

## **SRI RAMACHARAN CHARITABLE TRUST**

### **REPORT ON MICRO CREDIT PROJECT-2006.**

**1<sup>st</sup> August 2006**

Let us start with the micro credit loans disbursed last year - 2005. We had disbursed loans to the tune of Rs.2,88,000/- out of which Rs.2,82,000/-has been repaid. An amount of Rs.6000/- is overdue from which we are confident that we will recover Rs.4,000/-. That leaves us with an unrecoverable loan amount of Rs.2,000/-only.We are very pleased at this rate of recovery of loans, and it makes our faith in people only grow stronger.

This year in 2006, we have disbursed Rs.2,96,300 to 156 people. In earlier years, our modus operandi used to be, to meet 20 or 30 people every week, appraise their needs, mode of repayment and give them the required amount. This year, we rented a hall and sent out personal invitations to the existing beneficiaries who have completed their loans successfully. And we disbursed loans to more than 80 individuals on a single day. For our project, this was a commendable accomplishment. Not only did it display that the project was becoming popular with the low income groups, it also went on to prove our faith in the sincerity of people at large - you trust them they trust you. Needless to say, our project functions only on trust and integrity.

Of the 153 individuals we lent money, 100 individuals are our existing beneficiaries who have repaid the previous loans promptly.53individuals are new beneficiaries. You may recall our special interest beneficiary, Kalaivani. We have been lending her grand mother Jayalakshmi for the past five years so she could educate Kailavani. Born in a family of three, Kalaivani is the only daughter. When her father lost a lot in business, he was willing to educate his two sons, he refused to spend money on Kalaivani's education as she is a female child. Kalaivani's grandmother, who was very upset that her grand daughter would remain illiterate like her, came to us for help and promised to repay the loan from her meager pension. We were moved by her determination to educate her grand daughter and readily granted her the loan. Ever since, Kalaivani has been studying very well making her grandmother proud and Jayalakshmi has been promptly repaying us every year for the loan we grant her annually for Kalaivani's education. Kalaivani is now in Standard 12.Jayalakshmi is an outstanding example of how determination and will power can work wonders.

Another special interest candidate this year is Aiswarya. In a very pathetic tragedy, both her parents committed suicide due to some family problems that are unknown even to her own relatives. Aiswarya's brother being a male child found a sponsor among his relatives. They were willing to educate and take care of him. However, Aiswarya was left to fend for herself when her aunt, Aiswarya's mother's elder sister came to her rescue. Aiswarya's aunt Karpagam has three children of her own. She is the breadwinner of her family while her husband is a spend thrift. Karpagam happens to be our existing beneficiary and is educating two of her children with the loans we grant her annually. Her life is a daily struggle to make ends meet and her only goal in life is to bring up her children so they could live a better standard of life. Under such dire circumstances, she generously took Aiswarya under her care much against her husband's wishes. She was physically assaulted by him several times because she brought Aiswarya home. But that did not deter her to provide for Aiswarya. After considering Karpagam's dire situation, we have decided to support Aiswarya's education and also her other needs like food and clothing. We have been able to find a sponsor outside our Trust who is willing to sponsor Aiswarya's education and living expenses on a day to day basis. Not only that, we have also found another sponsor who is willing to take care of Karpagam's own daughter Latha's education and day today expenses. This is the least we could do to share Karpagam's burden and participate in fulfilling her dream.

Another remarkable feature of this year's loan disbursement is that, the 53 new beneficiaries have been recommended by our existing beneficiaries. In fact, our hero Jayalakshmi has alone

recommended 25 other beneficiaries and taken personal responsibility for their repayment. And yet another beneficiary Babu, an auto driver, and Velu, a gardener, who have been very regular in their loan repayments have recommended another 5 persons. This is truly remarkable since these people have now not only started taking responsibility for their own credibility they now take responsibility for that of their friends and relatives.

