

# 2023- ANNUAL 2024 REPORT



## **Socio Economic Action Trust**

Khokya Federation  
(Taluk Villages)

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# MESSAGE FROM MANAGING TRUSTEE

I am happy to read and understand the performance of the management team through periodical reports. I have gone through the Annual Report 2023-2024. I also understand that we are doing what others are not doing to address the problems and needs of the people in rural areas in different districts. So our financial and other social performances are unique. Our main focus is building poor community and not chasing after economic benefits for ourselves.

Compared to others, we may and are still small and weak. But we have a vision guided by ethical values. In spirit and in our endeavor we are strong. We believe in small achievements which will gradually grow higher and larger. We believe in jingle coins which lead us to our ultimate objective and vision.

My appreciation always goes to the staff who are enduring hardships. I know that we are co-operative, cohesive and there is always serenity within ourselves.

We will one day sing a song of victory.

Tennyson Kazingmei  
*Managing Trustee, SEAT*





# CONCERNING US

Socio Economic Action Trust (SEAT) is a Non-Government Organisation registered under the Indian Trust Act of 1882. VVD initiated micro-credit activities under the banner “Poor Women Talent Search Credit Program” in the year 2007 as one of its major thematic programs.

In 2013 both VVD & VVD-MF boards felt the need for separation taking into account the ground situation and experts' advice to address the growing demand for credit in the rural areas. The senior management team along with some of the board members had a series of consultations with our Chartered Accountant for choosing the right path. The Executive Committee of VVD & VVD-MF resolved separate registration. Accordingly, an application to the Sub-registrar for registration in the name of SEAT was made. The trust deed was signed by both the Executive Committee of VVD & the Board of Trustees in the presence of the Sub-Registrar on 11th Aug.2015.

On October 1st, 2019, SEAT obtained the necessary and legal-related documents for accepting the Assets & liabilities transfers from the VVD-MF program and officially changed its legal entity. Presently the operation is being carried out in 7 Districts of Manipur viz: - Ukhrul, Kamjong, Imphal East, Imphal West, Senapati ,Noney & Tamenglong District.

## OBJECTIVES:

“To promote the economic development of poor and help them to play an active role in the formal economic system by providing financial services and training to strengthen and improve their livelihood”

“To achieve a high level of operational efficiency and to have a positive impact on the development of the people/ region.”

“To support the clients and their organization regardless of age, sex, race, religion and politics”

“Micro and small enterprises sector shall greatly take part in solving the immense problem of unemployment and under employment of our region/people.”

## VISION:

“To become a sustainable NGO MFI providing microfinance services in an integrated manner”

## MISSION:

“To provide financial and related capacitating services for enhancing the livelihood of the underserved community (especially women) of hills and valley of Manipur”

## Registration Status:

- Date of Establishment : • 11th Aug. 2015
- Registration no. and date: • 4/15 of 2015
- Tan: • SHLS09348D
- Permanent Account Number (PAN): • AAQTS7577N
- Others: • 12 AA (i) (b) of the Income Tax Act. 1961 & 80G
- Corporate Socio Responsible (CSR): • CSAR00018051



# OUR SERVICES

## FINANCIAL SERVICES:

- > Micro Credit- We Provide Micro Credit services to women's SHG and semi-skill entrepreneurs to start up their businesses and for other income-generating activities without any collateral security.
- > Saving- It is our basic responsibility to inculcate the habit of saving money within the SHG and encouraging them to loan in groups and build up their corpus fund.
- > Free Consultancy related to banking services and other investments- We provide a helping hand to these poor rural women in opening bank accounts, RD, Fixed deposit, orientation on banking services, and access to banking loans like KCC, SHG Loan & Mudra Loan.
- > Insurance linkage- We facilitate insurance linkage to all of our women clients.

## CAPACITATING SERVICES:

- >Financial Literacy Campaign- We give a financial campaign on the importance of financial literacy.
- > Bookkeeping & Record-Keeping- We organize training on books of accounts so that all our women clients are aware of the basic knowledge of maintaining books of accounts.
- > Accounting- Most of our women's client members are minimally educated or illiterate. We take it as our mission to educate them on how to maintain books of account like vouchers, cashbooks, & ledgers, etc.
- > Household Management Campaign- We educate all of our women clients about the importance of having a family budget and financial planning for addressing various household needs.
- > Group Management Training- Training is organized at SHG levels on SHG management, characteristics, inter loaning among the group members, building group funds, and maintenance of accounts at the group level.
- > Leadership Training- Leadership training is imparted so that group members are well aware of their responsibility and work together as a team rather than as an individual.
- > Animal Husbandry Training- We educate our clients on how to rear their livestock and generate an additional income to enhance their livelihood.
- > Business Management Training- Business management training is imparted to our women client entrepreneurs so that they have the right business ethics, skills, and knowledge on how to go about their business generating income and self-sustainability.
- > Above these we provide a series of livelihood training on demand by linking up both Government and Private sector institutions.

## CLEAN ENVIRONMENT INITIATIVE:

- >Solar energy- Poor outreach of electricity and other mediums of lighting hinder the development process affecting livelihood activities. Keeping the context in view, we have been promoting the use of solar lighting systems in villages and rural areas.
- >Clean Water Initiative under Health- We sensitize the local people by organizing program about the importance of safe Drinking water and how contaminated water leads to many water-borne Diseases.
- >Waste Management - We inculcate rural women the importance of waste management by organizing campaigns and at the same time provide services such as recyclable plastic waste collection.

## HEALTH AND EDUCATION AWARENESS:

- >Health Awareness: Health awareness involves educating individuals and communities about health issues, prevention, and wellness practices. We aim to promote healthy lifestyles, inform about diseases and their prevention, and encourage regular medical check-ups. Raising health awareness helps people make informed choices, reducing the risk of illness and improving overall quality of life.
- >Education Awareness: Education awareness focuses on the importance of education for personal and societal growth. It highlights the benefits of literacy, lifelong learning, and access to quality education. Efforts include advocating for school enrollment, reducing dropout rates, and promoting gender equality in education. Education awareness campaigns emphasize the value of education in empowering individuals, fostering economic development, and building more equitable societies.



# WHY CREDIT SUPPORT

Credit support is not only financial support. It is social, spiritual, and economic support to ordinary people mostly living in poverty.

Credit support gives or provides a place or space for a natural group of people who are facing socio-economic problems to come together and share their needs and problems. So they are allowed to form into self-help groups. Through a credit support program, common people who form self-help groups build an understanding of the purpose, objectives, and meaning of a self-help group. A self-help group is a group to shares their needs and problems that they build friendship among themselves, invest their efforts unitedly, and take care of each other. They build group responsibility by lifting the fallen to stand together.

Credit support is/are given to self-help groups because they are poor. Poverty is the main source of socio-economic evils such as stealing, telling a lie, looting, cheating, and being involved in many immoral acts.

Credit support is given to alleviate all such problems. Through credit support, each self-help group should honestly have confidence in the group's efforts and in their work.

Credit support program helps to understand oneself to have socio-economic consciousness and help build self-confidence. Credit support makes a person think creatively in terms of doing things differently. It is because the credits she receives are a loan to be paid back and not a free meal.

