

**COMMUNITY
OUTREACH ACTIVITIES
REPORT 2015-2016**

**INCLUDING
HER
INTO
THE
GROWTH
STORY!**



All our initiatives revolve around harnessing Muthoot Pappachan Group's 129-year-old tradition and combining it with the collective desire of our team to make an impactful contribution to improving the overall well-being of our society and women empowerment.

At the heart of this initiative is the organization's unwavering commitment to build self-sustainable communities around us. This commitment comes to life through various credit plus activities we organize throughout the year, running parallel to our business.

During the Financial Year 2015-16 Muthoot Microfinance conducted several activities among the clients and weaker sections of society aiming to empower women and improve their quality of life. In the fiscal, Muthoot Microfinance organized a variety of programs and camps ranging from skill training workshops to healthcare camps. Educational counselling & career guidance for clients' children and financial literacy classes for women entrepreneurs were unique in social welfare activities.

By organizing trade fairs as a part of Onam Celebrations, the Company opened up market linkage for the clients' micro enterprise products. Not to mention the Company's impactful and effective participation in Muthoot Pappachan Foundation's Smile Please initiative and Emergency Flood relief work in Chennai.

The overwhelming success of each and every program held last fiscal gives us more dynamism to move ahead in this direction. We understand that such endeavors are Muthoot Microfinance's sense of commitment towards social and physical environments in which we operate. We also feel that these initiatives help us to integrate social values into our operational and business goals:



MESSAGE FROM CEO

As yet another fiscal ended with full of hope and goodwill, Muthoot Microfin remains focused on serving our customers and at the same time honoring our commitments to the society. At Muthoot Microfin, we always consider doing business in a responsible way to create values by playing a meaningful role in the society. This allows us to be more responsive and create a distinctive corporate identity.

As always, with our various engagements during last fiscal – from financial literacy classes to early cancer detection camps held in rural areas - we help lift the living standards of bottom of pyramid community and contribute to economic and social development, while building customer relationships based on mutual trust. This is the positive business cycle we want to create.

One of the significant events of the 2015-16 fiscal is our direct involvement in the Chennai flood relief operations. During the week long relief operations by Muthoot Pappachan Foundation, Anna Nagar branch of Muthoot Microfinance worked as base camp. I would like to commend all those involved in the relief operations that benefitted more than 5,000 flood victims. I am delighted to inform you all that the feedback we received for that maneuver was just overwhelming.

We understand that all these programs are a source of pride and I promise to continue our efforts in this regard. Our goal is to be admired as much for the tangible business success we achieve and for the intangible goodwill and community trust we continually foster. I invite you to take a look at some of the activities we conducted last year.

Sadaf Sayeed
CEO – Muthoot Microfin

ACTIVITY STATS

Program	State	Place	Participants	Date
Healthcare & Welfare(page:)				
Free Eye Check-Up	Tamil Nadu	Tenkasi	150	16-May-15
Free Medical Check-Up	Tamil Nadu	Kulasekharam	200	23-May-15
Health Awareness	Tamil Nadu	Peravurani	145	23-May-15
Free Blood Check-Up & Awareness	Tamil Nadu	Kadayam	250	23-May-15
Breast Cancer Awareness & Check-up	Tamil Nadu	Samathanapuram	100	23-May-15
Free Eye Check-Up	Tamil Nadu	Thiruchulli	200	30-May-15
Eye Care Camp	Tamil Nadu	Karumathampatti	200	18-Jul-15
Homoeo Medical Camp	Kerala	Kundara	200	25-Jul-15
Varicose Vein Awareness	Kerala	Kottayam	200	10-Oct-15
Free Eye Check-Up	Karnataka	Bijapur	150	17-Oct-15
Sanitation Awareness	Karnataka	Gadag	100	17-Oct-15
Cleft Lip Awareness/Skill Training	Kerala	Uzhavoor	100	24-Oct-15
Smile Please - ICDS	Kerala	Kollam	185	12-Nov-15
Smile Please - ICDS	Kerala	Pathanamthitta	100	13-Nov-15
Smile Please - ICDS	Kerala	Kanjirapally, Mundakayam, Charummoodu, Pathanapuram, Ezhamkulam, Neeleswaram	537	December
Free Eye Care Camp	Karnataka	Mulki	300	06-Feb-16
Free Dental Camp	Karnataka	Belthangady	250	06-Mar-16
Training and Development(page:)				
Skill Training - Agarbathy & Paper Bag	Kerala	Nellimoodu	54	09-Apr-15
Skill Training - Saree Painting	Kerala	Thazhe Chelari	40	18-Apr-15
Skill Training - Bouquet Making	Tamil Nadu	Peraiyur	150	25-Apr-15
Skill Training - Saree Painting	Tamil Nadu	Virudhunagar	120	08-May-15
Skill Training - Candle Making	Tamil Nadu	Thiruphuvanam	120	16-May-15
Skill Training - Food Processing	Kerala	Chakkuvally	50	16-May-15
Dairy Awareness	Tamil Nadu	Kalakad	150	22-May-15
Skill Training - Agarbathi Making	Tamil Nadu	Thiruthangal	117	23-May-15
Skill Training - Embroidery	Tamil Nadu	Sattur	150	23-May-15
Skill Training - carry bags from plantain	Kerala	Maranchery	65	23-May-15
Skill Training - Coir Products	Kerala	Kayamkulam 3	72	08-Aug-15
Animal Husbandry	Maharashtra	Wardha	100	28-Aug-15
Dairy Awareness	Maharashtra	Ichalkaranji	60	10-Oct-15
Dairy Awareness	Gujarat	Godhra	76	17-Oct-15
Dairy Awareness	Gujarat	Balasinor	68	07-Nov-15
Multi Skill Training	Madhya Pradesh	Vidisha	108	05-Feb-16
Skill Training Workshop	Kerala	Kayamkulam 1	60	20-Feb-16
Environment Care(page:)				
Environment Day Celebration	Kerala	Pathanapuram	100	05-Jun-15
Market Linkage(page:)				
Onam Fair	Kerala	HO&Kottarakara	1000	August

