



India NGO Award 2014-15
Winner in Medium Category



SAATH Charitable Trust

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| SAATH HAS: 35AC – 100% TAX EXEMPTION | 80G – 50% TAX EXEMPTION
| FCRA No.: 041910159 | REGISTRATION No.: E-7257 |

Saath

Institutional Annual Report

2014-15

DONATE TO SAATH:

1. Write a cheque in the name of Saath Charitable Trust
2. Direct transfer to Bank Account:
 - Foreign Nationals – A/C No. 006401021364
 - A/C NAME: Saath Charitable Trust
 - Bank name: ICICI Bank Ltd.(For Swift code email us)
 - Indian Nationals – A/C No. 006401013082
 - Bank name: ICICI Bank Ltd.
3. Online giving through:
 - Foreign Nationals - Global Giving: <http://tinyurl.com/cun3ohg>
 - Indian Nationals - Give India: <http://tinyurl.com/cuphwer>


|Fundraising Coordinator: VAMA RAJPAL|


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Saath Helpline Numbers:

 [saathahmedabad](#)

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Sr. no.	Programme	Helpline Number
1	Nirman	8980039800
2	Udaan	9727199888
3	Urmila	9726831900
4	Griha Pravesh	8980007833
5	Women@work	9537654146
6	Rweaves	8980004017
7	Saath Head Office	07926929827
8	Saath Toll Free	18002700036
9	Saath WhatsApp	9726831900
10	Saath Savings & Credit Co-operative Soc.	18001209930

Saath wins India NGO Awards 2014-2015

The India NGO Awards is a unique national level competition instituted by the Resource Alliance in 2006. In its 9th year the 2014/15 Awards were jointly funded by the EdelGive Foundation and The Rockefeller Foundation and were organised by the Resource Alliance. It aims to celebrate and acknowledge the exemplary work as role models amongst the non-profit organizations by showcasing their best practices.

The applicant NGOs had send entries under one of three categories (Small, Medium, and Large) based on their annual budget for 2014-2015. Of the over 300 applications sent this year from NGOs across the country, Saath has received the award under the middle range category. Saath has been awarded after a rigorous check of its internal systems, work culture, organisational ethics (accounts and governance), demonstration of best practices of resource mobilization, accountability and transparency in organisational systems and notably its sustainability model.

This is not the first time that Saath has received this award for its best practices. Previously Saath has won this award in the year 2010 and 2011 for the western region. Rajendra Joshi, Founder Trustee of Saath says, "*The NGO of the year award is recognition of Saath's efforts in creating a transparent, sustainable and effective NGO. We would like to thank all our well wishers who have contributed over the last 26 years*".

Saath has 35 AC and this is applicable to any individual, foundation or CSR that would like to donate to Saath. Please contact vama@saath.org to collaborate!



Saath Charitable Trust

Saath is a NGO based in Ahmedabad, India, registered as a Public Charitable Trust since 1989. Saath aims to empower the socially excluded through strengthening their livelihood options by facilitating them in availing their basic rights and amenities. In Gujarati the word Saath means, "together, co-operation, a collective or support."

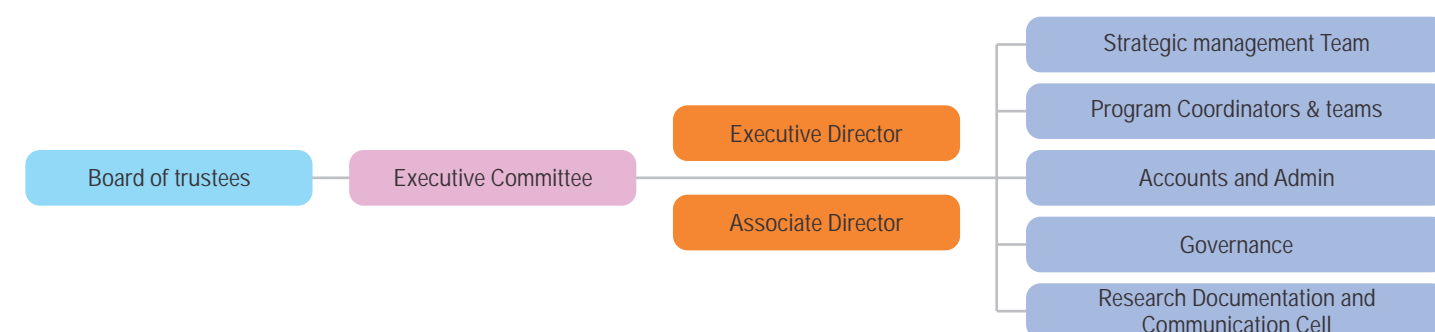
Saath's one-stop, integrated services reached out to over 5,03,597 individuals in states of Gujarat, Rajasthan and Maharashtra. Since 1989, Saath has facilitated participatory processes that improve the quality of life for the socially excluded urban and rural people.

Vision: Saath envisions inclusive and empowered communities and individuals.

Mission: To make human settlements equitable living environments where all residents and vulnerable people have access to health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.

Approach: The organisation started the Integrated Community Development Programme, an approach that seeks to turn slums into vibrant neighbourhoods. It caters to the multiple needs of the socio-economically vulnerable with one-stop solutions, through which slum residents have access to basic services for a better life. Saath invests in human capacity of individuals for managing programmes in the communities. Communities co-invest with Saath and donors for the program implementation and scaling-up. Saath engages institutions, corporates and individuals from all around India and the globally as partners and supporters. Saath works with slum residents, children, women, youth and vulnerable people in urban and rural areas.

Organisation Structure



Reflection from the Director

Saath won the India NGO Award 2014-15 (medium category) – I want to congratulate the entire Saath team who works whole-heartedly and truly believes that we can make India better and a truly inclusive country. To Saath's supporters and donors – Thank you! To the Saath Board and Executive Committee – your leadership drives us to expand our potential, be credible and innovative.

The new government has brought with it many changes and one must adjust to thrive. Whilst some schemes promise improved social security and financial to the poor, others tout development and some 'slum-free' India with Smart cities. Creating a better workforce is big on the government's agenda and while the youth demographic remains a concern, there is an opening up of support to micro-enterprises and entrepreneurs. The informal sector economy is the big discussion globally as well and the wage vs inflation discussion rages on.

Through all of this Saath has evolved – our donor base has expanded as have our areas of operation – we currently work in 7 cities and have 20 number of donors. Our team has grown to 144 people and the second line is made up of enthusiastic and optimistic young people. Our administration, finance and governance teams continue to hold us to the highest standards of compliance.

Saath's flagship programs remain youth and livelihoods, non-traditional livelihoods for women, better skills for construction workers, access to housing rights and services, right to education for construction workers children and child labourers and pre-school access to children in Juhapura. Under CSR – access to clean water for aanganwadis in Sanand, ration support to mothers in Behrampura whose children attend school regularly, awareness of health and hygiene, classes for construction workers children and livelihood training centres have been supported. This year once more Saath reached out to 1,00,223 households, trained 1,505 youth including 1,199 women, and brought 207 children into formal schools. The 'Saath Service Point' mobile application is up and running and can be downloaded from the Google Play Store. We need more visibility for this app – to help improve livelihoods of different skilled workers. In an unfortunate turn of events we did have to close our access to housing program supported by Ford Foundation due to the changes made by the government on funding.

Our support through volunteers, interns continues and has allowed for us to do various fundraising events through the year. I thank each one for giving generously of themselves, their time and resources.

Lastly, I want to share with you that I will be changing my role in Saath and am happy to be handing over to Saath's Associate Director Niraj Jani. I move out as Executive Director in September 2015 and will continue to consult for Saath on Livelihoods and Fundraising.

I want to thank Rajendrabhai for being my teacher, guide and mentor, Gaganbhai for his strength and wisdom, Chinmayiben for her fortitude, the Board and Executive for their vision, the SMG for their ownership, the Saath team for their big hearts and unflinching support, and Saath's partners for their creativity and collaboration. To my partner in leadership – Niraj, I wish you the very best and I thank you for patience and quiet eccentricities. Divyang, Nitesh, Devuben, Madhuben, Bellaben, Shobhnaben, Zuberbhai, Gopalbhai, Sanjidaben, Kiranben, Vama, Kunal – thank you for your friendship.

It has been a privilege, a great learning and a turning point of my life to be given the opportunity to grow with Saath and the last 5 years will always remain some of my most cherished. Saath has moulded me into a better human being and I hope to uphold these values moving ahead in life.

Inclusively,
Keren Nazareth
Executive Director

Saath Institutional Partners



Saath Livelihood Services

Saath Livelihood Services (SLS) is registered under Section 25 of the Companies' Act 1956(No.1 of 1956) and the company is limited (not-for-profit). The main objective is to improve the quality of life of vulnerable urban and rural population. SLS's vision is to enhance livelihood skills; to promote, conceptualize, encourage, aid, organize, assist and undertake or to do or cause to be done, various aspects of livelihood creation by training, supporting, aiding and facilitating vulnerable urban and rural population. SLS has partnerships with Ashray Incubation cell, Entrepreneurship Development Institute of India, Ashoka and Incube Ventures Pvt. Ltd. for promoting social enterprises.



Saath Savings and Credit Cooperative Society Ltd.

Initiated in 1994, Saath first started facilitating and providing services for savings in a community-based model. In 1999, Saath expanded its services with small loans. As demand grew, Saath established its operations in a more formal manner, with the establishment of Community Based Organisations (CBO's). In 2002, two new CBO's were formed to work in two different areas of Ahmedabad. In March 2010, all the three CBO's came together to form, The Saath Savings and Credit Co-operative Society Ltd. Recently the cooperative has got the permission of further expansion in complete Ahmedabad district



Saath Mahila Saving and Credit Cooperative Society Ltd.

Saath started working in Dholka and Viramgam district in the year 2009 under Child Rights for Change programme. One major component of the programme was women empowerment. After working in one and half year in 2011, Saath decided to start its own initiative called "Saath Mahila Saving and Credit Cooperative Ltd". The independent and legal identity provided us scope and opportunity to work on both the components of savings and credit as well as concentrate on overall development of women. The rural cooperative has also recently got the permission of further expansion in Ahmedabad district.

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Photo: Adil Dalal

1 Health and Educational Initiatives

1.1 Balghar: Nurturing the Next Generation

Need

While working with the community in Juhpura, Saath noticed a lack of preschools in the urban slums of the area. There is a huge demand for affordable quality learning for holistic development of children, in the era of completely commercialized education system.

Solution

Balghars are catering to the learning and developmental needs of children between the age group of 3 to 5 years belonging to the socio-economically vulnerable section of society. It is providing basic education, health, nutritional and recreational needs of the pre-school toddlers. The curriculum is designed by child psychologists with the assistance of teachers and experts.

The teachers are regularly kept abreast with latest trends through refresher training. Home visits are conducted regularly by them for understanding the background of the child and updating parents on the progress. Parent-Teacher meetings are organised on regular basis.

Supported by KPMG.

Year around Activities of Balghar for Holistic Child development

Promoting diversity and composite culture through celebrations



Outings and Creative Arts for eye hand coordination and muscular development



Foundational Mathematics and English



Sports and Physical Activity



First Generation Learner

Saniya aged 4 years, is the only daughter of Mr. Seher Ali and Aashiya Banu. She has been studying at the Juhapura *Balghar* for over a year now. Her father is a fruit seller in the city area of Ahmedabad and earns around Rs.500-Rs.1,000 per day depending on the sales. Her mother is a homemaker. Saniya's mother mentioned that her family has enough even after providing for the husband's parents, as he the only son of the old parents. Both the parents of Saniya can just barely write their names. They feel overjoyed to see their



daughter successfully read and write her name and other things too. Her mother exclaimed with joy that, *"I feel proud to see my only daughter learning so much"*. The Teacher told us that Saniya, is an intelligent and studious child, and she completes all her work and learns things easily. *Saniya aspires to become a 'doctor' in the future.*

Impact

- 7 Balghars in Juhapura area of Ahmedabad
- Number of children enrolled in formal Schools: 144
- Number of newly enrolled children in Balghars: 158
- Total number of children at Balghars: 238

1.2 Child-Friendly Spaces (CFS)–Back to School

Need

Children within construction community have low school enrolment rate due to migration. Whereas children in the slum areas get involved in labour work due to weak socio-economic condition and lack of proper means of education. The children are in need of alternative spaces for quality education and learning.

Solution:

Child Friendly Spaces was started with an aim to develop interest towards education among, children of construction labourers and child



Photo: Adil Dalal

labourers and at later stage enrol them in formal education system. CFS caters them quality informal activity based learning, nutritive meals/snacks and a safe and secure shelter when the parents are not around.

Supported by Vibha, Raj Yash Revanta Construction Owner, Swaminarayan Park Construction Owner, Individual donors and donations through Give India and Global Giving online portals.

Nanda finds her Space, at Child friendly Space

Nanda Ishwarbhai Parmar, 12 years, has been coming to CFS since last 4 months. She has never been to a school before, except for the 5 months she had spent at Gyan shala, Vasna. Her parents are vegetable vendors, and she has 7 siblings and she's the 5th child who is also coming to the centre with her.

Nanda used to manage the entire house in absence of her parents, before she joined CFS. She loves to study and specially likes reading Gujarati alphabets, numbers, sums and basics of English. Her Class teacher Sherbanu informed that she would be soon getting enrolled in the Government run school located at Vasna after a formal entrance test.

"Recently RadioOne gave an opportunity to Nanda and other CFS students to share their experience at CFS in their radio station".



She dreams of becoming a doctor one day. Nanda says, "I feel every house must have a doctor, especially in the wake of emergencies. When I grow up, I wish to serve people who are unwell and cannot afford medical care". Her teacher with a broad smile said, "She is a very wise girl and always seek appreciation from me in terms of good grades and remarks".

Impact

Currently, there are 8 Child Friendly Space (CFS) centres; 3 in the slums of Ahmedabad and 5 at construction sites.

- Number of children enrolled in formal Schools: 73

- Number of newly enrolled children in classes: 470
- Total number of children at the classes: 251

1.3 Sujal: Pure Drinking Water for Pre-schools

Need

In the villages of Sanand block of Ahmedabad district, the quality of drinking water is quite poor. Due to high PH level, poor quality of water and lack of proper water filtration systems children frequently suffer from water borne diseases like diarrhea, cholera, jaundice etc. and many suffer from flourosis and kidney stone problems.

Solution

To mitigate the water related problems, Sujal was initiated for providing safe drinking water to pre-schoolers of the age group of 3-5 years. Under the project water purifiers are installed in village preschools. Awareness is created among the village communities regarding the importance of pure and clean drinking water.

Impact: Till date 51 RO machines have been installed in 39 preschools and 6 schools covering 32 villages benefitting over 1,700 children.

Supported by Ford Motors Ltd.

project was initiated in 2 CCIs of Baroda (14 boys and 9 girls) and 2 CCIs of Palnpur (4 boys and 2 girls). Saath is supporting them to improve their services catered to the adolescents through series of activities with the children and the staff members of these institutions. The aim is to create a nurturing environment for adolescents overall wellbeing through life skills, contributing to their holistic development.

Supported by UNICEF,

1.4 Life Skill Enhancement through equity based Framework in Child Care Institutions (CCI s)

Need

Due to lack of proper care and support system at Child Care Institutions, there may be an adverse impact on psycho-social development of child. Children living at the institutions require special attention, support, guidance and training

Solution

To address the needs of the adolescents in the CCIs, a pilot





2 Livelihood Initiatives

2.1 Udaan: Ensuring Sustainable Livelihoods

Need

The youth belonging to the urban slums do not have adequate livelihood opportunities due to the lack of skills and resources, as a result they are unemployed or under-employed with low paying salaries. On the other hand, there is a huge demand of skilled manpower in the service sector.



Photo: Adil Dalal

Solution

Udaan was initiated as a continuation of Saath's flagship of programme Umeed which was run in partnership with the state government for imparting skill training and short term courses to the socio-economically vulnerable youth. The target group for the training is 18-35 years who have not been able to complete their schooling due to low-economic condition of family and get them placed in different sectors for employment.

At present, 14 Udaan Centres are functioning across Ahmedabad, Baroda, Rajkot, Gandhinagar, Surat and Nadiad

Supported by Godrej Consumer Products Ltd. and IGATE Global Solutions Ltd.

Stars of Isanpur Beautician Batch

Krishna Patel (25 years), Ranjan Mahant (28 years) and Mamta Patel (35 years),

Mamta says, "I was already running a beauty parlour of my own but always wanted to learn more, so I enrolled for the course. I have learnt a lot during my training and ample support from the staff. Today I am a professional and it's all because of Udaan."

Krishna, Ranjan and Mamta are working as professional beauticians at Housejoy with a salary package of Rs.16,000, Rs.13,000 and Rs. 21,000 per month respectively after completing their beauty parlour course at Isanpur Udaan centre, Ahmedabad.



Ranjan, home-maker earlier says, "I was keen about Beauty care sector, hence I joined the course" while Krishna adds on to say, "I was already working at a jewellery shop but that was not sufficing my family needs, hence joined the training which turned out to be wonderful".

The stars of Isanpur batch said, "Udaan project is very beneficial for people from low-economic background, since it is provided at nominal fees, thus giving an opportunity to them to undergo the training and start earning for their families right away".

