



3RD GENERATION PHILANTHROPY

UNDERSTANDING 3RD GENERATION PHILANTHROPY

COVA is happy to share with you the Concept of Third Generation Philanthropy: From Charity to Facilitation that COVA has initiated to bring about attitudinal transformation in individual donors to channelize their donations from giving charity (First Generation Philanthropy) or providing services directly (Second Generation) to Third Generation Philanthropy that involves support to Facilitating Organisations to enable people to access the monumental resources allotted by the Central and State Governments for different projects in the social sector but remain grossly underutilized. 3rd Generation Philanthropy is designed to enable people to access government schemes and programs that could make available lakhs of crores to people To Make Poverty History.

Please [CLICK HERE](#) for a PowerPoint Presentation explaining the Concept and Operations:

3rd Generation Philanthropy Results for 2018-19

Resource Mobilisation:

COVA has been able to mobilize Rs. 30,76,661.05 lakhs from 65 individuals for 3rd Generation Philanthropy programs for the year 2018 – 19 as on 28th March. Our target for 2019-20 is at least Rs. 50 lakhs.

Programs:

COVA has started three programs under the 3rd Generation Philanthropy Initiative namely Financial Inclusion, Enabling Students to Access Government Scholarships and Citizens Entitlements Campaign, Through these programs, COVA was able to enable 43 people to access bank loans of Rs. 21,55,000 lakhs through donations and contributions of just Rs. 2,64,690 lakhs; facilitate 3557 students to apply for government scholarships for an amount of Rs. 1,06,71,000/-with the help of donations of Rs. 2,30,119/- lakhs and the downloading of GHMC App to enable citizens to avail services from GHMC through the Citizens' Entitlements Campaign launched on 26th January 2019 is going on well and distributed 294 posters and 40,100 brochures as of March. Reports are appended below.

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Eid Get Together to understand 3rd Generation Philanthropy Program

Eid Get Together and Understanding 3rd Generation Program was organized by COVA on 19th June 2018 at Ashiyana, Banjara Hills, and Hyderabad. The Program started with very interesting presentations on philanthropic practices in different religions: Christianity (Bro. Varghese Theckaneth s.g.); Hinduism (Brahma Kumari B.K. Anjali); Islam (Mufti Omar Abedeen); Sikhism (Sardar Nanak Singh Nishtar) and Zoroastrianism (Mr. Omim Maneckshaw Debara). All the speakers gave succinct expositions of the core principles of “giving” along with some little known and interesting practices in their respective religions.

PowerPoint Presentations by Faith Leaders can be viewed at: <http://www.covanetwork.org/3rd-generation-philanthropy/>



Homage to Mr. Shujaat Bukhari at Hyderabad, India



Mr. Mahmood Ali
Deputy Chief Minister Of Telangana
Handing Over Cheque to Ms. Rabia

View of The Gathering

Mr. Mahmood Ali, the Deputy Chief Minister of Telangana State was the Chief Guest. Mr. Andrew Fleming, Deputy High Commissioner of United Kingdom, Dr. Adnan Altay Altinors, Deputy High Commissioner, Turkey and senior diplomats from US Consulate Hyderabad graced the occasion. Leaders from different political parties, senior bureaucrats, academics, educationists, researchers, and corporates graced the occasion. Please add names of some political leaders and other prominent persons like Arshad Ayub, former Test Cricketer, etc.

Sports players, doctors, engineers, chartered accountants, media and advertising professional and members of civil society of Hyderabad appreciated the 3rd Generation Philanthropy Program and offered to provide collaboration and support.



Dr. Mazher Hussain, Executive Director of COVA gave an overview of the activities and achievements of COVA from the slums of Hyderabad to engagements with Multilateral bodies like G20, BRICS, SAARC, CHOGM, etc. and made a PowerPoint Presentation on 3rd Generation Philanthropy Programs.

Interaction on 3rd Generation Philanthropy at the Nizam's club, Hyderabad.

