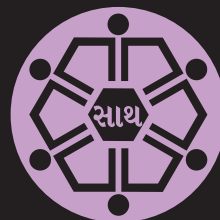


Development
Urmila Urban
Self-esteem
Livelihood
Future Maliya
Exclusion
Rural Gender
Network Voice
Jeevandan
Health Slum
Inclusion
Home Managers
Film Youth
Umeed
Education
Disability
Research
Sustainability
Action Samvad
Independence
Equity Create
URCs
Interns
Community
Bias Child Labour
Equality Micro
Finance
Initiative
Documentation
Poverty Udaan
Future Help
Solutions
Together Hope

Annual Report 2008-2009



SAATH

Turns 20

1989-2009

Creating Inclusive Cities

About SAATH:

SAATH is a non-governmental organization, registered as a Public Charitable Trust (E-7257) with the Charity Commissioner, Ahmedabad in February 1989. In Gujarati the word Saath means, 'Together, Co-operation, a Collective or Support'.

SAATH conceptualized the Integrated Slum Development Programme in Ahmedabad in 1989. Since then it has aimed at facilitating participatory processes that would improve the quality of life for the urban and rural poor. SAATH runs programmes for women, children, men and youth in areas of livelihoods, capacity building, health and education, physical infrastructure improvement, Urban Resource Centres, slum development and natural resource management. It also has a documentation and research cell and provides development support to other organisations or agencies. Saath also encourages interns to come and contribute to the organization.

FCRA Registration Number: 04I9I0I59

All Donations are exempted from Tax under section 80-G

Mission Statement:

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.

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Please Visit us at:

1. www.saath.org

2. www.saathumeed.org

3. www.saathurc.org

4. www.saathdonation.org

Email: mail@saath.org

Dear Friends,

The past year has been a global challenge; an economic depression and Climate Change have been the focus for the world at large. The words Sustainable Development never seemed more needed than in the current scenario. For SAATH, the year heralded the change that was needed within our work in order to make each programme more sustainable and more viable. We have always worked towards being self-sufficient, and now with the global awakening we are re-thinking, re-evaluating and re-designing how we can get there faster.

The Urban Resource Centres (URC) have become enablers for inclusion and empowerment of communities and help define the urban poor as a market. The URCs and Umeed/Udaan, the youth employability programme are in the process of expanding across Gujarat and Rajasthan. This injection of confidence by our partners and the people we work with has helped us re-confirm the commitment we make every year. The Urmila-Home Manager programme, is now recognized as a high quality service to people in Ahmedabad. It aims at expanding beyond the boundaries of Ahmedabad in the coming year. The Microfinance initiative has grown to a 10,000 strong member base and now has 5 field offices. This year we closed our 4 year association with the 191 ICDS centres in Ahmedabad, many positive changes were effected in them and it is our belief that they will be able to sustain themselves from this point forward. SAATH has also initiated work with child labourers, construction workers and informal youth groups in the city.

We have outlined the sectors, which we will focus on in the years ahead: livelihoods, health and education, microfinance, women, children and youth, Bottom of the Pyramid, rural areas, knowledge management, research and documentation.

The year also brought to a close 20 years of Saath, and opened the door to a world of limitless possibilities. It has been a time of reflection, introspection and thanksgiving for each of us at SAATH. Our celebration was made whole by the participation of the people, who have made this milestone possible.

Our team has expanded and currently has 232 full-time members. I would like to take this opportunity to thank all our Board members, funders, supporters, volunteers, staff and critics over the past 20 years. Your constant and honest feedback and insight helps us closer to our mission of, 'Creating Inclusive Cities'.

To the changing times and changing with the times!



Rajendra Joshi
Managing Trustee

SAATH Urban Programmes

SAATH LIVELIHOOD SERVICES

URMILA: The programme aims at providing professional and high quality home care to urban households. This in return gives the home managers an opportunity to stand on their feet and earn a respectable livelihood. They are professionally trained before being placed by their Franchises. This programme has instilled a high level of confidence in these women.

Health & Education. **Read more on Pg. 3**

UMEED/UDAAN: This is an Employability Training Programme, which aims to provide young adults from economically weak backgrounds an opportunity to assimilate in to the competitive job market. UMEED promotes customized programmes targeted for youth in the age group of 18-35 years from economically weaker sections and enables them to gain access to opportunities for sustainable livelihoods and growth in the new emerging economy. It aims in providing a platform where employable youth can be trained to meet the skilled manpower requirements of business and industry. **Read More on Pg 4**

INTEGRATED SLUM DEVELOPMENT

JAMNAGAR SLUM DEVELOPMENT INITIATIVE Jamnagar, like many other cities is a victim of urbanization where slums are being neglected. So SAATH with the efforts of M P Shah Charitable Trust and Asian Philanthropy launched this programme in February 2008. In the first year of its initiation, the JSDI programme has gone well into research and planning. The programme has identified the key geographical areas and the problem areas to be dealt with in the city. **Read more on Pg. 7**

HEALTH & EDUCATION

JEEVANDAN: The primary focus of this programme is on maternal and child health. It aims at reducing infant and maternal mortality rate in many slums across ten wards of Ahmedabad. It utilizes multiple ways to communicate and create awareness about health and nutrition among the community. **Read more on Pg. 8 & 9**

ICDS: SAATH has been working with 191 aanganwadis (informal kindergartens) across 22 wards in Ahmedabad since 2004. Saath has worked on innovatively bringing about community participation in the programme, improving the condition of the centres and the pre-school education standards through regular specialised training of the aanganwadi workers and assistants.

Read more on Pg. 8 & 9

BOTTOM OF THE PYRAMID

URCs: URCs are platforms for information, services and products for the urban poor. They offer 137 services ranging from housing related, government schemes, certification, micro credit, sanitation and other services. These centres are a meeting point for the government, private sector, NGOs and people living in slums. They reach out to over 20,000 households across 4 wards.

Read more on Pg. 10

SAMVAD: Samvad is a Community Video Unit (CVU) set up which gives communities an opportunity to voice their problems and bring a solution through this medium. Samvad is catalyst which drives a positive change in the community through an alternative medium. The CVU is run by the community, is of the community and for the community. **Read more on Pg. 11**

MICRO FINANCE

MFI: SAATH's Micro Finance Unit provides access to affordable credit and the opportunity to save for communities otherwise excluded from formal credit institutions. Saving and credit schemes are designed with the view to promote livelihood creation, entrepreneurship and financial security for slum communities. **Read more on Pg. 12**

Urmila: Home Managers

Urmila is currently a network of 200 Home Managers under 5 Franchise Managers and spread across wide areas of Ahmedabad. Home Managers come from areas like, Sarkhej, Vasna, Behrampura, Shahpur who cater to clients in Satellite, Bodakdev, Vastrapur and other newer areas. Urmila is proving to be a sustainable and successful business model. With a strong base in the city now, Urmila has plans to venture into other cities of Gujarat, developing a specialized training module, and developing a network of male home managers.

In the past year, 4 training sessions were held, through which 124 women were trained. 80 of these home managers were placed and 2 new franchisee managers were also identified and trained. Within the existing module a practical aspect was added in terms of cooking, housekeeping at a client's home, first-aid training with St. John's Ambulance (Certified by the Ministry of Health and Family Welfare). Urmila, now is a 89.5% financially sustainable and 10.5% is still dependent on Saath's funds.

"We feel that such services in a metropolitan city like Ahmedabad is the best choice for many working couples like us. By recruiting and training the socially and economically challenged ladies and giving them an opportunity to overcome the barriers of challenges in the backward areas is an effort worth appreciating. We extend all our support to Saath."
Kunal Mahindroo
Client, 4+ years

"I joined the Urmila programme in 2002 as a home manager. After 6 years, I decided to take a leap and take up the responsibilities of a franchise manager. This was possible because of my family's support and because of my confidence, which was instilled in me through the experience as a home manager. After becoming a franchisee manager, I took two loans for personal reasons through the savings and credit cooperative. I was linked to this through Urmila. My work in Urmila has enabled me to earn a respectable living and also gain my family's respect and support."

Varshaben Dabhi
Franchisee Manager

"Urmila strives to build the spirit of social entrepreneurship amongst women, alongwith inculcating the importance of self-dependence."

Bella Joshi
Co-ordinator, Urmila



Ongoing Training Session

Umeed-Udaan

"I had left my studies after my 12th std because my college was very far off. One day, I came across a road show organized by the Umeed Programme. They guided me to the Dariapur Umeed Center. When I went there I chose the course of Office Administration out of the many. I was placed in Krishna Web Express- Reliance Communication as Customer Relation Executive. I earn Rs. 4,000 which adds to the Rs. 5,000 that my father earns. The job not only gives me monetary benefits but also gives me a new challenge to live for. After this experience I have decided to resume my bachelors course and get a degree. I am very proud to be a part of this programme and I am grateful to Umeed for providing me with all its services."

Bhoomika Yadav
Ex-Student, Umeed

"Umeed is a facilitator, supporter and guide while simultaneously focussing on outputs i.e. employment for youth."

