



SAATH

Creating Inclusive Societies



SAATH'S INSTITUTIONAL Annual Report 2015 - 2016



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 Co-operative 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 Savings and Credit Co-operative 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.

FOREWORD

Writing a foreword for Saath that does not sound repetitive is always a challenge for me. This year my task will be easier because 2015 – 2016 has been an eventful period at Saath.

I will not dwell much on the major fire at the Saath office on 1st April 2016 as Niraj Jani, in his foreword has explained what happened. The adage – "adversity brings out the best in people" was amply demonstrated by the Saath team, our trustees, friends & well - wishers as well as our vendors who ensured that we became functional within a week. Our partners have pledged complete support for renovating the office. A warm and heartfelt thank you to everybody.

India is abuzz with "Smart Cities". Policy makers, the corporate sector, academia, civil society, planners, practitioners and residents are debating what constitutes smartness for our cities. For Saath, inclusiveness is integral to making our cities smart. The informal and unorganised sector which, in our view makes cities function should be included and integrated in the smart city agenda. We are going to bring out a white paper on this aspect this year at Saath.

The new Companies Bill of 2014, which promoted CSR in a big way, is gaining traction. At Saath, we have been able to work with CSR initiatives of various corporates in a constructive way in the livelihoods, skilling and education sectors. We hope to increase our engagement over the coming years. Our traditional donors have been continuing their support and we have seen a significant increase in individual donors. A big thanks to all of you.

Saath Charitable Trust saw Mr. Niraj Jani takeover as the Director from Ms. Keren Nazareth who left for personal reasons. This transition is significant as it demonstrates the institutionalisation of Saath Charitable Trust. Keren did a wonderful job during her tenure and we all wish her the best.

Saath Savings & Credit Cooperative and Saath Mahila Savings and Credit Cooperative have expanded during the year and are providing financial literacy and access to the informal sector and migrants – a key component for smart cities.

Saath Livelihood Services has started incubating two new innovations during the year. The Livelihood Resource Centre aims to create a holistic skilling and placement solution for job seekers and employers. The Business Gym is providing handholding support to new and existing micro-entrepreneurs so that they can grow and increase their incomes. Next year's report will detail out our learnings.

I will end by acknowledging the constructive and supporting roles of the communities that we work with, our CSR partners, our donors – both institutional and individuals, the various government departments, our trustees and advisors as well as the Saath team. We all have demonstrated that jointly, we can make a big difference.

RAJENDRA JOSHI,
Founder and Managing Trustee

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SAATH

Creating Inclusive Societies

ABOUT SAATH

Saath (which in Hindi/Gujarati means 'together, co-operation, a collective or support'), founded in 1989, is an NGO in India registered as a Public Charitable Trust and is based in Ahmedabad, Gujarat. Saath closely works with the vulnerable communities and empowers the socially marginalized by providing them livelihood linkages, imparting skills leading to employment, health and education facilities. The focus areas of Saath are livelihoods, skill development, health and education, rights, urban governance, financial inclusion, rehabilitation and resettlement, housing and shelter and other community development initiatives. Saath began as a Charitable Trust that pioneered in rejuvenating underprivileged slums and vulnerable neighborhoods into self-sustaining and developed communities by its Integrated Community Development Programme changing the environment of urban slums. Saath through its one-stop centers provides supports to slum dwellers to obtain government identities, providing them access to public benefit schemes, imparting skills leading to employment, micro-finance for vital personal consumption and setting up SMEs and providing access to habitable environment and basic education.



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

Saath engages organizations, corporates and individuals from India and globally as partners and supporters. Saath initiated the Integrated Community Development Programme, an undertaking that seeks to rejuvenate slums into vibrant neighbourhoods. Saath works with slum residents, children, women, youth and vulnerable people in urban and rural areas. It addresses multiple needs of the socio-economically vulnerable with one-stop solutions, through which slum residents have access to basic services for holistic growth. Saath collaborates with the communities, specially the youth to undertake their upliftment programmes. Communities co-invest with Saath and donors for the program implementation and scaling-up.

THEORY OF CHANGE

By utilizing Saath's 27 years of experience of working with the communities, its market and need based innovative approach within multiple sectors, its reach and engaging with the stakeholders Saath will be able to empower 2 lakh vulnerable families by December 2020, by working for their livelihoods, housing (R&R), financial inclusion, community leadership and education. To be successful at this Saath will have to build the capacity of its team members and community leaders, use technology for bringing quality, cost-effectiveness monitoring, bring accountability, expand its current reach, leverage interlinkages and bring in more funds by taking new approach and tapping new sources.

PARTNERS AND SUPPORTERS

GOVERNMENT

**Ahmedabad
Municipal Corporation**

**Sabarmati Riverfront
Development Corporation Ltd.**

**Nadiad
Nagarpalika**

CSR / CORPORATE

**HSBC Bank | Ford Motors | Gruh Finance | HDFC Bank | KPMG | IGATE
Godrej Consumer Products Pvt. Ltd. | INTAS Pharma | Nivea | Radio City**

FOUNDATIONS

**American India Foundation | Mobile Crèche | Give India | Global Giving
UNICEF | Empower | HT Parekh Foundation | Quest Alliance | Vibha | IGSSS**

INSTITUTIONS & TRUSTS

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**

A very special thanks to Piyush Desai, Jagruti Multi Trade Pvt Ltd

LETTER FROM THE DIRECTOR

The UN General Assembly adopted the Sustainable Development Goals in September 2015. Closer to home in India, the government has launched major schemes and policies such as Jan Dhan Yojana, Smart Cities, Housing for All Mission, this is the right time to utilize them to move in the direction of inclusiveness.

Since the last 27 years, Saath has been following the integrated approach for creating inclusive societies by recognizing the needs of the growing urban poor and continuous to mainstream them by devising programs meeting the development and market demands. One significant achievement towards this has been Saath's growth from an implementing agency to a Nodal agency for imparting beauty and care training to vulnerable women in partnership with other NGOs across Gujarat as our relationship with Godrej has grown.

Summarizing the year, the Youth Force initiative of Saath has grown with youth membership growing to 6,306 members in 5 cities and now we are focusing on making the youth groups self-sustainable. We have trained 1,168 youth and placed 711 out of them. Through our Nirman project we have provided skill upgradation training to 499 construction workers. Our Women@Work project continues making bold statements on gender inequality in job roles and in the year we have trained 148 women in the courses such as electrician, mobile repairing and petrol pump service and additionally 114 adolescent girls have been provided micro-entrepreneurship training. Through its education programs Saath has enrolled 587 children in schools. We started a new initiative in Surat for rehabilitation and resettlement of railway line slum dwellers and through the project we have facilitated over 514 linkages reaching out to 620 households.

Saath faced a major setback when a fire broke out at our financial and administrative headquarter in the early hours of 1st April possibly due to a short circuit. While no one was majorly injured, Saath incurred a heavy loss of administrative documents, office furniture and other appliances. Although the shock for the Saath team was tremendous, it was heart-warming to see that the team collectively and bravely started adapting with the tragedy from the very next day. With the similar positive synergy shown by the Saath team and its well-wishers, we are steadily moving on the road to recovery.

We continue to build our knowledge on improving the lives and are extremely thankful to our numerous communities for upholding their trust and faith in the work we do. I am hopeful that our evolution is continuous and will lead to the much needed social change.

 **NIRAJ JANI, Director**

Saath has always kept education as one of its focus areas since its inception and one of its earliest projects has been Balghars – Preschools for 3 to 5 year old children. Currently Saath is running 7 Balghars in the Juhapura area of the Ahmedabad providing preschool education and nutrition support to the vulnerable children who otherwise would have been left out of the education system.



Last Day before Vacation



Nutrition Support



The Story of Siddika - Impossible is just a word

7 years old Siddika's mother is a divorcee and as a single parent it is difficult for her to raise Siddika who is mentally challenged from birth and needs special care. After coming to know about Balghars and interacting with teacher her mother decided to send her to Balghar and Siddika started coming in July, 2015. With much care and support, Siddika is right now an active child in the classroom who takes part in all the activities. Even though she doesn't speak, Siddika helps other children in activities by guiding them through her hands and her mother is very happy seeing the improvement in her.

IMPACT

After passing through preschools we enrol the children in formal schools. **142 new children** were enrolled in the classes, **245 children** studied through our classes in the year and **131** were enrolled in schools at the end of the year.

The Child Friendly Spaces project focuses on two vulnerable groups of children – child labourers and children of construction workers who have little to no avenues for formal education. Saath is running 3 centres in slum area for children working as labourers and 8 centres on construction sites. Basic education support is provided to the children in the classes. The children, their parents and employers are counselled regularly to enrol the children in formal schools and bring them out of the labour system.



Children at Kids City, Kankarfa



Arts & Crafts Activity in Park

Laxmi - The Story of a Migrant

Laxmi is a 13-year-old girl, studying at class of Simplex labor colony, Godrej Garden city, Ahmedabad. Her parents shifted to Ahmedabad in search of work and Laxmi was in Class 5 when she left the village. Her siblings have been also enrolled for the Crèches and Balwadi setup at the site. She said that in class she learnt new songs, got exposed to different inputs like through movies and educational enhancement sessions. After going back to native village, she would be appearing for the assessment for class 5 and after clearing the exam, she will get the opportunity of studying in class 6. Laxmi is very fond of her teacher and after attending the classes, she feels highly motivated to continue her education and dreams of becoming a Police officer.



Through our continuous efforts in the year we were able to bring **203 children out of malnourishment**. This year we received support from Mobile Crèches to run crèche for construction children at the Godrej Garden City site in Ahmedabad, where 569 children took benefit of it. **456 children were enrolled in the classes** in the year and out of them we were able to successfully enrol **95 children in formal schools**.

IMPACT



In India, there are several families in urban centers without enough resources or means to secure the future of their children. These children run the risk of becoming victims of child labor, neglect. The mothers of these children would like a better future for them; however she has to endure immense hardship to help them and at times may not have the means to do so. NIVEA CSR programme "MOM's Touch" is aimed at saluting and supporting the effort of these 'Super Moms' - for creating an opportunity for their children to learn and progress while going through extreme personal sacrifice. In June 2015, Nivea partnered with Saath for implementation of the project in Ahmedabad for which Pandit Vidya Vihar Nehru School in Behrampura slum area of Ahmedabad has been selected. Under the project, for the children who have full attendance monthly ration is provided to the mothers for supporting their children's education.



Motivating Mothers
for Education



Ration Kit



Daxaben – A Tale of a Mother

Daxaben, mother of four children works as daily wager and dreams to educate her children. Her monthly family income is Rs. 5,000. It's difficult to make her ends meet and concentrate on her children's education. She wants her children to study. Many mothers like Daxaben who work very hard and still ensure that their children attend school regularly are supported by this program. "As we are getting the support from Saath and Nivea in terms of monthly ration from last six months, we have got an opportunity to save some money that can be helpful in future," says Daxaben.

Through its Sujal project in two years, Saath has installed 51 Water Purifier units in 39 preschools and 7 schools of Sanand Block of Ahmedabad covering 32 villages benefitting over 1,700 children. In the third year of the project, 30 more villages will be covered and water purifier units will be installed in 55 preschools of the villages.



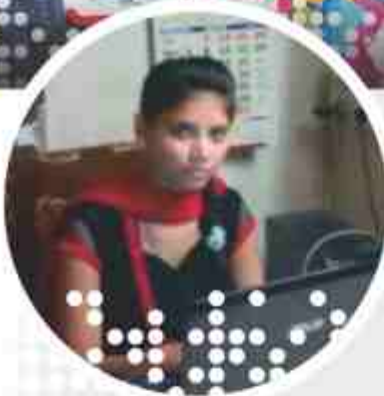
INTAS Pharmaceuticals Scholarships

INTAS as part of its Corporate Social Responsibility supports education of girls coming from vulnerable backgrounds. Through Saath, INTAS is currently supporting 10 rural girls with the help of Saath for their education. Around Rs. 30,000 scholarship is provided to each girl for the year for educational expenses.

Radio City Scholarships

Radio City 91.1 FM as part of its social campaigns provides scholarship to the children. Through Saath, Radio City is currently supporting two children for their education; one of them is an orphan living with his uncle another child, who is blind for their education. Rs.42,850 scholarship was given for each child to Saath for supporting their education for the year.

The Career Counselling & Guidance programme guides youth from the vulnerable communities regarding possible career options and educational courses that they can pursue. Counsellors interact with the youth, understand their background, interest areas, capabilities and their aspirations and based on this, they advise them various employment options or recommend higher education courses to them. The project is implemented in Ahmedabad, Baroda, Rajkot, Surat, and Nadiad.



Gunjan – Stands on her Feet again

Gunjan lives in Odhav, Ahmedabad with her family. The family of four somehow manages with an income of Rs. 9,000 per month with additional expenses on her father's illness. Gunjan was married off, in 2010, at the age of 18 but her marriage wasn't a happy one and she suffered abuse. In 2013, she returned to her parents and started feeling like a burden to the family, which had its own financial struggles. When she learnt about and decided to join retail management, she came in contact with the career counsellor after the admission. She spoke her heart out during the course of counselling. She desired to pursue higher education and dreamt of having a government job. The counsellor urged her to resume her incomplete studies and as suggested Gunjan has enrolled for 12th board external examination. Also, she is working at a cyber café nearby her house. Gunjan says, "I have gone through a load of miseries at a very young age. I had no dreams, zeal or happiness in life. But one fine day when I had lost all hopes, I happened to meet the counsellor who encouraged and motivated me immensely to fulfil my dreams. I am sure I will work hard and become the best example girls want to look upon to."

IMPACT

10,999 youth have been provided career guidance and counseling support in the year, with 1,170 youth provided educational linkages and 3,549 youth linked with livelihood options.



The above was achieved through the following activities:

Sr. No.	Activities
1	1,012 Parents Counselling
2	443 Homes Visited
3	6,817 One on One Counseling Sessions
4	4,182 Group Sessions & Discussions
5	29 Guest Lectures Organised
6	5 Exposure Visits
7	10 Seminars Organised
8	22 Job Fairs
9	36 Motivational Training Conducted
10	75 Institutes Visited



Guest Lecture as Part of Career Counselling

Youth Force was conceptualized with a vision to empower the youth in urban slums to drive a positive change in their own lives and become responsible citizens. After 3 years, Youth Force today is an apt platform for the youth from the slums to hone their innate talents and grow as individuals. It has been instrumental in holistic development of youth and has inculcated the virtues of team building, team work and leadership in the youth enrolled in the programme.



