

Empowering Rural Women through Socioeconomic Interventions!



VALAR2010 MUTUAL BENEFIT TRUST - SIRKAZHI

Annual Report 2016-17

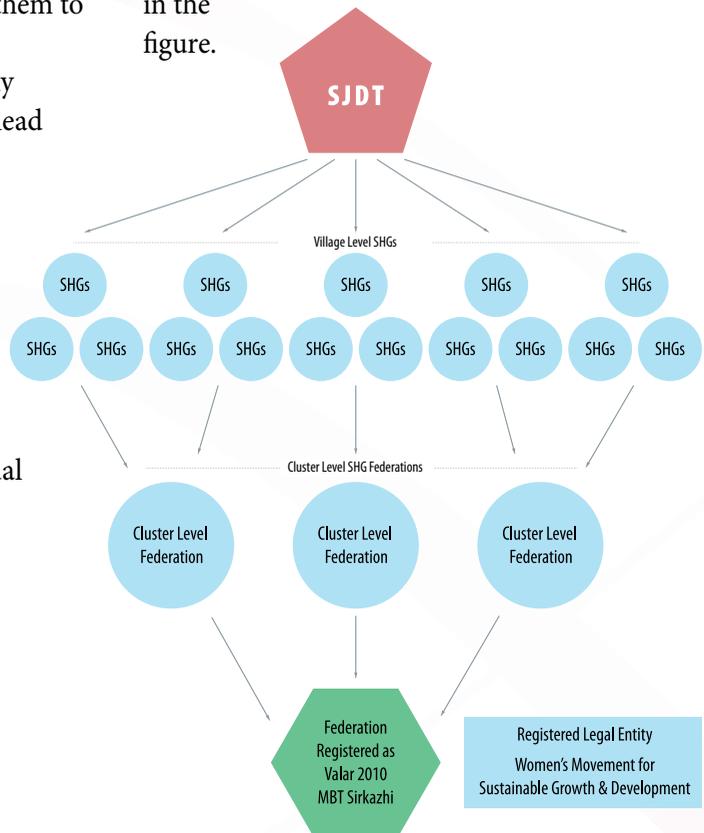
Chairperson's Message

St. Joseph's Development Trust (SJDT) is a development organisation founded in 1992 with a commitment to work for the cause of children and women development. A sizeable number of children are getting benefited every year from its child care programmes as well through its education sponsorship programmes and empowers rural women through its microcredit programme.

Tsunami in the coastal village of Tamil Nadu resulted in the loss of lives and habitations and loss of livelihood. This resulted in hundreds of NGOs flocked into relief and rehabilitation work. SJDT was first among them to respond to the disaster.

But SJDT believed strongly that its interventions should lead to independence rather than dependence; development rather than charity; sustainability rather than short term benefit; job creation rather than job seeking; community institutional capacity building rather than individual support.

Based on these principles SJDT embarked on building community based institutions. Over a period of 5 years we built strong community based grassroots institutions as shown in the figure.





We have built a federation of grass root women SHGs/ JLGs namely “Valar2010 Mutual Benefit Trust – Sirkazhi” registered in 2010 under the Indian Trust Act to empower its members through socioeconomic initiatives.

Financial means for this federation “Valar2010 Mutual Benefit Trust - Sirkazhi” came from donor grant money given to its members as revolving grant and after initial utilization by the members in good will contributed it as their group member funds for the purpose of their future economic empowerment as well as the empowerment of the new member groups who will join subsequently. It is worth mentioning that no personal money of the group member is involved in this fund. The member fund thus mobilized is administered by the Board of Trustees of the “Valar2010 Mutual Benefit Trust - Sirkazhi”.

Valar2010 MBT - Sirkazhi tries to raise the performance capacity of the society through its micro credit livelihood interventions and thereby envisioning the realisation of Gandhi’s idea of women must play an equal and important role in national development.

Origin & Development of Valar2010 Mutual Benefit Trust - Sirkazhi

Nagapattinam is a coastal district in Tamil Nadu State in Southern India with the population of 1.6 million. Tourism plays a key role in the economic makeup of the town. However being a coastal town, fishing is the livewire of a sizeable segment of people. The 2004 Indian Ocean earthquake in the form of a series of devastating Tsunamis led to heavy losses both in human and physical terms affecting all along the coasts of most landmasses bordering the Indian Ocean. Nagapattinam district was the most affected part in Tamil Nadu, accounting for bulk of the loss of human lives — 6,064 out of total 8,009 in the State. SJDT works at Nagapattinam district since the outbreak of Tsunami. In fact SJDT was the first among many NGOs responded to the disaster and provided relief and rehabilitation programmes for children and women.



As all development efforts essentially start with enhancing people's potential and their collective strength, so formation of community organisation inevitably becomes the first step in the process of empowerment. Over a period of 5 years SJDT built strong community based grassroots institutions in Nagapattinam District by doing various donor supported developmental programmes with them besides encouraging group savings and credits.

