

ANNAPURNA RAISES INR 250 MILLION IN SERIES C EQUITY

**Samridhi Fund** ([www.samridhifund.com](http://www.samridhifund.com)), managed by **SIDBI Venture Capital Ltd.**, (“SVCL”) has invested Rs.250 million in Annapurna Microfinance Pvt. Ltd (AMPL). A social venture fund which aims to invest in businesses that positively impact the underserved in 8 targeted States of India. SVCL is a wholly owned subsidiary of Small Industries Development Bank of India (“SIDBI”).

Speaking on capital raise, MD of Annapurna, Mr. Gobinda C. Pattanaik said, ‘We are delighted to get further core capital of INR 250 Mn from Samridhi Fund. Like-minded investors ensure that Annapurna is aligned to its goal of achieving double bottom line by empowering rural societies in the less developed states of the country. The equity support from SIDBI in 2012 has already played an influential role in company’s growth. This enhanced Net worth position would fuel the expansion plan of the company while enabling it to widen its funding base and geographical outreach.’

Mr. Ananta P Sarma, MD & CEO of SVCL said, “We found Annapurna to be unique in successfully pursuing the SHG model and we want it to enhance its impact both in Odisha and outside the State. We look forward to aiding its efforts to provide finance to the smallest borrowers and contribute to financial inclusion”.

Among other news, **Annapurna received funding support** from **State Bank of India**, **ICICI Bank** and **Bank of Baroda** for this Quarter. The company received a total of INR 300 Mn from these three banks.

RISK MANAGEMENT TRAINING FOR ANNAPURNA STAFF BY M-CRIL, IFC



The Indian Microfinance Industry is witnessing a rapid growth trajectory in the recent past due to the positive change in Funder perspective and Regulatory environment. Annapurna Microfinance Pvt. Ltd., committed towards sustainable progress, has made an agreement with IFC (A World Bank Group Company) to strengthen its Risk department to effectively manage the risks inherent to this growth.

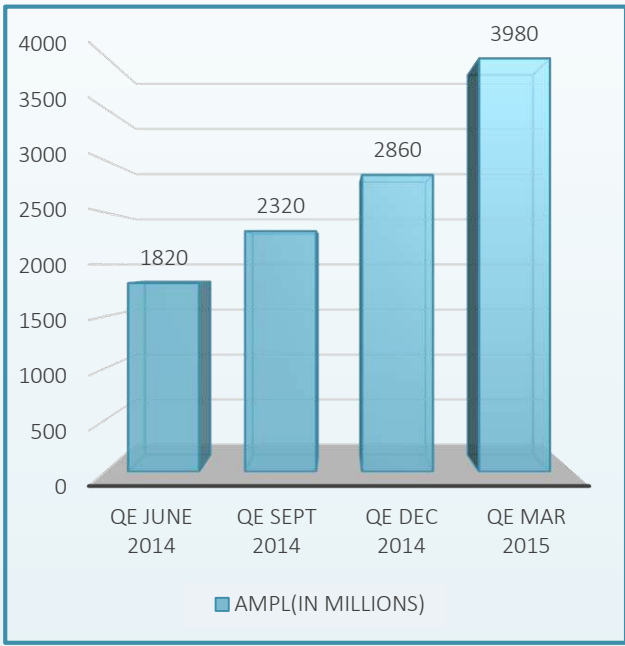
As part of this programme AMPL in association with M-CRIL and IFC successfully conducted a Risk management training for its Middle management and Operation Managers in the first week of April, aimed in enabling the candidates to identify, monitor and control the risk events associated with their respective departments. The training programme dealt in detail about the various risks associated with the MFI industry, the best practices in managing such risks, and was followed by identification of existing risks in AMPL. The exercise gave the candidates an insight into the systematic handling of such risks.

