



amartha

CONNECTING HAPPINESS

Social Accountability Report 2017



We support



SUSTAINABLE
DEVELOPMENT



What is a Social Accountability Report?

The Social Accountability Report is an annual report of socioeconomic measurement of the impacts Amarthha delivers to its beneficiaries. The metric is measured over a period of one year to determine the effect of capital loan and mentorship provided by Amarthha in increasing borrowers' income, improving the welfare indicators and reducing poverty rate in line with the framework of Sustainable Development Goals (SDGs). Resilience in economy is also expected to help sustain peace and prevent fundamental cause of radicalism.



Message from the CEO



Greater good will come if we work together. This collaborative spirit is our energy to serve our micro entrepreneurs partners in 2017. As a business based on social values, we also help achieve sustainable development goals through pillars of poverty alleviation, women’s participation in development and reducing income inequality in rural areas.

As a peer-to-peer lending platform, we connect women micro entrepreneurs in rural villages who need affordable capital with good people in the city who wish to help fund their businesses.

It turns out that the enthusiasm is remarkable! During 2017, 9,833 lenders entrusted their investment to Amarta - up thirteen times from only 748 people in the previous year. Thanks to this confidence, we were able to disburse Rp. 225 billion to 70,977 women entrepreneurs in more than 500 villages across Java Island.

Through Social Accountability Report 2017, we would like to present the facts that signifies our greater socio-economic impact created along with our business growth. Some of the key figures include improvement in our borrowers’ earning from Rp. 2.5 million in 2016 to Rp. 3.5 million in 2017, which translates into more children going to school, more habitable homes and rising living standards and nutritional quality for tens of thousands of households in rural villages. We see a more prosperous Indonesia with Amarta.

Andi Taufan Garuda Putra
Founder & CEO

Table of Content

Message from the CEO	4
About Amarta	6
Amarta’s Commitment to Sustainable Development Goals (SDGs)	8
Connecting Happiness: Build Prosperity while Keeping Peace	10
Who is Amarta’s Borrower?	12
Social Impact Measurement	14
Business Performance Analysis	14
Social Indicators of Poverty Analysis	15
Social Return on Investment (SROI)	19
Community Development Program	20
Community Development Cooperation Partners	22
Success Story	24
Awards	26
Testimonials	27
Thank-you note	28

About Amarthha

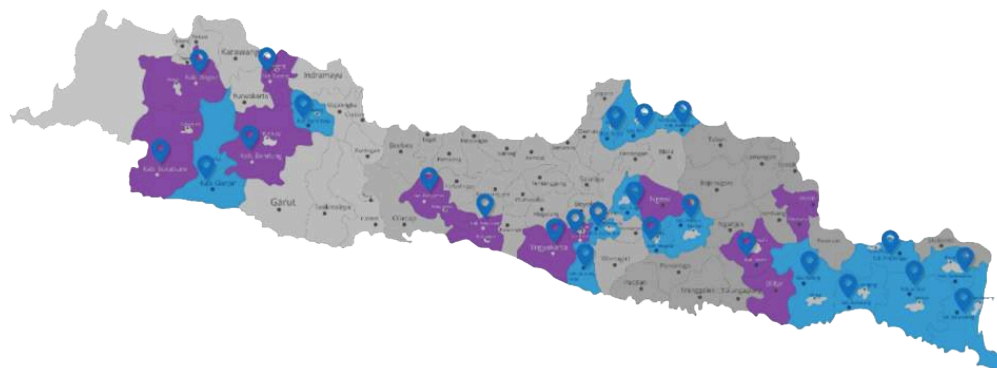
Established in a small village of Ciseeng, Bogor in 2010, Amarthha has evolved into a leading financial service operating in more than 500 villages across Java, serving more than 70,000 women micro entrepreneurs. Amarthha is also the pioneer in partnering with Jamkrindo, a credit insurance company, making investment in Amarthha both safe and impactful to the community.

Amartha is a peer-to-peer lending platform that connects investors and micro-entrepreneurs in the village who need capital to start or scale up their businesses. Established in 2010 as a microfinance, Amarthha transformed into a financial technology company operating as a peer-to-peer lending platform in 2016. By leveraging the convenience of the technology, Amarthha strive to improve efficiency in its operation to be able to reach out more remote villages and perform loan origination faster.

Adopting a group lending approach and sharing responsibility, Amarthha is armed with teams of field officers who commute to remote villages on daily basis performing financial literacy trainings and provide financial services to the villagers, bridging them to the digital financial world.

“Various studies have been done and proved that women are the most vulnerable but have the greatest strength to achieve economic progress.”

- Sri Mulyani Indrawati -



Wilayah Kerja Amarthha



224 billion

Rupiah been disbursed in 2017



Amartha's Commitment to Sustainable Development Goals (SDGs)

Amartha has a mission to proactively participate in supporting the achievement of the target of SDGs in Indonesia, especially in No Poverty, Gender Equality, and Reduced Inequality.



Sustainable Development Goals (SDGs) consist of 17 objectives with 169 measurable achievements and deadlines set by the United Nations (UN) as a development world agenda for the benefit of people and the planet. This goal is announced jointly by cross-government countries in a UN resolution issued on 21 October 2015 as joint development mission by 2030.

In Indonesia, the implementation of SDG is regulated through Presidential Decree No. 59 year 2017 regarding the Implementation of Sustainable Development Objectives (Perpres SDGs) issued on 4 July 2017. The

SDGs regulation emphasizes the involvement of all stakeholders, through four participating platforms namely Government and Parliament, Philanthropy and Business, Community Based Organizations (CBOs), Academics and Experts, to support the implementation of the agenda of SDGs in Indonesia. As a private sector, Amartha is proactively participating in the agenda to help achieve SDGs target for Indonesia, through the following objectives in line with Amartha's vision and mission:

Goal #1: No poverty / The alleviation of all forms of poverty in all places.

Amartha is committed to reducing poverty by providing access to finance to increase our borrowers' family income. In the study period between 2015-2017, the average of monthly income of Amartha partners increased from Rp. 1.44 million in 2015 to Rp. 3.47 million in 2017. Using the living standards of US \$ 1.90 per person per day or monthly income of Rp 3 million, it is known that by 2015 only 6 percent have revenues above Rp 3 million or 94 percent are still below the poverty line. Research in 2017 shows a rapid increase, of which 47 percent have revenues of more than Rp 3 million. In other words, 9 out of 10 Amartha partners are still living below the

poverty line by 2015, but by 2017, 5 out of 10 Amartha partners have managed to rise to life above the poverty line. Thus, the number of partners out of the poverty line is 41% within two years compared to before joining with Amartha.

5 out of 10

Amartha partners are out of poverty in 2017, while in 2015 less than 1 out of 10 was above poverty line

Goal #5: Achieve gender equality / Achieve gender equality and empower all women.



