



REFLECTIONS: A GRASSROOT GAZETTE

Inside these walls a brighter tomorrow



Message from our Director

I am glad to note that the Academy had an action packed February, the shortest in the calendar.

Asan College of Arts and Science- Three batches of English language course-2 for the MBA's and 1 for the MCA stream, are progressing well. The Hackathon program was successfully conducted on 23rd Feb as an inter-collegiate event. A workshop on the Grand Entrepreneurship program was conducted to create awareness and the program has since commenced in early March.

The second batch on Entrepreneurship Challenge was successfully completed at Sathyabama University Chennai.

We had the All India RTMs meet over 3 days in Chennai and Kanchipuram. After 2 days of refresher training sessions, they went on a day trip to Mahabalipuram.

The Academy hosted several events this month including the Alumni meet for the RSTC students.

The 19th batch- NABARD supported is progressing well while 2 more batches were commenced this month- one at Vellore (NABARD) and the other in Chengalpet (Veritas Finance).

We signed up an MOU with Indo-American College Cheyyar and the Tally Prime batch for their B.Com students commenced thereafter.

In our new initiative to promote the Academy as a start-up hub, we are in advanced discussion with 2 start-ups and I expect MOU sign up soon.

I welcome to the HIH family, Mr Suji Nivas who has joined as Regional Training Manager for Kerala.

I request all of you follow COVID protocols and remain safe.

S Chandrasekar
Director

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Training Outreach

During February 2023, the training team's focus has been largely on ongoing programs such as the welcome calling; common Induction program; role-based induction program and refresher program. In addition, a new demand training session was conducted on 'Samrithi- Refer customer- UAT credentials', which is an updated credential of Samrithi - Microfinance application software.

The training team has been able to complete 2062 man-days of training during Feb 2023, considering that it is a shorter month. The summary of training activities for FY 2022-23 is given below:



Welcome



Mr. Suji Nivas has joined as Regional Training Manager based out of Palakkad, Kerala. He will be handling the training requirements for Kerala.

He has 13+ years of experience in HR, Administration & Training field. Prior to joining here, he worked with Asirwad Microfinance.

He holds a postgraduate degree in MBA – HR and Marketing from Bharathiar University.



Trainers' Meet

The Academy and Belstar Microfinance believe in upskilling employees regularly. Here the trainers are the key experts who engage the field staff with various training interventions including mentoring and hence it is more important that we ensure upskilling of trainers periodically.

To enhance the skillset of trainers and help them in providing impactful training in the upcoming year, the Academy invited all Regional Training Manager(RTM)s – Pan India and conducted four days of train the trainer (TTT) program from 23-26 February 2023. The main focus of the program was on two aspects:

- 1) Adult Learning Principles (Visual, Auditory, Read/Write, and Kinesthetic) &
- 2) Insurance – with a special focus on health insurance and claims.

The program was conducted at Belstar HO, Chennai, Hand in Hand India HO, and HIH Academy, Kaliyanur.



Courses: CPMM

and another batch, satellite centre- Chengalpet partially sponsored by Veritas Finance.

The Academy entered another MoU with NABARD to provide training in Microfinance Management and assured placement for 30 village youth in Vellore District. The Academy launched its 20th batch of the CPMM Course on 8th February 2023 at Muthoot Finance Training Center Vellore. Mr A Arun Vijay, DDM, NABARD, Vellore inaugurated the program. Dr Joe, Head, of Hand in Hand Academy, welcomed the dignitaries, faculties and enrolled students from various locations of the Vellore District. Mr S Chandrasekar, Director, of Hand in Hand Academy briefed about HiH Academy activities.

The Academy launched its 21st batch of the CPMM course (60% Veritas funded) on 10th February 2023 at Chengalpattu. Mr S Chandrasekar, Director, of Hand in Hand Academy inaugurated the program.

The Academy rolled out two batches of CPMM Courses in February 2023. One batch, satellite centre – Vellore fully funded by NABARD



Tally Prime Satellite Centre



The Academy has entered into a formal agreement with Indo-American College, Cheyyar. The agreement provides the overarching framework for skill training activities to enhance the skill set of students and help them get ready for a prospective career.

In this regard, the second batch of the Tally Prime-Essential level II course was inaugurated on 2nd February 2023 at HiH Academy with the participation of 50 newly enrolled students from Indo-American College. Mr S Chandrasekar, Director, HiH Academy inaugurated the program. Dr Y Joe, Head HiH Academy, Mr R Sivarajan, Vice Principal, Indo-American College & Mr Meyyappan Gandhi, Regional Manager – Tally Education, felicitated the gathering.