## DETAILS OF BENEFICIARIES

### SRI RAMACHARAN CHARITABLE TRUST-EDUCATION LOANS-2006

<u>Sno</u>	<u>Name</u>	<u>Class</u>	<u>Loan</u>	<u>Reference</u>	<u>Cont</u> <u>year</u>	<u>Father</u>	<u>Job</u>	<u>Salary</u>
1	S Karthika	6th	3000	Ramani	3rd	Sivanesan	Bus conductor	5000
2	S Priyanka	3rd	3000	Ramani	3rd	Sivanesan	Bus conductor	5000
3	B Komalapriya	9th	3000	Bhama	5th	Bhaskaran	Auto Driver	4000
4	Uma Maheswari	12th	4000	Ramani	4th	Muthupandi	DGP off	5500
5	E Malathy	10th	3000	IB-Chithra	5th	Elumalai	Marble company	2500
6	R Arunkumar	Engn	5000	Kalyani	1st	S Raghu	Electrician	4700
7	S Anirudh	5th	4000	Murali	5th	G S Srinivasan	Catering	3000
8	R Venkatraman	10th	2500	Padmini	3rd	M Rajendran	Tailor	2000
9	A Premkumar	9th	3500	Kalpagam	3rd	Manimekalai	House maid	5000
10	M Lavanya	2nd	1500	Sundari J	3rd	Munusami	Driver	3000
11	M Prabhu	9th	3500	Sundari J	4th	Munusami	Driver	3000
12	R Kaushik	1st	2000	Padmini	4th	Sampoornam	Clerk	2000
13	M Aravindan	4th	3000	MCC	6th	Varalakshmi	Flower vendor	1000
14	M Gopinath	7th	3000	MCC	6th	Varalakshmi	Flower vendor	1000
15	V Prasanth	6th	4000	Radhika	5th	R Velu	Gardner	4000
16	D Indrakumari	8th	1800	Velu	3rd	Devaraj	Gardner	3000
17	D Kausalya	10th	2000	Velu	3rd	Devaraj	Gardner	3000
18	B Gurumurthy	4th	1500	Bhama	4th	Basker	Archakar	1500
19	B Sripriya	6th	1500	Bhama	4th	Basker	Archakar	1500
20	S Kokila	9th	2000	Velu	3rd	Maheswari	Sales	1500
21	S Rajeswari	3rd	1500	Velu	3rd	Maheswari	Sales	1500
22	K Kalaivani	12th	3000	Jayalakshmi	5th	Kannan	Salesman	2000
23	R Sanghavi	6th	5000	Jayalakshmi	5th	Ravichandran	Driver	5000
24	K Vinodh kumar	12th	3000	Jayalakshmi	5th	Kannan	Salesman	2000
25	K Prasanth	9th	3000	Jayalakshmi	5th	Kannan	Salesman	2000
26	Firdauz Banu	9th	2500	Jayalakshmi	3rd	D Sulaiman	Tailor	3000
27	N Bilal	11th	2000	Jayalakshmi	3rd	D Noordeen	Coolie	1250
28	N Imran	10th	1500	Jayalakshmi	3rd	D Noordeen	Coolie	1250
29	M Irfan	10th	1500	Jayalakshmi	3rd	D Noordeen	Coolie	1250
30	Vidya James	9th	4000	Sundari J	6th	James	Driver	4000
31	Rajeswari	1st	2400	Bhama	3rd	Kumar	Coolie	700
32	Tamilselvi	6th	2000	Lakshmi	3rd	Krishnamurthy		3000
33	S Saranya	5th	2000	Bhama	5th	K Shankar	Coolie	4000
34	S Satish	2nd	1500	Bhama	5th	K Shankar	Coolie	4000
35	R Kalpana	6th	3000	Bhama	5th	M Ravi	Auto Driver	2000
36	V Parthiban	8th	3000	Padmini	4th	S Velu	Gardner	3000