70,977

women received trainings to become micropreneurs

100% of Amartha's borrowers are women. We believe that sustainable development should accommodate gender equality. The fundamental prerequisite for prosperity in rural village is financial literacy for women, therefore we conduct financial literacy training and train them to be able to participate in the economy, starting from doing a home business. In 2017, as many as 70,977 women have been trained and mentored to become resilient micro-entrepreneurs.

Goal #10. Reduce income inequalities / Reduce the gap within and between countries.

532 villages in West Java, Central Java, Yogyakarta and East Java received Rp 225 billion in funding for improvements in village economics. With a low level of financial inclusion in Indonesia, Amartha focuses on services in remote villages that are not covered by formal financial services. Amartha aims of reducing economic inequality in the region and in the bottom of the pyramid.



532

villages in 15 districts are served by Amartha

Connecting Happiness: Build Prosperity while Keeping Peace



Amartha connects 9,833 urban investors with 70.977 business partners in remote villages. Amartha serves as an intermediary to help investors who desires to put a impactful investment in women micro-preneur in remote villages who are determined to improve their family's living standards.

One of Indonesia's founding fathers, Bung Hatta once said that Indonesia would not advance if its villages are not empowered. This spirit always motivates Amartha to serve micro-entrepreneurs in rural villages, even after we transformed ourselves from a conventional microfinance institution, established in 2010, into a financial technology company back in 2016. As a peer-to-peer platform, Amartha enables a more open and transparent funding scheme, thus creates greater opportunities for business partners in the village to obtain affordable funding.

Given the geographical challenges and the limited availability of infrastructure, people in remote areas are not yet able to receive optimal financial services from conventional banks. While on the other hand, Micro and Small Medium Enterprises (MSMEs) in rural areas have been proven to play a big role

in the Indonesian economy. According to research data from the Indonesian Banking Development Institute (LPPI) and Central Bank, MSMEs provide jobs to 97% of the total national workforce and contribute to the gross domestic product (GDP) of 57%. Nevertheless, the challenges on financing and business development still remain attached to MSMEs.

In 2014, of the 56.4 million MSMEs in Indonesia, only 30% are able to access financing. From that percentage, 76.1% get credit from banks and 23.9% access from non-banks including savings and loans such as cooperatives. In other words, around 60% -70% of all MSME sectors are not accessible to banks.

This shows that there is still majority of Indonesians do not have any access to finance, especially the most underprivileged and the uneducated who live in rural areas; the

most fragile segment not only economically but also towards the risk of extremism and violence. This condition becomes an opportunity for Amartha, as a financial technology company, to contribute to increasing the access of financing of MSMEs sector to create a more inclusive economy in Indonesia.

This model will not only benefit the lenders who will receive financial returns, but also the opportunity for the entrepreneurs in the village to increase their family, which translates into more children in school, live in more decent homes, get better nutrition and ultimately a more peaceful community with better living condition.

Amartha connects

9,833

urban investors 70.977 business partners in remote villages



Who is Amarth's Borrower?

"When we invest in women, we invest in a powerful source of global development."

- Mellinda Gates -

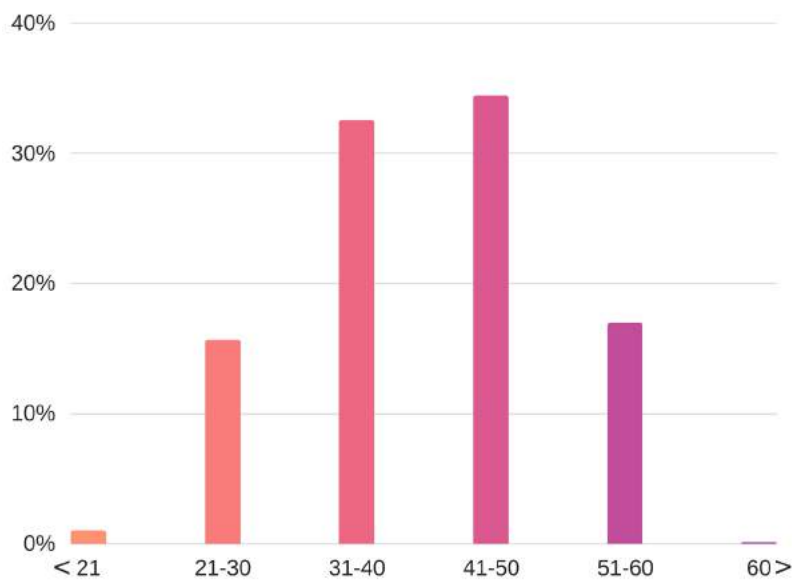
Borrowers who receive financing and training from Amarth are mostly mothers, with the range of age between 21 to 60 years old living in remote villages. Socio-economically, they belong to the bottom-of-the-pyramid population; who are in need of capital access to start or scale up their home-based business.

Despite being in the productive age segment, these women are still in the bottom-of-the-pyramid, thus they are not feasible of getting loans from banks, due to the absence of collateral, no formal business licenses, no credit history and other administrative paper works.

Geographically, Amarth's borrowers live in remote villages. To reach out to them, Amarth employ field officers who will drive motorcycles to visit borrowers' group meeting on weekly basis.



A. Age demographic

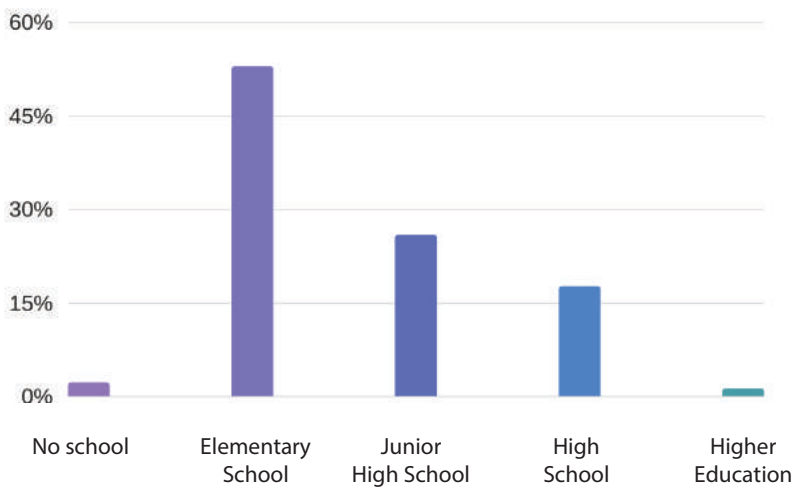


Amarth gives opportunities for women of reproductive age in villages to be able to run businesses and gain access to capital and assistance to improve their standard of living

