

LOAN A LITTLE CHANGE A LOT

Milaap is a funding platform for deserving students, entrepreneurs and low income families. A small loan goes a long way and comes back to you.



Employee Engagement Program



MEET RAJ

FROM SURVIVAL TO SUCCESS



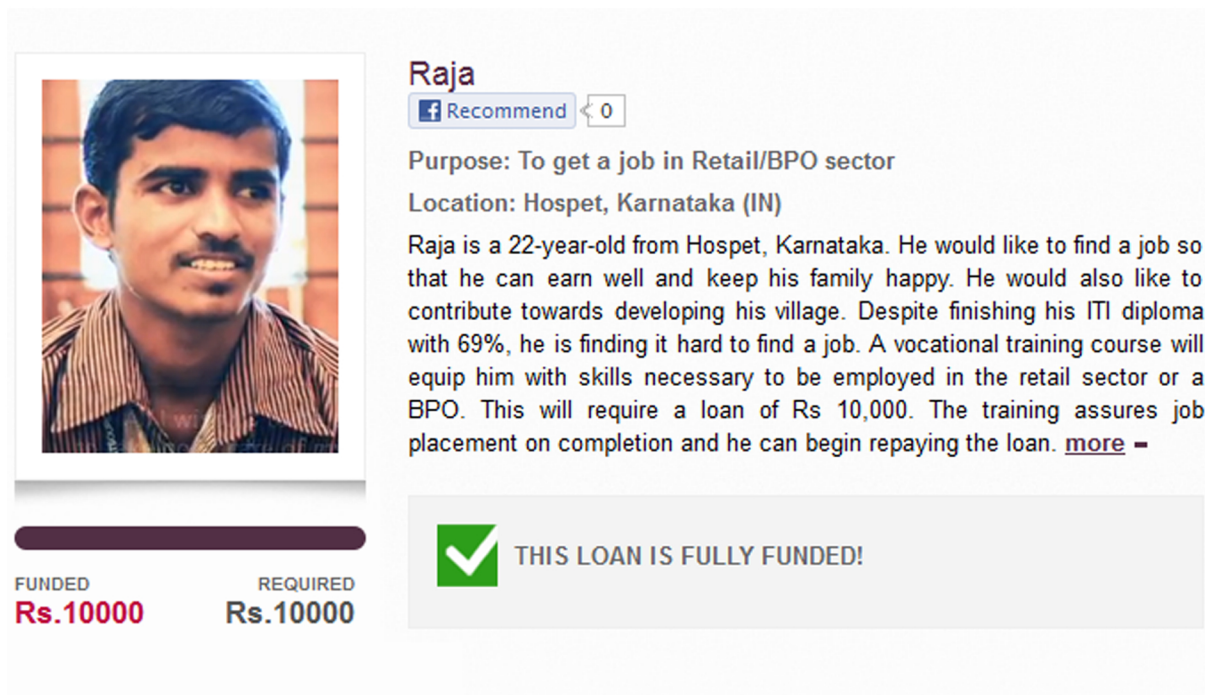
Raj is a 22-year-old from Hospet, Karnataka. Despite finishing his ITI diploma with 69%, he is finding it hard to find a job. A vocational training course will equip him with skills necessary to be employed in the retail sector or a BPO. He would like to find a job so that he can earn well and keep his family happy.

This will require a loan of Rs 10,000. The training assures job placement on completion and he can begin repaying the loan.

MEET MILAAP

GIFTS THAT KEEP GIVING

On our website, www.milaap.org, we share the stories of people in need of loans like Raj.




Raja
Recommend 0

Purpose: To get a job in Retail/BPO sector
Location: Hospet, Karnataka (IN)

Raja is a 22-year-old from Hospet, Karnataka. He would like to find a job so that he can earn well and keep his family happy. He would also like to contribute towards developing his village. Despite finishing his ITI diploma with 69%, he is finding it hard to find a job. A vocational training course will equip him with skills necessary to be employed in the retail sector or a BPO. This will require a loan of Rs 10,000. The training assures job placement on completion and he can begin repaying the loan. [more](#) -

FUNDED **Rs.10000** REQUIRED **Rs.10000**

 THIS LOAN IS FULLY FUNDED!