Hackathon Program

An inter-collegiate Hackathon Program was conducted at the Asan Institute of Management Studies on 23rd Feb 2023. 36 Teams participated in the event totalling 180 students. The event was inaugurated by Mr Chandrasekar, Director, of Hand in Hand Academy and led by Mr Yeshaswi, AGM HiH Academy. This was the second such event conducted by the Academy.



A Hackathon / Mechathon is a Design sprint event, in which Engineers get involved in developing solutions to a Problem Statement. Hackathons tend to have a specific focus, which can include the programming language used, the operating system or an application, whereas a Mechathon focuses on the strength of the Design, its feasibility, viability and uniqueness.

The top THREE student teams were given cash reward- First Prize of Rs.7,000 (Hindu Arts & Science College), Second Prize of Rs.5,000 (SRM Institute of Technology) and Third Prize of Rs.3,000 (St Thomas Arts & Science College) while all the participants received certificates.

Workshop for Placement officers



A one day workshop was conducted on 8th February 2023 to the Placement Officers of Engineering Colleges & Arts and Science Colleges in Tamil Nadu, on Skill Building and Entrepreneurship Development Initiatives taken up by Hand in Hand Academy under Veritas and Belstar CSR projects. The Placement Officers were mobilized by the District Training Centre of Tamil Nadu Skill Development Centre(TNSDC) in Kancheepuram. It was a useful event to connect Academy with the various colleges to further work with them on our courses and programs.



Workshop on Greentech Initiatives

A Micro Entrepreneurship Training workshop was conducted at HiH Academy on 14 February 2023. Greentech Initiatives for ITI students of Kanchipuram district facilitated by the Kanchipuram District Skill training Office.

As a follow-up of the workshop, for the prescreened ITI students (130 nos.) from Kamatchi ITI, Walajabad ITI and Anbu ITI, the actual training was commenced in Genentech trades viz., LED Lights, Biogas & solar units assembly and maintenance with a 5-day session, each concluding with a Business coaching & enterprise creation session by experts from Academy.

Training on Biogas unit assembly and maintenance was conducted at the Academy on the same day after the inaugural session. Training on Solar and LED lights assembly and maintenance was conducted in 2 batches attended in all by 103 students- for students of Kamatchi ITI from 15-21 February'23 in which 72 students participated & for students of Walaja ITI from 24-28 February'23 in which 31 students participated.



Grand Entrepreneurship Challenge

The Academy team conducted the second batch of the Grand Entrepreneurship Challenge (GEC) Program at Satyabhama University from 6th Feb 2023 to 9th Feb 2023.

62 Students participated in the event. The students have been suggested to form their teams comprising of FIVE members each, register their company and start their business activity which they have to run for 4 to 6 months. The GEC Program mandates the students to run their business for a few months under our guidance to get a platform to practically apply the Entrepreneur competencies and develop the Entrepreneur mindset by experiencing/practising them. This experience will enrich them when they go ahead in starting a Startup venture or also act as an Intrapreneur in their Job Career.

The GEC Program offers a total of Rs.6.5 Lakhs Cash Rewards to the students, in which the top 6 from 25 participating teams will be rewarded with Rs.1 Lakh each plus an additional reward to the top three teams. Native Lead Foundation has also come forward to financially support good-performing student teams.

Corporate bytes

8+8+8 Rule

Distribute your day into 8+8+8 hrs to make a good balance sheet of your life.

- 8 hrs of honest hard work,
- 8 hrs of good sleep and
- 8 hrs should be spent on (3Fs, 3Hs, and 3Ss)

3Fs are family, friends, and faith.
3Hs are health, hygiene, and hobby.
3Ss are soul, service, and smile.





Hosting Events

RSTC Children - Alumni meet

CHAMPIONS OF CHILD RIGHTS

Hand in Hand India celebrated 20 years of its remarkable journey with an Alumni meet on 27th February 2023 of its residential and transit schools children from different walks of life who are now holding impressive positions in Govt and Private sectors. A total of 750 Alumni, RSTC children, team members from South and North India operations and members from the other group entities participated enthusiastically in this meet. The celebratory event was graced by the Chief Guest Lieutenant General A. Arun General Officer Commanding in Chief (GOC in C) of Dakshin Bharat along with Managing Trustee Dr Kalpana Sankar and other trustees. The chief guest gave a motivational speech for the Alumni and participants. 12 of the RSTC meritorious alumni were honoured with Mementos and medals.



Income generation training for farmers and rural women – 7th to 9th February 2023 by NRM team

NGO observation visit by MSW Students of Rajiv Gandhi National Institute of Youth Development on 10th February 2023



Training on First Aid with CPR organized by HR-Hand in Hand India on 20th February 2023.



Motivational buddies

Finding Happiness ☀️

"A beautiful woman in an expensive dress came to her psychiatrist, saying that she was depressed and her life was meaningless.