Youth Microentrepreneur



Campus Interview



Abhishek – A Change-maker

Abhishek Maurya is a 20-year-old energetic young man from the Behrampura, Ahmedabad. Just like any other graduate fresher, he was also not aware of the various career avenues and was out of thoughts. One day he met the Youth Force City Coordinator and Abhishek joined the programme as a member and enrolled for the Tally course of Udaan. Post training he was offered to join the Youth Force as a City Facilitator. His work involved door-to-door campaigning, orienting visitors, organising in-door and outdoor meetings for the youth, imparting life skills sessions to the youth of Udaan in different cities of Gujarat. During these years, he has learnt working with the grass-root communities and with the socially marginalised youth. His future goal is to pursue Journalism or continue in the NGO sector itself and also pursue his post-graduate education for furthering his career. Currently, he is working with the Research, Documentation and Communication Cell of Saath. He said, "I am looking for a career which would enable me to make a mark for myself rather than the income and perks attached. Youth force has been like a supporting pillar for my career and has resulted in transformational change in my life."

IMPACT

Under the Youth Force programme, Saath has engaged 6,306 youth as the members of the programme, created 74 community youth leaders, linked 14,501 youth with livelihoods, created 776 micro-entrepreneurs, engaged 5,945 individuals in microfinance savings and has provided opportunity to 3,164 youth to participate in job fairs.

The Udaan project continues to provide 18-35 year old youth in urban slums with skill training in areas of retail management, beauty parlour services, basic computers and place them in different sectors of employment. The Udaan centres during the year were functional in Ahmedabad, Baroda, Nadiad, Rajkot, Gandhinagar and Surat. In the month of January a new centre of Udaan has been initiated in Kalyan, Mumbai taking the project out of State.

In the last year Saath entered in a partnership with Godrej Consumers and Private Ltd. to become a Nodal Agency for Gujarat State for imparting beauty and personal care training to vulnerable women to get an option to start earning.

Saath in partnership with Quest Alliance is providing training to youth in Retail Management course through specialized digitized e-learning curriculum under the name Skills to Succeed. The project is for 12th pass youth who are not able to pursue further education and unable to find opportunities for employment.



Orientation for Placements



Career Guidance Activity



Kushwaha – Supporting her Family

20 years old Kushwaha lives in Vatva, Ahmedabad in a family of 7 members and monthly family income is Rs. 8,000 only. She says, "I came to know about Udaan from my college and got the basic information regarding the courses. I was assured that placement support is provided after the completion of training, I joined Tally Course." After the training, she got placed as a cashier at Domino's and sometimes she doubles as Customer Service Representative. Speaking about her job she says, "I am currently earning Rs. 5,000 per month working part time as I am pursuing my Masters Degree. From the income, I am easily able to support my own expenses at least reducing the burden on my family."

1,168 youth have been trained in the year and 711 out of them have been placed across 6 cities in Gujarat.

IMPACT



Focusing on the construction workers, the Nirman project has been providing skill upgradation training in the trades of carpentry, masonry, plumbing and electrician. Along with the training the workers are given additional sessions on work safety, basic numeracy and literacy, enterprise development, financial literacy and linkages with labour department and various government schemes and services for their benefit.



Electrician Practicals



Demonstration of Plumbing



Hitesh – Upgrading Skills for better Earning

29-year-old Hitesh lives in Jamalpur, Ahmedabad. He used to work at Supratech Laboratory as an office boy earning Rs. 6,000 per month. Hitesh was interested in doing electric work, but could not find any option through which he can move forward in this field. Hitesh learnt about Nirman thought it to be a great opportunity. "Before joining Nirman I had very basic knowledge about the electrical works, but after joining I learned about the calculation of load, repairing of fan and iron, and proper wiring. I have now created my own identity in my area as an Electrician. Now I am earning over Rs. 15,000 per month. While thinking about your career just concentrate on one thing, then only you will get success in life," Hitesh conveys message to other youth.

IMPACT

499 workers have been trained in the year including 141 female trainees in the courses of Masonry, Electrician, Plumbing, Sewing Machine Repairing and Mobile Repairing.

In its second year, the Women@Work project has been making tremendous progress in training women in the non traditional trades. The project this year had two focus groups – adolescent girls of 16-17 years who were provided micro entrepreneurship training for them to start some of their venture along with exposure given to non traditional trades for them to pursue once they come of age. For the 18-25 year young girls, training was provided in non traditional trades of electrician, plumbing, petrol pump service and mobile repairing.



Mobile Repairing Training



Market Visit
for Electrical Equipments

Hemangini – Dared to be Different

Hemangini lives in Behrampura, Ahmedabad. She has studied upto class 10. Her father's health deteriorated resulting in financial crises for the family forcing Hemangini to leave her education. She started working in a private school, at a mere salary of Rs. 1,500 per month. She got to meet Hansa Ben, the trainer for Women@work project, who informed her about the training which would enable her to enhance her skills and get better work opportunities in future. After completing the two months training course, she found a good job opportunity at a local petrol pump. Hansaben conducted mock interviews with her. Hemangini says, "After the interview, I was selected and offered a salary of Rs. 8,000 per month along with PF and other benefits. I am happy with my new job which is definitely different but most importantly, I am supporting my family now."

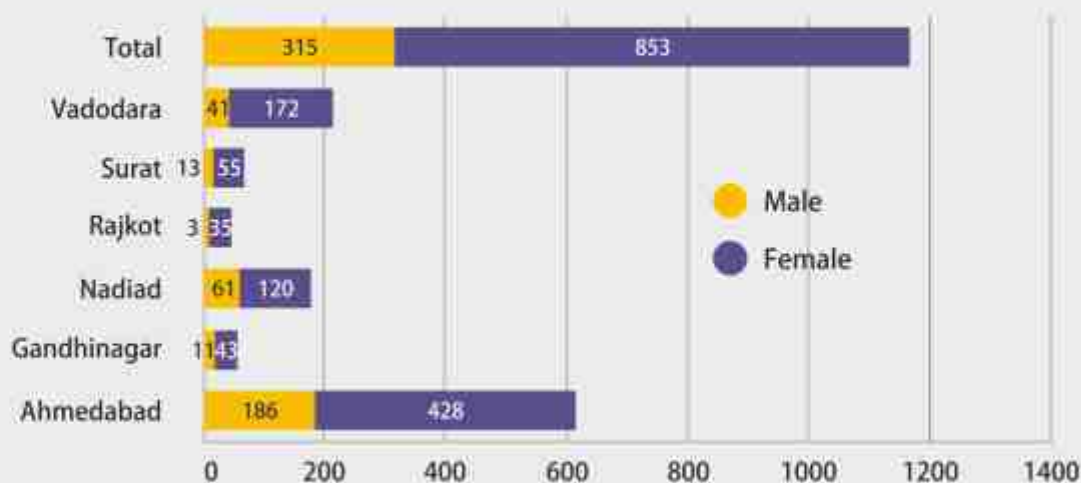


114 Adolescent girls have been provided micro-entrepreneurship trainings along with 148 young girls trained in non traditional trades of mobile repairing, masonry, electrician and petrol pump service.

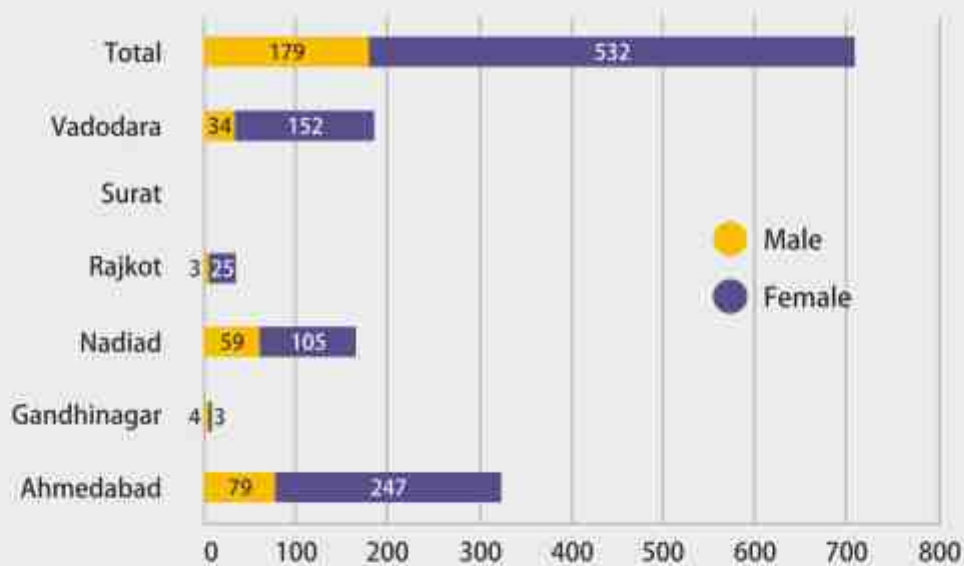
IMPACT

UDAAN

**City wise
Male-Female
Distribution of
Trained Students**



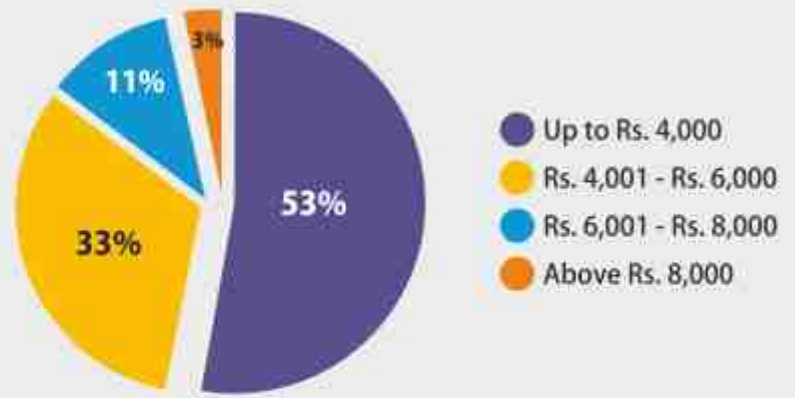
**City wise
Male-Female
Distribution of
Placed Students**



**Tradewise Trained
and Placed Students**

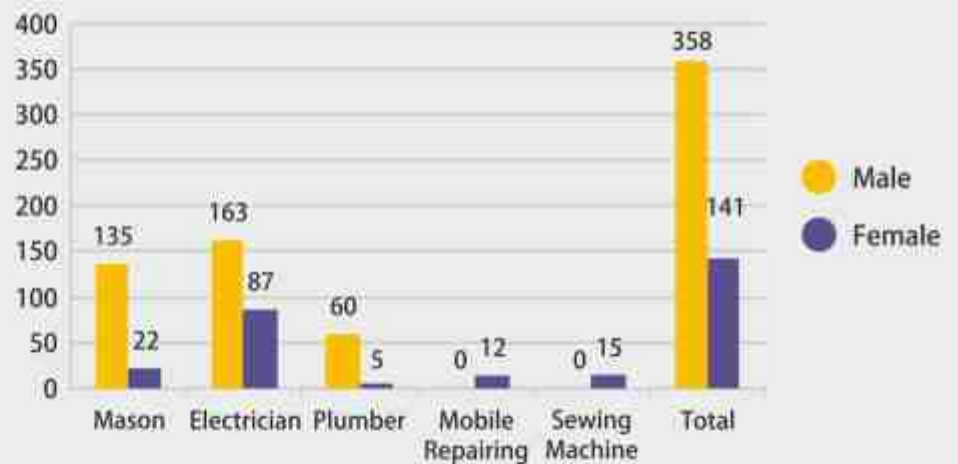


Monthly Salary Range of Places Students



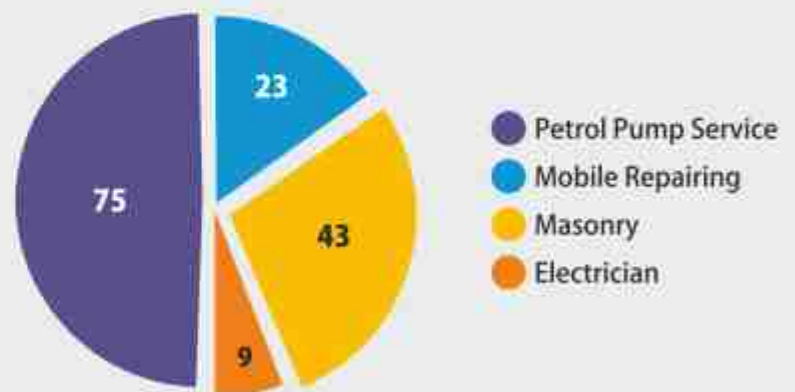
NIRMAN

Male Female Distribution of Trained Workers



WOMEN@WORK

Trade wise Distribution



This project is based on the central belief that cities must promote for all its residents, equal access to housing facilities, civic amenities, services and opportunities for leading lives of dignity. Hence, it is important to strengthen the representation of poor city residents and their voices in how cities are to be managed and governed, apart from creating/utilizing avenues of their interface with municipal governance bodies, local elected representatives and others mandated to work on shelter and housing rights. The target groups for the project constitute urban poor informal sector workers which include shelter-less communities, communities living in resettlement colonies and slums. In Surat, Saath is working in the railway line slum areas of Milindnagar, Utkalnagar, Shantinagar and Ashoknagar areas reaching out to 620 households.