- It is a source of learning by doing something which is purposeful and meaningful for her life
- Through the credit program, SHG members are given financial literacy which includes building moral behavior like clean mind, clean heart, and clean hands and for that one needs to know and practice proper accounting, proper budgeting, and judicious use of money.
- Credit support is for productive purposes. It helps you to build family self-sustainability economically so that you take care of children's education, healthcare, and food security through a credit support program.
- Credit support makes you work and your work concept or work culture promotes so that you do not remain a slave of poverty.
- Credit support is to curb excessive usury on loans.
- Credit support is to encourage the economic potential of any common people to demonstrate that their work can be relied on for a dignified life.
- Credit support is for creativity and an enterprise to venture into different activities to create new services and satisfy different needs of the people.
- Credit support allows you to link with banks and insurance companies etc.

So, in conclusion, credit providers are doing great jobs for the people and we can be very proud of the work we are doing.





# ADVISORY BOARD



**CAPT. (RY.) TIPNIS**

Retired NDA Captain  
 (Rtd) Army Officer ( 8 years in Dogra Regt. & 6 years in CRPF)  
 10 years NGO with Father Ferrer-Rayalaseema  
 36years with VVD and also with MF unit,  
 Relief Ops, Peace promotion Program - Manipur & Nagaland (2002 - 2006)



**MR. SAIBAL PAUL**

Doctorate in Social Finance,  
 Assistant Director, Sa-Dhan  
 2 decades of working experience in India and Africa, Teaches in Universities and contributes articles related to development finance in journals and newspapers.

# BOARD OF TRUSTEES



**MR. JOYSON AHAONO**  
 MBA

21 years as Business partner, World Vision India: 1 year as Operations Associate, Valley Bank, Righton, CO: Sales Associate, Micro Centre, St David's, PA: 4 years as Receptionist, Office of the Resident Commissioner, Govt. of Manipur, New Delhi



**MR. TENNYSON KAZINGMEI**

BA, Dip (Social Dev)  
 Social Worker  
 Co-Founder VVD  
 30 plus yrs experience in Dev. Prog & 10 plus yrs in Microfinance, published several papers in various journals.



**DR. DEPEND KAZINGMEI**

Ph.D. Human Rights Violation,  
 Social Activist,  
 1 year project officer in Holistic Child Development, India , Pune: 3 years teaching experience: 2 years Protection Officer in Socio-Legal Information Centre, Delhi: Admin Manager in VVD



**MRS. NGANKUNGLIU**

Graduate  
 Govt. Teacher  
 20+ years teaching in School & social Activist for women empowerment.



**MR. NEWLANDSHOW VASHA**

Graduate, Dip in Entrepreneurship  
 Entrepreneur  
 10 plus yrs in NGO & Micro Finance,  
 Entrepreneur and social activist for change.



**MR. K TUISEM**

Graduate, Dip in RD  
 Social Worker  
 20 plus yrs in NGO Micro Finance, Marketing & entrepreneurship, Social Activist for change.



**MRS SHOMILA KAMEI**

M.A BEd  
 2 years General Secretary, Zeliangrong Women Union: 3 years Treasurer, Senapati Women District Association: Finance, Senapati Women District Association: President, Namhailong Rongmei Village,



**MRS. RINCHUI RAGUI**

Graduate  
 Entrepreneur  
 Proprietor of Sonthui Foods

# OPERATION AT A GLANCE

Sl. No	ASPECT	2023-2024	2022-2023	2021-2022
1	No. of District	7	6	6
2	No. of Branch	4	4	4
3	No. of Centre	207	207	207
4	No. of Staff	33	32	36
5	No. of Credit Officer	16	16	16
6	No. of Group (SHGs)	535	535	535
7	No of Group Members	10,532	10,532	10,532
8	No. of Net Borrowers	3,075	3,148	3,250
9	Loan outstanding form Borrowers	5,24,13,831	4,48,16,497	3,78,44,223
10	Loan outstanding to funders	4,74,79,571	3,28,81,454	2,63,32,208
11	Current repayment rate	100	99%	99%
12	No. of loan disbursement	2,893	2,992	2,302
13	Amount of loan disbursement	8,95,60,000	8,15,76,000	4,62,04,400
<b>EFFICIENCY PRODUCTION RATIO</b>				
1	Active clients per Staff	93	99	101
2	Borrower per loan Officer	192	197	203
3	Loan amount per Credit Officer	32,75,864	28,01,032	23,65,263
4	Average outstanding loan size	17,045	14,237	11,644
5	Average loan size disbursement	30,957	27,265	20,071
6	Operation expenses ratio	18%	23%	15.47%
7	Clients turn over	0%	0%	-7%
8	CAR	23	27%	31.23%
<b>SUSTAINABILITY AND PROFIT ABILITY</b>				
1	Operational self- sufficiency (OSS)	100.14%	101.09%	114.7%
2	Financial self sufficiency	100.14%	101.09%	114.7%
3	Return on Asset	0.03	0.32%	0.21%
4	Return on Equity	0.180	1.43%	0.92%
<b>ASSET/LAIBILITY MANAGEMENT</b>				
1	Yield on Gross portfolio	20.57%	27.01	19.98%
2	Portfolio to Asset	77%	79.54%	74.96%
3	Cost of Fund	12.69%	15.12%	9.93%
4	Debt to Equity	4.68%	4.70%	3.10%
<b>PORTFOLIO QUALITY</b>				
1	PAR>30DAY	0%	0%	0%
2	Write off Ratio	0%	0%	0%



# LIVELIHOOD ENTERPRISE DEVELOPMENT PROGRAMME

The LEDP programme is funded by NABARD which covered 150 members selected from 25 matured SHGs of Ukhrul District and foothills area. Those selected SHGs were promoted by SEAT.

The program was organized under the objective of “creation of low-cost nurseries by SHG members to raise vital horticultural crops climate favourable saplings viz, apple, lemon, avocado, king chilli etc. to all the 150 members.; the preparation of a banking plan to raise low-cost horticultural crop nurseries with technical assistance from KVK Ukhrul and bank credit support”

Intensive Skill trainings on establishment of low cost horticultural crops nurseries and scientific organic farming were provided in 5 batches comprising of 30 members each. The initial intensive training were followed by refresher training to resolve the implementation problems/ issues being faced by SHG members.