Eminent Personalities, Senior Corporate Executives, Businessmen, and Civil Society attended for an interaction on 3rd Generation Philanthropy. Admiral L. Ramdas, Former Chief of Indian Navy and Dr. Syeda Hameed, the former member of the Planning Commission of India spoke on 3rd Generation Philanthropy. Dr. Hameed also made a presentation on 'Pathbreakers - 20th Century Muslim Women of India' to explore the possibility of exhibiting it in Hyderabad.



Mr Mazher Hussain, Executive Director of COVA Presenting on 3rd Generation Philanthropy and it's Importance in Present-Day Civil Society.

Admiral L. Ramdas, Former Chief of Indian Navy, gracing the meeting with his wisdom and shared his views on 3rd Generation Philanthropy and the importance of giving.

Dr. Mazher Hussain, Executive Director of COVA gave a presentation on 3rd Generation Philanthropy which is designed to Enable Poor People to Access Government Schemes and Programs, and it's Importance in Present-Day Civil Society. This is the 5th meeting conducted where eminent personalities attended to understand the concept of 3rd Generation Philanthropy. Previously meetings were held at Jubilee Hall, Secunderabad Club, Ashiyan Hall, and Nizam Club.

GUIDESTAR India Transparency Registration

GuideStar India is India's largest and most reliable online information repository with more than 8700 NGOs. We have been awarded the prestigious GuideStar India Transparency Key award for 2019 and have joined India's largest pool of credible NGOs after

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undergoing a rigorous due diligence process. GuideStar India's Transparency Key is the Foundation Level certification indicating that the organization has filed annual income tax returns as a tax-exempt entity and has shared the same in the public domain. To view our profile at GuideStar India, please visit: <https://guidestarindia.org/Summary.aspx?CCReg=9909>



Transparency Key will help COVA in gaining credibility with donors to secure more donations.

3rd GENERATION PHILANTHROPY PROGRAM: IMPLEMENTATION AND IMPACT

COVA has initiated the implementation of the following 3rd Generation Philanthropy Programs in partnership with different organisations in Hyderabad and more are expected to join this unique initiative.

Launch of Citizens Entitlements Campaign 2019 on 26th January

The Citizens Entitlements Campaign was launched on 26th January 2019 on the occasion of 70th Republic Day of India. Coordinated and facilitated by COVA (Confederation of Voluntary Associations), this Campaign which is estimated to reach 5 lakh Hyderabadis will bring together GHMC, Water Works (HMWS&SB) and Electricity Departments (TSSPDCL) with about 250 civil society organisations, educational institutions, Resident Welfare Associations (RWA's), faith-based groups & business establishments to spread awareness among communities across the twin cities to access 56 civic services with ease and in time.



Faith Leaders have played an active role in taking forward the Campaign and asked members of their respective faiths through Masjids, Churches, Satsang Centers, etc to display the posters prominently in their premises and also speak about the CEC Campaign after their weekly sermons.

The following is an Overview of CEC-2019 Campaign from 26th January to 26th February.

Total Number of Posters For Display			Total Number of Pamphlets Distributed		
1	Masjids	46	1	Schools	5,800
2	Arya Samaj Centers	10	2	Colleges	8,400
3	Churches	30	3	NGO's	14,800
4	Schools	55	4	Religious Places	10,600
5	Colleges	15	5	Markets/Roads	500
6	Residential Welfare Associations	80	Total 40,100		
7	NGO's and CBOs	41			
8	Brahma Kumaris	15			
9	Temples	2			
	Total	294			

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Citizens Entitlements Campaign's Posters were released by Dr. Rao Chelikani of U-FERWAS with other Faith Leaders and Civil Society partners.



Faith Leaders, Representatives of Civil Society Organisations, Shanthi Nagar Club members and the Citizens of twin cities were present for the CEC Launch.



Dr. Rao Chelikani of U-FERWAS addressing the gathering about the importance of Citizens' Charters.

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APSSF
Regd. 232/2010

Andhra Pradesh Social Service Forum

An official organisation of Telugu Catholic Bishops Council (TCBC)
for Social Development

President
Most Rev. Poola Anthony
Bishop of Kurnool

Vice President
Most Rev. Addagalla Innaiah
Bishop of Srikakulam

Executive Director
Fr. B. Anthaiah

March 1, 2019

To,
The Parish Priests/Heads of Institutions/Religious Superiors/Lay Leaders

Greetings and wishes from the Hyderabad Archdiocese Social Service Society!