The measures initiated by SJDT and the planned interventions in response to the needs of the community were very much donor dependent. So moving from "Welfare" to "Empowerment", "Dependency" to "Development" or "Subsidies" to "Self Sustainability" are common goals being advocated. A paradigm shift in social development has been

achieved mainly by empowering communities to work for their own economic development. It was learnt from experience that people are highly motivated when they join together and function around a specific economic activity which can create an immediate effect, rather than on general social issues with long term perspectives.

That is why we built Valar2010 Mutual Benefit Trust (MBT) - Sirkazhi — to build tomorrows of grass root level women ensuring mutual benefit and aligned purpose of their social and economic empowerment. Valar2010 MBT - Sirkazhi, registered in the year 2010 under the Indian Trust Act which serves as the apex body of SHGs/JLGs, owned and operated fully by the rural women providing microcredit livelihood interventions.

Vision

To evolve into a sustainable community based institution by empowering the rural communities with mutual support.

Mission

To enable the convergence of development service to improve the quality of life of the rural women and their households.

Objective

1. To strengthen the capacities of women by forming them into Self Help Groups/ Joint Liability Groups
2. To provide sustainable credit support service to women for their Income Generating Activities
3. To implement schemes that is mutually beneficial to women and their family members



Unique Member Fund

Initially SJDT contributed its donor given revolving grant to its SHGs as loans for their economic activities. As it was repaid by those groups, subsequently the revolving grant money was given to other groups for benefiting more members. This ripple effect had an enormous impact among its group members. Later at the time of registering Valar2010 MBT - Sirkazhi, the revolving grant was pooled back and created as the Member Fund for the benefit of its members. The member fund is administered by the Board of Trustees for its intended purpose and the board is only a custodian of the money and none of the members can claim ownership of it.

Governance

Valar2010 MBT - Sirkazhi is governed by the General Body which consists of all the members of the SHGs/ JLGs meets once a year. Electing new trustees and all other key policy decisions are gets approved at their annual general body meeting. The trust is managed by The Board of Trustees (BoT) which consists of a lifetime Chairperson.

Besides the Chairperson, there will be two elected trustees among the community and two nominated trustees by the Chairperson. If required additionally one member can be co-opted into the board. Any co-option shall be made at a special meeting of the BoT convened for the purpose. Their regime is for two consecutive years. Once in two years new trustees will be elected and nominated by the Chairperson.

Board Members

- 1  **BRO. I. SEBASTIAN** *Chairperson
Permanent Member of the BoT*

- 2  **MS. M. KARPAGAM** *Elected Trustee from Puthupattinam*

- 3  **MS. R. KALAISELVI** *Elected Trustee from Valuthalaikudi*

- 4  **MS. B. RENUGA** *Nominated Trustee from Mangaimadam*

- 5  **MS. M.
RAMESHWARI** *Nominated Trustee from Suraikadu*

The BoT meets quarterly with one-third quorum and are responsible for the overall operations of the organisation. This year BoT met on the following dates:

S. NO.	DATE OF MEETING	TRUSTEES ATTENDED	PLACE
1	05.06.2016		
2	11.09.2016	All Five Trustees Attended	Sirkazhi
3	08.12.2016		
4	20.03.2017		

Annual General Body Meeting

Key activities likes preparing/ sharing annual activity reports; adhering to statutory compliances like auditing of accounts, filing returns of the organisation, appointment of statutory auditor for the next financial year,

