A FLEET-FINANCE INFRASTRUCTURE PROPOSAL FOR 1M FLEETS

Finance 600 electric scooters. Keep the liability where it belongs.

Lead with an NRB-licensed hire-purchase company. The biker pays; 1M guarantees and reassigns; Satya connects the evidence—without taking the risk.

BIKER	1M FLEETS	HP COMPANY	SATYA
Primary EMI payer	Guarantor + operator	Financier + servicer	Evidence + interface

HIRE-PURCHASE FIRST: VEHICLE-FINANCE MANDATE + 1M RECOVERY ADVANTAGE

NORMAL REPAYMENT

Yango earnings > biker consent > permitted EMI rail > financier status > Satya evidence view

Satya never touches the money or services the debt.

DEFAULT + REASSIGNMENT

Shortfall > 1M guarantee > scooter recovery > replacement biker > financier-approved re-consent

Satya carries the evidence; 1M and the financier carry the actions and liabilities.

WHAT SATYA DELIVERS

Hire-purchase dossier

Biker, 1M guarantee, Yango relationship, scooter, supplier, and unit economics.

Asset passport

Chassis, battery, registration, insurance, facility, primary biker, guarantee, and assignment.

Repayment status

Permitted earnings and licensed-provider events show due, paid, shortfall, and cure.

Reassignment workflow

Recovery evidence, inspection, replacement eligibility, consent, and financier-approved handoff.

THE 90-DAY FLEET-FINANCE PILOT

25-50 scooters | 1 hire-purchase partner | 1 supplier

Structure obligations and guarantee > configure financier interface > fund, operate, and prove the first cohort

Build the operating proof that earns the right to scale.

Satya is the interface—not the lender, guarantor, custodian, servicer, collector, or recovery agent.

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Sources: 1M; Yango; Foodmandu; NRB NBFI Report 2024/25; Capital Nepal; NRB Green Taxonomy + Payments. Plans supplied for discussion.