- 1 Within 5 days, Raj got fully funded by 10 lenders from around the world.
- 2 The funds were paid on his behalf to the training institute.

Easy! Isn't it?

- ➔ Choose a borrower
- ➔ Lend as low as Rs.1000
- ➔ Use your credit/debit card to pay
- ➔ Get 100% of your money back in 12-18 months

HAND UP, NOT HAND OUT



From being an unemployed youngster who never really thought he cared much to have a career, Raj underwent vocational training and is now employed at FirstSource BPO. He really enjoys his job now.

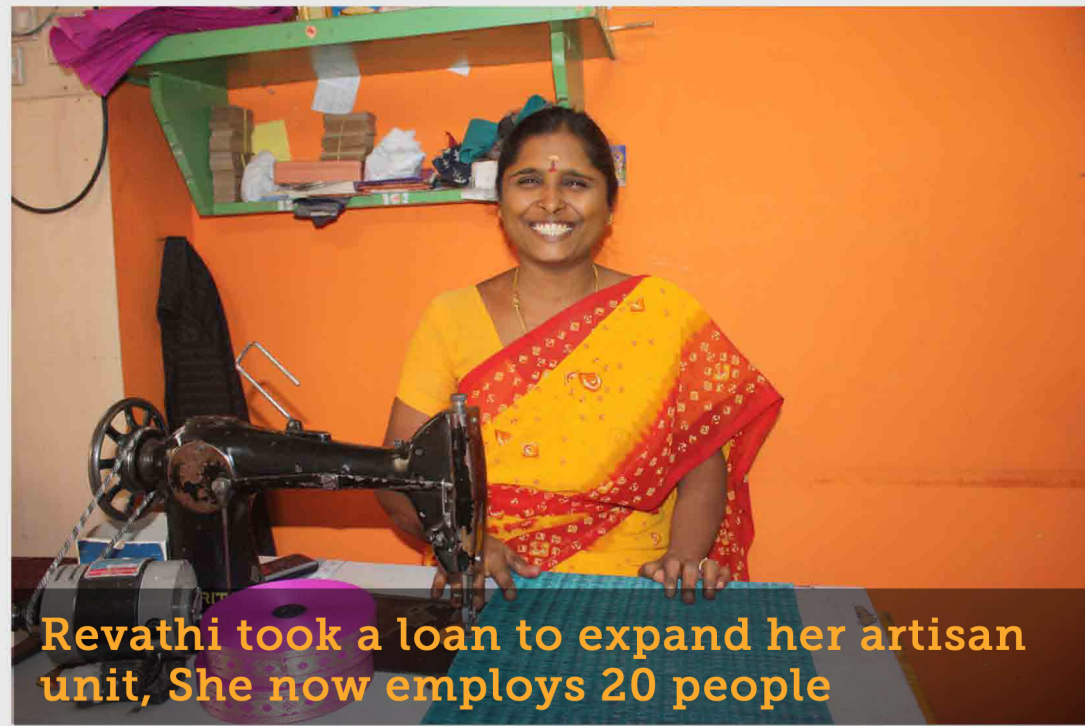
- 1 By giving someone a loan, you're giving them a hand up.
- 2 You're encouraging them to be judicious and enterprising.
- 3 That's how a small amount of money goes long, long way.

"The first time I ever felt successful was when I got this job."

STORIES OF CHANGE



Murugayee's family now has access to clean water



Revathi took a loan to expand her artisan unit, She now employs 20 people



Srinivas now works as an accountant in a big auditing firm in Hubli

OUR IMPACT IN 2012



14,000 LIVES IMPACTED **100%** REPAYMENT RATE

\$500,000 RAISED



TRAINING & EDUCATION



225 STUDENTS from diverse fields such as retail, hospitality, healthcare, accounting, IT and more have guaranteed a job space after course completion.



WATER



375 FAMILIES have received piped connections for a supply of clean drinking water.



ENERGY



400 FAMILIES impacted with the installation of solar lights & smokeless stoves for studying & cooking.



SANITATION



800 TOILETS have provided a healthier & cleaner environment for more than 4000 lives.



ENTERPRISE DEVELOPMENT



1000+ BUSINESS OWNERS have become self-reliant by receiving working capital & skills training to run their own enterprises.



