

REPUBLIC DAY - 26TH JAN 2015

Every year, Annapurna and People's forum celebrate the Republic day at Ashra. The event was attended by the resident women and their children at Ashra, as well as the staff of Annapurna. MD, Mr. Gobinda Pattanaik shared his thoughts and vision, and requested every person to celebrate this great occasion for our democratic nation by keeping the ethos of a true republic in tact, which is the valued contribution and serious effort towards the welfare of every citizen of the nation, especially the one who are downtrodden and often neglected by the society at large. Other team members has also expressed their views on the republic day of the world's largest democracy and propounded the urge to know their rights and duties bestowed upon them by the constitution of Indian Republic and use them to take this country forward, without excluding anybody.



VIDEO MODULE FOR PWD INCLUSION

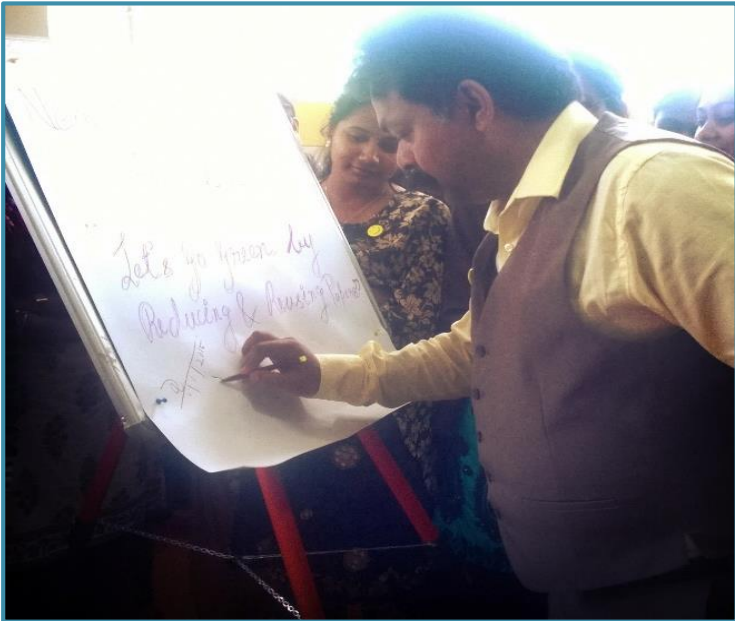
Annapurna has developed another video module, to reach out to the Persons with Disability. The video explains the SHG formation, group lending, loan terms and processes of Annapurna. This video communicates by three mediums, i.e Audio, video, and sign language. Thus it will be useful for communication with hearing impaired and visually impaired clients, in addition to our regular clients. Also, a complete video will standardize the communication to the groups about the SHG and related processes. This video will be shown to the clients coming to the branches, and can also be played on the Tab or mobile of the field officers during SHG meetings and repayment collection process. To watch the video, please visit <https://vimeo.com/120350105>



MD, MR. GOBINDA PATTANAİK AWARDING PHOTOGRAPHY COMPETETION WINNERS ON REPUBLIC DAY

REUSE, REDUCE, RECYCLE: NEW YEAR RESOLUTION

On the occasion of New Year, Annapurna being a socially and Environmentally Responsible Organization, takes a collective resolution of making the office Green and eco-friendly. As an initiative towards Green Environment, the management has asked the employees to follow a few simple steps in order to reduce paper usage and carbon footprint. The branch offices will also do their part by eliminating the use of paper while filling up application forms and appraisal, by using Android application. This simple step will be a giant leap for reducing the organization's carbon contribution to the nature.



