

# Trident

## MONTHLY UPDATES OF PEOPLE AND ACTIVITIES OF TRIDENT MICROFINANCE

# Times

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### THINK IT OVER:

"Microfinance stands as one of the most promising and cost-effective tools in the fight against global poverty."

-- Jonathan Morduch, Chair, UN Expert Group on Poverty Statistics

### Branch Expansion

We have opened new branches at the following places during the month of May 2010:

#### North:

Banswada, Morshi, Seoni and Nagpur-4



**Banswada Branch opening  
by Mr.N.Ramakrishna, AVP**



**Morshi Branch opening by  
Mr.V.Maheedhar, AVP**



**Seoni Branch opening by  
Mr.K.Sanjeeva Reddy,  
GM (Finance)**

### Hot summer hitting Micro Business

Due to severe summer and pre-occupation of our clients with marriages etc. the demand for fresh funds was rather lukewarm. All the bankers were also busy with their Annual Statutory Audit in April, May. However, the finance team is now following up with the existing banks for additional limits and identifying new banks for mobilization of resources such as Kotak Mahindra, PNB, Rabo Finance India Ltd., BNP Paribas etc. We are confident that the efforts will bear fruits shortly.

### Fun Hour and Mango Fest

All the HO staff gathered to celebrate the monthly Fun Hour on 28.05.10. The mimicking of some HO colleagues by Mr.Ranjeet, HR-Exec was the highlight of the Fun Hour celebrations.

Shankar from Audit section of Mancherial RO impressed the audience with his thoughtful poem about trident and our beloved Managing Director. After the individual performances of mimicry, jokes and songs, all the members were treated to excellent mango preparations such as mango custard, mango juice, raw mangoes with chutney and finally with a very tasty mango ice cream. Several colleagues who had earlier worked in other MFIs expressed their surprise at the innovative HR initiatives such as Fun Hour etc. being implemented in Trident

### HR Initiatives

The HR functionaries namely Ms.Manasa, Mr.Ranjeet and Mr.Narayan after completing their training at HO are now moving to their respective Regional Offices to take care of the HR functions thereat.

Manasa is moving to Mancherial, Ranjeet to Nagpur and Narayan to Bhopal. All the branch staff working in the branches under the respective Regional Offices will now find a friendly and helpful HR colleague in the Regional Office.

"Give a man a fish, he'll eat for a day. Give a woman microcredit and she, her husband, her children and her extended family will eat for a lifetime." - Bono, *The New York Times*

Motivation will almost always beat mere talent. – Norman R. Augustine

A sales rep, an administration clerk, and their manager are walking to lunch when they find an antique oil lamp. They rub it and a Genie comes out. The Genie says, "I'll give each of you just one wish."

"Me first! Me first!" says the admin clerk. "I want to be in the Bahamas, driving a speedboat, without a care in the world." Poof! She's gone.

"Me next! Me next!" says the sales rep. "I want to be in Hawaii, relaxing on the beach with my personal masseuse, an endless supply of Pina Colodas and the love of my life." Poof! He's gone.

"OK, you're up," the Genie says to the manager.

The manager says, "I want those two back in the office after lunch."

**Moral of the story:** Always let your boss have the first say.

☺...



## CONGRATULATIONS! Birthdays –June 2010

We have 75 + employees celebrating their birthdays in this month. While we would have loved to name each one but...

May be separate newsletter is required to do so.

We wish every employee a great day and years to come.....



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## Trident Operational Summary (as of May 31, 2010)

Clients (active)	191,263
Loan outstanding (in Rs.000)	1349,028
Cumulative Loan disbursement (in Rs.000)	3449,677
Repayment rate	99.68%
Average loan size	9324
Branch (total)	69
North	41
South	28
Staff (total)	465
HO	44
Urban	182
Rural	239

## FIVE QUESTIONS FOR...

**MR. A.AJAY KUMAR  
EXEC. (SCHOOL FIN.)**



In each issue, this feature will victimize one (un) lucky Trident staff to be subjected to a round of five questions.

### 1. What were you doing just before joining Trident?

- Worked as an Asst. Manager - Retail Liability in Kotak Mahindra Bank.

### 2. What do you do in your free time?

- I like to listen to music and chat with friends.

### 3. What do you do if you win Rs.1 million in Lottery?

- Invest for future.

### 4. How are you feeling about your promotion?

- Without any MFI experience I worked in Audit and did my best and got my promotion. I am thankful to Trident for fulfilling my wish to work in a new area such as loans to Educational Institutions.

### 5. What is your happiest moment in your life?

- When I got married to a girl I liked very much.

**DISCLAIMER:** Views expressed herein are solely those of the editors and do not necessarily reflect the views of the management of Trident Microfin Private Limited.

Please write to [tridentvoice@tridentmicrofin.com](mailto:tridentvoice@tridentmicrofin.com) with your feedback/ suggestions.

The tragedy in life doesn't lie in not reaching your goal. The tragedy lies in having no goal to reach.

– Benjamin Mays