

EXPOSURE VISIT TO ALLIANCE FOR MICROFINANCE IN MYANMAR



The Senior Management team comprising Mr. James Dinesh Raj, CFO; Mr. Sanjib Puhan, Head – Corporate Strategy, Mr. P. Elias Lugun, Head – Internal Audit, Mr. Felix Xess, Head – Accounts and Mr. Manoj Kumar Ekka, Head - Credit got the opportunity to visit Alliance for Microfinance, Myanmar between 7th- 10th August 2018. Alliance is one of the investee entities of BOPA, which has just made an equity investment in Sambandh. They went to the Head office of Alliance which is situated in Mandalay, they also visited their urban and rural branches, and saw that they have different set of people for different lending models - individual and group. It was good to see that they have an excellent credit culture as well as no risk of theft or PAR. They also have an advantage of having saving product unlike an MFI in India. The Sr. Team who experienced the new country for the very first time shares that it's a great place to do micro-lending operations due to a conducive environment & minimum regulatory pressures. The key take-aways for them were organised branch set-up, innovative audio-visual training mechanism for the clients and close focus on SPM activities.



Participation at Boulder MFT Program in Turin, Italy

Mr. Manoj Felix Ekka, who heads the field operations at Sambandh attended the 24th edition of the Boulder MFT Program in Turin, Italy, where 223 professionals from 60 different countries participated in the workshop. The 2018 program constituted of early morning roundtable discussions surrounding different aspects of financial inclusion, followed by important topics taught by world renowned pedagogies. The topics the training program this time touched upon were Risk in Credit Cycle, Over-indebtedness, Client Protection, Product Development, Digital Strategy among others. Mr. Ekka elatedly says "he feels fortunate to have participated in such a grandiose stage, and someone rightly said that there is no age limit to learning."



OSAFII workshop on Enterprise Promotion

A two days' workshop was organised by OSAFII (Odisha State Association for Financial Inclusion Institutions) on Enterprise Promotion here in Bhubaneswar - four team members Ms. Shweta Das, Mr. Jayram Majhi, Mr. Ramesh Majhi and Mr. Anil Pratap Markey participated in that program. They learnt many things like - how to identify business opportunities, studying/understanding human behaviour, suggesting business ideas to the clients in a nutshell. They also enjoyed product related brainstorming exercises which helped them accumulating innovative ideas for a new product design. One interesting part of the program was that each of the participants was advised to prepare an action plan to groom five women entrepreneurs and encourage them to do some sort of economic activity that gives stable return within a span of three months. They also got to know that every MFI can have a dedicated micro enterprise loan unit for successful implementation of MSME loan, thereby quadrupling the impact by size and mass.

Snapshot | 31st August 2018

States in Operation	3
Districts	24
Branches	56
Clients	147970
Portfolio (In INR Mn.)	2482.56



9th August 2018: International Day of the World's Indigenous Peoples

Theme: Indigenous Peoples' Migration and Movement

There are an estimated 370 million indigenous people in the world, living across 90 countries. They make up less than 5 per cent of the world's population, but account for 15 per cent of the poorest. They speak an overwhelming majority of the world's estimated 7,000 languages and represent 5,000 different cultures. Each year this day is celebrated around the world. A commemorative event had been organized at Sambandh's Corporate office - the event included a folk song competition and variety of traditional cuisine for all the team-mates. The SPM & PE team played the major role to make the event again a successful one.



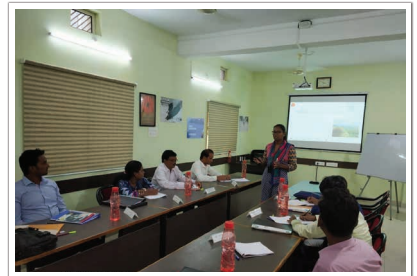
72nd Independence Day Celebration at Sambandh



The 72nd Independence Day was celebrated at Sambandh's all branches, State office and Corporate office. Bereft the heavy rain, many of the team-mates and Sr. Management team joined together to hoist the national flag and recall the immense contributions made by the great freedom fighters.

Induction Training Program

Induction program was organised for 11 new members who were then given appointment in different departments. People from different places, with dissimilar mindsets and diversified



cultures, got to know about Sambandh and its culture more closely and felt fortunate enough to be a part of Sambandh Family. The training team briefed all of them about their job roles, made them know about the code of conduct, involvement of RBI guidelines in microfinance operations, responsible lending etc. Three days field exposures were also provided to them to know more accurately that how Sambandh functions, above all they got to know about Sambandh's core philosophy of doing micro-lending activity.

Weekly Health Check-up



As it is known that Employees are company's greatest asset, hence Sambandh has always advocated and encouraged each one of its employees to stay fit and lead a healthy life. A weekly health check-up has been initiated for all the employees at the Corporate Office, and there are some constructive plans to make it a regular practice for the branches as well. A dedicated medical helpline also going to be placed shortly for the employees where they can directly contact well-experienced physicians in case of medical emergencies.

Super Saturday (Revived)



One of the most popular ways in the world for motivating employees at work is sports. It improves health, productivity, team-building, positive atmosphere and most importantly it boosts the morale of the employees at work. It is the best way to break the monotony and brings in positive energy at workplace. The SPM & PE team which is a team of young bloods and creative minds stepped forward to revive the Super Saturday and organized a football and volleyball match on 25th August 2018 inviting all the departmental staff.

