

CLIENT OUTCOME PROGRAM BY OIKO CREDIT



Client Outcome program by Oiko Credit was a 5 day training program held between 26th to 30th September'16 at the Head Office in Bhubaneswar, Odisha. It was aimed at equipping the employees of Annapurna with the conceptual understanding of Data Analysis on Excel as well as learning the R – program to comprehend the data and make the analytical observations.

The session began with the review of data collection process for the client outcome programme and studying the factors influencing poverty. In the session, the employees were also introduced with the Progress out of Poverty Index, as a tool for analysing the vulnerable groups' social and economic progress over a period of 2 years. The factors presumably indicators of poverty were discussed and later tested in Excel, thereby giving a statistical support to the arguments raised by the employees. The results were analysed and company's PPI score based on different parameters, such as – state wise, branch wise and on year on year difference of the year 2014-15, etc. – was presented to the management at Annapurna.

This was a step towards analysing our clients' poverty indicators and in fulfilling the vision of Annapurna Microfinance as a company working for the cause of women empowerment.

The Month at a Glance

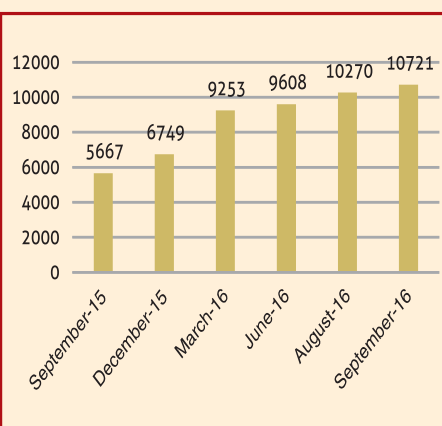
- JLG lending model launched in Arrah & Fatuah branches of Bihar & Hingna branch in Maharashtra.
- Annapurna disbursed Dairy Development Loans of Rs. 50 lakhs to more than 100 clients.
- Tata Capital, BNP Paribas and South Indian Bank are our new Lending Partners
- AMPL did securitisation transactions with ICICI and IDBI bank amounting to Rs. 92.66 Crore.
- Annapurna provided Water & Sanitation facilities to 18000 Hhs.

FINANCIAL AND OPERATIONAL UPDATES (As on 30th September 2016)

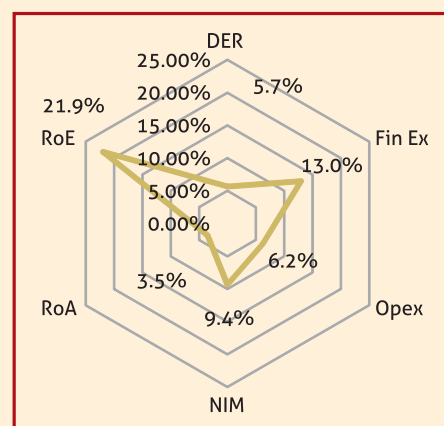
OPERATIONAL HIGHLIGHTS

	Mar 16	Jun 16	Sep 16
States	10	10	10
Branches	176	194	232
Members ('000)	794	870	877
Loan Disbursed (YTD) (INR Mn)	10348	2071	5180
Gross Portfolio (INR Mn)	9253	9608	10721
Total Assets (INR Mn)	10218	10510	11898
Net worth (INR Mn)	1197	1618	1719
Managed Portfolio (INR Mn)	2066	1744	2335

GROSS LOAN PORTFOLIO - GLP (in INR Mn)



KEY RATIOS



ACTIVITIES AT THE HEAD OFFICE



Cleanliness Drive at Jayadev Vatika

On the advent of Mahatma Gandhi Jayanti, employees at Annapurna took a green initiative and organized a cleanliness drive at Jayadev Vatika, Bhubaneswar, Odisha.

The drive was aimed at cleaning the environment by disposing off waste found in the vicinity of the park, making it cleaner and greener.

