



# Bandhan Konnagar

December

2011

## Events of the month

### Mr. H. R. Khan, Deputy Governor, RBI on a visit to Bandhan

Bandhan had the opportunity to host Mr. H. R. Khan, Honorable Deputy Governor, Reserve Bank of India (RBI) on December 29, 2011. He visited Bandhan's field at Panchla in Howrah district in the state of West Bengal. Mr. Khan was accompanied by two other senior officials of RBI, Kolkata.

Honorable Deputy Governor, Mr. Khan in his speech appreciated the work being done by Bandhan. He was even happier to learn about the organization's credit plus programs (Targeting the Hard Core Poor, health and the like). He emphasized on the need of development activities like these and highly appreciated the efforts being taken by Bandhan. He further added that besides financial support, these underprivileged population need assistance in other significant fields such as education, health and the like. He very keenly interacted with the entrepreneurs, THP beneficiaries, health volunteers and the staff.

Before departing, he also expressed his interest to visit a rural space and witness the activities in depth during his next visit.



### Bandhan on panel at Livelihoods India Conference

The 4th Livelihoods India Conference organized by ACCESS Development Services was held from December 14-15, 2011 in New Delhi. The 2011 theme for the Conference was Programmes for Livelihoods of the Poor: Moving Ahead. Bandhan was invited as a panelist for the session titled Reaching the Poorest: Learning from Different Approaches.

The poorest and vulnerable households are often not reached through the typical programmes designed for poverty alleviation and livelihoods promotion of the poor. The session focused on how to integrate livelihoods, financial services and market development strategies for economic empowerment of the poorest. It explored and highlighted experiences in several areas, including enterprise and market facilitation programmes; savings-led microfinance; asset-and-cash transfer; and value chain development approaches methodologies designed to respond to the specific needs of the poorest.

Bandhan was represented by Ms. Piyali Bhattacharjee, Senior Manager-Research and Development at the panel in presence of other distinguished panelists. She threw light upon Bandhan's Targeting the Hard Core Poor (THP) Program through an enriching presentation. The event was also attended by Mr. Debasish Ray Choudhuri, CEO and Dr. Swapan Kr. Sinha, Program Coordinator, Bandhan Konnagar.



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### Bandhan participates at Microfinance India Summit 2011



The 8th Microfinance India Summit 2011 was organized by ACCESS Development Services on December 12-13, 2011 at Hotel Ashok in New Delhi.

In the context of the turn of events over the past one year in the Indian microfinance sector, the overall theme of the Summit was Bridging the Hiatus, Building Trust, with a view to look ahead and rebuild the sector.

The break-out session titled Health and Microfinance: The Case for Integration held on December 13, 2011 under the aegis of Microcredit Summit Campaign and Freedom From Hunger explored the need and

opportunities of synchronizing health with microfinance by sharing the successful efforts of some leading practitioners of microfinance and health in India. Mr. Chandra Shekhar Ghosh, Chairman & Managing Director, Bandhan participated in the above-mentioned session as a panelist and reflected on the relevance of MFIs delivering health services. Bandhan's experience on the same was brought into focus by Ms. Maneeta Rathore, Sr. Manager, Institutional Finance, Bandhan. The other attendees from Bandhan were Ms. Ashoka Chatterjee, Head-Institutional Finance and Ms. Arpita Sen, AGM-Institutional Finance.

### Bandhan participates at the 4th Edition of CSR Meet organized by CII

Corporate Social Responsibility (CSR) is the commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and society at large to improve quality of life, in ways that are both good for business and good for development.

Confederation of Indian Industry (CII) organized the 4th edition of CSR Meet on December 02, 2011 at Williamson Magor Hall, Kolkata to discuss on how to broad base and further penetrate the CSR activities of the industry houses across the nation. This year's edition deliberated on how to integrate and implement the various partnership models for making CSR a national movement spread across every corner of the country.