Area Sabha



Community Survey

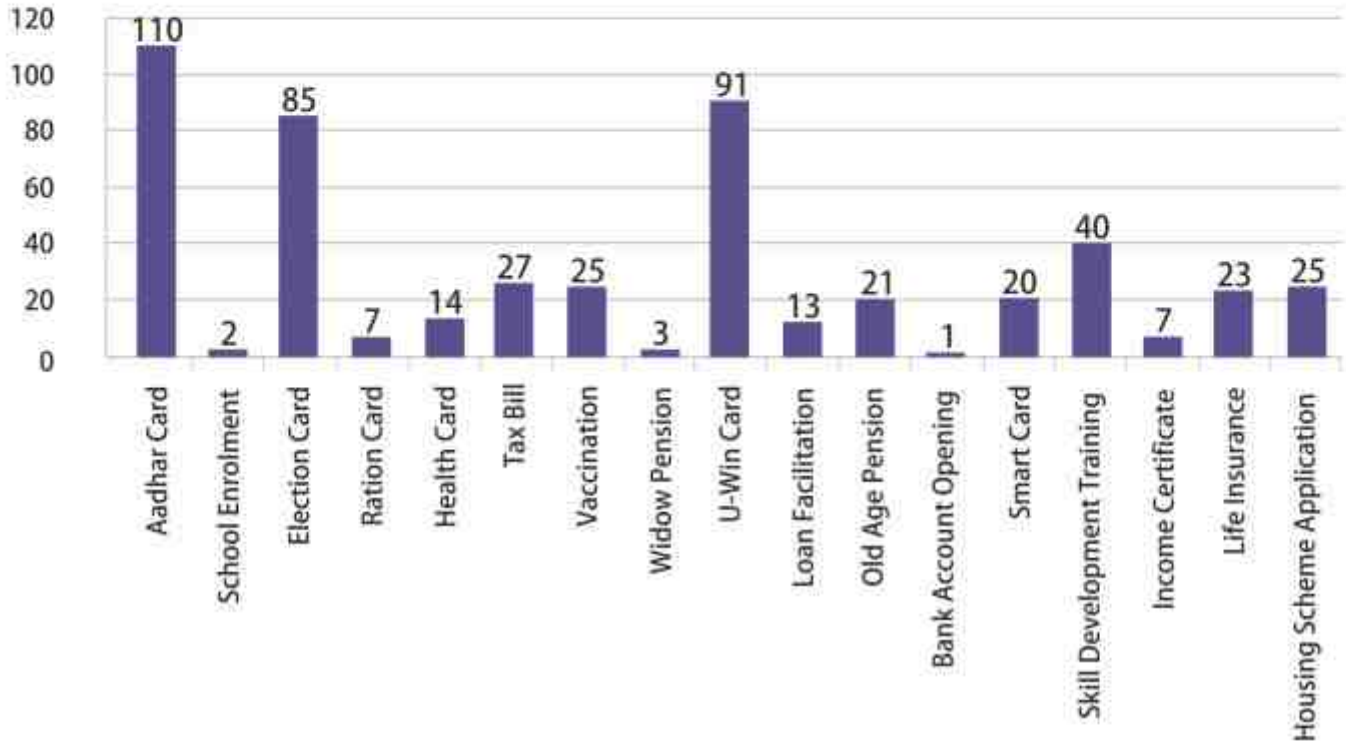


Mangala – Availing Easy Loans

Mangala lives with her husband and three children in Dindoli, Surat. Her husband does embroidery machine repairing work and she runs a small cutlery shop to fulfill their family's needs. During Diwali and Marriage Seasons, she used to take a loan from local money lender at the 5-8% interest rate. But half the profit generated would go into repaying the loan. Mangala met Gitaben, field mobiliser of Samaveshi Shafer programme and talking about it she says, "Gitaben took me to Jan Laxmi microfinance that provided me and 7 other women from our community loan at the reduced interest rate of 1.75%." Mangala got a loan of Rs. 25,000 for which the monthly instalment is Rs. 1,350 and has to be paid in 2 years. She says with joy, "With the help of loan amount I've increased my stock which in turn has helped me increase my income. I had put my jewellery on mortgage and borrowed money for my mother-in-law's operation. We managed to pay back for both. I'm very happy that we are free from the burden of our previous loans and am able to provide better for my family."

IMPACT

620 Households from 4 slum areas have benefitted through the project with over 500 linkages provided to them.



Community Meeting



Livelihoods in Slums

ECONOMICALLY WEAKER SECTION HOUSING SITES



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. 6,120 houses come under EWS project affecting around 30,600 individuals. Saath was allotted 9 sites to work at and has formed Housing Resident Associations at all the sites for their proper maintenance.

NIGHT SHELTER



Saath is managing a Night Shelter in Isanpur area of Ahmedabad. It is used by on an average 25 migrant workers daily who have come to city for work but are unable to find a place to stay or cannot afford to rent a place. Bedding, Drinking Water, Bathroom and Toilet facilities are provided for free to the people staying at the shelter.

REPRODUCTIVE CHILD AND HEALTH CARE SERVICES



The RCH services are run for pregnant women and for pre-post natal care. It is operational in Paldi and Vasna areas of Ahmedaad district. With the support from Ahmedabad Municipal Corporation, 20 women are working in Vasna ward and 7 women are working in Paldi ward as link workers providing services such as Contraceptives Tablets, Copper T, Condom Distribution, Vaccines for 0-5 year old children etc. Total population of over 14,000 households was covered and 15,878 services provided.

The cell is responsible for documentation of projects running in the organization, donor compliance reporting and proposal writing for fundraising for the organization. It facilitates interns, volunteers and visitors coming to Saath. The communication of organization through social media, annual report, print/electronic media is looked after by the cell. Over 40 interns and 10 organisations were facilitated in the year.



Jürgen - Intern Experience

Jürgen von Beyme Cortés, UNSA Maastricht, Netherlands (1 Month)

"India is one of the most wonderful places one could ever visit. Its diversity, nature, gastronomy and especially people are unique and outmost interesting to explore. Nonetheless, India does suffer from severe institutional weaknesses on governmental level, which create room for corruption and social inequality throughout the entirety of its territory. To be a helping hand and the link between the disfavoured classes and existing social programs as well as promoting new development projects in cooperation with the government and other non-profit organisations, is what I have understood as Saath's existence reason and is what first moved me to volunteer as an intern there. During my stay at Saath I was literally overwhelmed by the kindness and helpfulness of the staff, which tried everything to make my arrival and internship as smooth as possible. I was introduced to a vast variety of projects, ranging from schools on construction sites to computer courses for women, aimed at the full development of individuals at any stage of their education. In comparison with other organisations, Saath promotes specialisation of labour and does not oblige its interns to conduct a certain routinely task, but introduces them to the entirety of its projects and requests them to find the one they will be most helpful in. Further, Saath promotes the development of new ideas and projects, independently from which level within the organisational hierarchy they proceed. When exposing a project of my own, targeted at improving women's livelihood through the operation of Rickshaws, it was embraced and even local volunteers were devoted to my disposition. Saath Charitable Trust is an outstanding organisation for which it has been a true pleasure to work. I can only recommend volunteering for Saath."

At Saath, we value corporate engagement in our programmes and recognise the role that business plays in meeting societal needs. Our inclusive approach to partnerships means that we value inputs from the private sector ensuring that our activities meet our stakeholder needs. Furthermore, we also understand the business benefits derived for a company from being associated with meaningful programmes that drive real and tangible change in communities. Employee recruitment and retention, competitive advantage and best practice initiatives to promote health and safety contribute to public and stakeholder perceptions of a business and its operations.

Saath believes that to achieve the 2030 Agenda for Sustainable Development (the SDGs- Sustainable Development Goals), the provisions of the Companies (Corporate Social Responsibility Policy) Rules, 2014 under the Companies Act, 2013 is a boon for India. As more Companies are getting involved, the understanding of all stakeholders vis-à-vis strategy and approach to CSR supported development activities has evolved. This will lead to a win-win situation for communities as well as companies and implementing organizations.

The role of corporates in meeting socio-economic and environmental development goals is extremely important. Business activity – through supply chain, employment of local people and products and services have a huge impact on development. The introduction of Section 135 and Schedule VII of the Companies Act 2013 has mandated companies to allocate spending for Corporate Social Responsibility activities.

Saath : Supporting Corporates for CSR Initiatives

Saath, as a Charitable Trust that has been implementing development initiatives since 1989, has collaborated with several corporates, foundations, governmental and other non-governmental organizations to work towards achieving inclusive development and the Corporates' contributions towards SDGs. Saath is ideally placed to support Corporates for strategizing, initiating, implementing and monitoring development activities under their CSR Policy and programmes as illustrated below.



Developing CSR Strategy

- Bespoke strategy development aligned with corporate objectives and positioning.
- Integration of CSR and governance policies to enhance sustainable growth, reduce reputation risk and to generate value.
- Liaison with the investment community to ensure focused dialogue on CSR commitments and achievements.

Planning and Implementing of Programmes / Projects

Plan the development initiatives with a holistic approach towards CSR and focus on the developmental needs of communities. This includes leveraging of the organization's capabilities and strategic resources for inclusive and sustainable development.

Monitoring and Evaluation

In order to ensure that programmes / projects are being implemented as envisaged and to identify requirements for changes if any, Saath has a process for continuous monitoring and evaluation and reporting process. This is backed by preparation of reports, including Annual Reports, sustainability reports, specific issues related reports and on-line communications. Saath has systems to measure, monitor, benchmark and report data – internally and externally.

Employee Engagement

Saath engages with Corporate employees to involve them in CSR activities as appropriate, and thereby contribute to increasing employee retention.

Current and Past CSR Partnerships of Saath

- **Godrej Salon(i)** is a Project supported by Godrej for entrepreneurship/ employment amongst women in beauty parlours. Saath has been appointed as the Nodal agency for this project since February 2015. The project, which entails 'beauty parlour' training of women from urban slums in Ahmedabad and Baroda, is being implemented through five like-minded NGOs. Each training batch to date had 30 trainees, that is, by March 2017, 450 women are expected be trained and placed for jobs in beauty parlours. The project is to be expanded to other parts of Gujarat and neighbouring states from April 2017.
- **Nivea's** CSR initiative is supporting mothers from vulnerable backgrounds to educate their children by providing ration support so that they can focus on their children's education rather than go out for work. The initiative is also aimed at stopping children from dropping out of school. To date, Nivea's support in 1 school in Ahmedabad has benefitted 90 children.
- **HSBC Bank** is currently a major funder of Saath's youth empowerment programme called Youth Force, which is being implemented in 4 cities of Gujarat and Mumbai, Maharashtra. Over 6,000 youth are part of this youth platform, and the aim is to provide 25,000 livelihood linkages in 3 years.

- **KMPG** has, since the past 2 years, been providing nutrition support to children under Saath's education programmes, and has conducted over 20+ employee engagement activities with the children.
- **Ford Motors** has partnered with Saath to provide access to clean and safe drinking water to children of villages of Sanand Block in Ahmedabad District. The programme has reached over 1,000 preschool and school going children.
- **IGATE** has supported 1 Saath livelihood centre in Gandhinagar through which employability training is provided to the youth.
- **HDFC Bank** provides support for career counselling to the youth at Saath Livelihood Training Centres across 5 cities of Gujarat.
- **INTAS Pharmaceuticals** is supporting girl child education by providing scholarships to 10 vulnerable girls from villages around its plant.
- **Shivia Microfinance and Bosch India Foundation** supported SAATH for over 2 years for its informal sector training programme - Nirman for construction workers.
- **IKEA** in collaboration with Save the Children India, partnered with SAATH for eradication of child labour from the cotton fields of villages of Dholka and Viramgam Blocks of Ahmedabad District. The programme covered over 84,000 child labourers in over 120 villages, and succeeded in releasing 9,005 children from labour work in 5 years.
- **Coca-Cola, NDTV and Charities Aid Foundation** worked with SAATH during 2011-12 for improving infrastructure of 9 rural and urban schools.

Committee for CSR Development

Saath's Committee for CSR Development comprises:

- **Rajendra Joshi**- Founder Trustee of Saath
- **Niraj Jani**- Executive Director
- **Chinmayi Desai**- Urban Programme Director
- **Vama Rajpal**- Fundraising Coordinator
- **Keren Nazareth**- Fundraising Consultant

Connect with Saath for CSR

Fundraising Coordinator: Vama Rajpal

Email: vama@saath.org

Mobile: +91 99789 16174

Employee Engagement Activities

Employees of CSR partners visit Saath Centres to interact with the participants through the following :

- Interactive activities with children
- Mentoring programme for youth
- Skills enhancement for youth and women
- Exposure visit for children, youth and women
- Celebration of festivals and special days with community
- Donation drive



Drawing Together



Mentoring Youth Force Members



Skill Enhancement of Home Managers



Exposure Visit of Women@Work Trainees



Independence Day Celebration



Clothes Donation Drive

OUR BOARD AND TEAM MEMBERS

SAATH'S INSTITUTIONAL
Annual Report 2015 - 2016

Sr. No.	Name	Gender	Years of Service
---------	------	--------	------------------

BOARD OF TRUSTEES

1	Mr. Sudhin Choksey	M	4
2	Mr. Gagan Sethi	M	2
3	Mr. P. K. Ghosh	M	5
4	Mr. Rajendra Joshi	M	27
5	Ms. Gazala Paul	F	1

MANAGEMENT

1	Niraj Jani	M	E8
2	Chinmayi Desai	F	E21

ACCOUNTS

3	Aslam Shaikh	M	R2
4	Jayana Oza	F	E6
5	Jignesh Patel	M	E7
6	Vandana Patel	F	E7

ADMINISTRATION

7	Harikrushna Sharma	M	C3
8	Pratapsinh Solanki	M	E25
9	Santosh Rangwala	M	C1
10	Shobhanaben Rangwala	F	E3
11	Surbhi Khatri	F	C5

GOVERNANCE

12	P K Das	M	R10
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CHILD FRIENDLY SPACES

13	Gopal Chauhan	M	E11
14	Kishore Gehlot	M	E16
15	Rukhsanabanu	F	C4
16	Sanjidaben Shaikh	F	C13
17	Shobhna Thakor	F	C
18	Kamini Modasia	F	C3
19	Damini Parmar	F	C4
20	Chetna Parmar	F	C
21	Sonal Makwana	F	C1
22	Kinjal Rabari	F	C1
23	Sultanaben Shaikh	F	C
24	Gangaben Thakor	F	C
25	Suman Rathore	F	C1
26	Irshad Chandbhat	F	C1
27	Krupa Purabiya	F	C
28	Lalita Yadav	F	C2
29	Seema Yadav	F	C2
30	Nandu Parmar	F	C1
31	Sherbanu Maniyar	F	C5
32	Rehana Shaikh	F	C12
33	Dipika Ambaliya	F	C

Sr. No.	Name	Gender	Years of Service
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34	Bhagyashree Vankar	F	C1
35	Meenaben Parmar	F	C1
36	Sonal Senma	F	C1

BALGHAR-EDUCATION

37	Hurbanu Pathan	F	C9
38	Mansuri Jarina	F	C2
39	Raisaben Chhipa	F	C10
40	Sarfunishaben Pathan	F	C13
41	Shakeraben Shaikh	F	C3
42	Shakilaben Shaikh	F	C8
43	Suhana Ajmeri	F	C2

NIGHT SHELTER

44	Mansing Maurya	M	E26
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FUND RAISING

45	Vama Rajpal	F	C3
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SAMAVESI SHAHER

46	Zuber Shaikh	M	C1
47	Geetaben Chauhan	F	C1
48	Avni Pavar	F	C

MFI (W)

49	Shyam Prakash Singh	M	E7
50	Paresh Solanki	M	C

MANAGEMENT INFORMATION SERVICES

51	Priyanka Macwan	F	C3
52	Dina Solanki	F	C5
53	Sharda Thakor	F	C1

NIRMAN

54	Mahesh Mehariya	M	E7
55	Balajibhai Vaghela	M	C3
56	Chetan Makwana	M	C3
57	Jagdish Sargara	M	C3
58	Kasturbhai Solanki	M	C3
59	Manan Raval	M	C4
60	Sabbir Parmar	M	C1
61	Anand Parmar	M	C2
62	Pravinbhai Gajjar	M	C

