

Sampurna Training and Entrepreneurship Programme



Activity Report

31st March 2017



Organization Overview

Sampurna Training and entrepreneurship Programme (STEP) was incorporated as a NGO registered under section 25 of the company act 1956. Being a social microfinance organization, STEP believes that **only microfinance is not enough** to improve standard of living of the vulnerable people. The organization entered into the microfinance sector along with various socio-economic services. *STEP is the only organization who values its clients by considering and calling them partners..*

Vision

A flourishing society where vulnerable families are empowered to improve and strengthen their standard of living.

Mission

To provide low income and disadvantaged families with sustainable adapted and innovative financial, business development, access to employment and social services, building their self-reliance and capacity to realize their wishes



Context

- **Population: 14.38 Million**
- **33 %** population lives in **5500 Slums**
- More that **30%** population lives in **BPL** (per capital income 32 INR / day)
- **Occupation:** informal business, domestic worker, daily labor..etc

***A journey of thousand mile must
begin with a single step.....***

Microfinance

Loan is not an end, it's simple a beginning...

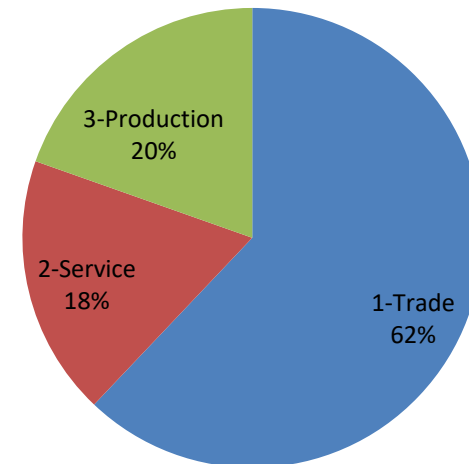
In order to increase the income of business, STEP provide loan for business capital. The loan is given through a small group of 7-10 women.

Collection take place at the group leader's place in weekly basis.

Loan Product	Business Loan
Average loan disburse	15,000 INR
Maximum loan amount	50,000 INR
Processing Fees	1%
Tenure (Weeks)	38/52/78/104
Interest Rate /year	26% reducing
Frequency of Repayment	Weekly



Sector wise Portfolio outstanding



Key figures as on 31st March

- ❖ 7810 Active Borrowers
- ❖ 67 million INR outstanding
- ❖ 99.5 % Repayment Rate
- ❖ 7 No. of Branches
- ❖ 48 No of staffs

Business Management Training

Business management training

In order to improve the business management skills of partners, STEP provide short time trainings. Trainings are provided to the group of 7-10 women at community. Various attractive tools and interactive methods are used to ensure the good participation.

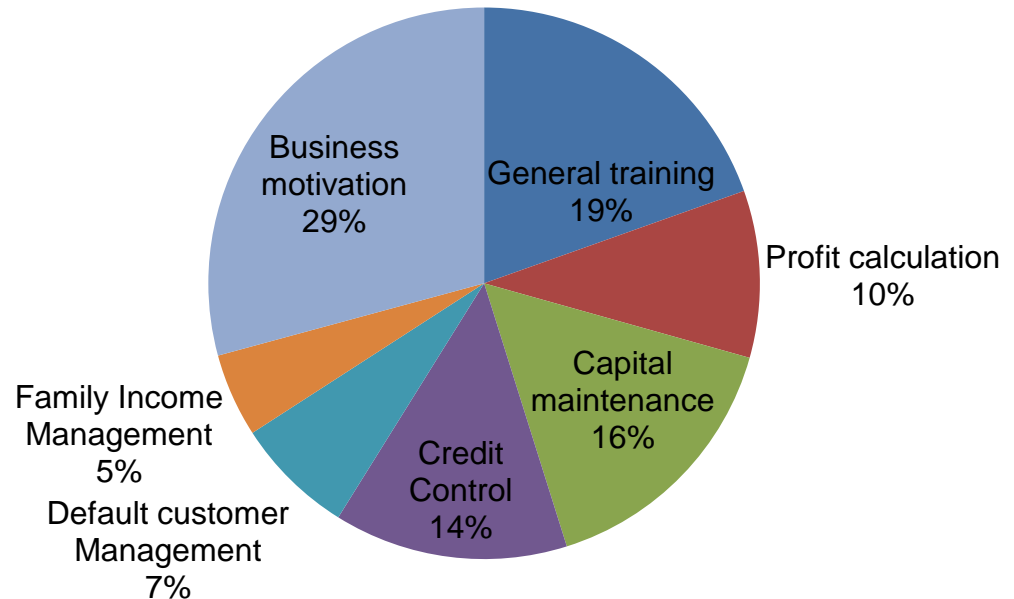
STEP is continuously developing new interactive trainings about capital determination, profit calculation, credit control, business motivation...



