



**We live in a wonderful world that is full of beauty, charm and adventure.**

**There is no end to the adventures we can have if only we seek them with our eyes open."**

**- Jawaharlal Nehru**



Children's day, in India falls on **November 14th** every year. Children's day in India is celebrated on Pandit Nehru's birthday as a day of fun and frolic, a celebration of childhood, children and Nehruji's love for them. **Happy Children's day!**

## Business Progress

We are one of the pioneers in the promotion of Self Help Groups in Tamil Nadu. We are authorized business correspondent (BC) for YES BANK. We have formed 330 SHGs comprising 4830 members and disbursed credit of Rs. 881. 46 lacs during the month of October 2013. These SHGs are engaged in various economic activities and provide an opportunity for diversifying and enhancing their incomes

### IASC Portfolio Details

( Rs in Lacs)

Product	No Of Clients		Disbursement		Future Principal		Over due		PAR	
	Sep 13	Oct 13	Sep 13	Oct 13	Sep 13	Oct 13	Sep-13	Oct-13	Sep-13	Oct-13
Own portfolio	7251	6866	0.00	0.00	298.98	223.34	15.18	17.16	20.00	23.36
Managed portfolio (YES LEAP)	22046	26876	900.54	881.46	3540.40	4233.63	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>29297</b>	<b>33742</b>	<b>900.54</b>	<b>881.46</b>	<b>3839.38</b>	<b>4456.97</b>	<b>15.18</b>	<b>17.16</b>	<b>20.00</b>	<b>23.36</b>

## SKILL BUILDING PROGRAMS

We work to encourage and develop livelihood skills amongst our women members. This work starts from organizing and forming SHGs, then enhancing their capabilities through 4 days financial literacy training, followed by delivery of credit and finally introducing ways to improve their incomes by providing new skills or upgrading existing skills which will allow them to be self-employed or employed in the market.

### Training Program in MS-OFFICE/TALLY



We conducted 6 months training program on MS-Office/Tally for 15 members at Vadavalli Branch in Association with PSG College of Technology- Coimbatore. Our members are being trained in Application programming interface, XML, ODBC & DLC Technologies. We are thankful to Mr.Chandrasekaran-Head of the Department of Community Developments for his co-operation. 

### Training Program in MS-OFFICE/TALLY

We in association with Canara Bank sponsored ASETI- conducted training program from 8th Oct - 9th Nov 2013 in basic MS-Office/Tally for our 21 members at our Dindugal Branch. The members were trained with Tally patterns, Tally Integrators and Tally extenders. We are grateful to Mr.Arjunan Mutthaya, the Director of ASETI- Canara Bank for his assistance. 



### Guidance On Weaving Floor Mat



IASC conducted two days training program on weaving floor mat at Vadavalli Branch on 24th and 25th of Oct 2013. Our 15 members were trained on Rug making, Designing and making canvas floor mat. They were also trained to paint with a personalized pattern using acrylic paint. We acknowledge our gratitude to Mrs.Veerasekari, the trainer of New Everest NGO for her support in conducting this program. 

## Training On Hand Embroidery/ Brocade



This is the popular program demanded by IASC members. This 20 days long training program on Hand Embroidery/ Brocade was conducted from 03-Oct to 22-Oct 2013 at Udumelpet branch. 36 members participated in this training program. Members were trained in beginner tips and techniques, various kinds of hand Embroidery and transferring embroidery patterns & designs. We are thankful to Mr. Thayagrajan, the director of RSETI- Canara Bank. 



## Preparation On Fruit Drink, Squash, Pickle Sandwiches & Manufacturing Activity

*“Live in each season as it passes; breathe the air, drink the drink, taste the fruit.” – Henry David Thoreau*

We conducted a 2 day training program on Oct 23rd and 24th 2013 on preparing fruit drink, squash, and pickles and processed food manufacturing at Madurai branch. The participants were trained in making fruit drinks, Squash and Pickles from vegetables and fruits preserved in vinegar to preserve food or other perishable items. 35 members participated and gained knowledge from this event. We are grateful to Mrs.Suganthi, the Director of Shield NGO.  