RESEARCH DOCUMENTATION & COMMUNICATION CELL

63	Paromita Sarkar	F	C1
64	Irbaaz Shaikh	M	C2
65	Kunal Patel	M	C3
66	Abhishek Maurya	M	C2

MOBILIZERS

67	Kashmira Dataniya	F	C3
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Sr. No.	Name	Gender	Years of Service
68	Sapna Thakur	F	C9
69	Ramesh Makwana	M	C1
70	Ranjitsinh Kannade	M	C4
71	Anil Christen	M	C1
72	Dinesh Sargara	M	C
73	Sumit Kakkar	M	C
74	Nikhil Gaikwad	M	C
75	Kanjibhai Chauhan	M	C
76	Pravin Sangle	M	C
77	Saroj Patni	F	C
78	Sangeeta Cholke	F	C

CAREER COUNSELING

79	Shikha Jain	F	C1
80	Bijal Rathod	F	C2

WOMEN@WORK

81	Hiren Rana	M	C1
82	Harshall Wadekar	F	C1
83	Ashvini Parmar	F	C1
84	Dharmishtha Parmar	F	C
85	Hansa Makwana	F	C3
86	Hakimbhai Sama	M	C1
87	Surendra Chauhan	M	C

GODREJ SALON(I)

88	Nishant Dave	M	C7
89	Khyati Soni	F	C3
90	Jyoti Algotar	F	C
91	Archana Nai	F	C1
92	Priti Raykuvar	F	C3
93	Priti Mevada	F	C4
94	Krupaba Zala	F	C3
95	Uzma Shaikh	F	C1
96	Kanchan Jadva	F	C
97	Rekha Rathod	F	C

YOUTH FORCE

98	Pareesh Sakariya	M	E9
99	Sandip Panchal	M	C3
100	Kanchanben Chauhan	F	C
101	Tejash Kalsariya	M	C1
102	Purnima Sharma	F	C2
103	Dipika Parmar	F	C3
104	Parul Dholakia	F	C2
105	Vinod Parmar	M	C
106	Afroj Vora	F	C1
107	Nadim Shaikh	M	C1

Sr. No.	Name	Gender	Years of Service
108	Nitesh Vasava	M	C3
109	Nikunj Sakareliya	M	C1
110	Ishwar Sartanpara	M	C1

SKILLS TO SUCCEED

111	Komal Panchal	F	C
112	Himansha Parmar	F	C4
113	Monang Panchal	M	C1
114	Pravin Panchal	M	C4
115	Harsh Panchal	M	C1
116	Samir Shaikh	M	C
117	Nitul Soni	M	C4
118	Nilesh Parekh	M	C2
119	Kalpesh Agarwal	M	C8
120	Sunil Chauhan	M	C8
121	Mayuri Raval	F	C1
122	Shabya Baroi	F	C1
123	Jiten Shukla	M	C4

HOUSING RIGHTS

124	Anil Solanki	M	C2
125	Pratimaben Bhavsar	F	C3
126	Bharatbhai Chauhan	M	E26

URC

127	Kiranben Parmar	F	E20
128	Bhavika Patel	F	C1

URMILA

129	Ramilaben Shirmali	F	E23
130	Devuben Parmar	F	E22
131	Ramilaben Vaniya	F	E14
132	Geetaben Chauhan	F	E17

E Employee

C Contractual Service

R Retainer

No. Years of Service

Distribution of Staff According to Salary

Slab (Rs. INR)	Male	Female	Total
Less than 5,000	6	20	26
5,000 to 10,000	26	38	64
10,001 to 25,000	19	11	30
25,001 to 50,000	4	4	8
50,001 to 1,00,000	1	0	1
Above 10,00,001	0	0	0
	56	73	129

Particulars	Amount
Highest Paid	62,499
Lowest Paid	8,600
NGO Head	62,499



Gender Breakup





	Hindu Dalit				Hindu Non Dalit		
	Male	Female	Total		Male	Female	Total
Senior	6	20	26	Senior	4	4	8
Middle	26	38	64	Middle	13	17	30
Total	19	11	30	Total	17	21	38

	Minority				All Staff		
	Male	Female	Total		Male	Female	Total
Senior	0	0	0	Senior	10	9	19
Middle	8	13	21	Middle	47	66	113
Total	8	13	21	Total	57	75	132

Details of Board of Trustees

No	Name	Age	Gender	Qualification	Occupation
1	Mr. Rajendra Joshi	57	Male	B.Sc.	Social Entrepreneur, Founder of Saath
2	Mr. P. K. Ghosh	72	Male	IAS (Retd)	Ex Principal Secretary, Urban Development Department, Government of Gujarat
3	Mr. Sudhin Choksey	61	Male	B.Com (Hons), F.C.A.	MD, Gruh Finance Ltd
4	Mr. Gagan Sethi	59	Male	M.Sc.	Organisation Development Expert, Human Rights Activist
5	Ms. Gazala Paul	50	Female	MSW	Managing Trustee, Samerth Charitable Trust

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E / 7257 / AHMEDABAD			
BALANCE SHEET AS ON 31ST MARCH 2016			
PARTICULARS	ANNEXURE	2015-16	2014-15
<u>FUNDS AND LIABILITIES</u>			
TRUST FUNDS	A	17,01,891	18,04,889
GENERAL FUNDS	B	88,07,436	80,45,207
UNUTILIZED GRANT EARMARKED	C	66,93,036	94,50,616
INCOME & EXPENDITURE A/C	D	-	20,82,228
TOTAL		1,72,02,364	2,13,82,940
<u>ASSETS AND PROPERTIES</u>			
FIXED ASSETS	E	14,34,431	16,04,219
INVESTMENTS	F	86,89,911	1,28,65,800
NET CURRENT ASSETS	G	70,78,022	69,12,921
TOTAL		1,72,02,364	2,13,82,940
NOTES FORMING PART OF ACCOUNTS -	O	AS PER OUR AUDITED REPORT OF EVEN DATE	
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p style="text-align: center;">For Saath Charitable Trust</p>  <p style="text-align: center;">Rajendra Joshi Trustee Saath Charitable Trust Place : Ahmedabad Date : 19/09/2016</p> </div> <div style="width: 45%;"> <p style="text-align: center;">For H. Rustom & Co. Chartered Accountants Firm Regd.No.108908W</p>  <p style="text-align: center;">HRD Dalal Proprietor Membership No.31368 Place : Ahmedabad Date : 19/09/2016</p> </div> </div>			

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E /7257/ AHMEDABAD			
INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD 1ST APRIL 2015 TO 31ST MARCH 2016			
PARTICULARS	ANNEXURE	2015-16	2014-15
<u>INCOME</u>			
GRANTS AND DONATIONS INCOME	H	3,08,19,331	3,22,14,220
OTHER INCOME	I	23,39,875	29,63,786
INTEREST INCOME	J	8,98,782	11,21,437
TOTAL		3,40,57,988	3,62,99,443
<u>EXPENDITURE</u>			
EXPENDITURE ON OBJECT OF THE TRUST	K	3,17,16,780	3,41,69,136
ESTABLISHMENT EXPENSES	L	23,41,517	9,92,056
CHARITY COMMISSIONER CONTRIBUTION		50,000	50,000
AUDIT FEES	M	3,86,616	1,68,539
REMUNERATION TO TRUSTEES	N	7,09,338	6,21,265
DEPRECIATION	E	2,76,736	3,19,954
TRANSFER TO SPECIFIC FUNDS	A & B	6,59,230	-4,93,250
LOSS ON SALE OF FIXED ASSETS		0	28,116
EXCESS OF INCOME OVER EXPENDITURE	D	-20,82,228	4,43,627
TOTAL		3,40,57,988	3,62,99,443
NOTES FORMING PART OF ACCOUNTS -	O	AS PER OUR AUDITED REPORT OF EVEN DATE	
For Saath Charitable Trust		For H. Rustom & Co.	
			
 Rajendra Joshi Trustee Saath Charitable Trust Place : Ahmedabad Date :19/09/2016		 HRD Dalal Proprietor Membership No.31368 Place : Ahmedabad Date :19/09/2016	

Consolidated Receipt & Payment Statement
for the year 1st April 2015 to 31st March 2016

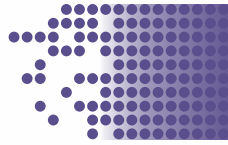
Receipt	Amount	Income	Amount
Opening Balance	1,97,78,725	Expenditure towards the Object of the Trust	
		Programme Cost	1,43,74,778
Grant & Donations	2,80,61,752	Programme Staff Cost	1,68,47,809
		Programme Admin Cost	4,94,193
Other Income	23,39,875		
		Establishment Expenses	23,41,517
Interest Income	8,98,782		
		Capital Expenditure	1,06,950
		Audit Fees	3,86,616
		Remuneration to Trustees	7,09,338
		Charity Commissioner Contribution	50,000
		Closing Balance	1,57,67,933
	5,10,79,134		5,10,79,134

Remuneration, Reimbursement and Travel Detail of Trustees

Name	Remuneration (INR)	Reimbursement Travel	Domestic Travel	International
Mr. Rajendra Joshi	5,16,978	56,807	-	56,807
Mr. Gagan Sethi	1,92,360	-	-	-
Ms. Gazala Paul	-	-	-	-
Mr. Prabhat K Ghosh	-	-	-	-
Mr. Sudhin Choksey	-	-	-	-

TRAVELLING DETAILS OF THE YEAR 2015-16

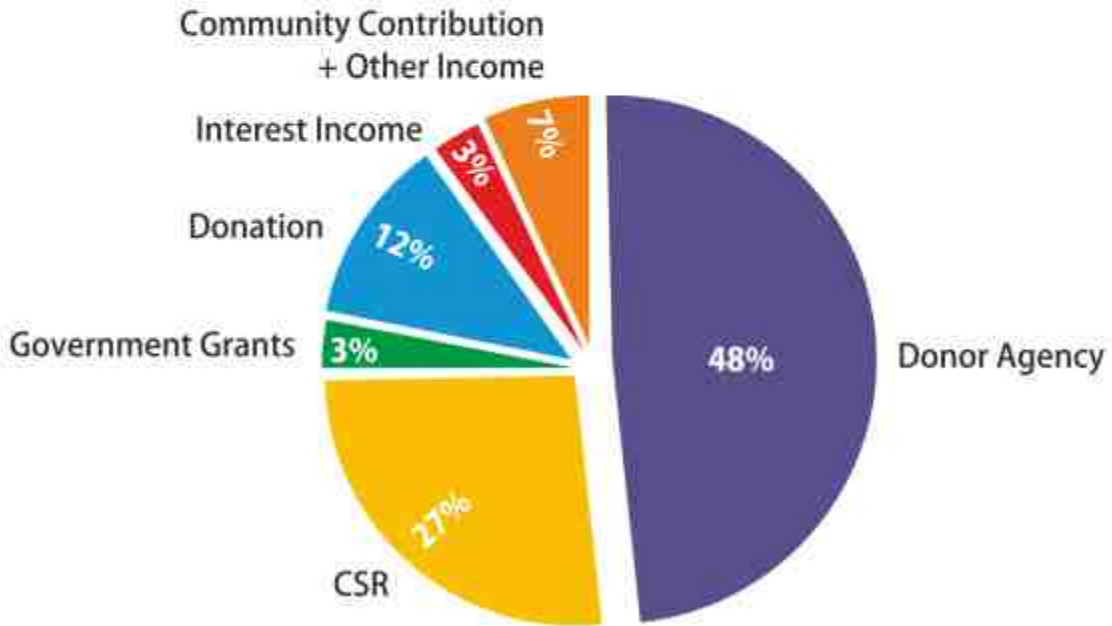
Sr. no.	Name of Person	Designation	Purpose of visit	Gross Expenditure (In INR)	Sponsored by
A. International Air Travel					
1.	Rajendra Joshi	Trustee	To attend World Economics Forum at China	56,807	Geneva, Switzerland
Total (A)				56,807	
B. Domestic Air Travel					
1.	Mahesh Mehariya & Team	Programme Manager Informal	AIF Training at Delhi	20,934	Saath General Fund
2.	Niraj Jani	Executive Director	CFS Funder Meeting at Hyderabad	16,778	Saath General Fund
3.			Mobile Creche's Meeting at Delhi	12,631	Saath General Fund
4.			Drafting Model Contract for PPP at Delhi	10,131	Saath General Fund
5.			Godrej Project Meeting at Mumbai	8,732	Saath General Fund
6.			Leadership and Capacity Building Workshop and Funder Meeting at Delhi	7,089	Saath General Fund
7.			Rajendra Joshi	Trustee	Godrej Project Meeting at Mumbai
8.	Gopal Chauhan	Programme Manager - CFS	Mobile Creche's Training at Delhi	14,364	Saath General Fund
9.	Jalpa Sukhnandi	Programme Manager - Housing rights	Proposal Submission and Funder Meeting at Bangalore	13,970	Saath General Fund
10.			Proposal Submission and Funder Meeting at Mumbai	4,020	Saath General Fund
11.	Kamini Modasiya	Programme Coordinator - CFS	Mobile Creche's Training at Delhi	15,218	Saath General Fund
Total (B)				1,48,644	
C. Domestic Train Travel					
12.	Nitesh Oza	Programme Manager - Livelihood	Workshop of Godrej Project at Mumbai	10,206	HSBC
13.	Nishant Dave	Programme Manager - Livelihood	Quest Faculty Training Workshop at Bangalore	15,015	Quest Alliance
14.	Jalpa Sukhnandi	Programme Manager - Housing rights	Right to the City Campaign Launching	6,790	Ford Foundation
15.			Meeting with Secretary of Housing and Urban Poverty Alleviation Department	6,655	Ford Foundation
Total (C)				38,666	
Grand Total (A+B+C)				2,44,117	