Participation of training in 2017

Key figures

- ❖ 2729 business training sessions
- ❖ 18334 business training participation



Social & Health Training

Poor knowledge and access of basic health makes the life of slums dwellers more deplorable. In order to raise the awareness among the community people, STEP decided to start campaign on various social and health issue.

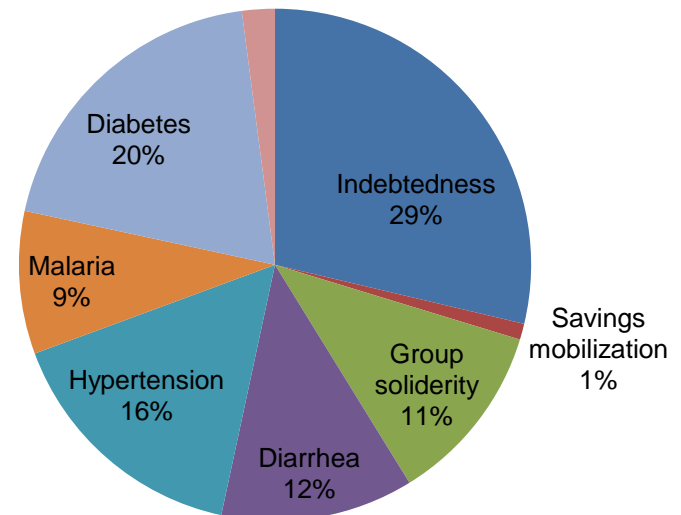
Indoor Campaign: through the interactive sessions in a group of 5-7 women, STEP discuss various prevention aspects of disease and what immediate steps people should take when suffering from these diseases.

Key figures

- ❖ 972 health & social training sessions
- ❖ 4426 Health Training Participations
- ❖ 84 outdoor Campaign
- ❖ 1738 participation in outdoor campaign

Outdoor campaign are generally open to the community people. Most of the time campaigns are conducted in a open place inside slums. The issue like TB, child immunization, nutrition control etc are discussed. The main objective is to make the people aware of some social issues and how to cope with them..

Participation in social and health meeting



Family Development Program

In order to provide psychosocial support to the families who are in need, STEP started Family Development Programme. It is the individual family follow up by professional social worker. Some of the common issues that are faced by our partners as follows:

- Low access to health services,
- Administrative documents,
- Family conflicts,
- School drop-outs,
- Health and hygiene.