## Outcomes of the program:

- Learned different nursery preparation methodology seed sowing and requirements for germinations.
- Those trained SHGs are working together in cluster mode by forming 3 sub group in 2 worksheds/common facility centers located at 2 different places of Ukhrul District. Under the LEDP programme.
- Seeing the demand and potential of the activity taken up by the SHGs, bank like HDFC sanctioned MUDRA loan of Rs. 50,000.00 /- each to 45 trainees out of 150 trainees, which helped the SHG members to set up their own micro enterprises.
- Moreover, those women who could not availed the MUDRA loan were provided seed money to start the activities by SEAT.
- Make farmers aware of the various schemes and assistance related to horticulture and agro forestry from the government and seeking for convergence in the proposed LEDP



Name	Resource Person	No. of Participant
Phungcham	Mr. Lungsem Luiram, EW, Agriculture Dept. Govt Of Manipur.	50
Ngainga	Dr. Solei Luiram, Head Chief Technical Officer (Hort) KVK, Ukhrul	30
Langdang	Dr. Solei Luiram, Head Chief Technical Officer (Hort) KVK, Ukhrul & Ms Yirmeila Zimik (Agronomy), KVK, Ukhrul	25
Wunghon, Thoyee, Ngarumphung	Mr. Ajit Kumar Singh, SMS, KVK, Ukhrul	45
<b>Total</b>		<b>150</b>

# LIVELIHOOD REBUILDING PROGRAMME

In the aftermath of the crisis which the state is going through for the last one year, rebuilding livelihoods for those who have been displaced from their settlement emerges as a critical challenge and endeavour while working for them. It involves restoring the means by which individuals and communities can start earning for their livelihood to sustain themselves economically, socially, and physically. This report delves into the strategies and approaches to effectively rebuild livelihoods, emphasizing resilience, adaptability, and inclusivity.

Under the objective of rebuilding livelihood for the affected and displaced victims during the communal conflict of Manipur, with the support of Abaan and Keki Memorial Foundation (AKGMF), we have successfully organized our projected training and rebuilding livelihood initiative through organizing soft-skill training and extending seed money for home-based production and small business startup ventures.

First, we conducted two sub-trainings (small business management training and financial literacy)

SI No.	Training	Total Participants	Venue/Place	What have they learned?	Observation
1	Financial Literacy	14	Henbung, Senapati District	They have learned personal financial management, budgeting, and saving	With the basic skills acquired in Small Business Management during this hard time they are making good use of their learning and have started small scale home production
		36	Foothill areas of Imphal District		
		35	Chassad, Kamjong District		
2	Small Business Management	14	Henbung Senapati District	They have learned basic marketing skills, production, and material management	
		36	Foothill areas of Imphal District		
		35	Foothill areas of Imphal District		
Total		85			





Secondly, we gave them Livelihood skill development:

Diversification of livelihood sources reduces vulnerability. So, we provide livelihood skill development programs (like basket weaving, and basic soap making) to equip individuals with skills promoting entrepreneurship to create diverse streams of income and to enhance the capacity of individuals to adapt to changing economic landscapes. Tailoring these programs to the needs of different demographics fosters inclusivity.



Sl. No.	Training	Total Participants	Venue / Place	What have they learned?	Observation
1	Basket weaving	36	Chassaad, Kamjong District	Basic Know-how on how to go forward with what they have been taught and acquired	Most of the beneficiaries have started small-scale home productions
2	Basic Soap making	14	Henbung, Senapati District		
	Total	50			

The remaining who did not get the livelihood skill development training were distributed fruit saplings and seasonal vegetable seeds.

Rebuilding livelihoods in the aftermath of crises requires a multifaceted approach that addresses the diverse needs of affected populations. By fostering resilience, and promoting inclusivity, communities can not only recover from adversity but also emerge stronger and more prosperous than before. We believe our initiative touches different livelihood promotion spectrums in restoring health, wealth, and harmony through our economic empowerment initiative in the hills and the foothills of Manipur.

# RETURNEE REHABILITATION PROGRAMME



In collaboration with Abaan and Keki Memorial Foundation (AKGMF), the Returnee Rehabilitation Program aims to assist and rehabilitate COVID-19 returnees who have encountered a variety of difficulties, including limited access to financial resources for program launch. The program's main objectives are to offer extensive support services, skill development, and direct or indirect job possibilities.

It has been a difficult fiscal year for the people of Manipur. Despite all of the difficulties, we have been encouraging aspiring business owners since the program's launch by offering larger loan amounts and other services that help build business skills.

Young people who demonstrate their ability to start and grow their own businesses and succeed in their endeavors are receiving training for larger business opportunities, loan assistance, and potential connections to larger credit facilities.

During the years, we were able to connect four young people to the FWWB-supported 360-degree program, where their skills and business requirements were upgraded.

During the period 2020- 2024, all together 541 youths were enrolled (some were enrolled as new, most of them as second cycle) Table shown below.

Beneficiaries for the fiscal year April 2023-March 2024	Total active beneficiaries (Oct 2020-March 2024)	Total cumulative beneficiaries (Oct 2020-March 2024)
74 (₹. 37,00,000)	270 (₹. 67,50,000)	541 (₹. 19,850,000)

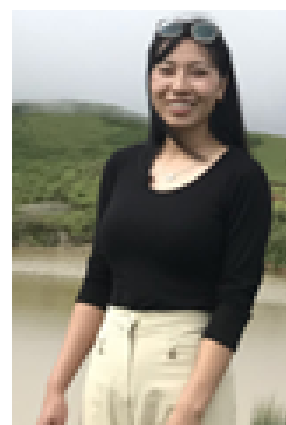
*“ I love baking and with the passion that I have I started running a small baking unit in my own kitchen in 2020 with an aim to run a high end bakery in my own home town sooner or later .*

*Nowadays cake is in high demand for various occasion including birthday, anniversaries etc. It was an excellent opportunity for me to be in this training .*

*This 4 days class has help me to learn the different tips and ways to make food that tastes better and also gain insights into how to bake pastries perfectly .Not only that but also learn how to improve the way to add flavours by exposing to a wide variety of seasonings and ingredients.*

*Without any doubt I'm sure that with all the practical lessons that I have learned I will certainly meet and fulfil all the customer demand more efficiently . “*

**-Maruvi Sangkhro**





# NURTURING WOMEN ENTREPRENEURSHIP PROGRAMME

The school of women entrepreneur development program is a training program for 3 years since march 2022 till march 2025 which is implemented by Socio Economic Action Trust (SEAT) in collaboration with Friend’s of Women World Banking (FWWB) and sponsored by Hong Kong and Shanghai Banking Corporation(HSBC).

This program aims towards building women entrepreneurship development through sustainable enterprises and locating them in the socio-economic environment of the respective areas. The program also provides technical skills so that women can utilize local knowledge and resources thereby improving their livelihood income through their acquired knowledge and skills.

## Livelihood Skill Training

District	Name of the Training	No. of Women Trained
Ukhrul	• Food Processing	• 55
	• Animal Husbandary	• 30
	• Bakery	• 16
	• Basket weaving	• 30
	• Traditional necklace making	• 22
	• Mushroom cultivation	• 35
Tamenglong	• Bakery	• 60
<b>Total</b>		<b>248</b>

## Additional Training

District	Name of the Training	No. of Women Trained
Ukhrul	• Basic Soap making	• 15
	• Basket Making	• 103
	• Tailoring	
Tamenglong	• Advance Bakery	• 15
	• Basic Soap Making	• 10
<b>Total</b>		<b>53</b>

## Testimonies from the Trainees:

*“This was my first time engaging in experienced licensed qualify training on food processing. I too run a small home –based business on food processing after gaining a knowledge from one of my friends who run the same business.*

*Coming to this training has strengthen my knowledge of food processing. This hands-on class has also provided a foundation for core food safety skills, knowledge of current food safety regulations, process improvement skills and problem-solving techniques.*