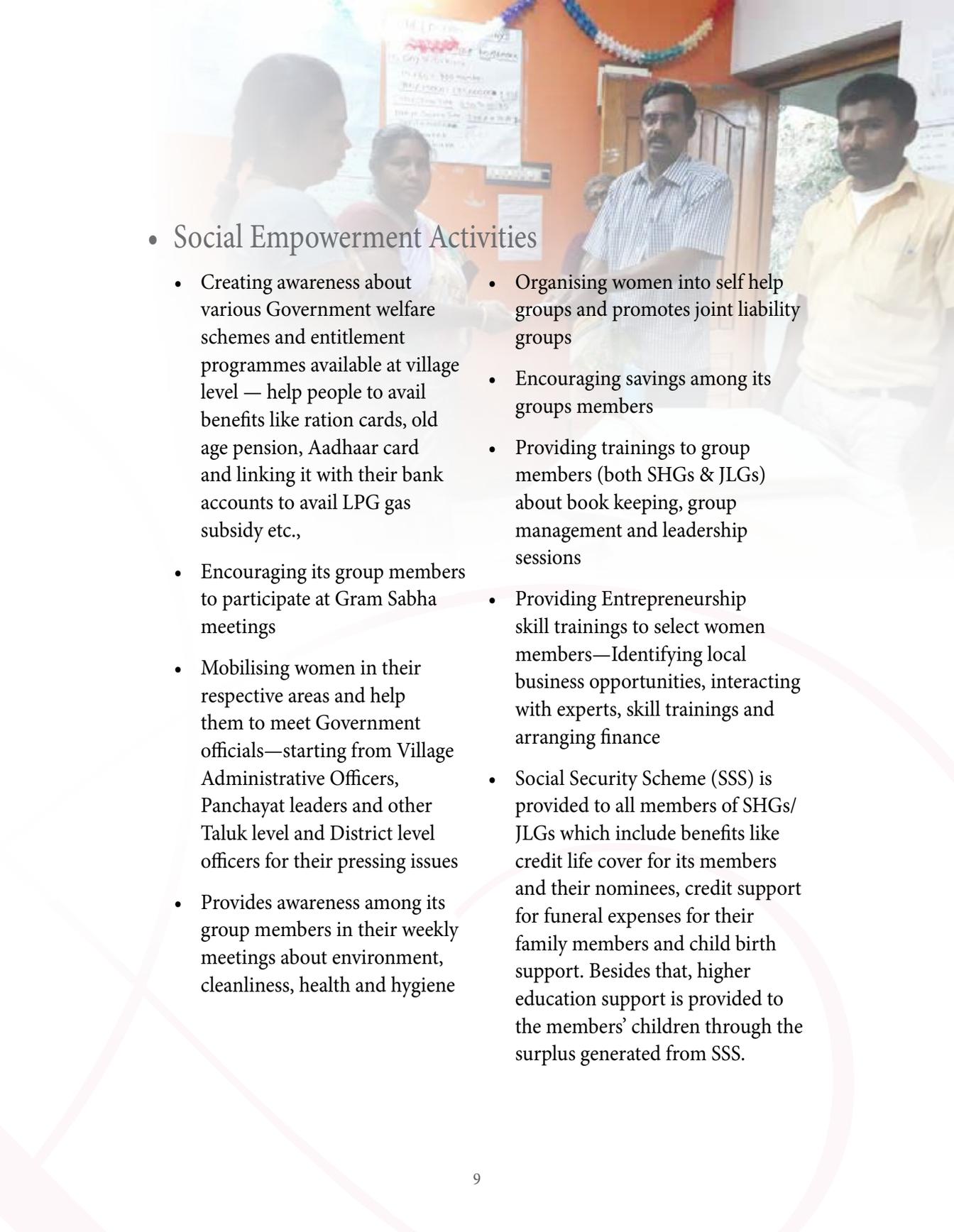
passing resolutions and planning for the future are done at Annual General Body Meeting wherein all members participate. This year the AGM was held on December 18, 2016 at Sirkazhi.



Activities

By design, Valar2010 MBT - Sirkazhi firmly believes that sustainable development involves the simultaneous pursuit of economic prosperity, environmental quality, and social equity. So it does lots of development activities for its women members and to the general public in their working areas by involving and guiding them besides focusing only economic empowerment among its group members. In fact this helps them to build relationships and strengthen their trusts.





• Social Empowerment Activities

- Creating awareness about various Government welfare schemes and entitlement programmes available at village level — help people to avail benefits like ration cards, old age pension, Aadhaar card and linking it with their bank accounts to avail LPG gas subsidy etc.,
- Encouraging its group members to participate at Gram Sabha meetings
- Mobilising women in their respective areas and help them to meet Government officials—starting from Village Administrative Officers, Panchayat leaders and other Taluk level and District level officers for their pressing issues
- Provides awareness among its group members in their weekly meetings about environment, cleanliness, health and hygiene
- Organising women into self help groups and promotes joint liability groups
- Encouraging savings among its groups members
- Providing trainings to group members (both SHGs & JLGs) about book keeping, group management and leadership sessions
- Providing Entrepreneurship skill trainings to select women members—Identifying local business opportunities, interacting with experts, skill trainings and arranging finance
- Social Security Scheme (SSS) is provided to all members of SHGs/ JLGs which include benefits like credit life cover for its members and their nominees, credit support for funeral expenses for their family members and child birth support. Besides that, higher education support is provided to the members' children through the surplus generated from SSS.

During this year

SSS	# MEMBERS BENEFITED
Credit Life Cover Support	12
Funeral Expenses Support	32
Child Birth Support	36