FINANCIAL AND OPERATIONAL UPDATES

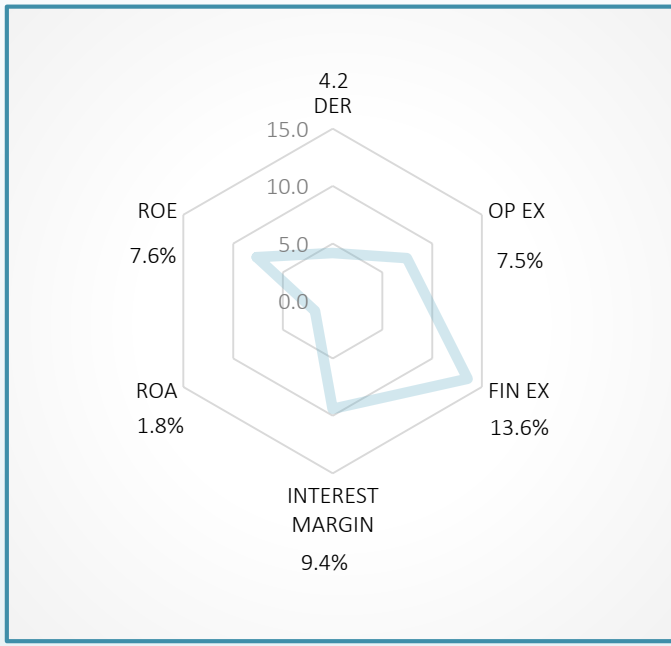
OPERATIONAL HIGHLIGHTS

	Sept'14	Dec'14	Mar '15
States	5	5	6
Branches	84	102	116
Members ('000)	274	334	336
Loan Disbursed (YTD)(INR Mn)	1500	2630	452
Gross Portfolio (in INR Mn)	2320	2860	3980
Growth % (Annual)	36%	68%	134%
Total Assets (in INR Mn)	2670	3680	4830
Net worth (in INR Mn)	580	610	880
Managed Portfolio(INR Mn)	440	320	710

GROSS PORTFOLIO



KEY RATIOS



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



## TRAINING'S ORGANIZED

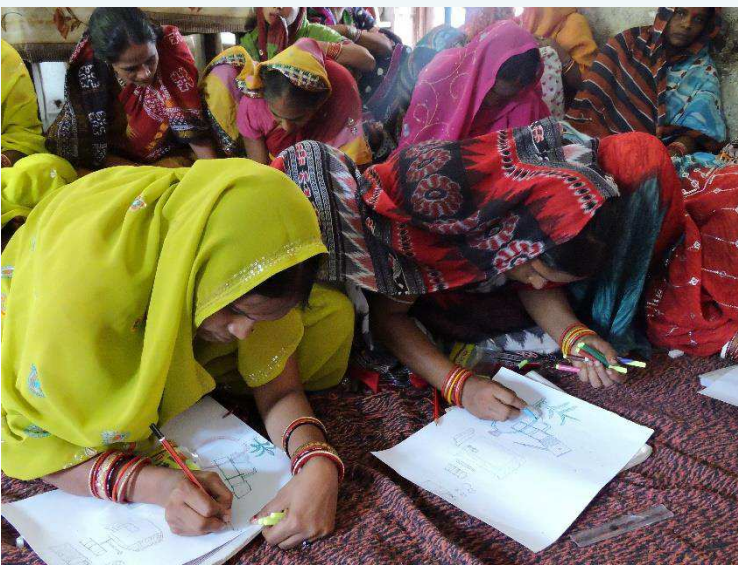
### FINANCIAL LITERACY CAMPAIGNS ACROSS 26 BRANCHES

In the month of April 2015, a **Financial Literacy Training** for SHG members was organized across 27 branches across Annapurna's operational area. A total 1000 members participated in the programme, along with 200 school going children.

Annapurna organized financial literacy training in **27 branches** namely Chandikhole, Nayagarh, Banarpal, Balipatna, Khurda, Keonjhar, Hinjilicut, Bolangir, Sonapur, Jeypore, Nuapada, Attabira, Barpalli, Deogarh, Kuchinda, Pithoda, Rajanandagaon, Bilaspur, Ambikapur, Betul, Chhindwara, Ramgarh, Paterbar, Bhandara, Gondia, and Jamshedpur across Odisha, Chhattisgarh, Maharashtra, M.P. and Jharkhand.