37	M Karthik	7th	1500	Bhama	5th	M Mani	Coolie	1000
38	M Bhuvaneshwari	9th	2000	Bhama	5th	M Mani	Coolie	1000
39	D Latha	7th	2000	PSH School	6th	Karpagam	Flower vendor	3000
40	E Lavanya	6th	1500		2nd	Vijaya	House maid	2000
41	Dineshkumar	5th	1500	Velu	2nd	Maheswaran	Tailor	3500
42	M Janani	4th	1500	Velu	2nd	Maheswaran	Tailor	3500
43	M Rishika	4th	2000	Srinivasan	2nd	Murali	Catering	4000
44	G Surya	1st	1000	Kalpagam	2nd	Gopi	Jeep Driver	3500
45	R Vaishali	5th	3000	Chithra-MCC	5th	Rajendran	Press Operater	3000
46	R Priyadarshini	1st	2000	Chithra-MCC	5th	Rajendran	Press Operater	3000
47	A Barkathullah	5th	1500		2nd	Abdul Kader	Courier	4000
48	A Nancy	9th	1000	Kumar-KMR	4th	Mini	House maid	2000
49	B Prasanth	6th	1500	Padmini	3rd	Babu	Auto Driver	3000
50	B Shamili	5th	1500	Padmini	3rd	Babu	Auto Driver	3000
51	B Sundar	4th	1500	Padmini	3rd	Babu	Auto Driver	3000
52	A Robinson	8th	1500	Kumar-KMR	4th	Mini	House maid	2000
53	S Srinivasan	9th	2000	Chithra-MCC	6th	Sundaramurthy	Nursing Home	2000
54	R Deepak	4th	1500	Babu	2nd	K Ramesh	Auto Driver	3000
55	V Preethi	6th	1000	Kalpagam	4th	Vadivelu	Gas Company	3000
56	Durairaj	9th	1000	Meena	4th	Devaraj	Tinkering	3500
57	Nithyanandam	6th	1500	Meena	4th	Devaraj	Tinkering	3500
58	Sivaraj	8th	1000	Meena	4th	Devaraj	Tinkering	3500
59	Sharmila	9th	2000	Meena	4th	Ramalingam		1500
60	V Praveen	4th	1000	Kalpagam	4th	Vadivelu	Gas Company	3000
61	Vasudevan	6th	2000	Bhama	2nd	Elumalai	Auto Driver	3000
62	Akilandeswari	5th	1500	Padmini	2nd	A Srinivasan	Electrician	1000
63	K Logeswari	8th	1500	Padmini	2nd	T Kadirvel	Masonary	5000
64	A Swathi	10th	1500		2nd	N B Annamalai	Coolie	2000
65	A Karthik	7th	2000	Chithra-MCC	5th	A Arumugam	Press Operater	3000
66	K Lavanya	4th	1500	Padmini	2nd	T Kadirvel	Masonary	5000
67	Jothishankar	2nd	1000	Velu	2nd	K Pasupathy	Gardner	4000
68	L N Kavitha	8th	2000	Nandalala	2nd	Vasantha	Tailor	2000
69	A Vigneswaran	3rd	1500	Chithra-MCC	5th	A Arumugam	Press Operater	3000
70	B Yuvashree	3rd	2000	Kasturi	2nd	Muthulakshmi		2500
71	Uma Maheswari	8th	2000	Kalpagam	3rd	Dhanasekaran	Coolie	2000
72	Muneeshkumar	6th	1000	Kalpagam	3rd	Dhanasekaran	Coolie	2000
73	S Alamelu	9th	2000	Bhama	2nd	K Shankar	Peon	2000
74	Rajeswari	10th	2000	Sundari Shankar	2nd	Elumalai	Coolie	2000
75	Maheswari	8th	1000	Sundari Shankar	2nd	Elumalai	Coolie	2000
76	M Premkumar	9th	3000	Kamala Sampath	5th	D Manoharan	Salesman	3500
77	C Sudha	9th	1000	Dr N Geetha	2nd	Muniammal	House maid	500
78	S Saranya	9th	2000		2nd	Sundaramurthy	Coolie	1500
79	G Sudha	3rd	2000	Kalpagam	3rd	A Gnanasekar	Coolie	6000
80	A Arun	10th	2000	Kalpagam	2nd	Meenakshi	House maid	1500
81	G Kavitha	1st	2000	Kalpagam	2nd	A Gnanasekar	Coolie	6000
82	G Banupriya	5th	1500	Kalpagam	2nd	A Gnanasekar	Coolie	6000
83	H Sivasakthi	3rd	1000	Anirudh father	2nd	S Hemakumar	Courier	2000
84	M Manikandan	2nd	2000	Lalitha R	2nd	M Bhanu	House maid	1000
85	M Devi	3rd	1500	Lalitha R	2nd	M Bhanu	House maid	1000
86	N Sriram	Ukg	2000	Sampoornam	2nd	Natarajan	Driver	3000

