

The Communiqué

VOLUME 2 | ISSUE 1 | JANUARY 2019



Opportunity International USA Visit



A team of 17 members from Opportunity International USA visited Sambandh for 2 days between 9th- 10th January 2019, accompanied by Mr. Manas Bid, General Manager- Dia Vikas, an Indian subsidiary of the global impact investors. The delegates were more interested to spend time in the field and interact with the women borrowers in the states of Jharkhand and Odisha. They spent time with the group members, went on to see their economic activities in their neighbourhood. As majority of them were women so they could easily connect with the growth stories of the enterprising women who have fought hard through their bad times and come out stronger to set examples in their locality.

SNAPSHOT AS ON JANUARY 2019

3	24	62
States	District	Branches
547	162,071	
Staff	Active Clients	
2686.39		
POS (In INR Mn)		

AFIFORUM Bangkok

The team participated at the first edition of AFIFORUM that brought together more than 500 development finance institutions and impact investors that aims to advance financial inclusion in Asia. It provided a truly unique networking opportunity for the Sambandh team to meet mostly the decision-makers from the investment communities at the 2 days' event.



70th Republic Day being Celebrated at different offices of Sambandh





Digital Financial Education: Training of Trainers

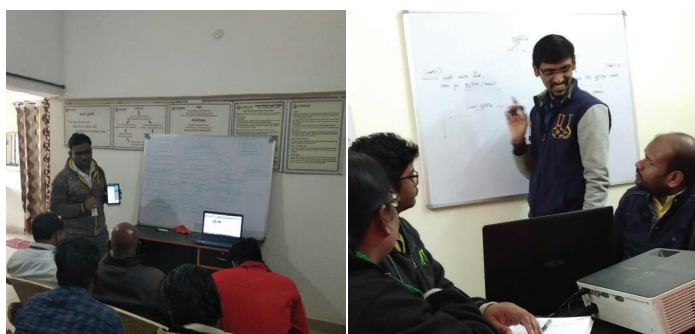
The FE component under the ADB TA project cover topics in responsible borrowing, savings, insurance, pension and digital transactions. The FE materials in the form of audio-visuals (AV) have been finalised since they are found amongst the most effective ways for educating the microfinance clients about the various financial services that are required in their lifecycle. Such AV ensures uniformity in dissemination of key messages about the financial products and services, hence minimises the possibility of distortion of key messages. Moreover, it is easy for the field staff of the MFIs to show the videos during group/centre meeting of clients. The audio-visuals have been developed taking knowledge from credible

sources like the Ministry of Finance, RBI, SBI, MFIN, National Centre for Financial Education (NCFE), IRDAI, National Payments Corporation of India (NPCI). Training on the use & dissemination of the FE have been carried by the ADB team time and again for the field staff. In the last organised training, 11 staff including Branch Managers and FSOs attended the program, where Mr. Biswaranjan Patnaik from the ADB team explained about the above topics while showing the AVs to the participants. The same shall be then replicated by these trained BMs & FSOs at the field level so that the clients get the optimum benefit out of the initiative.



OSAFII- Training Program on Investment Preparedness for MFI

Two days training program was organised by OSAFII (Odisha State Association for Financial Inclusive Institutions) on Investment Preparedness for MFI. The program took place on 29th & 30th January 2019, at Bhubaneswar. Mr. Jyoti Ranjan Mohanty, CA and Company Secretary Mr. Krishna Chandra Mohanta represented Sambandh in the program. They got to learn number of things from the training such as, how to draft legal documents, how organizational chart attracts equity investors, control and reporting of internal audit department, composition of Board of Directors, importance of gender equality in the Board, beside understanding about negotiation skills.



PERDIX Training (CBS)

After the implementation and migration to the PERDIX platform, training of the respective branch staff has been a critical element of carrying out smooth transaction in the field. During the month of January 2019, training on the use of PERDIX software was provided to the FSOs and BMs of the 7 branches in the state of Chhattisgarh. In the training the FSOs and BMs were given orientation on enrolling clients, processing the loan disbursement and understanding the collection process. The trainers explained in detail about the structured application process and the trainees were all given practical exposure on feeding data in the Tab as well. And, the trainees were given ample time for questioning on the Tab application and the data updation as well.



Opportunity International East Asia Conference

The top management participated in the all-important conference, organised at Jaisalmer, Rajasthan. The enthralling event saw a heightened discussion on the emerging leadership skills, what it takes to be a courageous leader in an organisation and how innovation in all spectrum need to be taken care of by an organisation in order to meet the needs and win the trust of the clients.



ESAF Tab application Training

ESAF handholding and training was organised on 16th January to 19th January 2019 at Soro branch, where 11 FSOs participated in the training. The trainers Mr. Sanjay Mahanandia, Mr. Amulya Barik and Mr. Johnson Franklin Khakha shared their individual learning on the issues and challenges that arise during the digital disbursement process. They even explained the FSOs how to overcome these issues so that the entire process can be carried out smoothly.

Employee Engagement Activities