Impact Numbers:

No. of Male Youth Trained: 260

No. of Female Youth Trained: 1,078

Total number of Youth Trained: 1,338

No. of Youth Placed: 858 (64%)

Placement 2014-15			
Salary range Rs.	Male	Female	Total
Less than & equal to 2000	5	385	390
2001- 2500	25	71	96
2501-3000	15	81	96
3001-3500	12	30	42
3501-4000	17	40	57
4001-4500	12	20	32
4501-5000	20	28	48
5001-5500	6	10	16
5501-6000	16	22	38
6001-6500	7	6	13
6501-7000	10	6	16
7001-7500	3	0	3
7501-8000	5	0	5
Above 8000	1	5	6
Total	154	704	858

City	No. of Centers	UDAAN					
		TRAINED			PLACED		
		M	F	T	M	F	T
Ahmedabad	6	112	592	704	63	401	464
Gandhinagar	1	30	62	92	25	55	80
Vadodara	3	20	162	182	15	130	145
Nadiad	1	84	87	171	50	43	93
Rajkot	3	3	102	105	1	43	44
Surat	2	11	73	84	0	32	32
Total	16	260	1078	1338	154	704	858

2.2 Skills to Succeed: Empowering Youth through Digital Learning

Need

There are many disadvantaged youth who drop out of schools due to weak socioeconomic conditions. Many of them have completed their schooling till 12th standard or are continuing their graduation despite their situation and are struggling to find meaningful employment.



Solution

Skills to Succeed is a subset of Udaan which focuses on youth employment after up-skilling them for opportunities in the retail sector. The training has a special digitised e-learning curriculum which includes self learning modules on Communicative English, Life Skills, Basic I.T. and Retail operations.

Supported by Quest Alliance, a subsidiary of Accenture

Vinu taking charge of life

After completing B.Com, 19 year old Vinu had to leave his native village in search of job to meet up for his family and educational expenses.

Vinu said, "Initially for the first 3 months I wasn't earning enough as helper to an electrician. I met Pravin Sir (Centre Facilitator) who explained to me about Skills to Succeed. I joined the course with the hope of getting a job after completion of training. My English and communication skills improved after the training and I got full support and motivation from the centre staff".

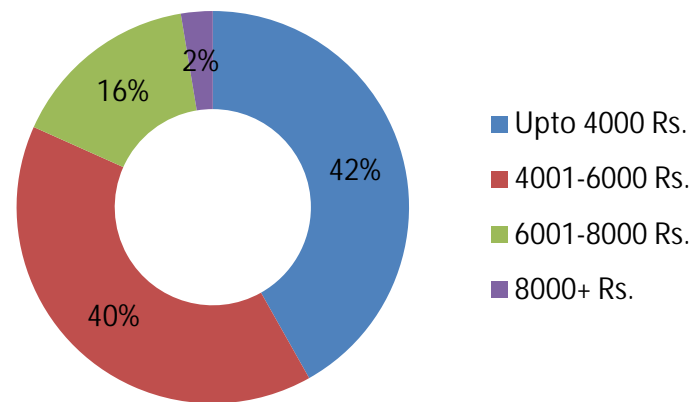


After the training he was recruited as an independent retailer by My Recharge for a package of Rs.5,000 per month, and thereafter he was hired by Reliance Insurance Company as a Customer Service Executive through which he is now earning Rs. 6,000 per month additional to his work at MyRecharge and has been able to restart his education.

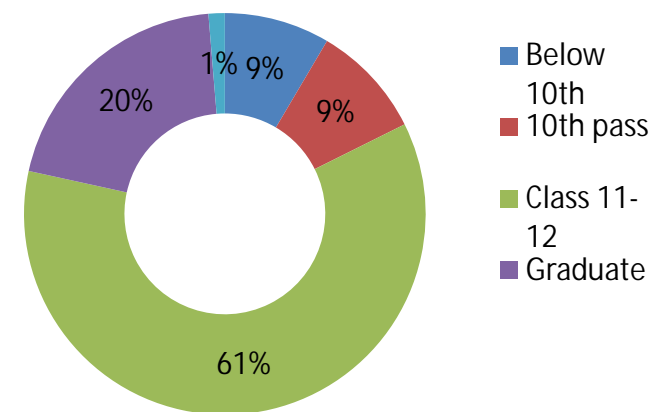
Impact Numbers

City	RETAIL MANAGEMENT					
	TRAINED			PLACED		
	Male	Female	Total	Male	Female	Total
Ahmedabad	77	87	164	42	51	93
Gandhinagar	7	9	16	7	7	14
Vadodara	17	23	40	13	10	23
Nadiad	24	29	53	9	8	17
Rajkot	1	13	14	1	5	6
Total	126	161	287	72	81	153

Salary Range



Education



2.3 Career Counselling & Guidance

Need

Due to lack of proper knowledge, information, resources, guidance and economic conditions the slum youth are not able to find meaningful employment options as well as for their studies. Due to this they either drop out of school/college or are stuck with paltry jobs. This youth need proper counselling support for their careers, education and their day to day challenges of the slum environment.



Solution

The programme guides youth belonging to the vulnerable communities from urban slums about possible career options and educational courses that they can pursue.

Proper understanding of their background, interest areas, and aspirations based on their interaction with the counsellors suggests the various options relevant to them.

The counsellor creates linkages with educational institutes, open universities and livelihood options with Saath's other projects. Focussed group discussions are conducted for parents and youth, for understanding the family circumstances, which enables us to provide a realistic options.

Support by HDFC bank.

A New life for Nikita!

Nikita Parmar, 20 years old lives with her family in Sayajigunj, Vadodara. Her father passed away untimely when she was just 7years old, andas a result of that Nikita's mother due financial compulsions had to send the three children away for working in a circus.

After 7 long years of harsh life at the Circus with her younger siblings, they were again taken back to their home by their mother. She again resumed studies but dropped out due to peer groups teasing about her being a misfit in the class.

One day she met a counsellor from Saath, initially she was quite apprehensive about her future, but gradually felt the need to take the right decision at the right time and grab this opportunity.Counsellor linked her to Saath's Beauty parlour course. After completing the course she got a job as a beautician at a nearby beauty parlour earning Rs. 5,000/- per month.



She says, "Counselling has helped and provided me guidance at the right time, when I was in great need".

Impact Numbers

The project is run in 5 cities of Gujarat namely Ahmedabad, Surat, Rajkot, Vadodara and Gandhinagar. In the year 5,791 youth were counselled.

Linkages	Female	Male	Grand Total
Students of class 10th- agreed to appear for exams	294	261	555
Students of 12th-agreed to appear for exams	225	207	432
Youth ready for further studies	709	630	1339
Youth Interested in different Vocational courses	487	335	822
Youth undergoing Job training	484	416	900
Youth seeking only Information	223	199	422
Enrolled for short-term Skill program	4	5	9
Grand Total	2426	2053	4479

2.4 Nirman: Skill Enhancement for Construction Workers

Need

The workers in the informal sector, often lack skills and technical know-how which compels them to settle for lesser paid jobs at the construction sites. Many of them are unemployed or engaged for few days in a month with no guidance and platform for formal

training which would help them enhance their skills matching the demands of the market.

Solution

Nirman was started with the objective of training people working in the informal sector to get formal training improving their skill levels so that they can get better employment, increase their income, more working days and become self – employed.

This initiative is catered towards construction workers who are interested in obtaining masonry, electrician, carpentry, and plumbing skills.

Supported by America India Foundation and Shivia Microfinance.

Sumitra's Journey from a Labourer to Skilled worker

Sumitra is living in a family of 6 consisting of her mother-in-law, her husband, 2 daughters and 1 son. Her husband was working as a





provided me technical training but also soft skills and financial literacy, through which I have opened up a bank account and now started saving money for my family", says Sumitra.

Impact Numbers

Total Trained: 431 candidates

Trade	Male	Female	Total
Mason	81	6	87
Electrician	243	37	280
Plumber	49	0	49
Mobile repairing	8	5	13
Sewing machine repairing	0	2	2
Total	381	50	431

Mason who met with an accident 6 years ago. For 5 months, he was unable to work. At that time, they had to take a loan of Rs. 50,000/- for medical bills. To support her family she started working as a labourer, pulling weight from one building to another. Till date her husband's medical expense comes to be Rs. 1,200/- per month. Because of the increasing expenses she was looking for avenues to earn more but had means.

She came to know about Nirman's masonry course specially run for women from Valjibhai (field worker) of Nirman programme. She started to learn plaster work. Initially, she was working on Rs. 100/- per day and after the training she is working as a helper and able to earn Rs. 200/- per day. *"Nirman has not only*

2.5 Youth Force: Creating Youth Change Makers

Need

The urban youth belonging to the slums have enormous latent talent and aspirations but lack proper guidance for channelizing their



enthusiasm and energies towards constructive activities and mostly drop out of school due to socio-economic liabilities, which makes them even more disenchanted with life.

Solution

Youth Force was started with a vision of empowering the urban slum youth to initiate a positive change in their own lives and become a more responsible citizen. It acts as a great platform for the youth from the slums to hone their innate talents and grow as individuals.

It is instrumental in holistic development of youth and lays emphasis on the importance of team building, team work and leadership skill development. This program focuses on forming youth groups where the youth gather discuss upon issues of concern, plan and execute activities, drives and cultural programs forming a doorway to leisure activities as well as empowering them with confidence and problem solving practice. These activities are based on environment, self-identity, sports, and financial inclusion, health, and skill development and government schemes.

Supported by HSBC

Stepping stone towards success

Imtiyaz is a 26 years old enthusiastic young man belonging to a family of five. The family had to undergo a lot of hardships, post Gujarat communal riots. Imtiyaz had to drop out of school after standard 8th and started working in a tobacco unit and other small time work, which helped him earn meagre Rs.1,500/- for supporting his family.



He has been one of the most active members of Youth Force. After joining Youth force he started mobilising youth from Beharampura slums. Through Youth Force he joined customer relations and sales course of Udaan and post training he was recruited by Airtel Call centre. Currently he is working at Adani gas earning Rs. 18,000/- per month, which is an excellent rise from his first salary of Rs. 1,500/-.

He has also completed his schooling upto class 11th through open school and aspires to study further. He said, *"My experience with youth force and Saath has been life changing. I got ample opportunity for learning and exploring new avenues. I still take out time for the activities of Youth force out of my hectic work schedule".*

Activity	Numbers
Total Youth Groups Formed	24
Total New Youth Members	2,155
Urban Youth Animators	25
Livelihood Linkages provided to Youth	3,945
Total Youth provided Micro Entrepreneurship Training	254
Linkages to youth with Micro Finance Institutions	1,430
Livelihood Linkages through organizing Job Fairs	1,292

2.6 Women @ Work: Bold Strides towards Gender Equity

Need

Women have made their mark in the work place, yet there are jobs which are tagged as exclusively meant for the males only, which is a very regressive mind set of the society. We need to break such societal stereo-types and empower women socio-economically.



Solution

Women@ work was started for imparting micro-entrepreneurship and non-conventional trade trainings to young girls from slums in the age group of 18-25 years. The aim of the project is to not only make the young girls become financially empowered, but moreover to make the society ponder and introspect about their views about gender equality and women's ability to take up unconventional non- traditional trades, which are generally stereotyped as meant for men per se.

Supported by Empower foundation

A Women Micro-entrepreneur

Kajal, 18 years old lives in a family of six who was passing through a very tough phase hence Kajal and her sister wanted to work for supporting the family.

She says, "I took financial support from my brother and started a small store right in front of our house. I was able to earn Rs. 30 – 50 per day. I met Kiranben, the group leader of Youth Force programme, who informed me about the micro entrepreneurship training. The best



thing that I learnt from training is how to manage oneself, the importance of self-identity, nuances of business and customer interaction. Post training the foremost thing that I did was reduced my expenses and started savings. I have increased the stock and variety of products at my store with help of my brother and my savings. Now I am earning Rs.90-120 per day".

Kajal wants to open a bank account but had no proof of identity, hence again got in touch with Kiranben, who is facilitating her in this process. She is satisfied that her efforts have paid off and she is able to support her family in her small ways.

Ela dares to be different, opts to be an electrician!

Ela Parmar, 20 years old lives in Saraspur area of Ahmedabad with her parents and brother. Her father and mother both work in a nearby factory. The family income is meagre Rs.7,000/-, which is not enough for their sustenance in the wake of rising inflation.

She was in search of a good opportunity and she met Pratima ben (field officer), who gave her all the information regarding the various courses. Ela had interest in electrical work, therefore decided to join the electrician course. But her parents were not at all convinced with the course they denied her the permission to join the course. Pratimaben again went to her house and convinced her parents and finally got permission.

Ela said, "The training has enhanced my skills and transformed my self-concept and outlook towards life. Now I have started doing small repairing work in my neighbourhood which helps me earn Rs.1,000-1,200 per month. I feel really proud when people appreciate my skills. I am getting a lot of appreciation from the community people who were earlier sceptical about my career choice."



Impact Numbers

Non-Traditional Trade

Trade	Girls Trained
Electrician	32
Mobile repairing	5
Sewing Machine repairing	2
Total	40

Micro Entrepreneurship Training

City	Girls Trained
Ahmedabad	80
Surat	27
Rajkot	20
Baroda	27
Total	154

2.7 Urmila: A New Identity for the Domestic workers

Need

Though the country is booming economically, the informal sector and amongst these, domestic work is still a sector where there is a lot of work that needs to be done. Their situation remains the same as for many across India – no bargaining power, no leave, no legal access, sexual harassment, over worked, and underpaid. Moreover there is no platform through which these women can come together to demand their rights.

Solution

Urmila Home Managers was initiated with an objective to remove the stigma of housemaid to the marginalized women working as domestic help in Ahmedabad and give them a professional identity. It provides a structured training pertaining to home management.

The project attempts to bridge the gap between domestic servants and urban households. It helps client to hire a reliable, efficient and professional home manager.

Support: Initially funded by Sir Dorabji Tata Trust and currently project is self-sustainable.

Kusum Jagtaap, a perfect Home Manager

Thirty years old Kusum through her neighbour came to know about Urmila's training. Having lost her husband at an early age, she is the sole caretaker of her son and was looking for work. After the training, she acquired a job through Urmila and it has been a year that she is working and earning Rs. 9500/- for 8 hours.

She says, *"I am happy that my child is getting good education. The family where I am working is very supportive and they are satisfied with my work. I have been able to pay-off all my debts and now feel relieved. I thank Urmila for the training imparted in best possible manner and the job"*



Dr. Renu Goyal, 45years old, A satisfied client

"I am associated with Saath – Urmila Program since 2 years and Kusum started working with me a year back. She has become so friendly with my kids. She takes care of them just like her own children and manages the home efficiently and thus needs no supervision. I have family members of three generations at my home. She takes care of each and every one according to their needs following all rules and regulations. She is a good multitasker and a really a good home manager"



Impact

- Total Trained Home managers: 122
- Total Placed Home managers: 72

Monthly Salary wise classification (in Rs.)	No. of home managers	Average working hours per day
3,000-5,000	21	4
5,001-7,000	21	8
7,001-9,000	24	11
9,001-11,000	6	13
Total	72	

2.8 Rweaves: Sustainable Livelihood for Rural Artisans

Need

In Surendranagar, Gujarat, the rural artisans of 'Patola' and 'Tangaliya' weaving art forms are struggling to earn a decent living. The weavers are slowly getting disenchanted with

their age old occupation of weaving and their second generation is not interested in opting the art forms as viable livelihood options. Hence the art is slowly dying.

Solution

Rweaves is providing raw material and marketing support for the finished hand-woven products by the rural artisan

communities in the district of Surendranagar, Gujarat. In this way, this unique intricate weaving art is being revived. Rweaves is supporting the artisans of *Patola* and *Tangaliya* to withstand the stiff market competition.

It has supported the artisans to reach out to a broader audience across India by participating in exhibitions-cum-sale and *craft melas* and

expand their product range by blending the traditional designs with the latest trends.

The new generation is again taking up weaving as a full time occupation, which is a welcome change.

Supported by Rang de and Ashray Incubation centre, a techno-social entrepreneurial venture.



New Generation of Patola Weavers

Girish Dulera, Kalaria village, Surendranagar district weaving *Patola* at his home

Girishbhai K. Dulera is 28 years old young man living in the village of Kalaria, Surendranagar district of Gujarat. He belongs to one of the traditional family of *Patola* Artisans. Girishbhai was unable to get the deserving price for his finished *Patola* products and was very worried about the future of the traditional weaving art form which has been the lifeline for generations.

After he got associated with RWeaves, life has again started looking up for him to a great

extent. His socio-economic status has gone up and now Girishbhai is well-known in his own community. Girishbhai says, "The artisans of Surendranagar have been lagging behind due to their inability to sell their products and receive the deserving value for it. Rweaves has been supporting the young and old artisans for the promotions of their products and by imparting training. Many artisans, have realized the actual value of *Tangaliya* and *Patola* products after working with Rweaves and are moving towards it again slowly."

Impact

Supporting 20-25 rural artisans in Surendranagar District



Photo: Jonathan Perugia



3 Housing as Basic Rights

Need

The infrastructure sector in Gujarat has seen a great upward surge since last 15 years, which has led to mass evictions of slums residents and relocation to other sites. The evictions and the relocations in various cities of Gujarat are leading to multiple socio-economic issues, which needs to be addressed in a very proactive and transparent manner. The relocation sites are in the outskirts of the city, lacking basic civic amenities and with limited opportunities of getting a decent and sustainable livelihood is bleak for the residents.

Solution

Saath believes that housing as a basic rights of every human being. It promotes a holistic housing rights approach, which enables socio-economic equity and development. This programme creates awareness amongst the slum communities about their housing rights and organize them again any illegal evictions which are carried out without prior notices and undesirable resettlements plans. Saath keeps the windows of continuous dialogue open with the Government agencies for accountability and transparency.



Saath has been working with over 5,000 families at relocated and resettled housing sites across Ahmedabad, Surat and Rajkot.

One knowledge Sharing State Level network was also formed to work collectively on the issue of housing rights for the urban poor. A number of organisations are part of this network: Lok hit – Rajkot, Samata Charitable Trust – Surat, Prayas, Centre for Social Justice, Pathey Trust, Mahila Housing Trust, Janvikas and Researcher from Cept University.

Supported by Ford Foundation

The project received support from Ford Foundation for one year and then had to be closed down due to government's pending decision on foreign funding to Indian NGOs.