87	R Harish	1st	2000	Lalitha R	1st	Devi	House maid	1500
88	Dharini	1st	1000	Babu-Auto	1st	Subashree	Electrician	3600
89	Mahalakshmi	4th	1000	Bhama	1st	Shanthi-Selvam	Ironing	1500
90	Kausalya	1st	1000	Bhama	1st	Shanthi-Selvam	Ironing	1500
91	Deepika	5th	1000	Uma-Akshaya Apts	1st	Latha Sekar	Driver	3500
92	Kameswaran	5th	1500	Kalpagam Raman	2nd	Venkateswaran	Auto Driver	3000
93	Divya	8th	1500	Kalpagam Raman	4th	Lalitha Raja	Ironing	2500
94	Rahul	4th	1500	Kalpagam Raman	4th	Lalitha Raja	Ironing	2500
95	Sivakarthik	6th	1000		2nd	Muruganandam	Petty Business	3000
96	Visalakshi	10th	3000	Padmini	5th	Vadiveu	Masonary	5500
97	S David Infant Raj	5th	5000	Sundari J	1st	D Sagayam	Driver	5000
98	S Maria Sneha	9th	5000	Sundari J	1st	D Sagayam	Driver	5000
99	S V Srikanth	9th	2000	Janani	4th	Venkatesh	Peon	4000
100	S V Sripriya	7th	1500	Janani	4th	Venkatesh	Peon	4000
101	E Praveen Kumar	4th	1500	Janani	4th	Venkatesh	Peon	4000
102	S Dhanasekar	12th	1500	Janani	4th	Nagamma	House maid	1500
103	Kausalya		1000					
104	Mahalakshmi		1000					
105	R Karthikeyan	7th	1000	Ganesan	1st	Ramajeyam	Watchman	4000
106	R Rohit	5th	1000	Ganesan	1st	Ramajeyam	Watchman	4000
107	Harshavardhini	4th	3500	Padmini	1st	Murali	Office in charge	5000
108	Jagadish	10th	2000	Ramani	4th	Pramila	House maid	1500
109	Bhagyalakshmi	10th	5000	Lalitha R	1st	Shanthi	Checker	1500
110	D sandhya	9th	2000	Revathy Sekar	1st	Saraswathy	House maid	1100
111	R Dinesh Kumar	8th	1000	Kalpagam Raman	1st	Vijayalakshmi	Ayah	1000
112	R Maheswari	2nd	1000	Kalpagam Raman	1st	Vijayalakshmi	Ayah	1000
113	M Karthikeyan	8th	1000	Sundari Shankar	1st	Kanniammal	House maid	2000
114	M Vigneswaran	5th	500	Sundari Shankar	1st	Kanniammal	House maid	2000
115	N Vidhya	9th	2000	Kothai Ammal	1st	Nagarajan	Veg Vendor	3000
116	R Prabhakaran	8th	1000	Sundari Shankar	1st	Ramdas	Plumber	3000
117	R Babu	6th	500	Sundari Shankar	1st	Ramdas	Plumber	3000
118	R Aruna	5th	500	Sundari Shankar	1st	Ramdas	Plumber	3000
119	V Aarthi	5th	3000	J Kasturi	1st	Usha	Teacher	2000
120	Deepalakshmi	LKG	1000	Bhama	1st	Elumalai	Driver	3000
121	K Vijayalakshmi	11th	3000	Padmini	1st	Krishnamurthy	Auto Driver	3000
122	Yogendran	1st	1000	Krishnamurthy-Auto	1st	Elumalai	Auto Driver	3000
123	N Akshaya	2nd	2000	Padmini	1st	Narayanan	Sales Rep	3000
124	J Sornalatha	UKG	1000	Kalpagam Raman	1st	Grandmother	House maid	1000
125	G Jayasree	LKG	1000	Kalpagam Raman	1st	Grandmother	House maid	1000
126	V N J Deepak	8th	2000	Ramani	1st	Jothi	Conductor	5000
127	V N J Rohit	6th	1000	Ramani	1st	Jothi	Conductor	5000
128	N Abinaya	LKG	1500	Padmini	2nd	Narayanan	Sales Rep	3000
129	R Yogendran	1st	2000	Ramani	1st	R Gomathy	Small shop	3000
130	A Srimathy	11th	2000	Dr Nanjunda Rao	2nd	A Rani	House maid	2000
131	T Priya	4th	2000	Rajalakshmi	1st	Sumathy	House maid	2000
132	D Aravind	7th	1000	Kalpagam Raman	1st	Surya	Tailor	4000
133	D Vasanth	4th	1000	Kalpagam Raman	1st	Surya	Tailor	4000
134	Srilatha	12th	2000	A S Kannan	3rd	Karpagam	Auto Driver	3000
135	H Sathya	8th	1000	Bhama	1st	Maheswari	Auto Driver	2000
136	H Sandhya	6th	1000	Bhama	1st	Maheswari	Auto Driver	2000