Bhuneshwar Choudhary
Project Director, Umeed

UMEED-UDAAN promotes customized programs for targeted youth in the age group of 18-35 years from economically weaker sections and enables them to gain access to opportunities for sustainable livelihoods and growth in the new emerging economy. In the last financial year, the programme has spread its reach to a larger geographical area benefitting many more people. It has opened its centers in 11 other districts of Gujarat and has also initiated centers in 6 districts of Rajasthan.

During the financial year 1st April 2008- 31st March 2009, SAATH initiated new centres in Odhav Aslali, Gomtipur, Saraspur, Sardarnagar, Bapunagar, Ranip, Chandkheda, Chandlodia, D-Cabin and Vastrapur in Ahmedabad. (A detailed list of all UMEED centers is provided on the last page of the Annual Report.)

UMEED Status as on 31st March 2009										
Sr. No.	City	Enrollment			No. of Students					
		Male	Female	Total	Under going	Completed	Placed	Yet to be placed	Not Willing to work	Dropouts
1	Ahmedabad	4755	3033	7788	1968	5061	3564	479	1018	759
2	Baroda	3937	2280	6217	321	5256	4231	417	608	640
3	Bharuch	74	87	161	0	130	93	0	37	31
4	Morbi	289	102	391	0	297	148	28	121	94
5	Mehsana	153	101	254	25	195	106	31	58	34
6	Nadiad	305	71	376	0	349	277	13	59	27
7	Patan	82	39	121	0	82	61	0	21	39
8	Palanpur	64	31	95	0	77	68	0	9	18
	Total	9659	5744	15403	2314	11447	8548	968	1931	1642

As of March 2009, The Umeed programme has enrolled **5744 females** and **9659 males** making it a total of **15,403** students out of which **8548 were successfully placed**. These students have been recruited by companies like, ABN Amro, Tata Indicom, Le Meridian, Kotak Mahindra and other respectable firms. Out of the total students placed, **7,266 students were placed with a salary of Rs. 2,500 and upwards**. After facilitating their reach to wider areas, Umeed proves to be a successful programme which will eventually spread across India.

Activities carried out by Umeed during the last year:

11 new centres in Ahmedabad and 2 new centres in Baroda initiated during the project period. Also, the process of enrollment has been started in Sanand, Jammusar, Dholka, Palanpur and Patan.

·Have initiated 6 centres in Rajasthan which covers 6 districts and 13,500 rural and urban youth.

·Standardized quality control parameters have been designed to ensure smooth running of systems in all centres.

·Road show team has been formed for the awareness of Umeed programme. A team of 26 people are involved.

·3 Training of Trainers- TOTs (2 in Ahmedabad, 1 in Baroda) were conducted for the newly recruited trainers wherein 90 faculties were trained.

·New, successful partnerships have emerged with the government and private sector to enhance the project and augment its spread.

·There has been 85 to 95 % placement in well known companies with average salary package of Rs. 3000/- per month.

·Special curriculum for electrical, plumbing and carpentry has been developed during the year with the people who are professionally working in this sector. A part time batch of such courses has started in Behrampur, Dudheshwar and Aslali centres of Ahmedabad.

Umeed Disability

Umeed Disability was initiated in 2008 and supported by the Wadhvani Foundation. It works towards integrating youth with disabilities into the Umeed Programme. The programme enrolled 143 students in its first year and was successfully able to place 31 students. In its first year itself, Umeed Disability started its operations in Baroda also.

Krupa has polio since birth. Krupa was a part of the Umeed Disability Programme. She is now successfully placed after her training at the Vasna URC. The training center was really far from her residence. Yet, she attended each day of the training and today she is the breadwinner of the family. All this she has been able to achieve because of the support given by Umeed Disability.



Top-Bottom: Exposure visit to the airport; Students become computer friendly, Course Certificate being awarded, A student from the Umeed disability training shows off her skills.



Top-Bottom: Students at the opening of LRC; Rajendra Joshi inaugurating the LRC; The developers of LRC, Rick and Nitesh address the students.

“The LRC’s aim isn’t just to help students acquire better jobs, but empower them to buy their own car one day!”
Nitesh Oza
Co-founder, LRC

Udaan

UDAAN is running in South Gujarat in partnership with the Confederation of Indian Industry (CII) in association with Tribal Development Department (TDD), the Government of Gujarat and DEEP Trust, a social arm of Gujarat Industries Power Corporation Limited (GIPCL). In Rajasthan it is in partnership with Rajasthan Mission on Livelihoods (RMoL) and Microsoft.

RMoL UDAAN Status as on 31st March 2009

	Name of the Centre	Enrollment			No. of Students			
		Male	Female	Total	Undergoing	Completed	Placed	Dropouts
Rajasthan	Jodhpur	100	75	175	99	72	44	4
	Jaisalmer	134	14	148	25	123	30	9
	Barmer	121	11	132	30	102	16	0
	Nagaur	70	50	120	46	74	15	5
	Sirohi	104	53	157	99	45	12	13
	Banswara	81	104	185	60	120	35	5
	Total	610	307	917	359	536	152	36

UDAAN Status as on 31st March 2009

S.No	City/Town	Enrollment			No. of Students					
		Male	Female	Total	Undergoing	Completed	Placed	Yet to be placed	Not Willing to work	Dropouts
CII	Chikhli	32	31	63	0	60	33	13	14	3
	Vasda	129	57	186	0	180	119	17	44	6
	Rajpipla	46	45	91	0	77	35	0	42	14
	Total	207	133	340	0	317	187	30	100	23
Deep	Mosali	131	110	241	0	201	131	16	54	40
	Total	131	110	241	0	201	131	16	54	40

Livelihood Resource Center

The first Livelihood Resource Center opened in Behrampura on 26th February 2008. Within its first month of its opening, LRC had 67 members.

The Livelihood Resource Center aims to support UMEED and UDAAN graduates as they navigate the professional world. The LRC provides an outlet for youth to access post-placement support. The LRC counsels members and advises them on how to tackle on-the-job issues and maintain a proper work-life balance. Members can seek advice directly from the counselor at the LRC or when the LRC makes its monthly phone calls to members to monitor their progress.

With a network of partner employers, the LRC helps members secure mid-level positions that provide more responsibility and upward trajectory. For those youth who are unemployed or facing difficulties with their current jobs, the LRC assists with skill and resume refinement and then works to find members new positions that better suit their needs.

This “cyber café” format allows youth to keep their computer skills sharp, practice English, learn new programs or stay current with e-mail and news.

Jamnagar

Jamnagar Slum Development Initiative in its first year has done a great deal of work. Through surveys and intensive research slums to work in have been finalized. The surveys were carried out by youth volunteers from within the communities. The problem areas and their solutions have also been identified through these surveys. Hanuman Tekri, a slum area in the city has been identified as the project site. The slum has 1,024 houses and a total population of 5,748.

The problems identified in this area were, lack of awareness about savings and credit due to low income levels, lack of infrastructure, gutters, sewage, toilets, illiteracy, lack of awareness about health and hygiene.

A knowledge sharing workshop was conducted, to discuss the results of the survey in Hanuman Tekri. The community was invited and approximately 40 people both men, women and youngsters participated in the workshop. With their support, Special Help Groups (SHG's) were created. Currently, 3 SHG's have been created with 12 people in groups. Savings accounts have also been opened with a local bank. Clean Home competitions, recipe making competitions and celebrations for Republic Day were carried out to involve the women and children of the community. These activities were carried out under a six-month plan developed keeping this area in focus. The community is an active participant in the process, even more so since they have been involved in the process from the starting point.

Population that Saves: 24%

Population Between the Age Group of 31-35: 20.1%

Sewage Facilities: 2.8%

Home Toilets: 12.2%

Illiteracy: 46.1%

Daily Wagers: 77.3%

Earned income between Rs. 5001-9000+ per month : 9%

Live in Kacha Houses: 87.6% (Mud Houses)

Rented Houses: 70.8%

Population using Public Tap water for Drinking: 94.6%

"Micro finance is at the core with educational inputs on hygiene, maternal and child health, nutrition and enhancing infrastructure linkages."

Sanjay Joshi
Co-ordinator Saath Rural



Current drinking water facility at the Hanuman Tekri center in Jamnagar.

Health & Education

"I have been actively associated with Jeevandan for more than five years now. I am a member of the Bal Kendra Arogya Mandal. Working with Jeevandaan has been a life changing and an empowering experience. Through my association with Jeevandan I have learnt many practical things and this has inculcated the sense of self-dependence within me. I want to sincerely thank Jeevandan for providing me an opportunity to work with a such beneficial programme. I wish to continue the same way in the future."

Nandaben Parmar
Community Health Team,
Dudheshwar

"Saath's role as the service provider is the best thing about the Health and Education Programme at SAATH. It not only creates awareness but also brings solutions."
Simran Bambrah
Co-ordinator,
Health and Education
Programme

Jeevandan

This programme of SAATH has touched lives of many women and children since its initiation in 2004. Today, Jeevandan reaches out to 10 wards across Ahmedabad through which 91,519 pregnant women and 1,08,817 are benefitted. Capacity strengthening is an important aspect of this programme which has resulted in better sustainability. The Jeevandan programme has provided substantial focus on raising capacity of both the programme partners (Saath and AMC) by providing technical guidance and skills to communicate effectively.

