



Reflections of Grassroot Gazettes- Mirror 3

February 2020

INSIDE THESE WALLS LIES A BRIGHTER TOMORROW

HAPPENING ACADEMY



Words from Board Member - Dr Balasubramanian U A

My connection with Hand in Hand India dates back to its inception date when her Visionary leader **Dr. Kalpana Sankar** took the mantles of the organization and my association with the Academy on its inaugural day. The goal to balance the social mission with technical expertise, business acumen and sustainability is laudable.

I made a remark from the depth of my heart on the day when the main Academic block was inaugurated...to quote. "When I enter this Academy, I feel as if I am putting my steps in Oxford University and the thought itself will take it to that level and the day is not far off..." unquote. My thought was confirmed by the very first sight of Lord Buddha at the main entrance of the Academy. My first academic association started when I was given a chance to suggest the syllabus for the first 6-month course of the Academy in 2016. I was extremely happy, as an Academician when I saw two courses were successfully run with one hundred percent placement. This drove me to address the Executives of Hand in Hand and Belstar Microfinance Limited on a motivational session where I found a glow in their faces to achieve the vision and mission of the organization by working hand in hand with its Visionary leader. Now I understand that the Academy is fully engaged with job oriented 2 month-course apart from conducting training courses for Belstar Microfinance Limited (BML) and Varashakti Housing Finance Private Limited. Besides, I am given to understand that efforts are on to conduct job oriented courses under specific MoU with Muthoot Finance Limited and select General Insurance Companies. My appreciation to the entire Team of Academy, with a special mention to the visionary Team leader Dr. Kalpana Sankar, for her untiring efforts to transform her thoughts into action to help the people at the bottom of pyramid in all walks of life including skill building for which the Academy is playing a pivotal role. Now, I feel honoured to be associated as a Board member of the Academy and with my four decades of Academic experience, I am sure will be able to contribute to take the Academy to its pinnacle of achievement as one of the best Entrepreneurship Academy in India. I take this opportunity to wish the entire Academy team the very best through this Newsletter - "Reflections" which reflects the dynamism of the Academy.

"Happiness comes when your work and words are of benefit to others"- Lord Buddha

We welcome Mr Dhanraj R as Marketing Executive into the Hand in Hand Academy family. Dhanraj R is a product of the Academy, who has completed the 'Certificate Program in Microfinance Management' from the first batch.

Happy Hosting: Bejeweled:

At our Poompuhar campus, the Skill Development and Training Center (SDTC) conducted paper mache training for 16 members for 30 days and Jewel making training for 17 members for 15 days. These women brimmed with confidence as these training programs equipped them to become homepreneurs. These products they created were put on sale at the Learnnovators Company.



Education for Everyone:

Microfinance Mania- Financing Fields:

“Experiential learning takes place when a person involved in an activity looks back and evaluates it, determines what was useful or important to remember, and uses this information to perform another activity.” - John Dewey

Our 3rd batch of CPMM students have successfully completed their classroom segment and are now getting their hands on exposure at field practice segment with Belstar branch operations. Field practice segment aims

- To let the students acquire the skills required for assessing potential clients, client mobilization, SHG formation, loan processes and disbursement, loan portfolio monitoring, risk management and branch management.
- To make the students understand the branch operations, geographic context and experience the challenges in operations.

Joint orientation program was organized in partnership with the HR Zonal Head and Regional Managers of Belstar with students at the Academy on 13th January 2020. Duration of this segment extends from January 18th 2020 to February 15th 2020.



Involving Regional Managers as mentors for the students is highly beneficial for this batch as they can provide structured guidance and ensure experiential learning for the students. Belstar is happy to lend a hand to support their future employees. 22 students are placed for Field segment in 22 branches spread across 9 districts.

Inside insurance:

“It's through curiosity and looking at opportunities in new ways that we've always mapped our path.” - Michael Dell

We are exploring to expand the course base at the Academy. Our prime drive is to introduce certificate and diploma programs that can relate to the rural youth with an assured job placement. Mr Kumar C and Mr Balakrishnan M initiated preliminary discussions with Star Health Insurance for courses on health insurance and further placement as sales managers. The team has prepared a concept note on the 'hire - train-deploy' model and submitted it to Star Health. The initial response has been positive and the team is closely following up with them. Also they had initial discussions with United India Insurance for future collaborations.