FREE BLOOD CHECKUP & AWARENESS AT KADAYAM



Muthoot Microfinance Kadayam branch organized free blood check-up and health awareness program at Samuthaya Nala Kudam Mahal on 23rd May 2015. The program was organized to raise health awareness of the people living in rural extends of the society and to highlight the importance of regular health check-ups.

The awareness session headed by two renowned professionals – Dr Faizel and Dr Venkatesh - urged people to take control of their health and focus on promoting healthy living as a way of daily routine. And to concentrate on raising awareness so that severe health issues can be avoided by taking precautions and acting on time. The doctors screened the attendees for various medical conditions. All the attendees gone through check-ups for Blood Pressure variations, Diabetics, Blood group identification and bilirubin levels. 250 people from the region benefitted from the program.

BREAST CANCER DETECTION & AWARENESS



In order to create awareness on breast cancer and encourage more women to undergo regular cancer check-ups, Muthoot Microfinance, Samathanapuram branch organised Cancer Detection & Awareness Camp in collaboration with Cancer Prevention Centre, Tirunelveli at Murugankurichi-Samuthayakoodam on 23 may 2015.

More than 100 women attended and benefitted from the awareness session. In the check-up, no attendees were diagnosed with basic breast cancer symptoms. The key objectives of the initiative were to create awareness among the people about cancer and importance of cancer detection at an early stage, since cancer can be cured if diagnosed and treated at an early stage.

Dr Ramaganesan from the Cancer Prevention Centre headed the screening program. Social investigators – Ms Niranjana and Ms Mohanapriya gave an awareness class to the gathering on how to self-identify the early symptoms, facts, causes & availability of treatment for the condition.

HEALTHCARE CAMP HELD AT PERAVURANI



In order to provide awareness on proper healthcare to people living in the remote, rural sections of the society, Muthoot Microfinance Peravurani branch organised an awareness program at M S Mahal, Peravurani on 23rd May 2015. People living in such areas are facing surprisingly similar set of health disparities; such as fragmented healthcare ecosystems, high costs, inconsistent quality of care, inefficient systems and barriers to access health-care facilities.

Dr. Rajeshwari, Dr. Muthukumar (RK Clinic) and Dr. Arun Suresh (Siddha/Homeopathy) Arun Hospital – lead various awareness sessions. There was special awareness session on contagious diseases spreading in the area. The area has been affected by chickenpox, severely impacting many people in the community. After the awareness session, the team from the hospital conducted free medical tests for BP, Blood Group identification, Cholesterol and screening for symptoms of Chickenpox.

FREE MEDICAL CAMP AT KULASEKHARAPURAM



Kulasekharapuram branch (Tamil Nadu) organised Free Medical Camp at the branch office on 23rd May 2015. The camp was organised in association with Sree Mookambika Hospital, Kulasekharapuram. The objective of the camp was to provide health care services to economically disadvantaged people living in the remote rural sectors of the country - who are unable to afford potentially expensive health check-ups. In India, majority of the poor people living in the rural areas do not have easy access to basic Health-care services.

A team of health care experts, including doctors from Sree Mookambika Hospital screened the attendees for various medical conditions. All the attendees gone through check-ups for Blood Pressure variations, Diabetics, Eye and Dental Health.