The psychiatrist replied "I'm going to ask Mary here to tell you how she found happiness. All I want you to do is listen to her"

He then called the old lady who cleaned the office floors and ask her to share her story with his client.

So the old lady Mary put down her broom, sat on a chair and told her story...

'My husband died of cancer. 3 months later my only son was killed by a car.. I had nobody.. I had nothing left.. I couldn't sleep, I couldn't eat, I never smiled at anyone. I even thought of taking my own life'.

Then one evening, a little kitten followed me home from work. Somehow I felt sorry for that kitten. It was cold outside, so I decided to let the kitten in. I got it some milk, and the kitten licked the plate clean.

Then it rubbed against my leg and, for the first time in months, I smiled.

Then I stopped to think ... If helping a little kitten could make me smile, may be doing something for people could make me happy.

So the next day I baked some biscuits and took them to a neighbour who was sick in bed.

Every day I tried to do something nice for someone. It made me so happy to see them happy.

Today I don't know of anybody, who sleeps better than I do. I have found happiness by giving it to others.

When she heard that, the rich lady cried. She had everything money could buy, but she had lost the things money cannot buy.

The beauty of life does not depend on how happy you are, but on how happy others can be because of you.

Happiness is not a destination. It's a journey. Happiness is not tomorrow, it is now. Happiness is not a dependency, it's a decision. Happiness is who you are, not what you have."

 unknown

BFSI Sector updates



Belstar Microfinance Ltd standalone net profit rises 18.07% in the Dec '22 qtr.

The Net profit of Belstar Microfinance Ltd rose 18.07% to Rs 13.72 crore in the quarter that ended December 2022 as against Rs 11.62 crore during the previous quarter that ended December 2021. Sales rose 34.90% to Rs 249.39 crore in the quarter ended December 2022 as against Rs 184.87 crore during the previous quarter ended December 2021



28% of India's borrowers now women, says CIBIL report

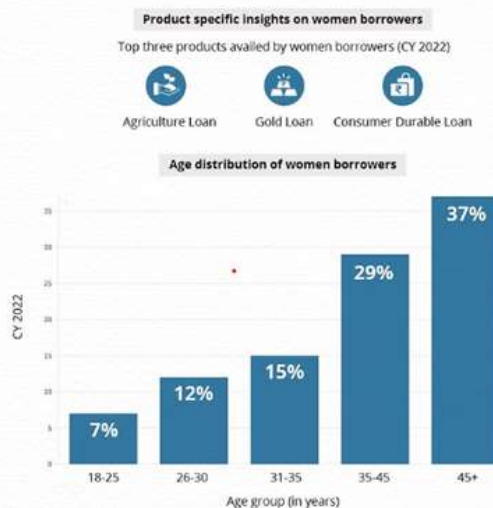
A report by credit information firm TransUnion CIBIL says the number of women borrowers in India has increased at a compound annual growth rate of 15 per cent over the last 5 years.

With more women entering the workforce and becoming financially independent, the number of women borrowers in India in 2022 grew to 63 million, accounting for 28 per cent of the total borrowers in the country, according to a report by credit information firm TransUnion CIBIL.

The report, released recently, noted that of the estimated population of 1.4 billion in India, of which approximately 454 million are women, only about 63 million are active borrowers as of calendar year (CY) 2022.

“Credit access for women (percentage of borrowers to total adult population) has grown from 7 per cent in CY (calendar year) 2017 to 14 per cent in CY 2022. With about 63 million credit active women borrowers as of December 2022, the growth rate of women borrowers (16 per cent) has been more rapid than men (13 per cent),” it added.

WOMEN IN INDIA'S CREDIT MARKET



The report also noted, among other things, that women borrowers have a better risk profile compared to men, that the number of women seeking business loans has more than tripled in the last five years, and that there has been an increase in the footprint of women borrowers in semi-urban and rural locations.

Among the top 12 states (by total credit active borrowers), West Bengal (22 per cent), Rajasthan (21 per cent) and Bihar (21 per cent) have seen the highest growth in women borrowers between CY 2017 and CY 2022.

Suggestions? Feedback?
Do write to us at
info@hihacademy.edu.in

Microfinance loan disbursal rise 19% to Rs 77,877 cr in Q3: MFIN Micrometer



It further said that as on December 31, 2022, the microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan accounts

The total microfinance loan portfolio increased to Rs 3.21 lakh crore as on December 31, 2022, the report said.

"Microfinance loan disbursals during Q3 FY 22-23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs -65,392 crore). 189 lakh loans were disbursed during Q3 FY 22-23 as against 165 lakh in Q3 FY 21-22, indicating higher ticket size of new loans," it said.

The pie chart shows the share of each peer group in the universe for loan amount outstanding as percentages

Micro-credit loan outstanding across lenders 31 December 2022

