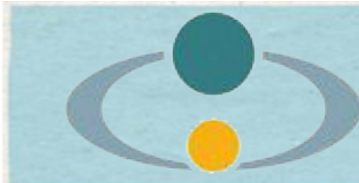


ANNUAL NEWSLETTER 2010



PARINAAM

FOUNDATION



2010...

has been an eventful year for us. We have seen ourselves grow to full fledged activities in the South and West, to starting activities in the East (Jharkand, Orrisa, West Bengal & Bihar) with the complete support of Ujjivan. From 3 to 7 Health Camps a month and 7 sports days all over India. We have supported thousands of children's education and have added 2 more slums in our Urban Ultra Poor Program.

Despite the difficulties that continuously arise when you try to change the circumstances of a person's life for the better, when you see it impact them positively, it becomes so gratifying and leaves us with such an enormous feeling of happiness. Parinaam would not be possible without the support from everyone that believes and contributes. We would like to thank the people that have shown us a huge amount of generosity in making this happen. For believing in what we do and understanding that while their lives might not permit them to physically help the poor, giving us the opportunity to do it for them with their support means so much. Small or big, monetary or volunteer time, solar lamps, special snacks for the UUPP children, toys, clothes and love. The beauty of working with the poor is no matter what it is, they receive it with grace, pride and so much joy. 2011 gives us much hope to help many many more people. We cannot do what we do without your continued help. Please go through the newsletter and enjoy how you have changed and made the lives of women and their families profoundly better.

Livelihood & Vocational Training:

We went full throttle with this program in the South & West in OCTOBER:

Vocational Training (computers, driving, retail, mobile repairs, beauticians and more): **400 beneficiaries**

Livelihood (Shell petrol bunks, KFC, Shahi Exports, Lifestyle, housekeeping and packaging stationary): **151 beneficiaries.**

Urban Financial Literacy Program

Given all the problems micro-finance is facing currently, educating our women on financial literacy is of great importance. Most financial literacy programs are created for the rural sector women. In the urban sector the women have to be educated quite differently and the main difference is the number of choices they have, whether it is to save or take a loan within their means and options of good & bad debt. Most urban women are very savvy when it comes to numbers & understanding their goals. They know they have to save for a better future. The 2 main requirements they ask for when they undergo financial literacy programs are how do we save and where do we save? Parinaam not only teaches them the simple math that is required to understand how to save but also with the help of Ujjivan is trying to figure out a safe method to save that money.



UJJIVAN CUSTOMERS THAT HAVE
ACCESSED THE FLP: 2252
EDUCATED IN 30 BRANCHES

HIGHER EDUCATION SCHOLARSHIP PROGRAM

20 CHILDREN RECEIVED SCHOLARSHIPS. TOTAL AMOUNT DISBURSED: RS. 1,89,882

Life Ambition

10 want to become Engineers

3 want to do their MBAs

2 want to become CAs

1 wants to work in the Public Sector

1 wants to be a Bank Manager

2 want to be Teachers

1 wants to develop Education Software.

HEALTH CARE: 17 SURGERIES

14 Eye surgeries other than cataract.
1 Open Heart Surgery
1 Piles Surgery
1 Thyroid Surgery

MR. NAGARAJ (OPEN HEART SURGERY)

husband of Ms. Sukanya, an Ujjivan customer, was suffering from heart problem. The doctors told him that his only option was open heart surgery costing Rs.1,44,560. This was an impossible amount of money to come up with for someone whose income was barely above minimum wage. Parinaam intervened and helped them apply for Hrudaya Sanjiveni scheme through which they managed to get Rs.70,000, convinced the hospital to reduce the bill by Rs. 10,000 and Ujjivan helped with an additional Rs. 20,000 from its relief fund. The customer managed to pay the remaining Rs.44,560. The heart surgery was successfully done on 24th of June, 2010. Mr. Nagaraj has restarted his coconut business and is living a happy life with his family.



Dhanalakshmi is a widow and struggling to raise her four daughters. She looks after toilets for a living and receives Rs.2 for every toilet she cleans. Despite her extreme poverty she ensures her four girl children receive the education she was never lucky to have. Her daughter, Kalpana is studying her BSC in Computer Science and has a very realistic dream to eventually become a teacher. She was awarded a Rs.9610 scholarship.