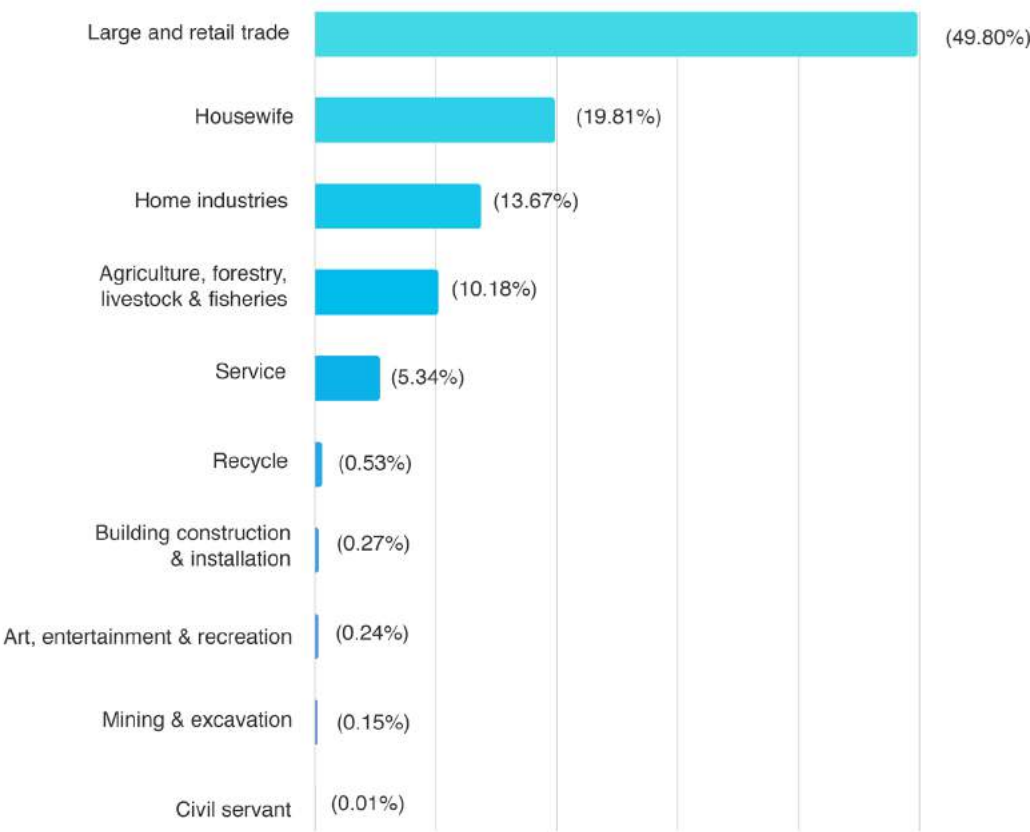
65%
of Amarth's borrowers are between 31-50 years old.

B. Education background

Opportunities to study in remote areas are still relatively low, especially for women. By assisting and encouraging them to increase their income, Amarth tries to break the poverty chain by allowing mothers to be more prosperous, so their children can go to school and receive a much better education than their parents.



C. Previous occupation



Amarth's borrowers come from diverse occupational backgrounds. Most of them have been operating small businesses and some others are housewives with plans to start their own businesses at home.

By involving women to participate in the economy, Amarth believes that the approach will help accelerate the improvement of family income to upgrade their standard of living, thus alleviate them from the poverty line.

Amarth provides equal opportunities for women who have no educational background, including those who are illiterate to become successful micro-entrepreneurs in the villages.

Amarth enables more than
15,000
housewives to start their own business.

Social Impact Measurement

Survey Methodology

We conduct surveys to measure the economic and social impacts created throughout the relationship with our borrowers. The survey was performed to 500 respondents who were beneficiaries of loan who have maintained at least one year relationship with Amarth.

Out of Poverty Performance

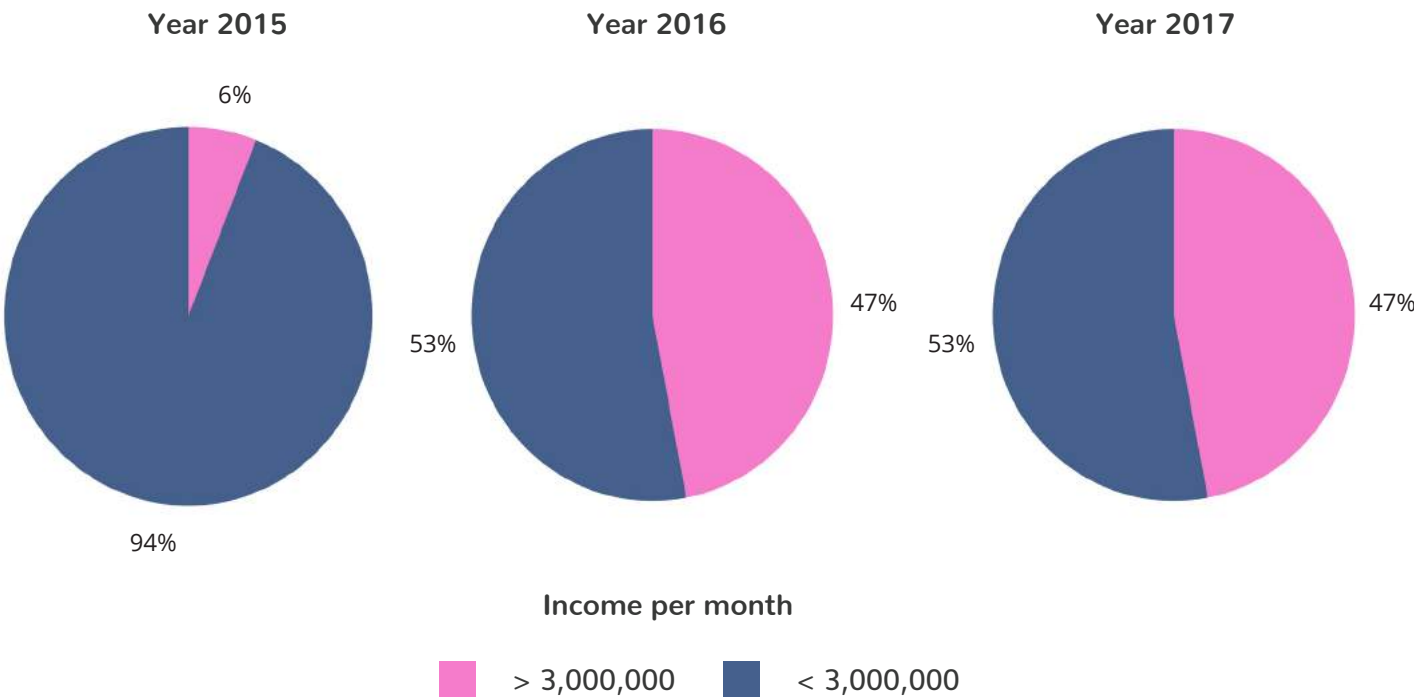
In 2015 the number of borrowers with income above Rp. 3 million was only 6%, and in 2017, the number improved to 47%. Therefore, after two years, 41% of Amarth's borrower have successfully moved from below the poverty line standard of income into above the poverty line or at an average speed of 20.5% per year.

The calculation of the poverty line refers to the World Bank standard of income of \$ 1.90 per person per day, assuming an average of 4 persons in one family. In this sense, the poverty threshold is calculated as \$ 1.90 X 4 people X 30 days X USD

The samples are populated from Bogor, Bandung and Subang area. The method compared selected indicators as a representation of improvement of welfare, in the period of 2015, 2016 and 2017 in accordance with poverty index standards.