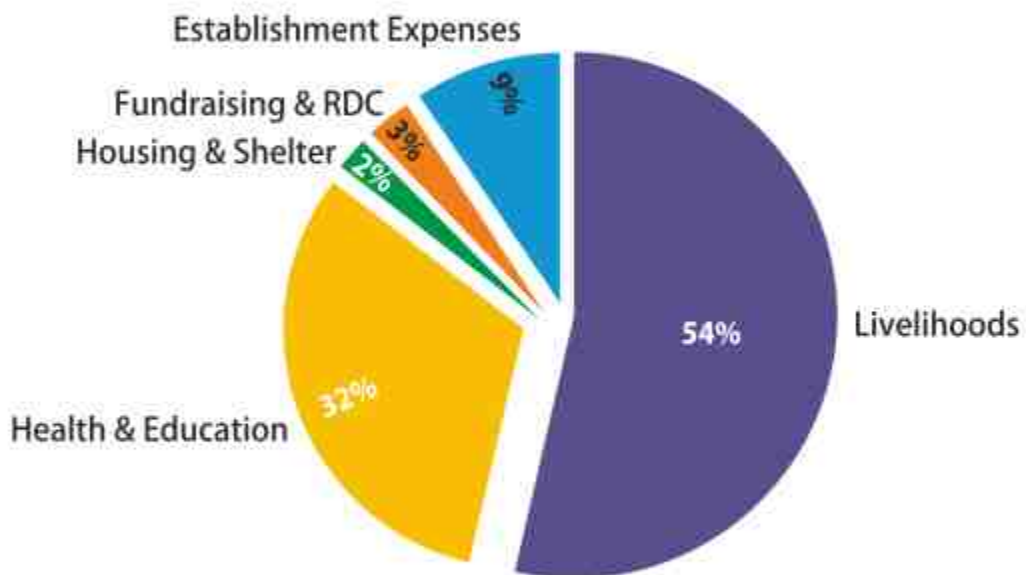
RESPONSIBILITY STATEMENT BY MANAGEMENT

1. The total funds mobilized during the year amounted to 34.06 million rupees of which self-generated and internal accruals amounted to 3.23 million rupees. The organization is dependent of external support to the extent of 95%.
2. The total application of funds amounted to 34.5 million rupees.
3. There were no major complaints received from employees, stakeholders or members during the year. Minor complaints were dealt with by the HR Committee.
4. The total remuneration, fees or other payments to board members and trustees amounted to Rs. 7,09,338.
5. 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.
6. Sufficient care has been taken for the maintenance of Accounts as per the Income Tax Act 1961 and Foreign Contribution Regulation Act 2010.
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 have 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. The Directors remuneration were decided and approved by the Board of Trustees.
13. 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 and has got renewal for further 5 years up to 14th July 2021.
14. Saath Charitable Trust was declared all India winner of "India NGO Award" by Rockefeller Foundation in 2015.
15. Saath is a member of Give Foundation receiving donations through them for the past 10 years. In 2015-16, Saath received Rs. 21,47,870 through Give.
16. Saath received "Platinum Transparency and Accountability Seal" from GuideStar India for year 2016.
17. The ratio of salary of top 5% and bottom 5% was 8 in 2015-16

Where our Money came from



Where our Money was spent

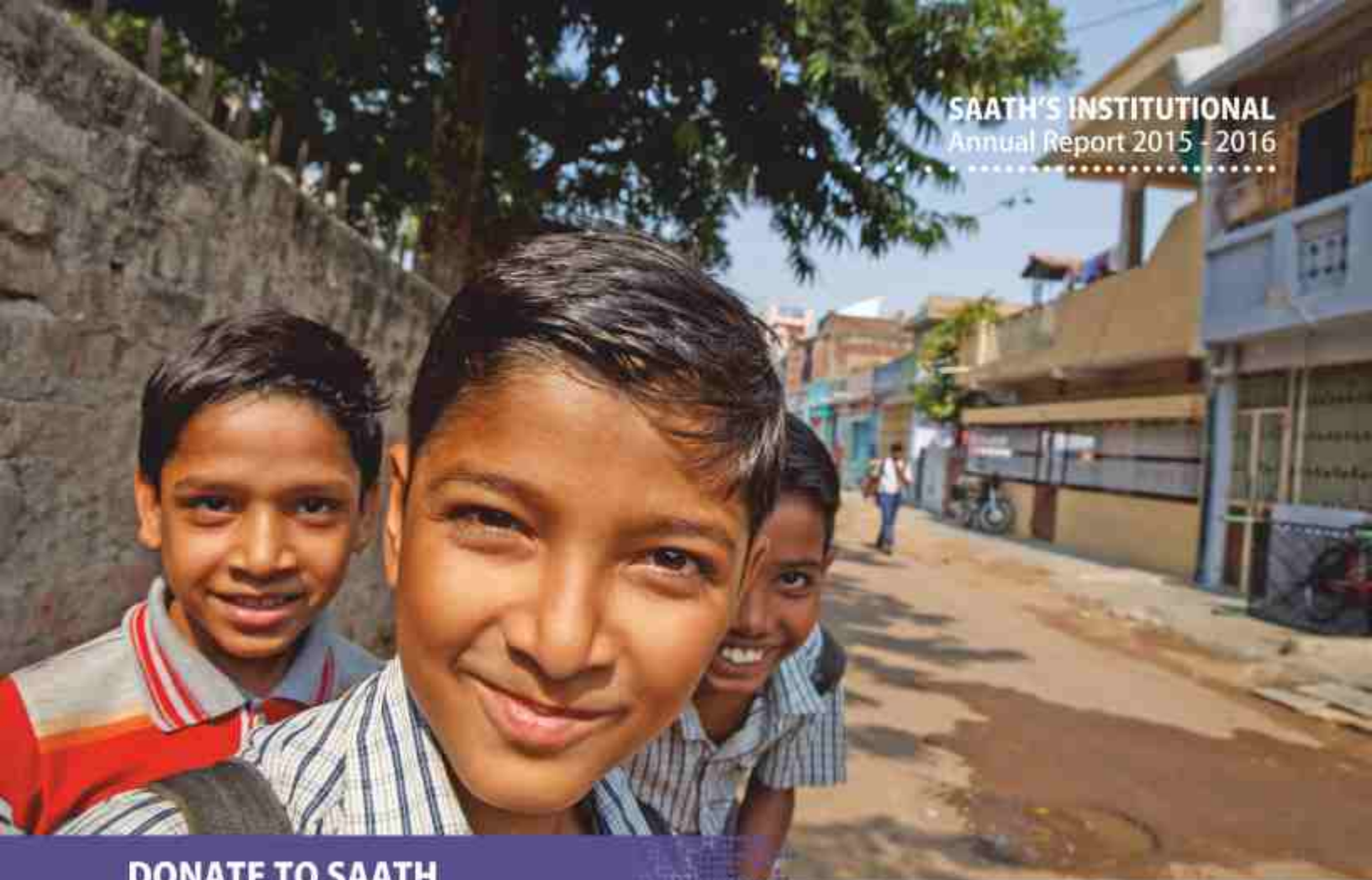


2016	Saath awarded champion level Platinum Seal by GuideStar India Trasperancy Awards - 2016
2014-15	Saath Annual Report 2014-15 selected among 100 Merituous Publications by ICE Awards, an initiative by Shailja Nair Foundation
	India NGO Award 2014-15 in the Medium Category
2013	Citi Micro Enterprise Award 2013 in the category of 'Innovative Livelihood Promoter of the Year
2011	Edelgive Social Innovation Honors 2011 for the Urmila Home Manager Program
2010-11	India NGO award, 2011 and 2010 for Western Region
	Accenture South Asian Network's Charity of the Year
2009	Indian Social Entrepreneur 2009 by Schwab Foundation, UNDP and CII
	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
2008	Ashoka Fellowship, September, 2008
	Listed amongst 50 "Pioneers of Change" by India Today in July 2008
2007	Finalist for Social Entrepreneur of the Year Award – 2007 Constituted by UNDP, CII, Schwab and Khemka Foundation
2004	Awarded The Nagrikta Puraskar in 2004 by the Ahmedabad Management Association

Awards and Recognition won by Saath

MEMBERSHIP & ACCREDITATION

Credibility Alliance | Give India | Global Giving | Guide Star India | World Charity Alliance
 Samman | TISS | Ketto | Conexus SRS | GCSRA | Samhita | FICCI



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
A/C Name	Saath Charitable Trust
Bank Name	ICICI Bank Ltd.

3. Online giving through :

Saath Website (For Indian Donors Only)	http://www.saath.org/donate-now/
Foreign Nationals - Global Giving	http://tinyurl.com/cun3ohg
Indian Nationals - Give India	http://tinyurl.com/cuphwer

Fundraising Coordinator :

VAMA RAJPAL

+91 99789 16174 | vama@saath.org

Saath has : 35AC – 100% Tax Exemption

80G – 50% Tax Exemption | FCRA No. : 041910159

Registration No. : E-7257



SAATH LIVELIHOOD SERVICES

REFLECTION FROM THE DIRECTOR

.....

Societies reach a tipping point when they become aspirational. Given the 70 years of independence, an emerging of young emerging urbanized middle class. This middle class in Indian society feels that it's basic needs are being met and are now yearning for higher needs of security, self-growth and enhanced self-esteem. People feel that these higher needs will be met with increased economic opportunities and independence. The Social Contact has to go beyond social needs to include economic aspirations.

Thus, the most critical challenge in India and other developing countries is that of creating opportunities for sustained livelihoods for its young populations. At Saath we are convinced that social entrepreneurship has the potential to be the paramount enabler of livelihoods in India. We have promoted social enterprises that convert the manifold needs for affordable goods and services into livelihood opportunities.

Rweaves, Urmila Home Managers and Griha Pravesh are social enterprises that have shown significant growth during the year. Rweaves products have been demand on e-sale portals and will soon have its own e-sale portal. Urmila services will be offering geriatric care services. Griha Pravesh will be starting operations in Jaipur and Vadodara.

Through its Business Gym programme, SLS has started supporting 49 micro-entrepreneurs by building capacities in marketing, financial inclusion and inventory management. The learning from this pilot will be scaled up during the coming years.

SLS has taken up the rehabilitation and resettlement of persons affected by the construction of the metro rail in Ahmedabad, to ensure just and timely compensation.

In a sense, I am happy to state that SLS is helping create inclusive smart cities. I would like to thank all our partners and supporters who have actively supported us.

I must take the opportunity to complement the leadership and staff of SLS who have shown exemplary commitment to the growth.



GAGAN SETHI, Director

Three Urban Resource Centres (URC) have been started in partnership with Geneva Global with an aim to provide knowledge and resources to slum dwellers for their documentation, linkages with government schemes and services, financial linkages and their livelihoods.



Small Library started at Behrampura Centre



Aadhaar Card Camp



Ramubhai – A Well-informed Citizen

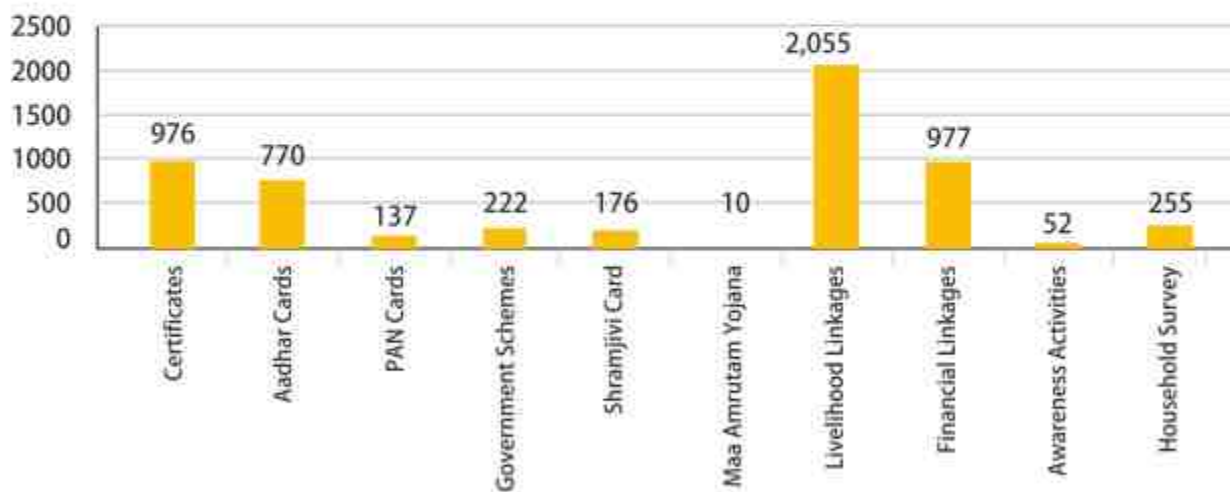
Living with his wife and 3 children, Ramubhai Chauhan - a deaf-mute, runs a small tailoring shop in his house with the support of his differently-abled wife, earning a mere 3,000-3,500 month for his family. With reference from his sister, Ramubhai visited the URC centre and came to know about Disability Pension scheme. With the help of URC in the facilitation for the application, Ramubhai now gets a pension of Rs 500-800/month. Also, the centre guided them regarding the free bus pass travel scheme and the Health Insurance scheme through which they both can get a cover up to Rs. 2,00,000.

IMPACT

With 3 centres across Ahmedabad city, over 5,300 linkages have been provided to slum communities.



Linkages and Activities of URCs



As an extension to URC two other initiatives, a Livelihood Resource Centre and a Business Gym, have been initiated.

Livelihood Resource Centre

The Livelihood Resource Centre helps identify youth/adults without jobs, assess their skills, and offer them a brush up on their soft skills and then helps to find adequate and appropriate jobs. The objective is to become a self-sustainable, market linked, single window service provider to livelihood/employment seekers and livelihood promoters/employers. In a year, 720 youth will be linked with jobs through direct placements and 480 after completion of training at Saath centres.

Business Gym

The programme has been initiated with an aim of supporting the efforts of unemployed youth residing in the urban areas to rise as better micro-entrepreneurs by providing them with tangible or intangible support for their small-scale businesses. Through the project 140 micro-entrepreneurs will be identified and provided training resulting in an increase of 20% increase in their profit.

'Patola' and 'Tangaliya' are two dying arts of the Surendranagar district of Gujarat. The art forms take along the artisans practicing it. RWeaves is working as a catalyst between artisans and urban market and creating vibrant communities through it.



Rweaves Exhibition

Tangaliya Top
Patola Handbag

Hasubhai – Reviving Tangaliya

Hasubhai, belongs to the traditional family of Tangaliya artisans of Surendranagar, which was once upon a time had many families involved in the trade of Tangaliya weaving. At present there are only a few families continuing with the work. Hasubhai had also deviated to agricultural activity since the weavers have lost the Tangaliya market. As a result, he started working in the fields as daily wager and his children could never see their father weaving before them. The agricultural work was helping him earn around Rs. 6,000 per month, which was not adequate. So when opportunity knocked his doors, he immediately joined Rweaves. Hasubhai is now earning around Rs. 12,000/- per month and is now a torch bearer along with few others in the village, who have been trying hard to revive the art within village by bringing more weavers back to the fold with assistance of Rweaves. Rweaves also provides raw material support, loans facilitation from 'Rang De' which supports their manufacturing activity for at least 6 months and design innovations with help of designers. Hasubhai says, "Rweaves has shown us the way forward. Most of the weavers in our village have left the profession of weaving and I have been trying to convince them to again start weaving. Rweaves has helped us develop many new products and design patterns, which was originally not seen in the traditional styles."