Loan A Little. Change A Lot.
www.milaap.org

TESTIMONIALS FROM OUR PARTNERS



Anand Deshpand
CEO, Persistent Systems

We are keen to encourage our employees to participate in Milaap and we are going to open the platform for our employees in the next few weeks.



Alope Bajpai
Founder, iXigo.com

Kudos to the Milaap team for this unique initiative! We are glad to have our employees engage meaningfully as a baby step on our CSR side.



Harinder Thakkar
CEO, Paytm.in

Milaap has taken micro-philanthropy to a new level, letting people contribute while buying a mobile recharge online. "Do a little good while you recharge" has been one of the most successful campaigns of this year



Meena Ganesh
TESCO, Pearson

Milaap.org is bridging the gaps in between haves and have-nots by providing an excellent opportunity of micro credit to those who dare to dream it.



Rajan Raju
DBS Bank, DWS Asia

It's transparent, simple and very empowering! Milaap - take a bow!"



Vijay Shekar Sharma
Founder, One97 Communications

Milaap.org helps fuel the lives of those at the bottom of the pyramid and help them move higher with every single microloan.

HOW CAN YOU GET INVOLVED?

DOING GOOD IS GOOD FUN!

We'll make it simple for you. We'll visit your office and help you sign up. Pledge to contribute as little as Rs 250 monthly from your payroll and we'll ensure that your good deed gets a little reward. Remember, it's a loan, not a donation - which means 100% of your money comes back to you.





HOW IT WORKS

WE LOVE HR TEAMS AND WILL MAKE IT EASY FOR YOU

CHOOSE: An Entrepreneur or A Project with a specific need from Milaap's field partners.

DECIDE: A fun, engagement activity for your employees to introduce the cause. We run Caricatures, Quiz/Trivia, Auctions, and so on! You name it, we'll do it.

MODE: Allow employees to lend via payroll - One-time deduction from salary and/or Monthly recurring deductions – Your choice!

METHOD: Employees can sign up either via

1) Physical Forms

2) Email Voting

3) Online Microsite. Eg: www.milaap.org/one97



CASE STUDY : MU SIGMA

WE LOVE HR TEAMS AND WILL MAKE IT EASY FOR YOU

CHOSE To support a low income private school for slum children in Bangalore. They needed a RO water purifier (Rs 50,000).

DECIDED To engage their employees with a fun quiz contest in their cafeteria. Milaap managed the entire activity.