The Different Trainings conducted in the past year has improved the efficiency of the people working with Jeevandan. These trainings sessions were held for Community Health Team (CHT) members- old and new link workers and medical officers. These sessions improved their on-field efficiency, increased the knowledge bank about maternal and childcare and also developed better communication skills. There training sessions were held throughout the year and hence small doses of information have created a greater impact in Jeevandan.

Events Held

Breastfeeding Week, 1st to 7th August 2008: Through intense field based activities, positive awareness was created about breastfeeding. The important objectives of this exercise were, promoting the importance of colostrum, early initiation of breastfeeding and exclusive breastfeeding, Creating awareness about proper diet of pregnant/lactating women and Advocating good practices related to breastfeeding/nutrition.

Couple Day, 7th September 2008: This event was held to capture the male counterpart's interest in health and nutrition of women. 49 couples participated in this endeavour. It focused on the safe maternal and child survival efforts.

Fair at Shardaben Hospital, April 2008: The fair was conducted in order to promote Jeevandaan IEC material and strengthening relationship with AMC and other NGOs.

Golden Book, 9th September 2008: A Golden Book was created in order the document all the data regarding the volunteers working with Jeevandan. Data like educational background information, skill sets is recorded in this book. This process will be bilaterally beneficial as the agency would get expertise to get a certain task done while it will create employment opportunity for the volunteers.

Integrated Child Development Scheme (ICDS)

Since 2004 Saath has been facilitating and supporting 191 aanganwadis in 22 wards of Ahmedabad under ICDS. Saath's facilitation over 4 years has increased the participation and involvement of parents and youth from the communities as volunteers in the aanganwadis. With the support of HDFC the facilities at the aanganwadis were improved. The children were provided with basic amenities, like drinking water at the aanganwadi. They were also taken to Kankaria Zoo for a field trip. This gave them good exposure to the outside world. The students were made to go through regular health check-ups and timely vaccines were also given.

A research was conducted to identify the gaps in the ICDS system. One of the gaps identified was the focus on Pre-school Education. It was also found that the aanganwadi worker and assistants needed special trainings and support in terms of volunteers as well. Regular trainings over and above the prescribed trainings were provided on different teaching techniques and understanding child psychology. This has positively impacted the teaching at the 191 aanganwadis.

Parents were encouraged to be a part of the process undertaken at these centres. They also contributed monthly fees of Rs. 20, which was spent on celebrating festivals and improving facilities at the centres. They now hold monthly meetings to discuss the progress and upcoming programmes at the centres. The aanganwadis also have become hubs where linkages to other SAATH programmes were created.

Hearth

To increase community participation in the improvement of nutritional levels amongst children, a new concept, Hearth kitchen was initiated. In this programme, a community kitchen is set up with 12 mothers who prepare food for the children. They were made aware of the nutritional requirements of infants and also given information on hygiene and sanitation.

Tuberculosis Dots Programme

Saath initiated a TB Dot center in Sankalitinagar with the support of TB Control Society. Between April 2008 and February 2009, 55 patients were identified in this area with TB and were enrolled into this programme. Currently these 55 patients are undergoing treatment at the TB Dot center.

Balghars

Currently six balghars are operating in Sankalitinagar. These six balghars are run by 12 teachers and have 192 children. These balghars follow a specialized curriculum and home visits are made to monitor parents' participation in the child's welfare. Trained teachers guide these children through their early years. Activities like the bal mela was held in December and all festivals were celebrated in the course of the year.



Top-Bottom: Teaching Session at an Aanganwadi; Aanganwadi Worker with a child; Jeevandan CHT; Aanganwadi visit to the zoo.

Urban Resource Center

“After the initiation of the URC, it has given me a great exposure to the outside world. I have been associated with SAATH since it began 20 years ago in 1989. Since last 2 years I have been associated with the URC through which I have gotten a chance to increase my network. I am now in many more people in my community and also in the government. Being a URC co-ordinator has helped me choose wisely between right and wrong. I have also now imbibed good leadership skills.”

Devuben Parmar
Co-ordinator,
Urban Resource Center, Vasna

“SAATH has a web of programmes which are interlinked. URC forms the center.”

Niraj Jani
Co-ordinator, URC

In this Information Age, in Ahmedabad the common man can access information about services and schemes through a regulated number of City Civic Centres, and through various media including the internet. The URC is a platform that provides information, services and linkages, run by CBOs, and situated within slums. It links poor families, migrants, women, children and youth with information, knowledge and services from government, NGOs, and private agencies. There are 4 URCs working since 2007 in Vasna, Shahpur, Behrampur and Juhapura wards, reaching out to over 22, 000 households.

URCs reach out through door-to-door visits by trained volunteers from the community. To ensure accountability and transparency each URC has a Committee made up of representatives from the community, Saath, another local NGO, CBO, government, private sector and the elected ward representative. URCs carry out participatory research, studies, surveys to evaluate and monitor services offered or needed and to increase the bargaining power of poor families; empower people with information about their rights, duties and responsibilities; create awareness through a community video unit that is run by a group of youth trained from the community; build capacities for groups through training, workshops, exposure visits; carry out micro planning with individuals, families, and communities; and using a Citizen Report Card methodology.

It links people with services such as microfinance, employment training and opportunities for women, men and youth, insurance, and health facilities, and linkages to education facilities. The community readily pays a nominal charge for the services that goes towards the upkeep and maintenance of the centres and the staff.

Income Earned by the URCs in 2008- 2009

Vasna: Rs. 1,26,977

Shahpur: Rs. 16, 816

Behrampur: Rs. 46,748

Juhapura: Rs. 16,624

Community Meeting in Session at the Vasna URC, Uday.



Samvad-CVU

The Community Video Unit (CVU) which was set up in 2006 and has proved to be one of the successful community mobilization models. The CVU was set up with the help of Video Volunteers, New York and Drishti Media. The core team comprises of five producers and four distributors. The video magazines are researched, scripted, produced and directed by this team in accordance with an Editorial Board. Screenings are held everyday within different communities through wide screen projectors at night and normal T.V.s during the day time.

In the past year, a summer workshop was held in April 2008 for children from slum communities, between 12-16 years of age. They decided on gender bias as an issue and came out with a video magazine, AAVU KEM?. The participants were charged Rs. 100 for this workshop but it received an remarkable response. Also, in April 2008 Samvad's film was entered in the Fulmarxx Film Festival. Through this Film Festival, Samvad's film was screened in the local multiplex. Other three video magazines were produced during last year, SAMACHAR SAMVAD on Inflation, EK AAWAZ, a film made on the topic of Domestic Violence and AASHAYEIN on quality of education in government school. Another film funded by the Wadhvani foundation was made on Disability, PEHCHAAN. These issues surfaced from community discussions and were taken up. This year, Samvad's screening reached out to 42,044 through 679 screenings across five to seven wards in Ahmedabad.

Samvad is in the process of expanding its reach by identifying new areas for screenings. To make Samvad a self sustainable model, new business ideas are being incorporated like out of community shoots, CSR films. With this, Samvad team is ready to take on new challenges.

"I have not studied beyond 6th grade. Today, at 38 I have a family of 5 to support. I used to be a scooter mechanic to make ends meet. I also used to help my community in any which way possible. I got in touch with SAATH in 2002 while volunteering at a riot affected relief camp. I got interested in the kind of work they did and decided to offer my services to them. Today I am a producer with the CVU and I take films to different areas for screening. The CVU has become an integral part of who I am."

Mohammed Zuber
Producer, Samvad

"The Community Video Unit has ignited positive thinking within the urban poor for quality living."

Yasmin Rehmani
Co-ordinator, Samvad



The Samvad Team.

Microfinance

“ I have had an account with the Sakhi Bachat Mandal for the last 6 years. At every step, MFI has helped us. To repay a big loan taken at high interest during my first daughter's marriage, MFI helped us. Then, my second daughter specialized in aviation, today she a ground hostess with Singapore Airlines. To pay her fees, we took loan via MFI. With lower interest rates, the burden to repay the loan was lesser. With two earning members in the family now, my husband and my daughter, repaying these loans has become faster. With the help provided by MFI, life has become simpler.

Khaniben Solanki
Housewife

“ Everything in our programme is like a Bank ...except that We work for the upliftment of poor people by providing them economic stability.....!!”

Divyang Bhatnagar
CEO, MFI

The past year was a turning point for the Savings and Credit Cooperative. It moved into a Business Development mode and has been restructuring and re-working its strategy to increase its efficiency. Under the CARE India project, Snehal the MFI team, in consultation with ACCESS Development Services (ACCESS) worked on redesigning products and services offered to its client base. The Cooperative moved into Joint Liability Group (JLG) loans from lending to individual members, this has increased the repayment rate from 60 per cent to 93 per cent over the past year.