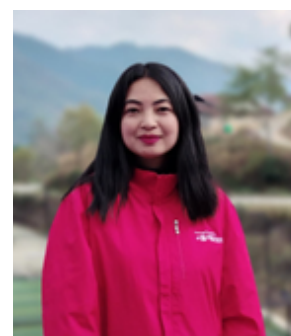
*I can’t thank enough for this incredible opportunity. Now I have acquired much knowledge from this training I will undertake this for upscaling my business.”*

**-Rinngamla Tuikhar**



*“I love every part of the course and found it to be very informative. Thank you for giving me the passion and confident in making beautiful soaps. This training is particularly important for me since my family have sensitive skin, allergies or specific preferences. I was really amazed and discover how by making own soap can completely control over the ingredient that we use. We can choose high quality natural and organic ingredients that are gentle on our skin.”*

**-Soreichon Lungleng**



# RISK MITIGATION SUPPORT PROGRAMME

We felicitate linkage to an insurance company to our clients for any unforeseen eventuality. We offer linkages to Life Insurance Corporation of India (LIC) Micro Insurance Products viz, New Jeevan, Bhagya Laxmi, and Micro Bachat. We also offer low-premium insurance coverage in partnership with ICICI Prudential Life Insurance Company.

## Enrollment of clients in ICICI for FY 2023-2024

BRANCH	CLIENTS ENROLLED	TOTAL PREMIUM AMOUNT	TOTAL BASIC SUM ASSURED
UKHRUL	802	1,48,102	1,23,30,000
SENAPATI	267	53,554	71,50,000
TAMENGLONG	434	83,545	99,40,000
IMPHAL	156	26,376	27,20,000
TOTAL	1659	3,11,571	3,21,40,000

## Status of LIC :

SL/PARTICULARS	TOTAL
TOTAL CUMULATIVE ENROLLED CLIENTS	8,939
TOTAL PREMIUM PAID SINCE INCEPTION	4,25,89,208

## Renewal Premium for FY 2023-2024

SL/PARTICULARS	TOTAL
TOTAL RENEWAL CLIENTS	1,593
TOTAL PREMIUM COLLECTION	23,03,118

## Feedback from Clients:

### 1. **Mayami Mashangva Nominee of Anita Mashangva New Canaan Village. Sum Assured ₹15,000**

*When my mother passed away, her life insurance provided crucial financial support during a difficult time, allowing us to cover expenses and focus on honoring her memory without added stress. I'm grateful for her foresight in planning ahead. I also appreciate SEAT for processing the death claim, even though it took longer than expected. I highly recommend life insurance for the security and peace of mind it offers to loved ones.*

### 2. **Thotrinchan Khaleng Nominee of Soso Khaleng Phungcham Village. Sum Assured ₹30,000**

*"After my mother passed away, her life insurance was a true blessing. It eased our financial burden during a difficult time and allowed us to focus on grieving. Her foresight provided us with security and peace of mind, for which I'm deeply grateful."*

### 3. **Wormipei Pheiray nominee Luingamla Pheirei Phungcham Village Sum Assured ₹30,000**

*I am deeply thankful to my mother for enrolling in the LIC through SEAT, showing her love and care for me. Though she has passed away, this will remain a lasting memory of her concern. I am also very grateful to SEAT for the hassle-free claims process.*



# WOMEN ENTREPRENEUR DEVELOPMENT PROGRAMME

A Women Entrepreneur Development Program is designed to empower women by providing them with the skills, resources, and support necessary to grow their own businesses. These programs typically offer a combination of training in business management, financial literacy, and leadership, along with access to mentorship and networking opportunities. The goal is to address the unique challenges women face in entrepreneurship, such as limited access to capital, social barriers, and balancing business with other responsibilities. By fostering an environment of support and learning, these programs help women entrepreneurs build sustainable enterprises, contribute to economic growth, and promote gender equality in the business world.

In regard to this we linked our prospective clients to NEDFi which provides finance assistance to Micro, Small, Medium and Large entrepreneur for setting up industrial, infrastructure and Agri – allied project in North Eastern Region of India and also Micro finance through MFI/NGO. We act as a Representative office (RO) of NEDFi at 3 districts of Manipur ie Ukhrul, Senapati, and Tamenglong.

Financial Linkage for the year 2023--2024

SL NO	BRANCH	UNIT	AMOUNT
1	UKHRUL	4	20,00,000
2	SENAPATI	6	35,00,000
3	TAMENGLONG	1	5,00,000
	TOTAL	11	60,00,000

Cumulative Linkage from 2016-2024

SL NO.	BRANCH	UNIT	AMOUNT
1	UKHRUL	74	₹3, 71 ,20, 000
2	SENAPATI	22	₹1, 25, 50,000
3	TAMENGLONG	06	₹26, 00, 000
	TOTAL	102	₹5,22,70,000

## Feedback from Clients:

*As a NEDFi client, I would want to express my appreciation for giving myself and other entrepreneurs access to this kind of platform. Personally, I adore the plan, the staff's services, and the opportunities provided.*

*- Hinga Linda (Senapati District)*



*I would like to give my gratitude for your financial support in my time of need. It really helped me to expand my business, and I love to be a client of NEDFi, services of the staffs. I would like to acknowledge one thing is that, to provide medium to long term financial assistance for setting up of new, expansion, diversification or modernization project in various business sector. Thank you!*

*-Yaongamla Kasomhung (Ukhrul District)*

*I Truly appreciate your trust and confidence in me. I want to reiterate my sincere thanks for your Financial Support. I am genuinely grateful to NEDFi for helping my business journey.*

*-Thuankulung Rongmei (Tamenglong District)*



# CASE STUDIES

Each activity requires different skills, resources, and levels of commitment, allowing individuals to choose the options that best suit their goals and circumstances.

Mrs. Ringcheangthailiu Gonmei, a 28-year-old from Tamenglong, turned her passion for baking into a successful home-based bakery business despite starting with no formal training. Inspired by baking shows and YouTube, she began experimenting in her kitchen, eventually launching her business in 2021 with just Rs. 5,000. Through the support of the Socio Economic Action Trust (S.E.A.T.) and the Chuncham Self-Help Group, she formalized her business and expanded her reach through social media, wholesale, and street sales.

Her hard work led to the opening of "A2Z Town Store," now valued at over Rs. 7 lakhs, with daily sales of Rs. 10,000 and a monthly income of Rs. 30,000. Despite facing challenges like high startup costs and competition, Mrs. Ring's determination and support from her community have been key to her success. She plans to continue growing her business by opening a café and providing employment opportunities to local youths.



"Despite all of these obstacles and struggles, I am genuinely moved by the encouragement and support that my friends, clients, family, and the general public have given to my little business. I would especially like to express my gratitude to S.E.A.T. for their spiritual and financial assistance during the initial establishment of my business. It has greatly inspired me to keep going and use my skills to improvise more. I want to thank each and every one of you." said Mrs Gonmei.



Mrs. Chichui is a hard working and prosperous businesswoman. She was married to Mr. Star of Chahong village, Ukhrul district, and was originally from Huishu village. Everyone expected her to go for a white-coloured job after she graduated because that was the only career path available to those with finished educations. However, she had a different perspective, so in order to further her career, she moved to Bangalore and worked for nine years as a hair stylist. After observing all of the prosperous individuals running their own private businesses. She also thought that she could resemble one of them. She is aware that those with skills can work for themselves as opposed to being employed by others.