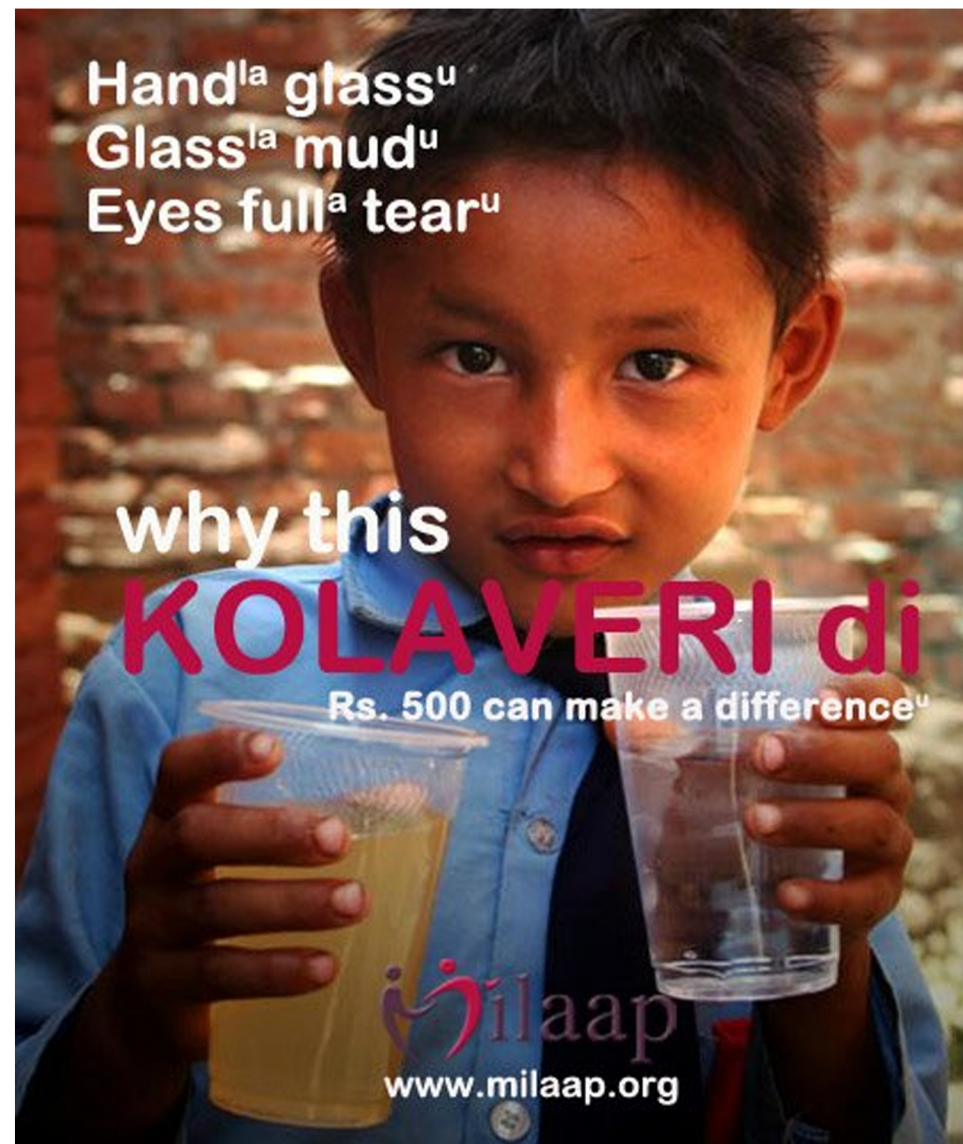
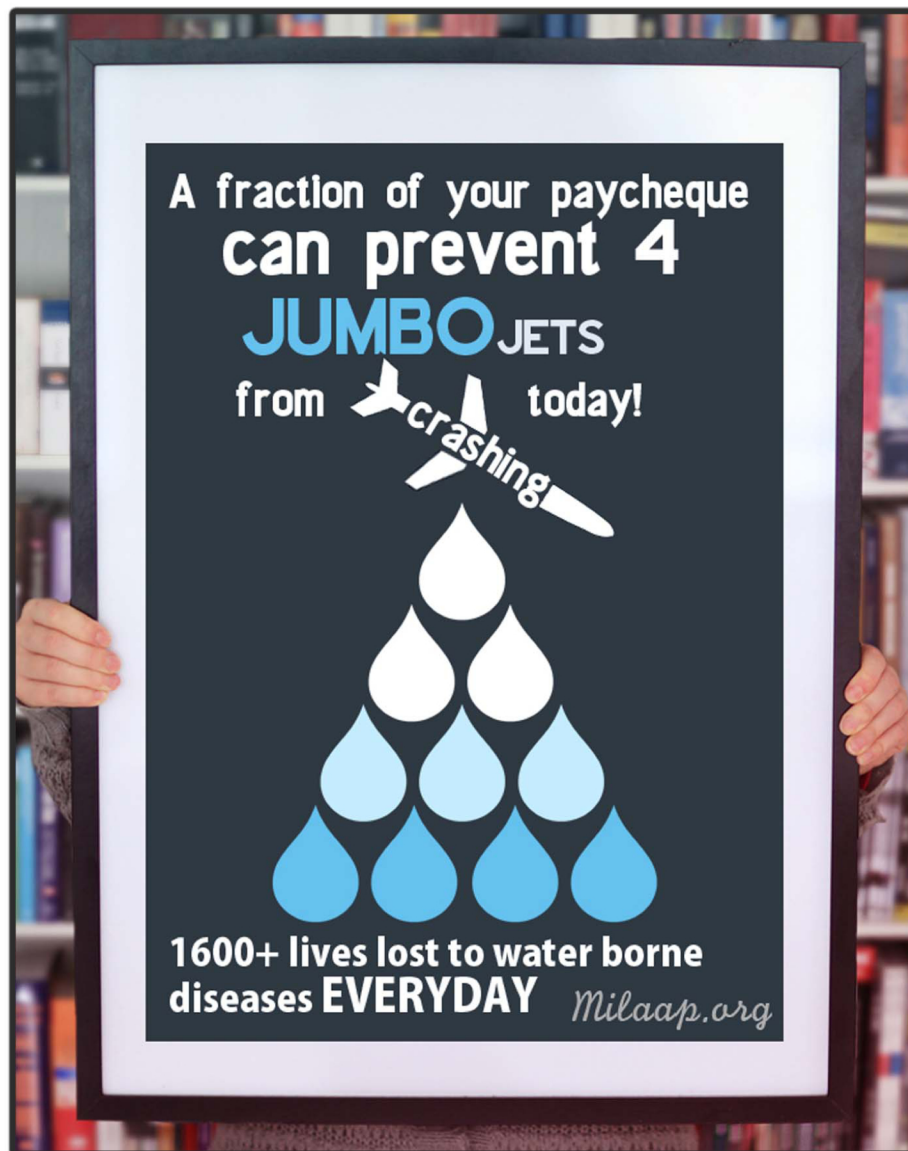
MODE Allowed employees to lend via payroll - One-time deduction from their salary.

