

Contents

Message from The CEO.....	2
About T. Muniswamappa Trust	3
About Grameen Koota	4
Innovations - SPAs	6
Projections	7
Capacity Building	8
Voices from the field.....	9
Milestones	10
New Partnerships with Funders	11
Performance	12
Visitors & Interns	15
Grameen Koota at a glance	16
Grameen Koota Auditors report	17
Grameen Koota - Organogram	20

1ST ANNUAL REPORT :
AUGUST 2000

2ND ANNUAL REPORT:
AUGUST 2001

3RD ANNUAL REPORT:
OCTOBER 2002

4TH ANNUAL REPORT:
DECEMBER 2003



It gives us great pleasure to be presenting our 4th Annual Report. It enables us to share critical information on our achievements and our challenges at all levels with our partners, donors, well wishers and other stakeholders.

The challenges we have faced this year too, at Grameen Koota continue to be access to funds. Added to this has been the in-appropriate policy and legal framework to support our work. We continue to strongly back the dissemination of knowledge of Micro Credit in the banking sectors and the media to help in the better flow of credit to the needy.

The great entrepreneurial spirit of our poor women members and their simple honesty continue to inspire and energize us. As we gain more experience and insights in our work, we have started to question our beliefs and fundamental understanding of Micro Credit. Is Micro Credit about poverty alleviation or is it more about social justice and equality?

Eminently sustainable Micro Finance Institutions are not being adequately supported by Banks for scaling up of Operations. Public action to remedy hunger and poverty are not being supported by the Banker. PSB's whose "Dharma" it is to work for the poor, common man, would rather stick to the status-quo. Invest in Government securities and serve the high income or well-connected borrower only. This has led to a great paradox, of India having a vast network of Bank branches (every 10 km) but having only 35% of households having a Bank Account !

Why is it that Bank lending as a proportion of GDP (which is over 100% in other Economies) is a measly 50% in India? Can we achieve 8% economic growth and 10 million jobs per year with such a repressive and stunted financial sector?

If we were to pack all households in India into an economic pyramid (akin to C.K. Prahalad's world economic pyramid), it would have 4 distinct layers. The tip would have the high income ones, the next 2 thin layers would have the rising middle-class and the lower middle classes. The large bottom of the pyramid would be housing the poor. And it is this large unserved segment that needs to be served by Banks. By serving the bottom poor in India's economic pyramid, the banks prospective rewards will include discharging a bank's dharma, growth, profits and immense contributions to uplifting poverty.

But, doing business with the bottom poor require innovations in both delivery and business models as products and services currently offered to the 1st, 2nd and 3rd layers are not appropriate for the poor. This market at the bottom requires approaches fundamentally different. Banks need to transform their understanding for serving this sector. They should visualize growing business not by themselves but by having highly distributed sustainable small-scale operations (partnering Micro Finance Institutions?) married to the Banks capabilities.

Poverty breeds immense human suffering, discontent, violence and extremism. Complete income equality is a pipe dream but the use of sustainable development models (like Micro Finance Institution's) to bring people out of poverty and give them the chance of a better life, is critical to the stability and health of our Economy and the continued success of Banks and Governments.

The need of the hour continues to be convergence of vision where NGO's, MFI's, FI's and Government are concerned. With this unity of vision in place we can surely eradicate poverty and human suffering.

Vinatha M. Reddy

In the year 1995, a public charitable institution by the name, T. Muniswamappa Trust was established by Smt. Sharadamma in memory of her late father. She wanted the Trust to serve people in and around Avalahalli (the ancestral village).

The objectives of the Trust were the establishing, running and maintaining of different services like reading rooms, medical dispensaries, micro-credit institutions, educational institutions, scholarships for poor students and cultural associations for the benefit of the people in the surrounding villages.

The Trust has established the following three organisations:-

1. **Gurukul** - A neighbourhood school to cater to the local population in the surrounding villages. (1995)
2. **Grameen Koota** - A micro-credit programme to help poor women to work themselves out of poverty. This programme is modeled on the Grameen Bank of Bangladesh. (1999)
3. **Grama Swabimana** - A Solid Waste Management Project to clean up the village of Avalahalli. (1999)

At the end of last year, the grain mountain had risen to more than 60 million tonnes – one-fifth of the world's foodstocks. In fact, the government was spending more money in stocking grain than in providing it at subsidized prices to the poor and hungry. Indeed, in a desperate attempt to lower the food mountain, the government has even exported grain at prices lower than what most Indians pay. What can be done to end this absurd situation? Wholesale change is clearly needed.

Prof. Madhura Swaminathan
Reader's Digest – September, 2003

Grameen Koota was visualized in 1997, based on a book "Give us Credit" by Alex Counts, giving an account of the impact of micro-credit on the lives of the poor in Bangladesh and USA. Highly inspirational stories of large numbers of people rising above the poverty line through the use of micro-credit, motivated the trustees of T. Muniswappa Trust to replicate a similar program for the benefit of the poor in the surrounding villages of Avalahalli. Grameen Koota started operations from 30th May 1999, with the help of seed capital funding from Grameen Trust, Bangladesh to initiate a Grameen Bank Replication Program.