I am writing this letter to you to inform you that Greater Hyderabad Municipal Corporation (GHMC), Hyderabad Water Works and Electricity Departments have adopted Citizens Charters guaranteeing 56 Civil Services. However most citizens including our Catholics are not aware of these and are generally deprived of the 56 services even though it has become very easy to register complaints using mobile phone, Apps and Emails etc.

The objective of citizen's entitlements campaign being initiated by COVA in collaboration with Civil Society Organizations and faith based Organizations which also includes our own Regional AP Social Service Forum (APSSF) is to generate awareness amongst all citizens of Hyderabad and Secunderabad to enable them to access services from these departments in a time bound and efficient manner to enrich daily living conditions for citizens and make Hyderabad/Secunderabad model city. I request you to kindly announce on three consecutive Sundays in your parish/institution/community about the citizen's charter and how to access 56 Civil Services with ease.

A Brief Note on the subject to help you to talk to the people and a poster with all the details of program which can be installed in a common place in the Church/institution premises for the people to read and acquaint themselves with the services are being sent to you along with the letter. I request you all to give your full cooperation to make this campaign successful so that our Catholics of Greater Hyderabad get maximum benefits as regards the enhancement of their living conditions. Thank you.

Yours Sincerely in Christ,

†Most. Rev. Thumma Bala
Archbishop of Hyderabad

Executive Director
Andhra Pradesh Social Service Forum
Executive Director
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Our Partner Networks and Organisations for Community Outreach: APSA, ASHRITA, BVM, CONARE, DSS, SAFA, JANANI, KRIYA SANGH, SUPER, GSSS, MSI, MARI, CHATRI, TVSMPS, U-FERWAS, WOW, Youngistaan, Youth for Better Telangana,

Faith-Based Organisations: Arya Pratinidhi Sabha, Al Mahad Ul Alai Islami, APSSF (Social Wing of Catholic Churches), All India Milli Council, Brahma Kumaris, International Sikh Center, Jamat E Islami Hind, Jamiat – E- Ulama TS and AP, Zoroastrian Trust.

Activities Planned for 2018: Awareness Campaigns in localities, Padyatras, and Rallies, Street Corner Meetings, Distribution of Pamphlets, Display of Posters, etc.

Introduction of Citizens' Charters:

Many departments of the Central and State Govt. have formulated Citizen's Charters binding them to prompt and efficient delivery of services. The GHMC, HMWS&SB, and TSSPDCL have also adopted Citizen's Charter. However, most citizens are not aware of these Charters, different services offered, time frames and modalities for lodging requests and complaints and so are generally deprived of the 56 essential services that are to be delivered by these departments. This program is being sponsored by Kharkana Zinda Tilismat, Syndicate Bank, Mahavir Sound Room, and Sharp Detective and Security services along with support from partner organisations and individual donors.

Activities Planned for 2018: Awareness Campaigns in localities, Rallies, Street Corner Meetings, Distribution of Pamphlets, Display

of Posters, Wall Paintings, Mobile Audio Visual Publicity, etc.

[Click Here](#) to Download information on GHMC, Water Works and Electricity Department.

Media Coverage:

Here is the link for the news article in Telangana Today about CEC: <https://telanganatoday.com/campaign-to-make-people-aware-of-civic-services>

THE HANS INDIA

Drive to bring 56 civic services closer to people

MD NIZAMUDDIN

Hyderabad: Nearly 250 networks, civil society organisations (RWAs), faith groups, schools, colleges and business establishments across twin cities have decided to coordinate in bringing awareness amongst citizens and to build bridge between administration and general public towards easing 56 civic services reach people in time.

This time faith-based organisations International Sikh Centre, Jamat-e-Islami-Hind, Zoarastrian Trust, Jamaat-e-Ulema, Brahma Kumaris, Al Mahad-ul-Ali-Islami, All India Milli Council, APSSF and Arya Prathinidhi Sabha extended sup-

port and collaborating with the campaign. Coordinated and facilitated by Confederation of Voluntary Associations (COVA), this campaign, which has a target to reach 5 lakh Hyderabadis, will bring together GHMC, water works and electricity department. The programme was launched on Saturday on the occasion of 70th Republic Day of India by Varghese Theckaneth of MSI with other representatives of civil society and faith groups.

