

## Monthly Narrative Report – December 2011

### **Background**

Credit@People, a non-for-profit, non-governmental and non-political endowment fund with social mission funded at France in the year 2009 by Mr. Christophe CASABONNE, has launched a qualitative microcredit and social entrepreneurship program in partnership with local NGO's/CBO's/VO to launch Women's microenterprise activities in rural areas for the benefit of vulnerable communities.

### **Volunteer**

Ms.Mathilde, Intern of C@P completed the impact assessment of Phase II projects successfully in the month of December 2011. It has been published in our website in the following link

[http://www.credit-at-people.org/evaluation\\_performance\\_sociale--FR\\_s,75](http://www.credit-at-people.org/evaluation_performance_sociale--FR_s,75)

She left for France on 23<sup>rd</sup> Dec after successful completion on her internship. During her internship she supported the C@P local and France team on updating Facebook with local and global issues in connection with Micro finance. Prepared the final budget for C@P-RCT Education program, assisted Mr.Christophe on Nov 17 France program; and in continuous monitoring and appraisal of current and anticipated new projects. A warm farewell was arranged for her in Pondicherry before she left. We wish her all success in her career and life.

### **News of Projects**

#### **A. Anbalayam**

#### **Anbalayam Business Group – I (Hotel Amsavalli Bhavan, Phase – II)**



After a turbulent period of sales in the months between September to November, the group with guidance of Mrs.Mary and Mr.Prakesh had made some efforts in the staff and monitoring aspects.

*Photo: Ms.Mathilde with Mrs.Dhanalakshmi, member during impact assessment.*

Two cook masters were dismissed after their inefficiency to work as team. Only other two cook masters were looking after the enterprise. Two group members had gone

on leave in-order to attend their family responsibilities. Two women staff of Anbalayam were helping the enterprise in accounting the income and expenses daily on shift basis along with helping the hotel staff. Dhanalakshmi one of the strongest group member manages the enterprise in the afternoon.

The Cyclone Thane that struck Pondicherry on 30<sup>th</sup> did not make bad effects on the enterprise.

Mrs.Mary has come out with the idea for two new projects in the Phase III (1. Hollow brick making unit and 2. Power laundry). These ideas have been discussed with their core team members to get the full details of the enterprises.

## **B. BLESS**

### **Amman Women SHG (Dairy Farm Unit, Phase - II)**

The group's regular activity was on usual mode. The group was maintaining their all books of records with updated information. Regarding the enterprise activity, all the group members had stopped milking the cow. The cows were in good condition free of any disease. The group was confident on repaying the due loan amount without any gap period.

### **Alli Women SHG (Fish Culture Unit, Phase - II)**



In the month of December the group repaid its final amount of the loan installment. During the entire project period, the performance of the group was consistent in the repayment and reporting aspect. The other group members in the group who had taken the loan for other purposes were also good enough to repay the loans in their final repayment. Since the lease agreement for the pond extends for one more year, the

#### ***Alli SHG members during Impact assessment in Dec 2011***

group is entitled to grow and catch fish for one more year. The group members said that they will be looking for further opportunities to grow new varieties of fish for more profit. Other members in the group had utilized the loan amount for various other purposes like expenses on education of the children, agriculture activity, building house, purchasing jewels and on purchasing Goats too as livelihood.