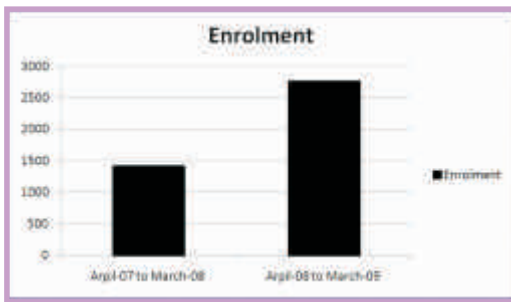
The new savings products introduced in the year were:

The compulsory deposit of Rs. 100/- per member per month (Rs.3, 500 lock-in amount, over and above can be withdrawn). The interest rate for this is 6% per annum.

The Voluntary savings means any additional amount other than Rs. 100 per month can be saved by the member at an interest rate of 6% p.a.

JLG Loans are to be disbursed to a Joint Liability Group (JLG). The group should consist of 4 - 6 members. All the members of the particular group have to sign a “Mutual Agreement Form” and be willing and ready to take the responsibility to repay each other's loans as well, in case of default on the part of any member. All members are equally liable to repay the loan within the tenure of the loan, irrespective of the loan amount they have taken.

Within its new framework it also upgraded its MIS with the help of Syscon Solutions Limited. The new software known as MPower has been installed and the team has been trained in its usage. The governance of the programme also was re-structured with a CEO, Operations Manager, MIS Manager, Finance Manager, Branch Managers (5) and Internal Auditors and Accountants.



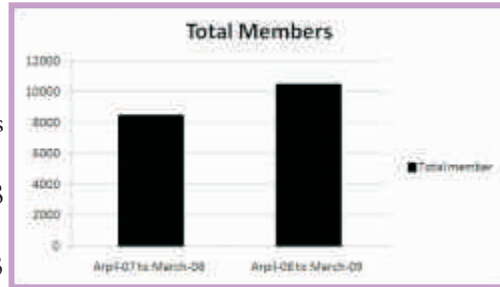
Enrolment
 2007-2008: 1,407
 2008-2009: 2,756



Total Members

2007-2008: 8,418

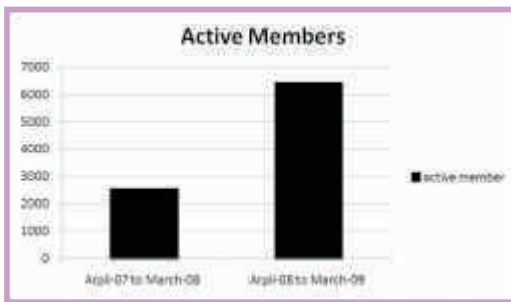
2008-2009: 10,443



Active Members

2007-2008: 2,521

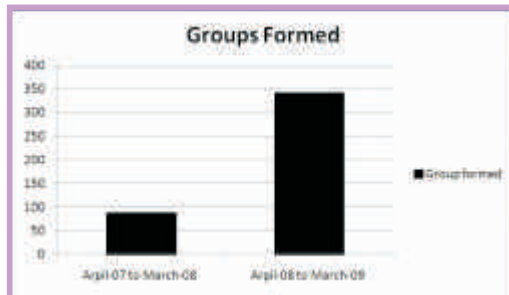
2008-2009: 6,406



Groups Formed

2007-2008: 85

2008-2009: 340



No. Of Loans Disbursed

2007-2008: 1,097

2008-2009: 1,499



Amount of Loan Disbursed

2007-2008: 1,33,25,000

2008-2009: 1,47,74,000



Top-Bottom: MFI registers community members; MFI employees use computers; A community member being honoured for their support to MFI; Operations Manager, MFI, Madhuben has been with Saath for 20 years.

SAATH Rural Programme

Surendranagar : Organising Artisans

SAATH Rural programme partnered up with National Institute for Fashion Technology (NIFT), Gandhinagar to create market linkages for artisans in the Surendranagar district. The major focus of the efforts have been to improve their access to resources, materials and develop products that are in demand in the current market scenario. Artisans practicing indigenous crafts like, Single Ikkat, Silk Patola, Tangaliya, Khadi, Stone and Brass are the primary focus of this programme.

Maliya : Natural Resource Management

The SAATH Rural Programme, has been concerned with Natural Resource Management carried out in the Maliya block of Rajkot District. It focuses its efforts on supporting and upgrading qualities of lives of the communities in this area. This is done through looking into basic infrastructure related to agriculture, drinking water and other basic amenities.

Surendranagar

"I am a Patola artisan and operate a loom from house. With a huge family of five to support, making ends meet was always difficult. To weave cloth mulberry silk was needed. This is an expensive raw material. Earlier I arranged for mulberry silk by taking credit and the interest rates were as high as 10% a month. This led to debt and a constant distress selling. And this further led into a vicious circle. I understood the concept of RMB. Not only did I utilize its services, I encouraged close to 150 artisans in my community to make the most out of RMB. This concept has not only helped me improve the financial conditions at home but also earn a respect in my community as a role model."

Narsibhai Dulera
Weaver, Kataria Village

"The project has already achieved a lot. But with more focused energies we can make the lives of the artisans much better."

Yasin Bhorania
C o - o r d i n a t o r ,
Surendranagar

The working of the artisans' upliftment is done by dividing the geographical area into three clusters, they are, Wadhvan, Muli and Limdi. The process of upliftment is carried out via a two way process. These are the two ways through which the efforts of upliftment have been made successful. The first one is the formation of the Federation of Producers' Group-SUVAS. The second one is Raw Material Bank which is a platform for the artisans to take loan at low interest rates.

The efforts have strategically been made to develop local level institutions that would further carry the processes for the benefit of the artisans. An organized hierarchy consisting of the members themselves helps in processing work, both ways, faster. The communication time is decreased and the benefits are increased. A Tangalia Association too has been set up. GI Patent for Tangalia and Silk Mark for Patola is being processed through NIFT.

SUVAS Foundation was registered on April 24th, 2008. The executive body consists of 18 members who represent the three clusters. The members are of both genders. The Executive body is selected by the other members. Today, there are 683 women and 506 men from 20 villages who are members of SAVAS Foundation. The membership can be obtained through a nominal fee of Rs. 51 which covers their insurance also.

Raw Material Bank has been a highly successful concept which can be envisaged as a fully fledged business enterprise by SAATH. . With RMB the interest rates have been reduced to 1% for 15 days and 3% for 30 days. Till now there has been 100% recovery rate and this service has been used by 327 artists. The first RMB was set up at Kataria for raw mulberry silk. Process of Procurement is initiated at the SHG level and now. Special RMBs for cotton and tangalia have also been piloted.

A woman using the spinning wheel for making cloth.



Maliya

"I lost my father at an early age and I live with my mother. I used to run the household by venturing out to the sea to catch prawns during the season like many other fishermen. But due to poor financial conditions I could never afford to have the correct equipment to yield good prawns. To get the equipment I would have to approach a richer fisherman to rent the equipment. Last year he charged 50% of the prawn catch and the profit. But with the CSPC supported loan I could create my own asset and buy the required equipment. Even though the prawn season was shorter this year, I made Rs. 45,000 out of which I paid back Rs. 5000 for the loan. Now I have enough money to last me the entire year."

Jeda Akbarbhai
Fatehmohammad
Prawn Catcher

"Reducing impact of salinity by providing livelihood options, water security and facilitating savings and credit."

Sanjay Joshi
Co-ordinator, Saath Rural
Programme

The Saath Rural Programme supported by Care India through Snehal I and II carried out Natural Resource Management activities in the Maliya block of Rajkot district. It focused on agriculture, drinking water and other basic amenities.

The Maliya Block in the Rajkot District is a highly saline area since it is adjoined to Rann of Kutch. Upgrading the infrastructure of its natural resources was one of the most critical interventions. Some key assets created in this process were, farm bunding, farm ponds, land leveling, check dam repairing, drinking water pipeline, *dhobi ghat*, cattle trough, well repairing and water drainage, rain water harvesting tanks and drip irrigation sets.

Through these structures health and nutrition levels were also enhanced. The program focused mainly on pregnant women and lactating mothers, infants of 0-1 yr and adolescent girls. This was done through popularizing and supporting 88 Mamta Divas in these villages, an initiative of the State Government. A link between the community and the Government has also been set up through Rural Resource Center at the Maliya Taluka Development Office. The Adolescent Learning centers, 6 for boys and 6 for girls which has seen numbers like, 97 boys and 173 girls.

All these programs with its services have reached out and helped 90 women and 264 men this year. And the money collected from 354 services was Rs. 11,045.00

Natural Resource Management Structures

Village Development Committees: 15

Marginal Farmers: 15

Charcoal Makers: 5

Livestock Developers Groups: 15

Fishing Community Groups: 5

Salt Producers Group: 6

Self Help Groups: 41

Youth Groups: 2

Panchayat Raj Institutions: 13



RDC & Internships

“You constantly read about how India’s poverty lives side-by-side its economic growth, but it was not until I worked at SAATH that I saw a genuine catalyst for change.”

Rick Desai
Intern

“During my traineeship in SAATH i worked with MFI, and now i am working on rural artisan’s development program. I have learned a lot about existing social issues and their solutions.”