The training was meant for empowering women through concept building regarding basic financial terms including income, expenditure, debt, saving and importance of financial diary. Information on various bank accounts like current account, saving account and others was also discussed with the participants. Importance of saving was focussed exclusively among the members and were encouraged to inculcate regular thrift practices.

The training session also covered information regarding the interest rate, service tax, Loan Processing Fees and Insurance fee that they are currently paying to Annapurna. Also, they were explained about monthly instalment and how it is calculated. Importance of insurance in covering death risk was emphasised upon. To make the event more fun, various competition like drawing competition, financial literacy quiz competition, song competition etc. were organized and winners were felicitated. The members appreciated the initiative and expressed that Annapurna should regularly organize various training that are useful for the value addition of the SHG members.



### FIRE DISASTER RELIEF BY ANNAPURNA IN CHANDIKHOLE

In the last month, ten families in Talcher Branch were affected by fire disaster causing heavy loss of assets and livelihood. In another mishap, 4 clients have been affected by fire disaster this month in Khantapashi village, Chandikhole, Cuttack.

The families lost all basic amenities in the disaster, including houses, clothes, foods, livelihood source or any other asset. As a social initiative to provide relief to the disaster affected families of Khantapashi village in Chandikhole, a disaster relief team of Annapurna from Chandikhole branch and head office reached the place and supported the families with Grocery, Utensils, Tarpaulin Sheets, Mosquito nets, Mat, Emergency Light, and ready to eat foods.

The families appreciated the effort of Annapurna and said they are happy that Annapurna not only provides financial support through micro-credit but also stands by them in their difficult situation. The effort of Branch staffs of Chandikhole branch towards social initiative is really appreciable.



HOUSES BURNT IN FIRE IN CHANDIKHOLE VILLAGE (LEFT), GIRL CARRYING HER BROTHER THROUGH REMAINS OF HER HOUSE (RIGHT)



ANNAPURNA OFFICE STAFF PROVIDING SUPPORT TO THE FAMILIES

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



## HEALTH AWARENESS PROGRAMME

Considering the importance of safe water and sanitation Annapurna and People's Forum together started a campaign to spread awareness among villagers about the importance of **safe water and sanitation**. In continuation of the same, on 15th and 16th April 2015, health awareness programmes were organized in collaboration with Birih village, Nayagarh and Kantesir village, Kesinga respectively.

In the programme over **200 school students and 60 women** actively participated. With the objective to create awareness in large scale a rally was organized with Students of U.P. School, SMC, Ward Members and SHG members. This was followed by speech from Mukhiya, SMC members, Ward Members and information sharing among the participants on various water borne diseases, (causes, prevention and control), encouraging participants for **behavioural changes towards toilet usage**.

**Proper hand wash** method was practically shown by the district coordinator of **SWASTH** and was followed by each participants. Post discussion, various competitions like Drawing and Quiz were organized among women and children to check their understanding on the topic discussed and winners were felicitated with prizes.

The programme was appreciated by SHG members, SMC members in both the villages. Stakeholders of Kesinga G.P namely Shri Bishnu Sahu (Sarapanch, Kantesir GP), Shrimati Rajashree Majhi, Shri Harendra Pande, Shrimati Urmila Sahu (Ward members), and Teachers UP School Kantesir, along with the Principal Surakhya Nagh, appreciated the initiative of Annapurna and People's Forum and said that they would cooperate any work in their area for the welfare of villagers.

The event was successfully organized by Mr. Sanjay Surya (District Coordinator - SWASTH), Mr. Pabitra Lenka (BM - Kesinga) and other branch staffs of Kesinga Branch. Mr. Tapan Behera (District Coordinator - SWASTH), Mr. Satya (AM - Nayagarh), Mr. Manas Ranjan (BM - Nayagarh) and other branch staff of Nayagarh Branch with the support of HO staff.