Collective Action for Indigenous communities

When the World was celebrating International Human Rights Day on 10th Dec 2014 Halapati



community (an indigenous tribe in Surat) of Patel Nagar was victimized of gross violation of human rights. Surat Municipal Corporation had demolished 70+ houses of this vulnerable community under TP scheme. This vulnerable community had been living in the area of Ashwin Nagar (also known as Patel Nagar) since 1956 when the village panchayat was the administration authority.

Over the years geographical boundaries of Surat city were extended and it came under Municipal Corporation of the city. In 2012 people had filed a Public Interest Litigation (PIL) in the High Court. The judgement was given that the SMC should provide rehabilitation package to the community in their nearby area. SMC has followed the due process and given notice to the community, but because the community was not aware about the due process they had not taken any action and finally lost their houses and became victims of gross human rights violation. Although there are community people who felt that some of the houses are demolished illegally and to prove that they had plan to collect information from the SMC record.

Saath's housing rights team; Samata Charitable trust and civil society representative have supported the community and facilitated to file an application under RTI. It was the first time when a single department received 70 RTI applications in a day. This was the record in Surat. Community is waiting for RTI reply and would like to continue their fight against violation of their rights.

Outreach and Impact:

No. of Evictions Halted

- 88 Households Baherampura – Ahmedabad
- 135 Households Kabir Tekri – Ahmedabad
- 250 Households Shivajinagar – Surat
- 65 Households Morbi road – Rajkot
- 245 Households Fulvadi area – Ahmedabad

Rehabilitation Packages

- 179 received support for housing scheme

No. of community people benefitted from Housing Rights and Resource Centre (HRRC)

- 3 HRRC at city level, 719+ people visited HRRC for its service, 12 Leaders meetings held at HRRC

Awareness Campaigns

- 31 Awareness Campaigns, 4327+ people participation





Photo: Jonathan Perugia

4 Griha Pravesh: Affordable Housing Facilitation Centre

Need

The people from low income groups find it difficult to make more informed decisions about their house purchase. The process of selections, documentation for availing loans to legal guidance for title clearance of house bought is a cumbersome and long one. Moreover people from low-economic background find it unsafe to invest their hard earned money for buying assets, due to the fear of fraud and usurping of their money.

Solution

Griha Pravesh (GP) is a novel social entrepreneurship initiated for facilitating in the process of availing affordable homes to those who are unable to buy house from the formal market. They are counselled for managing the margin money and down payment and facilitate integration of community development initiatives with housing.

It started with one centre in Ahmedabad, along with that it has geographically expanded



Photo: Jonathan Perugia

to Surat and a similar model has been replicated in Mumbai.

The diversification of activities has helped us to steer the model towards sustainability and make it more appealing to the prospective buyers and builders. GP now plans of expansion even further into different geographical areas.

My dream of buying a house became reality in 6 months!

Rajesh Parmar, 35 years has studied upto standard 7th. He is currently working as a helper in Riddhi apartment in Jodhpur area,

where he is earning Rs. 17,500 per month. He used to live in a joint family but 3 years ago he had to move out as the home was small and he shifted to a rented place in Guptanagar, Vasna for which he was paying Rs. 1,500 as rent. Rajesh is a member of Saath's microfinance cooperative functioning in Vasna, where he used to regularly save, through which he came to know about *Griha Pravesh* programme of Saath.

Rajesh says, "I expressed a desire to buy a home in Narol area as my family members live there. One day we fixed a time for site visit and Neetaben (field worker) showed me a housing site in Umang-Narol area. I liked an apartment

there and finally booked it. I was about to get the possession in 1 and half years but due to some problems the builder wasn't able to hand over the house to me. We were in the meantime asked to empty the rented house on a given date as decided earlier, and this was real trouble for me. I again contacted Neeta ben, who helped me out at that time by setting up a meeting with the builders and did regular follow up with them in this regard. After the meetings and persuasion by the *Griha Pravesh* team the builder agreed to give me a place to stay without any rent for the time being. At the same time, I got the permission from my landlord to stay longer and hence my problem was solved. I shifted to my new home on 21st March, 2014 finally and feel great relief. My dream of buying a house became reality in just mere 6 months and it has all been due to efforts of *Griha Pravesh* team".

Impact

- Database of more than 61,000 people from target income groups
- Tie up with 27 affordable Housing Developers at Ahmedabad and Surat
- Linkages with 6 Housing Finance Institutions
- 16,665 people reached in the year
- 119 new members joined Griha Pravesh to buy a home
- 43 families booked their houses in the year

Photo: Jonathan Perugia



Photo: Jonathan Perugia



Photo: Jonathan Perugia



5 Working with the Local Government Bodies

5.1 Organized Action for Economically Weaker Sections

Economically Weaker Section (EWS) Housing Sites is an initiative started in 2012 for the people rehabilitated due to Sabarmati Riverfront Development Project. Saath works for forming resident association at the sites and also carries out various activities aiming at proper rehabilitation of the resettled communities. Currently there are 6 sites where Saath is working, which includes Vatva (4 service societies), Baherampura (3 service societies), Dudheswar (1 service society), Sahvadi (4 service societies), Odhav 1 (2 service societies), 2 and Isanpur (1 service society).

5.2 Night Shelter: A Shelter for the Homeless

In partnership with Ahmedabad Municipal Corporation Saath is managing Night Shelter in Isanpur area of Ahmedabad to provide migrating people a shelter, where they can sleep peacefully for the night and use the basic amenities without any charges. Entry to the night in shelter starts with a registration process. The homeless people are getting free of cost Electricity, Beddings, Water, Bathroom, Toilet and Secure Shelter to sleep. The maintenance of the night shelter is done by Saath. At present an average of 25 migrants per day stay at the night shelter.

5.3 Reproductive Child Health

The Reproductive Health care services were started in the Paldi and Vasna wards for expectant mothers and nursing mothers. The focus has also been on family planning in the two wards. The project has been going on since 2004 with the support of the Ahmedabad Municipal Corporation with the team of 29 link workers, through whom a total of 8,483 services were provided.



5.4 Urban Resource Centre (URC): Community Knowledge Bank & Facilitation Centre

Need

Most of the slum residents do not possess proof of identity and other benefits of the schemes available for them provided by government. They lack the knowledge of such schemes and benefits and often find it difficult to acquire them due to long cumbersome government processes, corruption and apathy of officials.

Solution

The Urban Resource Centre (URC) serves as a knowledge and information bank for the slum community, where people can avail details about different social security schemes by the government and other benefits meant for them. There are grass-root workers at the URC, assist the information seeker in acquiring the benefits by guiding and facilitating them in the whole process.



Along with the service delivery the centre monitors the development of the slum area, carries out need assessment and based on it initiates advocacy measures.

Opening of a new Health Centre

While working in Sankalitnagar, Juhapura area in 2008 Saath carried out a research of the area and found out that health was a major issue and the serious matter was a lack of public health care centre. People in the area had to pay around 80 to 100 rupees as a fee per day. Through the Juhapura URC, Saath created an action plan regarding the need of a health centre and submitted it to local Municipal Corporation complete with a plan regarding where to construct it.

The URC then started advocacy efforts by organising meetings with the local community and promoting the need and usefulness of the centre. Continuous follow-ups with the municipal authorities resulted in the starting of the construction of the centre in 2012 and finally the centre is to be inaugurated in April 2015. 5,000 families in the area will benefit from it being able to avail primary health care at affordable cost. Zuber Shaikh, head of the Juhapura URC says, "The response from the

community was overwhelmingly positive who supported the URC at each and every step All this wouldn't have been possible without them".

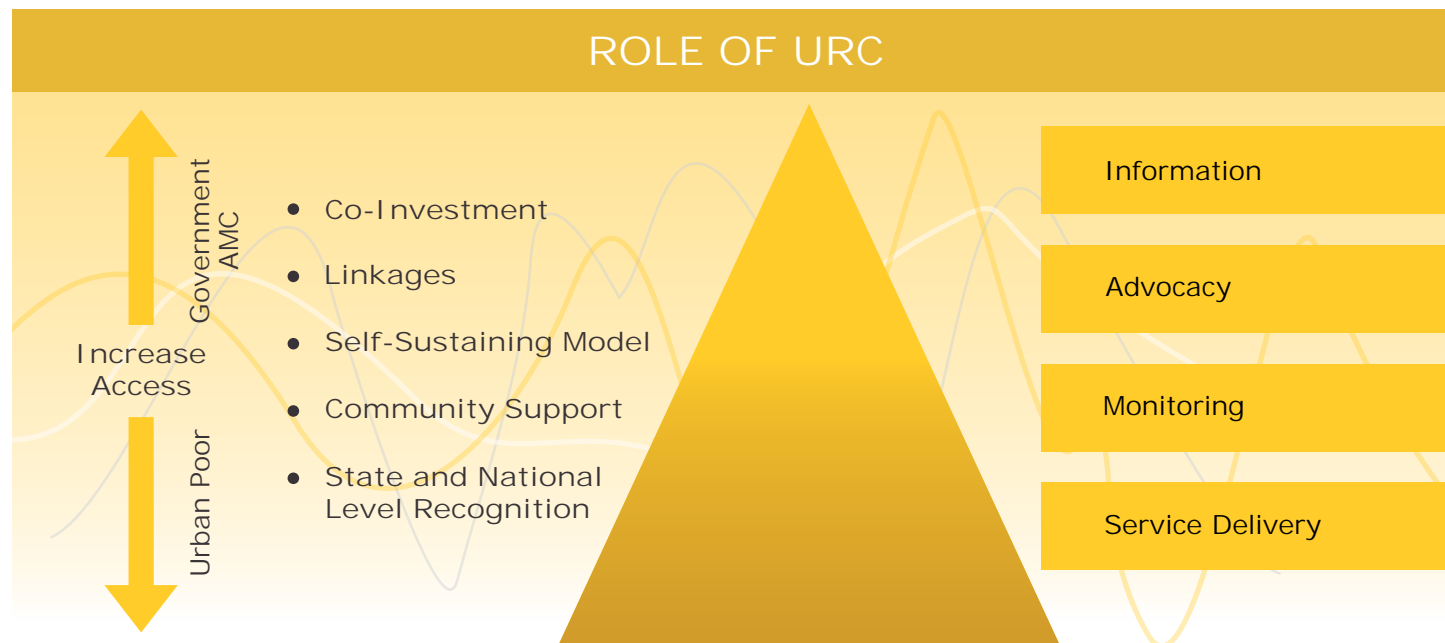
Supported by Rajkot Municipal Corporation

Services Provided by URC in 2014-15:

Major Services	Total
Income certificate	57
PAN card	331
Caste certificate	20
Birth certificate	97
Affidavit	23
Aadhar Card	23
BPL list- adding/ changing name	33
Old age pension	30
CFS class fees	214
Survey form	1417
Home manager training	20
Data entry work	100
Total	2268
Other Services	233
Grand Total	2501

Information disseminated about 40 different schemes

Total Coverage since inception: No of Households-27,000, Inquiries-1,66,748, Linkages-29,807





6 Research Documentation & Communication Cell

RDC is the entry point for anyone visiting to Saath including individuals, organisations, interns, volunteers, researchers, donors who want to associate with us. RDC plays various roles in the organisations such as providing research and documentation support, sending out award application and funding proposals to various organizations, fundraising, organising CSR activities, social/print/electronic media coordination for brand building of Saath.

During the year 63 interns and 11 volunteers were facilitated and 5 international interns from countries of USA, UK, Netherlands, were associated with various programmes of Saath. 23 individuals and organizations and 6 funding organization's visits were facilitated by the cell and through visits and research facilitation the cell raised around Rs. 1, 25,406.

Highlights of the Year

- Wrote 55 proposals during the period and out of which 10 proposals were selected which amounts to over 50 lakh rupees.
- During last one year around 63 interns and 11 volunteers were facilitated by RDC and 5 international interns from countries such as USA, UK, Netherlands etc, were associated with various programmes of Saath. 23 individuals and organisations and 6 funding organisation's visits were facilitated by the cell.
- Through visits and research facilitation the cell raised around Rs. 1,25,406.
- Last year around 8 articles in

newspapers and 2 in electronic media were published with the effort from the cell which increased the visibility of the organisation.

Intern Experience

Hello, my name is Richard Owusu - Apenten, and my name is Denis Bineytioglu, and were both interns with Saath Charitable Trust from late June – late August in summer 2014.



We are students from Maastricht University School of Business & Economics in the Netherlands. We are both members of the United Nations Student Association which runs a Summer Internship Programme with Partner NGO's worldwide.

"My project was to conduct an impact analysis of the Ahmedabad meat-processing supply chain on public health & economic growth. I was provided a large degree of autonomy on how I wanted to conduct the analysis; at the same time my colleagues in the Research and Development Cell were instrumental in facilitating my work by utilizing their wide network of contacts to provide me with an in-depth understanding of the case at hand. Saath is a team comprised of highly talented, effective, and passionate individuals. The opportunity to contribute to their work, albeit momentarily, was an esteemed privilege".

- Richard Owusu-Apenten

"When I arrived in Ahmedabad first, I was surprised about the highly collaborative attitude that was demonstrated towards me, and together, we had decided that I will conduct a research project – a social impact analysis of the Youth Force Programme. I am very thankful to the RDC department who made vast efforts during my stay: not only did they solve my administrative problems, but also achieved to make my stay the most comfortable, and finally became great friends to me next to the work relation. I have left Saath with invaluable experiences, memories, and friends, but most importantly, with increased optimism. Seeing their work and engagement has convinced me that hard work and collaboration of people can in the end have a determining impact on the wealth of individuals and communities".

- Denis Bineytioglu

Photo: Gerwin Jansen





7 Fundraising

The Fund raising department manages donor relationships, organize fund raising events, develop strategies for fund raising, meet the CSR professionals of corporate foundations and individual donors etc.

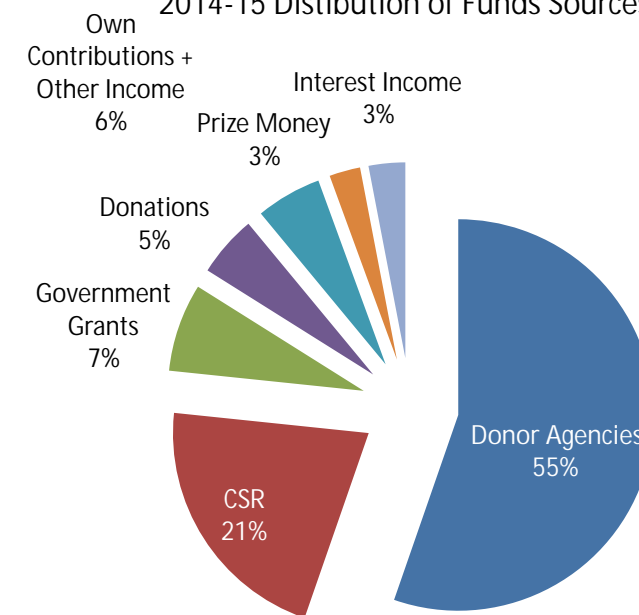
Major Fund raising activities of 2014-2015 have been Food for Change and Meghdhanush. Food for change was collaboration with a NGOs network, which helped in increased visibility. Meghdhanush proved to be a good platform for promoting awareness about Child Labour and Saath's Child Friendly Spaces (CFS) programme. This event was conceptualized and implemented by the Fund raising manager and Research, Documentation and Communication Cell along with a team of interns.

We would also like to thank VOW group, a group of homemakers who have declared themselves as Saath's Philanthropic partner and has raised over Rs. 1 Lakh.

You can make donations under the 35 AC approval for the period of 2014-15, 2015-16 & 2016-17 for the following core areas:

- Integrated development programs for urban slums and rural villages
- In areas Health, Education,
- Employment & Entrepreneurship Training,
- Livelihood Support,
- Agriculture & Water harvesting,
- Advocacy to Economically Weaker Sections.

2014-15 Distribution of Funds Sources



Tech-based Innovations for Creating Inclusive Societies

Promoting Services- Market based solutions for empowering the Socially Excluded Urban Communities

Helplines for Nirman, Udaan, Rweaves, Griha Pravesh, Urmila Home Managers and Urban Resource Center, which creates direct interphase between the communities and the various services provided by Saath.

