



THE MID TOWNER

BULLETIN OF THE ROTARY CLUB OF CHANDIGARH MIDTOWN : R.I. DISTRICT 3080

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District Governor
Shaju Peter

President
Sandeep Sandhu

Secretary
Atul Grover

Editor
Col AJS Gill

Programme: - Friday, Aug. 24, 2007

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SIKHS UNLIMITED - A TRAVELOGUE

by **Kushwant Singh**

Venue: - Hotel President, Sector 26, Chandigarh

Time: - 7 PM

MICRO LOAN PROJECTS

Interaction with : PP Lakshmi C Khanna

The club had visitors from abroad. President Sandeep Sandhu welcomed Dr. Edward Shaw and Mrs. Katoch from UK as well as Mr. Norman from Austria.

This Friday, we basked in the satisfaction of two very useful projects being undertaken by the club. The two Revolving Loan projects, Bharat Gupta Milano Fierra and Chandigarh Midtown Milano Sud-Est have helped a large number of unemployed people to become self employed in a worthy trade and earn an honest living.

PP Rtn. Kesho Ram Gupta has been handling the Bharat Gupta Milano Fierra project since its inception in 2000. This loan has helped 168 beneficiaries. Kesho Ram Gupta explained how the name of the project was coined. Our clubs contribution to the project amount was, a donation from the Gupta family, dedicated to the memory of their son, Bharat, a bright engineer who had always

helped people in need. Rtn. K. R. Gupta touched the heart of the audience when he cited some of the many success stories of the beneficiaries. In spite of two defaulters, the corpus of Rs. 4,30,000/- stands intact, courtesy Rtn. K.R. Gupta and is in fact Rs. 5000/- richer. The figure today stands as Rs. 4,35,000/-



Our Friend : PP Rtn. Lakshmi C. Khanna (RC Milano Sud Est)

Rtn Vinay Aggarwal has been looking after the Chandigarh Midtown Milano Sud Est Revolving loan project. This project was started by PP Col. AJS Gill, when he was President in 1996. Rtn. Arjan Singh outlined the roadmap of this project. A total of 150 loans have been disbursed to date. Although there have

been 15 defaulters, the happy successes outweigh the losses. At present, 8 loans are outstanding and a few are in the pipeline for disbursement. The corpus is to date Rs. 598500/-.

PP Rtn. Lakshmi C Khanna from R C Milano Sud Est,



PP Rtn. Kesho Ram Gupta : Bharat Gupta Milano Fierra Project



Rtn. Arjan Singh : Chandigarh Midtown Milano Sud Est Project

Italy was our chief guest. He has been instrumental in formulating these projects. He was introduced by PP Rtn. M S Kahlon, as a friend of the Club, PP Rtn. Khanna has been the WCS Chair of District 2040 (Italy), which explains his deep commitment towards WCS projects. He requested the Club to take on another revolving project, the money for which is being collected by the District Governor's (Distt.2040) wife from the Annes of their District. This gracious offer was immediately accepted by the club and the President promised to

implement effectively the new project as soon as the grant was received. Rtn. Lakshmi Khanna informed the members about other community projects in the country which his club Rotarians were supporting.

President Sandeep thanked the guest speaker and gave him a memento.

Later, PP Rtn. Lakshmi Khanna met two beneficiaries of the Revolving Loan projects and they shared their experiences with him.

Micro Loan Projects

Sponsor an entrepreneur to start a new business or to further develop an existing enterprise. Interest free loans provided through our existing ongoing projects. Look for deserving entrepreneurs in and around your community. Help them get a micro loan through our project.

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Meeting the beneficiaries

Revolving Loan Funds

Revolving Loans, also called microcredit or village banking, are projects that organize low-income persons, usually women, to borrow money, animals, or equipment to facilitate small economic self-help enterprises. The funds continue to revolve; funds are loaned to beneficiaries, repaid and loaned again, hopefully in perpetuity.

Grant funds may be used for revolving loan capital for up to US\$10,000 per credit group. One grant may support multiple credit groups. Also called a village bank, a credit group is a group of 10 to 30 borrowers, usually women, organized, educated, and trained in the rudiments of saving, credit, and entrepreneurship, who cross-guarantee each others' loans to ensure repayment to the fund.

All Revolving Loan Fund grant applications will undergo an initial review by a member of the Humanitarian Programs Cadre of Technical Advisors.

Membership Seminar, Jind 2nd September

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August - Membership Development & Extension Month

Each Rotary club strives for a membership that is an up-to-date and progressive representation of its community's business, vocational, and professional interests. Membership in Rotary offers a number of benefits, including:

- Effecting change within the community
- Developing leadership skills
- Gaining an understanding of and having an impact on international humanitarian issues.
- Developing relationships with community and business leaders

Rotary membership is by invitation. Invite a prospect to attend a couple of our regular meetings.

R'ann Indu & Rtn. Prem Anand become Dada Dadi

Dr. Kanchan & Mr. Vivek Anand have been blessed with a son on August 08, 2007 at New Delhi.

We all congratulate both of them as well as R'ann Indu and Rtn. Prem Anand.



Thumbs up and Anniversary greetings for Ashish



Manish on behalf of father Teji-B'day Gift



Punctuality Draw-Om Parkash



Birthday Greetings

Rtn. Chiranjiv Singh	August 25
Rtn. Rakesh Jain	August 27
Rtn. Vijay K. Gupta	August 29



Punctuality Draw :

Won by Rtn. Om Parkash



Donations for Club Projects:

Rtn. Tej Hans S. Jauhar	Rs. 2,500/-
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Editor for the week : PP Rtn. Dr. Vanita Gupta

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