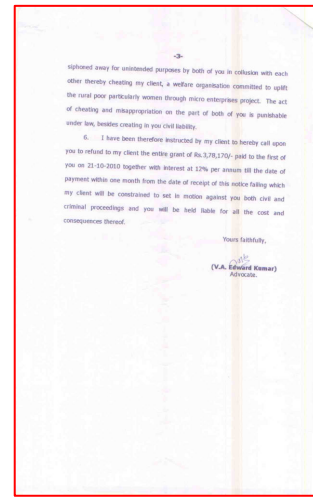
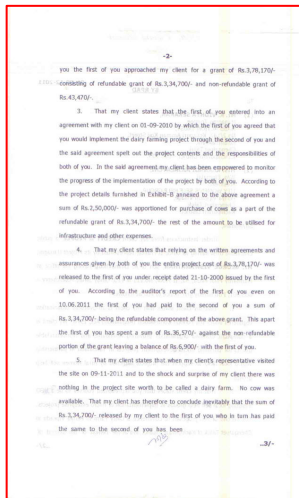
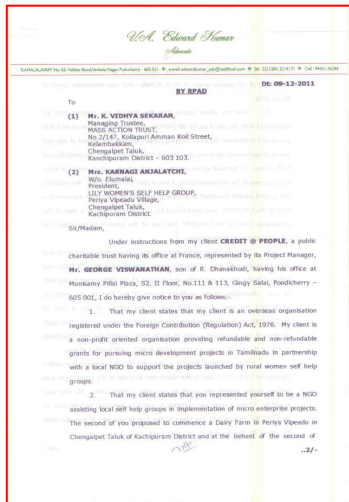


#### ***Alli SHG members-group photo in joyous mood after successfully completing their loan repayment***

**C – Mass Action Trust**

**Lilly Women SHG (Dairy Farm, Phase – II)**

As per the advice of advocate, a notice was sent to Mr. Vidhyasekaren, MAT giving him one month's time from the date of receiving the notice. In the notice the MAT was instructed to return the money as per the MoU signed by them with C@P for the dairy farm project.



**D. RCT – Rural Community Trust**

**Indira Gandhi Women SHG (Milk Society, Phase – II)**

The group's total milk production stands at 2632 lts for the month of December. The had paid its 10<sup>th</sup> loan repayment on 4<sup>th</sup> December. Four cows belonging to the group members were treated by the vetnery doctor for minor ailment. On an average 34 people were giving milk to the society daily. In total 50 people were registered as milk givers in the **Indira Gandhi Milk Society (IGMS)**. IGMS collects 180 lts on average two times a day. The prices remained same. The group was confident of fully repaying the loan amount as agreed.



*Mr. Francis, Mr. Justin- RCT along with son of the leader of IG SHG- who is also involved in helping his mother*

*Mr. Francis, RCT in discussion with 2 SHG members from Paranur for new project*



### Education support for children in the (Rural Community Trust)RCT boarding school.



The final budget for the education program has got its complete shape for implementation and fund raising. Mr.Christophe CASSABONE, the founder, C@P was busy in the fund raising part for this novel project. He had also succeeded in finding good donors for this project.

*Ms.Mathilde, Volunteer C@P distributing Chocolates to RCT boarding school children during her last visit.*

### VPDS – Vulnerable People Development Society

*Muthulakshmi Women SHG (Dairy Farm) and Save Nila Women SHG (Brick Making Unit) – INR 2, 53, 360.00 repayment issue.*

The consistent constructive steps taken to recover the money from VPDS started giving some results in the month of December. Mr.Raju had come to office and handed over a cash of INR 9000. He had also given his assurance of returning the money in next few months.

### Phase III or Mature Phase of Credit@People

Field visits and discussions with new organizations for new projects in the month of December

- 9<sup>th</sup> Dec – 2 board members of UDAVI, an organization came to office in regard with partnership with C@P projects.
- 23<sup>rd</sup> Dec – Had head to head discussion with Director of Prime Trust in the morning and with Mr.Arumugam, CSD and Mr.Paramasivam, WTN in the afternoon.
- 29<sup>th</sup> Dec – Visited SHG's of Prime Trust in and around Pondicherry.

### Field Visit of Projects

Credit@People Pondicherry organized following monthly evaluation & monitoring field visit of phase I & II projects for the month of December 2011.