/ IDR 13,500 = Rp. 3,078,000.- income per family per month. For the convenience of this research, the income is rounded to Rp. 3 million per month.

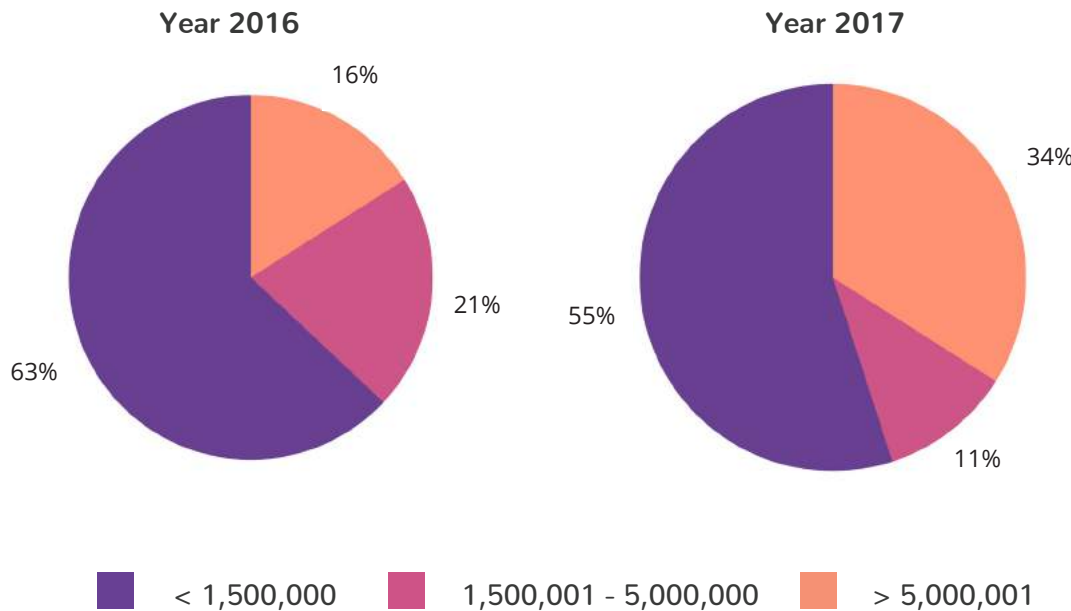
Of those who live above the poverty line, 34% of them earn more than Rp. 5 million, significantly improved compared to only 16% in 2016. This suggests that borrowers who maintain relationship with Amarth will continue to experience constant revenue increases, boosting the average of total income to Rp. 3.47 million today from only Rp. 2.53 million in 2016.



41% of borrowers managed to get out of the poverty line after two years of joining Amarth.



Average income rose to Rp. 3.47 million from Rp. 2.53 million a year ago.

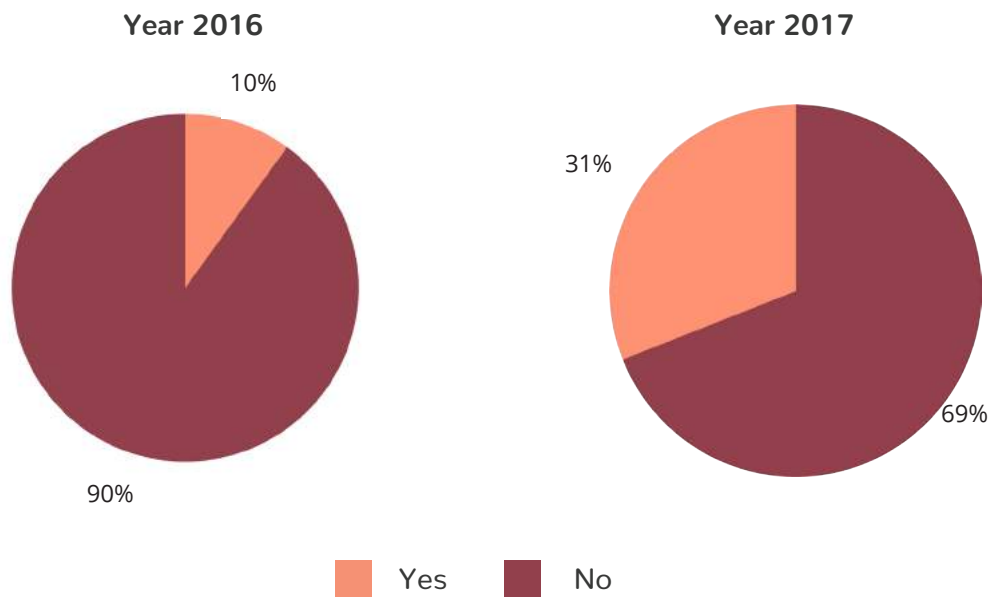


Amarth's borrowers earning more than 5 million now account for 34% increase from only 16% last year.

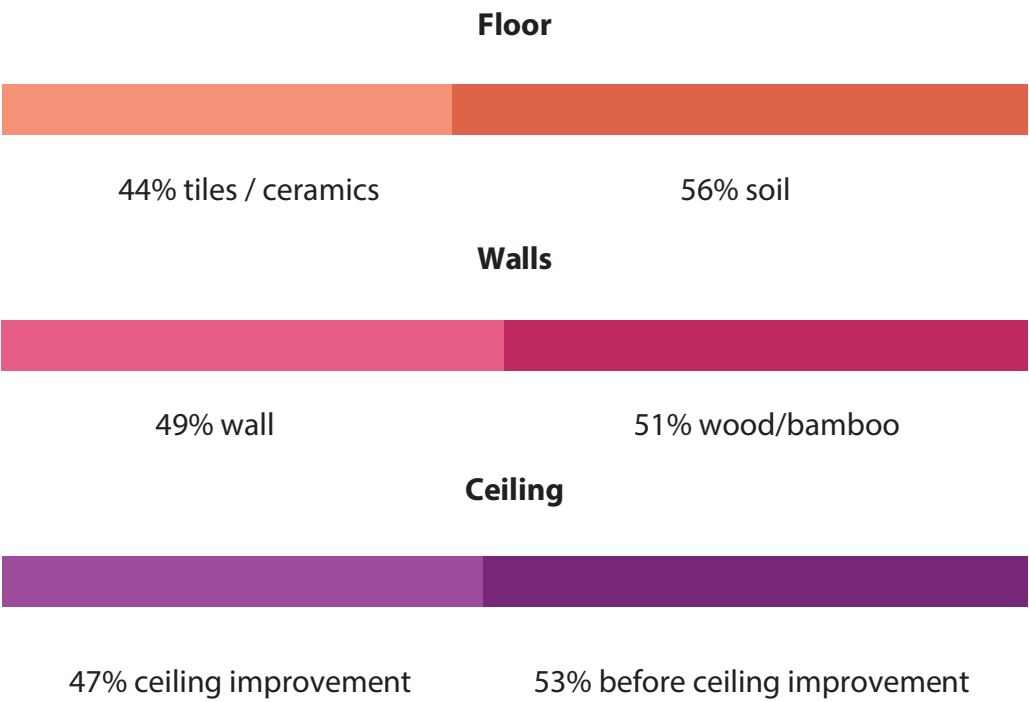
Social Indicators

Amartha measures changes in social indicators that measure basic human needs in achieving prosperity and connect those indicators with the improvement of income and living conditions of our borrowers using social return on investment (SROI) methodology.