Micro-credit (or small loans) approach is used for alleviating poverty. One of the major causes of entrenched poverty among families in India is the lack of access to affordable credit. A substantial body of research indicates that micro-credit has been very successful at lifting great numbers of poor above the poverty line in relatively short periods of time - something that cannot be said for any other development programme.

At Grameen Koota, we are replicating the Grameen Bank (Bangladesh) model for our micro-credit programme. Grameen Koota gives small loans to poor women to use for income generating activities. With these loans the women harness their own skills and natural business acumen to transform their family's economic status. A host of other social issues such as education, healthcare, women's empowerment, arrest of migration to cities etc. form the "spill over" effects of micro-credit.

Area of Operation

Grameen Koota's Head office is located in Avalahalli, Bangalore South Taluk and its nine branches at Kaggalipura, Kanakapura, Channapatana, Halagur, Malavalli, Turuvekere, Chikkanayakanahalli, Chelur, and Gubbi.

Vision

We envision to build a Micro Finance Institution which will eventually be owned, managed and used by poor women.

Mission

- To help poor women in rural areas and urban slums with micro-credit, to work themselves and thereby their families out of poverty.
- To constantly deliver need based financial services in a cost effective manner and to become a financially sustainable micro-finance institution for the poor.

Goals

- to reach 30,000 poor families by the end of the year 2005
- to break even financially by the year 2005

Credit Plus Activities

Our micro-credit program is integrated with social development programmes also. We conduct periodic socio-economic development workshops for our members. In these workshops we cover:

- health
- nutrition
- sanitation
- family planning
- AIDS awareness
- income generation skills
- marketing skills
- enterprise development
- adult literacy

Other Benefits

Grameen Koota shall develop linkages with other institutions, so that the members can get benefits such as:

- group insurance
- livestock insurance
- personal insurance
- group enterprises
- small cottage industries
- pension scheme



Some of the Governing Board Members with the CEO & COO

Self Help Group Promoting Agents (SPA)..... The Genesis

Grameen Koota outsources group formation of SHG's to agents known as SPA (Self Help Group Promoting Agents)

- Karnataka being the pioneer in the country's SHG movement, has a large inactive or under-employed population of animators.
- We wanted to make use of this existing wide pool of talent to outsource.
- These SPA will be the local knowledge agents on the move and prowl in potential growth areas.
- Any of the Grameen Koota branches can contract SPA's for outsourcing their growth and reaching viability.
- These SPA's will have an eternal life as they can work not only at Grameen Koota but become catalysts for growth for other MFI's also.

Who can be a SPA?

- The SPA should have a minimum educational qualification of PUC.
- The SPA should have experience of forming minimum 20 to 30 SHGs.
- These SPA will have to under go a training on Grameen Koota's philosophy, procedures & methodology
- After completion of the training the SPA will be issued a Certificate.
- The SPA then can register in any of GK branches and form groups according to the need and standards of GK.

We propose that this SPA's innovation will open up a new service sector, which will help in growing the MFI sector and impacting poverty on a larger and faster scale.



1st Row : Kalavathi, Gowramma, Sumitra

2nd Row : Mahadesh, Balasubramanyam, Siddaraju

Particulars	31-Nov-03	31-Mar-04	31-Mar-05
No. of Branches	9	10	20
No. of Field Officers	41	46	92
Total Staff including Field Officers)	55	68	125
No. of Villages	273	403	733
No. of Kendras	391	469	853
No. of Members	8,628	11,713	21,318
Amount of GK Loans Issued (in lakhs)	515.42	635.30	1,761.03
Amount of GK Loans Outstanding	217.34	245.29	679.93
Repayment Rate	100%	100%	100%
Portfolio at Risk	0%	0%	0%
Operational Self Sufficiency	65.17	66.87%	98.18%

* GK = Gramen Koota

It is said that despite India's much higher levels of per capita income, education and safer access to water, 50% of our children are malnourished versus 30% in sub-Saharan Africa. It is heart breaking to know that inspite of the tremendous strides of our economic growth, one third of our babies are born with low birth weight compared to one sixth in sub-Saharan Africa. This inspite of our Integrated Child Development Scheme (ICDS) program and our steadily declining poverty rate. This phenomena was christened The Asian Enigma by the late physician-nutritionist Prof. V. Ramalingaswami in 1996. A research now made by the International Food Policy Research Institute and Emory University confirm the Professors hypothesis that the lower status of women in our families is the single most important reason for the gap in children's nutrition. The policy implications are clear. If we want to reduce child malnutrition, women need to have more control over family income and decisions. In what other way can we do this but by scaling up the Micro Finance sector.

Human resource development forms an important aspect in the success of Grameen Koota. Continuous & ever evolving staff trainings are conducted and attended at all levels.

Staff Trainings conducted by Grameen Koota

Training	No. of Trainings
Kendra Manager's Training	19
Branch Manager's Training	9
External Trainings	5
Total	28

External Trainings attended by Grameen Koota Staff

Staff at Grameen Koota have attended a number of trainings conducted by FWWB, EDA, Sadhan and others throughout the year.

Grameen Koota Staff Retention

Staff - Beginning of the Year	46
Staff - Present	55
Staff - who have left	4

Dissemination of knowledge of micro-credit and the difference it can make is woefully lacking in the media. Though a substantial body of research exists to indicate that micro-credit has been very successful in lifting large number of poor above the poverty line in relatively short periods of time (something that cannot be said for any other development programme), awareness of these facts is negligible. Neither Ms. Ela Bhat or Prof. Yunus or SHG's are adequately covered in the media. Thereby their success stories do not form the inspirational base for social action.