## Training On Cottage Industries Products

A major benefit of cottage industry product is that they allow people to work from their homes. Women have benefited the most because they can work from home while still tending to their families. IASC in association with Canara Bank conducted a day long program on manufacturing activity at our Kovilpalayam branch on 10th Oct 2013. The training has benefited 45 members. We are thankful to Mr.Kanakaraj the Director of ASETI- Canara Bank for his assistance.





## Instruction On Aarathi Plate



IASC conducted a week long training program on making Aarathi plates at our Kovilpatti branch from 7th to 11th Oct 2013. 25 members attended this unique training program. These products have huge demand during dasara/Diwali festive period. The members were trained in making Aarathi plates with small flame which burns on a wick

which is placed on a plate and rotates around the Deity. We are thankful to Mrs.Subulakshmi our in-house trainer. 

## WELLNESS

***The biggest disease today is not leprosy or tuberculosis, but rather the feeling of being unwanted. – Mother Teresa***

We conducted a Health awareness camp on tuberculosis in association with Government Hospital-Tuticorin, by using various visuals and audiovisual aids. This camp was anchored by Mr. Mohan- Health Supervisor and was held at IASC's Tuticorin Branch on 29th Oct 2013. 30 IASC members participated in this camp.



Tuberculosis remains a major public health problem in India. Tuberculosis represents 3.75% of India disease burden, 11 times that of malaria and is leading cause of death in the 15-45 year group. The Instructor provided valuable tips to remember at the time of tuberculosis treatment.

## SUCCESS STORIES

Meet **Packiya Lakshmi** who is an active member of Pagalavan Self Help Group, Madurai. She took the first step towards financial empowerment by joining our SHG program. Through this initiative she got access to cheap credit, credit counseling, financial literacy training and finally livelihood training. She used the credit to pursue income generating activity, which augments her husband's earnings, thus allowing her to take better care of her family's needs and make a difference in their lives.

- Business: Tailoring
- Loan utilization: Power tailoring machine
- Income then: Rs 3000/- per month
- Income now: Rs 7000/- per month



Our best wishes for her new venture.

“As a small businessperson, you have no greater leverage than the truth.”

— John Greenleaf Whittier

Meet **Rajeswari** who is an active member of Silver Star SHG of Kinathukadavu branch. She took the first step towards financial empowerment by joining our SHG program. Through this initiative she got access to cheap credit, credit counseling, financial literacy training and finally livelihood training. She used the credit to pursue income generating activity, which augments her family earnings, thus allowing her to take better care of her family's needs and make a difference in their lives.

Listen to Rajeswari: “While weaving, we make sure that we are using quality leaflets that are not squeezed together. Most people in the region use coconut fronds for roofing; though it does not last long, majority of the people in our nearby villages still prefer our coconut fronds to thatch their roofs.

- Business: weaving coconut fronds
- Loan utilization: Raw materials
- Income then: None
- Income now: Rs 4500/- per month



Our best wishes for her new venture

## Employee Of The Month

We are happy to announce Mr. Manikandan-Relationship Officer of Dindugal Branch who joined us in May 2013 is awarded as the Employee of the Month for the month of October 2013. The company appreciates your dedication to work, customer engagement skills.



## Group Savings

As on 31st July 2013		(Rupees in Lacs)
Branch	No. of SHG bank accounts	Total savings balances including yes leap ( In Rs)
Vadavalli	334	4954832
Ondipudur	193	1661921
Udumalpet	168	1645200
Kovilpalayam	104	385900
Kinathukadavu	69	211400
Madurai	132	1645781
Madurai north	174	579700
Dindugal	70	300950
Tuticorin	209	1727698
Authoor	82	373300
Kovilpatti	317	1354612
Viruthunagar	30	1812400
Salem	56	36800
<b>Total</b>	<b>1938</b>	<b>16690494</b>

All our lending is through traditional SHG model. The members are formed into SHG and are made to open a Bank Account. There on, we motivate member to save RS 100/- every month. The saving balance in various Banks has now close to Rs 175 Lac. We are thankful to all our bankers for supporting this saving initiative.

**Our Heart full Thanks to top 3 banks for wonderful support**