Home Improvement



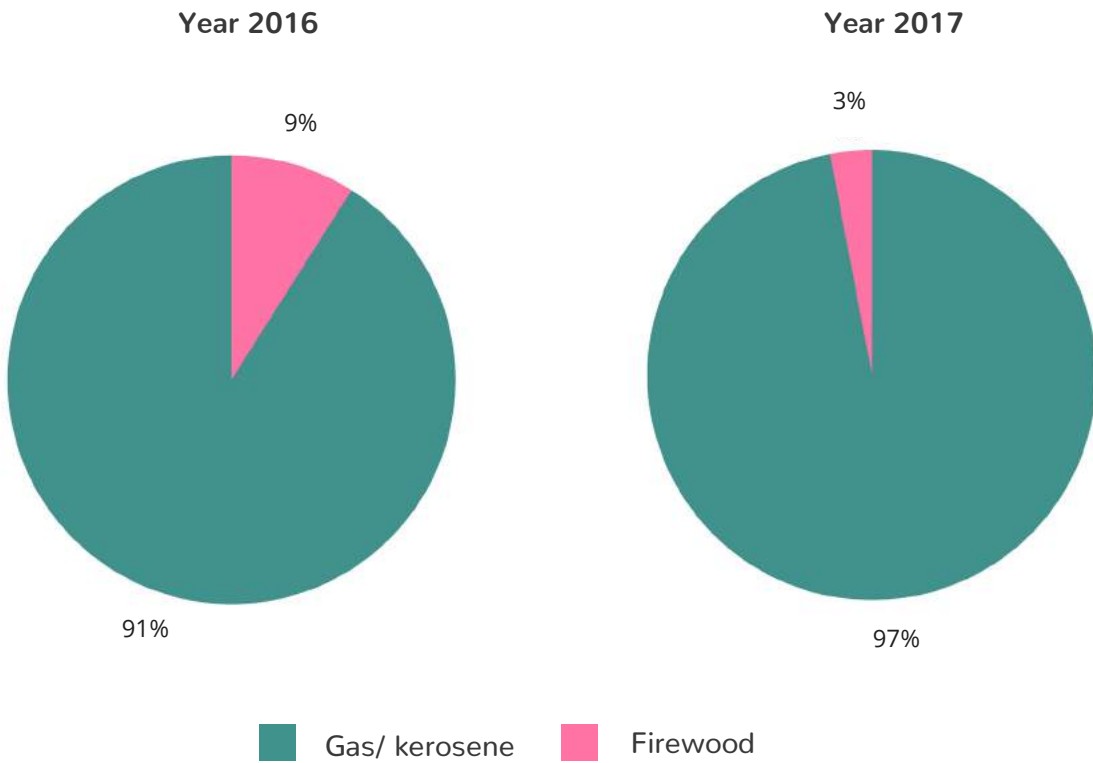
As welfare increases, more borrowers are renovating their homes, from only 10% last year to 31% in 2017



“Used to earn only Rp 1 million only in a month, now Alhamdulillah from farming fruits I can earn Rp 3 million to Rp 4 million. So I can install ceramic (flooring) and build bathroom inside,”

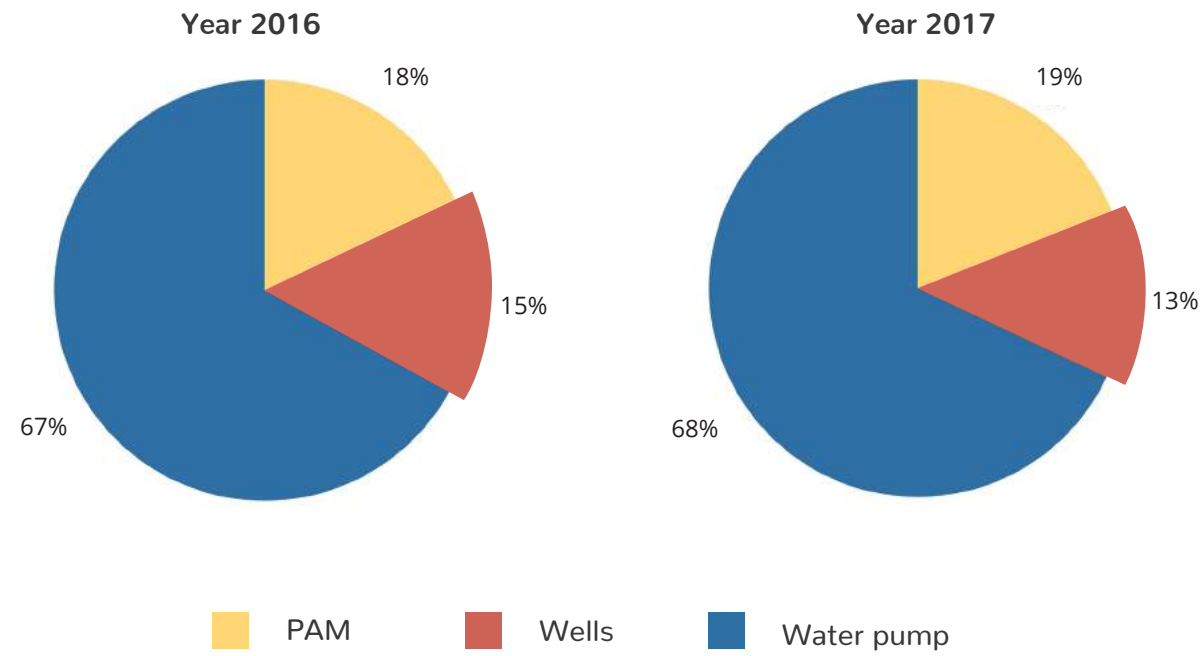
- Mrs. Junengsih, a farmer in Jasinga, Bogor -