[Click here for details on each beneficiary](#)

HEALTH CAMPS



Treatment done post Health Camps

SOUTH: 22 CAMPS

EYE (Cataract & Other Surgeries): 522

Eye glasses: 1254

ENT: 52

Dental: 403

Diabetes check up: 155 (11 camps)

WEST: 11 CAMPS

EYE (Cataract & Other Surgeries): 201

Eye glasses: 499

ENT: 24

Dental: 60

EAST: 8 CAMPS (Oct-Nov '10)

EYE (Cataract & Other Surgeries): 35

Eye glasses: 90

ENT: 13

Dental: 69

HOW DO PARINAAM'S CAMPS BENEFIT UJJIVAN'S CUSTOMERS?

A grateful beneficiary approached us during our second camp at the Whitefield branch in Bangalore and told us that because she attended the first health camp in 2007, her husband was able to get his eyes checked and undergo a cataract surgery at minimal cost. Due to his eye problem, he was previously unable to get a job. Post surgery, he got a job as a driver & is earning a substantial salary that enables him to support his family.



TOTAL ATTENDANCE

15,382 people have benefited from our Health Camps.

SOUTH 9720 people

EAST 2402 people

WEST 3260 people

Sports Day: August to December 2010

Number of branches: 27, Number of children: 2122,

Number of Mothers: 1516



NUMBERS

HEALTH EDUCATION PROGRAM:

1981
women attended

ALCOHOLICS ANONYMOUS (AA) AWARENESS PROGRAM

1463
women and the men in their lives attended

SAFE WATER HUL PUREIT PROGRAM:

4974
Pureits were sold for Ujjivan staff & customers from 13 branches

People might wonder how a Sports Day benefits our beneficiaries. After all it's just a day of sports? We at Parinaam believe that every person deserves a right to enjoy even the small joys of life. All mothers who have attended their child's sports event will hold onto that memory as a special moment in her life. Customers that have attended our sports day always say that their children do not get the opportunity to take part in the school sports events as most schools only hold a sports event for the children that excel in it. Even if they do hold a sports day the mothers are not invited to attend. Parinaam's sports days give all children equal opportunity and girls or boys, small or big are encouraged to participate in all events. Mothers are not only required to stay and enjoy the day with their children but are also invited to take part in musical chairs at the end of the day. It is definitely a day they will remember with a smile for the rest of their life.

EDUCATION LOAN INTEREST REFUND

You might wonder how Rs.700 really helps them out?

In North Hubli when we gave back the interest amount to Ujjivan customers, one woman stood up in front of everyone & told us that her daughter was sent back home from school because she was unable to pay the nominal school fees. Our grateful mother said that the first thing she was going to do is take the money to pay the school so her daughter could return. We approached many schools in Bangalore to help raise funds for this program and one of the kids very aptly said, "Rs.700? That's just one meal at KFC for me." While it is true that for some of us, Rs.700 is just one meal at a fast food restaurant, for others it can mean sending a child back to school.



UPDATED NUMBERS:

Covered 41 Branches in South and East.

1655 Beneficiaries

1885 Students

Total of Rs.13,19,500 has been refunded to Ujjivan Customers


[Click here for detailed numbers per Branch](#)

November 2010 completed one year since we started the Parinaam Urban Ultra Poor Program in Bangalore's Drumshed Slum, with 59 families. The multi-dimensional interventions for a destitute family covered 4 broad categories: 1) **Livelihoods** enabled the woman and adult members of her family to attain sustainable income generating assets; 2) **Healthcare** started with specialty and general health camps and needs based support for medical aid; 3) **Childcare and Education** brought the children under our care for tuitions and nutritious snacks; encouragement to attend school and activities that would bring a little joy into their lives; 4) **Financial Literacy and Social Support** enabled the women to understand how to handle their money and provided them with any other interventions not covered under the other 3 categories.

The Goal was to raise the families from their destitute state to that of the bankable poor, i.e. they were in a position to take care of their families and access microfinance loans for their needs rather than go to usurious money lenders.


In June 2010 we commenced full operations in two more slums: 1) Nagarapalya and 2) LRDE. With the challenges faced and the lessons learnt from Drumshed, we felt that it would be an easier task to take forward the new families and help them overcome their poverty. Each

URBAN ULTRA POOR PROGRAM



✦ 61 solar lamps were given to our beneficiaries for Diwali. These women do not have electricity in their homes.