METHOD Employees could sign up either via

- 1) Physical Forms
- 2) Email Voting

STEP 1 INTRODUCING THE CAUSE

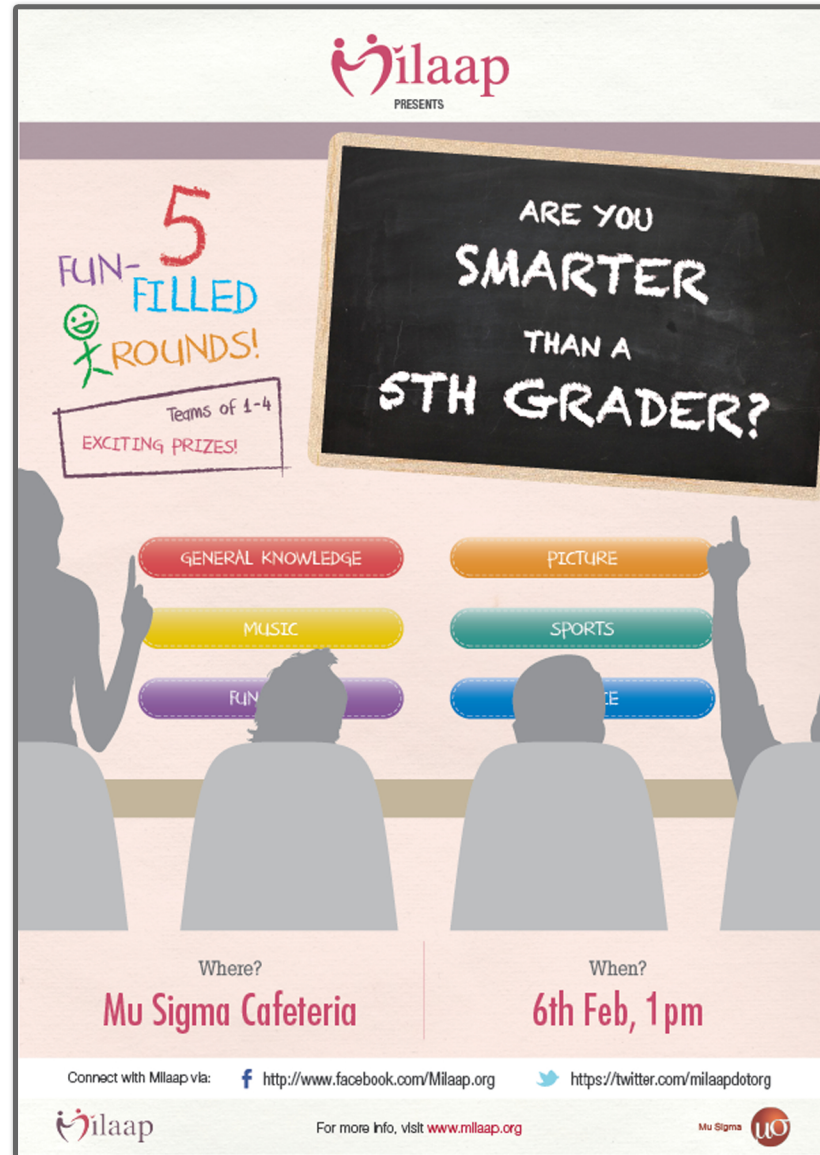
We spend a lot of time on pre-launch as we believe it is very essential to make employees understand the magnitude of the need.