Bulat Lambeav
Intern

“The internship at Saath has been an invaluable experience. The organization has provided tremendous mentorship and has allowed me to pursue my interest in health and human rights.”

Natassia Rozario
Intern

“The RDC has the potential to become a strong knowledge management platform within Saath and the Internships are a way of bringing in a new perspective and sharing Saath’s philosophy with youth.”

Keren Nazareth
Co-ordinator, RDC

The Research and Documentation Cell was restructured in November 2008. It has been working with various programme teams to create systems for reporting and documentation for various groups.

The SAATH and SAATH Umeed websites were re-structured and a new SAATH URC website was launched.

In the coming year the RDC will also focus on strategic fundraising for various programmes and brand building for Saath and each of its programme.

Internships at Saath

The RDC has also taken on the role of facilitator for the Internships at Saath. In the past year 6 interns, from USA, UK, Australia and Russia have worked with the MFI, RDC, Umeed, Health and Education, and the Saath Rural programme. It plans on institutionalising internships at Saath to bring about tie-ups with various National and International Academic Institutions.

Teach India

Saath participated in the Teach India campaign organised by Times of India. Saath carried out an orientation for 70 volunteers of which, 13 volunteers stayed for the entire period, from the 22nd of December 2008 till 31st March 2009. These volunteers worked with the Vasna and Juhapura centres for children between the ages of 5-14 years. Two batches were of those aged between 5-8 years and 9-14 years. In total there were 72 children that were taught in Vasna (42) and Juhapura (30).

Studies Conducted by Saath in 2008-2009

1. Comparative study in 191 Aanganwadi Centres, Ahmedabad. Identification of gaps in the centres that restricted complete facilitation of the Pre-school education component.

2. Baseline Survey of Sankalitnagar area of Juhapura, it covered basic issues of livelihood, education, micro-credit, disability, health, basic amenities. A follow-up 3 year Integrated development programme is being done in Sankalitnagar by Saath.

3. Between October 2008 and May 2009, a health assessment of Juhapura was conducted, to better understand the major health concerns of the urban poor of the area. Saath believes that these recommendations, if implemented, will reduce government health costs in the future, and improve the health equity of the city.

4. Study on Construction workers in Ahmedabad. The study has led to creating linkages for this section with relevant institutions such as micro-finance, trade unions, training institutes, universities, non-governmental organizations (NGOs) and other civil society organizations.

Saath Turns 20



Top-Bottom: Audience present at the event; Gagan Sethi, Board member addresses the audience; A community member being felicitated at the function.

Two Decades and the Journey Continues

Started in a humble surrounding by two people, today SAATH accommodates a huge family under its tree. SAATH has branched into providing holistic facilities to the urban poor. Going beyond the urban poor, SAATH today also extends its services to the rural areas of Gujarat. Numerous amounts of people have benefited from one or more programmes of SAATH. To commemorate the successful twenty year journey of SAATH, a celebration was held in Ahmedabad. The event marked an important step in the journey of SAATH. The community, the people, partners and supporters were the guests of honour at this event. Memories were shared and stories recounted about then and now. The evergreen tree of SAATH is still strong and growing because of its strong roots.

Saath as a family re-committed itself to making tomorrow a better one and working for issues that go beyond one's self. Every challenge is an opportunity and every problem has a solution, our values have been tested and have brought us through many trying times.

It is with new hope and a firm belief in what we do, that we look forward to the next twenty years and more. Creating inclusive environments in both cities and villages.

Chinmayi Desai
Director, Urban Programmes

Future Initiatives

Construction Worker Facilitation Center

A facilitation center for the workers is being set up by SAATH for the first time in Ahmedabad. It will be an organised transact between construction workers and the industry to introduce quality checks, and fair wages. The labourers will be provided professional training, which will ensure skilled labourers in the market. So far 2000 construction workers have been registered in the city.

Child Friendly Spaces

This programme aims at identifying children working as domestic labour, improving their health and their physical well being, integration into mainstream education, imparting life skills and vocational training. Currently 100 children have joined the two centers in Vasna and Juhapura.

A programme in collaboration with Save The Children is being initiated from 1st June for a period of 4 years in 120 villages in the areas of Dholka and Veeramgaam. The children working in the cotton factories in these areas will benefit from the health and education, women empowerment, child protection programmes through SAATH.

Top Care

Top Care is a unit of Saath Livelihood Services providing Housekeeping Services. From April 2009 the unit has been revamped into a Building Management and Allied Service provider. The new program will include training in human resources, individual identities, future savings and quality systems development and implementation, thus changing the lifestyle of the employees and redefining the way buildings are maintained.

Youth Programme

Youth groups have been initiated in three wards, Shahpur, Odhav and Juhapura. These aim at giving the youth of these communities a platform to come together, share problems, solutions and build their capacities. The groups have been named Azaad and are run by the youth. They have planned exposure visits, treks, camps, training programmes and a lot more in the coming year.

Sumit- Financial Services

The objective of Sumit is to offer Social Security and inculcate a habit of saving; thus the motto is to educate on "Save to Spend". The work ethics deployed is "Helping others to Help oneself". The focus will be to provide employment and personality development opportunities to the youth who come from Lower Income Groups (LIG) in Ahmedabad.



Top-Bottom: Children at a workshop;
Registration of Construction Workers;
Youth Workshop in progress.

Transparency & Accountability

Responsibility Statement by the Management

1. The total funds mobilized during the year amounted to 57.39 million rupees of which self-generated and internal accruals amounted to 4.39 million rupees. The organization is dependent of external support to the extent of 92.35%.
2. The total application of funds amounted to 57.71 million rupees out of which the administrative components were 1.05 million rupees which is 1.83%.
3. There were no complaints received from employees, stakeholders or members during the year.
4. The Total remuneration, fees or other payments to board members and trustees amounted to 0.65 million rupees which is 1.14%. All such expenses were approved by the Board.
5. The Annual Accounts have been prepared on the basis of the Accounting policies adopted by the organization with compliance to Accounting Standards where ever necessary.
6. Sufficient care has been taken for the maintenance of Accounts as per the Income Tax Act 1961 and Foreign Contribution Regulation Act 1976.
7. 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.
8. Internal Audit has been conducted for the organization by an external audit firm.
9. During day to day operation of the organization, ethical accountability, value of money and environmental concerns has been given highest priority.
10. The staff service rules were followed and all the social security measures were complied with.
11. None of the Trustees are related to each other.
12. Only Mr. Rajendra Joshi, Managing Trustee who functions as a CEO is a paid trustee.
13. Managing Trustee remuneration is decided and approved by the Board of Trustees in the Annual General Meeting

SAATH CHARITABLE TRUST			
Income & Expenditure for the year ending on 31st March 2009			
Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
INCOME		EXPENDITURE	
GRANTS & DONATIONS	52,546,027	ESTABLISHMENT EXPENSES	1,054,056
INTEREST INCOME	459,324	REMUNERATION TO TRUSTEES	659,972
OTHER INCOME	4,390,704	AUDIT FEES	116,292
EXCESS OF EXPENDITURE OVER INCOME	320,184	CHARITY COMMISSIONER CONTRIBUTION	50,000
		DEPRECIATION	2,115,689
		TRANSFER TO SPECIFIC FUNDS	975,194
		EXPENDITURE ON OBJECTS OF THE TRUST	52,742,161
		LOSS ON SALE OF ASSETS	2,875
TOTAL	57,716,239	TOTAL	57,716,239
Balance Sheet as at 31st March 2009			
Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
FUNDS & LIABILITIES		ASSETS & PROPERTIES	
TRUST FUNDS	5,615,399	GROSS BLOCK OF FIXED ASSETS	12,265,674
DEPRECIATION FUND	6,650,275	INVESTMENTS - GENERAL	7,500,000
GENERAL FUNDS	8,032,212	NET CURRENT ASSETS	1,598,768
INCOME & EXPENDITURE ACCOUNT	1,066,556		
TOTAL	21,364,442	TOTAL	21,364,442

Working together

Chairperson	
Sara Ahmed	4
Managing Trustee	
Rajendra Joshi	E-20
Trustees	
Dinesh Mehta	2
Gagan Sethi	6
(Retd) Justice R Mehta	5
Ramkumar	6
Urban Program Manager	
Chinmayi Desai	E14
Finance /Admin	
Hardik Patel	E2
Hemali shah	E2
Manish Trivedi	E3
Pratapsinh Solanki	E18
Shailesh Adikane	E -
Shafiq Qureshi	E -
Amjat Hussain Shamma	E -
Chhaya Joshi	C1
Education	
Raisa Shaikh	C1
Ajmeri Suhana	C-
Hamidaben	C6
Raisa Chhipa	C3
Ruksana Ghanchi	C1
Hoorbanu Pathan	C2
Nasreenben Mansuri	C3
Sheikh Shakila	C1
Sarfunisha Pathan	C7
Sanjidaben	C7
Mumtaz Sheikh	C-
Kamrunissa Malek	C-
Bhartiben Solanki	C5
Gauriben Chauhan	E10
Kailashben Nayak	E7
Padmaben Khuman	E8
Ramiben Vaniya	E7
Rehana Shaikh	C5
Ramiben Shrimali	E16
Urban Resource Centre	
Devuben Parmar	E16
Gopal Chauhan	E4
Kiran Parmar	E13
Nisha Panwala	C3
Usha Solanki	C2
Yakub Pathan	E6
Niraj Jani	E1
Slum Networking Prog.	
Bharat Chauhan	E19
Devang Patel	E4
Umeed Disabled	
Madhvi Mehta	E1
Birwa Patel	C1

