



World Environment Day

While understanding the importance of the day, Team Sambandh discussed and decided to take forward last years' tree plantation drive – in a different way. It was decided that every department and every branch would ensure planting trees in respective locations. At the branch level, the field staff were encouraged to reach out the clients and explain the vitality of the event and how important it is to safeguard our environment for our future generations. Clients from the field and employees from different departments and branches came forward to make the initiative a successful one. In the week-long exercise (Environment Week) the employees and clients were able to plant hundreds of saplings in different places of the three operational states.



Initiatives under ADB TA

There were about 862 no. of clients of 27 branches were given awareness on different financial and non-financial aspects through audio-visual mode during the month of June 2019.



The ADB team visited Sambandh during the month to monitor and review the Risk Management aspects and implementation of Risk Tool by the concerned departments. A subsequent training on the same will be organised for the concerned departments very soon.

SPI4 Score 80%

As on June 2019

Define & monitor social goals
84

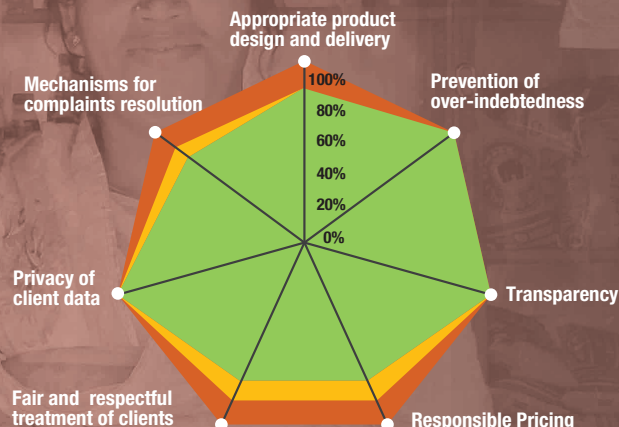
Commitment to social goals
63

Design product that meet clients needs
80

Treat client responsibly
95

Treat employees responsibly
79

Balance social and financial Performance
82



Operational Snapshot

June 2019

3 States 24 District 66 Branches

176764 Active Clients

3212 POS (In INR Mn)



Risk-Training conducted by OSAFII



A training programme on Risk Management in Microfinance with specialized focus on mitigating risks, emanating from natural disaster was organized by OSAFII (Odisha State Association for Financial Inclusion Institutions). Participants from close to thirty MFIs and few Cooperative Banks from the state of Odisha engaged themselves in many enriching discussions facilitated and guided by Mr. Nandan S. Bisht, an industry veteran and the resource person for these two days of training programme.

The programme revolved around understanding Risk and its importance in the MFI sector and how these can be scientifically managed. Participants got an opportunity to try their hand on some scientifically developed Risk-Tools for recording and managing Risks with effective control systems. Many organizational scenarios were simulated for better understanding of the participants in which they worked with hypothetical data and presented solutions in teams. It further dawned on everyone that even risk originating from natural disasters can be managed by offering innovative products like Pre-disaster or Preventive Loans, Emergency Relief Loans and Reconstruction Loans keeping in mind the absorptive capacity of the clients.

Prosper Training

Prosper is a Training, Assessment and Certification program of Micro-credit Officers on their Conduct with Clients. This program is developed by Banking Financial Services Insurance Sector Skill Council (BFSI-SSC) and Microfinance Institutions Network (MFIN) and with support from Ministry of Skill Development and Entrepreneurship (MSDE) under the Recognition of Prior Learning (RPL) scheme of Prime Minister Kaushal Vikas Yojana.

The objective and focus of the program was to give better orientation to field level micro-credit officers such as loan/credit officers and branch managers on various aspects of their day-to-day conduct with the clients. Program has three parts; Training, assessment and certification. Majority of Sambandh's branch managers attended the online training sessions held between 10th to 25th June 2019.



Team Sambandh practising Yoga to celebrate the International Yoga Day on 21st June

One of Sambandh's enterprising client

Nuadei Naik

Place- Siyanbahal, Sundargargh, Odisha
Group- Shiv Shankar

Joined Sambandh **2018**

Loan Used For Bamboo Handicraft

Visitors during the month



Centrum



Axis Bank



Belstar Microfinance

Employee Engagement Activities



Appreciation Week



Funtastic Friday



Brain Train



CGRM Training