She made the decision to return to her hometown and establish a beauty salon in the centre of Ukhrul. She needed financial support when she first opened her own salon, so a friend of hers connected her to SEAT. SEAT recognized her potential and connected her with NEDFi. With the help of that credit, which totalled Rs. 5,00,000, she was able to develop her business by buying tools, including a rolling cart, a hair wash basin, and a hydraulic reclining barber chair. She is now employing three employees, and drawing a sizable clientele. She has been paying back to NEDFI on time up to this point; and hopes to get a larger credit support in the upcoming cycle. She was able to dispel the myth that a career in government is the sole path to security and happiness in this way



# BEST SHG

The The Best Self Help Group (SHG) Award is given to recognize and honor an SHG that has demonstrated exceptional performance in empowering its members, promoting financial independence, and contributing to community development. The award typically acknowledges groups that have successfully implemented income-generating activities, maintained strong financial discipline, and fostered social cohesion among members. Additionally, it celebrates their role in uplifting the socio-economic status of their communities, supporting sustainable development, and inspiring others through their dedication, innovation, and collective effort.

The Best Self Help Group (SHG) Award is given to the group that achieves a score of 80% or more in the Critical Rating Index (CRI) within a given year. The award includes a citation certificate and a cash prize of ₹5,000/-. Additionally, groups with innovative ideas are eligible for an interest-free loan of ₹1.5-2 lakhs to support the implementation of their projects. This award not only recognizes the group's excellent performance but also encourages innovation and further development within the community



<b>YIRMAYEI SHG, Langdang Village, Ukhrul District</b>	
Group Member	15
Saving	₹100 per Member
Corpus Fund	₹3,08,460
CRI Score	82%
Fixed Deposit	Nil
Repayment Rate	100%



<b>CHUNCHAM SHG, Senapati District</b>	
Group Member	10
Saving	₹200 per Member
Corpus Fund	₹6,00,000
CRI Score	62.06%
Fixed Deposit	Nil
Repayment Rate	100%



<b>LEIKASHI SHG, Laikoiching</b>	
Group Member	18
Saving	₹ 100 per Member
Corpus Fund	₹1,20,000
CRI Score	80%
Fixed Deposit	Nil
Repayment Rate	100%



# WASTE MANAGEMENT

SEAT waste management team has been diligently carrying out monthly waste drives and campaigns in every operation area of ours. In a move to reach as many as we could to the diverse tourists/ inhabitants of the State, we took the opportunity and marched out for full-fledged waste collection drive in the town and the nearby tourist spot villages.



Cleanliness Drive at District Hospital Tamenglong by SEAT SHG Federation Tamenglong

Socio Economic Action Trust SHG Federation, Tamenglong organized one day cleanliness drive at District Hospital Tamenglong on 6th-October-23. In the drive, 45 women participated, representing 30 SHGs. Dr. Guidiathiu , Medical Superintendent express his gratitude for the initiative. After the work, federation President Mrs. Nambuanliu Moita along with the SEAT Staff Tamenglong and Shgs women visited the patient wards, interact with them and shared on the importance of cleanliness and ended with a prayer for the patients on the maternity ward.



Collection drive and Seminar at Senapati District



Collection of plastic Bottles from Local Restaurants, Food Stalls and transporting to our transit camp



Collection drives at Ukhrul District



# ONE DAY MELA CUM TRADE EXHIBITION

Tennyson Kazingmei, Managing Trustee, SEAT Honour the function and declared the Mela cum trade exhibition emphasizing the importance of women's economic empowerment and highlight some of the project's intervention of SEAT in the region and also encourage them to collaborate with the organisation.

Organized by SEAT and FWWB With financial support from the HSBC, one Day Mela cum trade exhibition was held at Ukhrul town Hall on 20th February 2024 to promote the women entrepreneur and to strengthen their economic independence, as part of their "Nurturing Women Entrepreneurship Program" which brought together more than 150 participants from Ukhrul and Kamjong District of Manipur, to connect, create and accelerate business growth together.

With 32 stall and 300 visits, the event provides immediate visibility and business development opportunities for women entrepreneurs' the stall offered to women entrepreneurs to showcased their products such as handicrafts, traditional handlooms, pickles, candies, baskets, traditional accessories, baked goods, locally produced fruits and vegetables and services and shared experiences and challenges of running their enterprises.

The purpose of this event is to provide enterprising women to promote their indigenous local products and to discover the potential of local entrepreneurship and also to explore marketing avenues to upscale their business through collective efforts.



## Respondent Feedbacks

- It really helped us to understand demand supply and value chains.
- Learned to market the product and not just focus on the production level.
- A good idea that needs to be put into practice, giving women more chances for market exposure
- We were incredibly happy to have been here on behalf of our Federation, our goal is to expand our reach in the state and national as well as abroad. It makes us happy to meet people.
- The event was a great experience from which all women entrepreneurs, regardless of the progress they have made so far.
- I'm very impressed with this event. It is a great opportunity for women entrepreneurs to share experience and inspiration for further growth and development. Thank you so much for this opportunity. Thanks to all the organizers.



# RELIEF

In 2023 our organization provided critical relief to vulnerable communities affected by the conflict of Manipur and various other crises. Our response aimed to alleviate suffering, promote recovery and support long-term resilience.



*Essential commodities extended towards the displaced communities of Manipur ethnic conflicts that occurred in 3rd May 2023*



*Solar lamps extended toward the unreachable areas of Indo-Myanmar border.*

The relief efforts addressed the immediate needs of those affected by life uncalled events, particularly the families of deceased clients and victims of the ethnic conflict. Ongoing support and peacebuilding initiatives are essential to ensure long-term stability and recovery.



# HEALTH & EDUCATION SUPPORT

Through a range of health support activities, SEAT upheld its commitment to promote programs that assist health. The goal of these initiatives was to improve the health of our workers and community members.

Through a range of health support activities, SEAT upheld its commitment to promote programs that assist health. The goal of these initiatives was to improve the health of our workers and community members.

Our greatest accomplishment of the year is helping our colleague Mr. Savio Hungron, who has been working with us for more than eight years and was recently diagnosed with acute renal failure. He is the only provider for his family and the father of three children. received care at Jawarharlal Nehru Institute of Medical Sciences, Imphal, Manipur.



Our health support initiatives made significant strides in enhancing the well-being of our community, employees, and partners. Through comprehensive physical, mental, and preventive health programs, as well as robust community support efforts, we are proud to contribute to a healthier, happier society. As we look ahead to 2024, we remain dedicated to expanding and improving our health support services to meet the evolving needs of those we serve.

We continued to prioritize education support as a cornerstone of our community engagement strategy. Through a variety of programs and initiatives, we aimed to enhance educational opportunities, foster learning environments, and support students, educators, and institutions.

This year too we could provide awareness on Mental Health to the age group of 6-11 years. Its objective is to teach the students about mental wellness, stress management, and seeking help when needed.