- 12<sup>th</sup> Dec - RCT field visit
- 14<sup>th</sup> Dec - Anbalayam field visit
- 15<sup>th</sup> Dec - Bless field visit

## **A. December Month's Expenditures C@P Pondicherry**

### **Direct Expenditures by C@P**

Total direct expenditures by C@P Pondicherry for the month of December 2011 was Rs 37,702 Only

### **Indirect Expenditure of C@P**

Total indirect expenditures of C@P Pondicherry by sharing 50% of running cost including human resource for December was Rs 19,880 Only

## **B. Submission of December month Accounts by Partners:**

- a) Anbalayam - 12<sup>th</sup> Jan
- b) Bless - 13<sup>th</sup> Jan
- c) RCT - 09<sup>th</sup> Jan

## **C. Repayment to Credit@People until Dec 2011-Phase II in INR:**

Anbalayam	-	2,31,660.00
RCT	-	1,97,820.00
Bless	-	5,09,193.00

## **D. Credit@People – Social media communication links**

Website	-	<a href="http://www.credit-at-people.org/">http://www.credit-at-people.org/</a>
Facebook – C@P	-	<a href="http://www.facebook.com/pages/CreditPeople/104492152988101">http://www.facebook.com/pages/CreditPeople/104492152988101</a>
Facebook – C@P, volunteers	-	<a href="http://www.facebook.com/profile.php?id=100002816338255">http://www.facebook.com/profile.php?id=100002816338255</a>
Twitter	-	<a href="http://twitter.com/#!/creditatpeople">http://twitter.com/#!/creditatpeople</a>

## **E. Upcoming Events and Plan of C@P Fund, Pondicherry**

- Field visits to the existing partners
- Non-corrosive legal and non-legal action against VPDS and MAT
- Finding of New partners and projects for Phase III

**F. \*\*Local News and Climate –**

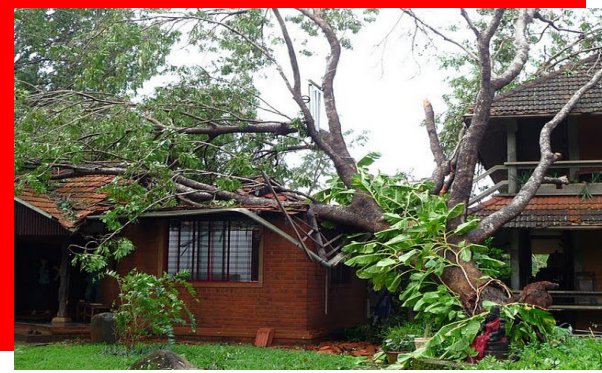
**Effects of Thane Cyclone in Puducherry and Cuddalore District of Tamil Nadu.**



\*Cyclone Thane developed as tropical disturbance in Indonesia gradually moved towards south eastern coast of India in Tamil Nadu region developed into depression on 25<sup>th</sup> December. On 28<sup>th</sup> December it developed into very strong cyclonic storm hit the coasts of Tamil nadu and Pondicherry on 29<sup>th</sup> Night and continued until noon of 30<sup>th</sup> Dec and further it weakened. The storm hit all coastal parts of Puducherry and Cuddalore district with Max speed of 140 Km/h (85 mph). The combined damages estimated so far goes more than INR 4000 crores with loss of lives of 47 including women and children. Still in may parts of affected areas electricity and other basic amenities have not resumed. Crops worth many crores have got damaged.



**\*\*Auroville Photos –Courtesy from Auroville website**



\*The information was taken from Wikipedia, [www.cdm.org.in](http://www.cdm.org.in) and [www.expressbuss.com](http://www.expressbuss.com)

\*\*Thane Cyclone photos courtesy from [www.pondicherrytourism.blogspot.com](http://www.pondicherrytourism.blogspot.com), [www.pondicherrymedia.com](http://www.pondicherrymedia.com) and [www.auroville.org](http://www.auroville.org)

*This narrative report was prepared by Mr. George. D - Project manager of C@P Fund on 12th Jan 2012*