Fuel for cooking



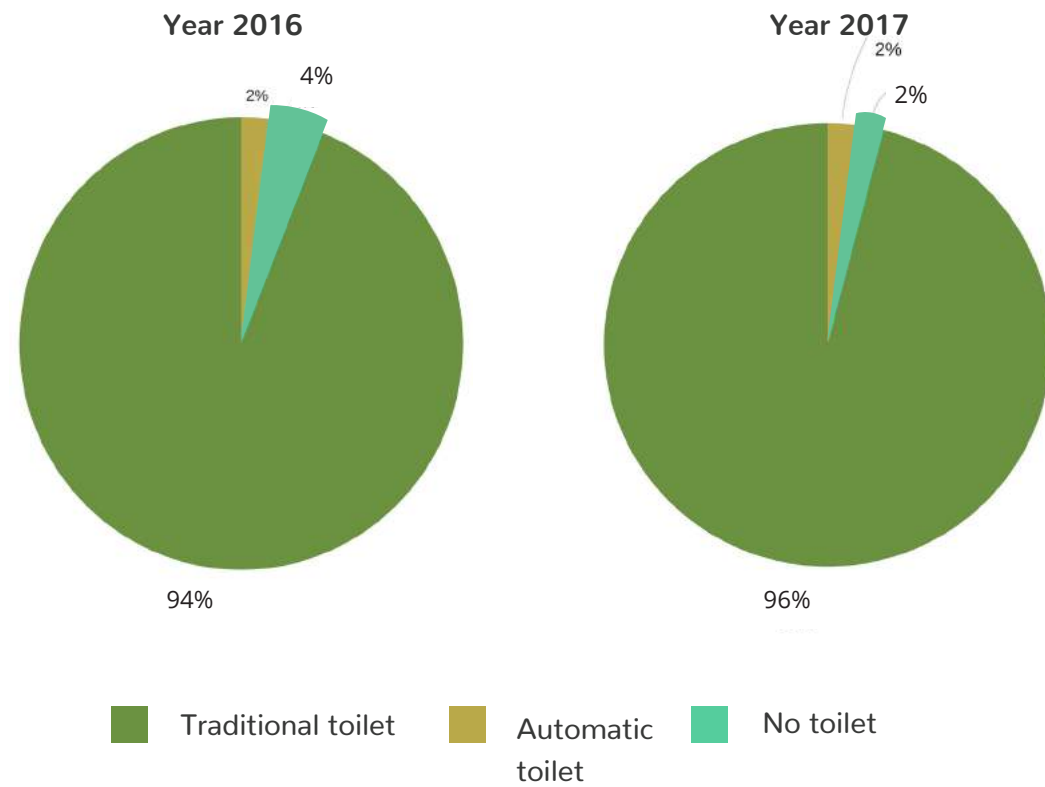
Currently only 3% of borrowers still use firewood, while 97% already use gas or kerosene.

Source of clean water



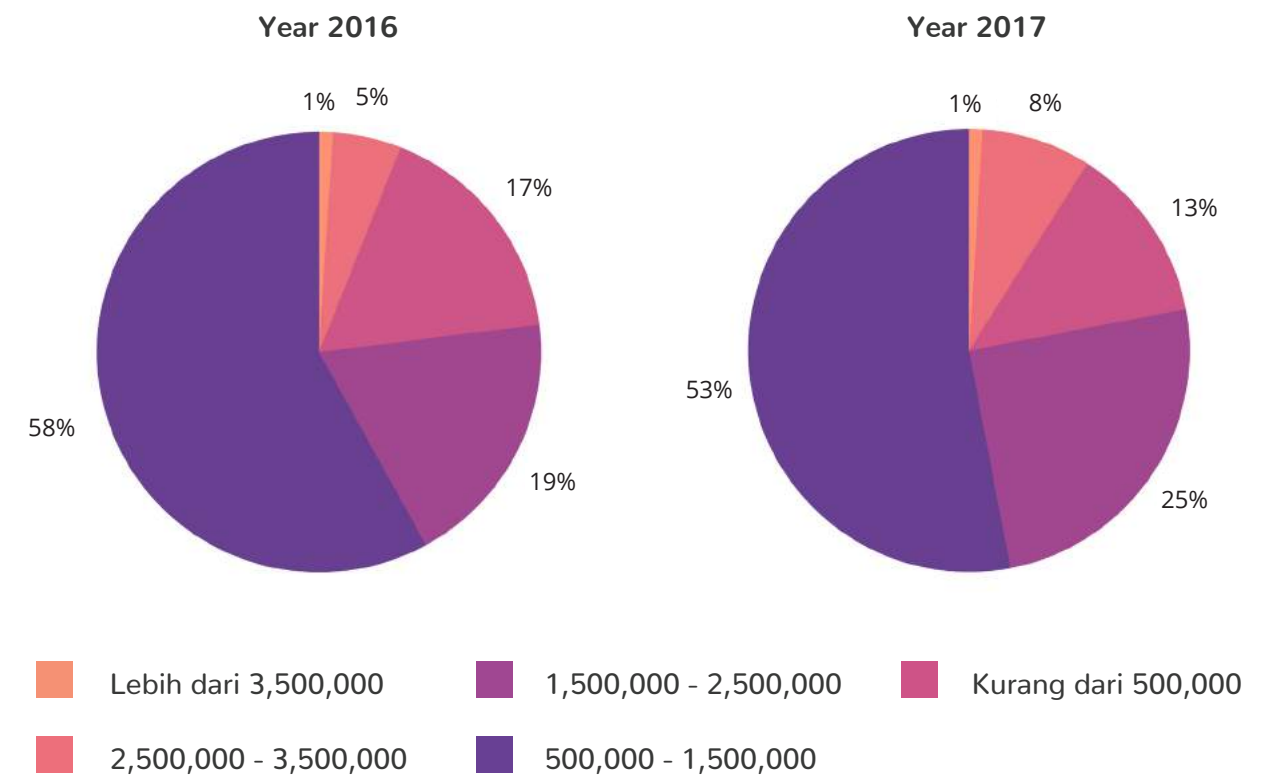
More borrowers have water pumps (68%) and PAM flow (19%) as a source of clean water.