Key components:

- Storytelling Sessions: share relatable stories to help students understand emotions, empathy, and self-care
- Self-Esteem Building: encourage positive affirmations, self-appreciation, and individuality.
- Feeling Charades: Engage students in a fun activity to recognize and express emotions.
- Parent-teacher involvement: engage parents and teachers in supporting students' mental health

Outcomes

- increased self-awareness and emotional intelligence
- Enhanced empathy and social skills
- Positive impact on academic performance and overall well-being

As we look forward to 2024, we remain dedicated to expanding our educational support efforts and continuing to empower learners at all levels.

**SOCIO ECONOMIC ACTION TRUST**  
UKHRUL : MANIPUR 795142

**BALANCE SHEET AS AT 31ST MARCH- 2024**

<b>LIABILITIES</b>	<b>Note No</b>	<b>Current Year</b> ₹	<b>Previous Year</b> ₹
I Corpus / Capital Fund Account	1	1,20,13,546	1,19,91,922
II Loans & Borrowings from Financiers	2	4,74,79,571	3,28,81,454
III Loans & Borrowings:Short Term Loan	3	58,75,879	89,29,712
IV Current Liabilities			
i Other Liabilities & Provisions	4	28,90,055	25,39,616
		<b>6,82,59,051</b>	<b>5,63,42,704</b>
<b>ASSETS</b>			
		<b>Current Year</b> ₹	<b>Previous Year</b> ₹
I Non -Current Assets			
i Fixed Assets	5	24,44,616	28,96,069
II Loans to SHGs and JLGs Clients	6	5,24,13,831	4,48,16,497
III Current Assets	7		
i Inventories		10,50,646	15,10,646
ii Cash & Bank Balances		30,53,996	21,31,945
iii Fixed deposits		41,19,388	10,50,205
iv Security Deposits		4,46,100	4,46,100
v Tax Deducted at Source(TDS)		1,29,408	1,18,056
vi Recoverable Advances	8	42,76,066	33,73,186
vii Amount receivables	9	3,25,000	-
		<b>6,82,59,051</b>	<b>5,63,42,704</b>

In term of our report of even date

  
Chief Executive Officer  
CEO/Secretary  
Socio Economic Action Trust  
(S.E.A.T)

Date : 02nd August 2024  
Place : Imphal



for S. Ali & Co  
Chartered Accountants  
FRN 332401E

  
S. Ali, FCA  
Proprietor  
MRN 051469  
UDIN: 24051469BKHXGH9398



**SOCIO ECONOMIC ACTION TRUST**  
UKHRUL : MANIPUR

**STATEMENT OF INCOME & EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2024**

INCOME	Note	PWTSCP ₹	SOLAR ₹	Current Year ₹	Previous Year ₹
I Received from Solar Lamps		-	1,80,000	1,80,000	2,92,577
II Aban & Keki Gharda Memorial Foundation		10,00,000	-	10,00,000	13,96,560
III Service Charge from Beneficiaries	10	89,38,284	-	89,38,284	84,35,345
IV Interest received from FD				-	27,293
V FWWB Grant for Field Operation & Training		4,56,797		4,56,797	11,55,624
VI Commission from Nearby Tech. Pvt Ltd		920		920	3,833
VII NABARD Grant for Horticultural Crops Nurseries		5,55,000		5,55,000	-
VIII NABARD Grant receivable for Horticultural		3,25,000		3,25,000	-
IX Contribution for Staff Support		14,12,115		14,12,115	27,28,791
X Saving Bank Int(MSCB)		3,887		3,887	-
XI Other Income					
FWWB for Technical Services		3,23,278		3,23,278	1,75,000
Saving Bank Int		38,883	752	39,635	52,902
Special Loan Int		58,412		58,412	-
Processing Fee		8,95,600		8,95,600	-
Others		87,802		87,802	-
XII Accrued Interest on Time Deposit		69,183		69,183	-
XIII Accrued Interest on TDS		6,919		6,919	-
XIV Closing Stock			10,50,646	10,50,646	15,10,646
<b>Total Income (I to XIV)</b>		<b>1,41,72,080</b>	<b>12,31,398</b>	<b>1,54,03,478</b>	<b>1,57,78,571</b>

EXPENDITURE		₹	₹	₹	₹
I Opening Stock		-	15,10,646	15,10,646	15,65,009
II Transportation Solar Lamp		-	-	-	14,500
III Direct Purchase of Solar Lamp		-	-	-	44,700
IV Financial Cost	11	50,97,212	-	50,97,212	44,76,557
V Employee Benefits Expenses	12	37,07,320	-	37,07,320	35,16,074
VI Administrative Expenses	13	14,91,954	3	14,91,957	19,94,064
VII Capacity Building		4,14,818	-	4,14,818	4,98,800
VIII Alternative Homelighting		1,42,994	-	1,42,994	12,84,600
IX Education Support		64,713		64,713	2,22,500
X Medical Support		54,830		54,830	1,80,000
XI Field Operational Expenses		1,96,909	-	1,96,909	2,36,931
XII Monitoring and Evaluation		29,454	-	29,454	98,893
XIII Relief and Contribution		12,61,673	-	12,61,673	1,75,652
XIV Resource Mobilisation		71,702	-	71,702	1,94,768
XV Workshop & Training(NABARD)		3,31,173	-	3,31,173	2,99,776
XVI NABARD Horticultural		5,55,000		5,55,000	-
XVII Grading Fee		-		-	2,65,500
XVIII Depreciation		4,51,453	-	4,51,453	5,40,341
<b>Total Expenditure (I to XVIII)</b>		<b>1,38,71,205</b>	<b>15,10,649</b>	<b>1,53,81,854</b>	<b>1,56,08,665</b>
XIX Net Profit/Surplus		<b>3,00,875</b>	<b>(2,79,251)</b>	<b>21,624</b>	<b>1,69,906</b>
<b>Total Payment</b>		<b>1,41,72,080</b>	<b>12,31,398</b>	<b>1,54,03,478</b>	<b>1,57,78,571</b>

In term of our report of even date

  
Chief Executive Officer  
CEO/Manager  
Socio Economic Action Trust  
(S.E.A.T.)  
Date : 02nd August 2024  
Place: Imphal