India is a poor country but things certainly need not remain so. Poverty is eminently escapable with sincere and honest efforts. The need of the hour is for convergence of vision where NGO's, Micro Financial Institution's, Financial Institutions and Government are concerned. With this unity of vision in the long run, Poverty can be eradicated in our life time and we must do it.

Balamma of Thatteguppe.....

Balamma is a widow with 6 children. She was paying high interest on loans taken for the marriages of her daughters and was leading a difficult life. She joined Grameen Koota and with her first loan of Rs. 4,000, she bought a cow. By selling milk, she repaid her loans and also used part of the income for the household. With the second loan of Rs. 7,000 she bought another cow and her income grew substantially, she is now happily looking forward to submitting her third loan application.

Gowamma of Hunasenahalli.....

Gowamma never went to school as her parents did not believe in sending the girl child out of the house. She has 5 sons and 2 daughters and has been married for 15 years. Her life has been difficult as there has never been sufficient income in the family. After one daughters marriage they slipped into greater difficulties. At such a time she heard of Grameen Koota and its aim of helping poor people overcome poverty. However she was very afraid as she also heard rumours that women who joined could be sold in foreign lands! As days passed, she built up courage and joined Grameen Koota along with her neighbours. She has now taken loan for sericulture and is able to increase her income and also save some money. She is now proud to be a member in Grameen Koota.

Manjula of Baachenahalli.....

Manjula has studied upto PUC and lives in a Government grant house with her husband and 2 children. Though her husband is educated, he refuses to do any work and is a wastrel. She was forced to do agricultural labour. On joining Grameen Koota, she has bought a sewing machine. She now stitches clothes and also has a small cloth business. She dreams of starting a tailoring school also. She is having a comfortable living now.

The tenth five year plan covering 2002-2007 has just been approved by the Government. It has laudable pro-poor focus. Some of the highlights being 8% GDP growth, 50 million new jobs, cut in poverty ratio from 26% to 21%, increase in literacy to 75% and all children to complete at least 5 years of schooling. All the targets are eminently achievable. India's poor, oppressed, unorganized and marginalized people have a greater chance now that at any other time in history to over come poverty PROVIDED, we strengthen the Micro Credit movement and scale up the Micro Finance sector.

Some important milestones crossed this year:

- 1 CEO attends the Microcredit Summit in New York
- 2 CEO presents the work of Grameen Koota at the University of Washington.
- 3 CEO presents the work of Grameen Koota to IDS-Chicago, Grameen Foundation USA - Washington, Grameen Technology Centre - Seattle, Foundation for Women - San Diego, UNITUS - Seattle, DBMDF - New York. Also meets with Mr. Marshall Saunders in USA.
- 4 Prof. David Gibbons visits Grameen Koota for two days
- 5 Grameen Koota launches its website www.grameenkoota.org
- 6 Opening of 4 new branches at Turuvekere, Chikkanayakanahalli, Gubbi & Chelur in Tumkur District.
- 7 Grameen Koota successfully outsources the group formation to SPA's (Self Help group promoting Agents)
- 8 Doubling of all growth parameters
- 9 UTI Bank partners Grameen Koota
- 10 Grameen Koota was rated by Mciril, New Delhi
- 11 IDS gives a grant of USD 10,000/- towards opening new branches
- 12 World Bank gives a grant of USD 50,000/- towards MIS, Internal Audit Department, Opening New Branches etc.
- 13 Grameen Foundation USA gives a grant of USD 25,000/- towards leveraging onlending funds
- 14 MIS and Internal Audit department started
- 15 Mindtree becomes technical consultant for appraising MIS
- 16 MIS finalized with Grameen Communications, Dhaka
- 17 Canara Bank invites Grameen Koota to give presentation to its Agricultural Officers
- 18 Grameen Koota recruits women staff for field work.
- 19 Grameen Koota Kendra Leaders attend a one day workshop at Hyderabad.



Prof. Gibbons with COO of GK



Women Field Staff at Grameen Koota

From the Top

1st Row : Kalavathi, Gowramma, Sumitra

2nd Row : Padmavathi, Anasuya, Nagamani

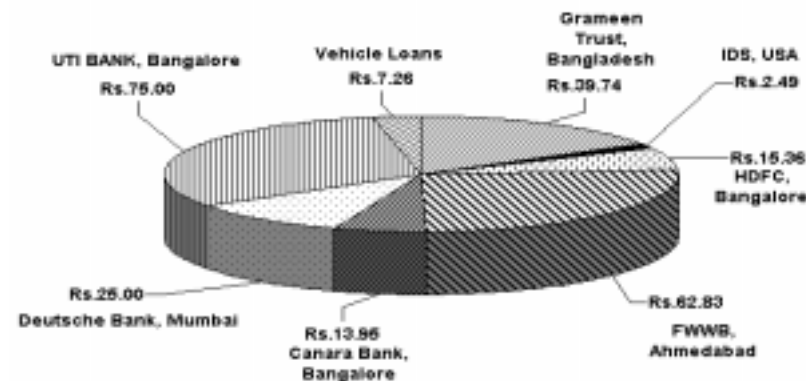
3rd Row : Nagamani, Rathnamma, Rizwan Taj, Nazeema (bt. 2nd and 3rd row)

Grameen Koota was very fortunate to be provided grant support from various institutions.