Naseer Siddiqui, campaign convener and programme coordinator of COVA, explained that many departments of the Central and state government have formulated Citizen's Charters, binding them to prompt and efficient delivery of services.

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The GHMC, HMWS&SB and TSSFDCL have also adopted Citizen's Charter.

However, most citizens are not aware of these charters, different services offered, time frames and modalities for lodging requests and complaints and so are generally deprived of the 56 essential services that are to be delivered by these departments. "The range of places covered included slums, colonies, schools, colleges, parks and other public places. The objectives of the campaign is to enable citizens of Hyderabad and Secunderabad to hassle-free access of 56 services that are provided by three departments as part of their Citizen's Charters. A one-month pilot programme undertaken in January-February 2018 by civil society organisations and GHMC reported an increase of 20,000 M/GHMC App downloads by citizens or an increase of 46.7% over previous months," he noted.

While launching the campaign, Varghese Theckaneth urged that everyone should work hard to resolve their problems by approaching different departments until it is resolved. "If we go step by step in the hierarchy we can complain up to the President of India if required till the issue is resolved," he said. Varghese gave an overview of the campaign and urged that

technology is an important tool for development and citizens should use technology and make their lives easy. "Good governance is transparency, accountability and efficiency in provision of services," he added.

Faith leaders, who have endorsed the campaign and addressed the meeting include Sardar Nanak Singh Nishtar of International Sikh Centre, Taj Ahmed of Jamaat-e-Islami Hind, Omim Debara of Zoarastrian Trust. Taj Ahmed said that the campaign will get the support of his organisation through 20 primary units of the organisation and 16 Al-Khair Society branches in the city. S Srinivas Reddy, Director APSA, V V Rao of Greater Swachh Seva Samithi and other Representatives of Civil Society Organisations also spoke.

The partner organisations for the Campaign are APSA, Arya Prathinidhi Sabha, ATHMA, Basi Vikas Manch Hyderabad, CHATRI, CONARE, COVA, Dahi Stree Shakti, I CAN, Aman Foundation, Kriya Sangh Society, MARI, MSI, Naabeman Nagar Welfare Association, PCCAR, POW, SOPER, SAFA, Telangana Valmiki Samaj Pragati Sangh, and UPERWAS, WGW, Youngstian Foundation and Youth for Better Telangana. Many resident welfare associations, schools and colleges are also getting associated with the campaign.



THE TIMES OF INDIA

Citizen's charter in public domain

Mungara.Sunil@timesgroup.com

Hyderabad: All the state and central government departments will have to display the 'citizen's charter' in their public domains and at their offices to maintain transparency. Apart from this, civic activists have also decided to display the charter in notified slums, colonies, parks and public places.

Speakers, who addressed a meeting during the launch of second edition of citizen's entitlement campaign here on Saturday stressed the importance of utilising mobile apps for a hassle-free access to 56 services that are being provided by the GHMC, HMWS&SB and Telangana State Southern Power Distribution Company Ltd.

They said that the programme was aimed at reaching five lakh Hyderabadis with about 250 civil society organisations, educational institutions and resident welfare associations and spread awareness among communities on 56 civic services.

The GHMC has reported an increase of 20,000 app downloads by citizens (an increase of over 46.7% over the previous month) during a month-long pilot programme held in January and February in 2018 by civil society organisations.

THE HANS INDIA

Entitlement campaign begins tomorrow

This year, COVA plans to rope in social, religious groups

- ♦ Initiative aims at faster delivery of civic services
- ♦ Campaign to exhort people to download apps and address grievances
- ♦ To bring awareness about citizen's charter and 56 essential services of GHMC, HMWS&SB, TSSFDCL

MD NIZAMUDDIN

Bandlaguda: Following the success of the pilot project, 'Citizen's Entitlement Campaign', held in the beginning of 2018, the Confederation of Voluntary Associations (COVA) is hoping to rope in not only social groups, but also religious organisations to ensure faster delivery of civic services to maximum number of denizens. This year, the campaign will start on January 26 and will continue for three months, in coordina-

tion with civic bodies.

