Particulars ↓ / Branch Name ⇒	Bellary	Devadurga	Manvi
Inaugurated on	31st Aug, 2018	31st Aug, 2018	31st Aug, 2018
Address	#1, ward no-25, Sudha Cross, Cantonment, <b>Bellary</b> -583 101 Mob. - 7090713568	#87-106, Above Syndicate Bank, KEB Road, <b>Devadurga</b> , Raichur - 584 111 Mob. - 8746900063	#31/2/A, Sindhuru Road, Basava Nagara, <b>Manvi</b> Raichur-584 123 Mob - 9071516989
Branch Manager	Varadharaju G	Virupanna	Devendrakumar
Operations Executive	Santosh	Veeresh	Ramesh
Field Executive 1	Giribasava G	Adappa	Chandru
Field Executive 2	Tippeswamy R	Karthika V	Virupanna G
Field Executive 3	Sreekanth S Angadi	Krishnakumar	Vishwanath

## Glimpse of Branch Inauguration ..





# NextRu Performance - Sep 2018

## NextRu Progress Snapshot as on 30-Sep-18

Particulars	RBL	IDBI	NST - FED	Total
No. of Branches	33	4	2	39
No. of Centers	7,951	853	-	8,804
No. of Active Borrowers	72,433	7,434	1,113	80,980
No. of Field Executives	138	13	8	159
Total AUM in Cr	155.95	14.79	3.20	173.94
No. of clients added during the Month	4,865	739	408	6,012
Loan amount disbursed during the Month	14.74	2.32	1.22	18.29
Avg. FX per Branch	4	3	4	4.08
Avg. AUM per Branch in Cr	4.73	3.70	1.60	4.46
Avg. Centers per FX	57.62	65.62	-	55.37
Avg. AUM per FX	1.13	1.14	0.40	1.09
Avg. Borrowers per Branch	2,195	1,859	556.50	2,076
No. of Borrowers per FX	525	572	0.01	509
Avg. Borrowers in Centers	9.11	8.72	-	9.20
Avg. Loan outstanding per Borrower('000)	21.53	19.89	28.76	21.48

## Top Five Performing Branches - Sep 2018

Branch Name	Goal (Lakhs)	Achievement (Lakhs)	Percentage (%)
KUDLIGI	80	96.60	120.75
MANVI	50	58.20	116.40
BALLARI	60	67.20	112.00
KALABURAGI	60	71.80	119.67
DEVADURGA	60	56.40	94.00



**NextRu Livelihood Pvt. Ltd.**

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