Sanitation

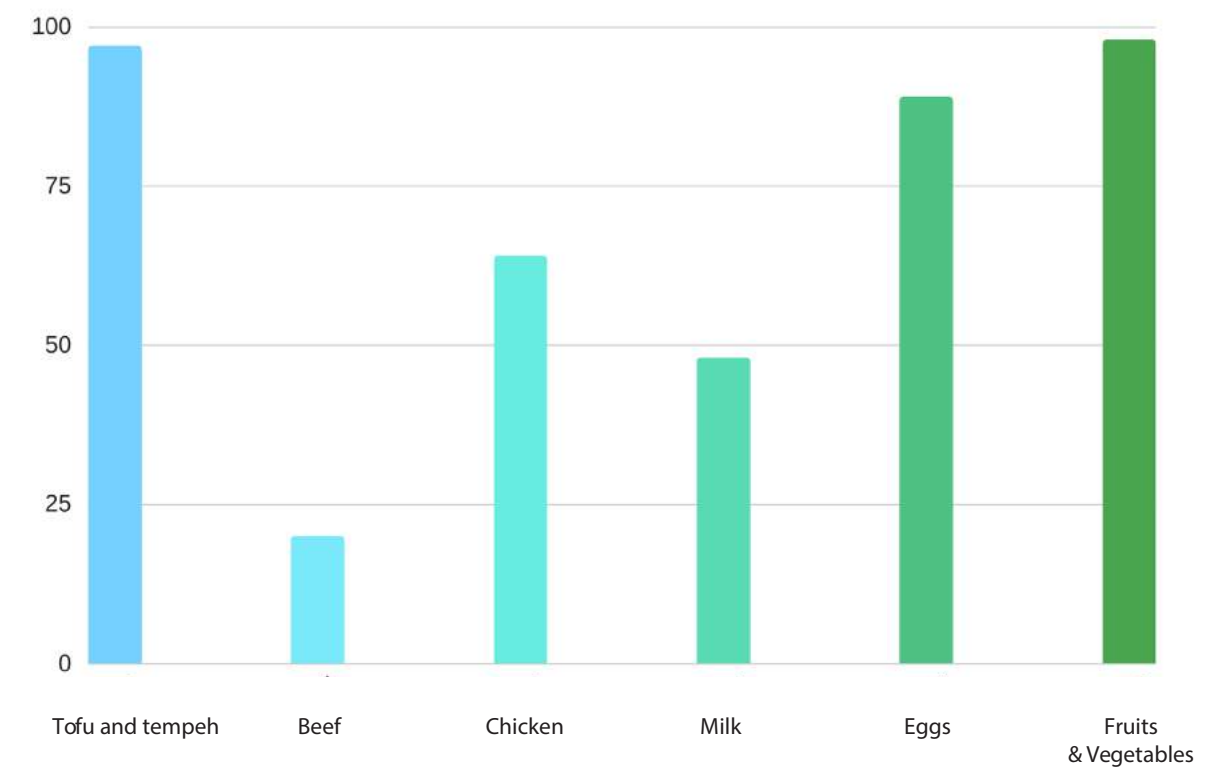


Currently only 2% of borrowers do not have toilets at home, reduced from last year by 4%.

Nutrition



The ability to nourish nutritious food increases as income increases. Over 87% of borrowers spend Rp. 500,000 or more for nutritious food.



Social Return on Investment

The 2017 SROI measurement result from the Melbourne Microfinance Initiative (MMI) is 98%. This means that every average loan of Rp. 3 million invested by Amarthas will directly create a social value worth Rp. 5.94 million to better quality of life, in the form of, among others, asset ownership, better child education, better health, family leadership and more quality human-quality relationships.

Social Return on Investment (SROI) is a framework of measurement for the impact of investment on a change in return impacting Amarthas's borrower. 'Social' aims to measure social, environmental and economic outcomes through the use of a monetary proxy as a universal measurement of the ratio of benefits to cost. The aim is broadly to translate impact into a dollar value but at its core, it is used to communicate impact through the proxy of money, a universally understood measure of value.

The SROI methodology was developed by New Economics Foundation (NEF), a think tank based in the UK. In 2017 the MMI performed survey and analysis of impact to measure the SROI level of Amarthas's loan.

The survey was conducted by taking 51 samples of borrowers representing the entire profile of Amarthas's portfolio who have been maintaining relationship with Amarthas for over one year. The samples were collected from three areas in Bogor, Bandung and Subang.

Based on the research, Amarthas's SROI value

in 2017 was measured at 98%. Therefore, every Rp. 1.00 disbursed as Amarthas's loan will ultimately create a social value of Rp. 1.98 in the form of better quality of life, such as ownership of asset, better education for the children, improved health and living conditions in general.

Every Rp. 3 million of Amarthas's loan, it will directly create a social value benefit worth Rp. 5.94 million.

In comparison to other peer-industries in micro lending, based on World Bank data from a survey in Latin America, the average SROI in microfinance companies is 72.5%. Thus the level of social impact generated by Amarthas with a 98% SROI score is much higher than the standard in the same industry in the world.

This SROI measurement is more objective because it applies an attribution theory, which is an approach to ensuring that the impact calculated was the direct benefit received by borrowers from Amarthas's loan after eliminating other factors that may have also contributed to the improvement of their income.



Amarthas's SROI per year is as high as

98%



Community Development Program

Eye Examination & Free Glasses Donation

1. Eye Examination for 800 Villagers and Donation of 698 Free Glasses in Mojokerto, Blitar and Sukabumi

On 26 and 27 August 2017, Amarthas in collaboration with 2.5 NVG Essilor, conducted eye examinations along with the distribution of free eyeglasses. More than 500 villagers received free eye check-up and 479 of them who were visually troubled received free pairs of glasses.

On 8 December 2017, Amarthas conducted the second round of activity in two locations within Sukabumi, in the villages of Cibadak and Sukaraja area. During this event, more than 300 villagers participated in the activity and 219 pairs of glasses were distributed for free.

Donation of 1 Kilometer of Praying Carpet for 10 Mosques in Bogor, Subang, Bandung, and Mojokerto.

From 10 June to 31 July 2017, Amarthas held a Ramadhan Programme - a give-back activity for the community - by crowd-funding 1,000 pieces or equivalent to 1 km long sajadah (praying carpet) for mosques in the villages. Donations were collected through an online fundraising at amarthas.com website and the

2. Eye Examination Training for Field Officers

On 15 September 2017, Amarthas also conducted training for our field officers in the Kemang branch office. This training enables our field officers to be able to perform eye examinations using trays, lorgnette, and chart images, to determine the size of the measurement of glasses needed by our borrowers. The free glasses will then be distributed in a package during the next weekly group meeting after examination.

Kitabisa.com crowdfunding platform. The program was able to collect a total of Rp. 69 million to purchase 1,115 meters of sajadah. The carpets were then distributed to hundreds of mosques in West Java (Bogor, Subang, and Bandung) and East Java (Mojokerto).

Health Checkup with Avrist for 70 borrowers in Jasinga, Bogor

On 29 September 2017, Amarthas and Avrist performed health check-up for Amarthas borrowers from three lending groups in Jasinga village. As part of the Avrist Warrior Woman programs, the event was attended by 70 women where they enjoyed the free medical examination, dental and eye check up performed by doctors

from PMI Bogor Hospital. Prior to the medical examination, the doctors delivered health seminar for the borrowers about hygiene and tips to maintain health during the rainy seasons.



Financial Literacy Training with Avrist for 50 Borrowers in Jasinga, Bogor

Avrist Warrior Woman invited 3 lending group from Jasinga, Bogor with more than 70 borrowers to participate in year-long mentoring activities, emphasizing in building financial management skills and improve their business productivity. Through this program, the borrowers received mentoring sessions on how to record daily income and expenses by creating a simple worksheet.

the mentoring. With proper traction, almost half of the borrowers experienced increase in their operating revenues. Moreover, more than 85% of borrowers are now able to allocate part of their income for savings to achieve their financial goals, such as scaling up their businesses, improving their children education, renovating houses and saving for umrah or hajj pilgrimage.

As a result, 42.9% of the participants became routinely record their expenditure and income, a significant increase from only 9.5% prior to



Community Development Cooperation Partners

We believe that great things will happen if we work together. Amarthha invite potential donors and strategic partners both from Government, private sectors and NGOs to work together with Amarthha in building our communities and create greater social impact. During the year 2017 Amarthha have the honor to work together with these following partners:



Avrist

Avrist Warrior Woman is part of PT Avrist Assurance (Avrist) Corporate Social Responsibility (CSR) program in 2017. The partnership with Avrist was performed in Jasinga, aimed to fostering entrepreneurial skills for the underprivileged and those with limited access to education, especially women. The Avrist Warrior Woman program consisted of several activities, such as financial literacy training, business development training and medical check-up.