137	H Saranya	4th	1000	Bhama	1st	Maheswari	Auto Driver	2000
138	Mohanraj	6th	1000	Pramila	1st	Lakshmi	Coolie	2000
139	Yugasree	11th	2000	Ramani	4th	Pramila	House maid	2000
140	Manikandan	11th	3000	Padmini	5th	Meena/Velu	Gardner	3000
141	Prithivi	10th	5000	Padmini-Anbu teacher	2nd	Anbu/Arumugam	Teacher	8000
142	Anitha	11th	1500	Kalpagam Raman	2nd	Meenakshi	House maid	1500
143	Ramkumar	8th	1000	Janani	3rd	Subbalakshmi	Coolie	3000
144	Athulya	4th	2000	Ramani	1st	Sumathy	Cook	3000
145	Sampathkumar	9th	1000	Manoj-Akshaya Apt	1st	Renuka	Auto Driver	2500
146	Guhanathan	2nd	2000	Neelakandan	1st	Dhanalakshmi	Driver	2500
147	Dayalan	9th	2000	Neelakandan	1st	Dhanalakshmi	Driver	2500
148	Syrin Begum	8th	500	Jayalakshmi	1st	Shikila	Driver	2500
149	Nizamudeen	9th	500	Jayalakshmi	1st	Shikila Banu	Driver	2500
150	Akbar Basha	10th	1000	Jayalakshmi	1st	Shikila Banu	Driver	2500
151	M Yuvaraj	7th	4000	Bhama	1st	Vennila	Auto Driver	3000
152	D Ashok Kumar	8th	600		1st	Karpagam	House maid	2000
153	Aishwarya	5th	500		1st	Karpagam	House maid	2000
154	K Chithra	11th	2000	1039-Karpagam	1st	Mahalakshmi	Auto Driver	3000
155	R Gopinath	1st	1500	Auto Driver-Babu	1st	Krishnaveni	Auto Driver	3000
156	S Bharathiraja	9th	1000	Vijaya	3rd	Jaya	Tailor	2000

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