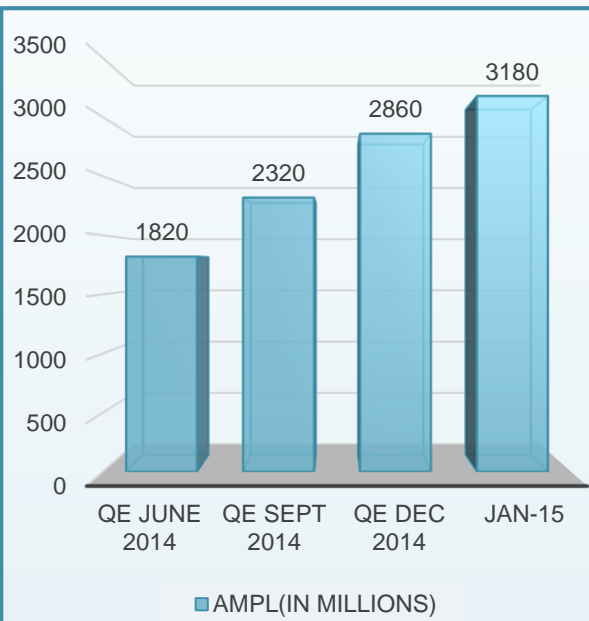
DIRECTOR, MR. DIBYAJYOTI PATTANAİK SIGNING THE RESOLUTION

FINANCIAL AND OPERATIONAL UPDATES

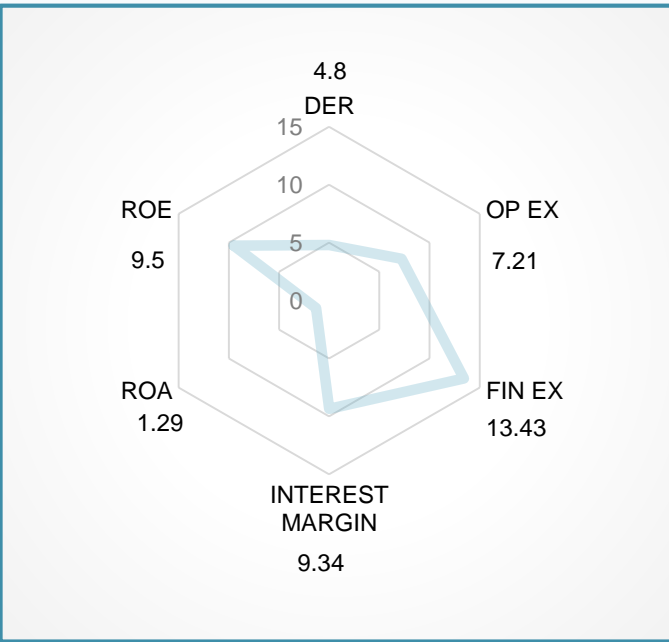
OPERATIONAL HIGHLIGHTS

	Sept'14	Dec '14	Jan '15
States	5	5	5
Branches	84	102	108
Members ('000)	274	334	360
Loan Disbursed (YTD)(Mn)	1500	2630	3170
Gross Portfolio (in Mn)	2320	2860	3180
Growth %	36%	68%	87%
Total Assets (in Mn)	2670	3680	3870
Net worth (in Mn)	580	610	610
Securitized Portfolio (in Mn)	440	320	419

GROSS PORTFOLIO



KEY RATIOS



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

TRAINING'S ORGANIZED

TRAINING SESSION ON FINANCE FOR NON-FINANCE MANAGERS



On 9th and 10th January 2015, Annapurna organized a two day training programme on finance for non-finance Managers. The training was organized with an objective to help managers understand organization's financial profile and to increase their active participation in any discussion. Since, our business revolves around finance and every business decision made by managers across all functions has a financial impact, it is essential to have basic understanding of Finance. The session was important for all those who were not from finance background. It helped the managers to understand organization's financial profile, key indicators of profitability and growth, analyzing financial statements and many other concepts. There were 17 Participants in the training from different departments of AMPL. The training was imparted by external and internal trainers. External trainers were **Mr. Uttam Kr. Mohallik** (CWA& CS), **Dr. Sanjeeb Kumar Jena** (M.com, M.phil, Ph.D. LLB, DFM, PGDCA), **Mrs. Vijaya Iyer** (CA, CS, LLB) and internal trainers were **Mr. Dibyajyoti Pattnaik** (Director-AMPL) & **Mr. Satyajit Das** (CFM-AMPL). Post training session feedbacks were collected from participants which shows that 88% of the participants rated the training as excellent and 12% rated it as good from learning point of view. 59% participants rated overall verdict of the training as Excellent and 41% rated it as good.