All the patients were given basic health-care services, which included free prescriptions and basic tests. The doctors also gave a brief awareness on health and hygiene to the participants. 200 people from the region turned in for the Health check-up.

TENKASI BRANCH HOLDS FREE EYE CARE CAMP



Muthoot Microfinance Tenkasi branch (Tamil Nadu) organised Eye Check-Up Camp on 16th May 2015 as a part of Community Outreach programs. The program was conducted in association with Arvind Eye Hospital.

The key objective of the camp was to provide Eye care services to people who are not only unable to afford potentially expensive Eye treatment, but also do not have easy access to basic health-care services. An expert team from Arvind Eye Specialist Hospital screened the attendees for eye related issues. 150 clients from the region turned up for the Eye check-up camp. All the patients were given basic Eye-care services and awareness, which included free prescriptions and basic tests.



FREE EYE CHECK-UP CAMP AT THIRUCHULLI



Thiruchulli branch (Tamil Nadu) organised Free Eye Check-Up Camp on 30th May 2015 at Thiruchuli Pachayatthu Mandapam as a part of the institution's Community Outreach programs. The program was conducted in association with Vasan Eye Care Hospital.

The key objective of the camp was to provide Eye care services to disadvantaged people who are unable to afford potentially expensive Eye treatment, and also do not have easy access to basic health-care services in their villages. An expert team from Vasan Eye Specialist Hospital screened the attendees for eye related issues. 200 clients from the region turned up for the Eye check-up camp. All the patients were given basic Eye-care services and awareness, which included free prescriptions and basic tests. Apart from giving requisite medical advice to the participants, the doctors also educated them about eye related care and treatment.

FREE EYE CHECK-UP AT KARUMATHAMPATTI



Karumathampatti branch of Muthoot Microfinance in association with Aravind Hospital organized an eye care camp on 18th July 2015 at GRR Hall, Palladam in Tamil Nadu. The main objective of the camp was to provide free eye care services including surgery to the poor and underserved people who can't afford to get expensive eye related treatments from hospitals.

More than 200 participants were treated at the camp and provided with free eye glasses. People diagnosed with critical illness were provided extra care including pre surgery check-ups. Those required surgery were directed to Aravind hospital for surgery and further treatments.

KUNDARA BRANCH HOLDS FREE HOMOEOPATHIC MEDICAL CAMP



Kundara branch of Muthoot Microfinance conducted a Homoeo medical camp at Kundara, Kerala on the 25th of July 2015. The Free medical camp, held in association with District Homoeo Hospital, Kollam attracted more than 200 participants who were given health related guidance's and awareness about monsoon season diseases.

The specific Homoeo Medical camp was conducted to make people aware of the low cost and highly effective homeopathic treatment. The camp provided general health care check-up and free medicines to the patients. The main objective of the one-day camp, led by Dr Sini Thomas, Dr Biji Daniel and Dr Raji Damodaran was to create a mass awareness about spreading monsoon diseases like Hepatitis, cholera etc. The camp also provided some basic medications, screening, testing, health related guidance and awareness.

MEDICAL AWARENESS CAMP ON VARICOSE VEIN



Kottayam branch organized a medical awareness camp on varicose vein at the YMCA hall in Manarcadu, Kottayam on 10th October 2015. Hundreds of people were examined at the camp, conducted in association with Muthoot Life Brigade Hospital, Vadavathoor.

Local community came together to participate with great enthusiasm and deepened social awareness among them as it helped them in gaining awareness about Varicose Vein (A disease affecting veins in legs causing

it to swollen, twisting that can be seen under the surface of the skin)

Medical Officer Dr Krishnan Namboothiri, Hospital Director Mr Ron Mathew, Coordinator Mr Mathew Tharakan and medical staffs from the hospital interacted with each participant and directed some cases to the hospital for further treatment. According to doctors, the majority who attended the camp had no major health issues.

BIJAPUR BRANCH HOLDS FREE EYE CARE CAMP



Bijapur branch in Karnataka organized an Eye care camp in co-ordination with Dr. Kanbur Eye Hospital on 17th October 2015. Around 150 people participated and benefited from the camp held on branch premises. Dr. Anand. A. Kanbur and Mr Shivrudra Bagalkot (Local leader) jointly inaugurated the camp. The camp offered free eye examination and replacement of eyeglasses at a nominal cost. The project also offered free pre-cataract surgery medical care and counsel to several patients.

All the participants appreciated the Company for organizing the free eye camp as they are not in a position to have regular eye check-ups due to financial constraints and faraway facilities.

SANITATION AWARENESS CAMP AT GADAG



Gadag branch in Karnataka organized a one-day sanitation awareness camp at branch premises on October 17, 2015. The purpose of the camp was to educate the local population about sanitation by adopting proper hygiene measures.

