

## TRAINING PROGRAM : FINANCE FOR NON FINANCE MANAGERS

**T**raining program on Finance for Non-financial executives was organised so as to impart knowledge to those who did not have understanding about financial concepts. Important topics like basic accounting principles, IRR, Lending and Borrowing rate calculations, budgeting & marginal costing, Capital and zero base budgeting, understanding of financial statement, accounting process, Annual Reports, Evaluation and Calculation of Financial Statements, comparing performance of an organization as compared to its peers and competitors and Financial ratio analysis etc were covered by Mr. Uttam Mahali, a practicing company secretary and Ms. Vijaya Bath, CA and visiting professor in XIMB and KIIT – Bhubaneswar, on 27th and 28th August' 16.

The training program acquainted the managers with basic accounting terminology along with forming a conceptual understanding of the funds flow and the accounting cycle. Apart from this, the participants of the training were also introduced with commercial borrowings at international level, by recognizing various funders.



### Snapshot

- Annapurna raised INR 35crore in a securitization transaction with IDBI Bank.
- Annapurna's Portfolio crossed INR 1000crore.

## CEO OF ANANYA FINANCE VISITED ANNAPURNA'S HEAD OFFICE

**M**rs. Vijayalaksmi Das, CEO, Ananya Finance, visited Annapurna's Head Office at Bhubaneswar, Odisha, on 20th August' 16. Mrs. Das has been in association with Annapurna since its inception and has also been instrumental in the company's growth. With exceptional understanding of the microfinance industry and her charismatic personality, she ignited the interactions with the young team at Annapurna's office and shared her insights on the journey of microfinance, its evolution and its future! She concluded her session by motivating the young team at the head office by asking them not to be wary of history repeating itself and facing another crisis in the future, but to keep their eye on changes happening around and by innovating, adapting and working persistently for the clients.

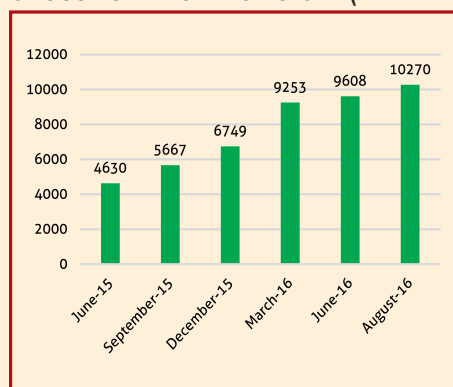


## FINANCIAL AND OPERATIONAL UPDATES

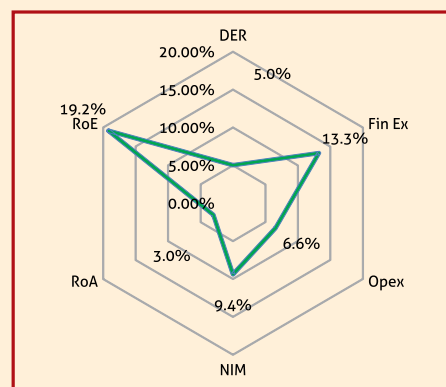
### OPERATIONAL HIGHLIGHTS

	Mar-16	Jun-16	Aug-16
States	10	10	10
Branches	176	194	217
Members ('000)	794	870	857
Loan Disbursed (YTD) (INR Mn)	10348	2071	4028
Gross Portfolio (INR Mn)	9253	9608	10270
Total Assets (INR Mn)	10218	10510	10595
Net worth (INR Mn)	1197	1618	1672
Managed Portfolio (INR Mn)	2066	1744	1542

### GROSS LOAN PORTFOLIO-GLP (in INR Mn)



### KEY RATIOS



## INTERACTIVE TRAINING SESSIONS AT HEAD OFFICE

### PWD Sensitization Training

A sensitization training on working with People with Disability was organized for the Management Associates. The training organized aimed at providing the young team with basic know how about working with persons with disability. In the training they were taught about various misbeliefs relating to persons with impairments and on sign language. There are various existing stigmas and lack of awareness on how to interact or communicate with a person who has a disability. The result of this is that people with disabilities continue to face discrimination and social isolation. Therefore, training and sensitization organized for the staff was of utmost importance so that the staff knows about myths associated with disability and feels confident and does not feel uneasy about how best to deal with disabled customers or with co-workers.



### Internal Trainings

Saturday sessions are organized for the employees at Annapurna by different departments on their niche subjects, and to make them learn something new, and to make learning a part of their life, by organizing such sessions frequently. The sessions conducted as of August 2016, covered saving tax, making investments and basic email etiquettes.



## WORK LIFE BALANCE

Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. Work-life conflict is a serious problem that impacts workers, their employers and communities. The management at Annapurna realized that stress associated with working not only hampers one's ability to harmonize work and family life but also increases health risks. The session was conducted at the head office by Manav Adhyayan Kendra, Bhubaneswar, Odisha, principal associate of MAK group of Institutions, dedicated to the cause of enriching human lives since 2001. It was focused on reducing the factors that causes stress amongst the employees. The participants involved themselves in various outdoor and indoor activities that were designed to make them concentrate on something apart from their usual work and thereby in making them happy. The trainers also discussed various ways of having a stress free life, by asking them to develop at positive outlook towards life, by not reacting but responding to stressful situations, and by following the 4Ps of stress reduction, i.e., Planning, Preparing, Practicing and Performing.

The training organized for them gave the employees a new outlook towards handling stress and those factors that triggers stress like situations.





## INDEPENDENCE DAY CELEBRATIONS AT MISSION ASHRA

Independence Day at Annapurna was celebrated with fun and frolic, at Mission ASHRA, a People's Forum initiative. The day commenced with the flag hoisting by Mr. Gobinda Chandra Pattanaik, CMD of the company, followed by the National Anthem, sung by the employees and the inmates of Mission ASHRA. Various functions were organized for the employees, which included painting, singing and elocution competitions, on patriotic theme. Employees showed full participation and made the event energetic.



## SKOCH ORDER OF MERIT

Annapurna's Customer Service qualified among Top 100 Projects by receiving the Skoch Order of Merit under Inclusive Insurance Category. The honour was received during the coveted 45th Skoch Summit at HICC, Hyderabad on 8th Sep'16.



## FINANCIAL LITERACY TRAINING TO OUR MASTER TRAINERS

Financial literacy training was imparted to women SHGs by our Master Trainers in the Sambalpur district of Odisha, under the Poorest States Inclusive Growth (PSIG) Program implemented by SIDBI and funded by DFID.



## FINANCIAL LITERACY-CUM-SWASTH TRAINING

The Financial Literacy Trainings are a means for our field officers to educate our clients on various topics. In the training, SHGs are invited to attend the training program, where they are taught about different issues relating to means of eradicating poverty, educating girl child, importance of digitalization and technological advancements. The SHGs are also made aware of income and expenditure management, propagating savings, maintaining cashbook, and various other social issues, such as, healthy living, improved health and sanitation facilities, clean drinking water, etc.

In the month of August, 51 branches organized FLT programs, where members of successful and well-managed SHGs shared their experiences with other SHGs during the program.





*financing livelihood*



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**ANNAPURNA MICROFINANCE PVT. LTD.**

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