**ପ୍ରମେୟ**  
ଶନିବାର, ୧୮ ଏପ୍ରିଲ ୨୦୧୫

# ଅସ୍ଥଳ କଥା

ଜଳ ଓ ପରିମଳ ସଚେତନତା କାର୍ଯ୍ୟକ୍ରମ



କେସିଙ୍ଗା, ୧୭୪୪ (ଆପ୍): କେସିଙ୍ଗା ବ୍ଲକ୍ କଟକେର ଗାଁରେ ଅନୁଷ୍ଠିତ ମାଲକୋପାଳନାନ୍ଦୁ ଏବଂ ପିପୁଲ୍ ଫୋରମ୍ ମିଳିତ ଆନୁକୁଲ୍ୟରେ ଜଳ ଓ ପରିମଳ ନେଇ ସଚେତନତା କାର୍ଯ୍ୟକ୍ରମ କରାଯାଇଛି । ଏହି ଉପଲକ୍ଷେ ଗାଁରେ ଏକ ରାଲି ସହ ସଚେତନତା ସଭା କରାଯାଇଥିଲା । ସରପଞ୍ଚ ରାମଚନ୍ଦ୍ର ସାହୁଙ୍କ ସଭାପତିତ୍ବରେ ଅନୁଷ୍ଠିତ ସଭାରେ ପ୍ରାର୍ଥନା, ସଭାପତିଙ୍କ ପ୍ରାଥମିକ ବିବରଣୀ, ସ୍ଥାନୀୟ ଉଚ୍ଚ ପ୍ରାଥମିକ ବିଦ୍ୟାଳୟର ପ୍ରଧାନ ଶିକ୍ଷୟିତ୍ରୀ ସୁରକ୍ଷା ନାଗ, ସଭାପତି ବିଶ୍ୱାଳ, ନମିତା ମହଲା, ପ୍ରିୟଦର୍ଶିନୀ ମହାନ୍ତି, ପ୍ରାଥମିକାନ୍ତ ନାୟକ ପ୍ରମୁଖ ଯୋଗଦାନ କରିଥିଲେ । ଏଥିରେ ଅତିଥିମାନେ ଜଳ ଓ ପରିମଳ ଉପରେ ଗାଁବାସୀଙ୍କୁ ସଚେତନତା ବାଣୀ ଦେଇଥିଲେ । ଏହି ଉପଲକ୍ଷେ ସ୍ଥାନୀୟ ଶାସ୍ତ୍ରାଳୟକୁ ନେଇ କରାଯାଇଥିବା କୁଇଜ୍ ପ୍ରତିଯୋଗିତାରେ ଛାତ୍ରା ଲଳିତା ଗୋଲ ପ୍ରଥମ, ମୋହିତ ଛତ୍ରପା ଦ୍ୱିତୀୟ ଏବଂ ହୃଦା ଜାନା ତୃତୀୟ ସ୍ଥାନ ଅଧିକାର କରିଥିଲେ । ପିପୁଲ୍ ଫୋରମ୍ରେ ଅତିଥିର ସଭା ସଭା କାର୍ଯ୍ୟକ୍ରମ ପରିଚାଳନା କରିଥିବା ବେଳେ ଅନୁଷ୍ଠିତ ମାଲକୋପାଳନାନ୍ଦୁ ବିଏମ୍ ପବିତ୍ର ଲେଙ୍କା ସହଯୋଗ କରିଥିଲେ ।



SCHOOL CHILDREN LEARNING THE PROPER HANDWASH METHOD



STUDENT AWARENESS MARCH FOR SAFE WATER AND SANITATION

## NEW ZONAL OFFICE IN PATNA, BIHAR



ANNAPURNA ZONAL OFFICE AT PATNA, BIHAR

In the last quarter, a Zonal office of Annapurna was set up in Patna Bihar. Expanding into different states, Annapurna opened its branches in Danapur in Bihar; Tilda, Khairagarh, Kunkuri, Sakti and Gariaband in Chhattisgarh; Saraikeela and Hazaribagh in Jharkhand; Harda, Burhanpur, Khandwa, Pandurna in Madhya Pradesh; and Bhusawal, Akola, Hingna and Umrer in Maharashtra.



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