for S. Ali & Co  
Chartered Accountants  
FRN 332401E

  
S. Ali, FCA  
Proprietor  
MRN 051469  
UDIN: 24051469BKHXGH9398



**SOCIO ECONOMIC ACTION TRUST**  
UKHRUL : MANIPUR - 795142

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024**

RECEIPTS	PWTSCP ₹	SOLAR ₹	Current Year ₹	Previous Year ₹
I Receipts from Solar Lamp	-	1,80,000	1,80,000	2,92,577
II Grant from AKGMF	10,00,000	-	10,00,000	13,96,560
III Service charge from Beneficiaries	89,38,284	-	89,38,284	84,35,345
IV FWWB Grant for Field Operation & Training	4,56,797	-	4,56,797	11,55,624
V Commission from Nearby Tech. Pvt Ltd	920	-	920	3,833
VI NABARD Grant for Horticultural Crops Nurser	5,55,000	-	5,55,000	-
VII FWWB for Technical Services	3,23,278	-	3,23,278	1,75,000
VIII Contribution for Staff Support	14,12,115	-	14,12,115	-
IX Saving Bank Int	38,883	752	39,635	52,902
X Saving Bank Int(MSCB)	3,887	-	3,887	-
XI Special Loan Int	58,412	-	58,412	-
XII Processing Fee	8,95,600	-	8,95,600	-
XIII Others	87,802	-	87,802	29,57,137
XIV Loans & Borrowings from Financiers	3,84,00,000	-	3,84,00,000	2,70,00,000
XV Loans & Borrowings from Others	14,34,162	-	14,34,162	30,12,298
XVI Recovery of Loan & Advances from Clients				
i SHGs, JLGs & Ent	8,14,32,893	-	8,14,32,893	7,27,36,849
ii Special Loan	2,20,951	-	2,20,951	4,64,983
iii CML Grant Revolving	4,58,522	-	4,58,522	9,57,394
iv Emergency Livelihood Loan	-	-	-	1,52,204
v Essential Commodity Loan	-	-	-	1,02,800
vi Solar instalment Loan	-	10,300	10,300	1,89,496
XVII Recovery of Advances				
i Imprest money	1,37,982	-	1,37,982	-
ii Advance Salary	26,81,055	-	26,81,055	29,16,938
iii Programme Advances	13,78,853	11,950	13,90,803	17,58,963
iv Temporary Advances	14,78,606	-	14,78,606	44,77,250
XVIII Employee Benefit				
i Provident Fund	5,55,730	-	5,55,730	4,53,574
ii Retirement Benefits-Gratuity	1,98,527	-	1,98,527	1,58,724
iii Staff LIC Premium	1,84,620	-	1,84,620	1,74,051
XIX Refundable/Remittable Collections -				
i LIC Jeevan Mangal (transfer)	28,62,797	-	28,62,797	41,18,536
ii TDS Deducted	2,07,412	-	2,07,412	2,15,781
XX ICICI	3,39,587	-	3,39,587	99,988
XXI ICICI Refund	2,217	-	2,217	-
XXII ICICI Death Claim	12,566	-	12,566	-
XXIII IT Refund AY 2022-23	4,950	-	4,950	-
XXIV Temporary Borrowings	51,65,192	-	51,65,192	89,33,018
XXV Temporary Borrowings-CML	4,81,907	-	4,81,907	10,03,046
<b>Sub Total</b>	<b>15,14,09,506</b>	<b>2,03,002</b>	<b>15,16,12,508</b>	<b>14,33,94,871</b>
XXVI Refund of Shop Security Deposit	-	-	-	-
XXVII Inter Account	8,89,34,410	-	8,89,34,410	8,37,61,215
XXVIII Opening Balances				
Cash & Bank Balances	21,08,859	23,086	21,31,945	21,74,803
<b>Grand Total</b>	<b>24,24,52,775</b>	<b>2,26,088</b>	<b>24,26,78,863</b>	<b>22,93,30,889</b>



PAYMENTS		₹	₹	₹	₹
I	Transportation	-	-	-	14,500
III	Direct/Local Purchases	-	-	-	44,700
III	Financial Cost	50,97,212	-	50,97,212	44,76,557
IV	Loan to SHGs, & Ent				
	i SHGs, & Ent	8,95,60,000	-	8,95,60,000	8,09,40,000
	ii Special Loan	1,60,000	-	1,60,000	6,36,000
	iii Emergency Livelihood Loan		-	-	-
V	Repayment of Loan & Borrowings				
	i Loan & Borrowings from Financiers	2,38,01,883	-	2,38,01,883	2,04,50,754
	ii VVD	6,76,647	-	6,76,647	15,23,282
	iii Loan & Borrowings from others	38,11,348	-	38,11,348	40,10,460
VI	Employees Salary Expenses	34,43,515	-	34,43,515	34,11,074
	i Allowance	2,63,805	-	2,63,805	1,05,000
	ii Employers Contribution to PF	5,55,730	-	5,55,730	4,53,574
	iii Retirement Benefits - Gratuity	1,98,527	-	1,98,527	1,58,724
	iv Staff LIC Premium	1,84,620	-	1,84,620	1,74,051
VII	Administrative Expenses	12,86,954	3	12,86,957	17,99,064
VIII	Grading Fee	-	-	-	2,65,500
IX	Outstanding Audit fee (22-23)	1,95,000	-	1,95,000	70,800
X	Alternative Homelighting	1,42,994	-	1,42,994	12,84,600
XI	Capacity building	4,14,818	-	4,14,818	4,98,800
XII	Education Support	64,713	-	64,713	2,22,500
XIII	Health Support	54,830	-	54,830	1,80,000
XIV	Field Operational expenses	1,96,909	-	1,96,909	2,36,931
XV	Monitoring and evaluation	29,454	-	29,454	98,893
XVI	Relief and Presentation to Clients	12,61,673	-	12,61,673	1,75,652
XVII	Resource Mobilisation	71,702	-	71,702	1,94,768
XVIII	Workshop & Training	3,31,173	-	3,31,173	2,99,776
XIX	NABARD Horticultural	5,55,000	-	5,55,000	-
XX	Payment of Advances				
	i Imprest Money	1,37,982	-	1,37,982	-
	ii Advance Salary	32,70,183	-	32,70,183	30,36,128
	iii Programme Advances	10,00,527	30,000	10,30,527	21,04,433
	iv Temporary Advances	20,02,634	1,50,000	21,52,634	25,69,552
XXI	Refundable/Remittance Collections				
	i LIC Jeevan Mangal	16,92,017	-	16,92,017	41,20,986
	ii LIC Refunded to Clients	77,334	-	77,334	2,16,638
	iii ICICI	3,15,752	-	3,15,752	76,094
	iv ICICI Death Claim	13,776	-	13,776	-
	v ICICI Refund	285	-	285	-
XXII	Security Refundable Deposits	30,00,000	-	30,00,000	5,00,000
XXIII	Non - Recurring Expenses (Asset)	-	-	-	6,39,983
XXIV	TDS Remitted	2,07,412	-	2,07,412	2,15,781
XXV	TDS on FWWB Field Operation and Trg	9,136	-	9,136	26,586
XXVI	TDS on Nearby Tech Pvt Ltd	46	-	46	-
XXVII	Others	200	-	200	-
XXVIII	Temporary Borrowings	59,42,756	-	59,42,756	71,37,506
XXIX	Temporary Borrowings-CML	4,81,907	-	4,81,907	10,68,081
	<b>Sub Total</b>	<b>15,05,10,454</b>	<b>1,80,003</b>	<b>15,06,90,457</b>	<b>14,34,37,728</b>
XXX	Inter Account	8,88,95,410	39,000	8,89,34,410	8,37,61,215
XXXI	Closing Cash & Bank Balances	30,46,911	7,085	30,53,996	21,31,946
	<b>Grand Total</b>	<b>24,24,52,775</b>	<b>2,26,088</b>	<b>24,26,78,863</b>	<b>22,93,30,889</b>

