

May this Christmas end the present year on a cheerful note and make way for a fresh and bright new year. Here's wishing you a Merry Christmas and a Happy New Year!

BUSINESS PROGRESS

We are one of the pioneers in the promotion of Self Help Groups in Tamil Nadu. We are authorized Business Correspondence (BC) for YES BANK. We have formed 361 SHG's comprising 5445 members and disbursed credit of Rs.980.10 lacks during the month of November-2013. These SHGs are engaged in various economic activities and provide an opportunity for diversifying and enhancing their incomes.

(Rs. in Lacs)	No. of Clients		Disbursement		Future Principle		Over due		PAR	
	Oct-13	Nov-13	Oct-13	Nov-13	Oct-13	Nov-13	Oct-13	Nov-13	Oct-13	Nov-13
Own Portfolio	6866	5839	0	0	223.34	171.85	17.16	17.28	23.36	19.46
Managed Portfolio	26876	32250	881.46	980.10	4233.63	5047.13	0	0	0	0
TOTAL	33742	38089	881.46	980.10	4456.97	5218.98	17.16	17.29	23.36	19.46



SKILL BUILDING ACTIVITIES

TRAINING ON THREADING FRESH FLOWER

IASC conducted a day long training program on threading/weaving fresh flower at our Udumelpet branch on 16th-Nov. This training was attended by 20 members. Members were trained on weaving various types of hanging flowers, garlands etc. They were also given tips to make Valentine’s Day roses, graduation bouquet, and to make flowers “stay fresh” for a few more days by using household ingredients to preserve and make them last longer.



TRAINING ON MANUFACTURING SOFT TOYS

We, in association with Canara Bank sponsored ASETI conducted a training program on manufacturing of soft toys at vadavalli branch from 18th November to 3rd December. 26 IASC members participated and benefited through this activity. Soft toys making is one of the easy and less capital business and most of the units run by women who operate from home. Soft are made of fur and acrylic fiber in various designs and sizes are in great demand in the market. We are thankful to Mr. A. Kanakaraj the Director of ASETI for sponsoring this event.



TRAINING PROGRAM ON ZARADOSI

India has one of the finest traditions of embroidery in the world. It has long been known for its embroidery with gold and silver threads also known as Zardozi. We conducted 21 days training program



on Zardozi at Tuticorin branch from 7th November to 1st of December. 10 handpicked members participated and gained knowledge in this advance program. This event was sponsored by SBI - RSETI and we are grateful to Mr. Baskaran, the Director of SBI-RSETI.



TRAINING ON TAILORING

A month long training program on basic tailoring has commenced on 27th Nov for 50 members from Authoor branch. This program is sponsored by Indian Bank- RSETI and will complete on 26th of Dec 2013. Members are being trained on various types of sewing machines, embroidery tools, cutting tools, measuring & marking tools, types of stitches, seams and pleats. We are thankful to Mr. R. Santhanam, the Director of RSETI-Indian Bank.



TRAINING ON HAND EMBROIDERY

We conducted another 3 day long training program for 20 members at Madurai-North branch on hand embroidery. There is huge amount of enthusiasm and participation for this program on account of potential to earn high income and continuous work. We are thankful to Mrs. A. R. Suganthi – our associate partner from Shield NGO for her support in conducting this training program.



TRAINING ON HAND EMBROIDERY

We organized a 5 day training program on hand embroidery at Kovilpatty branch from 18th Nov to 23rd Nov. 20 members were trained on various techniques of hand Embroidery in this colorful 5 day event. We are grateful to Mrs. Subulakshmi – our in house Trainer.



TRAINING ON FASHION DESIGN

We in association with Canara bank sponsored RSETI, organized a month long training program for 5 IASC members on basic fashion designing at Dindugal Branch. This 30 days program commenced on 11th of Nov and will end on 10th of Dec 2013. Participants are being were trained on various nuances of Designing through simulation. We are grateful to Mr. Arju Muthiah – the Director of Canara Bank RSETI



ACTIVITY ON PAPER PLATE AND CUP MAKING

We in association with Canara Bank sponsored RSETI, conducted a week long training program on manufacturing disposable paper plates and cups at Dindugal branch from 27th Nov to 6th Dec 2013. 8 IASC Members were trained on Paper Cup Forming, Paper Plate Dies, Paper Cups and making of paper bags of various sizes. We are thankful to Mr. Arjun Muthiah – the director of Canara Bank- RSETI.



TRAINING ON BEAUTICIAN

There is no cosmetic for beauty like happiness
– Maria Mitchell

IASC conducted a month long training program on beautician from 19th-Nov to 19th-Dec. 20 members from Madurai-south branch participated with great enthusiasm in this month long event. Various nuances of beauty improvement techniques like threading, waxing, manicure, pedicure, mehendi, facial and haircut were taught to the members. We are thankful to Mrs. Hosona, the Director of Kiruba Women's & Development Trust for her initiatives and support in conducting this training. [iasc](#)



WELLNESS

EYE & HEALTH CAMP

“Let food be thy medicine and medicine be thy food” – Hippocrates

Health Camp Foundation is a non-profit. Our mission is to Empower Health Care Engagement. We do this by helping local organizers setup and run Health Camp events. Health camp aim at promoting health seeking behavior in the long term and thus, unlike a general curative health camp, these camps also majorly work on building awareness regarding Blood sugar, Eye checkup, common ailments, nutrition and hygiene and sanitation. The above mentioned camp has been conducted for 165 Kinnathukadavu IASC members on 10th-Nov. A healthy thank to Mr. Kamalakannan (Camp coordinator) – Aravind Hospital, Coimbatore.



SUCCESS STORIES

Meet Mrs. Sulochana an active member of Orange SHG from Madurai branch. She started making and selling papad's from her home. She availed loan from IASC and invested the money to develop her existing Papad business.

“Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country.” - **Margaret Thatcher**



- Business : Papad
- Loan Utilization : Working Capital
- Financial gain then : 3000/- month
- Financial gain now : 6000/- month



Meet Mrs. Fathima an active member of Arasan SHG from Madurai-North branch. She started making of Jewelry boxes of various types from the loan money she availed from IASC after joining her SHG.



- Business : Making Jewelry box
- Loan Utilization : Purchased raw materials
- Income before : 5000/- month
- Income now : 8000/- month



EMPLOYEE OF THE MONTH



Meet Mr. Suresh – Our chosen Employee of the month.

- Designation : Relationship Officer
- Branch : Kovilpalayam – Coimbatore

We recognize and appreciate your performance and contribution to the company. You have always shown commitment and honesty in the work you do. Thanks for all of your contributions for the company and CONGRATS!

GROUP SAVINGS

As on 30th Nov 2013		(Rupees in Lacs)
Branch	No. of SHG bank accounts	Total savings balances including yes leap (in Rs)
Vadavalli	478	5466512
Ondipudur	128	1334850
Udumalpet	370	1682200
Kovilpalayam	104	536000
Kinathukadavu	133	294550
Madurai	132	1884281
Madurai north	179	719450
Dindugal	95	453600
Tuticorin	194	1894500
Author	107	515800
Kovilpatti	170	1532427
Viruthunagar	229	2051500
Salem	50	76150
Gobi	13	9000
TOTAL	2382	18450820

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 185 Lacs. We are thankful to all our bankers for supporting this saving initiative.