

FINANCIAL LITERACY TRAININGS

In continuation to the objective of making rural women aware of basic financial terms and process, Annapurna has dedicated 15th of each month as a Financial Literacy Training Day. In the month of May, the training was organized in 29 branches across 5 states of operation (Odisha, Chhattisgarh, M.P., Maharashtra, and Jharkhand)

In the training approximately 1045 women SHG members participated. The training was meant for empowering women through concept building about basic financial terms like income, expenditure (essential and non essential), debt, saving and importance of financial diary. Information on different bank accounts like current account, saving account, recurring deposits, fixed deposit and others was also discussed with the participants.

For better understanding Role Play was organized among the participants. Post training, financial literacy quiz competition was organized by the branches to check their understanding on the topics discussed in the training and winners were felicitated with first, second and third prize. The members appreciated the initiative of Annapurna.



WOMEN SHOWING THE LITERACY MATERIAL AFTER TRAINING



HO STAFF WITH FINANCIAL LITERACY PARTICIPANTS



ZM MR. BINOD ADDRESSING SHGs

अन्नपूर्णा माइक्रो फाइनांस ने दी ट्रेनिंग
रांची | अन्नपूर्णा माइक्रो फाइनांस की बैठक शुक्रवार को पंडरा में हुई। इसमें लक्ष्मी महिला समिति, जय लक्ष्मी महिला समिति, बेबी महिला समिति, उन्नति महिला समिति और मां महिला समिति की सदस्य उपस्थित हुईं। कंपनी के जोनल मैनेजर सोहम पात्रा ने सदस्यों को महिला समिति का गठन और संचालन के बारे में जानकारी दी।

