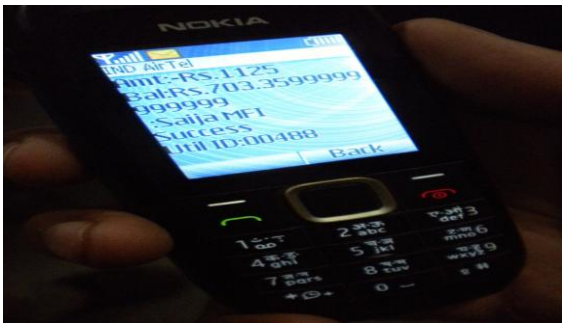


FROM THE EDITOR'S BOARD

We, the editorial team of "Saija Darpan" have the pleasure of launching the 15th edition of the monthly newsletter.

MOBILE REPAYMENT PILOT BEGINS

Saija has tied up with EKO to initiate Mobile Based Payment Transfer System in their collection process. It would facilitate reduction in the operational cost of collection process, increase productivity of our field staff and significantly reduce risk esp of cash handling.



(Real photo of repayment done through EKO)

CAPACITY BUILDING

Mobile Based Repayment System: During the month of June 2011, Internal & External training took place in Saija with the help of EKO team. There was continuous technical training organized for our Field Staffs by EKO team to make the FEs, BM & ABMs aware of the initiative of Mobile Based Money Transfer System.

Making Microfinance Work Training: Mr. Ghanashyam Dey, Mr. Purushottam Ranjan & Mr. Kunal Priyadarshi participated in the 3rd Session of MMW training conducted by ACCION in Mumbai.



(A Photo of Making Microfinance Work)

Dialogue on Business:

Mr. Purushottam Ranjan & Ms. Nishi Sinha participated in the training program(Dialogue on Business)

organized by ACCION for the customers of the bottom of the pyramid in Bhadoi .The idea was to appreciate the process and get key learnings before its implementation in Saija.



(Dialogue on Business Training in progress)

VISIT BY ACCION AMBASSADOR



Mr. David Firth Bard, from ACCION International was in Saija for a period of three weeks under the Accion Ambassador programme. Mr. Bard is an Alumni of Harvard Business School. Apart from gaining a firsthand feel of the microfinance operations in Bihar, he worked extensively on our communications and PR materials.

BUSINESS SNAPSHOT

Total Clients	15,955
Active Clients – SKR	1,745
Active Clients – SMR	14,210
Portfolio Outstanding (lakhs)	835
Branches	7
Districts Served	5
Total Staff	89

CLIENT'S INTERFACE



Client: Ms. Shahnaz

Ms. Shahnaz is from "Jai Durga" Group from Patna Branch. With her 1st loan cycle (Rs.8000), she bought a Sewing Machine and now with 2nd loan cycle, she has bought a Pico Machine and she said that "I am very happy that Saija has come forward to help people like us". She also said that Saija's staffs are very nice and they are very punctual.