Dr. Swapan Kumar Sinha, Program Coordinator, Bandhan Konnagar participated at the CSR meet. Bandhan was allotted an exhibition stall space to showcase the diversity of social development work undertaken by Bandhan. Hon'ble Minister for Self Help Group & Self Employment, Government of West Bengal, Shri Santiram Mahato paid a visit to the stall and appreciated the efforts of Bandhan.



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## Inauguration of Anjali Initiative for Social Development

Anjali, a corporate committed to livelihood promotion and financial inclusion, launched a program towards impacting lives, Anjali Initiative for Social Development on December 03, 2011 at Indian Institute of Training & Development, Kolkata. The main focus of this newly formed company is to stand by the underprivileged through development activities.

Mr. Debasish Ray Choudhuri, CEO, Bandhan Konnagar attended the inauguration.

## Team from Ethiopia on an exposure visit to Bandhan

Bandhan hosted a 3-day exposure visit for Relief Society of Tigray (REST), an Ethiopia-based organization, between December 22-24, 2011. REST was keen to learn about Bandhan's holistic model of poverty alleviation. On the first day, they were given an overview of the organization by Ms. Maneeta Rathore, Senior Manager, Institutional Finance. Following the presentation, the team had the opportunity to witness a microfinance group meeting, interact with the borrowers, observe a couple of their projects and also understand the book-keeping system at the branch office.

The 3-member Ethiopian team also visited Bandhan's Targeting the Hard core Poor (THP) Program. They interacted with both ongoing and graduate beneficiaries in order to understand better the process of integration to mainstream finance. The concluding day was reserved for a debriefing session at the Head Quarters with Mr. Chandra Shekhar Ghosh, Founder & Mentor, Bandhan, who readily responded to their queries. Also present were Mr. Debasish Ray Choudhuri, CEO and Mr. Rama Prasad Mohanta, Project Coordinator, THP, Bandhan Konnagar. The team returned with a gamut of ideas and learnings which would help them to add value to their existing program.





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## Bandhan Health Program joins commemoration of World AIDS Day, 2011

Bandhan commemorated World AIDS Day on December 01, thereby joining millions around the world in support of this year's theme, "Getting to Zero. Zero New HIV Infections. Zero Discrimination and Zero AIDS Related Deaths."

Several rounds of discussions on ways to contribute towards the eradication of the disease were conducted at Bandhan's health branch in Canning, South 24 Parganas, West Bengal in order to educate and promote awareness in the community. Participants included Bandhan Area Managers from 9 districts of West Bengal, Health Community Organizers alongwith Dr. Swapan Kumar Sinha, Program Coordinator, Bandhan Konnagar, Mr. Trideep Roy, Program-in-charge and Ms. Twisha Ganguli, Officer-BHP.

## Bandhan's eye camps continue ceaselessly



Bandhan in collaboration with Susrut Eye Foundation conducted two eye camps in the districts of North 24 Parganas and Howrah in West Bengal on December 09 and 26, 2011 respectively. The camp at Rohonda in North 24 Parganas witnessed a footfall of 185 out of which 18 were diagnosed as having cataract. A similar eye camp at Birshibpur in Howrah revealed 40 cataract cases out of a total of 205 attendees seeking ophthalmic attention. It remains the highest number of detections amongst all camps held till now.

Surgeries are underway as these patients have started receiving complimentary cataract surgeries at Susrut Eye Hospital, Salt Lake, Kolkata. A total of 48 surgeries have already been undertaken since September 2011 of which 23 happened in the month of December. 18 surgeries have already been undertaken. In addition to this, they were also provided with medicines and eye guards.

## Program Highlights - December 2011

Particulars	THP (Targeting the Hard core Poor Program )	BHP ( Bandhan Health Program )	BEP (Bandhan Education Program )	EUP ( Employing the Unemployed Program )
States	4	2	1	4
Districts	18	11	8	16
Branches/Areas	71	51	17	77
Villages/Wards	1,307	1,118	151	100
Beneficiaries	7,721	3,82,500	5,008	501
Staff	224	140	33	2