Speaking to The Hans India, Mazher Hussain, the founder of COVA said many departments of the Central and State governments have formulated citizen's charters, binding them to prompt and efficient delivery of services. The GHMC, HMWS&SB and TSSFDCL have also adopted citizen's charter. However, most citizens are not aware of these charters and the different services it offered, time frames and modalities for lodging requests and complaints.

So, they are generally deprived of the 56 essential services that are to be delivered by these departments.

This year, he said that the organisation is trying to rope in maximum number of organizations, including religious groups, as certain groups like Brahma Kumaris, some churches, Jamaat-e-Islami Hind (JIH) has reached amongst the large sections of the people. "We hope that even Imam's make announcements during Friday sermons and church-goers get educated about their rights," he said.

Explaining about the success of the pilot project, Hussain said that the Citizen's Entitlement Campaign has achieved a phenomenal increase of 46.7% in download of GHMC app by public. Pamphlets

were distributed and general public was encouraged to download mobile apps and lodge their grievances and complaints with concerned departments for the 56 services offered by the GHMC, HMWS&SB and the electricity department, as part of their citizen's charters.

The Citizens Entitlements Campaign was launched on January 26, 2018, on the occasion of 69th Republic Day of India under the theme, 'Let's Celebrate Citizenship.' "About 400 networks, organisations and groups across twin cities who had organised flag hoisting functions also spoke about the Citizens Entitlement Campaign during the functions and distributed pamphlets and assisted participants to download mobile apps. The range of places

covered included slums, colonies, schools and events like the Hyderabad Literary Festival and the All-India Industrial Exhibition (Nirmaish), where 50,000 to 80,000 people attended each day," added Hussain.

Over 40,000 pamphlets in Hindi, English and Urdu were distributed during the different flag hoisting celebrations and the people were encouraged to download the mobile apps and make calls to centres to register their grievances. The links to the GHMC, HMWS&SB and TSSFDCL, citizen's charter are on COVA website. It was inaugurated by the then GHMC Commissioner Janardhan Reddy, who also released the pamphlets, posters and standees of the campaign.



GHMC	http://www.covanetwork.org/GHMC/
TSSPDCL	http://www.covanetwork.org/electricity-department/
HMWS&SB	http://www.covanetwork.org/waterworks/

For more information please visit: <http://www.covanetwork.org/cec-report/>

Access to Pre-Matric Scholarship Program

Pre Metric Scholarship Scheme by Central and State Governments have large budget allocations. In 2018-19, Rs.8,179/- Crores were allocated for scholarships by the Central Government alone; however, the scheme remains grossly underutilized by students from economically disadvantaged sections. The Project to facilitate accessibility to the scholarships was initiated by COVA for the year 2018-19 and 3,557 students of 32 schools of Hyderabad were facilitated to apply for government scholarships the year 2018-19.

The results for the year 2018- 19 are:

Number of Schools	Total number of Scholarship forms uploaded	Projected Total Amount of Scholarships that could be availed (Approx)
32	3557*	Rs. 1,06,71,000/-

- Total amount mobilized by COVA for Project **Rs. 2,28,652/-**
- Amount spent by COVA: **Rs. 2,30,119/- lakhs**
- Amount of Scholarships Expected: **Rs1,06,71,000/-**
- Return on Investment (ROI) **1:46**

The Pre-Matric Scholarships Scheme and COVA Facilitation

Pre Matric Scholarship Scheme by Central and State governments have large budget allocations. In 2015-16, Rs.5482 crores were allocated for scholarships by the Central Government alone, however, the scheme remains grossly underutilized by students from

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economically disadvantaged sections. Reasons for under-utilization are lack of awareness about schemes & limitations in accessibility to internet, Aadhaar card linkages, not having a bank account & registration of schools with the concerned Ministries.

This is a 3rd Generation Philanthropy Program designed to access the very large sums of government funds that are available for development of people but mostly remain unutilised.