The main objective of the camp was to create awareness among villagers on the benefits of using sanitation facilities for maintaining a healthy and dignified life. During the program, the importance of ensuring sanitation facility in rural areas with broader goal to eradicate the practise of open defecation was highlighted.

The need to sensitize the locals on sanitation and to provide medical assistance is very important as they are the ones who live in rural areas without having much awareness on its impact and the harm it causes to their body.

The session also imparted knowledge on the risks of deadly diseases spread through lack of sanitation and personal hygiene. Around 100 women participated and benefited from the highly informative program.

UZHAVUR BRANCH ORGANISES CLEFT LIP AWARENESS & SKILL TRAINING



Uzhavur Branch in Kottayam, Kerala organized an awareness program on cleft lip, cleft palate and other facial deformities along with a skill training (Candle Making) camp on 24th October 2015. The camp, held at M N Subramanian building near the branch in Uzhavoor attracted nearly 100 participants who support the mission of a cleft-free India.

Muthoot Pappachan Group is dedicated to create awareness on these facial deformities and is supporting “Smile Please” campaign where hundreds of needy children will get free comprehensive cleft surgery.

Along with the awareness program, a skill training camp on candle making was also organized. The livelihood training also seeks to enable women to engage in household and commercial candle making which might be beneficial for their personal and organizational business endeavour.

FREE EYE CHECK-UP CAMP AT MULKI



Mulki branch of Muthoot Microfinance in Karnataka organized a free eye care camp on Feb 6, 2016. The camp conducted in association with Prasad Nethralaya Super Specialty Hospital, Udupi and Devadiga Samaja Seva Sangha attracted more than 300 people from the locality.

Eminent Ophthalmologists along with other supporting staffs of Prasad Nethralaya examined the patients. Medicines were also distributed free of cost. 84 people were diagnosed with different eye ailments and 18 of them were recommended for free cataract surgery. 36 people were provided with Spectacles.



FREE DENTAL CARE CAMP AT BELTHANGADY



Belthangady branch in Karnataka conducted a free dental care camp for the local community on March 6, 2016 at Guruvayanakere Grama Panchayath hall. A total of 250 people participated and benefited from the Camp organized in association with KMC Dental Hospital, Manipal, Udupi. The comprehensive Dental Consultation and Checkup was carried out by the KMC Dental Hospital under the able leadership of Dr. Deepak. K.S and a team of experts.

187 procedures were carried out in the camp and all those diagnosed with problems were given free medicines and directed for further dental check-up. Dietary instructions and oral hygiene advices were also given to all the participants.

SKILL TRAINING WORKSHOP NELLIMOODU



Nellimoodu branch organized a skill training workshop on making Agarbathies and Paper Carry Bags for women entrepreneurs on 9th April 2015. Mr George Zen, veteran internal trainer of the institution headed the workshop sessions.

54 women entrepreneurs participated in the program. With a new skill in their arsenal these women would be able to diversify their earnings prospects and increase their income. This training program turned out to be a great experience for participants as they could learn a new skill, which they are interested in and also can be practiced as a secondary income generating activity.

MALAPPURAM BRANCH CONDUCTS SKILL TRAINING ON SAREE PAINTING



Thazhe Chelari branch organized skill training workshop on Textile & Saree Painting for women at Mahathma College Hall, Thazhe Chelari (Kerala) on 18th April 2015. The objective of the program was to enable women to find new sources of income to increase their revenue while diversifying their micro business opportunities. The training also helped

participants to master another low cost self-employment skill.

The training program taught the participants to use this skill as an add-on to their present income generating activity. Ms Preetha Raphael, institution's client and an expert in the turf gave training to the participants. 40 selected women benefitted through the workshop.

SKILL TRAINING ON BOUQUET MAKING AT PERAIYUR



Peraiyur branch (Tamil Nadu) organized a skill training workshop on Bouquet making for women at Grama Pothu Mandapam, Kallupatti on 25th April 2015. The training sessions were

headed by Ms Prema and Ms Revathi – who are local trainers and experts in bouquet crafting.

Muthoot Microfinance through its inclusive program of women empowerment addresses concerns of gender equality by fostering skill-building and capacity-development amongst women from some of the country's poorest neighbourhoods. 150 women entrepreneurs participated in the program. With a new skill learned, these women will be able to diversify their earnings prospects and increase their income.

SKILL TRAINING ON TEXTILE & SAREE PRINTING



Virudhunagar branch (Tamil Nadu) organized skill training workshop on Textile & Saree Printing for women on 8th May 2015. The training sessions were headed by G Mageswari and J Revathi – who are local trainers and experts in the trade.