- IDS from Chicago provided a grant of USD 10,000/-.
- CGAP from Washington provided a grant of USD 50,000/-,
- Grameen Foundation of USA provided a grant of USD 25,000/-.

UTI Bank leveraged the Deutsche Bank guarantee fund of Rs.25 lakh with a loan of Rs. 75 lakhs for onlending. Subsequently UTI Bank has also lent Rs. 50 Lakh for onlending.

Grameen Koota Funders Details
Balances as on 30th September 2003 (Figures in Lakhs)



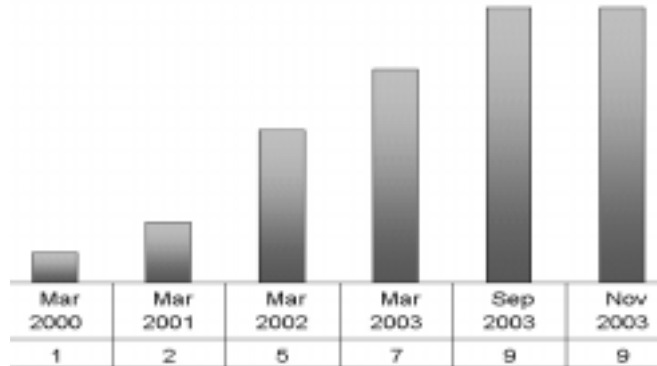
The poor are a productive asset that has been thrown out of business by the inequalities heaped upon (them)... they have been deprived of their productive capacity and the means of production....

Once this injustice is ended... the poor will have their production to contribute, not just the spectacle of their poverty.

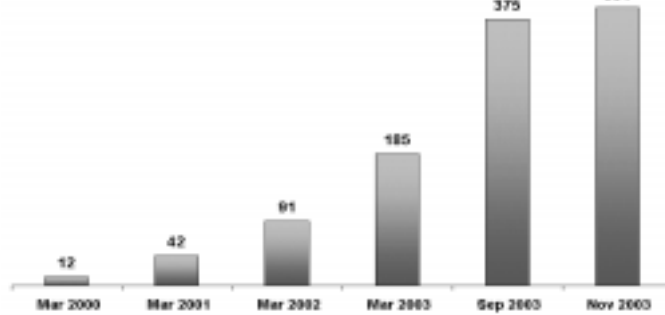
The poor are therefore a challenge to everyone's economic and social ingenuity, to everyone's power to do what each country and every person can do to reserve this injustice until it ends.

Mr. Pran Chopra Indian Journalist
In "Ending Hunger"

