

Name of the Organization: Parvati Swayamrojgar, Pune



Country of intervention: India
City: Pune

Date of startup of activities (month/year):
November 2002

Date of institutional constitution (month/year):
September 2002

Juridical status: Company registered u/s 25

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Managing Director: Mr. Ashok
Deshmukh

Key figures:

Number and nature of the programs / activities:
Micro Finance & Micro Insurance

Teams and number of field workers: 43 Field workers
(Project Manager-1, Portfolio Quality Manager-1,
Coordinators-2, Branch Managers-7, Service
Executives-6, Collector Motivators- 26)

Teams in HO:

10 HO Staff (Accounts-3, MIS team-4 and support
staff- 3)

Total budget 2006 (please mention the currency):
Rs. 8,700,000

Total number of direct beneficiaries per year: 4500
Partners (2006)

Sources of private and public subventions:

1. Development Credit Bank
2. HDFC Bank
3. Inter Aide
4. Public savings

Historical of the creation : < 5 lines – Indicate the motivations of the founder(s), the objective of the initial project and its progressive transformation (different phases) until now.

Parvati Swayamrojgar (PSW) created in November 2002, is a non-profit company, created with the intention of providing access to micro credit for income generation or business development for the poor. Its founder members having more than 15 years experience in the field of Social work and community development respectively in the social sector, sought to use their expertise in the process of poverty alleviation through income generation activities.

Since inception PSW has been focusing of activities that are targeted to increase & protect the incomes of the family. The key programmes are related to micro credit & health mutual fund (mutual insurance) project.

It became part of the Uplift India Association Network in 2003 and has been involved in providing micro finance and micro insurance services to the slum population of Pune.

Objective/mission : < 5 lines – Indicate the general objective of the organization.

The following VMG have been the guiding force behind all the momentum

Vision: Contributing towards the upliftment of the living standards of the poor

Mission: Smart micro finance / insurance services to enrich and protect livelihoods

Goals: By December 2010

- To increase income levels of partners
 - Provide access to micro credit to 20000 partners
 - Provide training to 7500 partners in entrepreneurship development
- To control and manage health cost that severely affects income of partners
 - Provide health service (both preventive and curative) to 20000 families

Provide benefits of health mutual fund (mutual insurance) to 40000 families

Action's principles : < 5 lines – Indicate which are the values and principles on which the action and activities are based, and which are the grounds/basis to pursue the mission. What is the specificity of the approach ?

- **Professionalism**
 - Professional Relation with partners & staff,
 - My Work my responsibility
- **Trust and integrity**
 - Trust each other
 - Integrity of staff
 - Honesty
- **Team work**
 - Team responsibility
 - Feeling of oneness
 - Co-operation and support
- **Quality**
 - Quality of service
 - Concern for quality
- **Simplicity**
 - Procedure
 - Communication at the level of partner
 - Working style
- **Transparency**
 - No hidden transaction
- **Respect**
 - Respect to every individual
 - Respect to rules & discipline

Programs : < 5 lines per program – Indicate the type(s) of program(s), their number, the activities implemented and the activities/ results ' indicators, and if the need arises, the objectives pursued by each program.

PSW is currently involved in providing microfinance from Rs. 2000 to Rs 40000 to partners for productive (to start of expand business), social (for consumptions and health, education, repayment of other expensive loans etc) and for housing (for house repairing) purposes. Partners are also provided services of micro insurance wherein their health or hospitalization expenses are reimbursed to a certain extent.

Target groups and beneficiaries : < 5 lines – Qualify and quantify (if possible) the target groups and indicate the number of beneficiaries reached by the organization (if possible by type of program).

Urban slum dwellers, who do not have access to any formal financial institutions for credit or savings products. Since inception 9325 partners have been provided access to such services.

Operational Partners : < 5 lines – Indicate the main operational partners, public and private, of the organization (NGO, associations, companies, ministries, city halls, care centers, etc.), membership in a network.

Financing / Budget : < 5 lines – Indicate the provisional annual budget 2006 (please indicate the currency), as well as the main , public and private contributors and the % of the budget they cover.

Total provisional budget 2006: Rs.8, 700,000 on investments and operating expenses.
Own Capital - 41%
Public fund (savings) - 19%
Financial Institutions – 23%
Inter Aide – 17%