Melbourne Microfinance Initiative (MMI)

The Melbourne Microfinance Initiative (MMI) is an independent student-run organization in Australia supervised by professors at the University of Melbourne to provide free consulting services to microfinance institutions around the world. MMI has the vision to provide a direct impact on the community in need. Previously MMI has run various consulting programs in developing countries such as Myanmar and Timor Leste. In 2017, Amarthha and MMI work together to conduct the study for Social Return on Investment (SROI) as a tool to measure the social impact of Amarthha's financing.

Aflatoun International

Aflatoun International is an NGO based in the Netherlands with the mission of providing social and financial education to citizens of low socio-economic demographics around the world. This collaboration is established to create a financial education curriculum specially tailored to the needs of Amarthha's women borrowers. The materials are packaged in interesting and participatory learning activities, such as discussion and games. We use the Aflatoun curriculum as reference to train our field officers and borrowers.



2.5 NVG Essilor

2.5 NVG Essilor is a specialized division of the Essilor Group lens company whose mission is to provide decent eyeglasses to the underprivileged communities. In 2017, Amarthha has teamed up with Team 2.5 NVG Essilor to conduct eye examinations in Mojokerto and Blitar in August and in Sukabumi in December. Not only that, NVG has also conducted eye examination training to field officers at Kemang branch office in September.



Kitabisa.com

Kitabisa.com is a crowdfunding platform that allows Amarthha donors to raise funds and donate online transparently. In 2017, Amarthha performed two fund raising events through kitabisa.com platform. The total fund raised for the two campaign activities reached Rp 71 million.



Oxford Microfinance Initiative (OMI)

OMI connects microfinance institutions with students from the University of Oxford in the UK to organize and support programs in accordance with the needs of the partner microfinance. In 2017, OMI and Amarthha have initiated cooperation to run the program to raise environmental awareness that will begin in 2018.



Republika Online

Republika Online is a news portal under the auspices of Republika that provides information in text, audio, and video. Republika is known and describes itself as a publication that dedicates for the Muslim community. Throughout the year 2017, Republika Online supported Amarthha by exposing Amarthha's performance as well as publishing borrowers' success stories.

Success Story

*“I’m happy that I could **renovate my house**. It started when I put aside some of the revenue from making gorengan **into savings**, as I always wanted to renovate the house, **now we have a bathroom inside the house, we have a small kitchen too**, from now on, I can **live a healthy life and stay away from sickness.**”*

Peni, 39 and mother of three, never thought that the business she started will be significantly growing as now. Starting from the idea to utilize little savings that she had, Peni began to run a small-business selling snacks

(gorengan). Started by peddling gorengan to her neighbors, her business slowly grew bigger. As the needs from her customers grew, she added more variety to her gorengan products.

*“I usually cook snacks such as bakwan, tempe mendoan, tahu isi, and pisang kipas vanilla to warung-warung, and I also made combro, molen, bakwan jagung and others by request, but back then **I didn’t have enough capital to cook more snacks**” said Peni.*

Wanted to Grow Business

The door to her success was open when Peni join Amarta two years ago, started with Rp 3 million in the first cycle. Today, her daily net income has risen to Rp 200 thousand, from previously only Rp 80 thousand from making and selling various snacks.

With the new loan she received recently, Peni was able to receive more orders in large quantities with more variations to her gorengan products which double her profit since more street vendors are now become her regular customers.

Peni’s success is greatly underlined by perseverance in her endeavour. With the growth of her home-based business, she

starts savings from the profit she earned.

Some of the savings were used to renovate her house, making it more comfortable and healthy as she built a bathroom and toilet with sink and space for doing laundry as well as a more hygiene kitchen. These efforts in renovating the house were dedicated to improving the health of her family, a big dream she has achieve through her hard work in building the business.



Awards

Throughout 2017, Amarthha received several international and national awards recognizing its performance and social impacts created for the society.



Sankalp South East Asia Award 2017

from INTELLECAP Global Inclusive Development, given to Amarthha an enterprise that crafts social impact and supports inclusive development in Southeast Asia



Republika Syariah Award 2017

from Republika, as the best fintech company in Indonesia based on syariah principles in conducting its business



Startup Pioneer Award 2017

from Chamber of Commerce and Industry (Kadin) DKI Jakarta, as the best startup based on innovation and technology

Testimonials

Investor

"I choose Amarthha because I can directly monitor the benefit I could make from my investment, a major impact to help people in remote areas. In addition to that, Amarthha also provides me with a credit score of the borrower so I can determine the level of risk I can take for my investment."

Bong Tommy, 26 tahun,
Private employee



Field Officer

"It's great to contribute to Amarthha's effort in helping borrowers improve the economy of their family and also teach them great things about what life means."

Mega, Field Officer in
Kemang, Bogor



Amarthha Back Office

"Glad to be able to contribute to the development of psychometric tools as part of the due diligence technology to make sure that the funds go to the right borrowers according to their character so that the objectives of providing economic opportunity for villagers can be met."

Rebeca, Data Scientist
at Amarthha



Thank-you Note

“Alone we can do so little. Together we can do so much”

- Hellen Keller -



Dedicating ourselves to develop the economy and welfare of thousands of rural villagers is not an easy task. However, this is what we are committed to and what we are doing on daily basis at Amarth.

This Social Accountability Report is a record of what Amarth has done during the year of 2017, a footprint for a more prosperous Indonesia. Indeed, the journey is long. Hard work and collaboration are to be continued to achieve the target of Sustainable Development Goals by 2030.

For what we have achieved in 2017, on behalf of the Board Members and the Management of Amarth, I wish to acknowledge and appreciate all the Amarth team members, both at the field offices and at the Head Office who have contributed sincerely to achieve the dream of a just and prosperous nation.

I would also thank our donors and key partners with whom Amarth have jointly designed and implemented programs for community development, with the hope that our activities will bring sustainable impacts to our society.

We also thank the Financial Services Authority (OJK) and the Government of Indonesia who have created a conducive and collaborative business environment and opens up the opportunity for dialogue to design a more equitable and transparent macro policy.

May the Almighty God bless our endeavor for Indonesia.

Aria Widyanto
Vice President



Indonesia without
poverty is possible.



www.amartha.com | [!\[\]\(c8d96c8885d3000a912c2582004aed63_img.jpg\)](#) [!\[\]\(3ad821e3ca7dd4cb7003e9c8d982e254_img.jpg\)](#) [!\[\]\(177bde115c7ebbeffa559d05eea9e94b_img.jpg\)](#) @amarthaid | [!\[\]\(cab2e95699b614c49dd80341e1932607_img.jpg\) 0822 6197 2525](tel:082261972525) | [!\[\]\(75f9a43febaa9aa08b77b73c8ad8a855_img.jpg\) hello@amartha.com](mailto:hello@amartha.com)