

Trident Times

MONTHLY UPDATES OF PEOPLE AND ACTIVITIES OF
TRIDENT MICROFINANCE

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Over One Lac Clients in our Fold

We have pleasure in informing all our colleagues that we have crossed the magic figure of One lac clients on 31.10.09. While One lac is a first step for us, let us re-dedicate ourselves to the vision and mission of the company and achieve the doubly magic figure of 2 lac clients by 30.06.2010 and one million clients by 31.03.2010. Our outstanding portfolio has crossed Rs.75 Cr. by 31.10.09. Let us take a pledge that we shall welcome the New Year 2010 with a portfolio of Rs.100 Cr. May our efforts receive the blessings of god the Almighty.

Top three CROs in Trident who have formed maximum groups in October 2009

S. No.	CRO Name	Branch	No. of groups
1	SK Vazeer	Metpally	75
2	K.Vinod Goud	Sanga reddy	51
3	Smitha	Nagpur 2	46

Top three CROs in Trident who have maximum Active Clients

S. No.	CRO Name	Branch	No. of Active Clients
1	P.Srinivas	Chennur	1200
2	Y.Nagaraju	Rajendra nagar	1199
3	B.Vara Prasad	Rajendra nagar	1181

Navakriti Award

Trident Microfin Private Limited is the winner of the award "NAVAKRITI" for the year 2009. Navakriti award encourages start up organizations which are less than 3 years old by giving them a chance to present their Business Plans and vision for realizing their dreams. This event is being organized by National Institute of Industrial Engineering (NITIE) Mumbai for the last couple of years.

During this year for NAVAKRITI – 25 starts up institutions belonging to various fields (which are less than 3 years old) participated from through out the country and 8 companies were shortlisted for the final presentation in front of a panel of Venture Capitalists and Funding bodies.

Senior Executives Mr.Maheedhar and Vasundhari had presented the case to jury.

On 24.10.09 our company got 1st prize in this event.

Our MD is seen receiving the award in the photo.



India Microfinance Summit New Delhi

The Managing Director, accompanied with the two Executives from the Finance Department attended the India Microfinance Summit at New Delhi on 26th and 27th October, 2009. An Annual Event, the Summit had microfinance Practitioners, Development Finance Institutions, Regulators, Social Entrepreneurs from all over the country and a few from abroad discussing about the various issues pertaining to microfinance movement.

The no. of beneficiaries covered by MFIs has now exceeded the no. of beneficiaries covered by the SHG program. Some of the issues deliberated at the Summit included the repayment scenario, interest rates, multiple financing, livelihood projects etc.

The story about the tiny frogs....

There once was a bunch of tiny frogs,..... who arranged a running competition. The goal was to reach the top of a very high tower. A big crowd had gathered around the tower to see the race and cheer on the contestants... The race began... Honestly. No one in crowd really believed that, the tiny frogs would reach the top of the tower... You heard statements such as: "Oh, WAY too difficult!! They will NEVER make it to the top." or "Not a chance that they will succeed. The tower is too high!" The tiny frogs began collapsing. One by one.....Except for those who in a

fresh tempo were climbing higher and higher...The crowd continued to yell "It is too difficult!!! No one will make it!" More tiny frogs got tired and gave up... But ONE continued higher and higher and higher... This one wouldn't give up! At the end everyone else had given up climbing the tower. Except for the one tiny frog who after a big effort was the only one who reached the top! THEN all of the other tiny frogs naturally wanted to know how this one frog managed to do it? A contestant asked the tiny frog how the one who succeeded had found the strength to reach the goal? It turned out...That the winner was DEAF!!!!

The wisdom of this story is: Never listen to other people's tendencies to be negative or pessimistic.....cause, they take your most wonderful dreams and wishes away from you.

The ones you have in your heart! Always think of the power which words have. Because everything you hear and read will affect your actions! Therefore...ALWAYS be... POSITIVE! And above all: Be DEAF when people tell YOU that YOU can not fulfil YOUR dreams! Always think:I can do this!



CONGRATULATIONS!

Birthdays –November 2009

Nov 1: K. Giridhar (HO, Manager - Fin & Accts)

Vikas D. Khobragade (Bhandara, CRO)

Nov 3: S. Chiranjeevi (Mehdipatnam, CRO)

Nov 5: K.Sanjeeva Reddy (HO, SC (O))

Nov 10: Kirti Nagorao Taksande (Nagpur, CRO)

Nov 11: K. Rajkumar (Peddapalli, CRO)

Nov 13: Santhoshi Vijay Doniwar (Hinganghat, CRO)

Nov 18: M. Chandra Shekhar (Kawadiguda, CRO)

Gireesh K. Hande (Ballarpur, BM)

Nov 26: A. Ajay Kumar (HO, Internal Audit Asst.)



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Trident Operational Summary

(as of Oct 31, 2009)

Clients (active)	102,974
Loan outstanding (in Rs.000)	752,427
Loan disbursement (in Rs.000)	1,948,053
Repayment rate	100%
Average loan size	8806
Branch (total)	39
North	21
South	18
Staff (total)	277
HO	34
Urban	101
Rural	142

FIVE QUESTIONS FOR... Best New Joinee in Trident FY 2008-09, Mr.Prakash Waghmare



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 starting Trident?
- I was studying. This is my first job and now doing M.LLSc.

2. What do you do in your free time?
- Reading news and watching TV

3. What is your favorite movie?
- DDL (Hindi)

4. What do you do if you won Rs.1 million on lottery?
- I want to start business with some amount and remaining for social service

5. Tell us something that would surprise us.
- I am very trustworthy and whatever work I do, I do with a commitment and honesty

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 with your feedback/ suggestions.