120 women entrepreneurs participated in the program. The institution through its inclusive program of women empowerment addresses concerns of gender equality by fostering skill-building and capacity-development amongst women from some of the country's poorest neighborhoods. The training also helped participants to master another low cost self-employment skill.

WORKSHOP ON FOOD PROCESSING AT CHAKKUVALLY



Chakkuvely branch in Kerala organized training on food processing (Jam, Squash & Juice Syrup etc.) for women entrepreneurs at Nooranad on 16th May 2015. 50 select women entrepreneurs benefited from the camp led by Mr Gopakumar - Centre for Development Organization, Thiruvananthapuram. He inspired the participants to realize their true potential and possibilities through acquiring knowledge and learning new skills.

As food products like jams & squashes have increasingly entered people's routine diet, the demand has increased massively. The interesting aspect is such items can be easily produced with minimum investment for any micro enterprise. Fruit pulps and other fruit side products resulting from the production of juices can also be used for Jam, Squash, Jellies and Marmalade. As it needed less technical skills, everyone has an opportunity to start the business.

The initiative on this particular product was useful to participants to move up within their value chain or develop new products. A lot of cleaning and cosmetics products can also be produced from the "waste produce" of fruits and vegetables.

SKILL TRAINING ON CANDLE MAKING



Thiruphuvanam branch, (Tamil Nadu) organized Skill Training Workshop for women in candle making at Thiruphuvanam on 16th May 2015. 125 clients participated and acquired the remarkable skill. The objective of this program was to address the livelihood issues of women and support them towards the goal of financial stability and empowerment.

The training workshop on Candle making was headed by Ms Amudha and Ms Kaleeswari – successful entrepreneurs and experts in the skill. The session taught how to make candles, which can be used as an extra income generating activity for the participants. The trainers shared their valuable experiences with the participants. The program was highly inspiring for the participants as they witnessed a successful women entrepreneur sharing her success story right in front of them.

KALAKAD BRANCH ORGANISES AWARENESS FOR DAIRY FARMERS



Muthoot Microfinance Kalakad Branch, Tamil Nadu organized an Awareness session for Dairy farmers on 22nd May 2015. The objective behind the program was to provide awareness on scientific dairy farming techniques to clients.

The awareness session explained innovative and mechanized ideas to dairy farmers for improved milk production and to reduce day to day expenses linked with dairy farming. The sessions also gave insights on proper sheltering of cattle, disease prevention and mechanized ideas to dairy farmers for improved milk production.

Renowned Veterinary Doctor Mr Venkatesh led the sessions. The doctor gave insights on technical proficiency in Dairy farm management practices. 150 IGL-Dairy clients benefitted from the program.

In the question hour, the participants cleared many of their doubts on animal healthcare, fodder production, importance of cattle vaccination and working of milking machines. And added to their knowledge on problems faced during the pregnancy period, complexities in caring calves, producing quality milk & culturing grass for food etc.

THIRUTHANGAL BRANCH HOLDS SKILL CAMP ON AGARBATHI MAKING



Muthoot Microfinance Thiruthangal branch organized skill training workshop on Agarbathi making for women entrepreneurs at Pasumpon Arangam, Devar Savadi Street (Tamil Nadu) on 23rd May 2015. The training session was headed by Mr Rajan - an expert in the trade.

Muthoot, through its inclusive program for women empowerment addresses concerns of gender equality by fostering skill-building and capacity-development amongst women from some of the country's poorest neighborhoods. The training helped participants to master another low cost self-employment skill. 117 women entrepreneurs participated in the program. With a new skill in their arsenal, these women will be able to diversify their earnings prospects and increase their income. The training program turned out to be a great experience for participants.

TRAINING ON MAKING BAGS FROM PLANTAIN FIBRES



Maranchery branch organized a Skill Training program for clients on 23rd May 2015 at KMK Hall in Ponnani, Malappuram. The program was unique in its nature as participants were given classes as well as practical sessions on making utility carry bags from fibers of banana plantains.

The very natural and environmental friendly venture was led by two eminent agriculture trainers, Ms Anitha and Ms Sindhu from Mannuthy Agriculture University in Thrissur. Sixty five participants from the locality took part in the training and learned the skill that will guarantee extra incomes to each of them in the near future as all government and other agencies are now strictly insisting the use of nature friendly carry bags.

SKILL TRAINING ON EMBROIDERY AT SATTUR



Sattur branch in Tamil Nadu organized Skill Training Workshop for women on Embroidery at Annanagar, Devar Mandapam on 23rd May 2015. 150 women participated and acquired the remarkable skill.

The primary objective of this program was to address the livelihood issues of women living in the rural sectors of India and support them towards the goal of financial inclusion by providing trainings on income generating skills.