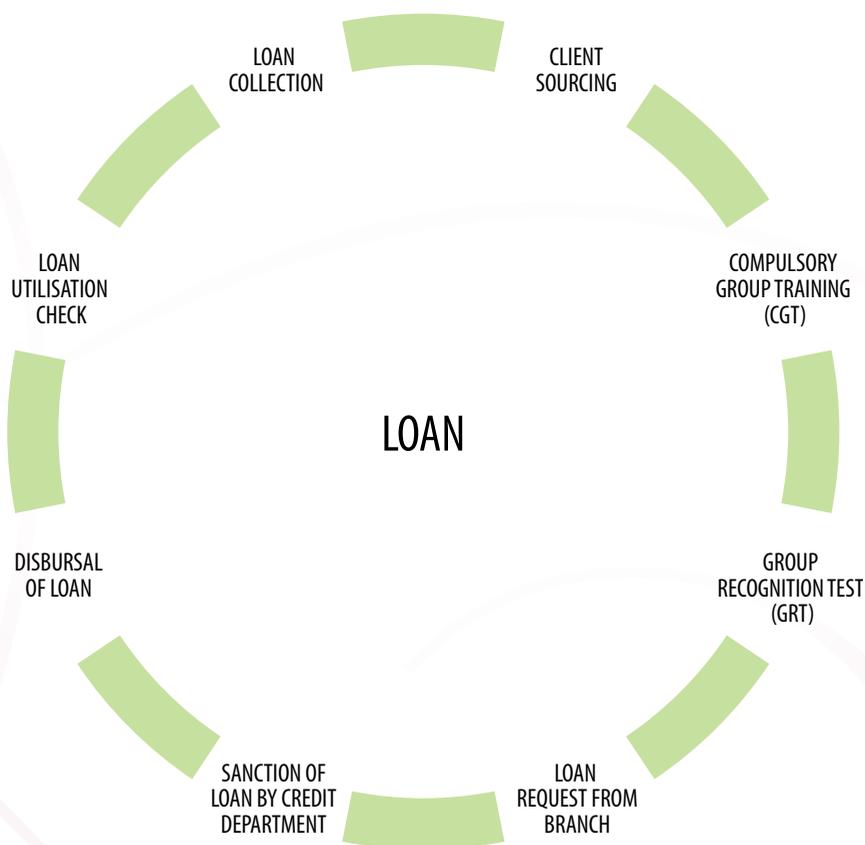
• Economic Empowerment Activities

Valar2010 MBT - Sirkazhi followed the proven way to empower women economically in rural India by establishing Self Help Groups (SHGs) and providing microcredit to them. Women from the marginalized section of the community get together and form SHGs, which help them in times of need - emergency, disaster, socioeconomic disruptions. Microcredit has been directed at women because women's access to microcredit has more desirable development outcomes, since women tend to spend more money on basic needs compared to men and there are measurable improvements in child nutrition and education, family health and household sanitation, shelter and general welfare.

Microcredit is truly a win-win proposition for economic development, boosting income and adding jobs for individuals especially women, diversifying the regional economy while lowering government support costs, reducing donor dependency and increasing government revenues. The importance of small business to the health of the economy, especially in difficult times, brings home the potential for microcredit to assist people in turning challenges into opportunities. Valar2010 MBT - Sirkazhi provides bank linkages to all its group members and helps them to avail bank credits besides its own lending.

Product

Valar2010 MBT - Sirkazhi has adopted the Joint Liability Group (JLG), a time tested method of lending best suited to the local context. At present it has one product called IGL – Income Generation Loan which is a group lending programme for women organised into a group of five members. The loan repayment term is 12 months which the borrower can pay it in monthly/ fortnightly/ weekly installment as per her choice.





Loan Cycle

Valar2010 MBT - Sirkazhi will train all its JLG members at the formation for a 3 day “Compulsory Group Training (CGT)” wherein they teach about microfinance operations and instill the financial discipline among its members. Each group would be given loan after doing scientific assessment of their credit worthiness and the type of enterprise initiative based on a Group Recognition Test (GRT) with a set of criteria developed for members, group functioning, centers consisting of more than a group and other stipulated norms for microfinance.

Reach

To date, Valar2010 MBT - Sirkazhi functioning in 7 blocks covering 145 villages of Nagapattinam and Thanjavur Districts. It has three branches functioning at Sirkazhi, Maiyladuthurai and Aduthurai with 341 JLGs, with little over 5,000 active borrowers and having a total portfolio of 519 Lakhs.

Operational Performance

PARTICULARS/BRANCHES	SIRKAZHI	MAIYLADUTHURAI	ADUTHURAI	TOTAL
# Staff	7	8	4	19
Female Staff	71%	63%	0%	53%
# Working villages	80	40	25	145
# JLG Groups	126	161	54	341
# Client Outreach	1,948	2,415	785	5,148
Women Clients	100%	100%	100%	100%
Rural Clients %	80%	75%	80%	78%
# Loan Disbursement	1,948	2,415	785	5,148
Loan amount disbursed (Rs)	2,63,35,000	4,33,35,000	1,18,35,000	8,15,05,000
Loan outstanding (Rs)	1,90,90,971	2,63,91,038	64,08,750	5,18,90,759
Income Generation Loan %	100%	100%	100%	100%

- No. of Clients have been quadrupled and no. of JLGs have been tripled within a financial year resulting portfolio growth from 150 Lakhs to 519 Lakhs