COVA facilitates students to avail these scholarships by enabling them to:

1. Obtain Aadhar cards, income certificates, caste certificates, etc.
2. Opening of bank accounts
3. Enrolment of schools with the concerned departments &
4. Online submission of forms by data entry operators equipped with laptops and dongles.
5. And follow up with authorities for the release of funds

Case Study: From Disappointment to Hope: Enabling Poor Students to Secure Government Scholarships

Mohd. Abdul Ahad applied for the scholarship last year in 2017-18 through his school in National Scholarship Portal and didn't get any scholarship because of uploading the wrong documents. But in 2018-19 COVA facilitated the online uploading of his scholarship form on the National Scholarships Portal free of charge and followed up with the authorities. His application is approved and he received Rs: 5600/- of scholarship amount to his bank account. Abdul with the scholarship amount from the government paid his school fees and got some stationary and books for his school.

Mohd. Abdul is a student of the 8th standard at St. Stephen's High School at Faluknuma, Hyderabad. Abdul's father works in Dubai where the less amount of money by doing menial jobs.



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Ghosia Sarwat's father Md. Saleem works at the printing press for the daily district paper 'VIKAAS' and earns meager amount. When Md. Saleem applied for the scholarship for his younger daughter in the National Scholarship Portal last year, it was rejected because of some errors. Ghosia Sarwat is a student of the 7th standard at St. Stephen's High School at Faluknuma, Hyderabad.

But in 2018-19 COVA facilitated the online uploading of Ghosia's scholarship form on the National Scholarships Portal free of charge and followed up with the authorities. Her application is approved and she received Rs: 5600/- of scholarship amount to her bank account. Ghosia with the scholarship amount from the government paid her school fees. Ghosia's father who earns less money was happy that the government approved the release of the scholarship for his daughter. He says **"the burden is less on me**

if the government and COVA help my daughter for education in future".

Financial Inclusion Project



COVA started Pilot Project for Financial Inclusion in 2015 in association with State Bank of Hyderabad and Syndicate Bank in Hyderabad. The Program was also extended to Karimnagar in Telangana State from 2016. The objective of the Project was to provide financial literacy to the people to enable them to directly access loans from banks. It is the right of each citizen as stipulated by the Government of India and Reserve Bank of India under various schemes like DRI (Differential Rate of Interest) Loans, Priority Sector Lending, and Prime Minister's 15-Point Program for Minorities and MUDRA, etc. to avail loans from banks.

The Economic Survey and Union Budget for 2016-17 and related stipulations of the government require that bank credit of at least 11.26 lakh crores should be advanced to 14.2 crore Nano and Micro businesses and agriculture initiatives - each getting an average of Rs.

1.09 Lakhs! At 5.5 persons per family in India, this means that 78.1 crores or 62% of India's population would benefit.

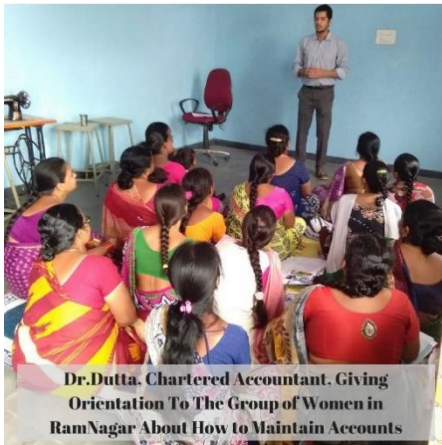
COVA has been able to secure loans for 43 persons from State Bank of Hyderabad and Syndicate Bank amounting to Rs. 21,55,000/- in 2018-19.

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Many small businesspersons do not keep accounts for fear that they will have to pay taxes without realising that there is no tax for most businesses until they cross a turnover of 20 lakhs. On the other hand, without accounts and audited statements, banks do not come forward to give loans of more than one lakh and certainly not over 2 lakhs.

