

Logo :



Photo of the team :

**Country of intervention :India****City(s) :** Pune**Date of start-up of activities (month/year) :** July 1993**Date of institutional constitution (month/year) :** December 2000**Juridical status :** 1] A Charitable Trust

2] A sec.25 Company and

3] An Industrial Co.op Society

Address : Plot No.19, Hingane Home Colony, Karvenagar Hill Side , Pune 411052.**Tel. :** 25447791
25450111**Fax :****E-mail :** ammmys@pn2.vsnl.net.in**Internet Website :****Managing Director :** Dr.Medha Purao Samant**Key figures :****Number and nature of the programs / activities :** Micro Finance, Micro Insurance, Job Placement & Vocational Trainings, Creches , Educational Sponsorships**Teams and number of field workers :** 4 Teams with 35 F.W. for all the projects**Teams in HO :** Admin and Accounts 12**Total provisional budget 2006 (please mention the currency) :****Total number of direct beneficiaries per year :** 2250 = MF , 10000= MI , 200= JPVT , 100= Creches**Sources of private and public subventions :** 4 Banks and 3 Funding Agencies**Historical of the creation****Evolution of ANNAPURNA PRIVAR**

- 1 We started with a goal of **Economic and Social Empowerment of Poor Women**, we called this.....Artha-Purna Project - Microcredit For Women
- 2 The women did not want to leave behind their husbands They demanded that the husbands should get loans, so we startedUdyam-Purna Project - Business Loans Program for Men.
Now we have one common program for women and men to give business loans and social loans. This micro loan and saving program is Artha-Udyam-Purna. This project gives loans for Business, Education and Housing.
- 3 a) We discovered that these women are worried about the future of their adolescent children, so we started Tantra-Purna Project for giving Vocational Training.
- 3 b) Each of the family member must get job opportunities for their economic stability, so we started Sandhi-Purna Project - A job placement service.
Now we have a common program for Job Placement and Vocational Training (JPVT) Sandhi - Tantra-Purna
- 4 a) When a women moves ahead on the path of development, the toddlers say, 'Mother, do not leave me alone at home'Vatsalya-Purna Project - A Chain of Day Care Centers in the slums.
- 4 b) It is very difficult for a single, poor mother to educate her children, so we started Vidya-Purna - an Educational Sponsorship Program for the deserving children of single mothers. Now we have Vidya-Vatsalya-Purna for Child Development
- 5 Women need peace at home to be peaceful at their work. We started our Family Development Program to give family counselling and referral services in order to build peaceful families, so we started Shanti-Purna.
- 6 'A positive outlook towards health' of all the family members including the youngest and oldest once is importantSwasthya- Purna Project - A Health Mutual Fund

Swasthya Purna builds a positive outlook towards health by providing Health Care Services and financial support for sickness.

Janashri provides death, disability and asset coverage.

Now we have a common program Swasthya- Shanti- Purna Project, it guides members about their health , documentation and family problems.

So we were 'Annapurna Mahila Mandal' (Womens organisation) - And we are now 'Annapurna Parivar' (An Organization working for the families of Poor Self Employed Women)

OBJECTIVE / - MISSION

**OUR GOAL : To ensure smiles on the faces of poor working women.
Economic and Social Empowerment of Poor Women and their Families'.**

OUR VISION : Empowering Women to make their families sustainable.

OUR MISSION : Our mission is to make:-

- 1) the members economically independent and happy in their professional and personal lives by making available small repetitive loans to **poor but enterprising** men and women along with business guidance and skill / vocational training to succeed in their livelihood / self employment activities, linking their families .
- 2) Help them generate own savings and insuring them against unforeseen emergencies like sick ness, hospitalization, death, etc.
- 3) Helping them look after their families in a better way by providing support in family counseling, day care centers , etc.

Programs

1) **Artha-Udyam-Purna** We have one common program for women and men to give business loans and social loans. This micro loan and saving program is Artha-Udyam-Purna. This project gives loans for Business, Education and Housing.

2) Swasthya Purna

'A positive outlook towards health' of all the family members including the youngest and oldest once is importantSwasthya- Purna Project - A Health Mutual Fund Women need peace at home to be peaceful at their work. We started our Family Development Program to give family counselling and referral services in order to build peaceful families, so we started Shanti-Purna.

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3)**Sandhi - Tantra-Purna** We discovered that these women are worried about the future of their adolescent children, so we started Tantra-Purna Project for giving Vocational Training.

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4) Vidya-Vatsalya-Purna

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b)It is very difficult for a single, poor mother to educate her children, so we started Vidya-Purna - an Educational Sponsorship Program for the deserving children of single mothers. Now we have Vidya-Vatsalya-Purna for Child Development

Target groups and beneficiaries :

Our clients are poor women man and from the minority religions like Buddhists, Muslims and Christians and also from all backward castes in Hindu religion like Mang , Matang etc. All our partners are the slum dwellers. Till date we have reached to 4800 individuals under **Artha-Udyam-Purna** ; We have provided the other services to the families of the same members.

Operational Partners :

Annapurna Mahila Mandal. Pune
Annapurna Mahila Industrial Co-op.Society,Pune
Annapurna Mahila Mandal. Mumbai

UPLIFT (an international network by Inter aid, France)
Association of Friends of Germany
Times Foundation (Times of India)
Chalana ,Pune
Planet India Finance, France
Corporation Bank
UTI Bank
F.W.W. B.

Financing / Budget :

We are borrowing funds from the following agencies

Annapurna Mahila Mandal, Pune –Rs.17.50 Lacs (Quasi Capital provided as mother Organisation)
Corporation Bank –Cash Credit facility Rs. 20 Lacs
UTI Bank - Term Loan - Rs. 15 Lacs
F.W.W. Bank Term Loan - Rs. 30 Lacs
Saving Balance of members – Rs. 28 Lacs

Total Amount Rs. 1,10.50,000

UPLIFT HMF + IGP Rs.11,60,097/-
CDP Rs. 5,39,805/-
(Received) Rs. 16,99,902 /-

Financial Sustainability is 85 %.