Saath Resource Helpline: (a toll free number) will be launched in Gujarat for providing 360 degree services to the urban marginalized communities, for transformational change on multiple levels i.e. socio-economic aspects of their life. It will link community to aforementioned services

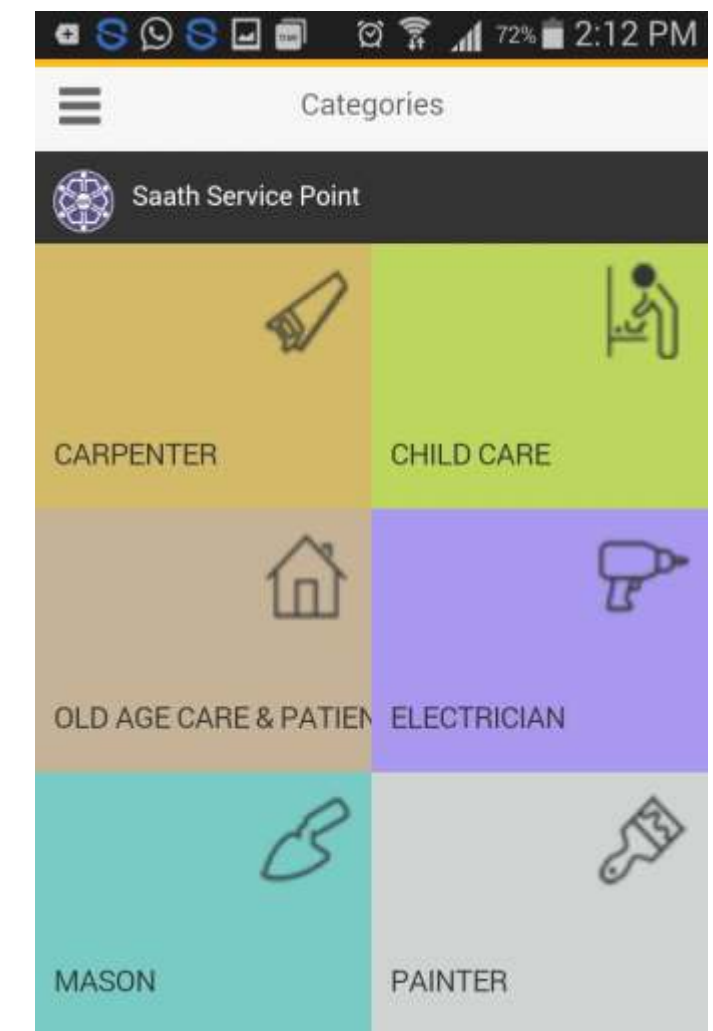
Promoting Transparency and Accountability through use of Smart Phones and Tabs:

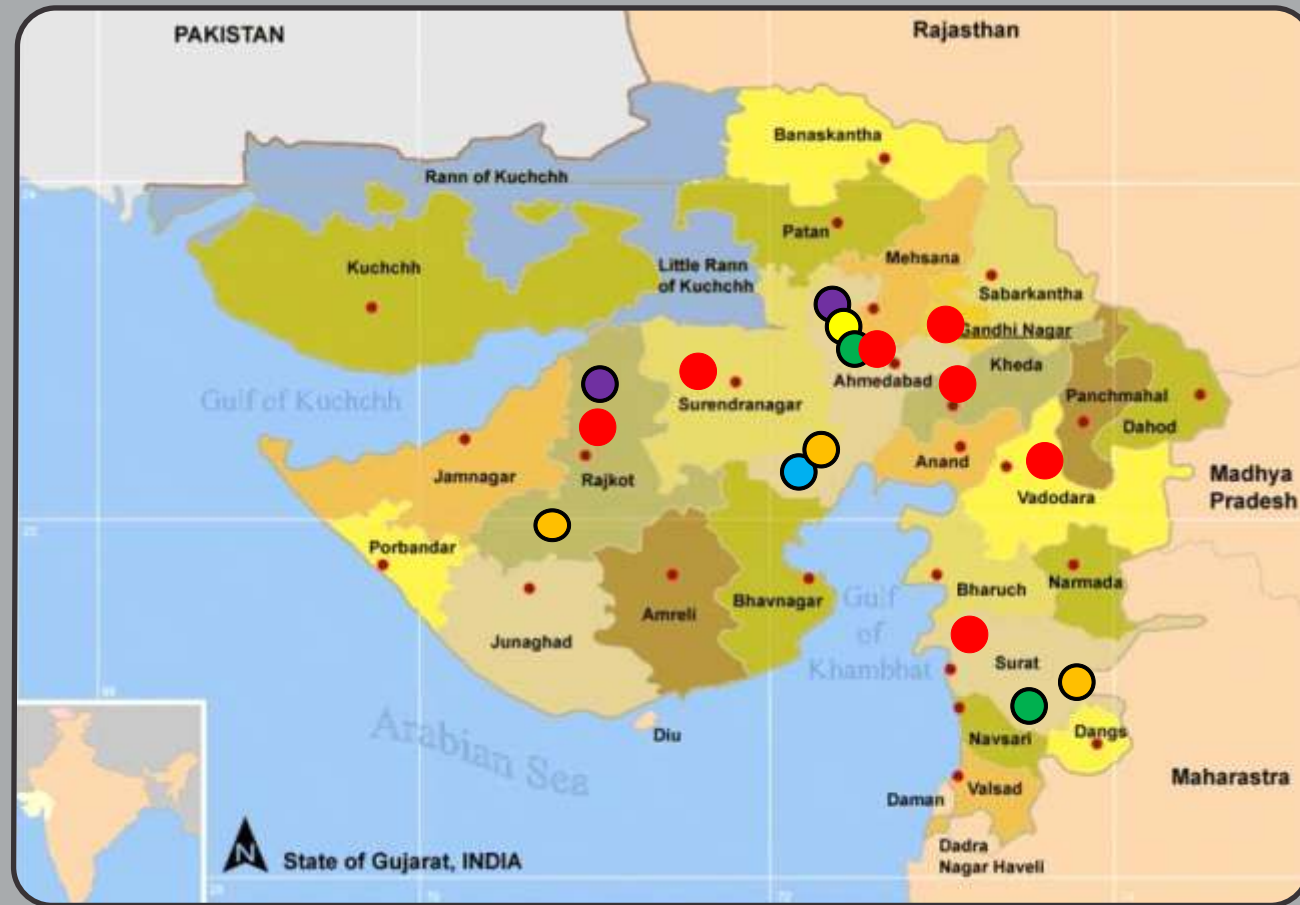
The rural and urban microfinance (RMFI & UMFI) institutions are using smart phone and tablets for maintaining transparency and efficiency. They are using VYAK software, which is feed-in with data by the outreach workers on the site and the members receive the SMS of their updated accounts and transaction immediately. Thus ensuring the financial inclusion of 20000+ (RMFI) and 4500+ (UMFI) individuals who cannot afford to have an account in the commercial banks. Webcam is used for Skype monitoring in 3 centers of Udaan.

Promoting Learning and Skill building through digital modules supported by partner Quest Alliance (QA), part of CSR initiative of Accenture for Retail Management course, under Skills to Succeed program. The digital module has 4 sections are taught through the computer and classroom activities. The students learn in a pair of two which encourages peer learning through discussions. The performance of the students is tracked by Quest Alliance from Bangalore, through the feed-in data for each uniquely assigned username and password for each student. Life skill education is imparted through a concise mobile app module for Nirman, Udaan and Women@work: Inspire, Identity, Dignity. America India Foundation has provided 3 mobile modules named *Mobile Kunji* and *it's your life* (self-explanatory creative module for financial awareness) and one for financial literacy for creating micro-entrepreneurs.

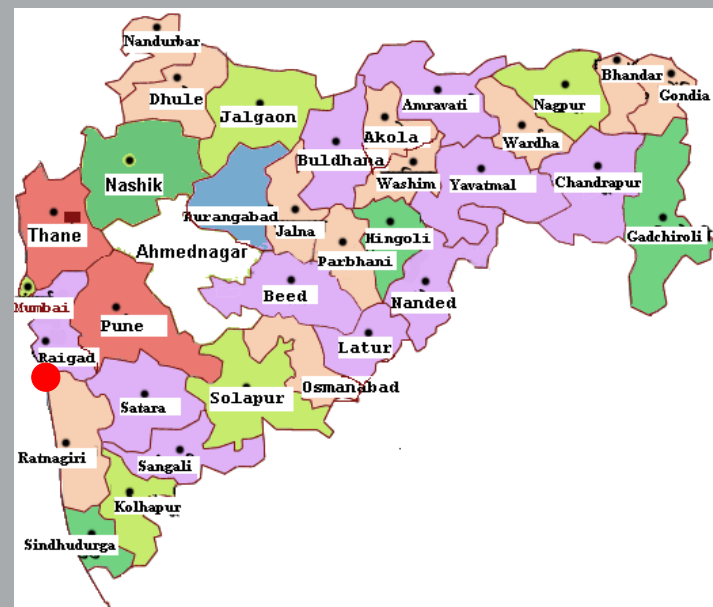
Saath Service Point, A mobile app for various services is developed for the benefit of the trainees under Nirman, who have registered themselves on this app after training. This customized app has enabled the construction workers in getting increased market reach, wages and working days, whereas the market is receiving highly trained construction workers at their door steps, with a click on their mobiles. The app is available on Google play store and can be downloaded through the following link:

<https://play.google.com/store/apps/details?id=com.saath.SaathApp&hl=en>.





- Livelihoods
- Urban Governance
- Health and Education
- Affordable Housing
- Microfinance
- Housing rights



- Livelihood



Livelihoods

Formal Sector

Udaan/Umeed/Skills to Succeed

- 52,897 Youth trained
- 75% placed 55% females and 45% Males
- Currently 11 Centers across five cities (Ahmedabad, Rajkot, Baroda, Surat, and Nadiad)

Informal Sector

Nirman/Women@Work

- 1,492 trained
- 88% Male and 12% Female
- Currently 4 centers in Ahmedabad and Surat
- 10 to 30 % increase in income for 79% trainees

Rweaves

- 50 + artisan supported

Urmila

- 866 Women trained
- Salary range increased from Rs. 2000-3000 to Rs. 3000-9000 +

Youth Force

- 3474 youth members across Ahmedabad, Surat, Rajkot, Baroda and Mumbai



Education

Balghar

- 2,095 Passed through 7 preschools
- Less than 1% dropouts
- Child Friendly Spaces(CFS)
- 3,772 passed through classes and provided nutrition support
- 283 enrolled in formal schools
- Currently 12 centers across Ahmedabad

Sujal

- 51 RO plants installed in 32 villages of Sanand
- 41 Preschools and 5 schools covered under this project
- 1,700+ children have access to clean drinking water



Microfinance

Urban

Saath Savings and Credit Cooperative Society Ltd. (as of March 2015)

- n 19,992 members
- n Rs. 8,79,16,889 Cumulative Savings
- n Rs. 9,09,12,397 Loan Outstanding amount
- n 9 Branches across Ahmedabad\

Rural

Saath Mahila Savings and Credit Cooperative Society Ltd. (as of March 2015)

- n 2,483 members
- n Rs. 57,24,670 Cumulative Savings
- n Rs. 1,22,00,450 Loan Outstanding amount
- n 2 Branches in Ahmedabad district



Housing

Grihapravesh

- 61,000 people reached in Ahmedabad and Surat
- 850+ homebuyers

Housing Rights

- 5,000+ Slum dwellers made aware of their housing rights

Economical Weaker Section Housing

- 23,400 people facilitated for proper rehabilitation and resettlement across 9 housing sites of Ahmedabad.

Our Board and Team Members

Sr. No.	Name	Years of service									
	Board of Trustees										
1	P K Ghosh		28	Ranjan Leuva	C	67	Paresh Sakariya	E8	106	Archana Nai	C
2	Rajendra Joshi		29	Chetna Parmar	C	68	Hansa M Makwana	C3	107	Himansha Parmar	C4
3	Gagan Sethi		30	Satyaben Rajput	C	69	Purnima Sharma	C2	108	Priti Raykuvar	C2
4	Sudhin Choksey		31	Sonal Senma	C	70	Abhay Tatmiya	C	109	Nishant Dave	C7
5	Ms Gazala Paul		32	Seema Yadav	C1	71	Meet Mesvaniya	C	110	Jaykumar R. Gohil	C
	Management		33	Rehana Shaikh	C11	72	Bhavika Patel	C	111	Sunil Chauhan	C7
1	Keren Nazareth	E7	34	Nanda Parmar	C	73	Afroj Vora	C	112	Dipa Panchal	C
2	Chinmayi Desai	E20	35	Lalita Yadav	C1	74	Dipika Parmar	C2	113	Bijal Rathod	C
3	Niraj Jani	E7	36	Kamini Modasia	C1		Sujal		114	Parul Rayjada	C7
	Accounts		37	Sanjidaben Sheikh	C12	75	Shyam Prakash Singh	E6	115	Kuldipsingh Krishnawat	C
4	Jayana Oza	E5	38	Sheetal Chauhan	C		Management Information Services		116	Priti Mevada	C3
5	Vandana Patel	E5		Balghar		76	Priyanka Macwan	C3	117	Pravin Panchal	C3
6	Jignesh Patel	E5	39	Shakeraben Shaikh	C4	77	Padma Sharma	E2	118	Kalpesh Agarwal	C7
7	Aslam Shaikh	R1	40	Hoorbanu Pathan	C8	78	Dina Solanki	C5	119	Jiten Shukla	C3
	Administration		41	Raisaben Chhipa	C9	79	Sharda Thakor	C	120	Parul Parmar	C
8	Nilesh Rangwala	E3	42	Sarfunishaben Pathan	C12		Nirman		121	Monang Panchal	C
9	Surbhi Khatri	C4	43	Shakilaben Sheikh	C7	80	Sabbir Parmar	C	122	Rajendra Prajapati	C
10	Shobhanaben Rangwala	E3	44	Suhana Ajmeri	C8	81	Pratima Bhavsar	C2	123	Sandeep Chauhan	C
11	Pratapsinh Solanki	E22	45	Zarina Mansuri	C7	82	Hakimbhai Shama	C	124	Mayuri Raval	C
12	Harikrishna Sharma	C2		Economical Weaker Section		83	Mahesh Mehariya	E6	125	Nitesh Oza	E12
	Governance		46	Bhanubhai Chauhan	E25	84	Hemant Gawade	C	126	Sumit Kakkar	C
13	P K Das	R9		Nivea		85	Baljibhai Vaghela	C2	127	Mamta Rajput	C
14	Reshma Soni	C	47	Mansing Maurya	E25	86	Anand Parmar	C1	128	Kanjibhai Chauhan	C4
	Child Friendly Spaces		48	Housing Rights		87	Ahvini Parmar	C	129	Kashmira Dataniya	C3
15	Suman Rathod	C	49	Anil Solanki	C1	88	Chetan Makwana	C2	130	Ranjitsinh Kannade	C3
16	Shobhna Thakor	C	50	Geeta Chauhan	C1	89	Ashrafbeig Mirza	C	131	Anil Christen	C2
17	Kinjal Rabari	C		Samaveshi Shehar		90	Manan Raval	C2	132	Saroj Patni	C
18	Sherbanu Maniar	C5	51	Zuber Shaikh	C	91	Kasturbhai Solanki	C2	133	Dinesh Sargara	C
19	Nayanaben Vegada	C	52	Bapubhai Balsane	C	92	Manoj Solanki	C	134	Ramilaben Solanki	C3
20	Bhagwati Parmar	C		Youth Force		93	Ashish Valvi	C	135	Mayurika Mesariya	C
21	Damini Parmar	C	53	Ishwarbhai Sartanpara	C	94	Jagdish Sargara	C2	136	Jyoti Makwana	C
22	Gopal Chauhan	E10	54	Yogesh Prajapati	C1		Research Documentation & Communication Cell & Fundraising		137	Sonal Chauhan	C
23	Bhagyashri Vankar	C	55	Mamta Patel	C2	95	Vama Rajpal	C2	138	Shikha Jain	C
24	Ruksana Shaikh	C3	56	Abhishek R Maurya	C2	96	Kunal Patel	C2	139	Heena Bhambhi	C
25	Minaben Parmar	C	57	Chirag Unagar	C	97	Irbaaz Shaikh	C2		URC	
26	Sonal Makwana	C	58	Kiran Parmar	E19	98	Jenny Parekh	C2	140	Geetaben Chauhan	E16
27	Rubee Khatoon Irafaan	C	59	Trupti Makwana	C		Udaan		141	Kishore Ghelot	E13
			60	Sandip Panchal	C3	99	Khyati Soni	C2		Urmila	
			61	Vijal Patel	C	100	Nilesh Parekh	C8	142	Ramilaben Vaniya	E13
			62	Parul Dholakiya	C2	101	Krupaba Zala	C2	143	Ramilaben Shrimali	E22
			63	Vipul Jadav	C	102	Yogesh Makwana	C	144	Devuben Parmar	E21
			64	Nikunj Sakhreliya	C1	103	Pankaj Mochi	C		E	employee
			65	Nitesh Vasava	C2	104	Shobhna Thakor	C1		C	contractual Service
			66	Nadim Shaikh	C	105	Sonali Chaudhari	C		R	retainer
									No.	Years of Service	

Distribution of Staff According to Salary

Slab (Rs. INR)	Male	Female	Total
Less than 5000	6	20	26
5000 to 10000	28	47	75
10001 to 25000	24	8	32
25001 to 50000	6	5	11
50001 to 100000	0	0	0
Above 1000001	0	0	0
	64	80	144

Particulars	Amount
Highest Paid	6,84,000
Lowest Paid	83,568
NGO Head	6,84,000



Gender Breakup



Hindu Dalits				Hindu Non Dalits			
	Male	Female	Total		Male	Female	Total
Senior	5	2	7	Senior	8	5	13
Middle	31	37	68	Middle	12	22	34
Total	36	39	75	Total	20	27	47
Minority				All Staff			
	Male	Female	Total		Male	Female	Total
Senior	3	3	6	Senior	16	10	26
Middle	5	11	16	Middle	48	70	118
Total	8	14	22	Total	64	80	144

Details of Board of Trustees

No	Name	Age	Gender	Qualification	Occupation
1	Mr. P. K. Ghosh	71	Male	IAS (Retd)	Ex Principal Secretary, Urban Development Department, Government of Gujarat
2	Rajendra Joshi	56	Male	B.Sc.	Social Entrepreneur, Founder of Saath
3	Mr Gagan Sethi	58	Male	MSW	Organisation Development Expert, Human Rights Activist
4	Mr. Sudhin Choksey	60	Male	B.Com (Hons), F.C.A.	MD, Gruh Finance Ltd
5	Ms Gazala Paul	49	Female	MSW	Managing Trustee, Samerth Charitable Trust

Account Statements

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E / 7257 / AHMEDABAD			
BALANCE SHEET AS ON 31st March 2015			
PARTICULARS	ANNEXURE	2014-15	2013-14
FUNDS AND LIABILITIES			
TRUST FUNDS	A	16,04,219	23,12,230
GENERAL FUNDS	B	82,45,877	80,31,117
UNUTILIZED GRANT EARMARKED	C	94,50,616	76,90,352
INCOME & EXPENDITURE A/C	D	20,82,228	16,38,601
TOTAL		2,13,82,940	1,96,72,300
ASSETS AND PROPERTIES			
FIXED ASSETS	E	16,04,219	23,12,229
INVESTMENTS	F	1,28,65,800	1,00,00,000
NET CURRENT ASSETS	G	69,12,921	73,60,071
TOTAL		2,13,82,940	1,96,72,300
NOTES FORMING PART OF ACCOUNTS -		O	AS PER OUR AUDITED REPORT OF EVEN DATE
 For Saath Charitable Trust Rajendra Joshi Trustee Saath Charitable Trust Place : Ahmedabad Date : 15th September 2015		 For H. Rustom & Co. Chartered Accountants Firm Regd.No.108908W HRD Dalal Proprietor Membership No.31368 Place : Ahmedabad Date : 15th September 2015	