In order to remove apprehensions about maintaining accounts and making small business persons eligible to receiving bank loans of over one lakh and above, a series of 12 sessions/meetings were organised by COVA at different locations in Hyderabad and Secunderabad including Chaderghat, Barkas , Hussaini Alam, West Marredpally, Rail Nilayam, Krishna Nagar, VC Lodge-OU Campus, Chandrayangutta, Durga Nagar, Madannapet, Ram Nagar, Uppal Stadium. In total 189 people got awareness on the Importance of Accounting to get easy loans. The people who've attended the sessions come from a range of slightly medium and larger diverse business backgrounds including Trading, Clothing, Shoe Making, Mending, Shoe Keepers, Soap Making, Brokers, Eateries, and Tailoring.

This program is being implemented in association with G.K Malik and Associates, Chartered Accountant Ms. Karishma and her team spoke about the importance of managing and maintaining books of account. They emphasised on segregating personal expenses and business expenses. The tips were given to participants on managing regular payments to banks on loan installments and avoid interest and bank charges which incur due to late payments, simple tips were shared on how a small daily savings can make a huge difference which can be utilised for repayments and future expenses. The budgeting of business helps in smooth running of the business and avoids unpleasant losses. It also helps in getting bank loans with ease.



A meeting with stakeholders was also organised as part of the Financial Inclusion Program on 28th June 2018 at Urdu Ghar to explore the speeding up of loans from banks. Social activists, traders, and bank officials were present in this meeting. After Mr. Naseer Siddiqui delivered the welcome talk, Chartered Accountant Ms. Karishma gave a talk on 'Growth and Scaling up of Business.' The Question and

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Answer session was taken up by Mr. Datta, Chartered Accountant from G.K Malik and Associates. Mr. Abulkaram Mushtaq, the Projects Coordinator of COVA, gave a brief introduction the of Financial Inclusion project and its achievements. 35 participants attended the meeting.

Case Studies: Financial Inclusion

The loan amount of Rs: 50,000/- which **Anand Biradar** took in December 2018 was spent on rations, cylinder and on expanding his business space by taking a small shop on rent to enable his costumers to sit and eat. Anand says that **“Because of the investment I could earn more money on my business since I am accommodating more people to sit and eat food.”** He also says that he could contribute more money to his joint family since he is earning more. Anand Biradar was born in 1958 is a resident of Dhoolpet, he started Pani Puri eatery business at Puranapool in the year 2000 with basic investment and facilities. COVA facilitated a loan to Anand through SBI in 2016 and then again in 2018 because of his regular repayment of installments. In 2016 the first loan amount of Rs: 15,000/- which he got was spent on replacing his old Pani Puri vehicle.



Manjula Raikot. 44 years, obtained loans three times from SBI through COVA since 2015. The first loan was for Rs: 15,000/- and due to regular repayments the bank sanctioned two more loans of Rs. 30,000 in the following years. With the loan money they expanded the business. Her recent loan amount of Rs: 30,000/- is also invested in bringing more footwear brands from the market to sell in their shop because the handmade footwear what they make wear not sold much.

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R. Manjula, Of Hussainialam Receiving Loan Sanction Letter of Rs. 30,000 From SBI Ladies Branch Charminar to Develop Her Footwear Shop.

Manjula says “If we take money from the money lenders they charge a lot of interest, but when we take bank loan the interest rate is very low which is helping us to save some money for the household and for the education of my 3 children.”

Revuri Vinod Kumar is an enthusiastic businessperson and he has been trying for a bank loan from last 1 and ½ year to buy more raw material and expand his Kirana and General Store but he failed in availing loan, but now with COVA’s facilitation he got bank loan sanctioned. Before Vinod used to take raw material like oil and rice from wholesale shops and used to pay money later after he sold what he took from them, now after he was sanctioned a loan of Rs: 50,000/- from SBI bank in December 2018, he is buying raw material with the net amount and also expanded his business. Vinod is



planning to apply for the loan again as soon as he completes the repayment. Vinod was born in 1971 is a resident of Puranapool and runs his Kirana and General Store business in the same location.

Aligned with UNDP’s Sustainable Development Goal’s (SDG's)

COVA follows UNDP’s Sustainable Development Goal’s and strives towards achieving its targets for a sustainable and just society. Here are the SDG’s which we follow for all the projects.