Financial Literacy Training and Phenyl training provided at Muniguda, Odisha

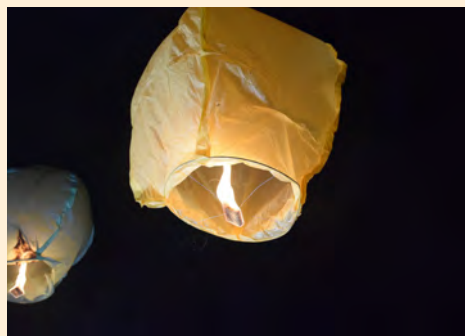
Financial Literacy Training and Phenyl making training by a Non-Government Organization – Nigam, was organized at Muniguda for 4 days. More than 50 SHG members were present at the training, where along with the general awareness about financial education, they were also trained at making Phenyl and on its marketing.



DIWALI CELEBRATIONS AT MISSION ASHRA

Employees at Annapurna celebrated the festival in Mission ASHRA - A People's Forum initiative and a home for destitute and mentally ill women. The event was graced by prominent personalities such as, Hon'ble Prof. Dr. N.M. Rath - Director of State Mental Health Institute, Mr. Niten Chandra - Principal Secretary, Dept. of SSFPD, Mr. Soumya Ranjan Pattanaik - Editor of Sambad and Hon'ble Mr. Bhawani Charan Pattanaik - Freedom Fighter.

The event commenced with a welcome address by Mr. Gobinda Chandra Pattanaik, MD, Annapurna Microfinance, followed by the message from esteemed guests present on the occasion. The guests as well as the employees celebrated the festival of Diwali with the residents of Mission ASHRA.



SATURDAY LEARNING SESSIONS



The Saturday sessions are organized by the management at Annapurna Microfinance for the employees to develop skills or awareness about topics that will help them to improve their efficiency. The sessions organized were of basic Excel, in which the employees were educated on the data analysis and improving the data quality. Another session was on Computer: Power Users, that helped the employees to use their systems more efficiently, manage their files, improve task efficiency as well as data security. The session aimed at educating the employees about the various uses of computer in order to have better accessibility and also to educate them about network and data security.

INHOUSE PHOTOGRAPHY COMPETITION

Annapurna Microfinance organized an in-house Photography competition on the theme "Women and Livelihood". Many employees took active part in the event and sent their entries via various social media platforms, such as Facebook or Instagram or sending their entries via email.

In the competition First prize was won by Ms. Shweta Das, second by Mr. Saroj Mohapatra, third Mr. Jeevan Paudel and Special adulation prize by Mr. Ankit Gupta. The pictures posted by the participants captured the essence of the lives of women in Rural India.



On winning the photography competition Ms. Shweta Das says "I feel profoundly honored for being the winner of the Instawin photography competition. Am earnestly grateful for the recognition I have received for my work. I sincerely thank my seniors and my colleagues at Annapurna for helping me reach a stage where I can proudly hold up this award as a mark of my achievement."



On winning the 2nd prize in the competition Mr. Saroj Mohapatra says "I feel really happy to know that the photographs of one of the group busy in making paper cups brought me the 2nd prize. I would like to thank my seniors and team-mates for recognizing my work from the field."



On winning the 3rd prize in the photography competition Mr. Jeevan Paudel says "I had clicked this photo during my monthly visit to SHGs in the Kalastipara area of Agartala, where I found the lady busy in finishing her order. I feel elated to win the 3rd prize and very happy to share the works of our prospering clients."

Special Adulation Prize to Mr. Ankit Gupta

Mr. Ankit Gupta on receiving the special appreciation says "I am really glad to know that my photograph has been given a special mention in the competition. I sincerely thank the seniors for their appreciation towards my effort."



PICTURE GALLERY

Financial Literacy and Women Empowerment under PSIG-SIDBI-ACCION Project in Odisha



Lakshmi Puja celebrations at Head Office



Orsolya Farkas from Triple Jump visiting Annapurna Microfinance's Bhadrak branch in Odisha.



Mr. Dibyajyoti Pattanaik, Director, AMPL at the Quarterly Review Meet under SIDBI-PSIG-ACCION Financial Literacy & Women Empowerment Project, Odisha