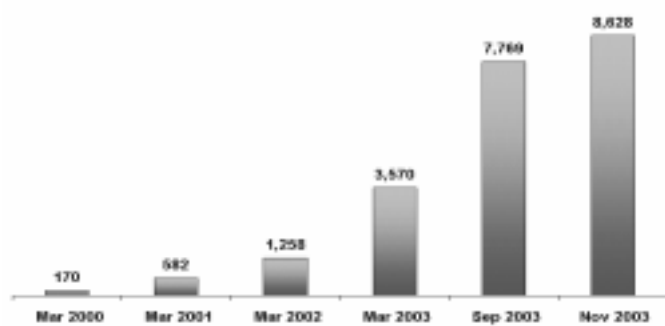
Growth in Branches



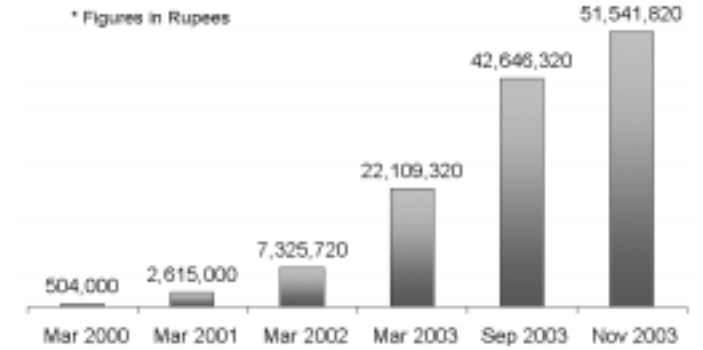
Growth in Kendras



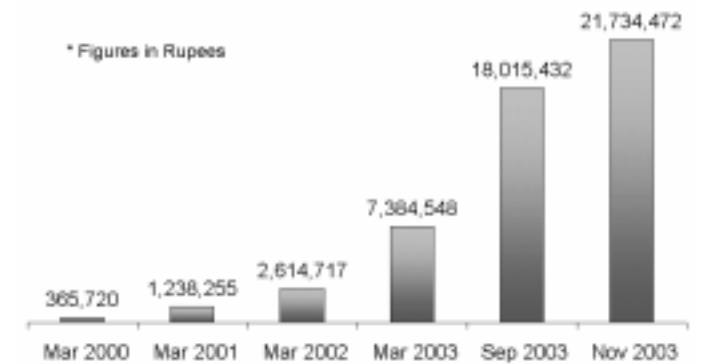
Growth in Members



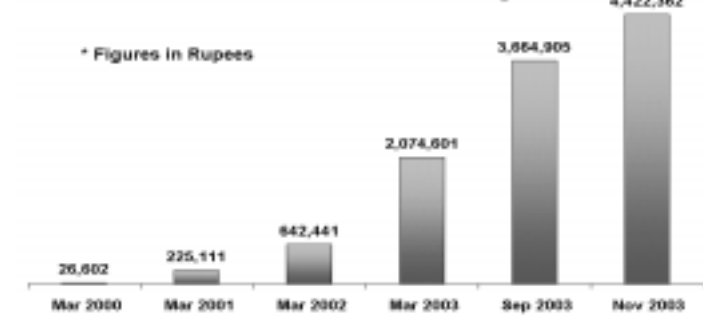
Growth in Amount of Loans Disbursed



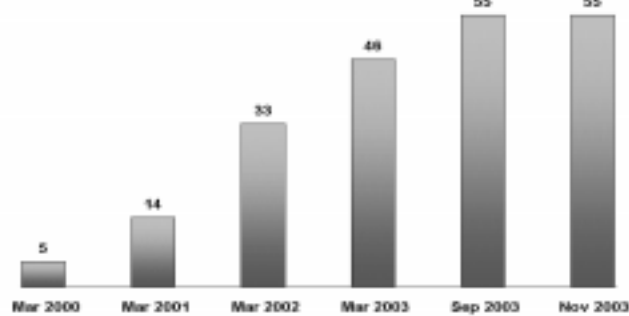
Growth in Loan Outstanding



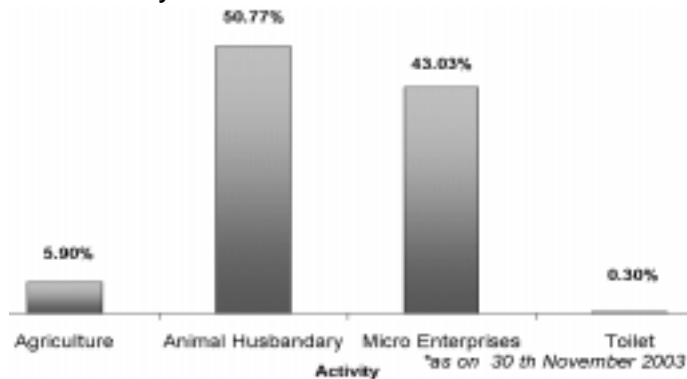
Growth in Members Savings



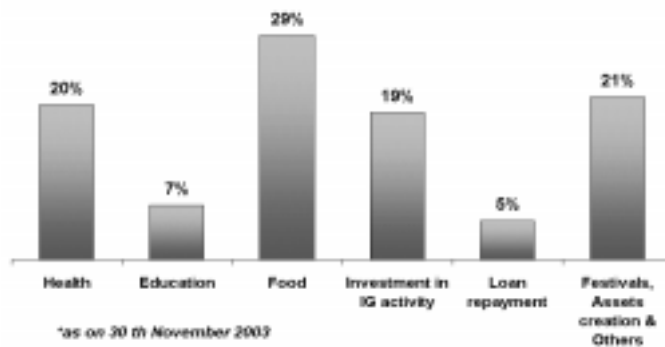
Staff Growth in Grameen Koota



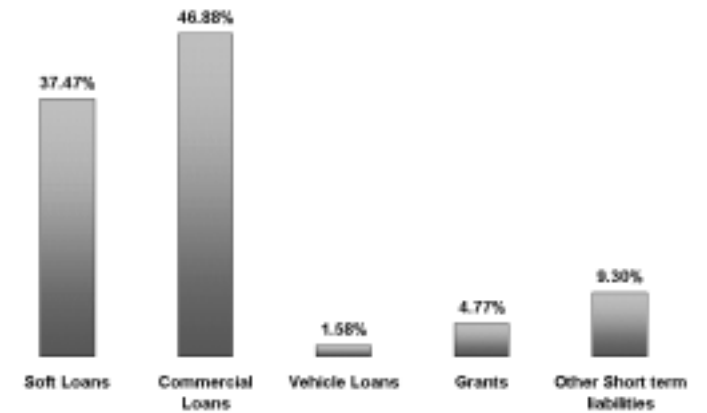
Activitywise distribution of Grameen Koota Loans



Consumption Loans from Group Fund Savings



Grameen Koota's Funding



Visitors and Interns

Some of the prominent visitors at Grameen Koota in this year are:

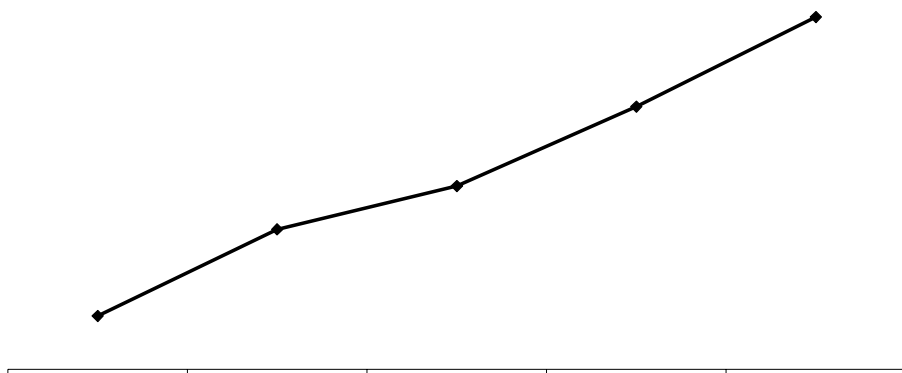
- Prof. David Gibbons, CFTS, Mirzapur
- Ms. Anjali and Mr. Shakeel, AIF, Chicago
- Mr. Bipul Chatterjee, Birla Sun Life
- Mr. Diwakar, HR Expert, Bangalore
- Mr. Adarsh K. Arora & Mr. Vijay of Lisle Technologies
- Mr. Ajit Ranade, Chief Economist ABNAMRO
- Mr. Rajesh and Mr. Kundan Gosh, UTI, Bank
- Prof. Srinivasan & Prof. Trilochan Sastry of IIMB
- Ms. Archana & Mr. Sundaresan, HDFC
- Ms. Julie Stal, GF USA
- IIMB, Students
- Amy Pudaloe, Seattle, USA - Intern

Amount in Lakhs

No	Particulars	31-Mar-01	31-Mar-02	31-Mar-02	30-Sep-03	30-Nov 03
1	No. of Branches	2	5	7	9	9
2	No. of Field Officers	8	21	30	41	41
3	Total Staff (including Field Officers)	14	33	46	55	55
4	No. of Villages	38	84	153	263	273
5	No. of Kendras	42	91	185	375	391
6	No. of Members	582	1,258	3,570	7,769	8628
7	Savings Balance	2.25	6.42	20.75	36.65	44.22
8	Amount of GK* Loans Issued	26.15	73.26	221.09	426.46	515.42
9	Amount of GK Loans Outstanding	12.38	26.15	73.84	180.15	217.34
10	Amount of GF* Loans Issued	2.14	11.83	41.74	73.98	87.98
11	Amount of GF Loans Outstanding	0.43	1.62	5.47	8.49	9.72
12	Repayment Rate	100%	100%	100.00%	100.00%	100
13	No. of Dropouts	59	160	332	768	173
Performance Ratios						
14	Portfolio at Risk	0.00%	0.00%	0.00%	0.00%	
15	Administrative Cost Ratio	104.06%	90.37%	67.09%	34.98%	
16	Operating Cost Ratio	108.08%	101.96%	79.90%	54.47%	
17	Personnel Cost Ratio	52.09%	51.37%	48.89%	41.11%	
18	No. of Active Loan Clients Per Staff	31.79	28.94	60.42	94.30	
19	No. of Active Loan Clients Per Loan Officer	55.63	45.48	90.63	128.80	
20	Outstanding Portfolio Per Loan Officer	1.55	1.24	2.46	4.39	
21	No. of Clients Per Branch	222.5	191	388	587	
22	Operational Self Sufficiency	25.85%	33.88%	48.57%	65.17%	
23	Financial Self Sufficiency	20.90%	28.88%	41.27%	60.33%	

* GK = Grameen Koota; GF = Group Fund

Grameen Koota - Operational Self Sufficiency Trend



M.S. KAMATH & ASSOCIATES

Charter Accountants

203, 2nd Floor, 174/40, 'Lucky Paradise,' Opp. ICICI Bank Ltd.,
8th 'F' Main, 22nd Cross, 3rd Cross, Jayanagar, BANGALORE – 560 011.
Tel : 080-6630772 Fax : 080-6531448 e-mail : m_s_kamath@vsnl.com

AUDITOR'S REPORT

- We have audited the attached Balance sheet of "GRAMEEN KOOTA, a project of T. MUNISWAMAPPA TRUST, Anjanapura Post, Avalahalli, Bangalore-560062, as at 31st March 2003 and the Income and Expenditure Account for the year ended on that date, Annexed thereto. These Financial statements are the responsibility of the Trust. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

- We have obtained all the information and Explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
- In our opinion, proper books of accounts have been kept by the Trust so far as it appears from our examination of those books.
- The Balance Sheet and Income and Expenditure account dealt with by this report are in agreement with the books of account.
- In our opinion and to the best of information and according to the explanations given to us, the accounts read with the schedule and notes thereon give a true and fair view:
 - In the case of the Balance Sheet, of the state of this said project, as at 31st March 2003.
 - In the case of Income and Expenditure Account of the excess of expenditure over Income, for the year ended on that date.