DAINIK BHASKAR NEWS, JHARKHAND



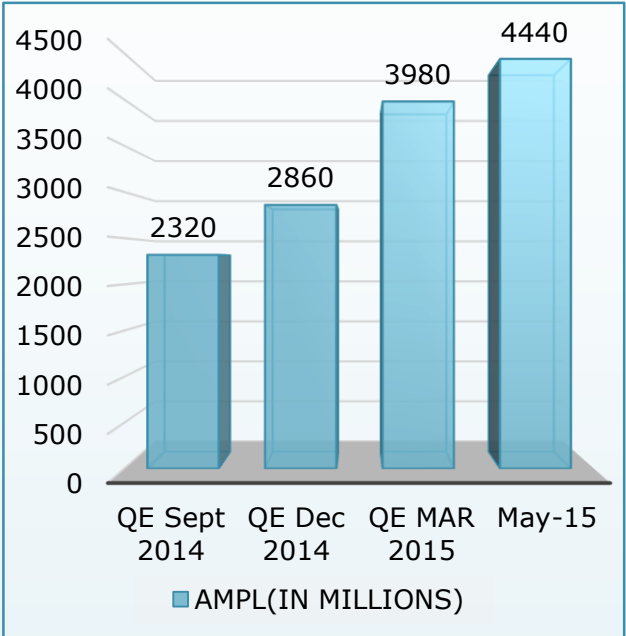
TRAINING AT AMRAVATI, MAHARASHTRA

FINANCIAL AND OPERATIONAL UPDATES

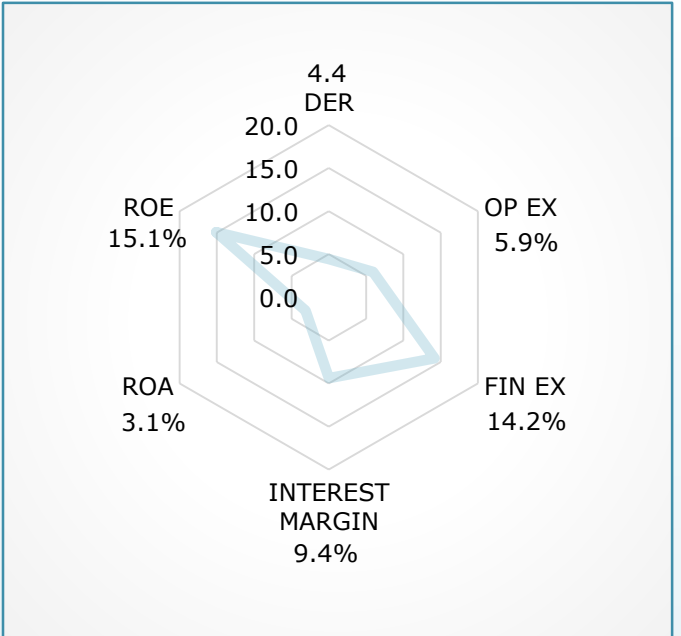
OPERATIONAL HIGHLIGHTS

	Dec-14	Mar-15	May-15
States	5	6	7
Branches	102	116	124
Members ('000)	334	418	460
Loan Disbursed (YTD) (INR Mn)	2630	4520	1027
Gross Portfolio (INR Mn)	2860	3980	4440
Growth %	68	134	12
Total Assets (INR Mn)	3680	4830	5110
Net worth (INR Mn)	610	880	898
Securitized Portfolio (INR Mn)	320	710	630

GROSS PORTFOLIO



KEY RATIOS



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

PLANTATION ACTIVITIES

Being an environmentally responsible organization Annapurna organized plantation programme along with the members of self-help group in Tilda branch, Chhattisgarh.

The plants selected were of two types
a) medicinal plants and, b) fruit bearing plants

On the occasion, members were apprised of the importance of plantation in leading a healthy life and also about the exclusion policy of Annapurna in which they mentioned about the activities which Annapurna does not finance. A total of 60 SHG members participated and appreciated the programme.



HEALTH AWARENESS CAMPAIGN

Taking forward the community outreach programme, health awareness camps were organised to make people aware about their role in prevention of several diseases and maintaining a healthy lifestyle.

In the month of May, programmes were organized in Chhattisgarh and Odisha covering seventy eight women. Women were informed about the importance of safe water and sanitation. They were also encouraged to avoid open defecation and mobilise the villages towards using toilet.



ANNAPURNA ALL PARTNERS' MEET 2015

Annapurna organized 'The All Partners Meet 2015' on 29th May 2015. This event is organized at each financial year, bringing all the Investors on the same dais. The partners included were some of the premier banks and Financial Institutions and insurance partners like SBI, OBC, Bank of Baroda, SIDBI, IDBI, YES Bank, IFMR Capital, DCB, UCO Bank, Canara Bank, Corporation bank, Axis Bank, SBT, KIVA etc. In this event, the company gave insights on various financial figures and milestones achieved along with future projections. The lenders on the other hand were made aware of how the company fulfilled its commitment in achieving previous targets, new goals and strategies framed to achieve these goals. The partners brought into light necessary details that AMPL must pay attention to. The changes and challenges of the Industry were also discussed. Overall the event proved to be a great success by strengthening the Partner's relationship. It highlighted the dedication and persistence with which AMPL is working tirelessly in improving the lives of the underprivileged people.



