

WORLD TOILET DAY - 19th NOV 2014

Annapurna Microfinance Pvt. Ltd. in collaboration with People’s Forum has organized World Toilet Day on 19th Nov 2014 in Badabarmul Village, Nayagarh District at Badabarmul Primary School under the support of FINISH society. The objective of the event was to spread awareness about Safe Water and Sanitation to Household and inculcate a habit of Cleanliness among villagers. The event started with a drawing competition for children of 6th and 7th Standard in the school. The theme for the drawing completion was “Clean Village”. The drawing competition was followed by a meeting of 4 SHGs consisting of 40 members and other villagers. The meeting started with prize distribution and Speech of the guests. The guests were Shri Dibakar Malik (Mukhiya-Barabarmul Village), Shri. Jyoti Ranjan Dale (President-N.P.T.A), Shi. Loknath Pradhan (Ward Member-Barabarmul Village), Shri. Rabinarayan Tripathy (Representative-ACCESS -ASSIST), Shri. Sanjay Pattanaik (COO- People’s Forum), Shri. Sabir Askar Shiekh (Credit Head- AMPL).

A game of Picture Perception was played among all the participants and a set of soaps was presented to each participant who described the picture correctly. An active and overwhelming participation was shown by all the villagers. Villagers appreciated the effort of People’s Forum and Annapurna in making a clean village.

Team of Tangi Branch, Team of AMPL, School Faculties, and Interns from KSRM and SWASTH Team AMPL contributed in successful organization of programme



Drawing by a school student participant

SOLAR HOME LIGHTING SYSTEMS: PILOT LAUNCH

To provide affordable alternate clean energy options in rural and energy deprived areas, to meet the need for alternate home lighting systems, and prevent indoor air pollution, Annapurna has come up with solar product to serve its clients. To provide these services, Annapurna has tied up with Onergy, a leading solar energy systems provider working in different states across India. The target Areas would be the places within the operational areas of AMPL and the service locations of Onergy. Following the demand survey in Phulbani, which is one of the most energy deprived areas, there were various client awareness and product demonstrations held in the area. Providing financial support and disbursement of solar home lighting systems commenced from December 2014.



PWD INCLUSION IN SHG GROUPS

Annapurna’s Poverty reduction initiative includes incentivizing the Self Help Group (SHG) having PwD as a member. 1% subsidy in interest rate has been introduced for the group with PwD. This initiative has encouraged employees in the field to motivate SHG members for the inclusion of PwD. The picture shows an SHG named Shakti Mahila Samiti from Kanke branch, Jharkhand with PwD as a member. The group availed the benefit of subsidized interest rate on loan