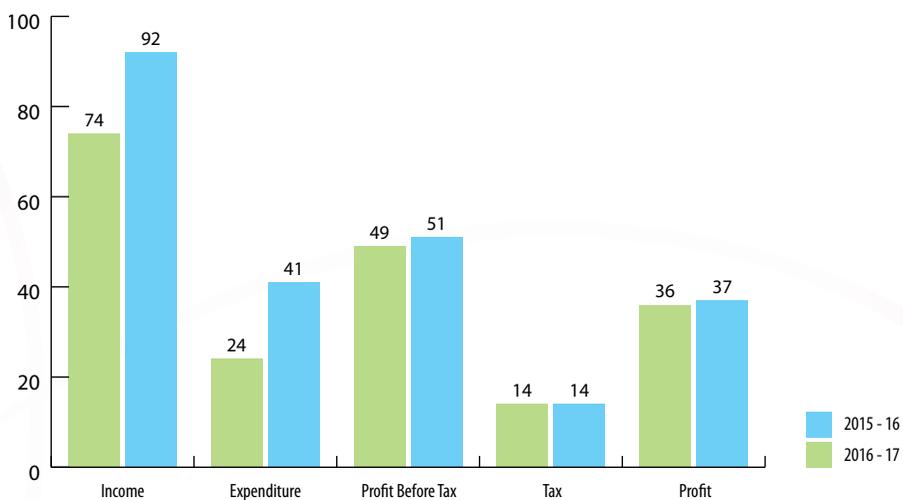




Financial Performance

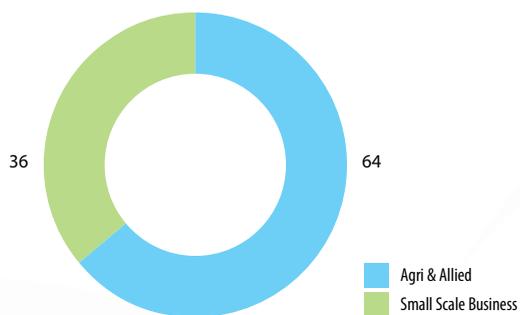
PARTICULARS	2015-16	2016-17
Income from Operations	2,497,061	5,830,602
Other Income	4,878,869	3,386,004
Total Income	7,375,930	9,216,606
Profit Before Tax	4,938,380	5,094,236
Profit After Tax	3,574,416	3,700,367
Interest Margin (%)	11	11

Balance Sheet & Profitability *(rounded figures)*



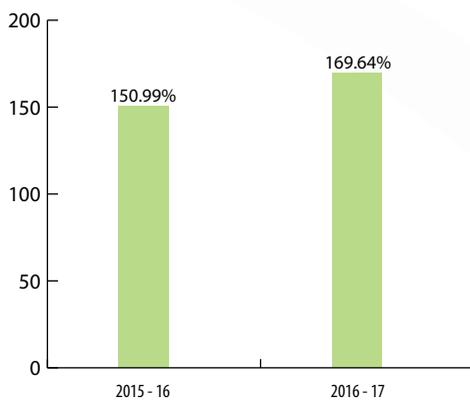
A sizeable growth has been achieved in comparison with previous financial year

Loan Purpose 2016 -17

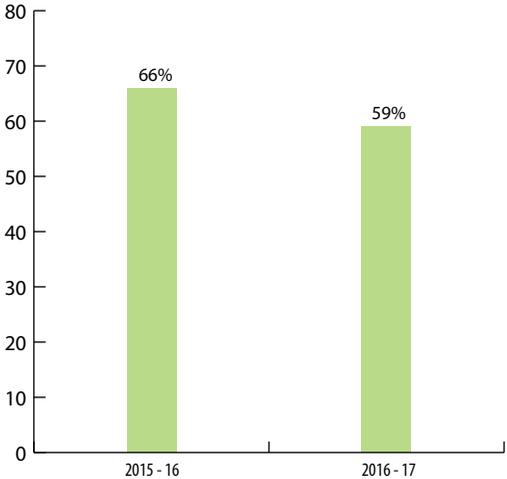


Predominantly income generation loans are disbursed for Agri allied businesses

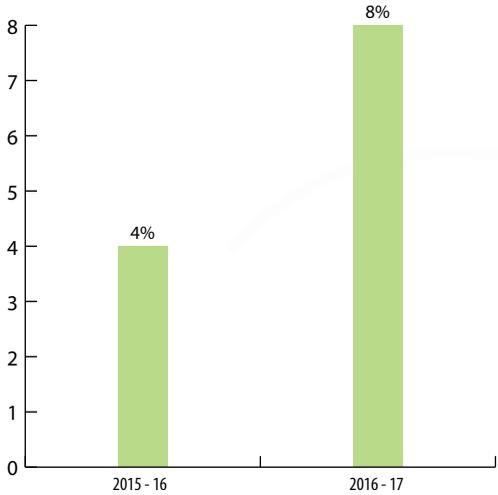
Operational Self Sufficiency



Operating Income Ratio



Operating Cost Ratio



Impact

Valar 2010 MBT's interventions aim at promoting community ownership rather than community participation. It strongly believes and practices the dictum that if you empower a man, only he is empowered. But if you empower a woman, her entire family is empowered. Empowering women is no longer a women's issue, it's a societal issue which needs to be addressed with utmost importance.