Teaser e-mails that went to the employees

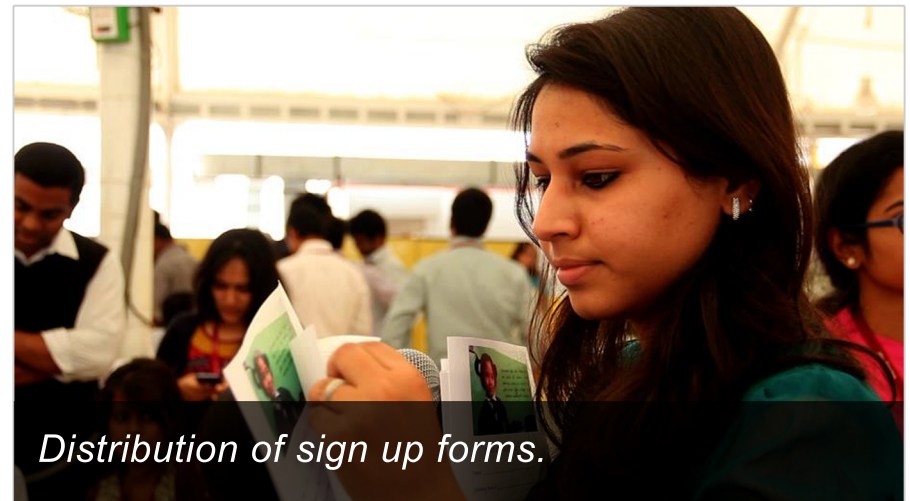
STEP 2 LAUNCHING THE CAMPAIGN

Since the cause was school education, we aligned the event with a popular TV quiz contest. This increased the curiosity about the event and the cause