Date : 02nd August 2024

Place: Imphal



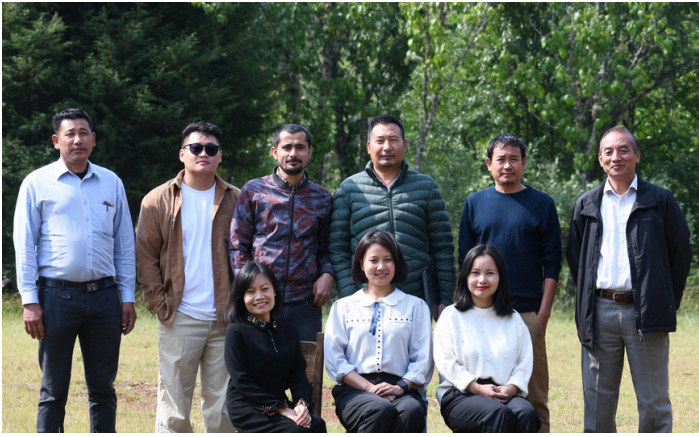
Chartered Accountants  
UDIN:24051469BKHXGH9398

# OUR TEAM

Name	Designation	Education Qualification	Experience
Yuireihor khaleng	CEO	B.A	21 Years
W.Wungreiyo	IA	B.Th	16 Years
Yuimi Kamkarah	Operation Manager	B.A	15 Years
Boonson Zingkhai	Finance Manager	B.Com	14 Years
Angela Ningshen	Secy. to CEO	M. Lisc	5 Years
Bikash Mishra	Insurance Incharge	B.Sc	7 Years
Ningngachan Kazingmei	IT Incharge	B.SC	3 Years
Sorin Zimik	Solar Accountant	M.Com	3 Years
Sophayochon A Shimray	Training Co - Ordinator	BSW	3 Years
Ibomcha Sharma	Sr. Branch Manager	B.Sc	21 Years
Gunamani Singh	Sr. Credit Officer	10+2	24 Years
K Menoka	MIS Accountant/ Sr. Credit Officer	B.Sc	2 Years
Prem Kamkara	BM	M.A	10 Years
SR. Mark	Sr. Credit Officer	10+2	5 Years
Angelle Yangya	Sr. Credit Officer	MSW	5 Years
Mayasang Azayamah	MIS Accountant	M.Com	3 Years
Chinaoso AS	Credit Officer	10+2	1 year
Khavangyui Khaleng	Credit Officer	B.A	1 year
Zhonio Mekriinii	Sr. Credit Officer	M.A	6 Years
L Kina	MIS Accountant/ Credit Officer	B.Biotech	2 Years
Mark Maningba	Credit Officer	B.A	1 year
Asongdin Kamei	Sr. Credit Officer	B.A	9 Years
Guichiang Pamei	Sr. Credit Officer	B.A	8 Years
Guikhanliu Malingmei	MIS accountant	M.Com	1 year
Gaichamliu Kamei	Multitasking	B.A	2 Years
Mathanmi Horam	Multitasking	B.A	2 Years
Soring Mungrei	Multitasking	B.A	1 month
Achuimei Kamei	Multitasking	10+2	1 month
L Azii	Multitasking	10+2	1 Month
S Ningtam	Technician	Matriculate	11 Years
Abner Huileng	Sr. Driver	Matriculate	11 Years
Kupmi Zimik	Driver	Matriculate	2 Years
Kahaowon Jajo	Support Staff	Matriculate	11 Years



# PHOTO GALLERY



Head Office



Tamenglong Branch



Senapati Branch



Ukhrul Branch



Technician



Multitasking Staff



Imphal Branch



Sr. Driver



Jr. Driver



Support Staff



## Horticulture Saplings Distribution under LEDP Programme



Ngainga Village



Phungcham Village



Langdang Village



Wunghon Village



Exposure visit to HAO Farm Phungcham village, Ukhrul District, Manipur under LEDP Programme.



# Construction of Polyhouse under LEDP Programme



Phungcham Village



Langdang Village



One day Mela cum Trade exhibition at Ukhul Townhall, Ukhul District, Manipur



Financial Literacy and Small Business Management Training of Women SHGs



Teinem Village



Tamenglong District



Laiyirum Tang, Ukhrul District



Ukhrul District



Chassad Village



Langdang Village



Noney District



Kamjong District



# Livelihood Skill Development Training



Basket Weaving, Ukhrul District



Traditional Necklace, Ukhrul District



Soap Making, Ukhrul District



Seed Treatment Training at Phungcham Village



Mushroom Cultivation Training, Ukhrul District



Food Processing Training at Foothill areas

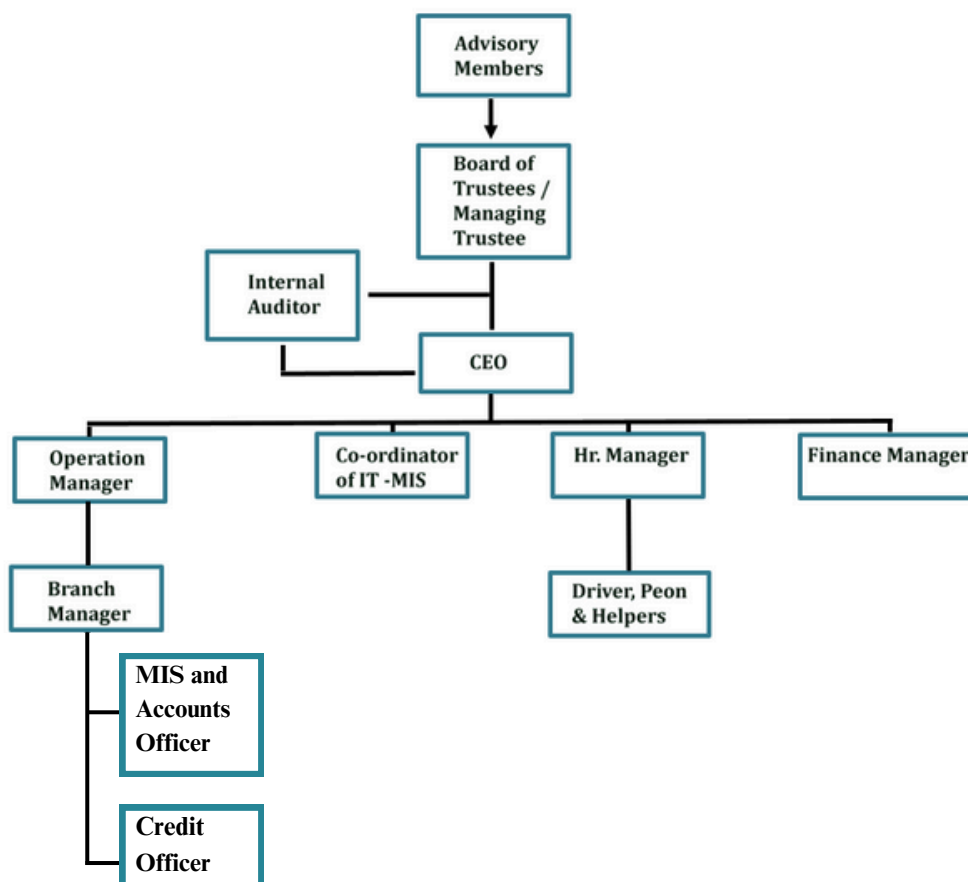


**“Great things in business are never done by one person, they’re done by a team of people.” - Steve Jobs**





# ORGANISATION STRUCTURE



## OUR PARTNERS



# ORGANISATION STRUCTURE