The project supports over 30 artisans in Surendranagar.

IMPACT



The Urmila Home Manager Programme works to meet the growing demand of professional home managing services owing to rapid urbanization, formalizing the current informal system of housekeeping and specialized care, empowering women from domestic maids to Home Managers providing them dignified work. Urmila Home Manager not only focuses on providing the work to women but also increasing their morale to move ahead in their life.



Cooking Classes



First Aid Training

Shardaben – A Dignified Home Manager

The live example of Urmila Home Manager is Shardaben Khatik who worked as a daily wager earlier, is now working at one house only, and earning regular and enough income. After getting great feedback from the client where she is currently working, she got the Home Manager utility kit worth Rs. 2,000 from Saath. For this purpose we kindly request you to join a hand with us and become a witness of the happiness of 100 other Shardaben. Let's think of these women and take them to the level they deserve.

Women are trained on various topics like housekeeping, home care, operation of household appliances, and safety steps during emergency, etc. After 15 days of training, these home managers are placed at various places in Ahmedabad. The biggest advantage is that they get to work at one house; and hence their time is saved and they earn good income.



IMPACT

101 women were trained as Home Managers during the year and 94 out of them were placed and are earning from Rs. 3,000 to Rs. 9,000+ per month in accordance with their working hours



The affordable housing project of Saath works for enabling the home buyers from the low income groups to become home owners. The project has been operational in Ahmedabad, Surat and Mumbai.



Amraiwadi Seminar



Canopy Activity for Mobilisation



Chandaben – A Proud Home Owner

Chandaben is 30, living at Bapunagar in Ahmedabad for last 15 years. She lives in a rented house for which she pays Rs. 1500 every month including the electricity bill. Her family includes her husband, three children and she. Her husband does the stitching work and earns Rs. 12,000 every month. Chandaben makes incense sticks and earns Rs. 6000. Children also join her for work after school. Her total family income reaches upto Rs. 18,000 per month.

Chandaben learnt about the new housing scheme that was launched in Narol & Vastral, through Madhubhen, an acquaintance working with GP. She visited both the sites but the prices were a little higher for her. She registered with GP and requested Madhubhen to inform her if a cheaper scheme was launched.

After a year, Chandaben visited a newly launched scheme with her husband and found it fit in her budget. She decided to book 1RK flat, but needed some time to arrange finance for the down payment. With the help of GP, she got her booking on hold for three months. She paid the down payment when it was arranged. Also, she availed the loan of Rs. 3.5 Lakh at 12% interest rate from Micro Housing Finance Company. The total cost of the flat is Rs. 5,75,000 and monthly instalment comes to Rs. 4,200.

“GP has also given me an opportunity to find new livelihood options at the nearest GIDC. Finally after 15 years in Ahmedabad, I have my own house,” says Chandaben proudly.

IMPACT

During the year the project reached 7,486 people, added 36 members and 104 people booked their homes.

Resettlement and Livelihood Restoration of People affected due to Metro link Express Project for Gandhinagar and Ahmedabad



Metro- Link Express for Gandhinagar and Ahmedabad (MEGA) is a flagship infrastructure development project of the state government of Gujarat, wherein rail service between the two cities will be initiated. North-South and East-West corridors will be constructed. It will require land at various locations and that will have to be acquired. As per the present estimates, the private land to be acquired will be 51,613 m². As a result, many families have to be shifted as they are the non title holders (NTH) residing at the site for about a decade. The Project Affected Families (PAFs) will be given compensation and assistance as per the provision of The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement (Amendment) Second ordinance, 2015.

Saath Livelihood Services (SLS) has intervened to support for the PAF's resettlement and income restoration. 10 areas of Ahmedabad have been covered as of now. 647 families have been identified and verified for inclusion in Resettlement Action Plan (RAP). Public Consultation Meetings were carried out to understand the concerns of the PAFs. 48 families at Gyaspur depot site received Rs. 1,44,000 each in two instalments towards shifting and subsistence allowance. Gradually all PAFs will receive allowances as the project progresses. 48 PAFs of Gyaspur depot site and 62 PAFs of Apparel Park depot site (all NTH) have been recommended for allotment of a house at EWS housing scheme of AMC. The list of PAFs is under scrutiny by MEGA and the PAFs will be allotted the houses by July 2016. SLS team is preparing list of PAFs at other locations for EWS houses.

Many Project Affected Persons (PAPs) were affected economically due to shifting as they usually work as construction labourers. 32 members of PAFs of Gyaspur depot site have enrolled for mason training under Nirman programme of Saath and will have better work opportunities on completion.

Board Members			
Sr. No.	Name	Qualification	Occupation
1	Mr. Rajendra Joshi	B.Sc.	Development Specialist
2	Mr. Gagan Sethi	M.Sc.	Development Specialist
3	Mr. Vishnu Swaminathan	MBA	Country Representative, Ashoka Innovators for the Public in India
4	Mr. Manoj Charavarthi	MBA	Chief Operations Officer, IIM Bangalore
5	Ms. Chinmayi Desai	B.Sc.	Urban Programme Director, Saath
6	Mr. Niraj Jani	M. Tech	Executive Director, Saath

Team Members			
Sr. No.	Name	Gender	Years of Service

RWEAVES

1	Rahul Nadiya	M	C4
2	Jaya Parmar	F	C3
3	Bella Joshi	F	R10

GOVERNANCE

4	Reshma Soni	F	C1
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GRIHA PRAVESH

5	Nita Raval	F	C1
6	Priti Oza	F	C1
7	Jignesh Chauhan	M	C1
8	Parul Prajapati	F	C1
9	Bhavesh Tailor	M	C1
10	Madhu Solanki	F	C1
11	Dinesh Hojage	M	C1
12	Jitendra Wagh	M	C1
13	Dipesh Jadhav	M	C

MEGA

14	Madhvi Mehta	F	C
15	Bhavanaben Parekh	F	C1
16	Mayank Joshi	M	C1
17	Dakshaben Sonara	F	C1
18	Bharatsinh Baria	M	C

Team Members			
Sr. No.	Name	Gender	Years of Service

LIVELIHOOD

19	Kamdeo Kumar	M	C1
----	--------------	---	----

URC

20	Ankita Panchal	F	C1
21	Kinjal Solanki	F	C
22	Ramila Ravat	F	C1
23	Bhavna Brahmaniya	F	C

URMILA

24	Nirmala Chauhan	F	C1
25	Hema Parmar	F	C1


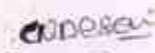

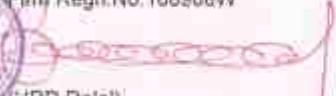
LIVELIHOOD RESOURCE CENTRE

26	Shobhit Mathur	M	C
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E	Employee
C	Contractual Service
R	Retainer
No.	Years of Service

Saath Livelihood Services
Balance Sheet as at 31st March 2016

Amount in Rs.

Particulars		Note No.	As at 31st March 2016	As at 31 March, 2015
A EQUITY AND LIABILITIES				
1 Shareholders' funds				
	a) Share capital	2	4,33,000	4,33,000
	b) Reserves and surplus	3	16,96,843	10,25,205
	c) Money received against share warrant			
	d) Minority interest			
			21,29,843	14,58,205
2 Share application money pending allotment				
3 Non-Current Liabilities:				
	a) Long Term Borrowings			
	b) Deferred Tax Liabilities (Net)			
	c) Other long Term Liabilities	4	10,00,000	
	d) Long term Provisions			
3 Current liabilities				
	a) Short term borrowing			
	b) Trade Payables			
	c) Other current liabilities	5	49,06,382	6,69,545
	d) Short Term Provision			
			80,36,225	21,27,750
B ASSETS				
1 Non-current assets				
(a) Fixed assets				
	(i) Tangible assets	6	3,88,972	36,451
	(ii) Intangible Assets			
	(iii) Capital Work in Progress			
	(iv) Intangible assets under Development			
	(b) Non Current Investments			
	(c) Deferred Tax Assets (Net)			
	(d) Long term Loans and Advance	7	99,022	26,000
	(e) Other non-current assets			
2 Current assets				
	a) Current Investments	8	25,00,000	90,000
	b) Inventories	9	7,56,076	4,47,960
	c) Trade receivable	10	25,46,245	9,48,267
	d) Cash and cash equivalents	11	11,57,949	1,50,853
	e) Short-term loans and advances			
	f) Other current assets	7	5,87,960	4,28,219
			75,48,230	20,65,299
			80,36,224	21,27,750
See accompanying notes forming part of the financial statements				
		1	0	0
For & on behalf of the Board For Saath Livelihood Services		As per our Report of even date attached For H.Rustom & Co. Chartered Accountants Firm Regn.No.108908W		
 Rajendra Joshi Director	 Chinmayi Desai Director			
Place: Ahmedabad Date :19/09/2016	(HRD Dalal) Proprietor Membership No 31368 Place: Ahmedabad Date : 19/09/2016			

Saath Livelihood Services

Statement of Income & Expenditure for the period ended 31st March 2016

Particulars	Note No.	For the year ended 31 March, 2016	For the year ended 31 March, 2015
A CONTINUING OPERATIONS			
1 Donations and Grants from Operation	12	95,76,410	38,49,564
2 Other Income	13	16,22,094	7,68,505
Total Income		1,11,98,512	44,18,069
3 Expenses			
Expenditure on the Object	14	32,70,029	17,61,396
Employee Benefits Expenses	15	68,43,295	23,94,562
Establishment Expenses	16	3,52,579	2,99,791
Depreciation & Amortization Cost	6	60,971	39,765
Total expenses		1,05,26,874	44,55,514
4 Profit / (Loss) before exceptional and extraordinary items and		6,71,638	-37,445
5 Exceptional items			
6 Profit / (Loss) before extraordinary items and tax. (4 ± 5)		6,71,638	-37,445
7 Extraordinary items			
8 Profit / (Loss) before tax (6 ± 7)		6,71,638	-37,445
9 Tax expense: (a) Current tax expense for current year (b) (Less): MAT credit (where applicable) (c) Net current tax expense (d) Deferred tax			
10 Profit / (Loss) from continuing operations 8 ± 9)		6,71,638	-37,445
Earning per share		15.51	-1.25
12 Balance Carried Forward		6,71,638	-37,445

For & on behalf of the Board

As per our Report of even date attached

For Saath Livelihood Services

For H.Rustom & Co.
Chartered Accountants
Firm Regn.No.108906W

(Rajendra Joshi)
Director

(Chinmayi Desai)
Director

(HRD Desai)
Proprietor
Membership No 31368

Place: Ahmedabad
Date: 19-09-2016

PARTNERS AND SUPPORTERS

**Rang De
Geneva Global**

Godrej Consumer Products Pvt. Ltd.

British Council

Metro Link Express for Gandhinagar and Ahmedabad (MEGA) Company Limited



SAATH SAVINGS AND CREDIT COOPERATIVE SOCIETY

WORDS FROM THE CHAIR PERSON

As we wind up 2015-16, The Saath Savings and Credit Cooperative Society Ltd (SSCCSL) has already made it to the league of the biggest cooperatives in its segment, in state of Gujarat. It's an accomplishment we attribute to the faith our members have shown in us, to the active role our stake holders have played towards it, to our consulting partners, for their valuable guidance, and to all the employees of SSCCSL who put in extreme hard work when the going was not so smooth for us! I feel honored to congratulate you all on behalf of governing board for this well-earned achievement!

We successfully attained the break-even stage, overcoming the challenges of business during the previous year. With a number of credit providers becoming active in microfinance, alluring the poor to opt for short term solutions to their persisting problems, it was a bit tough convincing them to save before accessing credit, for the sake of safeguarding themselves, and their families against situations, which would ultimately push them into vicious circle of poverty. Initially we felt as if we were losing the battle! But Team SSCCSL remained perseverant in its efforts. It made an all-out effort to strengthen the members and their families against the vulnerabilities life posed before them. It linked them to livelihood, capacity building, and housing services. Gradually, we could make people see the long term benefits of our financial service model, compared to other credit providers. We, and our members, both learned few significant lessons as we survived this phase.

Last year we also further harnessed our financial services with technology by launching a Toll Free Customer Care Number, Tab Banking, Transaction Based and Promotional SMS. While Toll Free Number is helping us communicate better with our members, Transaction Based SMS strengthen members' confidence in us. Tab Banking, on the other hand, keeps our operations on field speedy, accurate and cost effective.

We enter into a new year with bigger dreams. We plan to adopt core banking system to make our services more accessible to our members. We will take up the necessary R & D next year, for the easy implementation of Core banking. We also plan to take the Tab banking to its next level, where it will facilitate accounts opening, and real time tracking of collections and EMIs. Extending the benefits of our tie ups with other services to all the branches, and starting big amount individual loans are some of our plans for the coming year.

Hope we have been able to present a comprehensive and transparent annual report for the year 2015-16.

I would once again seek your support for even bigger accomplishments in the service of the poor and needy, next year!



CHINMAYI DESAI, Chair Person



The SAATH
Savings & Credit
Co-operative Society Ltd.

The Saath Savings and Credit Co-operative Society Ltd.

Saath had been providing community based financial services to the poor & the needy of Ahmedabad since 1994. All these services were brought under the umbrella of one cooperative which was registered as The Saath Savings and Credit Co-operative Society Ltd. (SSCCSL) in March 2010 with specific Vision, and Objectives as following-

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.

Main Objectives

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

Legal Status of the Cooperative

The cooperative is registered under Gujarat Cooperative Societies Act 1961 with District Registrar of Cooperative Societies, Ahmedabad. In the year 2014, we have received the permission to work in whole Ahmedabad District

Acquiring Membership

- Submit Application with Address Proof, Photo ID
- Purchase Share, Become Shareholder

Regular Savings

- Compulsory Saving of INR 200/Month
- Eligibility for 1st Loan Post 3 Months' Saving

Loan Process

- Form a JLG with 4-6 Members
- Loan Appraisal, Disbursement

Loan Repayment

- Monthly Repayment Schedule Till Settlement
- All JLG Members Repay Their Loans

Additional Loans

- Repay 1st loan and move on to 2nd and 3rd loan cycles in the same manner

Individual Loans

- Up to 70,000
- Given to Shopkeepers

Saving Schemes

Schemes	Rate of Interest
Compulsory Savings	6%
Recurring Deposits	9% to 9.5%
Child Plan	9% to 9.75%
Fixed Deposits	9% to 10.5%, +0.5% for Senior Citizen
Double Deposits	Amount gets double in 6.5 years
Monthly Income Scheme	9.5% to 9.75%+ 5% to 7% Bonus

AT THEIR DOOR STEP : REACHING OUT TO PEOPLE / CUSTOMERS

Field Officers cater to 20,000+ members

Area meetings organized with people

Meet 500-800 people every month

Form filling is done at members' homes

Essential Documents given to members

Collection of Savings and Loan EMIs done OS at members' homes

Members kept updated on saving schemes and loan products

MEMBERSHIP

A Demography

As of data gathered on March 16, Majority of Saath members (84%+) are female and nearly two third of it are aged between 28 to 47 years. Nearly half of Saath members are educated up to primary level (1-7) and more than two third of them are married.