The training workshop was headed by Ms Sumathi A and Gandhimathi R – successful entrepreneurs and experts in the skill. The training session taught participants how to do embroidery works and earn income from the activity. The trainers shared their valuable experiences with the participants. Through the training programs and financial literacy classes, the institution aims to encourage women to unleash their potential, be strong and overcome the barriers they face in the society.

KAYAMKULAM BRANCH HOLDS SKILL TRAINING ON COIR PRODUCTS



A Skill Training workshop on coir products manufacturing, marketing and trading was organized for women entrepreneurs at Kayamkulam branch on August 8 2015 at Azheekal near Kayamkulam in Kerala. The program, held at Araya karayogam hall at Azheekal was headed by Kerala Coir Board Extension Service Officer Mr Henry Thomas and Jr. Inspector Mr Sabu. Mrs Baby, Vice President, Alappad Grama Panchayath inaugurated the training session.

All the 72 women entrepreneurs who participated in the program were given detailed training on the subject to enable them diversify their earnings prospects in systematic ways with various coir products.

AWARENESS PROGRAM ON ANIMAL HUSBANDRY



Wardha branch in Maharashtra conducted an awareness program on Animal husbandry on August 28, 2015. Main purpose of the camp was to educate farmers about growing benefits in dairy profession. Nearly 100 clients who participated in the program were provided with innovative and mechanized ideas for improved milk production and to reduce day to day expenses linked with dairy farming and animal husbandry. They were also informed about various diseases of the poultry and dairy animals.

The Programme was inaugurated by Village Sarpanch Mrs. Lata Raghatate. Renowned Veterinary Doctor Mrs. Geethanjali Rathod led the sessions. The doctor gave insights on technical proficiency in Dairy farm management practices. Besides giving knowledge on different techniques of dairy farm management, the camp also provided candidates with training in artificial insemination, pregnancy diagnosis and milk handling. The participants cleared many of their doubts on animal healthcare, fodder production, importance of cattle vaccination and working of milking machines.

ICHALKARANJI BRANCH HOLDS DAIRY AWARENESS CAMP



In order to educate farmers about growing benefits in dairy profession, Ichalkaranji branch in Maharashtra conducted a Dairy Awareness and Animal Husbandry program on October 10th 2015.

Village Sarpanch Mr Dilip Shinge inaugurated the camp on the outskirts of the village in which nearly 60 farmers took part. Veterinary Doctor Pramod Majgave led the camp and gave insights on technical proficiency in dairy farm management practices. Mr. Amit Thoruse, a representative of Virbac Company also took sessions on different techniques of dairy farm management, training in artificial insemination, pregnancy diagnosis and milk handling.

A pamphlet containing brief details related to Animal Husbandry was distributed among participants, helping them to clear many doubts on animal healthcare, fodder production, importance of cattle vaccination and working of milking machines.

DAIRY AWARENESS CAMP AT GODHRA



Godhra branch in Gujarat organized a one-day village level awareness camp for the dairy farmers of the locality on 17th October 2015. Main purpose of the awareness camp held at Surya Hotel Hall, Near Burawa Char Rasta, Godhra was to educate the dairy farmers about growing benefits in dairy profession besides giving knowledge on different techniques of dairy farm management.

Renowned Veterinarian Dr. Narendra Ghosai led the camp attended by 76 dairy farmers. He also held a seminar about various aspects of dairy farming that includes techniques to produce green fodder throughout the year, importance of cattle sheds, besides several others.

Dr Ghosai stressed the need for popularizing and introducing latest techniques in the field which were highly appreciated by all the participants. He urged educated youths in the locality to come forward and undertake dairy farming as they can play a vital role in the progress of the dairy industry.

BALASINOR BRANCH HOLDS DAIRY AWARENESS PROGRAM



Balasinor branch of Muthoot Microfinance on 7th November 2015 organized a one day dairy awareness camp at Suyog Bhavan, Virpur Road, Balasinor under the supervision of renowned veterinarian Dr. Jignesh Patel.

The main objective behind the camp was to provide knowledge to villagers about the dairy related business and to create awareness among them about increasing the dairy productivity. Sixty eight participants from in and around the locality were provided with training in latest techniques of dairying, breeding, feeding and herd management in addition to preparation of value addition milk products.

The doctor gave tips to the participants with the help of which they can establish themselves as a successful dairy farmer. He said it is not important whether any dairy farmer has all the necessary capabilities of becoming a successful entrepreneur but by continuously enhancing the skills and the ability to present something new will always take them to new heights.

