



## Stories from the Field

### Case Study: Rezwaan's Step to Success



Meet Rezwaan, the proud owner of 'Madeena Bangle Store'. This resident of Uppaharahalli in the outskirts of Tumkur town greets you with a smile. She is a well known person in the vicinity of her town, for her hard work and determination. Rezwaan is an example for all those women who dare to dream big.

Rezwaan stays with her husband Habibulla Sherief (40) and two school going children. Her daughter Sameena is 16 and son Sameer is 11. Years ago her life consisted of mundane household activities. When her son turned 11 she found that she had a lot of time at her disposal. She started thinking on the lines of doing something productive and earning an extra income for the family.

Her thoughts were transformed into action when she came to GFSPL. She learnt in detail of how one help from GFSPL can change her life completely. Initially with a loan of Rs 10,000 she started a small saree business, which she operated from home. It was a good start and she hoped to open a small shop very soon. With another loan of Rs 10,000 this dream became a reality.

Rezwaan rented a small room and opened a fancy store along with the saree shop. "I sell sarees on installment basis. The sarees I sell are reasonably priced from Rs 100 to Rs 1000," says Rezwaan.

Her business is doing well. Habibulla who runs a driving school helps her on Sundays. They get all goods from Bangalore. Rezwaan has now applied for another loan of Rs 25,000 and she hopes that when this loan gets sanctioned she will move her shop into a much bigger place.

## Outreach (As on December 31, 2011)

### Group Lending: Grameen Koota

Districts	42
Branches	165
Centers	16,768
Members	333,373
Current Portfolio	INR 2218.4 mn
PAR> 30 days	1.36%

### Individual Lending: Maarg

Districts	6
Branches	9
Members	9134
Current Portfolio	INR 33.5 mn

### Portfolio Distribution by Activity

Agriculture	5%
Animal Husbandry	26%
Assets	6%
Consumption	3%
Production	9%
Services Sector	7%
Trading	37%
Transportation Services	7%

### Social Segment wise Portfolio

BC	24%
FC	5%
OBC	18%
SC	16%
ST	8%
Christians	1%
Muslims	29%

## GFSPL Updates

### Happy End to Roger Chevalier's Dream

GFSPL and Navya Disha along with Better future have made a valuable contribution to Rajiv Gandhi Pura (Channapatna Branch limit). 7th January, 2012 was an unforgettable day for the residents of Rajiv Gandhi Pura. Mr Roger Chevalier along with four friends of his collected a reasonable sum of money and installed a computer lab in the school in the vicinity of Rajiv Gandhi Pura. The well furnished lab is equipped with computers perfect for three students and a teacher at a time. The event was made more memorable with activities for children and women. It was a festive atmosphere. Events were organized and meaningful gifts were exchanged. Mr Roger thanked the villagers and the organizers for helping him to attain a happy end to his dream.



**Health Camp @ Jintur**

### Health Camp at Jintur Creates Positive Vibes

A health camp was organized on 29th Dec, 2011 in Mondha Road, Jintur. This camp was organized in association with Lahane (Suraj) Hospital. 91 Members from Mondha road, Bhamne, Zakir Hussain colony and Hilal Nagar benefited from this camp. Apart from health consultation members had the opportunity to get medicines at cheaper price. Astonishing feature of this camp was that Muslims participated in good number. This camp has created positive vibes among the people installing new attitude towards GF SPL.

### Suresh Rao speaks about strategies of success

Mr Suresh Rao of C Square Info Solutions Pvt Ltd and Principal Consultant of Unnati Placements and Consulting Pvt Ltd shared his success story and educated members on strategies to be successful on 9th December, 2011. Around 70 members attended this event. Mr Rao educated those who were present on how to set long term and short term goals and face the challenges to make our dreams come true.

Mr Suresh Rao has 26 years of experience in pharmaceutical industry. Prior to this he was into sales and marketing at the Glaxo Smithkline. A retail chain called Pill and Powder was set up by him. Today he is actively involved in the recruitment sphere and also in the stand alone software solutions and SaaS solutions for the pharma demand side.

### Talk on 'Communication Skills'

Ms Ahona Ghosh, addressed members on "Communication Skills" at the connect meet on the 23rd of December, 2011. She is an independent trainer with an experience of 14 years. Ms Ghosh has worked with leading hospitals, retail outfit, academia, pharmaceutical and IT Companies. She specialises in soft skill training, customer communication and patient relationship management. 70 members of GF SPL attended and benefited from this session. An interactive session was followed after Ms Ghosh addressed the gathering.

### IFMR closes securitization deal

IFMR capital has completed Rs. 19 crore in a securitization transaction called as IFMR Capital Mosec XI to Grameen Financial Services P. Ltd. IFMR in association with GF SPL aims at providing efficient and reliable access to capital for institutions benefiting low-income households.



**Mr Suresh Krishna@attended a session on 'Evidence from the Field: Informing and Influencing' organized in the Microfinance India Summit.**

### Suresh Krishna attends Microfinance India Summit

Suresh Krishna the Managing director of GF SPL attended a session on 'Evidence from the Field: Informing and Influencing' organized in the Microfinance India Summit. A discussion that dealt with the impact on the lives of the poor in Andhra Pradesh due to the unavailability of microfinance services over the last year. Various studies, data sheets and researches were presented in the session Suresh Krishna opined that though microfinance is doing a commendable job by institutionalizing the credit flow, unwanted elements like the money lenders are back. This is not good news as these informal services are a loss for the poor clients. Suresh Krishna in his address stressed on the fact that it's time that the regulators and policy makers took a note of the situation and created better opportunities for Andhra Pradesh and the rest of the country.

**THANK YOU...**

**Your feedback is important. Please do write to us:**

**Mr. Suresh K. Krishna (Managing Director)** Grameen Financial Services Pvt. Ltd.  
Avalahalli, Anjanapura Post, J.P. Nagar, 9th Phase, Bangalore -560062, Email: [communications@gfspl.in](mailto:communications@gfspl.in)  
Phone: 080-28436237 Fax: 080-28436577 | Website: [www.gfspl.in](http://www.gfspl.in)

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