



### A word from our CEO

“Financial Year 2021-22, was another tumultuous year but we have achieved healthy progress in the clients we serve, portfolio, branch network and team size. Our core belief on values, long term sustainability and not taking any shortcuts is getting stronger every passing day. This has been possible due to efforts put in by everyone associated with Fusion, guidance from Board, trust of our shareholders, debt providers and other stakeholders. Building on the strength of our people, processes and technology, we want to step in the new Financial Year with many new aspirations”.

Devesh Sachdev  
MD & CEO



Fusion Micro Finance Ltd. receives 'Great Place to Work 2022' certification for the third consecutive year.

- \* Serving 2.7 Mn clients
- \* INR 6,786 Cr in Asset Under Management (AUM)
- \* 927 branches across 18 states and UTs
- \* Reaching out to 69 poorest and aspirational districts out of 369 operating districts
- \* 78 new branches opened in Chhattisgarh, Delhi, Gujarat, Jharkhand, Madhya Pradesh, Odisha, Punjab, Rajasthan, Tamil Nadu, Puducherry, Haryana, Himachal Pradesh, Uttarakhand and Uttar Pradesh

## CORPORATE SOCIAL RESPONSIBILITY



### COVID - 19 WELFARE PROGRAM

~ 77,345 people benefited by 118 Covid -19 welfare programs organized across 13 states

#### DISTRIBUTION



77,345 Masks  
2,398 L of Sanitizers  
17,670 Sanitary Napkins

#### SUPPORT TO FRONTLINE WARRIOR



6,315 Hygiene Kits provided  
to  
Police Department

#### GEOGRAPHICAL COVERAGE



5,000 Villages  
77 Districts  
13 Aspirational Districts

#### EMPLOYMENT GENERATION



170 Women Employed Including  
5 Specially Aabled  
106 ASHA Workers  
5,87,400 Income Earned Collectively



### PROJECT OJAS

Doorstep eye check-up service for 4,350 underprivileged families were organized in 30 villages of Odisha and Rajasthan. 230 cataract surgeries facilitated, and 140 spectacles were given to refractive error patients.



### HEALTH CAMPS

Health checkup camps were organized in Punjab, Haryana, Uttarakhand, Madhya Pradesh, Uttar Pradesh, Rajasthan, and Chhattisgarh benefitting more than 1,404 rural people.



### ENVIRONMENTAL SUSTAINABILITY

Plantation of 6,000 saplings at the bank of river Ganga that will prevent soil erosion and flooding to adjoining farming lands while improving air quality and maintaining ecosystem for species effectively benefitting 12,000 people of four villages i.e Fatwa, Raigati, Kabulpuri, and Bhikkampur of Haridwar, Uttarakhand.





### PROMOTING SPORTS

Canoeist Namita Chandel has won Bronze medal in the C-4 200m Asian Championship in Thailand. Fusion has been supporting Namita Chandel from last 3 years.



### WATERWHEEL DISTRIBUTION

Distribution of waterwheels to 345 households in 69 villages of Haryana, Punjab, Tamil Nadu, Gujarat, Jharkhand, West Bengal, and Odisha. Beneficiaries can conveniently fetch up to 45L of water in a hygienic manner eliminating the burden of traveling long distances and carrying heavy containers of water on their heads.



### PROJECT SHIKSHA

Scholarship program to support underprivileged girls to continue and complete three-year graduation program. 60 meritorious students qualified from Odisha and Haryana who received a scholarship amount of Rs. 12,000 each for first year of graduation.



### WHEELCHAIR DISTRIBUTION

Wheelchairs were provided to specially abled women, men and children from underprivileged families in Karnal, Haryana.



### FINANCIAL AND DIGITAL LITERACY

2,000 women were educated on financial management and digital payments through literacy program organized across seven villages of Bihar and Madhya Pradesh. Simultaneously, 2,902 rural communities were benefitted by multiple govt. schemes such as E-shram, Ayushman Bharat, PM Svanidhi, PM Maandhaan, CM Awas along with bank account opening and application for ATM cards through 'Fusion Sahayata Kendra'.



### PROMOTING LIVELIHOOD

Skill development program in tailoring was organized to train 32 women from rural community of Akoi Sahib village of Sangrur, Punjab. The program was facilitated in association with Microfinance Institutions Network (MFIN).

## EMPLOYEE ENGAGEMENT ACTIVITY



### FOUNDATION DAY



Fusion completed 12 glorious years of its journey in January 2022. The day was celebrated by offering prayer at Gurudwara and a virtual address by Devesh Sachdev to all the employees.

### HOLI CELEBRATION



Holi was celebrated with full enthusiasm at the corporate office and across all branches.

### CLUSTER CHAMPION

540 employees across different states were accorded with 'Cluster Champion' recognition and rewarded for their best performances.

### INTERNATIONAL WOMEN'S DAY



International Women's Day celebrated with acclaimed Fencer Bhavani Devi and Canoeist Namita Chandel in the presence of Devesh Sachdev (MD & CEO), Deepthi Bopaiah (Executive Director - GoSports Foundation) and all the women employees of Fusion.



### Employee Speak

"In 2016, I was going through financial problems when I got the opportunity to work with Fusion Micro Finance. I joined Fusion's branch team at Ranchi as a relationship officer (RO). I was the only female employee in that branch but I never felt out of place. Last year, I was promoted to SRO that motivated me to put in more effort and get to the level of ABM in the future. Fusion is a wonderful place to work and grow. It feels like a second home to me with immensely supportive colleagues and seniors. I am grateful to get a chance to work with Fusion".

Jaya Saroj  
Sr. Relationship Officer, Ranchi

### Client Speak

"I am from a small village of Odisha. I used to run a tiffin shop at my village and my husband had a tea shop. We both were earning but it was not sufficient to fulfil the financial needs of family of six. We were looking for a new opportunity to increase income but had no savings to start anything new. When I got know that Fusion Micro Finance provides loans to women like me, I thought of trying my luck. I approached them and got my first loan to start a fish business. In the beginning, the income was minimal, and I used to walk from village to village to sell the fishes. But I kept my patience, continued with the business, and took subsequent loan from Fusion to set up a fish shop in the local market. I started getting more customers that helped me improve my income. My family is forever thankful to Fusion for their financial support".

Kanak Manjari Pandey  
Subarnapur, Odisha



E-mail:  
[contact@fusionmicrofinance.com](mailto:contact@fusionmicrofinance.com)

Website:  
[www.fusionmicrofinance.com](http://www.fusionmicrofinance.com)