B Occupation

A big chunk of members are either daily wagers or self-employed. They are mainly plumbers, mechanics, house maids, technicians, packers, vegetables vendors, and micro-entrepreneurs etc.

C Expanding the Outreach

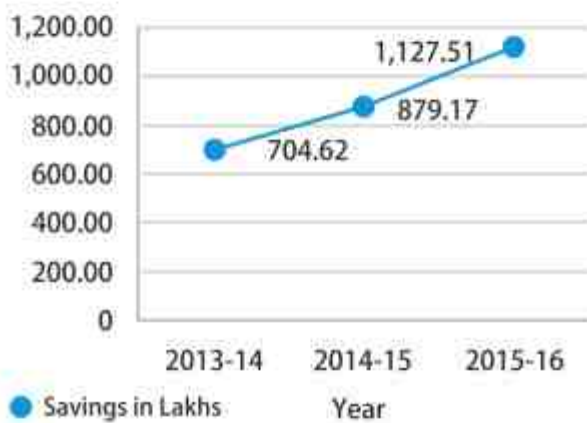
Relocation of some of the branches had adverse effect on membership growth during the year 2014-15. However, the total number up to the year 2015-16 looks promising which has reached to 20,176.



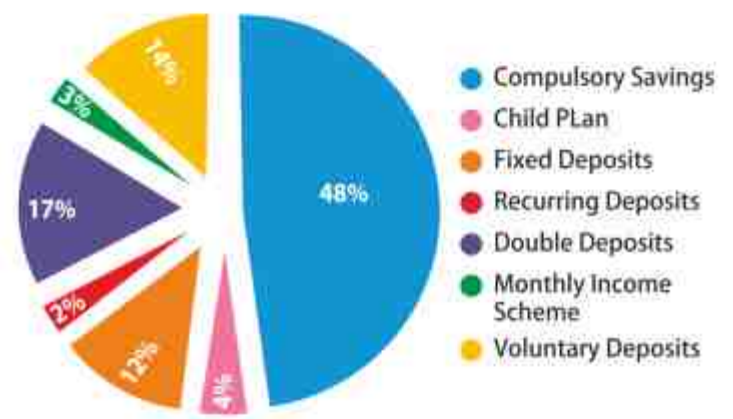
Despite adversities the saving trends show an overall increase of INR 24,834,317 in total saving in the year 2015-16. Considering the total membership, it reflects that we were able to register an average increase of INR 1238.88/member in overall saving.

Also, 86% of the members saved for investment purposes such as fixed deposits, recurring deposits, child plan, Monthly Income Scheme etc. This shows that we have been able to translate our vision in terms of saving habits of our members. We have been successful in making our members see the benefits of saving, and investment, which would ultimately help them guard against eventualities their lives so often pose before them.

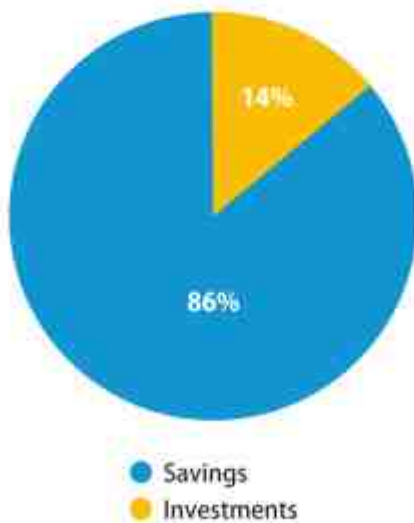
Saving Trends



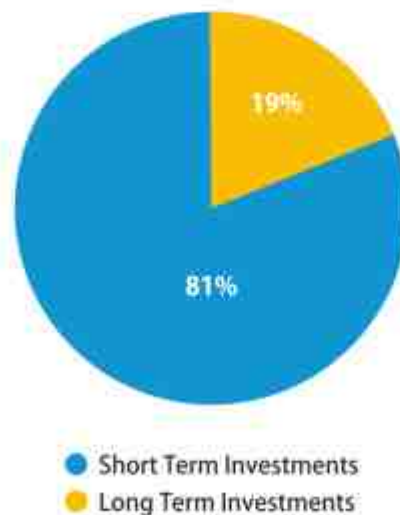
Saving Schemes : Break-Up



Investment Vs. Savings



Short Term Vs. Long Term Investments



Making affordable credit available to urban poor is crucial in the fight with poverty, and with a mission and vision to uplift the living standards of the poor; SSCCSL went on doing it increasingly. In the year 2015-16 it disbursed INR 13,48,19,081 to its 6,288 members. We were able to reach 365 more people compared to the previous year, when we had disbursed INR 11,13,64,911. Despite marginal increase in the overall membership as mentioned before, we disbursed INR 2,34,54,170 more this year compared to 2014-15.

Affordable Credit : Increasing Outreach



NEW INITIATIVES

Inter Linkages

While working with members SSCCSL came face to face with the fact that to accomplish the vision of improving their standard of living, making savings and credit services available to them was not enough. They need other support like livelihood, housing, information etc. As the parent organization Saath Charitable Trust is already providing many of these services to its members, SSCCSL decided to establish a link between its members and other services.

Services offered under this initiative include vocational training such as mobile repairing, plumbing, carpentry, masonry, petrol pump service etc., professional courses such as basic computer, beauty parlour followed by placement; career counselling; housing assistance; availing government schemes and complete documentation; education for children etc.

The following was achieved through Inter-linkage initiative :

- 8 people from Urmila Home Manager, 5 from GrihaPravesh, and 9 staff members of other programmes of Saath joined cooperative.
- From the cooperative, 5 joined Urmila Home Manager programme, 15 showed interest to buy a new house through GrihaPravesh, 120 acquired Adhar Card/PAN Card through Urban Resource Centre.
- A batch of 15 girls and 5 boys were linked to Women@Work programme and job at the petrol pump respectively from the cooperative.

Other Tie ups & Networking:

Besides offering above mentioned services, SSCCSL established few other tie ups with services in mainstream market such as

● Mod Roof

SSCCSL links its members to the manufacturer of roofs -Mod Roof by Re-Materials. It is specially designed and produced with main features being affordable, highly durable, water proof, fire proof and mainly reduce heat by 8-10 degrees from current outside temperature. SSCCSL gives loans to its members in Groups (JLG) or individually to get a Mod Roof on their houses.

● Drishti

To create awareness amongst its clients, SSCCSL tied up with a nonprofit Drishti working in media, arts and human rights. It would help publicise SSCCSL amongst people by highlighting its success stories through its community radio program- Radio Nazariya

● Awaz De

SSCCSL is implementing partner of Awaz De in a project awarded by Bill and Melinda Gates Foundation. A social enterprise providing easy-to-use, cost efficient and time saving mobile solutions for organizations and communities across multiple sectors. Awaz De bagged this project in tough competition among 1,100 applications made from 91 countries.

Customer Care :

● Transaction Based and Promotional SMS to Members:

SSCCSL started sending auto generated transaction based SMS to its clients during the year. From the feedback received from the clients and the field officers it has come out that besides winning customers' appreciation, it is also encouraging accountability in the organization. Sending out the promotional SMS are becoming instrumental in increasing SSCCSL's outreach among its member.

● Toll- Free Number

A toll free number was introduced in October 2015 to establish a two- way communication with its members and potential members. The number receives calls inquiring about Loan/Saving services, and livelihood linkages. The number is widely being used to gauge customers' satisfaction level, strengthening their confidence in SSCCSL. And regular follow up on defaulters has proved an effective defaulter management mechanism.

● Making Naroda Branch Fully Functional

SSCCSL started operating in Naroda, Saijpur, Krishnanagar and Galaxy areas to cater to the people residing in the eastern part of the city. Owing to encouraging responses, it plans to make Naroda Branch fully operational in the year 2016-17.

● A Step towards Core Banking

Aspiring to go Core Banking way, SSCCSL plans to do the research for the easy implementation of Core Banking in the year 2016-17.

● Making Branch Fully functional and Community Engagement at Ode

SSCCSL has started its community engagement in Ode village near Ahmedabad city. It provides free computer literacy and recreational activities for school going children. On suggestion of the Committee on Rights of the Child (CRC), it has included financial literacy in its activities. It plans to establish Ode branch fully operational by end of September 2016.

● Tab Banking

SSCCSL has been using Tab Banking to complete eKYC requirements and real-time processing of savings and loan instalments. It now plans to extend it other services such as account opening, loan origination, real-time tracking of collections of savings & loan instalments.

● Biometric Supporting

All branches of SSCCSL will capture thumb impression for biometric validation from the year 2016-17.

● Specially Designed Signatures

Planned for the year 2016-17, this initiative will help facilitate transactions and collecting Thumb Impressions of members.

● Individual Loans of Bigger Amounts

SSCCSL plans to start giving Individual loans up to INR 1,00,000 on case to case basis, from year 2016-17. There is a plan to give 15-20 such loans next year.

● Extending Mod Roof Loan to all branches

All the branches of SSCCSL will start giving loans worth an amount up to 1 lac for laying shade on roofs under the program taken up with Mod Roof. This was decided after the successful implementation of pilot for the same at Behrampura Branch.

● MHFC

Similar to the Mod Roof experiment, a pilot at Behrampura was successfully conducted with MHFC (Micro Housing Finance Corporation Ltd.) for providing affordable credit up to INR 2 lac for house renovation/reconstruction to SSCCSL clients. This tie up will be extended to all existing branches.

Zahidaben Samadbhai Vohra

Area : Juhapura, Ahmedabad

Zahidaben Samadbhai Vohra (47) lives in Juhapura, Ahmedabad. She has come a long way since she availed her first business loan of INR 5,000, from SSCCSL. That was when her husband had to close down his Roll Press Unit. With four children to feed, virtually no skills and education only up to 7th, she started selling cheap confectionery items. Then she came in contact with one of the field staff of SSCCSL, who explained to her the loan model, and the Joint Liability Group model. Just right for people like Zahida, who had nothing to offer in security, except their words or promises for timely payment of loan instalments by each member of the group.

Zahida took her first loan of INR 5,000 from SSCCSL. She gradually expanded her shop, as well as increased the number of items. Now she practically sells everything from wafers to shampoos, from grains to pulses, flours, edible oils, snacks and cooking herbs in small packing. In the course she completed three loan cycles of SSCCSL, during which she availed and repaid loans amounting to INR 10,000, INR 15,000. Currently she is in her fourth loan cycle repaying a loan of INR 30,000. Earning a net profit of average INR 5,000/month, she places order using mobile phone. Though she avoids talking to male traders, and most of the times it's her auto rickshaw driver husband who talks to traders when it comes to selling. She has no hesitation selling items to her male customers, in a Muslim dominated locality, where Pardah is an integral part of the culture.

During these years, she had to meet big expenses like three child births of her elder daughter, purchasing their own house, but she says she survived the challenges with support of her family members, and with this shop, which she established with loans from SSCCSL. She now looks forward to seeking business loan from SSCCSL in her individual capacity. She says she needs to buy fridge to store ice creams and cold drinks. With dreams in her eyes, and confidence on her association with SSCCSL, she knows she would make it in the near future!








Branch	Contact Person	Designation	Status	Gender
HO -100	Chinmayiben Desai	Chair Person	E21	F
	Divyang Bhatnagar	CEO	E9	M
	Madhuben Parmar	COO	E20	F
	Parshottam Chauhan	Manager Operations	E21	M
	Alka Shah	Manager Operations	E5	F
	Abedaben Shaikh	Operation Auditor	E13	F
	Yusuf Pinjara	Operation Auditor	E9	M
	Dr. Vishakha Pandit	Manager Resource Mobilisation	C1	F
	Akash Padhiyar	Finance Associate	E10	M
	Hardik Patel	Head Office Accountant	C3	M
	Dixita Khamar	Assistant Accountant	C2	F
	Ranison Parmar	IT Manager	C6	M
	Khyati Patel	Assistant IT Manager	C1	F
	Mahesh Chauhan	IT Executive	C5	M
	Pravin Prajapati	Assistant IT Executive	C1	M
	Nazma Ansari	Marketing Team	E14	F
	Rizvanaben Shaikh	Marketing Team	E5	F
	Ravi Bhati	Tele caller	C	M
	Shivani Thaker	Documentation Officer	C	F
	Rukmaniben Sargara	Office Assistant	E21	F
Vasna-102	Rehanaben Pathan	Branch Manager	E5	F
	Anis M Shaikh	Accountant	C	F
	Arunaben Srimali	Field Officer	E12	F
	Jamnaben Mahavar	Field Officer	E9	F
	Padmaben Khuman	Field Officer	E6	F
	Rekhaben Patel	Field Officer	E12	F
	Ushaben Goswami	Field Officer	E6	F
	Hansaben Solanki	Field Officer	E2	F
	Chhayaben Borisa	Field Officer	C	F
	Sangitaben Chavda	Field Officer	E	F
	Bharatiben Thakor	Office Assistant	C1	F
Gomatipur-103	Dharmesh Gelot	Branch Manager	E9	M
	Bhavisha Mistry	Accountant	E1	F
	Sheetalben Raval	Field Officer	E4	F
	Varshaben Gohel	Field Officer	E2	F
	Damyantiben Parmar	Field Officer	E1	F
	Vimlaben Parmar	Office Assistant	E1	F
Saraspur-104	Fatimaben Chipa	Branch Manager	E13	F
	Mukesh Makwana	Accountant	E4	M
	Rabiyaben Shaikh	Field Officer	E5	F
	Urvashiben Khamar	Field Officer	E5	F
	Sumanben Tiwari	Field Officer	E1	F
	Nitaben Patel	Field Officer	E1	F
	Manishaben N Parmar	Field Officer	C	F