A teaser e-mail that went to the employees

STEP 3 RUNNING THE EVENT



125 Employees engaged



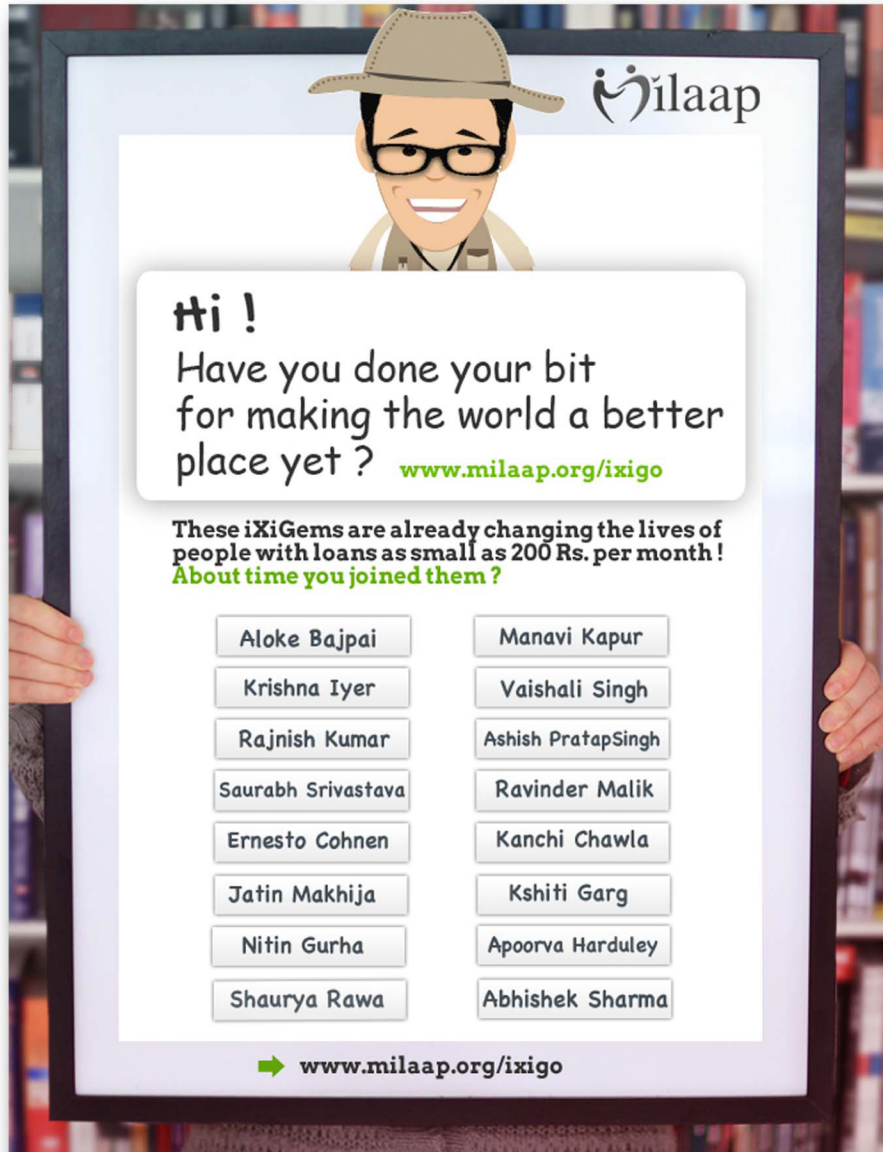
90 Sign ups



Rs 85K Raised

STEP 4 FOLLOWING UP

Post-event, we work with the company to recognize employees who have become part of this movement. Peer Recognition and Personalised Rewards motivate other employees to do good as well.



The poster features a cartoon character wearing a brown hat and glasses, smiling. The Milaap logo is in the top right corner. The text on the poster reads: "Hi! Have you done your bit for making the world a better place yet? www.milaap.org/ixigo". Below this, it says: "These iXiGems are already changing the lives of people with loans as small as 200 Rs. per month! About time you joined them?". A list of names is presented in two columns, each name in a separate box. At the bottom, there is a green arrow pointing to the URL www.milaap.org/ixigo.

Hi !
Have you done your bit
for making the world a better
place yet ? www.milaap.org/ixigo

These iXiGems are already changing the lives of
people with loans as small as 200 Rs. per month!
About time you joined them ?

Aloke Bajpai	Manavi Kapur
Krishna Iyer	Vaishali Singh
Rajnish Kumar	Ashish PratapSingh
Saurabh Srivastava	Ravinder Malik
Ernesto Cohnen	Kanchi Chawla
Jatin Makhija	Kshiti Garg
Nitin Gurha	Apoorva Harduley
Shaurya Rawa	Abhishek Sharma

➔ www.milaap.org/ixigo

STEP 5 BEING ENGAGED

Lenders receive monthly progress update on their beneficiaries. They can also volunteer with Milaap to conduct audio/ in-person evaluations, mentor our students, edit and review borrower stories and so on

Dear Anoj,

Balley Balley! Your repayments for the month of **December** have come in. To maximize the impact of your loans, we recommend that you **re-lend** your credits!

Your Account Balance

Rs. 176

ready to be re-loaned

RE-LOAN →

Share this good news with your friends now!



5 out of 5 of the borrowers repaid their loans, [here](#) are the details.

Not sure who to loan next? Here is our recommended borrower.



Muthukanu Rajaligam and Group

Purpose: To build toilets

GIVE A LOAN →

Best Wishes,
the Milaap Team

P.S. You have **auto re-lending** turned **ON**.

To change your account settings, [click here](#).

To learn about withdrawing your credits, [click here](#).



A corporate volunteer mentoring our students on leadership and teamwork



GIVE YOUR EMPLOYEES A REASON TO CELEBRATE!



THANK YOU



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