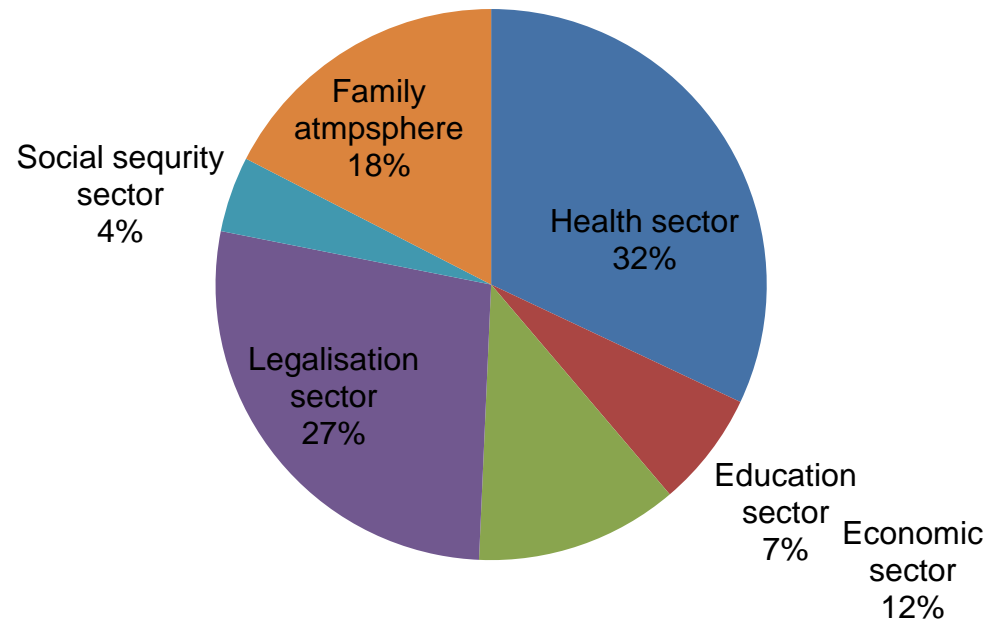


Sector wise family visit

STEP believes that each family has the capacity to cope up with their difficulties; therefore the social workers help them to resolve their problems by themselves. In some cases, families are referred to other specialized NGO to deal with specific issues.

Key figures

- ❖ 426 different families in FDP
- ❖ 3144 family visits conducted
- ❖ 146 referrals to other agency



Skill Training

Vocational Training

In order to increase employable skills among the community people, STEP provides low-cost vocational training on skills such as beautician, tailoring, various crafts, etc. The training is conducted twice per week for a duration of 6 months. In most cases, STEP identifies resource people from the community so that the training is adapted in terms of language, place, availability, etc.



Key figures

- ❖ 164 students passed out in a year
- ❖ 257 current students
- ❖ 17 skill training workshop
- ❖ 189 participants in skill training workshop

Short skills Workshops

They are organized to help families to learn new skills and start businesses. Most of the time, STEP asks a skilled partner to teach her business to the others.

For example, some partners are learning how to run a Pepsi business, “momos” business or incense sticks business.

The use of STEP’s network enhances the motivation amongst the partners and creates a good learning atmosphere during the skill training workshops.



Micro Business Unit

Micro Business Unit (MBU)

STEP developed a micro business unit to produce and sell petticoats. This idea came from noticing that many of our partners have skills but considering the market prices, they could not get a sufficient income to maintain their family.

STEP has formed a group of 5-7 partners who cut and stitch high quality materials to make petticoats. The petticoats are sold by many partners whose business is to buy and sell this kind of products. The major benefits are the producer who receive 4 times more wages than the market rate. On the other side, the buyers groups can buy the product lower price compared to the market and earn higher profit..

The MBU's capital reached Rs 150,000 thanks to STEP's initial investments.

STEP plan to replicate the same model for other product like jute and other cloths item.



Key figures

- ❖ 5 producers
- ❖ 70 regular buyers (partners)
- ❖ 280,000/- INR sales in a year

STEP witness the change of partner's life

Measuring impact on partners life of our services is important task. STEP took an initiative to track the changes of partner's life. STEP developed an multi dimensional Poverty Assessment Tools (PAT) that enable to assess level the socio economic profile of our partners.

The data is collected on regular basis at each loan cycle. Based on the data of March 2015, we noticed gradual increment of the socio economic profile score over the loan cycle .

Average Score evolve over Loan Cycle