ENTREPRENEURSHIP & SKILL DEVELOPMENT TRAINING



Vidisha Branch in Madhya Pradesh conducted an “Entrepreneurship & Skill Development Training (product making)” program for clients on 5th February 2016 as a part of its Client Engagement activities. 108 people from in and around Vidisha attended the first ever Client Engagement programme for the State of Madhya Pradesh in which training on Agarbathi Making, Clay Toy making, Handicraft making, Embroidery and Bangle making were given by eminent trainers. Some clients were provided with special training so that they could conduct training sessions in future for the village population.

All dignitaries attended the programme stressed that such part time activities not only provide extra income to the family but also help to maintain a healthy and improved living standards among the family members. Trainers were provided with certificates at the end of the programme.

SKILL WORKSHOP ON TEXTILE PRINTING



More than 60 people learned skills in textile and fabric printing from a program organized by Kayamkulam branch at Pullukulangara, Kayamkulam (Kerala) on Feb 20 2016.

The training camp was conceptualized by the branch to create awareness of the beauty, wealth & value of hand printed textiles and also aimed at providing job opportunities to local village women. Renowned trainer Ani Yesudas led the training camp. Participants were taught different tactics on fabric printing right from selecting the fabric, use of different dyes and pigments and how to make the colour permanent for printing and creating their own designs. Local community actively participated in the workshop and some of them created excellent designs.

ENVIRONMENT CARE

TREE PLANTING DRIVE HELD ON WORLD ENVIRONMENT DAY



Muthoot Microfin celebrated the 2015 World Environment Day in a different way by inviting clients and their family members and also general public to a tree planting drive and sapling distribution.

Also, more than 100 seedlings of different species were distributed at a function on June 5 and all the participants were given awareness about the importance of planting trees. The program discussed about the benefits of planting trees and green spaces.

The awareness session shared valuable information on environment protection and urged all the participants to motivate others to plant trees for reducing the level of air pollution and carbon footprint to fight climate change. The initiative was received with enthusiasm; most of the participants took pride in doing their bit for the society.

MARKET LINKAGE

ONAM CELEBRATIONS 2015



In order to create Market Linkage opportunities for clients, Muthoot Microfinance organized two Onam Fairs at Kochi and Kottarakkara which attracted thousands of people.

The two day Onam Fair named 'Muthoot Mahila Mithra Onam Fair 2015' was held at Marthoma Girls High School near KSRTC bus stand, Kottarakara on 24th and 25 August. Kottarakara MLA Aisha Potty inaugurated the mela at a grand opening ceremony

involving huge crowd. Jacob Vadakkedathu (President, Kottarakkara Grama Panchayath) and Lovely Alexander (Member, Grama Panchayath) also attended the opening ceremony and addressed the gathering.

Muthoot Microfinance clients from the region exhibited and sold their products at the Onam Fair. Total sales from the two-day event were a whopping ₹1,65,000. Exquisite range of handy crafts and handloom products were the major attractions of the event.

Products ranging from the world famous Aranmula Kannadi to Nettipattom was present at the Fair. Other products, including organic vegetables, pickles and spices, showpieces and kitchenware (made out of coconut wood), beauty products, jams and squashes, sandals, cotton saris and night wears were also available at different stalls.

KOCHI ONAM MARKET OF CLIENTS



Onam Fair at Kochi was organised along with Onam Celebrations 2015 at Imperial Insignia, M.G. Road on 26th of August. The Fair, held on the main lobby of the Hotel attracted hundreds of people who came to attend the Onam celebrations. The major attraction of the fair is the variety of items displayed at the lobby. The prominent objective behind setting up the trade fairs are to create Market Linkage opportunities for the institution's clients.

All the items displayed were made by clients from all over Kerala and Tamil Nadu. Items include Ladies bag, Umbrella, Chips, Dish wash, washing soap, tooth powder, sambrani, paintings, colour candles, pickles, handloom dhotis, Aranmula kannadi, Thirunelveli halwa and milk peda were sold out within hours.

Other items including exquisite range of handy crafts and handloom products, jewellery, beauty products, jams and squashes, sandals, cotton saris and night wears were also exhibited on the lobby. Products worth ₹20,000 were sold quickly as all the products were of high quality and priced well below open market rates. Mr. Thomas Muthoot, Executive Director, Muthoot Pappachan Group along with Ms Remy Thomas, CEO - Muthoot Automotive visited the exhibition. Mr George Zen (CSR Facilitator), coordinated the Exhibition cum Sales Fair. Exhibition cum Sales was also conducted at the Head Office prior to the big fair.

Through these fairs, which were held every year for the past five years, Muthoot Microfinance reiterated its commitments towards clients and continuing support for the welfare of customers. Fairs are mainly conducted to provide clients an opportunity to exhibit and sell their various micro enterprise products.

