



SAMBANDH

FINSERVE PRIVATE LIMITED

"Enduring Relationships..."



MESSAGE FROM THE MD & CEO

Sambandh Johar to Everyone!

I hope this communication finds everyone in the best of the health and happiness despite the turbulent and uncertain times around us.

Given the scale of impact (affecting in excess of two million human lives), the COVID- 19 global pandemic is being classified as a HEF (Human, Economic and Financial) catastrophe, unheard in recent times. Countries have taken unprecedented action in term of large-scale lockdown and economic activities have come to a grinding halt.

We in India are seeing early results of what I may refer as an effective containment strategy for COVID-19. The second most populous country and the 5th largest economy in the world, has been in lock down since the 24th of march and will continue doing so till the 3rd of May. The Overall number of affected are now around 21,000 confirmed cases, and these numbers give us a strong hope for the better. Also, the decreasing numbers in our home state of Odisha reassures that we are fighting a winning battle. We are grateful to everyone who is fighting this global pandemic by taking innumerable risks on themselves.

Having said that, the lockdown is expected to have disastrous effect on the low income and poor households by exposing them to a variety of shocks both social and economic. As part of the Social Enterprise Ecosystem, we as Micro Finance Practitioners are witnessing the years of hard work in advancing financial inclusion, social empowerment, strengthening social safety nets for these categories of households being put to a real test.

However, more than the concerns of the present, I have full conviction in the resilience of our women leaders and entrepreneurs who have ably demonstrated in the past to have successfully revived their livelihoods and enterprises and lead their families and communities out of crisis situations. On our part let us be steadfast in our support to them to the maximum possible extent.

Close to home and also which has become our workplace for now, to all our team members, I take this opportunity to thank each and everyone for sticking together as a strong team, as always motivated, inspiring and last not the least happy and smiling! These are difficult times and I must say that it will pass too! Lets leave no stone unturned in doing what we do best, building an enduring relationship with all our stakeholders and most importantly with our women borrowers/clients. I also take this opportunity to thank all the family members for their support in our work from home arrangement. Kindly convey my wishes to your near and dear ones, letting them know that their support is helping us reach out to thousands of families during these difficult times.

With Prayers, best wishes and a sincere hope I look forward to meeting each and everyone soon in person. Wishing you and your families once again the best of health, happiness and safety.

**Sincerely,
Deepak Kindo**