Christmas with our Urban Ultra Poor children. They played blind man's bluff to find their santa hat and then as a team had to perform for everyone followed by special snacks .



new day brings forth its own problems that require out-of-the-box solutions. Each new day also brings us the joy and happiness of a group of women who greet us with big smiles when we go into their homes.

In January 2011, we received the FCRA (Foreign Contribution Regulation Act) Prior Permission to accept the grant from the Michael & Susan Dell Foundation. During these long lean months without

specific financial aid, we can only be grateful to the benefactors who believed in the program and supported us with donations and aid in a dozen different ways. Thanks to all these generous souls we were able to meet our target of making a difference in one year. With the help of the MSDF Grant we now hope to expand the program to more families.



KALA'S STORY: MAKING A DIFFERENCE



Kala has been attending our meetings from the time we started work in her slum in February 2010. The challenge with her was to understand what she wanted as a livelihood as she changed her mind every day. Finally she settled into Housekeeping in the near by Tech Park. Two months later she stopped going. When we questioned her she told us since she had started working her husband had been wasting money getting drunk and the little he did for the family before had stopped. One of Kala's neighbors overheard this and turned to the husband, and yelled at him saying "These people come in every day to help and support you and this is how you show them respect!" Now Kala's husband not only does his paint jobs during the day but has started working the night shift in the same tech park and has stopped drinking. Kala who was unemployed, shy and spoke very little is now our most vocal beneficiary. She now works as a laborer as this gives her more time for her children who have some hope for their future as both mother and father are determined to give them a good education.

Slums	3
Women	89
Family members	397
Medical Aid	22
Employed	85
Savings	Rs. 29,729
Tuition Center	124 kids
Vocational Training	4

URBAN ULTRA POOR PROGRAM (UUPP)

The highlights for the year ending December 2010



1) **Livelihoods** - all our beneficiaries have gone from “unemployed” or less than 1000/- per month to doubling or tripling their salary. Chowdamma from LRDE, refused to go for the 3 interviews we had set up for her - but once she saw her contemporaries making good money she finally took a housekeeping job and is now addicted to earning a good salary; doing overtime, working on holidays and earning 6000/- a month!



Chowdamma: LRDE Beneficiary

2) **Healthcare** - Health Education modules provide our women with an understanding of basic care for their families. They are not only asking for help but also attend our network hospitals on their own and pay for it from the savings they had started with us (with some medical aid from us). 3 major operations: piles; thyroid surgery and open heart surgery for one of the children and 2 family planning ones.

3) **Tuition Centers in all 3 slums** - enough English to walk around their slums spelling animal names including ones that we have long forgotten like “rhinoceros” (I had to use spell check for this one!)

4) A **5 week summer camp** for the children where they played games; did workshops & a sports day; attended English & Hindi classes and enjoyed a full nutritious meal each afternoon.

5) **Financial Literacy** - all our women have been educated on the intense Parinaam FLP model. The children have been assigned to help their mothers maintain their financial diaries which they do with great enthusiasm. They have stopped spending money on “treats” and save towards their “goals”.

6) **Solar Lamps** - thanks to our generous benefactors we did a Diwali Damaka and distributed solar lamps to our beneficiaries and now it is nice to have our 7 pm center meetings brightly lit up and when we walk through our slums our women gaily gossiping with each other in well lit homes.

7) **Christmas Bonanza** - Mothers wanted Christmas cake, decorated their own X'mas trees and noted their wish for the New Year - 80% wanted to have their children well educated! The kids had their own little party!

8) **Rallying the community** has worked wonders with non-beneficiaries not only motivating our women to stay with the UUPP but also helping Parinaam's team to better their slum by rebuilding the little balwadis or even helping get the proper documents to become Ujjivan customers.

9) **Achieved the primary goal** - our first group of 27 women are ready to take their first microfinance loans from Ujjivan Financial Services. They have “graduated” from the abysmal pit of poverty to a status where they can start paying for their own healthcare; ensure their children's education; move to “pukka” homes.

10) **The first loan** they take will help them to pay for the flats to which the Slum Clearance Board plans to relocate them. Parinaam will continue to oversee their lives and provide a supporting hand for another 12 months to ensure that the giant step forward takes them on an upward spiral.



FINANCIAL LITERACY PROGRAM
NAGARAPALYA



GROUP TRAINING FOR UJJIVAN
LOAN - DRUMSHED



TUITION CENTER KIDS - LRDE