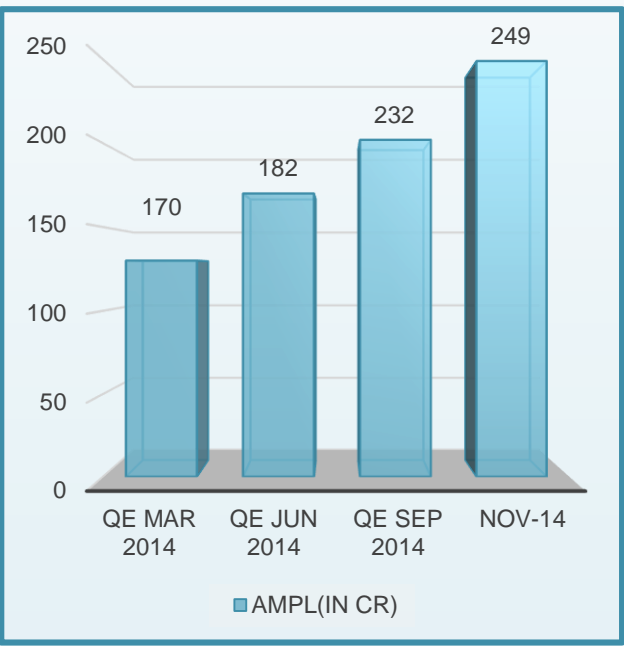


FINANCIAL AND OPERATIONAL UPDATES

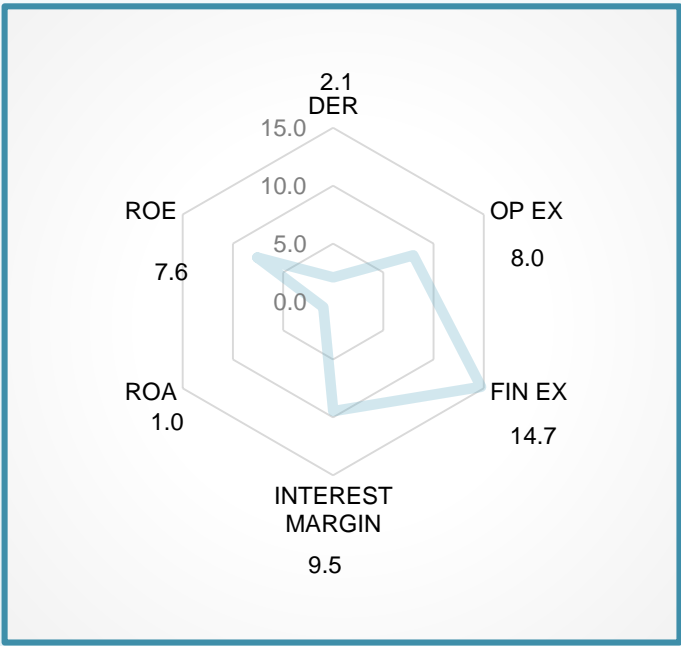
OPERATIONAL HIGHLIGHTS

	Jun'14	Sept '14 (Reviewed)	Nov 14
States	2	5	5
Branches	63	84	92
Members ('000)	228	274	302
Loan Disbursed (in Cr for the period)	51	150	203
Gross Portfolio (in Cr)	182	232	249
Growth %	27.72	54	44
Total Assets (in Cr)	237	267	339
Net worth (in Cr)	60	58	60
Securitized Portfolio (in Cr)	64	44	43

GROSS PORTFOLIO



KEY RATIOS



“Establishment of a self -sustainable and economically empowered rural, tribal & sub-urban society”

TRAINING'S ORGANIZED

STAFF REFRESHER TRAINING ON CLIENT PROTECTION

An awareness programme on Client Rights and Protection was organized by Refresher Training on Client Protection Principles, Code of Conduct and Fair Practice Code was organized for Field Staffs by Annapurna as a part of SPM towards Responsible Lending. The training was conducted with an objective to orient the field officers towards inculcating and maintaining behavior important to be a responsible lender.

The training was imparted by Products Head and SPM officer. It was conducted in branches namely Khurda, Choudwar and Balipatna in Odisha State. Total 40 field officers including Development Officers, Field Credit Officers, Assistant Branch Managers, Branch Managers and Area Manager actively participated in the training. Various topics were covered like:

- Procedure of Grievance Redressal Mechanism and its importance
- Importance of Client feedback
- Importance of Progress out to Poverty Index (PPI)
- Code of Conduct
- Collection Practice Method
- Financial Inclusion of PwD and
- Importance of conducting exit interview

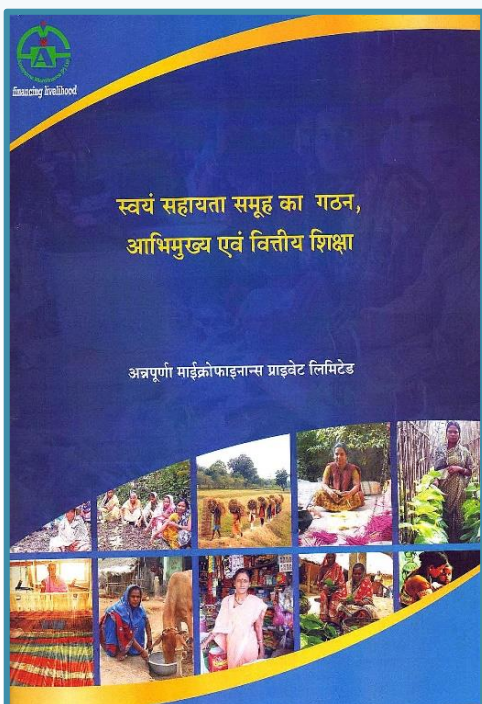
WOMEN EMPOWERMENT COMMITTEE AT HO

Annapurna recognizes that modification in behavior is required to bring gender equality. While empowerment often comes from within, and individuals empower themselves, but cultures, societies, and institutions create conditions that facilitate or undermine the possibilities for empowerment.

Annapurna provides better working conditions and creates possibilities for women empowerment. For the realization of the same, a Women Empowerment Committee (WEC) has been constituted at Head office to improve individual consciousness towards gender sensitivity, promote culture of respect, ensure that the organization's workplace is inclusive and empower women to protect and care for themselves.

The committee consists of 5 female members from different departments. The main focus areas of the committee are Individual Consciousness, Work Place Culture, Policies and Projects from Gender Lens, Operation and Programme.

FINANCIAL LITERACY TRAINING MANUAL IN ODIYA AND HINDI



Annapurna is solely dedicated and works for Women Empowerment. As an initiative towards economic empowerment of rural women Annapurna provides Financial Literacy as a part of Compulsory Group Training.

Women require financial literacy and skills to manage their personal and household finances as well as to manage entrepreneurial activities. They need to know what financial services and products are at their disposal and which ones are appropriate to them for their economic empowerment.

Keeping in view all the challenges and exclusion from financial system faced by rural women Annapurna developed financial literacy training manual in Odia and Hindi a part from English with an objective of providing access to financial education- ranging from bookkeeping to financial planning, budgeting and importance of financial diary.

NEW WEBSITE AND INSTAGRAM PAGE

Annapurna Launches its New website and Instagram Page on 27th December 2014. The new and updated website <http://ampl.net.in> showcases the latest information about the company as well as the various new products and initiatives for the clients. A special focus is on Social performance and inclusion of Persons with Disability.