Training and Development: Building Happy Homes:

One day program for 28 officials of Varashakti Housing Finance Private Ltd.(VHFPL) on housing finance covering regulations, policies, legal aspects, loan products and process was conducted by the Academy team. Shri C V Sankar , Managing Director of VHFPL and Dr Kalpana Sankar, Managing Trustee of HIH India group addressed the participants and indicated the strategies for economic development through housing finance.



S. no	Target group	Number of participants	Number of batches	Venue
One day Follow-up program- Belstar				
1	Credit officers	219	10	HIH Academy, Cuddalore, Pondicherry, Virudhachalam, Vellore, Salem, Tirupur and Manaparai
2	Branch Managers	93	3	HIH Academy
Two days Refresher program-Belstar				
3	Branch Accountant	67	2	HIH Academy
4	RAT Executives	29	1	HIH Academy
One day Orientation program – Varashakti				
5	All the officials	29	1	HIH Academy
Total participants: 437				
Total no. of batches: 17				

Training and Development:

"If your ship doesn't come in, swim out to meet it!"
- Jonathan Winters.

Our training strategy for the month works on follow up - refresher training programmes for Belstar Microfinance Ltd. Post -impact assessment was carried out during the follow-up training and it elicited the progress made by the Credit Officers and Branch Managers on increase in business portfolio, increase in On Time Repayment, reduction in overdue, Portfolio at Risk and time management. Exercises were carried out on team building efforts and strategies, to recall from their previous training experience and reflect on the actions in the field. This follow-up program has enabled them to develop an action plan for the ensuing year on key performance areas that cover both business metrics and behaviour aspects. Besides the follow-up, 2days refresher program were conducted for Branch Accountant and RAT Executives. The coverage of participants is shown on the left side.

What is Brewing?

Pongalo Pongal:

The Academy celebrated Pongal at our campus with our staff members, CPMM 3rd batch students, Regional Managers and HR team from Belstar." Festival of Giving" helped us create some everlasting memories. The festival is a symbolic event to show the promising growth of the academy in future and the students in their career progression.



Mobilization drive at Madurai:

We curated a joint venture drive with the Belstar team to mobilize candidates for the next batch of CPMM. Our Academy staff members Mrs Prema M and Mr Dhanraj R along with the Zonal Head, Regional Managers and Branch team of Madurai Zone closely worked together on a campaign mode to reach out to the rural youth at the colleges and training centers and shortlisted over 120 candidates from Viruthunager, Tuticorin, Tirunelveli, Sivagangai, Devakottai, Ramanathapuram, Madurai, Trichy, Thiruvannamalai and Pudukottai on 24th and 25th January 2020. Out of 120 candidates the final turn around for the selection process was 50 candidates. The selection process conducted at Academy comprised of aptitude test, group discussion and final interview with 19 students of which 14 were selected for the CPMM 4th batch on 30th January. This joint venture helped us strengthen the drive and we appreciate Belstar's constant support for the Academy Going forward, the Academy plans to strengthen the joint drive to harness the potential within the ecosystem. Further process for mobilization of eligible candidates is on to bring the minimum required strength of the CPMM 4th batch.

Ventures on progress:

Academy is in the final stages of discussion with Muthoot Finance for initiating the 'train and hire' program for 'Junior Relationship Executives', who are the frontline staff in the Muthoot branches. We are trumping up our resources to establish nucleus centers in the southern and central Tamil Nadu. These centers will be equipped with infrastructure and the best faculty team. Interested and qualifying students will be trained for a two months course and on successful completion will be placed with Muthoot Finance Ltd. Dr Mangala Ayre and Mr Kumar C visited the S.S.K.V College of Arts and Science for women. They had interaction with the College Dean, Dr Ragopal and Principal, Mrs Rukamani about various opportunities for their students including employability skills programs, courses on microfinance management etc. With further follow up, some tangible outcomes can be forthcoming.

Internship Diaries:

"At this very moment, there are individuals only you can reach, and differences only you can make in their lives. - Mike Dooley". Oliver Dylander and Mette Christensen, energetic young students from Denmark interned with us to observe, learn and be part of the experience of what Hand in Hand India does to the community. They had an eye of interest towards water systems in India. They were put in coordination with the Natural Resource Management pillar for their visit through Meyyur village, Singadivakkam pond renovation and Dharaghas village. Mr Chandragupta and Mr Purushotham guided them through the projects. They also visited the resource recovery park at Pallavaram and Mrs Dhanya presided over to explain the solid waste management systems. They also spent quality time with the kids at the Poongavanam and Bharathiyar RSTC centers. They expressed that they were never aware of existence of child labour and appreciated the efforts of Hand in Hand India to take them under the RSTC umbrella to transform the children's lives.