Women empowerment is typically accomplished in two distinct ways: one by providing education to the girl children and two, by providing employment opportunity to woman. Magic would happen if both are combined. Valar2010 MBT - Sirkazhi programmes aimed at housewives to

promote empowerment in a unique and in a sequential manner. That is, when the woman is employed, she is empowered. When she is employed and empowered, educating the girl children becomes a clear possibility and a happy reality.





Case Studies

The cases chronicled here provide compelling evidences that women can be agents of socioeconomic change in Rural India. It vividly captures the power of women in enrolling their spouses into their businesses in most cases and contributing to the family's kitty in a significant way.

Case Study of Kumutha



Beneficiary: V. Kumutha

Age: 26 years

Husband: Vinoth Kumar

Husband's Age: 28 years

Husband's job: Directly involved in the business initiative and supporting his wife

Children: Have 9 year old son and 4 year old daughter pursuing their primary education

AREA PROFILE

Name of the Village: Koorainadu
Name of the Taluk: Mayiladuthurai
Name of the JLG: Valar Marumalarchi JLG
Loan Amount: Rs. 25,000/-

FAMILY STATUS THEN

Before joining Valar 2010 MBT promoted JLG, she struggled to meet out her basic needs and unable to provide good education to her children. After joining JLG, she has availed microcredit facility from her group to meet out her family expenses and repaid it on time. Valar2010 MBT - Sirkazhi has organised many vocational training programmes for their SHG members to encourage them to take up income generation activities.

THE INITIATIVE

She started an egg shop – wholesale distribution and retail sale and involved her husband in her business. Both of them doing this business in a small way has now scaled up and taking sales orders from the nearby small petty shops besides doing retail sales. She expanded her business horizontally by selling milk packets. She is now earning Rs. 40,000 per month, deducting all her expenses of Rs. 15,000 per month resulting net income of Rs. 25,000 per month.

THE IMPACT

Certainly the business initiative started with the support of Valar2010 MBT - Sirkazhi has impacted her in many ways — increased awareness and exposure, confident and self-reliant life, able to support her children's education besides managing her family expenses at ease. She is now saving a part of her income regularly.

She is now planning to improve her business further either horizontally — adding over the counter sale or vertically — poultry business with the support of Valar2010 MBT - Sirkazhi. ∞

Case Study of Manjula



Beneficiary: K. Manjula

Age: 42 years

Husband: Karunanidhi

Husband's Age: 50 years

Husband's job: Directly involved in the business initiative and supporting his wife

Children: 2 daughters got married and settled in different towns; one son completed his Engineering Degree and works in a private company

AREA PROFILE

Name of the Village: Senthangudi Agraharam
Name of the Taluk: Mayiladuthurai
Name of the JLG: Valar Nanthavanam JLG
Loan Amount: Rs. 25,000/-

FAMILY STATUS THEN

Both husband and wife are involved in this dairy farming in a small level, but contributing to the family's kitty in a significant way. Both of them milking 100 liters of milk from nearly 25 cows daily and selling it to 70 households. Before joining Valar 2010 MBT promoted JLG, she did this in a small way. But after joining JLG, she has availed microcredit facility from her group and repaid it on time. Valar 2010 MBT has organised many vocational training programmes for their SHG members to encourage them to take up income generation activities. She bought 2 cows and 2 goats which gave them good profit when they sell it. Since both are going for milking both in the morning and evening, now they are not rearing more cows and goats.

THE INITIATIVE

After she availed the income generation loan from JLG, she advanced that amount to her customers to buy cows and rear it for them. About 5 cows worth of Rs. 80,000 are at her customer's place which they take care. She goes twice in a day to milk that animal and gives them some milk for their own consumption for taking care of her cows. In other places, they milch the animal, give the family some milk and rest they sell it to others. They buy milk at the rate of Rs. 22 per liter and sell it at the rate of Rs. 28 per liter. She gets a minimum of Rs. 1,000 per day after deducting all her expenses. Both of them travel daily 10 to 15 kilometers. At present she has two cows and two goats. Only difficulty is that both of them unable to spend time / attend relative functions as this work need their presence on every day. Since both of them are involved directly without employing anyone, the operational cost is low and the income margin fully belongs to them.