For M.S. KAMATH & ASSOCIATES

Chartered Accountants

Place: Bangalore
Date: 04/07/2003

M. S. KAMATH F.C.A
Proprietor

GRAMEEN KOOTA
PROJECT OF M/S. T. MUNISWAMAPPA TRUST
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31.03.2003

EXPENDITURE	AMOUNT(in Rs)	INCOMES	AMOUNT(in Rs)
Salaries	960,505.00	Intrest received from banks	6,615.00
Training Expenses	156,694.75	Sale of publications	9,920.00
Printing & stationary	115,867.00	Service charges on Loan	1,807,837.40
Travelling & Conveyance expenses	640,228.00	Miscellenious income	58,228.00
Rent	100,752.00	Annual Subscription Fees	81,975.00
Postage & Telephone	112,601.50	Processing Fees	113,520.00
Office & Vehical Maintainence	302,077.50	Excess of expenditure over income	2,002,065.95
Staff Welefare Expenses	543,316.10		
Book & Periodicals	1,611.00		
Bank Charges	8,224.00		
Work shop expenses	67,269.00		
Proffesional charges	14,000.00		
P.F Account	52,291.00		
Miscellaneous expenses	6,327.00		
Intrest paid on loan	677,438.00		
Branch welfare expenses	8,702.50		
Visitors expenses	13,229.50		
Guest House Maintance	4,701.00		
Meeting expenses	7,920.50		
Subscription & Contribution	5,000.00		
Audit fees	16,200.00		
Branch start up Expenses	17,801.00		
Depriciation	247,405.00		
TOTAL	4,080,161.35	TOTAL	4,080,161.35

AS PER OUR REPORT OF EVEN DATE

FOR M.S. KAMATH & ASSOCIATES
 Chartered Accountants

J. SRINIVAS REDDY
 Chairman

M. S. KAMATH F.C.A
 Proprietor

Date:04.07.2003
 Place: BANGALORE

VINATHA M. REDDY
 Managing Trustee

GRAMEEN KOOTA
PROJECT OF M/S T. MUNISWAMAPPA TRUST
BANGALORE
BALANCE SHEET AS AT 31.3.2003

SOURCES OF FUNDS	AMOUNT(in Rs:)	AMOUNT(in Rs:)
Corpus fund		1,127,534.00
Loan funds		10,957,083.00
Voluntary savings		172,726.00
Emergency fund		267,739.00
Vehical loans		681,222.00
Computer loan		19,950.00
Kendra fund		110,851.00
Collective responsibility fund		799.00
Group fund		1,522,485.50
Staff welfare fund		34,153.00
Coution diposits		283,668.00
Provision for expenses		206,185.00
Audit fees payable		16,200.00
TOTAL		15,400,595.50
APPLICATIONS OF FUNDS		
Fixed Assets:		
Gross Block	1,594,613.00	
Less:Depreciation	371,302.00	
Net Block		1,223,311.00
Loan Disbursed Outstanding		7,384,548.00
Group fund loans		547,577.00
Staff loans		26,356.00
Other advances		167,350.00
CGT Money pocket		15,870.00
Sa-dhan		17,303.00
Short term loans		1,200,000.00
Bank Balances		744,013.00
Cash Balance		208,994.50
Income&Expenditure account	1,863,207.05	
Add:Deficit for the year	2,002,065.95	
TOTAL		15,400,595.50