Umeed	
Ajay Vyas	C1
Alap Patel	C-
Amit Kumar	C2
Amit Kumar Paliya	C-
Ankit Modi	C-
Anurag Khatri	C1
Arpisha Rajpurohit	E2
Arvind Tomar	C-
Balbant Kumar Dodiya	C2
Balkrishna Rajput	C-
Bhavesh Tank	C-
Bhavin Vala	C-
Bhavini Yadav	C-
Bhuneshwar Choudhary	C2
Chaitali Joshi	C-
Darshan P Parmar	C-
Devendra Patel	C-
Dhananjay Joshi	C-
Dharampal Kabra	C-
Dharmendra B Mali	E2
Dharmistha Vaishnav	C-
Dhawal Bhatt	C-
Dhaval Kiritbhai Trivedi	E2
Dinesh Vegada	C-
Gajendra Singh R Tomar	C-
Gaytri Kiritkumar Parmar	C-
Gordhan B. Vala	E2
Hardik G.Panchal	C-
Harshana Patel	C-
Hasmukh Kumar Mevada	C-
Hemal Joshi	C-
Hemangini Patel	C1
Himanshu Bane	C-
Hiren Modi	C-
Hiren Patel	C-
Hitesh Pariekh	C2
Jaina Mehta	C1
Jasheel Analkat	C-
James Edwin	E1
Jaydev Joshi	C-
Jayesh Mackwan	C-
Jigar Panchal	C-
Jigna Jhala	C-
Jignesh Analkat	C-
Jiten Shukla	C-
Jitendrasinh Makawana	C-
Julie Langaliya	C-
Jyotsana Parmar	C-
Kalpesh Agarwal	C1
Kalpesh Mehta	E2
Kalpesh Parmar	C1
Kamdeo Kumar	E4
Kanjibhai	C4
Kinchit Thakkar	C-
Kiran Vasantbhai Mali	E2
Kiran Sheth	C-
Kiran Thakkar	C-
Komal Patni	C-
Kunjai Dhruva	E2

Madhav B Nikam	C2
Mahendra Makwana	C1
Malabika Sahoo	C-
Manisha Solanki	C1
Manohar Kulkarni	C-
Mansi Mukherjee	C-
Master Monil	C-
Mausami Dharmadhikari	C-
Mohammed Imran Ansari	C-
Mohammad Yasin A. Faruki	C-
Mohan Sahani	C-
Megha Dhaval Zaven	E2
Mehul Lakkhkan	C-
Mukesh Pancholi	C-
Mukesh Patni	C-
Mukesh Vadgama	C1
Nanamiya Faruki	C-
Nikunj Charoliya	C-
Nikunj P. Shah	E2
Nilesh A Parekh	C2
Nilesh Ladwa	C1
Nirajkumar Maliwal	C-
Nishant Dave	C-
Nitesh Oza	E7
Padmini Puwar	C-
Pankaj Palia	C2
Parul Rajjada	C1
Pooja Mehta	E2
Pradeep Parmar	C-
Prakash Makawana	C-
Priyanka Macwan	C-
R M Chauhan	C-
Rajesh Mulchandani	C-
Rajnikant Ladva	C-
Ramdev Sinh Vala	C2
Ranjeet Singh Mahida	C1
Ravindra Baria	C-
Rekha Hairay	E3
Riketa Parmar	C-
Rupali Srivastava	C-
Sachin Karade	C1
Sandeep Sharma	C-
Sanjay Ganeshe	C-
Sanjay Gupta	C-
Shabana Kazi	E2
Shamim Ahmed Momin	C-
Sharmista Roy Chowdhary	C2
Stincy Augustine	C2
Suman Kumar Khuman	C-
Sunil Chauhan	C1
Sunil Nathani	C1
Tahir Hussain Shaikh	C-
Tamizzuddin	C1
Trushita Shah	C1
Umang Panchal	C-
Vijaykumar Parmar	C-
Yogendra Singh Rao	E2
Yogesh Soni	C-

Retainers	
Anil Pankh	R5
Bella Joshi	R3
Kanu Bharti	R1
P k Das	R4
Yasmin Rehmani	R6
Sanjay Joshi	R1
Ajay Misra	R-

RDC	
Keren Nazareth	E-

Rural Team	
Anjana Pancholi	C1
Dilip Zala	E6
Kiran Raval	E3
Yasin Bhorina	E5

Microfinance	
Amit Sutaria	E2
Arunaben Shrimali	E14
Chandrikaben Shnamli	E15
Divyang Bhatnagar	E2
Geetaben Padhiyar	E14
Jayshree Patel	E6
Madhuben Parmar	E17
Purshottam Chauhan	E14
Rekhaben Gohil	E7
Rukmaniben Saragra	E14
Kamlaben Sargara	E14

Health	
Alka Makwana	E3
Bhagwati Patel	E2
Ramila Solanki	C-
Madhuben Solanki	C-
Jitendra Sargara	E7
Kunal Raval	C1
Kaushalya Sharma	C2
Neeta Raval	E5
Pratima Bhavsar	E2
Preeti Oza	E4
Usha Nagar	C1
Simran Bambrab	E
Nirali Pancholi	E

Community Video Unit	
Nimesh Ahir	C3
Rehana Pathan	C8
Sofia Lakhwa	C5
Tarun Parmar	C3
Zuber Shaikh	C6
Mahesh Gohel	C-
Shakir Shaikh	C-
Hiren Parmar	C-
Nitesh	C-

Livelihood	
Barkat Salmaniya	E7
Kishore Ghelot	E10
Kokilaben Solanki	E15
Mansingh Maurya	E19
Paresh Sakariya	E2

The People: E - Employee, R - Retainer, C - Contract,
Numerical = No. of years, Dash = Less than one year with SAATH.

Hindu Dalits			
	Male	Female	Total
Senior	5 (2.5)	8 (4.0)	13 (6.5)
Middle	36 (18.0)	27 (13.5)	63 (31.5)
Total	41 (20.5)	35 (17.5)	76 (38.0)

Hindu Non Dalits			
	Male	Female	Total
Senior	14 (7.0)	5 (2.5)	19 (9.5)
Middle	48 (24.0)	25 (12.5)	73 (36.5)
Total	62 (31.0)	30 (15.0)	92 (46.0)

Minority			
	Male	Female	Total
Senior	5 (2.5)	3 (1.5)	8 (4.0)
Middle	12 (6.0)	12 (6.0)	24 (12.0)
Total	17 (8.5)	15 (7.5)	32 (16.0)

All Staff			
	Male	Female	Total
Senior	24 (12.0)	16 (8.0)	40 (20.0)
Middle	96 (48.0)	64 (32.0)	160 (80.0)
Total	120 (60.0)	80 (40.0)	200 (100)

Note: Figures shown in bracket indicates percentage of total staff

Three Highest & Lowest paid staff members Amount / Annum

Name	Amount
Mr. Rajendra Joshi	6,60,000
Mr. Hitesh Pariekh	3,51,150
Mr. Bhuneshwar Choudhary	3,00,000

Name	Amount
Rukmaniben Saragara	37,200
Jayshreeben Patel	39,600
Jitendrabhai Saragara	42,000

Slab (Rs. INR)	Male	Female	Total
Less than 5000	16	25	41
Between 5000 to 10000	90	38	128
More than 10000	22	9	31

Saath Partners

- India Friends Association
- Paul Hamlyn Foundation
- Counterpart International
- RCH Programme
- Khadir Vikas Samiti
- American India Foundation
- Ahmedabad Municipal Corporation
- Confederation of Indian Industry
- Microsoft
- Dhristi Fellowship
- Wadhvani Foundation
- Integrated Child Development Scheme
- HDFC Bank
- TB Control Society
- Cord Aid
- Asian Foundation for Philanthropy
- Donation for Sanitation
- Gujarat Urban Development Mission
- CARE India
- Knight Foundation
- Coastal Salinity Prevention Cell (CSPC)
- WASMO

We want to especially thank all individual donors who have supported Saath programmes through Give India