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E /7257/ AHMEDABAD			
INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD 1ST APRIL 2014 TO 31ST MARCH 2015			
PARTICULARS	ANNEXURE	2014-15	2013-14
INCOME			
GRANTS AND DONATIONS INCOME	H	3,22,14,220	3,65,96,198
OTHER INCOME	I	29,63,786	28,74,853
INTEREST INCOME	J	11,21,437	9,88,361
TOTAL		3,62,99,443	4,04,59,412
EXPENDITURE			
EXPENDITURE ON OBJECT OF THE TRUST	K	3,41,69,136	3,97,69,498
ESTABLISHMENT EXPENSES	L	9,92,056	14,23,354
CHARITY COMMISSIONER CONTRIBUTION		50,000	50,000
AUDIT FEES	M	1,68,539	3,76,406
REMUNERATION TO TRUSTEES	N	6,21,265	6,65,395
DEPRECIATION	E	3,19,954	5,14,533
TRANSFER TO SPECIFIC FUNDS	A & B	(4,93,250)	(4,63,637)
LOSS ON SALE OF FIXED ASSETS	O	28,116	
EXCESS OF INCOME OVER EXPENDITURE	D	4,43,627	(18,76,137)
TOTAL		3,62,99,443	4,04,59,412
NOTES FORMING PART OF ACCOUNTS - 0 AS PER OUR AUDITED REPORT OF EVEN DATE			
 For Saath Charitable Trust Rajendra Joshi Trustee Saath Charitable Trust Place : Ahmedabad Date :15th September 2015		 For H. Rustom & Co. Chartered Accountants Firm Regd.No.108908W HRD Dalal Proprietor Membership No.31368 Place : Ahmedabad Date :15th September 2015	

Consolidated Receipt
Saath Charitable Trust

Consolidated Receipt & Payment Statement for the year 1st April 2014 to 31st March 2015

Receipt	Amount	Payment	Amount
Opening Balance	1,73,60,070	Expenditure towards Object of the Trust	3,41,69,136
		Programme Cost	1,65,26,629
Grants & Donations	3,39,74,483	Programme Staff Cost	1,72,35,460
		Programme Admin Cost	4,07,047
Other Income	29,63,786	Establishment Expenses	9,92,056
Interest Income	11,21,437	Capital Expenditure	65,059
Sale of Assets	4,25,000	Audit Fees	1,68,539
		Payment to Trustees	6,21,265
		Charity Commissioner Contribution	50,000
		Closing Balance	1,97,78,721

Remuneration, Reimbursement & Travel Detail of Trustees

Name	Remuneration (INR)	Reimbursement Travel	Domestic travel	International
Mr. Gagan Sethi	1,88,765	Nil	Nil	Nil
Mr. Rajendra Joshi	4,32,500	Nil	Nil	Nil
Mr. Sudhin Choksey	Nil	Nil	Nil	Nil
Ms. Gazala Paul	Nil	Nil	Nil	Nil
Mr. Prabhat K Ghosh	Nil	Nil	Nil	Nil

Traveling details for the year 2014-15

Sr. no.	Name of Person	Designation	Purpose of visit	Gross Expenditure (In INR)	Sponsored by
A. International Air Travel					
1	Keren Nazareth	Executive Director	Travelling from Ahmedabad to Mumbai and from Orlando to Memphis and Memphis to Huston for meeting with Fedex	45,010	HSBC
				Total (A)	45,010
B. Domestic Air Travel					
2	Keren Nazareth	Executive Director	Travelling to Mumbai to meet the funder	7,895	HSBC
3	Rajendra Joshi	Managing Trustee	Travelling to Mumbai for funder's meeting	4,702	Saath General Fund
4	Jalpa Sukhnandi	Programme Manager - Housing rights	Meeting with Secretary of Housing and Urban Poverty Alleviation Department	7,561	Ford Foundation
5	Jalpa Sukhnandi	Programme Manager - Housing rights	Meeting with Urban Development and Poverty Elimination Secretary	6,655	Ford Foundation
6	Nishant Dave	Mangager - Livelihood Programme	Attending award ceremony and partners meet at Quest , Banglore	21,491	Quest
				Total (B)	48,304
C. Domestic Train Travel					
7	Nitesh Oza	Mangager - Livelihood Programme	workshop at Godrej , Mumbai	10,206	HSBC
8	Nishant Dave	Mangager - Livelihood Programme	Quest faculty training workshop at Banglore	15,015	Quest
9	Jalpa Sukhnandi	Programme Manager - Housing rights	Right to the City Campaign Launching	6,790	Ford Foundation
10	Jalpa Sukhnandi	Programme Manager - Housing rights	Meeting with Secretary of Housing and Urban Poverty Alleviation Department	6,655	Ford Foundation
				Total (C)	38,666
				Grand Total (A+B+C)	1,31,980

Responsibility Statement by Management

- The total funds mobilized during the year amounted to 36.3million rupees of which self-generated and internal accruals amounted to 4.08 million rupees. The organization is dependent of external support to the extent of89%.
- The total application of funds amounted to 34.6 million rupees.
- There were no complaints received from employees, stakeholders or members during the year.
- The total remuneration, fees or other payments to board members and trustees amounted to Rs. 6, 21,265.
- The Annual Accounts have been prepared on the cash basis of the Accounting policies adopted by the organization with compliance to Accounting Standards where ever necessary.
- Sufficient care has been taken for the maintenance of Accounts as per the Income Tax Act 1961 and Foreign Contribution Regulation Act 2010.
- The Statutory Auditors have performed their task in an independent manner and the management letter submitted by the Statutory Auditors has been considered by the management.
- Internal Audit has been conducted for the organization by an external audit firm.
- During day to day operation of the organization, ethical accountability, value

of money and environmental concerns have been given highest priority.

- The staff service rules were followed and all the social security measures were complied with.
- None of the Trustees are related to each other.
- The Directors remuneration were decided and approved by the Board of Trustees.
- In 2010-11 organization got 'Certificate of Accreditation' on desirable norms from CREDIBILITY ALLIANCE for good Governance of voluntary organizations for a period of 5 years.
- Saath Charitable Trust was declared all India winner of "India NGO Award" by Rockfeller Foundation in 2015.

Awards and Recognitions

- India NGO Award 2014-15 (Medium Category)
- Citi Micro Enterprise Award 2013 in the category of 'Innovative Livelihood Promoter of the Year'
- India NGO award, 2011 and 2010 for Western Region
- Edelgive Social Innovation Honours 2011 for the Urmila Home Manager Program
- Member of the Credibility Alliance
- Accenture South Asian Network's Charity of the Year 2010-11
- Indian Social Entrepreneur 2009 by Schwab Foundation, UNDP and CII
- Member of Give India, World Charity Alliance, Global Giving, Guide Star India
- Udaan supported by Microsoft (India) Corporation Pvt. Ltd. awarded E-Rajasthan Awards 2009, Digital Learning – Private Sector Initiative of the Year
- Recognised and Profiled in 2009 by CII as one of the 50 NGOs in Gujarat to collaborate with
- Ashoka Fellowship, September, 2008.
- Listed amongst 50 "Pioneers of Change" by India Today in July 2008
- Finalist for Social Entrepreneur of the Year Award – 2007 Constituted by UNDP, CII, Schwab and Khemka Foundation
- Awarded The Nagrikta Puraskar in 2004 by the Ahmedabad Management Association

Partners and Supporters Government

- Rajkot Municipal Corporation
- Ahmedabad Municipal Corporation
- Sabarmati Riverfront Development Corporation Ltd.
- Nadiad Nagarpalika
- Gujarat Urban Development Mission

Corporate

- HSBC Bank
- Ford Motors
- Shivia Microfinance
- HDFC
- KPMG
- IGate
- Synergi Institute
- Incube Ventures Pvt. Ltd.
- INTAS Pharma
- Micro Housing Finance Corporation Ltd.

Foundations

- American India Foundation
- Ford Foundation
- J R D and Thelma J Tata Trust
- Bosch India Foundation
- Give India
- Global Giving
- Michael and Susan Dell Foundation
- UNICEF
- Empower
- H T Parekh Foundation
- Quest Alliance
- Vibha

Institutions

- Indian Institute of Management, Ahmedabad
- United Nations Students Association, Maastricht
- Mahatma Gandhi Labour Institute
- Centre for Environment Planning and Technology University
- Just Jobs Network
- YUVA
- Lokhit
- Samata Charitable Trust
- Prayas
- Centre for Social Justice
- Janvikas
- Pathey Trust
- Mahila Housing Trust



The Saath Savings and Credit Co-operative Society Ltd Annual Report 2014-15

From the CEO's Desk

2014-15 was a learning year for the Cooperative. It was the first time that we tried to change our monthly collection system, from doorstep to calling members at our offices to deposit their loan instalments. While due to this operational change our business was affected but at the same time our staffs skills to convince the member's improved.

The aim of the cooperative has always been to connect the people with limited access to financial systems with formal banking institutions, with the cooperative being the first step towards it. Moving on it in the year we have been able to connect our loaners with the formal banks by providing loans directly to their bank accounts.

As of 31st March 2015, our cumulative savings are Rs. 8.7 Crores and loan outstanding are Rs. 9.1 crores respectively. Our double deposit scheme has proved very successful and we have received around Rs. One Crore from more than 900 members for the next six years. Expanding our reach, we started 2 new branches, one in the Ahmedabad city and one in Daskroi Talluka of Ahmedabad district to boost our operations.

This year our statutory audit for the year 2013-14 was conducted by Registrar of Cooperative Societies. In this audit we have been awarded Grade A first time ever.

With technology being an imperative part of today's world, technological advances are coming in the Cooperative's day to day operation as well and new technologies were introduced in the year of Tab Banking, Passbook Printing and SMS notifications. This has helped us tremendously in not only simplifying our operations but also build credibility with our clients by promoting complete transparency. We are launching a toll free number as well soon.

We initiated Cash Pickup service and NEFT services as well for which we got immense support from our banking partners. Indian Grameen Services has also provided us support for providing loan of Rs. 50 Lakhs.

Lastly on behalf of the governing board, I would like to thank all our members for their faith and support in our products and services, employees for their great work and initiatives and our consulting partners for their generosity and guidance.

Divyang Bhatnagar
CEO

The Saath Savings & Credit Cooperative Society Ltd

Since 1994, Saath Charitable Trust Ahmedabad has promoted community based financial services in Ahmedabad city. In March 2010, The Saath Savings & Credit Cooperative Society Ltd. got registered with a vision: -

To build a sustainable community-based organization to provide financial services to the socially marginalized and economically deprived sections of society, in order to eventually reduce poverty and bring prosperity.

The main objectives are: -

- To develop savings habit in members for their future needs.
- To provide loans at an affordable rate of interest.
- To provide affordable insurance.
- To make the financial services accessible to the low income group in the market.
- To promote equal participation of people irrespective of religious, economic and social background, or gender and to be helpful for their development.

Background

SAATH charitable trust, the parent organisation, believes that by inculcating the habit of regular savings in people, it can help people get rid of poverty. That thought led to the beginning of various initiatives in 1994. It first started providing opportunities for savings in a community-based model. In 1999 SAATH expanded its services with small loans. In 2002, two Co-operatives were formed to work in two different areas of Ahmedabad. In March 2010, all the Co-operatives came together to form The Saath Savings and Credit Co-operative Society Ltd. (SSCCSL).

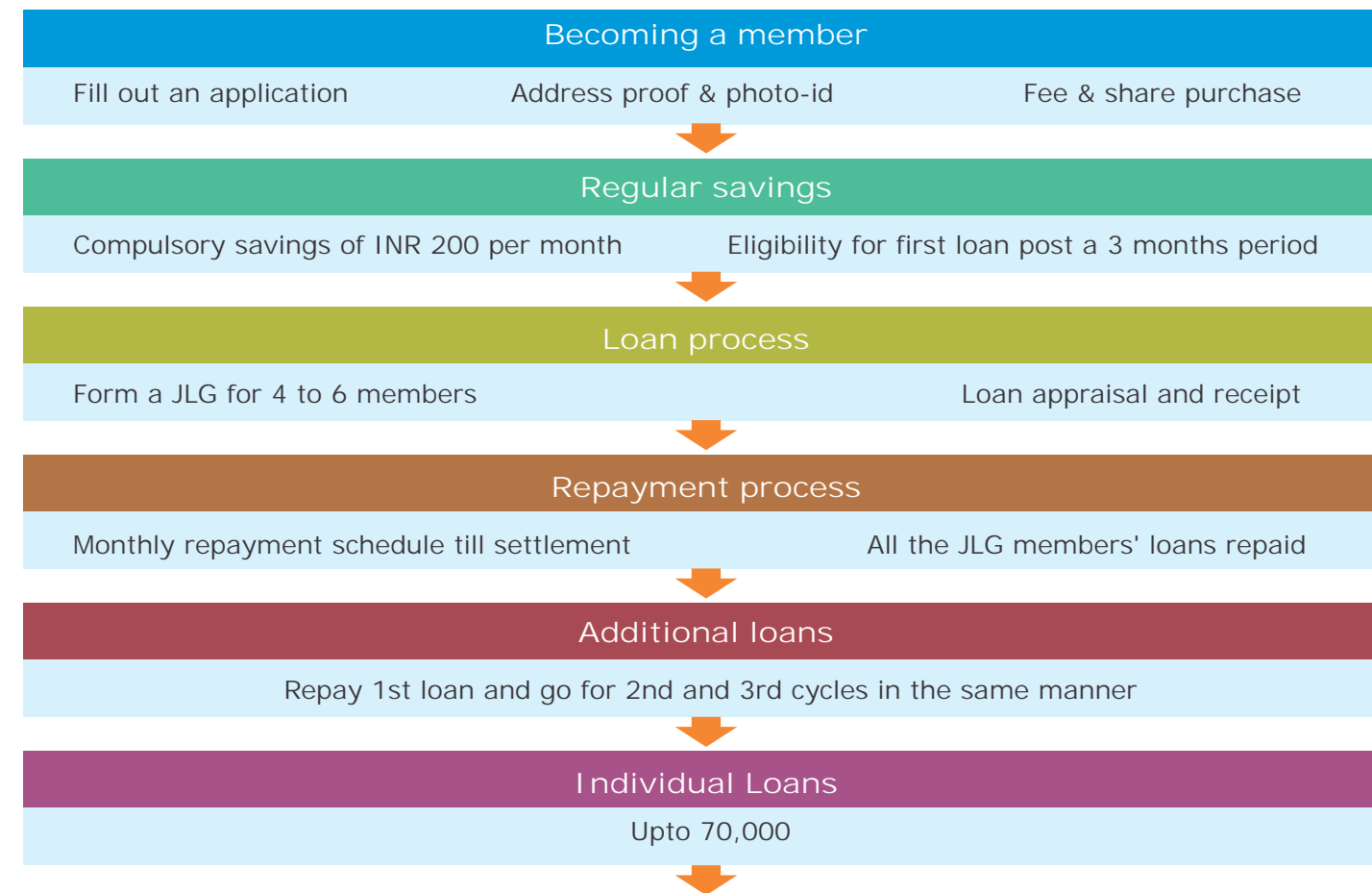
Legal Status of the Cooperative

The cooperative is registered under Gujarat Cooperative Societies Act 1961 with District Registrar of Cooperative Societies Ahmedabad. Recently we have received the permission for Ahmedabad District.

Method & Approach

The foundation of our microfinance model is membership and savings' driven. Upon becoming a member of The Saath Co-operative, a potential member has to pay a nominal fee and has to become a shareholder (member) of Co-operative by purchasing four shares. Savings is mandatory for every member throughout the period of their membership. To ensure regular savings, our field officers make regular follow-ups with all the members.

The cycle from membership to loan:



After regular saving for three months, the member becomes eligible for a loan in the first cycle with a Joint Liability Group (JLG). The group is formed of 4 to 6 members from the same area who are acquainted with each other. They should be able to take responsibility for each other. A loan to a group ensures that repayment of the loans is done on time. This approach has proved to be successful and has resulted in a default rate of less than 2%.

Furthermore, The Saath Co-operative experiments with different research techniques. We are keen on evolving our approach to bring innovation to our financial services so that our members continue to benefit. We have a strong emphasis on participatory techniques as we have found that it is hugely empowering for members to reflect on their habits and patterns and notice the difference that microfinance can make to their lives.



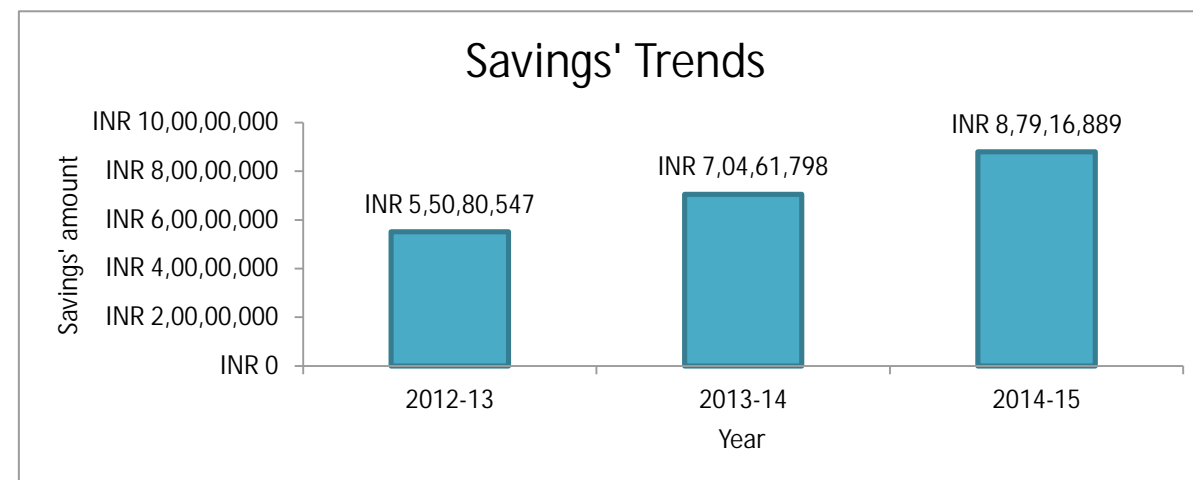
Membership

Our members are both shareholders and savings account holders. In the year 2012-13, the total number of new members was 4,360. In the year 2013-14, new memberships stood at 3,449 and in 2014-15, the increment in new members was to the tune of 2,990. Till March 2015, The Saath Co-operative had a total of 19,992 shareholders continuing the upward trend in membership.