THE IMPACT

With this business income only, she has arranged marriage for her younger daughter; bought moped for their milk delivery; bought a house; educated their children. Now plans to buy a mini truck for his son and save sizeable money for his son's marriage regularly. ∞

Case Study of Gomathi



Beneficiary: Ms. Gomathi

Age: 42 years

Husband: Passed away in a road accident 10 years back

Children: Elder son is working at Chennai as accountant after completed his Bachelor's Degree in Business Administration (BBA); Younger daughter is pursuing her Law Degree through distance education besides practicing in an advocate's office as assistant at Chennai

AREA PROFILE

Name of the Village: Kali
Name of the Taluk: Mayiladuthurai
Name of the JLG: Valar Sakthi JLG
Loan Amount: Rs. 25,000/-

THE FAMILY STATUS THEN

She has lost her husband in a road accident at Chennai resulted her to come back to this village to stay with her mother-in-law. Her children grew up in this village and after finishing their school education, they migrated to Chennai. The moment she comes back to this village, she didn't know what to do though her in-law supported her. Initially she worked as agri labour.

THE INITIATIVE

While the wedding hall was constructed keeping this small shop with a rental purpose. She rented out that building and started doing rice grinding/ Idli batter selling business. With that small income only she supported her children's school education. She came to know about Valar 2010 MBT and their work, joined Valar Sakthi JLG and now availed income generation loan of Rs. 25,000 for upgrading her grinders.

During marriage days, she gets orders for Rs. 1,500 – Rs. 2,000 besides regular business of selling Idli batter to hotels @ Rs. 15 per 750 gram pack and to retail customers @ Rs. 25 per packet and earns Rs. 200 per day.

THE IMPACT

For her this business income needs to be up scaled as she needs to support her daughter's education, her marriage. Though her son is now earning Rs. 20,000 per month and gives Rs. 10,000 to her mother, but she has already had a debt of Rs. 1 Lakh which also needs to be settled. Her husband's sudden loss made her family a lot – morally and economically. Now only she is recovering slowly after her 10 years struggle, but still a long way to go and thankful to Valar2010 MBT - Sirkazhi for the timely micro credit support! ∞

Case Study of Suguna

Beneficiary: Ms. M. Suguna

Age: 32 years

Husband: Mr. Manikandan

Husband's Age: 37 years

Husband's job: Directly involved in the business initiative and supporting his wife

Children: Elder son is studying his 9th standard and the younger daughter is studying her 8th standard

AREA PROFILE

Name of the Village: Senthangudi
Name of the Taluk: Mayiladuthurai
Name of the JLG: Valar Kavikuyil JLG
Loan Amount: Rs. 25,000/-

THE FAMILY STATUS THEN

She and her husband both worked at Khadi Craft show room as labourers and involved in making mattresses and pillows using cotton. They worked as labourers for almost three years and earned Rs. 5,000 per week as their wages. Having learnt the nuances of where to procure raw materials and earned good name as well, started doing on their own in a small way.

THE INITIATIVE

She has motivated her husband and bought sewing machine. Started getting labour orders once in a way and did the work during night times. She joined Valar2010 MBT - Sirkazhi promoted Valar Kavikuyil JLG and availed internal credits many times. Now she is the secretary/leader of the JLG and availed income generation loan of Rs. 25,000. Now they are getting direct orders and getting good income for their works. Still she works monthly 10-15 days as labour and earns besides promoting her own business. After availing the loan her husband took a shop on rental basis in a nearby town, procures cotton directly from Bodinayakanur, cloth from Karur/Tirupur and doing minimum of 3 to 5 mattresses making orders per month.

THE IMPACT

For her, the support she got it from Valar2010 MBT - Sirkazhi over the years has impacted increased awareness and exposure, confident and self-reliant life. She is planning to promote her own business and needs lot more support in up scaling her business. She is very grateful to Valar2010 MBT - Sirkazhi for their service to people like her. ∞

Case Study of Vasantha



Beneficiary: S. Vasantha

Age: 45 years

Husband: Selvaraj

Husband's Age: 52 years

Husband's job: Directly involved in the business initiative and supporting her

Children: 3 daughters – Elder one, graduate and got married; second daughter studies her II year graduation and the younger one studies her 10th standard

AREA PROFILE

<i>Name of the Village:</i>	Kilai
<i>Name of the Taluk:</i>	Mayiladuthurai
<i>Name of the JLG:</i>	Valar Amman JLG
<i>Loan Amount:</i>	Rs. 30,000/-

FAMILY STATUS THEN

Before joining Valar2010 MBT - Sirkazhi promoted JLG, she struggled to meet out her basic needs and unable to provide good education to her children. They have some piece of cultivable land, but stopped doing agriculture due to water scarcity. She and her husband used to go for daily wage agriculture labourers. After joining JLG, she has availed microcredit facility from her group to meet out her family expenses and repaid it on time. Valar2010 MBT - Sirkazhi has organised many vocational training programmes for their SHG members to encourage them to take up income generation activities. Now she is the leader/secretary of her JLG and availed microcredit more than 5 times.

THE INITIATIVE

She started grinding spices, packing it and selling it to the shops. Later on she focused only on selling chilli powder by procuring it directly from the mill at Mayiladuthurai, packing it in 50 grams, 100 grams, 250 grams, 500 grams and 1 kilogram and selling it to hotels and grocery shops in the nearby small towns with the help of her husband.