GUESTS AT THE ALL PARTNERS MEET 2015



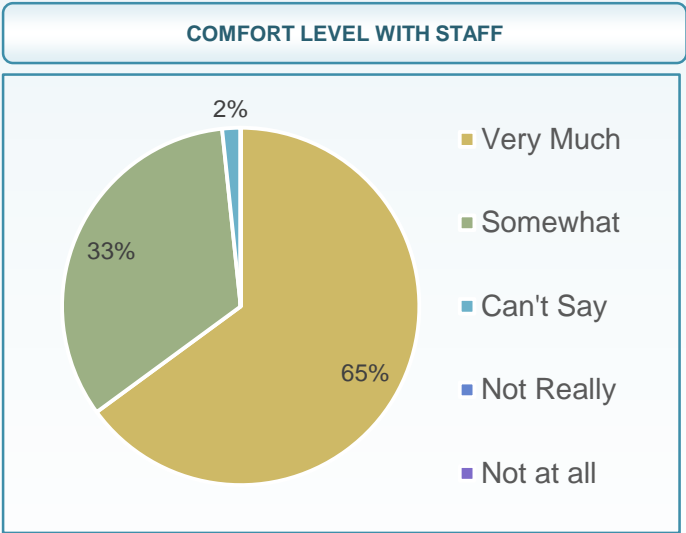
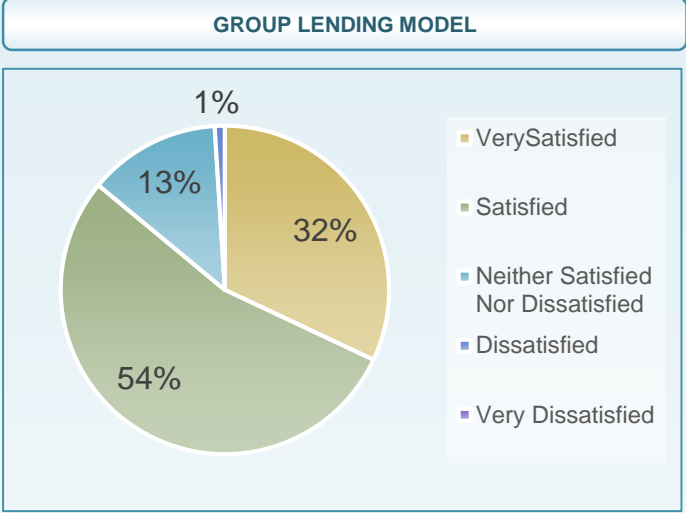
MR. DIBYAJYOTI PATTANAİK (DIRECTOR) ADDRESSING THE GUESTS ALONG WITH MR. SATYAJIT DAS (CFM)

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

CLIENT SATISFACTION REPORT 2015

SKILL DEVELOPMENT TRAINING

Annual Client satisfaction survey was conducted in the operational area of Annapurna. The study was conducted across the operational area of Annapurna in the states of Odisha and Chhattisgarh. Some of the attributes are highly preferred while in others, respondents desired some changes like addition of other features to products, based on their needs and convenience. The monthly repayment schedule which is preferred by the entire population of the respondents is the attribute that helps AMPL to attract customers, as most of the other MFIs have weekly repayment schedule. Almost 93% of the respondents are highly satisfied with the staff behaviour and stated that their behaviour is quite satisfactory, though a small amount of respondents are dissatisfied with it because of some unfriendly behaviour. The respondents are highly satisfied with the meetings conducted by the staffs as 98 % of them supported the verdict.



The aim of this initiative was to encourage entrepreneurial activities among the poor, with the focus being on providing the family with an additional source of income. The Company has provided training on candle making in the Odapada Block and Hindul Road villages in Dhenkanal district of Odisha covering over 100 women.

The key objectives were:

- Ensuring that the skill is taught keeping in mind the constraints of the group member; therefore training is conducted at the village itself.
- Training procedure is simplistic in nature, can be understood by the common woman.



ANNAPURNA PROMOTES SAFE WATER THROUGH WATER PURIFIERS

Annapurna recently launched its “Water Purifier Loan” under its SWASTH (Safe Water and Sanitation to Households) program on 28th June, 2015 in collaboration with Eureka Forbes. Annapurna has already been promoting and providing credit for Water pipe connections and hand bore wells to make water available in rural areas. This next step of providing water purifier is to make the available supply clean and fit for drinking. So, the company has come up with a solution of providing its clients with an access to clean drinking water economically, through this product.

The Water Purifier Loan Product was launched in the tribal belt of Rayagada district, Odisha. The SWASTH team also recommends to the client about the water impurities in the area, and suggests if a Gravity based purifier would be sufficient, or and RO would be required, in case of Fluoride, Arsenic, lead or other such impurities. The loan product was initiated in the wake of water borne diseases that are spread in rainy season every year. Moreover, drinking water supply in rural areas are polluted in terms of suspended particles, chemical impurities etc. These water borne diseases increases medical expenses every year and claims so many lives. Most of these beneficiaries has a PHED water supply to their house but the water has been tested with high level of suspended particles and dissolved impurities which is ideal for the growth of pathogenic microorganisms. With these water purifiers, they all will have an access to clean drinking water throughout the year.



CLIENT UNDERSTANDING USE OF PURIFIER



LEARNING HOW TO DO IT THEMSELVES



SAFE WATER FOR A FAMILY



CLIENTS LEAVING HAPPILY WITH PURIFIER

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



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