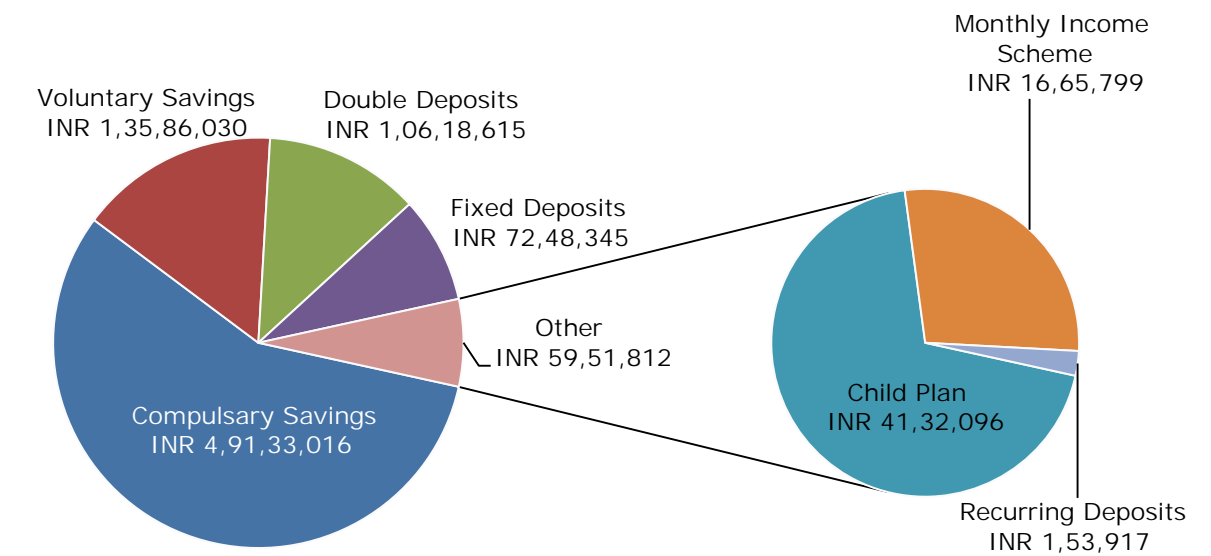


Member deposits

Savings has become a regular part of their lives. This custom of saving is reflected in the amount of cumulative savings of The Saath Co-operative's members. The total amount of cumulative savings was INR 8,79,16,889 by the 31st of March, 2015.

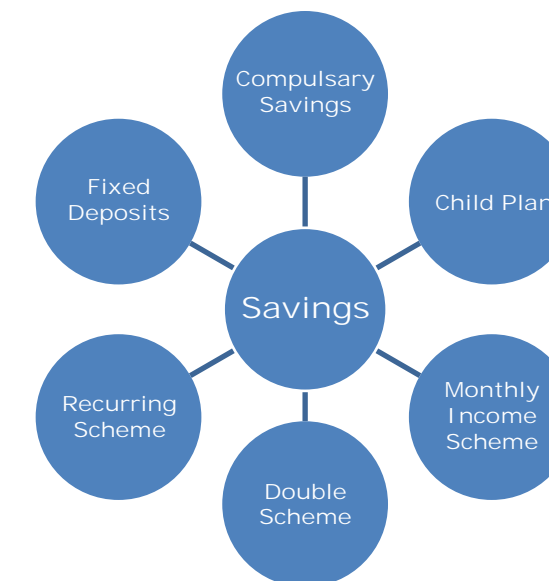


Deposit Products 2014-15



The above mention chart shows the percentage of deposits product wise in the year 2014-15

Savings & Investment Products



Achievements & New initiatives 2014-15

Statutory Audit 2013-14

This year our statutory audit for the year 2013-14 was conducted by Registrar of Cooperative Societies. In this audit we have been awarded Grade A first time ever.

Formation of New bylaws

This year our bylaws have been upgraded according to the new amendments in Cooperative Act 1961 for the growth of cooperative at present and for future. These bylaws were upgraded under the guidance of cooperative experts. At present upgraded bylaws have been submitted to Registrar of Cooperative Societies Gujarat for final approval.

Bank Accounts of our members

As part of our aim towards financial inclusion since October 2014 all borrowers are getting loans either in their bank accounts or through accounts payee cheques. It has been a great learning for us.

Technological Up gradations

- In 2014-15 we have started capturing Photos & Thumb Impression of the members to ensure their identity through photos and thumb impressions every time when they visit for the withdrawals. At present we are verifying them manually but in future automatic system can be introduced to support the verification.
- This year we have introduced the Passbook Printing in our system to provide printed statement of member's account, which they can refer any time.
- Tablet technology has been introduced to reduce the accounts workload and to make field officers more accountable towards members & the cooperative. Now all the receipt entries are done on the tablet.
- Mobile SMSs are being sent to the members for their transactions and up gradations in our system.

Revision in the Loan cycles

- This year as per the need of our members and inflation we have revised our loan cycles with increase in the minimum and maximum loan amount in JLGs such as:

Cycle	Loan Amount
1st	Upto INR 10,000
2nd	10,000 – 20,000
3rd	10,000 – 35,000
4th	10,000 – 50,000

New Products launched in 2014-15

Monthly Recurrings
One to three year plan
Start from 500 to multiple of 500.
1 year - 9%
2 year - 9.25%
3 year - 9.50%

Double Scheme
Start from INR 5,000 and multiple of 1,000
Double in 6 years

Four New branches were established in the year 2014-15

- Bareja: A semi urban village in Daskroi Taluka of Ahmadabad district with the population of 25,000 and demographically 25 Km away from Vishala circle of Ahmedabad City.
- Gomtipur: This Branch is separated from Saraspur branch for the member's convenience with great potential of expansion in new other areas like Bapunagar, Amraivadi & Odhav.
- Hathijan: This is another branch which will caters to both rural and urban areas such as Vatva, Vinzol, Vivekanand nagar & Hathijan Village.
- Shyamal: This is a virtual branch supported and operated by the Head office team in the cooperative.

Plan for 2015-16

- Next year we are planning to start two new branches one in the north zone of Ahmedabad city and another will be in a village of Daskroi Talluka.
- We are launching a Toll free number soon to address customer grievances by next year.

Annual General Meeting (AGM) 2014-15

This year AGM was held on 5th July 2014 at Narottam Javeri Hall Paldi Ahmedabad. In this AGM byelaws were upgraded through the resolution and dividend on shares was declared 9%.



Business Loans for the Individuals

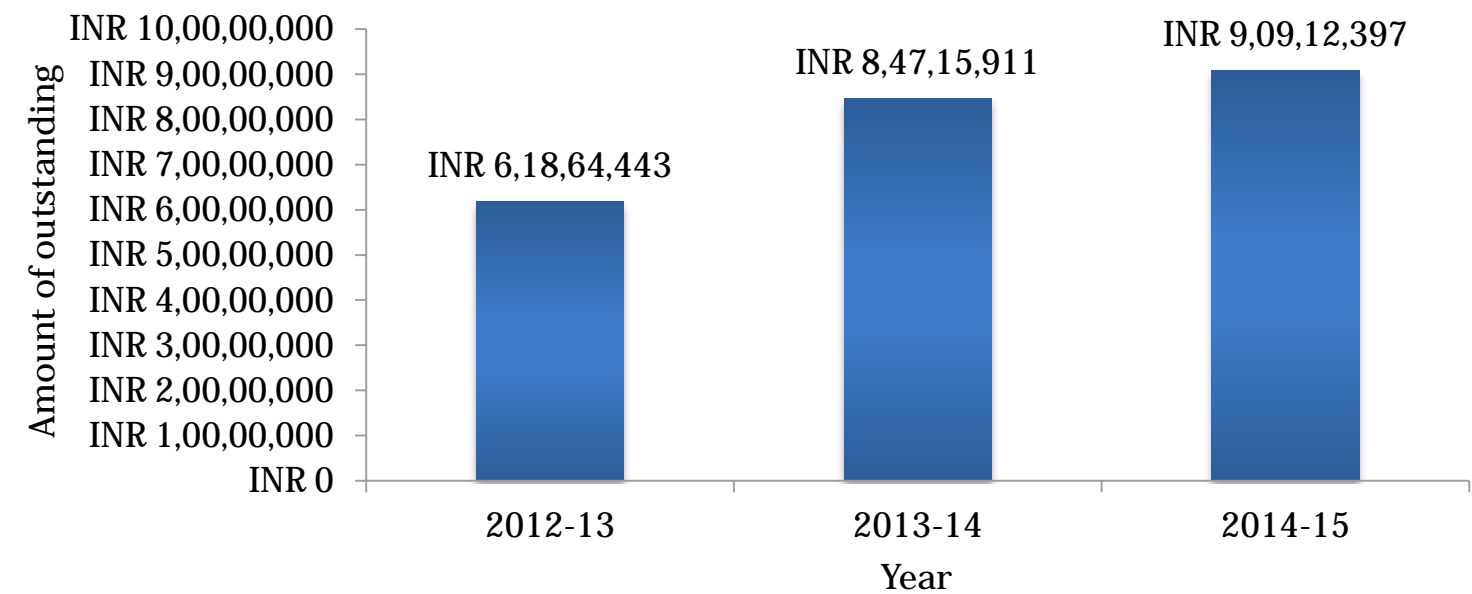
After fourth cycle loan any member can avail loan for the business which we introduced last for the individually on the basis of Loan appraisals and repayment capacity. This loan can be avail upto INR 70,000.

Loan Products

The Saath Co-operative offers loans for four different purposes:

- Consumption Loan: Health, education, social events, household expenditures
- Productive Loan: For the purpose of establishing micro-enterprises
- Asset Creation: Includes debt redemption, house repairs and purchasing assets
- Individual Loans: Only for Businesses

Loan Outstanding Trends



Case studies

Sondharva Nileshvari Rasmin kumar resides in Sarkhej Dhaal along with her husband and two children. She used to work in a government office where she earned around Rs. 10,000, but she had to travel long distances and was not able to spend quality time with her family.

Then from somewhere she got to know about SAATH's credit facility and availed a loan of Rs. 10,000 using which she purchased two stitching machines. She used the machines for tailoring but that did not fetch her sufficient amount of money to run her family.

Then she again took a loan of Rs. 20,000 using which she purchased few more stitching machines and with her tailoring she also started providing stitching tuitions. Now she has a total of 10 stitching machines and easily makes Rs. 15,000 to Rs. 20,000 a month without even stepping out of the house.

Currently she has applied for her 3rd loan of Rs. 25,000 to expand her business and is planning to buy some more efficient stitching machines. SAATH has also developed her saving habits where as previously she had no means to save. Till date she is very thankful to SAATH, which has helped shine her life.



Mohammed Hanif, a resident of Behrampura, is the owner of a cycle shop in the vicinity of his home. He has two sons and a daughter. His cycle business could not fetch him a good amount of money due to lack of capital, He could hardly make Rs. 12,000 to 15,000 a month.

He then enrolled as a member of The Saath Savings And Credit Cooperative Society Ltd. He has taken three loans till date for expanding his business and now he earns Rs. 20,000 to 25,000 a month. Recently he purchased a new house, and he further wishes to buy a new shop and a two wheeler for himself.

Currently he has applied for his 4th loan of Rs. 50,000 and this way SAATH is helping him realize his dreams. On asking about his experience with SAATH savings and credit co-operative society ltd. he said " Just because of SAATH, finance is no more a problem for me."

Governance & Staff

Governing Board

Name	Position
Chinmanyiben Nileshbhai Desai	Chair Person
Madhuben Hasmukhbhai Parmar	Secretary
Divyang Alokumar Bhatnagar	Manager
Gopalbhai S Chauhan	Member
Bhanubhai Mohanbhai Chauhan	Member
Sanjidaben Ahmadbhai Shaikh	Member
Ramilaben Manubhai Shrimali	Member
Kiranben Baldevbhai Parmar	Member
Parsottambhai Shankarbhai Chauhan	Member

Branch	Designation	Contact Person	Status	Gender
Saath-100	Chair Person Cooperative	Chinmayiben Desai	E20	F
Saath-100	CEO	Divyang Bhatnagar	E8	M
Saath-100	COO	Madhuben Parmar	E19	F
Saath-100	Manager Operations	Purshottam Chauhan	E20	M
Saath-100	Manager Operations	Alka Shah	E4	F
Saath-100	Operation Auditor	Aabedaben Shaikh	E12	F
Saath-100	Operation Auditor	Yousuf Pinjara	E8	M
Saath-100	Finance Associate	Akash Padhiyar	E9	M
Saath-100	Head Office Accountant	Hardik Patel	C2	M
Saath-100	Assistant Accountant	Dixita Khamar	C1	F
Saath-100	IT Manager	Ranison Parmar	C5	M
Saath-100	Assistant Manager IT	Khyati Patel	C	F
Saath-100	IT Executive	Mahesh Chauhan	C4	M
Saath-100	Assistant IT Executive	Pravin Prajapati	C	M
Saath-100	Manager Documentation	Shikha Gupta	E5	F
Saath-100	Marketing Manager	Jayshreeben Patel	E9	F
Marketing	Field Officer	Nazmaben Ansari	E13	F

Marketing	Field Officer	Rukshana Ghanchi	E7	F
Marketing	Field Officer	Shahinben Shaikh	E7	F
Saath-100	Office Assistant	Rukmaniben Saragara	E20	F
SMC-101	Branch Manager	Rehana Pathan	E4	F
SMC-101	Accountant	Mukesh Parmar	E3	M
SMC-101	Junior Accountant	Bhagwan Bhati	E	M
SMC-101	Field Officer	Bhavnaven Brahmaniya	E1	F
SMC-101	Field Officer	Vinaben Padhiyar	E10	F
SMC-101	Field Officer	Jignaben Khallas	E11	F
SMC-101	Field Officer	Ramilaben Borisa	E4	F
SMC-101	Field Officer	Shobhaben Rathod	E6	F
SMC-101	Office Assistant	Naynaven Rabhadiya	E3	F
Vasna-102	Branch Manager	Fatima Chipa	E12	F
Vasna-102	Junior Accountant	Saleha Mansuri	E1	F
Vasna-102	Field Officer	Hansaben Solanki	E1	F
Vasna-102	Field Officer	Arunaben Srimali	E11	F
Vasna-102	Field Officer	Rekhaven Patel	E11	F
Vasna-102	Field Officer	Padmaben Khuman	E5	F
Vasna-102	Field Officer	Ushaben Goswami	E5	F
Vasna-102	Field Officer	Jamnaben Mahavar	E8	F
Vasna-102	Office Assistant	Bhartiben Thakor	C	F
Rakhiyal-103	Branch Manager	Dharmesh Gelot	E8	M
Rakhiyal-103	Junior Accountant	Bhavisha Mistry	E	F
Rakhiyal-103	Field Officer	Damyantiben Parmar	E	F
Rakhiyal-103	Field Officer	Varshaben Gohel	E1	F
Rakhiyal-103	Field Officer	Sheetalben Raval	E4	F
Rakhiyal-103	Office Assistant	Vimlaben Parmar	E	F
Saraspur-104	Branch Manager	Kokilaben Makwana	E8	F
Saraspur-104	Accountant	Jignesh Parmar	E4	M
Saraspur-104	Data Operator	Kartik Parmar	E	M
Saraspur-104	Field Officer	Rabiyaben Shaikh	E4	F
Saraspur-104	Field Officer	Urvashiben Khamar	E4	F
Saraspur-104	Office Assistant	Savitaben Rathod	E4	F
Jethalal-105	Branch Manager	Kumudben Patel	E7	F
Jethalal-105	Accountant	Reena Ahir	E5	F

Jethalal-105	Field Officer	Rehanaben Shaikh	E12	F
Jethalal-105	Field Officer	Chandrikaben Shrimali	E21	F
Jethalal-105	Field Officer	Ameerunisha Belim	E4	F
Jethalal-105	Field Officer	Minaben Chauhan	E6	F
Jethalal-105	Field Officer	Ritaben Sargara	E6	F
Jethalal-105	Office Assistant	Sadiya Pathan	E	F
Sarkhej-106	Assistant Branch Manager	Naynaben Gosai	E	F
Sarkhej-106	Branch Manager	Chandni Patel	E	F
Sarkhej-106	Junior Accountant	Dipal Dave	E	F
Sarkhej-106	Junior Accountant	Amrin Shaikh	E1	F
Sarkhej-106	Field Officer	Shahnaz Dal	E	F
Sarkhej-106	Field Officer	Shahnaz Shaikh	E	F
Sarkhej-106	Field Officer	Minaz Vora	E1	F
Sarkhej-106	Field Officer	Rizvanaben Shaikh	E4	F
Sarkhej-106	Field Officer	Sayraben shaikh	E4	F
Sarkhej-106	Field Officer	Irfana Pathan	E5	F
Sarkhej-106	Field Officer	Mehraj Sama	E5	F
Sarkhej-106	Field Officer	Yasminben Shaikh	E5	F
Sarkhej-106	Office Assistant	Taslimben Shaikh	E1	F
Vadaj-107	Branch Manager	Komal Prajapati	E	F
Vadaj-107	Accountant	Akshay Bhankhodiya	E3	M
Vadaj-107	Field Officer	Sangitaben Chavda	E	F
Vadaj-107	Field Officer	Purnimaben Sadhu	E	F
Vadaj-107	Field Officer	Kamlaben Sargara	E21	F
Vadaj-107	Field Officer	Geetaben Padhiyar	E21	F
Vadaj-107	Office Assistant	Hemaben Sargara	E13	F
Hathijan-108	Junior Accountant	Manthan Patel	E2	M
Hathijan-108	Field Officer	Vinaben Bhati	E15	F
Hathijan-108	Field Officer	Archanaben Thakor	E8	F
Hathijan-108	Office Assistant	Pushpaben Chauhan	E	F
Bareja-109	Branch Manager	Ganpat Saragara	E6	M
Bareja-109	Field Officer	Samimben Khalifa	E	F
Bareja-109	Field Officer	Sarojben Solanki	E	F
Bareja-109	Office Assistant	Falguniben Patel	E	F