SAATH CHARITABLE TRUST
ABRIDGED RECEIPT & PAYMENT STATEMENT FOR THE YEAR 2008 - 2009

Sr.No.	Project Name	Opening Balance	Total Receipt	Total Utilization	Transfer	Net Balance
A	FCRA					
	Implementing Pilot Project For Small Piped Water Networks	- 282,662	208,872	-	73,790	0
	IFA Education Project	- 17,617	-	-	17,617	0
	ISDP Project- Cord-Aid	-	-	-	-	0
	Resource Centre Development in Gujarat	188,114	-	104,804	-	63,310
	Cord Aid School Project	897	-	-	897	0
	Child Survival - "Jeevan Daan" Programme	997,862	1,665,780	2,103,428	-	560,214
	Cord Aid Flood Project	- 129,404	-	-	129,404	0
	Care Snehal Maliya	- 978,987	2,774,009	2,022,536	-	-227,514
	AIF Livelihood	722,885	-	932,414	-	-209,529
	KVS Fc	42	281	328	5	0
	Livelihood Promotion (Umeed)	263,207	2,986,715	4,811,867	-	-1,561,945
	Care Livelihood URC	- 203,195	2,092,701	2,100,434	-	-210,928
	IAG - Gujarat	269,105	621	129,142	-	140,584
	Care Snehal Fc	- 618,387	1,674,597	1,534,115	-	-477,905
	Umeed Disabled	847,508	1,205,514	653,354	-	1,399,668
	ISDp Jamnagar	732,376	-	579,276	-	153,100
	IDSS-1	328,008	424,250	744,779	-	7,479
	Rehabilitation & Integrated Development of Khadir Region - Kutch	- 11,149	-	-	11,149	0
	Rehabilitation & Integrated Development of Khadir Region - Kutch	-	1,401,261	1,383,310	11,149	6,802
	Microsoft UP-CTSP	-	7,120,540	1,939,065	-	5,181,475
	IDSS-2	-	-	40,629	-	-40,629
	SUB TOTAL (A)	2,088,603	21,555,141	19,079,481	219,919	4,784,182
B	NFCRA					
	Road Project Bihar	- 248,524	2,046,561	1,251,941	-	546,096
	ICDS Project	- 2,408,825	8,667,851	7,179,664	-	-920,638
	D.O.T. Programe	86,566	302	69,253	-	17,615
	Road Project Gujarat	1,254,780	980,483	695,486	-	1,539,777
	SNP Project	- 897,278	1,897,422	1,833,832	-	-833,688
	RCH Project	- 40,175	298,755	252,438	-	6,142
	RDC Cell	234,008	679	-	-	234,687
	Ek Mouk Udaan	- 63,710	-	-	63,710	0
	KVS NFC	18,219	576	-	-	18,795
	Umeed Nfc Phase I	- 1,556,081	17,234,589	17,186,727	-	-1,508,219
	CSPC	317,577	203,000	517,577	-	3,000
	Umeed -Phase II	-	6,570,799	5,084,382	-	1,486,417
	SUB TOTAL (B)	-3,303,443	37,901,017	34,071,300	63,710	589,984
C	SAATH GENERAL FUNDS					
	Innovation Fund FC	184,808	-	-	-	184,808
	Innovation Fund NFC	72,814	-	-	-	72,814
	Saath Nfc General	1,520,745	1,788,111	1,903,713	-66,875	1,338,268
	Disaster Mitigation Fund - FC	3,413,489	-	-	234,376	3,647,865
	Saath Fc General	466,300	1,143,704	952,119	454,295	203,590
	Disaster Mitigation Fund Nfc	2,738,389	-	-	3,165	2,741,554
	Corpus Fund Fc	5,708	-	-	-	5,708
	Corpus Fund Nfc	2,276	-	-	-	2,276
	Saath Admin Fund*	814,436	1,924,412	1,446,078	-	1,292,770
	Saath Vehicle Fund*	951,519	386,468	1,403,868	-	-65,881
	SUB TOTAL (C)	10,170,484	5,242,695	5,705,778	-283,629	9,423,772
	TOTAL (A+B+C)	8,955,644	64,698,853	58,856,559	0	14,797,938

* CONTRIBUTION RECEIVED FROM OTHER PROJECTS

Umeed Centers

Aslali

Old Octroi Naka, Nr. Sardar Patel Ring Road, Aslali, Ahmedabad

Asarwa

UCD Centre, Renbasera Buldg., Chamanpura Chakla, Asarwa, Ahmedabad

Bapunagar

Bapunagar Gujarati School No. 7
Near Anand Flat Police Station,
Near BSNL Telephone Exchange,
Bapunagar, Ahmedabad

Behrampura

Basement, Liladhar Bhatt Hall,
Nr. Baaherampura Post Office, Baaherampura,
Ahmedabad

Chandkheda

C-1/121, Snehpaza complex,
Near Sona Park, I.O.C Road, Chandkheda,
Ahmedabad

Chandlodia

3, Niranatnagar Society, Near Bhavik School, Gota Road,
Chandlodia, Ahmedabad

D-Cabin

Pragati Vidhyalaya, Bh. Jantanagar,
Near Bhagwati Society, D-Cabin, Chadkheda,
Ahmedabad

Dariapur

Mun. Corp. School No.12, Jordan Road, Dariapur,
Ahmedabad

Dusheshwar

Redecross Bhavan, B/h. Mashar Petrolpump, Shahpur,
Dudheshwar, Ahmedabad

Gomtipur

Gujarati Kanya Shala No 8, Nr.Joganimata Mandir,
Gomtipur Gam, Ahmedabad.

Khadia

Mun. Corp. School No.32, Desai's Pole, Khadia,
Ahmedabad

Meghaninagar

Mun. Mukesh Rathod School, Nr. Rameshwar Mahadev
Temple, Nr. Police Choki, Meghaninagar,
Ahmedabad

New Wadaj

Mun. Corp. Hindi School No.9,10, B/h. Shreenath
Flats, New Wadaj, Ahmedabad

Odhav

Urban Health Centre, Rabari Vasahat, Opp. Ranchodrai
Temple, Odhav, Ahmedabad

Old Wadaj

Mun. Corp. School No.1, 2,3,4 Opp. Old wadaj Bus
Stop, Nr. MP Chowl, Old Wadaj, Ahmedabad

Rakhial

Prasutigruh Bldg., Opp Mun. Corp. School No.1,2,3,4,
Rakhial Cross Road, Ahmedabad

Ranip

Sopan Mentally Challenge School, Opp.Pink City Flat,
B/H Andh Kalyan Kendra, Ranip, Ahmedabad.

Sabarmati

Urban Health Centre, Nr. Municipality Swimming Pool,
200 ft Rd., Sabarmati, Ahmedabad.

Saraspur

Mun. Corp. School No. 8,
Near Mansa Masjid, Saraspur. Ahmedabad

Sardarnagar

Sindhi School No. 1,
Near Baba Jayram Road, Sardarnagar, Ahmedabad

Vasna

Old Octroi Naka Bldg., Nr. APMC Mkt., Vasna,
Ahmedabad

Vastrapur

Ist Floor, Mansi Shopping Centre,
Near Swaminarayan Temple, Vastrapur,
Ahmedabad

Zavernagar

Primary School No. 14,
Opp Zavernagar Umiya Dairy, Zavernagar,
Ahmedabad

Fatehgunj

Nagar Prathamik Mishra Shala No 6,
B/h Sefron Tower, Fategunj, Baroda.

Gorva

Nagar Prathamik School No.8, Nr. Old Gujarat Housing
Board, Gorva Main Road, Gorva, Baroda

Gotri

Nagar Prathamik Shala No 18,
Nr.Dharmapura, Nr.Citizen Soc, Beside Harinagar,
Gotri, Baroda.

Karelibaug

Nagar Prathamik Mishra School No.17, Jyoti Park
Society, Opp. Aamrapali Complex, Karelibaug Water
Tank Road, Karelibaug, Baroda

Kishanwadi

Juno Community Hall, Rashmi Park, Dudheshwar Soc.,
Kishanwadi, Baroda.

Manjalpur

Manjalpur Talim Sankul, B/h Aakanksha Appt.,
Nr.Bhathuji Temple, Manjalpur Gam, Manjalpur.

Navapura

Nagar Prathamik Bavajipura Mishra School No.7, Nr.
Jayratna Bldg., Cross Road, Navapura, Baroda

Rajmahel Road

2nd Floor, Sadhana Chamber, Mari Mata's Lane,
Rajmahel Rd, Baroda.

Sama

Sama Community Hall, B/h Abhilasha's Avenue,
Abhilasha Cross Rd., Sama, Baroda.

Sayajigunj

Nagar Prathamik Sayajiganj Mishra School No.3, Opp.
Parsi Agiyari Plot, Sayajiganj, Baroda

Waghodia

Indrapuri Commu. Hall, Nr. Kedareshwar Mahadev,
Waghodia Road, Baroda

Bharuch

Dr. Dan Meternity Home, B/h. Head Post Office, Lal
Bazar, Bharuch

Mehasana

Sarvanik Pustkalay, Nr. Nagalpur Gram Panchayat,
Nagarpur Village, Mehsana.

Morbi

Mun. Community Hall, Kayaji Plot, Nr. Sardarbag,
Morbi

Nadiad

2nd Floor, Nadiad Nagar Palika, Nadiad

Palanput

Nr. Water Tank, Sant Kabir Community Hall, Nr. Fasia
Tekra, Palanpur

Dholka

Ist Floor, Nagar Palika complex, Above Sun Mobile
Shop, Opp. Natraj Studio, Alka Cinema Road, Dholka.

Jambusar

Saikh Khadki, In lane of Sahara Bank, Near Police gate,
Jambusar.