She buys Rs. 100 per kilogram and sells it at the rate of Rs. 150 to Rs. 180 per kilo. All her daughters help her in packing the powder in different sizes by properly measuring it in the evenings. On an average she sells 10 kilo per day. She earns net income of Rs. 500 per day and around Rs. 15,000 to 20,000 per month. Besides small level health effects due to spice dust as she does only packing and not grinding, this business definitely is a profitable one to her.

Now she is starting to sell tea powder in different packet sizes to small petty shops, grocery shops, tea shops and to hotels. Her husband knows their chilli powder clients/customers, so this product addition is doable and equally profitable like chilli powder. Still she goes for agri labour work during her lean days and earns Rs. 150-170 per day.

THE IMPACT

With this business income only, she was able to do the marriage of her elder daughter recently. And able to provide good education to her second daughter by paying Rs. 11,500 towards semester fees besides managing her family expenses. She is very confident and leading simple life and very grateful to Valar2010 MBT - Sirkazhi for the support provided. She is still thinking of expanding her product portfolio in line with her business. ∞

Case Study of Suseela



Beneficiary: Ms. R. Suseela

Age: 52 years

Husband: Mr. Ravi who passed away

Children: A son who works in
a hotel

AREA PROFILE

Name of the Village: Namatchivayapuram
Name of the Taluk: Mayiladuthurai
Name of the JLG: Valar Vinayagar JLG
Loan Amount: Rs. 25,000/-

THE FAMILY STATUS THEN

She was dependent on her husband's income only. Her husband's loss was certainly an economic shock resulting unable to manage her family and support children education. Someone in her village suggested her to get the help of women SHG. She came to know about Valar2010 MBT - Sirkazhi and its women development initiatives and joined as member of JLG promoted by Valar2010 MBT - Sirkazhi. Valar 2010 MBT has organised many vocational training programmes for their SHG/JLG members to encourage them to take up income generation activities.

THE INITIATIVE

After joining Valar2010 MBT - Sirkazhi promoted JLG, she has availed the income generation loan and started fruit vending in a cart. She buys fruits from Mayiladuthurai and sells all kinds of fruits and seasonal fruits as well. She earns sizeable income of Rs. 7,000 per month and deducting her purchase expenses of Rs. 3,000 resulting net income of Rs. 4,000 per month.

THE IMPACT

She leads a simple life with the decent income which she gets from her sale. As her trade is fully cash and carry basis, so she gets income for her day to day expenses. She is very thankful to Valar2010 MBT - Sirkazhi for the microcredit support and continued guidance and motivation. She is leading a respectable life which could have remained as a dream without the helping hand of Valar2010 MBT - Sirkazhi. ∞

Our Associations

STATUTORY AUDITOR

P. Arockiasamy, B. Com., FCA,
Chartered Accountant,
26/34, Visuvasapuri 4th Street,
Gnanaolivupuram, Madurai 625 016

BRANCH OFFICES

Sirkazhi:

4B/1, 1st Street, Thiruvalluvar Nagar, Thenpathi, Sirkazhi 609 110

Mayiladuthurai:

25, Kotha Theru, Tharangambadi Road, Mayiladuthurai 609 001

Aduthurai:

3, Chathram compound, Aduthurai 612 101, Thanjavur Dt.

OUR BANKERS

Karur Vysya Bank (KVB), Mayiladuthurai

Karur Vysya Bank (KVB), Thiruvudaimaruthur

Indian Bank, Sirkazhi

Indian Overseas Bank, Poraiyar

Looking Ahead

Dr. Muhammad Yunus succinctly pointed that “Faster growth rate is essential for faster reduction in poverty. There is no other trick to it”. Growth involves creation of opportunities that are not available /accessible to rural people especially women who take care of their family, community and the overall nation development in a better way!

Valar2010 MBT - Sirkazhi is a business enterprise with a social objective, which is to help people get out of poverty. Clearly we have the scope and scale to outperform ourselves in the coming years with the guiding principles and focus of our Board of Trustees.

Let's Build a Strong Nation by Empowering Rural Womenfolk Economically!



CORPORATE OFFICE

8-D, 54A, Georgepuram, Batlagundu Main Road, Nilakottai 624 208, Dindigul Dt.

REGISTERED OFFICE

13-B, Katchery Road, PWD Office Backside, Thenpathi, Sirkazhi 609 110, Nagapattinam Dt.

BRANCH OFFICES

Sirkazhi: 4B/1, 1st Street, Thiruvalluvar Nagar, Thenpathi, Sirkazhi 609 110

Mayiladuthurai: 25, Kotha Theru, Tharangambadi Road, Mayiladuthurai 609 001

Aduthurai: 3, Chatham compound, Aduthurai 612 101, Thanjavur Dt.

WEBSITE

valar2010mbtszh.org