Also, all the latest reports, newsletters and the Instagram feed can be viewed on the website. It also displays the details and locations of our branches and operational area.

The new [Instagram](http://instagram.com/ampl.in) page, <http://instagram.com/ampl.in>, showcases the initiatives of Annapurna through pictures. It also displays various activities undertaken by its staff and clients. Follow us on Instagram to receive latest updates of Annapurna.

Also, you can follow us on [Flickr](https://www.flickr.com/photos/129801876@N03/), at <https://www.flickr.com/photos/129801876@N03/>.

ANNAPURNA OBSERVES WORLD AIDS DAY 2014

On 1st December 2014, Annapurna observed World AIDS Day with an objective that If we understand how HIV is transmitted, how it can be prevented, and the reality of living with HIV today - we can use this knowledge to take care of our own health and the health of others, and ensure we treat everyone living with HIV fairly, and with respect and understanding.

Employees had shown their support for people living with HIV on World AIDS Day by wearing a red ribbon, the international symbol of HIV awareness and support.

Facts about AIDS in India were shared among employees. Each individual contributed their 15-20 minutes to access facts related to HIV/AIDS to raise their awareness level. So, that people living with AIDS are treated fairly and with respect.



GLIMPSES OF THE WORLD TOILET DAY EVENT

STUDENTS DRAWING COMPETITION



INTERACTION WITH WOMEN AND CHILDREN



ADDRESS BY THE CHIEF GUEST AND COO



“Establishment of a self -sustainable and economically empowered rural, tribal & sub-urban society”

ANNAPURNA MICROFINANCE PVT. LTD.
CORPORATE OFFICE:

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PHOTOGRAPHY CONTEST AT ANNAPURNA

A contest was held with the vision to showcase the verve of the women of SHG members by capturing their lives, activities, family etc. Employees from every operational area had the opportunity to participate in this contest. Participants could submit maximum three photographs with a caption for each satisfying the theme of the photographs.

The theme of the competition was to capture the spirit of Annapurna, and showcase the work and life of their clients through photographs.

Among one hundred and fifty photographs submitted by fifty participants, Mr. Priyabrata Sahoo (Branch Manager of Balipatna Branch), Mr. Suvrojit Choudhury (Management Associate of Product Development and Implementation Department) and Mr. Jagannath Swain (from Banarpal Branch) secured the first, second and third places respectively. The contest was held with the motive to stimulate creativity among the employees as the organization further aims to conduct many such other kinds of competition.



PHOTOGRAPHY CONTEST WINNER. PHOTO BY: PRIYABRAT SAHOO

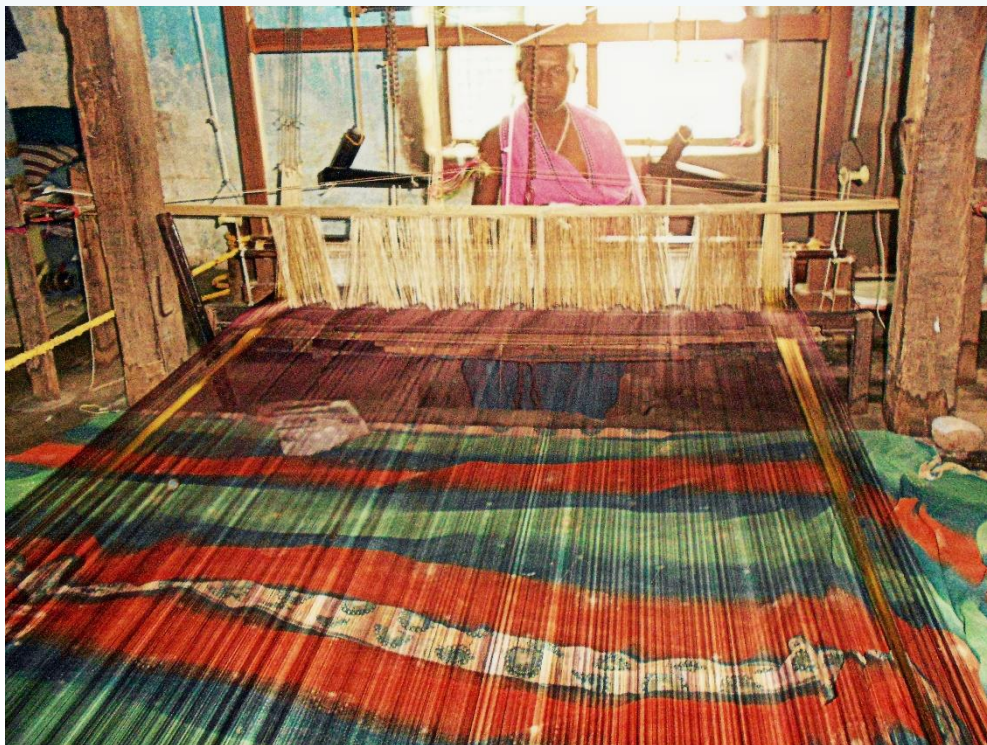


PHOTO BY: SUVROJIT CHOUDHARY



PHOTO BY: JAGANNATH SWAIN

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