AS PER OUR REPORT OF EVEN DATE

FOR M.S. KAMATH & ASSOCIATES
 Chartered Accountants

J. SRINIVAS REDDY
 Chairman

M. S. KAMATH F.C.A
 Proprietor

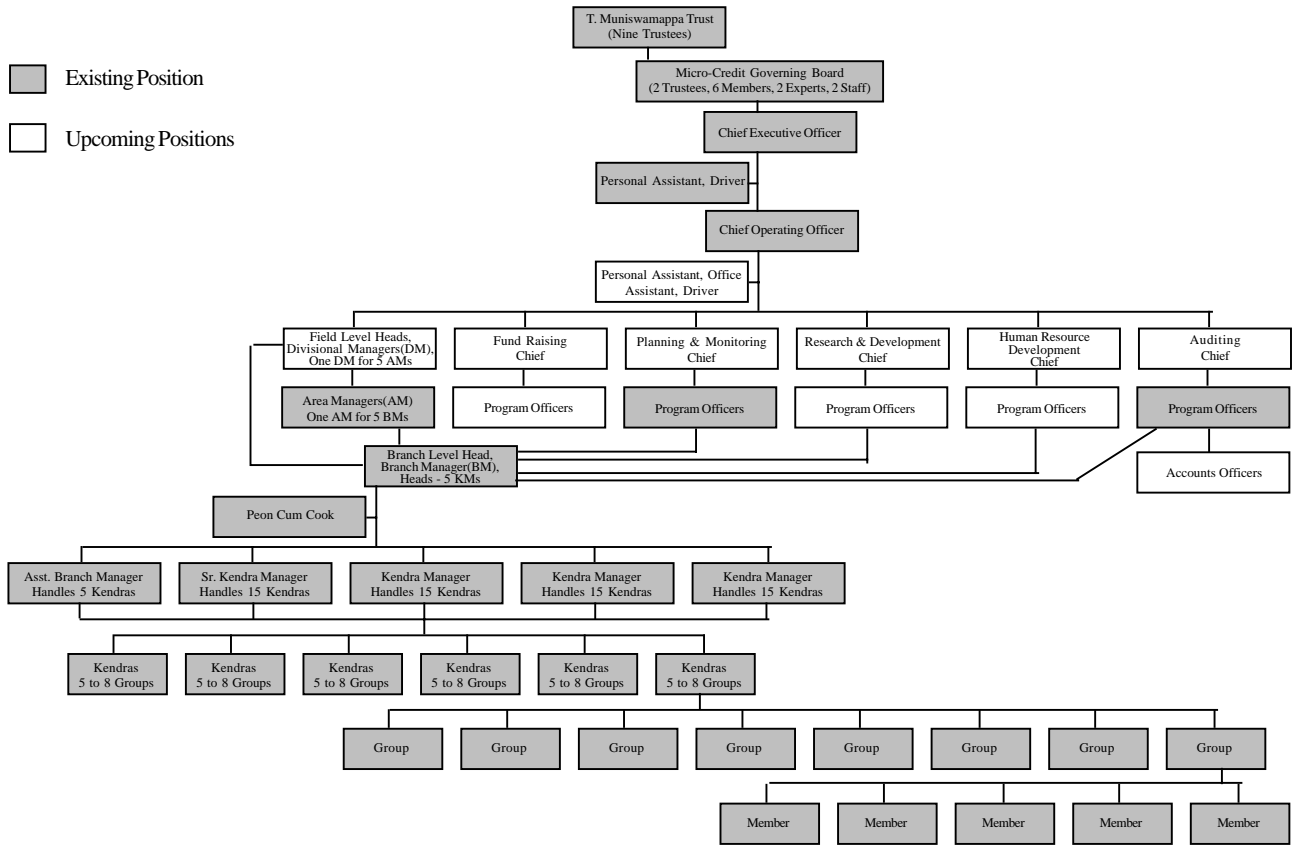
Date:04.07.2003
 Place: BANGALORE

VINATHA M. REDDY
 Managing Trustee

Grameen Koota Organogram

Existing Position

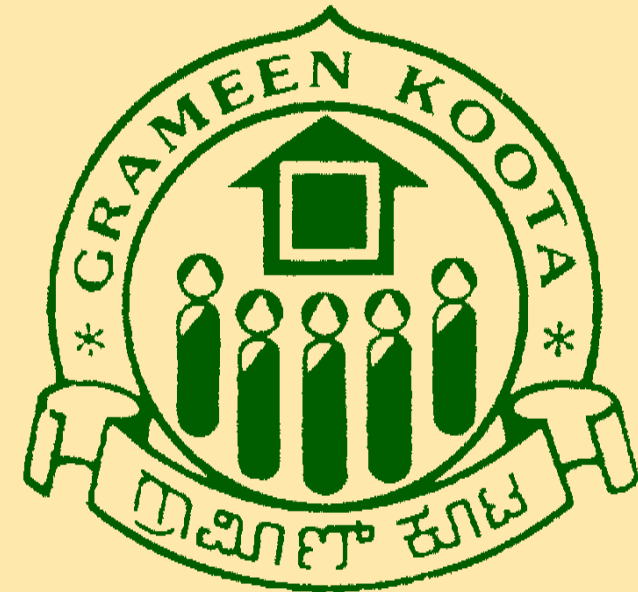
Upcoming Positions





December 2003

Annual Report



Grameen Koota

A Micro Credit Program

Run by T. Muniswamappa Trust

Head Office:

Avalahalli, Anjanapura Post, Bangalore - 560 062. INDIA

Phone: 91-80-8436237, 56983372, 30610397; Fax:91-80-8436577

Email: tmtindia@vsnl.com, info@grameenkoota.org

Website: www.grameenkoota.org

“Success requires that we refuse to accept a status quo in which it is considered normal for a country’s financial system to serve only a tiny minority of its population, while the vast majority remains outside the system.”

- Elizabeth L. Littlefield

Grameen Koota Team - Area 1



From the Top

- 1st Row** : Shivikumar - ABM, Venkatnaik - ABM, Gopal - AM, Raghavendra - BM, Gangaraj - ABM, Shivakumar - ABM, Partha - KM
- 2nd Row** : Krishnamurthy - KM, Shivakumar- KM, Laxman Moule - KM, Ravichandra - KM, Thimmegowda - KM, Munigowda - KM, Anand - KM
- 3rd Row** : Shivanna - KM, Ningegowda - KM, Ningaraju - KM, Channabasavachari - KM, Sathanarayana Naik - KM, Gururaj - KM
- 4th Row** : Manjunath - KM, Ravi - KM, Ravikumar - KM, Lokesh - KM, Guruprasad - KM, Chennappa - KM,
- 5th Row** : Venkatesh - Attender

Grameen Koota Team - Head Office



From the Top

- 1st Row** : Vinay - Attender, Govindu- Driver, Praveen - PO(MIS), Naganand - PO(P&M), Bhaskar - Attender, Laxminarayan - PO(Internal Audit)
- 2nd Row** : Haridarshini - PO(MIS), Priyanka - PO(MIS), Vinatha - CEO, Latha - Office Manager, Suresh - COO

Grameen Koota Team - Area 2



From the Top

- 1st Row** : Srinivas - KM, Shivakumar - KM, Puttaswamy - KM, Sundaresh - KM, Srivatsa - AM, Hanumanthairaiiah - KM, Vijaya Kumar - KM, Lokesh - KM, Basavanna - KM, Manjunath - KM
- 2nd Row** : Venkatesh - KM, Manu - KM, Ravikumar - KM, Kumar - KM
- 3rd Row** : Jagannath - KM, Nagaraj - KM, Ravi - KM, Mallaradhaya - KM, Muneeriah - KM, Mutturaj - KM, Dasappa - KM

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