FINANCIAL LITERACY AWARENESS PROGRAMME FOR SHG

In the month of January 2015, three awareness programme of general household finance for SHG members were organized in Begunia, Khurda, and Barpali branches in Odisha. Total 54 SHG members participated in the programme.

The objective of the training was to make the group understand basic financial terms like Income, Saving, Debt, Expenditure etc. and to share the information related to different types of fees like Reducing Interest Rate, Loan Processing Fees, Service Tax, and Insurance Fees and any other fees the members may come across.



REACHING OUT TO THE AFFECTED: FIRE DISASTER IN TUMUNGLA VILLAGE, TALCHER

An electric short circuit caused a fire disaster in Tumungla village in Kaniha Block of Angul District, Odisha, resulting in **heavy loss of assets to 5 families and minor loss to another 5 families**. The families lost all basic amenities in the disaster. Houses, clothes, foods and all other assets got destroyed in the cruel fire. As a social initiative, to provide relief to the disaster affected families of Tumungla village, **a disaster relief team of Annapurna** from Talcher branch and head office reached the place and supported the families with Grocery (Rice, flour, Dal, Oil, Spices, Salt, etc.) Clothes (Saree, lungi, bed sheet, Towel), Mosquitoes net, Mat, Emergency Light, Utensils and ready to eat foods.

The families appreciated the effort of Annapurna and said that it is the only organization which supported both the clients and non-clients. They are happy that Annapurna not only provides financial support through micro-credit but also stands by them in their difficult times.

Mrs. Kalpana Nayak, one of the disaster affected people and also a client of Annapurna said **“we are thankful to Annapurna that they understand our turmoil and gave us relief by extending our loan repayment date”**.

Mrs. Padmabati Samai, a non-client affected by disaster said **“we had not expected any help from Annapurna as we are not their client. But Annapurna extended its helping hand to us and we are thankful to the organization”**.

HOUSE BURNT IN FIRE



BRANCH AND HO TEAM PROVIDING SUPPORT



WOMEN RECEIVING RELIEF MATERIAL



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

ANNAPURNA MICROFINANCE PVT. LTD.
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RISING TO DIGNITY AWARD 2015

On the occasion of Anti Leprosy Day 2015, Baba Raghunath SHG of Khurda district received the “Rising to Dignity Award 2015” of Sasakawa India Leprosy Foundation. The group was presented with a trophy and a cash prize of Rs. 100,000. SILF Livelihood program award recipient was selected on the basis of the performance of livelihood initiative in the past four years.

This SHG runs its own coir rope production unit. They faced many challenges in the beginning, right from finding funds for buying machinery, to getting electricity connection for the same. This was coupled with lack of support from family members and men from the village. But they did not let any of the difficulties dishearten them, and found their way to successfully run this unit.

Today, their unit produces 50Kg of coir rope per day, and they get a good amount of profit from it. The pride they take in their work and their happiness is visible on their faces.

They wear their own chosen dress code of a yellow saree. They are very self dependent in their work. Even in case of small failures in their machines, they have taught themselves basic level repairing, and they do not wait for a mechanic to come and solve their problems. The women who were seeking help once, now offer help to other people.



MEMBERS OF BABA RAGHUNATH SHG OF ANNAPURNA, KHURDA BRANCH
RECEIVING THE AWARD

CHRISTMAS CELEBRATION AT ASHRA



A TOKEN OF APPRECIATION BY MD TO ASHRA TEAM

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