Employee Details: Female = 70 Male = 16

Accounts & Transparency

Provisional Balance Sheet of The Saath Saving and Credit Co - Operative Society Limited as on 31-03-2015

Liabilities	Sch	Amount	Assets	Sch	Amount
Share Capital	A	88,33,325.00	Fixed Assets	H	25,09,606.00
Profit & Loss	B	4,81,365.73	Stamp Duty	I	17,600.00
Reserves and Funds	C	69,26,552.76	Loans and Advances		
Loans and liabilities	D	11,20,099.00	Advances to clients	J	9,08,69,163.00
Deposites	E	8,79,02,860.29	Advances to Branches	K	2,64,77,180.32
Current Liabilities			Other Advances	L	14,02,935.00
Liability to Branches	F	2,65,90,355.67	Investments	M	24,08,293.00
Liabilities to Others	G	8,31,869.00	Bank	N	81,42,542.64
			Cash	O	8,59,107.49
Total		13,26,86,427.45	Total		13,26,86,427.45

Profit and Loss account of The Saath Saving and Credit Co - Operative Society Limited at 31-03-2015					
Expenses	Sc h	Amount	Income	Sc h	Amount
ADMINISTRATIVE EXPENSES	P		INTEREST INCOME	S	1,88,41,303.0
Audit fees		2,36,854.00	Interest on Loan		0
computer exp & maintenance		4,99,321.00	Bank interest		31,849.00
Office Rent		8,81,550.00	FDR interest		6,15,565.00
printing & stationery		9,53,567.00			
Salary to staff		60,40,562.00	ADMINISTRATIVE INCOME	-	
Consultancy fees expenses		26,63,789.00	Passbook fees		440.00
Training & marketing		3,98,509.00	Loan processing fees		11,09,420.00
			child plan passbook fees		2,250.00
INTEREST EXPENSE	O		OTHER INCOME	C	47,61,160.50
Interest On Compulsory Saving		30,56,801.00			
Interest On Child Saving		2,01,369.00			
Interest on Voluntary saving		7,81,641.00			
Interest On Double		5,57,642.00			
Interest On Mis		1,50,831.00			
Interest on M.R.		46,592.00			
Interest on Fixed Deposit		5,15,516.00			
OTHER EXPENSES	R	78,96,077.77			
Total Expenses		2,48,80,621.77			
PROFIT CARRIED FORWARD TO BALANCE SHEET	B	4,81,365.73			
Total		2,53,61,987.50	Total		2,53,61,987.50

Partners and Supporters

Saath Charitable Trust

ICICI Bank

State Bank of India

Vayak Technologies

Indian Grameen Services

Ahmedabad District Cooperative Bank

Kotak Mahindra Life Insurance Ltd

Kotak Mahindra Bank

Bajaj Allianz Life Insurance

ICICI Lombard General Insurance Company Ltd

LIC India P & G Department

The Oriental Insurance Company Ltd



Registration No. +३+९६+९६/९६(१६)३६३३९

Vasna Branch

Nr. Jalaram Pan Parlour, Opp. Someshwarnagar,
Pratap Kunj Bus stop, Sarkhej road, Vasna,
Ahmedabad-380007,
Contact Number: 8980007380
Email: vasna.saath@gmail.com

Gomtipur Branch

Rajpur Municipal Urdu School No. 4, Above Vishal
Stationary, Near Mahasukhram ni Chali,
Popatiyavad, Rajpur, Gomtipur, Ahmedabad –
380021

Contact Number: 8980040874
Email: rakhiyal.saathmfi@gmail.com

Saraspur Branch

Sulemani Roza ni Chali, Near Nutan Mill char
rasta, Next to Vora na Roja, Saraspur,
Ahmedabad-380018

Contact Number: 9825527643
Email: saraspur.saathmfi@gmail.com

Jethalal Branch

Rasul Kadia ni Chali, Near Municipal Urdu School,
Behrampura, Ahmedabad-380022

Contact Number: 9727399888
jethalal.saathmfi@gmail.com

Sarkhej Branch

1st floor, Dalal House, Ravalvas corner, inside
Sarkhej Steep, Sarkhej, Ahmedabad- 382210
Contact Number: 9727299888
sarkhej.saathmfi@gmail.com

Vadaj Branch

Ramapir Tekra, Nr. Dus Mata Mandir, Above
Ramdev Clinic, Opp. BRTS Bus Stop, Juna Vadaj,
Ahmedabad-380013

Contact Number: 9879009091
vadaj.saathmfi@gmail.com

Jasodanagar Branch

Shop No 22, Radhey Corner, Lalgebi Circle,
Hathijan, Ring Road Ahmedabad – 382445
Contact Number: 9879423200

jasoda.saathmfi@gmail.com

Bareja Branch

Near Ambaji Mata Mandir, Kalupur Cooperative
Bank, Teen Batti, Bareja, Daskroi Talluka,
District Ahmedabad- 382425

9879055689

bareja.saathmfi@gmail.com

Narol Branch

105, Karnavati Complex, Near Ambica Hotel,
Narol cross road, Narol, Ahmedabad -382405
9825612161

narol.saathcooperative@gmail.com

Registered office:

O – 102, Nandanvan – 5, Near Prernatirth Derasar, Jodhpur, Satellite Ahmedabad – 380015

Head Office:

Nr. Jalaram Pan Parlour, Opp. Someshwarnagar,
Pratap Kunj Bus stop, Sarkhej road, Vasna, Ahmedabad-380007
Ph. 9879558588, Toll Free no. 18001209930
Website: www.saathcooperative.org, Email: mail@saathcooperative.org



Saath Mahila Saving and Credit Cooperative Society Annual Report 2014-15

FROM THE CEO's Desk

Through half a decade in microfinance, I have watched the industry make history by creating a global movement to meet the financial needs of vulnerable people with innovative products and services.

The microfinance sector has become volatile with the entry of large scale formalized entities with huge resources. Each new entrant brings in more resources and technologies than the previous one. The entry of private players, small banks and payment banks in the very near future will affect the sector to a great extent. The structure of the governing regulations is also changing so as to streamline the system.

The sustainability of small scale organizations in this sector can only be ensured with their rapid dynamicity, works on alternative options and an innovative approach to deal with the problems.

Saath Mahila Saving and Credit Cooperative Society has been working on the path of sustainable development for the past 4 years. We have a goal of introducing dynamic programmes and schemes to encourage women for working their way to financial stability. Women have been secluded from their rights and in the due course haven't been able to put their potential to optimum use. Through the Cooperative we are providing a platform to women to grow and develop themselves and their families at the same time.

We assure fair and innovative practices amongst our functionaries at all levels. We put dedicated efforts for the organic growth of the organisation by way of building trust. Values and principles remain at the core of all our workings at every stage.

Currently we are active in four blocks of Ahmedabad district and in the next year, we are planning to increase our geographical in the nearby regions of Daskoi and oither rural areas of Ahmedabad. In the next financial year, we plan to pool up external resources and develop a portfolio for enhancing alternative livelihood options.

In the first phase of the long-term organizational goal, we engaged directly with women and provided them credit for the purpose of individual consumption. Now, in tunes with the changing times in the second phase we will put efforts to create alternative livelihood opportunities for these women. These options can be in the form of independent business units on a very small scale to enhance their employability.

For this entire period, we have had the continuous support of Saath Charitable Trust. I would like to thank each and every member of Saath Trust and Saath Mahila Cooperative for the same.

Shyam Prakash Singh
CEO

About Saath Mahila Saving and Credit Cooperative Society Limited

Saath Mahila Saving and Credit Cooperative Society Ltd. is an initiative undertaken by Saath Charitable Trust which started in 2011. The idea behind it is to promote the habit of saving amongst the women in the rural areas. Also, there is a need to make them aware about availing the facilities of institutional credit.

Currently, when we observe in the rural areas, the banking operations and account holders are mostly males. The link between the financial sector and the rural community is undertaken through the male members of the family. This leads to over-dependence of women on men. In the long run, it acts as a sign of development inhibition. Also, it means that the social and financial inclusivity of women in this part of the world is very minimal. Even in the current times, when we talk of women being an integral part of the society, the major decisions are taken by male members. This is not where we should be going in the process of development. Both the male and female sections of the society will have to work hand in hand to achieve the purpose of overall development.

With the help of institutions like ours, this problem is solved to a certain extent. Thus, the gender gap in this aspect is reducing because of it.

We empower women to be more responsible and financially independent. We also encourage women's leadership skills, as well as their active involvement in the decision making process within the family.

Geographical Areas of Operation

Currently there are more than 4400 members from 120 villages of Dholka, Viramgam, Bavla and Mandal block of Ahmedabad district. The members are the shareholders and compulsory saving account holders of the cooperative society.

These blocks are shown in the map.

- A. Dholka B. Bavla
- C. Viramgam D. Mandal

Furthermore, The Saath Co-operative experiments with different research techniques. We are keen on evolving our approach to bring innovation to our financial services so that our members continue to benefit. We have a strong emphasis on participatory techniques as we have found that it is hugely empowering for members to reflect on their habits and patterns and notice the difference that microfinance can make to their lives.



Background of Operational Areas

Dholka

Dholka is one of the eleven blocks of Ahmedabad district. Situated about 35 kilometers from the district headquarters, this block has a total of 132 villages.

People living in the village areas of the block are dependent on agriculture and allied activities for sustenance. A small segment of the population is involved in non-agricultural activities such as, street vending, shop keeping, working in factories and handicraft works. The daily income of the majority of the people is just enough for two meals a day.

The block is characterized by its semi-arid climatic condition. The average annual rainfall of the block is 618 mm. The climate is hot and dry. The soil is mostly sandy loam and medium in fertility.

People who are involved in agricultural activities are majorly doing sustenance agriculture that is for their own consumption. The crops in which they deal are jowar, maize, paddy, wheat and cotton.

It has a widely diversified social structure. Patel, Kori Patel, Harijan, DevipujakDarbar, Choudhuri, Thakore and Suthar, are the major communities living in this society. Apart from this, a Muslim community also forms a major part of the population in the area.

Viramgam

Viramgam is the largest of all the blocks of Ahmedabad district. It is situated at a distance of 55 kilometers from the district head quarter. The cultural significance of Viramgam is reflected in the local community, through their traditional lifestyle.

The climatic condition of the block is semi-arid in nature. The average annual rainfall of the block is 672 mm. The soil condition is mostly loamy in nature and has medium fertility. The major product of this area is cotton. Farmers majorly use primitive methods of farming.

Majority of the population is involved in non-agricultural activities. This includes, working at factory sites, construction workers, shop keepers, vendors and others.

The society in this area consist of several diverse communities. These include people from communities such as Devipujak, Harijan, Choudhuri, Patel and others. There is a significant proportion of Muslim population in the area.

MISSION

Empower women by improving their lives through programs leading to social and economic empowerment.

VISION

Women live in a safe and sustainable environment that includes adequate food, housing, education and health care, and possess the tools to provide a better life for themselves and their families. As important, they have hope, self-esteem and the ability to control their lives and destinies.

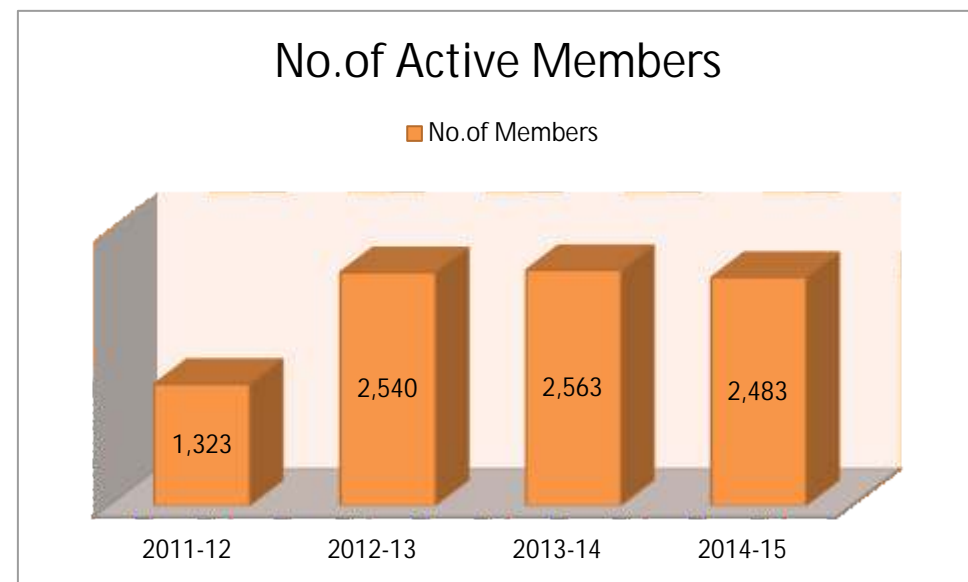
A Brief Overview



Growth Story

In a span of three years since its inception in 2011, the organization has reached to an astounding figure of 2563 members till March 2014. However, the number of members marginally decreased to 2483 by the end of 2014-15.

The resultant decrease in the number of members is due to the completion of the tenure of the existing savings account holders.



Technological Advancements

- The organization has introduced a mobile application system from which various operations can be undertaken from the employees' mobile phones. This shows the dynamicity and a healthy competitive spirit in the organization.
- The organization is equipped with computerized passbook updating system for its members. It makes the transactions more transparent. Also, it makes things less tiresome and time saving.
- The organization remains in a constant pursuit of digitalizing all the possible information available. Following this purpose, all transactions and operations are managed making use of Vayak Management Information System.

Products Operational in the Year

Compulsory Saving Schemes

The members are required to have a compulsory saving account wherein each member has to save a bare minimum amount every month. This inculcates the habit of saving in them and thus helps them as and when their needs arise.

- A deposit of INR100/200 is required every month
- Withdrawal after 36 months
- Interest rate at 6% p.a. on deposits

Loans

The organization provides loans for mainly three purposes. These are:

- Consumption loan: Health, education, social events, household expenditures
- Productive loan: For the establishment of micro-enterprises and enhancing livelihoods
- Asset creation: For the purchase of assets, house repairs and debt-redemption

The facility of loan is given to the member after completion of three months of their savings account in the cooperative.

- Loan amount starts at INR 5,000 and the maximum available loan is INR 25,000
- Interest rate to be charged on reducing balance at 24% p.a.
- After the repayment of first loan, subsequent loans can be availed

Fixed Deposits

The cooperative provides a fixed deposit facility to the members wherein they need to invest a lump sum for a definite period of time.

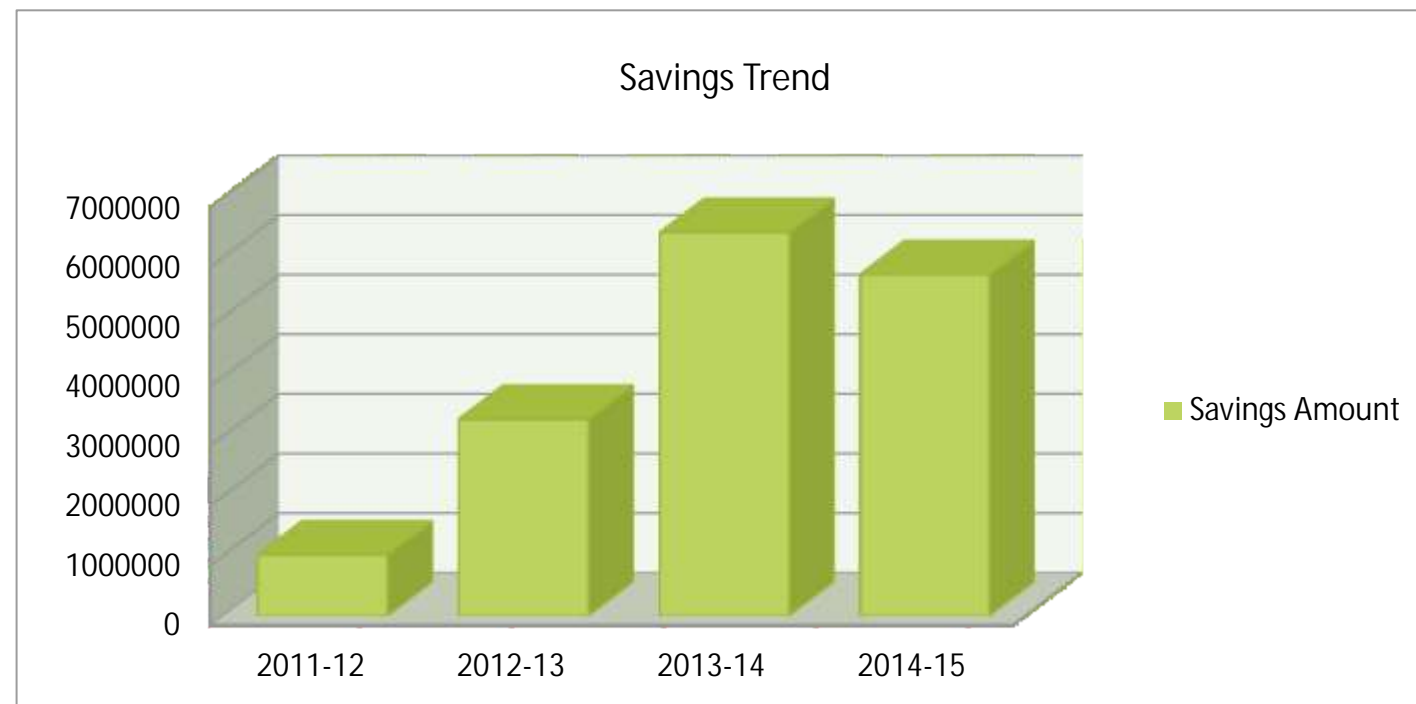
- Interest at the rate of 14% p.a.
- Time duration of 6 years
- Minimum amount of INR 3,000, no maximum limit

Performance during the year

- Compulsory Savings

Compulsory savings is the most important component of the services provided by the organization. This helps in setting the base for women empowerment by making them financially empowered.