SPECIAL MENTIONS

MUTHOOT MICROFIN JOINS CHENNAI FLOOD RELIEF WORK



Muthoot Microfin wholeheartedly participated in the relief operations in Chennai which was battered by heavy rains during early December 2015, causing century's worst flooding. Annanagar branch of Muthoot Microfin worked as base camp for Muthoot Pappachan Foundation's relief operations. More than 30 staffs at the base camp worked day and night to ensure the safety of flood victims and evacuated more than 500 people using vehicles and even boats by coordinating with police and other officials.

Muthoot Pappachan Foundation coordinated wide scale relief operations across the city with direct involvement of Muthoot Microfin employees in collecting and distributing relief materials, providing food and clean drinking water to flood victims. 1000 food packets (rice with sambar and bottled water) were distributed on Friday, December 4 in Chennai suburbs.

Community Kitchen started functioning on Saturday, 5th December and continued till Monday, 7th December. Local vegetarian dishes along with clean drinking water were widely distributed in areas of Anna Nagar, MGR Nagar, Coal Nagar, Manali, Kudrathur, Mudichoor, Mannivakkam, Choolaimedu, Chindathripettu, Vinayagapuram, Thiruniravur and Red hills. MPF's relief efforts directly benefitted more than 5000 flood victims and the feedback from the community was just overwhelming.

Muthoot Pappachan Foundation started its relief operations immediately after analyzing the situation and associated with Confederation of Indian Industries (CII) and Ashok Leyland to speed up its efforts to reach out to stranded people with essential supplies, clothes and relief materials. MPG's Cochin and Thiruvananthapuram Corporate Offices coordinated to collect and distribute emergency supplies. Two full truck load of food (that include biscuits, drinking water, noodles, milk powder and chocolate), medicines, clothes, sanitary items, shoes, chappals and batteries were dispatched for the flood hit areas from both Cochin and Thiruvananthapuram offices.

MUTHOOT MICROFIN SUPPORTS 'SMILE PLEASE' INITIATIVE



Supporting and promoting Muthoot Pappachan Foundation's 'Smile Please' initiative – free corrective surgery for children with cleft lip - remained one of the key agenda in Muthoot Microfin's social welfare activities during last fiscal (2015-16).

With the institution's strong root in the remote rural communities, the company organized several awareness programs so that this initiative is known to the needy people living in the bottom of pyramid community. The company also associated with ICDS to spread the message about Smile Please initiative and find the most suitable beneficiaries.

Muthoot Microfinances' activities in relations with Cleft Lip and Cleft Palate surgeries for

Children involved reaching out to children with cleft lips all over the state who do not or cannot seek treatment/ surgery due to lack of proper information and awareness or financial constraints.

Through its Smile Please program, Muthoot Pappachan Foundation offers free corrective surgery for children and bears the cost of children's onward and return journey and lodging and boarding during their stay at hospital. The Smile Please mission has conducted 676 free cleft lip surgeries in south India as of April 2016.



Impact assessments of our various client interaction activities is a continuous process and an important tool for assessing the consequences of possible and actual programmes and presents relevant evidence on the positive effects of our intervention.

Evaluating the effectiveness of programs is one of the most important steps in end-to-end implementation. We offer holistic assessments to evaluate the impact of these activities on our business objectives.

Through hundreds of activities organised last fiscal, Muthoot Microfin seeks to improve lives of thousands of people around the country. At Muthoot Microfin, we utilize our strengths and resources to benefit local communities and particularly help women and their families in need. Individually, our employees are encouraged to take part in the many volunteer programs offered by the company.

During last fiscal Muthoot Microfin conducted several health care camps across the nation in association with various organizations. The ultimate aims of these camps are to provide basic medical attention and medicines free of cost to those people who do not have even basic medical facilities. In all these camps, our medical teams host awareness session on women's health, nutrition, preventive measures to be observed during local disease outbreaks, among other health related topics.

Muthoot Microfin, through various skill training programmes endeavours to empower local youth and housewives residing in and around the areas of our operations with training in different job skills from tailoring to candle making. During 2015-16, Muthoot Microfin has trained over 1000 people and many have used the skills acquired to find employment or start their own venture. Career and educational guidance programmes are unique in our programs. Every year, we serve as an enabler to help hundreds of youngsters realize their potential.

We are committed to giving back to society through more programs in the coming years as well. Our team's hard work in the Chennai flood relief operations directly benefitted more than 5000 flood victims. We also play a major role in extending MPF's 'Smile Please' initiative to the deserved group of people living in the rural areas of the country. By organizing sale cum exhibitions fairs at regular intervals, we help our clients to find new markets for their products and help them to sustain the market.

Above all, the organization aims to achieve mutually beneficial interaction with society at all levels to achieve its ultimate goal of becoming the number one microfinance company in India that contributes to society.



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