Patan

Juni Sikshan Samiti Office, Bhadra Chawk, Near Patan
Nagar Palika, Patan.

Sanand

Patel Chotalal Asharam Primary School, Bh. S.T Bus
Stand, S.T Road, Sanand.

Udaan Centers(Rajasthan & Gujarat)

Banswara

House No. 91, Rati Talai Lane No. 4, Opp. Hanuman
Temple, Banswara (Raj.)

Barmer

Nr.Mateshwari Tea Agency, Panch Batti Chauraha,
Sardarpura, Barmer.

Jaisalmer

H. No. 29, Kalakar Colony, Jaisalmer

Jodhpur

Anand Bhavan, Plot No. 43, I2th A Pal Road, Nr.
Laxmi Diesel, Baaravi Road Square, Sardarpura, Jodhpur
A-70, Rameshwar Nagar, Basni, Jodhpur.
C/O Yudhister Singh Gehlot, Ashuj ki Pol, Opp.
Mahamandir Railway Station, Mandor R.d., Jodhpur.

Sirohi

Ist Floor, Pushkar Plaza,
Nr.Roadways Bus Stand, Sirohi.

Chikhli

CII training centre, Near Bagladev Mandir, Govt.
Science College, Chikhli, Navsari

Mousali

Near Gram Panchat, Opp. Kamdavadli, Mousali.

Rajpipla

CII & TDD Centre, Jilla Kaksha Talim Sewa Kendra,
College Road, Opp Jilla Panchayat, Vaidhya Cross Road,
Rajpipla,

Vansda

Manpur ITI, Ta: Vansda, Dt: Navsari.

MFI

Behrampura

Jethalal ni chali,
Opposite Meladi Maa temple,
Behrampura,
Ahmedabad.

Juhapura

Sankalp Bachat Mandal
Novelty Pan Corner, Sankalit Nagar, Near Juhapura Pani
Tanki, Juhapura, Ahmedabad.

Saraspur

Sakhi Bachat & Dhiran Sahakari Mandali Ltd.
Baijivi ni Chali near Nutan Mill char rasta, Next to Vora
na Roja, Sarasapura, Ahmedabad

Vasna

Sakhi Bachat & Dhiran Sahakari Mandali Ltd.
12 Bungalow, Opp. Cancer Hospital,
Pravin nagar, Sarkhej Road, Vasna, Ahmedabad

Urban Resource Centers

Behrampura

"UJAS" Urban Resource Centre
21, Jethalal ni Chali, Near Meladi Mata Mandir,
Behrampura, Ahmedabad
Contact : 079 25331556
Email ujasurc@yahoo.co.in

Juhapura

"PARVAAZ" Urban Resource Centre
Near Novelty Pan Corner,
Sankalitnagar, Juhapura,Ahmedabad 380055.
Contact : 079 26828299
Email parvaaz_urc@yahoo.co.in

Shahpur

"PANTH" Urban Resource Centre
Outside Shahpur Darwaza,
Behind Fire Brigade,
Kamuniya ni Chali, Mahila Milap, Shahpur,Ahmedabad
Contact : 079 25652680
Email panthurc07@yahoo.com

Vasna

"UDAY" Urban Resource Centre
Madine Flats, Devas Road,
Behind Guptanagar Bus Stand,Vasna, Ahmedabad
Contact : 079 26640248
Email udayurc07@yahoo.com

Community Based Organizations

Sakhi Mahila Mandal

Uday Urban Resource Center
Madina Flat, Near Dr. Jalpesh Kataria Hospital,
Devas Road, Behind Guptanagar Bustand,
Vasna, Ahmedabad

Ekta Yuvak Mandal

Sakalchand Mukhi Chali, Near Behrampura post office,
Behrampura, Ahmedabad
Sankalp Mitra Mandal
G ward, Near Novelty Pan parlour
,Near Sankalitnagar water tank, Sankalitnagar, Juhapura.

Samvad

SAMVAD VIDEO UNIT
Madina Flats, Devas Road, Guptanagar,
Ahmedabad

Urmila

SAATH, O/102, Nandanvan V, Nr. Prenatirth
Derasar, Jodhpur, Ahmedabad

Saath Livelihood Services & Umeed

City Office

"Shree Ramdev Villa"
I - A, Aagman Row Houses
Nr. Satatya Heights, Prenatirth Derasar Road
Jodhpur Gam, Ahmedabad



city of DREAMS

Rajendra Joshi, 50
Project Lead of
Waterfront and
the NGO, Saath
Carries the dream
Rajendra Joshi, who caught
the mantle to lead
development of slums,
has an idea to...

For this Tanzania-born NRI, slums not irrelevant offshoots hindering Ahmedabad's urban renewal but necessary peripheries that are keeping its centre alive
Rajendra Joshi has formed around the city's margins, from its low middle-class destination...

Giving hope and livelihood to many underprivileged youth

By Nisha, Mumbai



Children learn. Teachers at the Umeed Centre. The project has helped more than 2,000 people find jobs with its training. (Photo: Nisha, Mumbai)

Humble, brought up in a slum, from the 1970s to help poor youngsters in the 1990s, Joshi's vision was to create a high school education and employability skills that could be easily translated into a livelihood. He called it Umeed. It is a center for the underprivileged, where a regular salary and a high-quality education is provided. It is also a place where the underprivileged can find a better life.

BEYOND MONEY

Dr Nita Mukherjee describes a much-needed training effort in Ahmedabad

hum aapke SAATH HAIN

A a typical slum in Ahmedabad, Kanchan tells me about the appalling state of public health in the slums. She knows that a lot of deaths occur, among them lack of food and income and poor sanitation. The opportunity came in 1984 when her husband, Ramesh Joshi, of the NGO, Saath, started a school for the underprivileged. The school was named Umeed. It was a place where the underprivileged could find a better life. The school was named Umeed. It was a place where the underprivileged could find a better life.

Servants become 'home managers', earn respect too

A city-based NGO has been conducting programmes for women from slum communities and training them to work as home managers. The programme has helped women from slum communities and training them to work as home managers. The programme has helped women from slum communities and training them to work as home managers.



Rajendra Joshi receiving the Real Wealth Creators for the Communities KVP from Mr. T.S. Krishnamurthy

YES. I want to help more people like Shobhanaben become economically independent and lead a better quality of life.

Here is my contribution:

Rs. 500 Rs. 1000 Rs. 2500

I will help by making a regular donation of Rs. _____ every month.

Name: (Mr/Mrs) _____

Address: _____

Phone: _____ Fax: _____

Email: _____

I recommend that you contact my following friends and family

1. Name: _____

Contact Details: _____

2. Name: _____

Contact Details: _____

We would like to be in regular contact with our supporters to tell you about how valuable your support is. Please tick the boxes and let us know which of the following you would like to receive. I would like to receive:

Quaterly Newsletter Annual Report

Send this completed form to:

SAATH

O/I02 Nandanvan V

Near Prernatirth Derasar

Jodhpur, Ahmedabad

Gujarat, India- 380015

Phone: +91 79 26926604, 9827

Fax: +91 79 26929821

Email: mail@saath.org

To know more about how to donate at SAATH please also visit

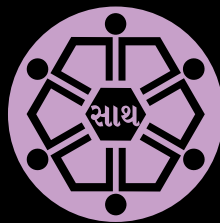
All donations to SAATH Charitable Trust, have 50% Tax Exemption from Income Tax u/s 80G of Income Tax Act, 1961.



At the onset of the new millennium, when the world was going through a metamorphosis, in the remote slum of Ahmedabad, a new revolution was starting to take place. A woman in her 30s wanted to venture out of the house but could not without depending on her husband. Through her children, this woman was introduced to a new world of Balghars, run by SAATH under the health and education programme. Repetitive trips to the schools ignited a flame within her to try something new. She became a teacher with Balghar. Within three years, she initiated a new Balghar center in her own community. SAATH sent her to a training programme in education, but she wanted to do something new. She joined the Urmila Home Manager's Programme. She took training under this programme and is now SAATH office's home (office) manager. Through her association of 8 years with SAATH, she has benefitted from the micro finance schemes, savings schemes, insurance and other financial assistance which has today made her future more secured. From being a meek looking woman who no one would take notice of, today Shobhanaben and her family with the support of SAATH are a happy, confident, and a self sustainable urban family. With a gleeful smile, she declares, "Being associated with SAATH has turned my life around 360 degrees. More and more happiness has entered mine and my family's lives."

“In Ahmedabad, Rajendra Joshi’s organization SAATH has helped transform slum areas into functioning neighbourhoods and helps slums residents set up schools, install sewer lines and lobby municipal corporations for electricity, water and better roads.”

Nandan Nilekani, CEO Infosys
Imagining India, 2008



SAATH

Turns 20
1989-2009

Creating Inclusive Cities

Member of Credibility Alliance

Founding Member of iCONGO

Awarded Karamaveer Puraskar, 2008

O/102 Nandanvan V, Nr. Prernatirth Derasar, Jodhpur, Ahmedabad, 380 015

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www.saath.org

This Annual Report is a culmination of all the work that every stake holder puts in tirelessly. SAATH has reached here only because of its peoples' support.