The data shows that by the end of the financial year 2014-15, the cumulative savings stood at INR 57, 24,670.

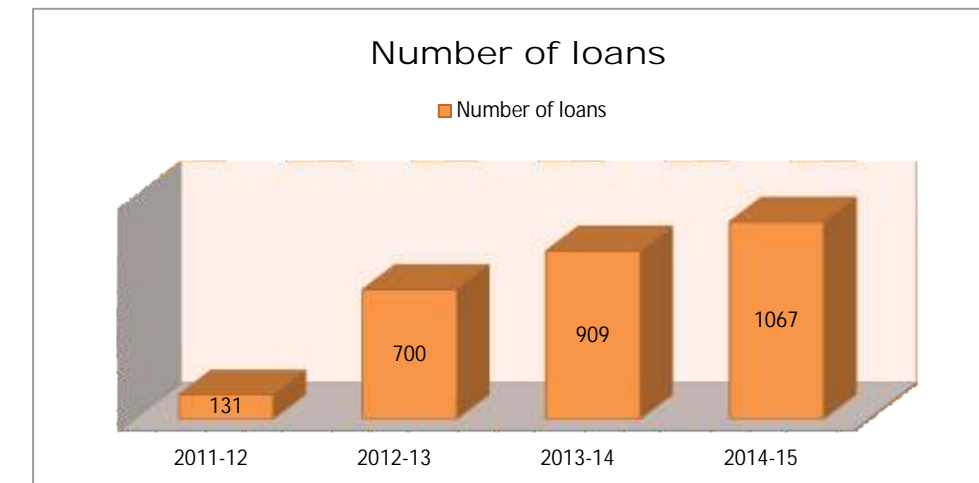


In the period of 2014-2015 the amount of savings has decreased relatively to the previous period. One of the reasons underling a decrease of this type, might be the finalization of the compulsory 36 months before withdrawal of the savings for the first investors of 2011-2012.

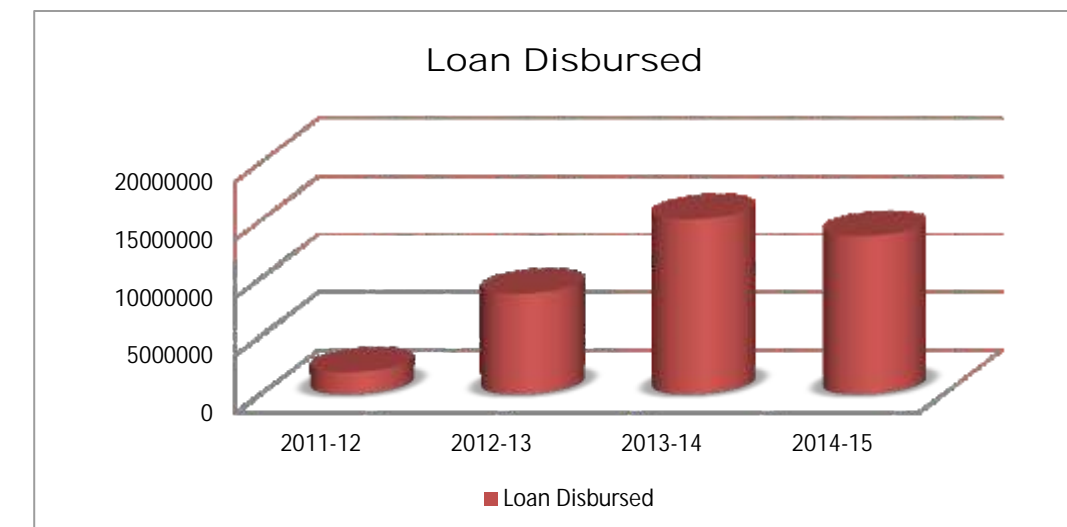
Loans

There is a continuous rise in the loan disbursement area. In the year 2011-12, the loan disbursement stood at 131. And it increased up to 909 by the end of the financial year 2013-14.

During the year 2014-15, the loans were given to 1067 members of the society for various purposes. An increase of 17.4% compared to the previous period demonstrates that the members trust the organization by availing its credit facility.



The total amount of the loans disbursed during the year 2014-15 stood at INR 1.36 crores.



At the end of the financial year 2014-15, the outstanding loans were reported to be INR 1.22 crores. This figure represents an increase compared to the last year's figure of INR 1.18 crores.



Fixed Deposit

At the end of the financial year, the fixed deposit scheme operational in Dholka block generated deposits worth INR 13 lakhs. The management will pursue the aim of initiating similar schemes in other blocks as well.

Insurance

All the loan members are insured with Kotak Life Insurance, a partner agency of SaathMahila Savings and Credit Cooperative Society Ltd. The conditions of the insurance, in terms of amount and duration align with those of the loans emitted by SaathMahila Savings and Credit Cooperative Society Ltd. Further conditions delimit the age of the clients into a range between 18 to 60 years.

Challenges for the Institution

There are multiple challenges, which cooperatives face in India. The problematic reason behind the restrained growth of these cooperatives, and the eradication of poverty therefore, is determined by several factors. These factors are

Limited outreach

The cooperatives find it very difficult to expand the reach of operations. The target is to extend the presence of the organization into different geographical areas.

Currently, the organization operates in four blocks out of eleven blocks in Ahmedabad district. In expanding the operations to the other blocks, there are various hurdles involved, as the maintaining of a proper and sustainable cooperative structure.

Raising funds for setting up branches in these locations remains an area of concern for the organization.

Skilled Human Resource

The people, organization is dealing with are majorly from a rural background with a level of minimal education. To have a better understanding of the local communities, the organization focuses on getting a coordinator from these groups only. Since, the institution is working with the objective of women's financial independence, it becomes imperative for the organization to maintain a strong relationship with women groups, as well as actively involve them in the process. One disadvantage which arises using this communication process, is the fact that woman need to spare additional time from their daily activities.

Lack of Awareness

The poor level of awareness regarding the importance of financial independence and financial inclusion, hinders the expansion of Saath. Women in rural areas regard this matters as relatively unimportant.

New Initiatives Proposed for the Next Year



Financial Literacy Program

The organization is planning to start with a Financial Literacy Program in this financial year. Under this program we intend to spread awareness amongst the women members of rural areas. These sessions will be conducted once every month in different villages. It will be made interactive using innovative presentations, discussions and query solving.

Why?

- **Importance of Financial Literacy**
Under our program, the prime objective would be to highlight the importance of financial freedom amongst the women members. It is very evident in the modern world that the women who are financially independent have more say in family decisions. An empowerment of this type grants the women more respect within their society. Further it is an essential tool for reducing income inequality.
- **Mobilization of Savings**
With the help of these sessions, we can make women aware about the importance of credit creation and the role of savings in that matter. We can also make them aware regarding the schemes of our organization and their benefits. If we manage to mobilize their savings, we can give credit to as many women as we can. And with the help of these credits, many new opportunities can be created or the existing ones can be improved.
- **Increase in the Portfolios in new areas**
The sessions of the Financial Literacy Program will play a vital role in the expansion of Saath's operations. The awareness raised in these sessions will contribute to the creation of new members. The mouth-to-mouth spread of the information provided will further increase the number of members. The social benefits of this expansion have been mentioned above.
- **Mobile Banking**
In the current scenario, the mobile banking operations are flourishing. With this technological innovation, it is imperative for the people in rural area to remain with the trend. The organization has recently launched mobile banking operations for the employees. When the number of members from different area increases, the mobile banking operations from these areas will also increase. It would lead to increased transparency and cost and time reduction in the maintenance of data.
- **Formal Sector Linkages**
The fact that woman are aware of the importance of financial independence does not grant them a proper credit in a commercial bank. For commercial banks women from slums or rather poor rural areas constitute a high risk they are not willing to take. Until there is not a notorious improvement of their financial status they will not be granted a credit.

Saath Recurring Deposit Scheme

Saath Recurring Deposit Scheme is a deposit facility provided by SaathMahila Savings and Credit Cooperative Society Limited. Under this scheme, the institution promotes the idea of mobilizing funds from the people to the less privileged section of the society.

Here, in this scheme, members invest a minimum amount of INR 500 every month for a certain period of time. At the end of the maturity period, the members get their deposit back along with an interest rate of 10% per annum. The minimum time duration for the deposit is 15 months. However, the members have an option of extending their deposits as well.

This method of having deposits is unique in its own sense as we provide an opportunity to all the members to deposit for a cause. The organization is working on multiple developmental projects which include social entrepreneurship, livelihood generation, asset creation and many more. The members can select any of these and thus deposit for that purpose only if they want.

Why?

The rate of interest on our recurring deposit is higher at 10% per annum when we compare with that of other banking institutions which stands at around 8.25%-9.5% per annum.

We are providing a higher interest rate since we believe in the model of mutual benefits. Here, we invest your money in development projects, mainly in creation of livelihoods, social entrepreneurship and asset creation at the grass root level. Also, the investing member will have an option to select their cause for investment. We assure you of every penny will be accounted for your cause only.

The organization is working on a very transparent process of funding the women of rural sector to create a more sustainable and socially inclusive world altogether. It aims to reduce the income and gender inequality which has depleted the resources of the mother earth. We also believe that since majority of Indian population lives in rural areas, it is imperative that we work for its development. The backbone of our economy will be strengthened if more opportunities are created in the rural sector.

How?

We work on a very simple concept of trust building. There is a simple process involved in opening a Recurring Deposit account and the investment we do for societal development.

Impact Reflections

Fill up a Form

Pay monthly Installments

Select your development purpose

At maturity, Get your appreciated deposit

Rekhaben Bholabhai, 50, is a resident of Viramgam, a block in Ahmedabad district of Gujarat. Her family consists of her husband, three sons and 2 daughters. She and her husband are the only earning members of a family this big. She is running her own business of bangles and other fancy items in the heart of the town. Her husband works at a factory site nearby. The total household income is about INR 12,000.

She is a proud member of SaathMahila Savings and Credit Cooperative Limited. She joined the organization when she heard about it from her fellow friends. She took a loan of INR 10,000 from the organization for her business expansion. She found the loan very useful as she managed to get the goods in well in advance. She believes that this credit facility has increased her trustworthiness amongst the dealers. This trustworthiness can be seen in the fact, that some of her dealers now allow her to pay in monthly installments instead of weekly ones as she used to pay.

She says that, "With the help of Saath, I feel good. I can make my payments on time. If I can manage, then I'll take another loan and put up my stall in the annual Shraavan fair in the area. It will be a great opportunity."



SheetalNattubhaiSengal, 20, is a young lady who aspires to be a financially independent person in the near future. She has completed her graduation in commerce from her town's college. She is a part of family with four members, which includes her mother, her father and her elder brother. Her father along with her manages their garments stall. Her mother is an employee in a cooperative society and her brother works in a factory.

She has been recently associated with SaathMahila Savings. She heard about it from her friends and family members. She took a loan of INR 10,000 from the cooperative, from which she used half of the amount for her computer education program's fees. She is learning Tally Course from a nearby computer organization as well. The remaining half is being utilized in her garment's business extension. She feels more confident when she enrolled herself to this computer course. She talks about being independent and the advantages one can have because of it.

"I want to study more and would like to be financially stable on my own. If my family allows, I would like to contribute as well. With the help of SMSCCL, I can definitely prosper."



Staff Members

Name	Designation	Gender
Shyam Prakash Singh	CEO	M
Shashank Rakesh	Fund Raising and Documentation	M
Yunus Shaikh	MIS/ Accountant	M
Bhartiben Atulbhai Parmar	Field Officer	F
Govindbhai Rathod	Branch officer	M
Hardik Patel	Field Officer	M
Madhuben Amin	Field Officer	F
Ankita Patel	Field Officer	F
Shamji Thakor	Branch officer	M
Hetal Rajapara	Field Officer	F
Sonal parmar	Field Officer	F
Kishorebhai ratnotar	Field office	M
Tanuja vyas	Data entry Officer	F

The Saath Mahila Savings & Credit Co-op Society Ltd
Dholka
Balance Sheet as on 31st March, 2015

Liabilities	Amount	Assets	Amount
SHARE CAPITAL			
Share Capital	277,000		
RESERVES & FUNDS			
Bad Debt Reserves Fund	289,802	FIXED ASSETS	
Building Fund @20%	215,466	Mobile	38,415
Celebration Fund@10%	107,733	Computer	40,972
Dharmada Fund @10%	107,733		
Dividend Equalisation Fund @5%	53,867	BANK ACCOUNTS	31,613
Education Fund @2.1/2 %	37,149		
Employee Welfare Fund @10%	107,733	CURRENT ASSETS	
Reserve Fund A/C	838,908	Loans to Members	12,200,449
Reserve Fund Entry Fess A/C	122,034		
Reserve Fund Profit	421,871	LOANS & ADVANCEES	
Sahkar Prachar Fund@5%Co- Promotion	53,867	Govindbhai (Staff)	7,709
Share Holder Welfare Fund@40%	430,933		
Training Fund	200,000		
Vocational Training Fund	95,746		
DEPOSITS TAKEN			
Fixed Deposit	1,387,000		
Compulsory Saving Deposit	5,724,671		
UNSECURED LOANS			
Basix (lgs) Loan	936,485		
CURRENT LIABILITY			
Other Liabilities	123,561		
Saath Livelihood Services	500,270		
OTHER PROVISIONS			
Professional charges provision	4,000		
Fd Interest Provision	51,927		
Khandhar & Co	11,236		
N B & Associates	26,000		
Shyam Prakash	4,888		
Unpaid Exp	117,381		
Unpaid Salary	52,300		
Vayak Global Solution Provison	19,600		
Grand Total	12,319,159	Grand Total	12,319,159

AS PER OUR REPORT OF EVEN DATE

For, N B & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN : 137865W
NKhandhar
NISHIL KHANDHAR
(PARTNER)
MEM NO. 157541



For, THE SAATH MAHILA SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD
Nishil Khandhar
(AUTHORISED SIGNATORY)
DATE: 15TH JUNE, 2015
PLACE : AHMEDABAD



The Saath Mahila Savings & Credit Co-op Society Ltd
Dholka

Profit & Loss Account for the year ended on 31st March, 2015

EXPENSES	Amount	INCOME	Amount
DIRECT EXPENSES		INTEREST INCOME	
Intrest On Compulsory Savings	263,541	Intrest on Loan	2,590,883
Intrest On Fixed Deposit	51,927		
Insurance Premium Exp	66,326	OTHER INCOMES	
		Loan Processing Fee	205,025
ADMINISTRATIVE EXPENSES		Insurance Premium	136,690
Salary Exp	928,129	Pass Book Fee	26,625
Printing And Stationery	109,693	Stamping charges	209,380
Telephone And Mobile Exp	63,167	Other Income	14,785
Conveyance Exp.	5,000		
Electricity Exp	3,307		
Software Exp	6,300		
Stamping charges Exp	38,850		
Travelling Exp.	33,713		
Vehicle Exp.	9,905		
Fuel And Maintenance	246,485		
Annual Exp	17,912		
Bonus Exp	5,947		
Collection Charge	14,850		
Office Exp	23,358		
Office Rent Exp	124,500		
Refreshment And Food Exp	13,715		
Bank Charges	639		
Misc Exp	3,019		
Office Exp	3,210		
Bad Debt Expenses	22,249		
Sabhasad Exp	13,744		
Provisions For N P A	289,802		
Audit Fee	22,472		
Gov.Audit	5,962		
Internal Audit fees	24,000		
Consultancy Exp.	11,000		
FINANCIAL COST			
Interest Exp (Basix Loan)	63,386		
Interest Exp (Yes Bank)	181,167		
DEPRECIATION	26,849		
Net Profit	489,266		
Grand Total	3,183,388	Grand Total	3,183,388

AS PER OUR REPORT OF EVEN DATE

For, N B & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN : 137865W
NKhandhar
NISHIL KHANDHAR
(PARTNER)
MEM NO. 157541



For, THE SAATH MAHILA SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD
Nishil Khandhar
(AUTHORISED SIGNATORY)
DATE: 15TH JUNE, 2015
PLACE : AHMEDABAD



CONTACT US

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@: saathmahilasavings@gmail.com

@: shyam@saath.org

Branch Address

DholkaTirthnagar Society, plot No. 17, 18

Dholka Ahmedabad Road, Block Dholka, District Ahmedabad

ViramgamFlat No. 404, Devpuja Apartments, Behind Sarvoday Society,

Block Viramgam, District Ahmedabad

Strategic Partners and Supporters

- Saath Charitable Trust and Saath Livelihood Services, Knowledge and Resource Partners, Promoting Agencies
- Indian Grameen Service , Loan Partner
- Kotak Life Insurance, Member Insurance Partner.