Branch	Contact Person	Designation	Status	Gender	
Saraspur-104	Jayshreeben Thakur	Field Officer	C1	F	
	Dipikaben Solanki	Field Officer	C1	F	
	Savitaben Rathod	Office Assistant	E5	F	
Jethalal-105	Kumudben Patel	Branch Manager	E8	F	
	Ramitaben Borisa	Asst Branch Manager	E5	F	
	Akshay Bhankhodiya	Accountant	E4	M	
	Mo. Avesh Shamsuddin	Junior Accountant	C	F	
	Minaxiben Chauhan	Field Officer	E6	F	
	Ritaben Saragra	Field Officer	E7	F	
	Rehanaben Shaikh	Field Officer	E13	F	
	Jignaben Khallas	Field Officer	E12	F	
	Vinaben Padhiyar	Field Officer	E11	F	
	Madhuben Marvadi	Field Officer	C	F	
	Naynaben Rabhadiya	Office Assistant	E4	F	
	Sarkhej-106	Chandaniben Solanki	Branch Manager	E1	F
		Manthan Patel	Asst Branch Manager	E3	M
Irfanaben Pathan		Field Officer	E6	F	
Mehrajben Sama		Field Officer	E6	F	
Minaz Vora		Field Officer	E2	F	
Yasminben Shaikh		Field Officer	E6	F	
Shehnazben Shaikh		Field Officer	E	F	
Rukhsana Ghanchi		Field Officer	E8	F	
Shahinben Shaikh		Field Officer	E8	F	
Sugrabanu Pathan		Field Officer	C	F	
Vadaj-107	Jyotsnaben Vaghela	Office Assistant	C	F	
	Jayshriben Patel	Branch Manager	E10	F	
	Reena Ahir	Accountant	E6	F	
	Geetaben Padhiyar	Field Officer	E22	F	
	Vasantiben Borisa	Field Officer	C1	F	
	Kamlaben Sargara	Field Officer	E22	F	
	Purnimaben Sadhu	Field Officer	E	F	
	Hemaben Saragra	Office Assistant	E14	F	
Hathijan-108	Nayanaben Gosai	Branch Manager	E1	F	
	Kartik Parmar	Accountant	E1	M	
	Vinaben Bhati	Field Officer	E16	F	
	Sheronben Mevasi	Field Officer	C	F	
	Pushpaben Chauhan	Office Assistant	E1	F	
Bareja- 109	Ganpat Saragara	Branch Manager	E7	M	
	Hina Rathor	Accountant	C	F	
	Samimben Khalifa	Field Officer	E1	F	
	Sarojben Solanki	Field Officer	E1	F	
	Falguniben Patel	Field Officer	E1	F	
	Rashmika Vanand	Office Assistant	C	F	
Narol-111	Jignesh Parmar	Branch Manager	E5	M	

Branch	Contact Person	Designation	Status	Gender
Narol-111	Mo. Zaid	Junior Accountants	C	M
	Chandrikaben Srimali	Field Officer	E22	F
	Shobhaben Rathod	Field Officer	E7	F
	Bhavna Brahmaniya	Field Officer	E1	F
	Sadiyabanu Pathan	Office Assistant	E1	F
Saijpur-112	Kokilaben Makwana	Branch Manager	E9	F
	Jayshreeben Thakur	Field Officer	C1	F
	Dipikaben Solanki	Field Officer	C1	F

ACCOUNTS & TRANSPARENCY BALANCE SHEET, P&L

The Saath Saving and Credit Co - Operative Society Limited					
Balansheet as on 31-03-2016					
Liabilities	Sch	Amount	Assets	Sch	Amount
Share Capital	A	10,712,375.00	Fixed Assets	H	1,409,124.00
Profit & Loss	B	341,952.47	Stamp Duty	I	14,000.00
Reserves and Funds	C	6,993,717.49	Loans and Advances		
Loans and liabilities	D	7,479,451.00	Advances to clients	J	111,425,231.00
Deposites	E	112,737,129.04	Advances to Branches	K	40,531,975.95
Current Liabilities			Other Advances	L	1,443,463.25
Liability to Branches	F	40,147,260.30	Investments	M	13,538,083.00
Liabilities to Others	G	2,605,907.00	Bank	N	11,912,248.04
			Cash	O	743,567.06
Total		181,017,692.30	Total		181,017,692.30
For, Dharmesh P Shah & Associates Chartered Accountants ICAI FRN : 139246W  Dharmesh Shah [Proprietor] Mem. No. : 157549			For, The Saath Savings & Credit Co-operative Society Ltd The Saath Saving and Credit Co-Operative Society Limited  [Authorized Signatory] Authorized Signatories		
			Date : 10/09/2016 Place : Ahmedabad		

The Saath Saving and Credit Co - Operative Society Limited
Profit & Loss Account
For the year ended on 31-3-16

Expenses	Sch	Amount	Income	Sch	Amount
ADMINISTRATIVE EXPENSES	P		INTEREST INCOME	S	
computer exp & maintence		785,680.00	Interest on Loan		24,036,359.00
Office Rent		808,670.00	Bank Interest		2,189.00
			FOR interest		650,594.00
Salary to staff		6,596,158.00	ADMINISTRATIVE INCOME	T	
Consultancy fees, expenses		2,582,109.00	Passbook fees		1,364.00
			OTHER INCOME		112.00
INTEREST EXPENSE	Q		Loan processing fees		1,323,540.00
Interest On Compulsory Saving		1,995,121.00	child plan passbook fees		1,005.00
Interest On Child Saving		430,514.00	OTHER INCOME	U	2,148,156.00
Interest on Voluntary saving		802,669.75			
Interest On Double		1,811,074.00			
Interest On Mis		218,225.00			
Interest on M.R.		172,705.00			
Interest on Fixed Deposite		747,465.00			
OTHER EXPENSES	R	9,870,984.78			
Total Expenses		27,821,376.53			
PROFIT CARRIED FORWARD TO BALANCE SHEET	B	341,952.47			
Total		28,163,329.00	Total		28,163,329.00

For, Dharmesh P Shah & Associates
Chartered Accountants
ICAI FRN : 139246W

Dharmesh Shah
[Proprietor]
Mem. No. : 157549



Date : 10/09/2016
Place : Ahmedabad

For, The Saath Savings & Credit Co-operative
Society Limited
The Saath Saving and Credit
Co-Operative Society Limited

[Authorised Signatory] Authorised Signatories



PARTNERS & SUPPORTERS

Saath Charitable Trust | Saath Livelihood Services

BANKING PARTNERS

State Bank of India | Kotak Mahindra Bank | ICICI Bank | ADC Bank

FUNDING PARTNER

Indian Grameen Services

CONSULTING PARTNERS

Nyayika | Ra Padia Associates | Ramkumar | Vayak

INSURANCE PARTNERS

Oriental Insurance | ICICI Lombard | Kotak Life Insurance

OTHER PARTNERS

**Mod Roof- Service Provider | Drishti- Radio Partner | Awaz De
MFHC- Financial Partners/Service Providers**

BRANCHES

- 1 Vasna Branch (Vasna, Paldi, Ambawadi)**
B/h Jalaram Parlour, Nr. BhammariyaKuva, Opp. Someshwarnagar, Pratapkunj, Sarkhej Road,
Vasna, Ahmedabad-380007 | Contact No. : 8980007380 | E-mail : vasna.saath@gmail.com
- 2 Gomtipur Branch (Gomtipur, Bapunagar, Rakhiyal, Amraiwadi)**
Rajpur Municipal Urdu School No. 4, Above Vishal Stationer, Nr. Mahasukhram Ni Chali, Popatiyavad,
Rajpur, Gomtipur, Ahmedabad-380021 | Contact: 8980040874 | Email : rakhiyal.saathmfi@gmail.com
- 3 Saraspur Branch (Asarva, Gomtipur, Bapunagar, Meghaninagar, Rakhiyal, Naroda)**
Sulemani Roza ni Chali, Near Nutan Mill Char Rasta. Beside Vorana Roza, Saraspur,
Ahmedabad -380018 | Contact: 9825527643 | Email : saraspur.saathmfi@gmail.com

- 4 Behrampura Branch (Behrampura, Danilimda, Odhav, Jamalpur, Mahajan no Vando)**
Rasool Kadiyani Chali, Nr. Urdu Shala No. 4, Pirana Road, Beharampura, Ahmedabad- 380022
Contact : 9727399888 | Email : jethalal.saathmfi@gmail.com

- 5 Vadaj Branch (Shahpur, Dudheshwar, Madhupura, Vadaj, Ranip, Chandlodiya, Ghatlodiya, Mehndi kuva)**
Opp BRTS, Juna Vadaj Bus Stop, Nr. Ramapir No Tekro, Besides Dashamata Mandir,
Above Ramdev Clinic, Ahmedabad-380013 | Contact : 9879009091 | Email: vadaj.saathmfi@gmail.com

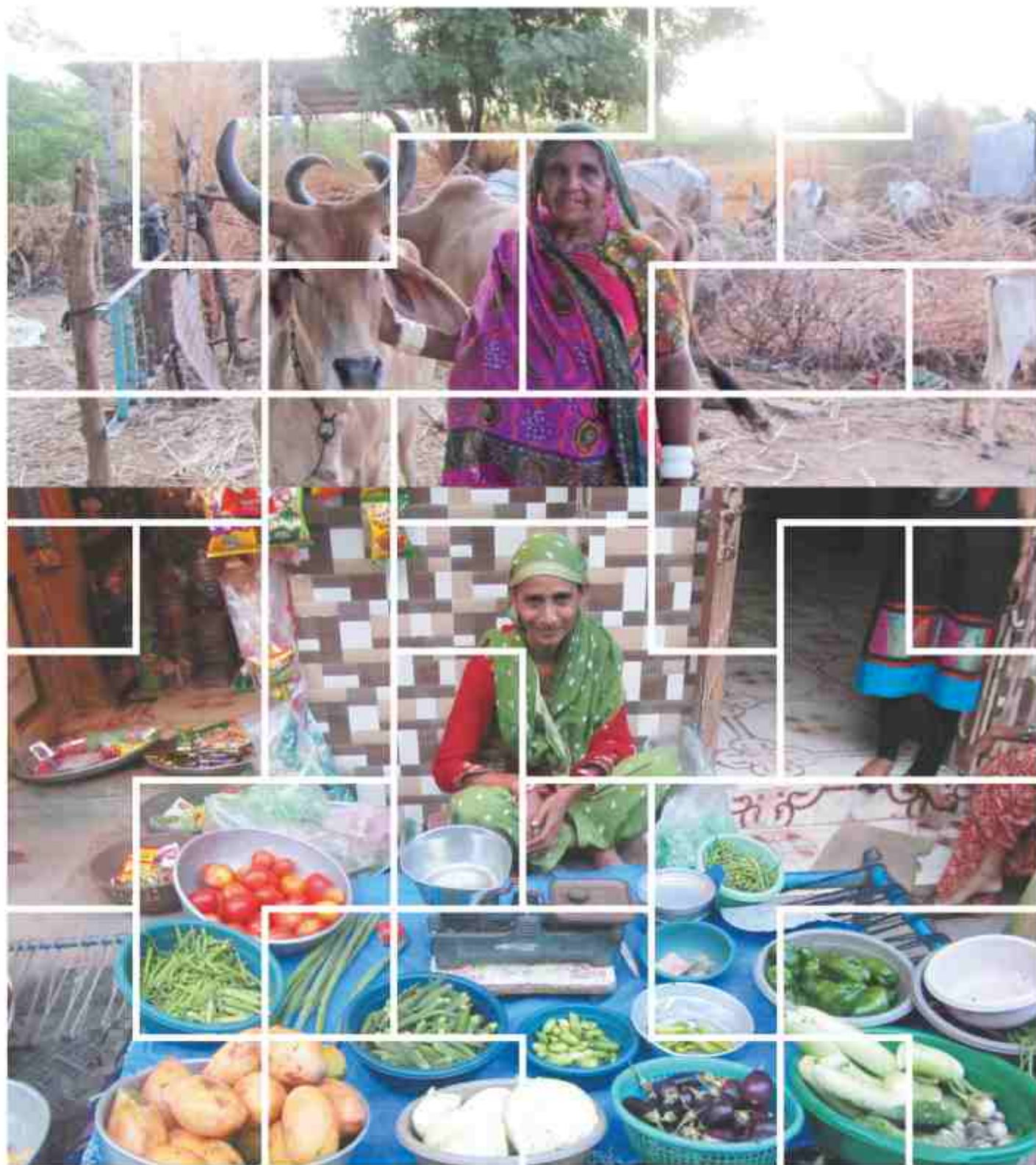
- 6 Sarkhej Branch (Sarkhej, Makarba, Fatewadi, Juhapura)**
1st Floor, Dalal House, Rawalvas Corner, Inside Sarkhej Dhal, Sarkhej, Ahmedabad-382210
Contact : 9727299888 | Email : sarkhej.saathmfi@gmail.com

- 7 Narol Branch (Narol, Bombay Hotel, Isanpur, Ranipurgam, Lambha, Vatva)**
105, Karnavati Complex, Nr. Ambika Hotel, Narol Cross Roads, Ahmedabad-382405
Contact : 9825612161 | Email : 111saathcoop@gmail.com

- 8 Hathijan Branch (Vinobabhav Nagar, Vivekanand Nagar, Ayojan Nagar, Jasodanagar, Vinjol)**
Shop No. 22, Radhe Corner, Lalgebi Circle, Hathijan Ring Road, Ahmedabad-382445
Contact : 9879423200 | Email : jasoda.saathmfi@gmail.com

- 9 Bareja Branch (Bareja Town)**
Besides Ambaji Mata Mandir, Kalupur Cooperative Bank, Teen Batti, Bareja, Taluka : Daskroi,
Dist.: Ahmedabad-382425 | Contact : 9879055689 | Email : bareja.saathmfi@gmail.com

- 10 Shyamal Branch (Virtual)**
Contact : 9099954920 | Email : 100.acctsaathcoop@gmail.com



**SAATH MAHILA SAVINGS AND CREDIT
COOPERATIVE SOCIETY LIMITED**

LETTER FROM THE CEO

.....

The year 2015-16 was a mix of success and difficulties for Saath Mahila Savings and Credit Cooperative Society. On one hand the Mahila Cooperative initiated/strengthened new innovations like providing passbook to members, mobile data management and on the other hand it was also affected by the financial situation of the country.

In the year 2015-16 the Mahila Cooperative's team was proactively involved in expansion of area, increasing number of members and ensuring that the recovery rate is maintained. Proposal for financial support and alternative models were also made to various banks and financial institutes and succeeded in availing support from Basix. Gruh Finance also committed for supporting in next financial year.

Apart from initiating the processes for financial sustainability of the Mahila Cooperative, a process of strengthening the board was also initiated. This involved bringing in experienced members from different sectors like representation from SHG, social sectors and institutional development. This inclusive board will be supportive in overall growth and development of the Mahila Cooperative and its members.

Lastly, I would like to say that 2015-16 was the year of learning and innovations; it is time now to make and implement bold changes to meet the challenges ahead. I would like to thank the Governing Board of the Mahila Cooperative to be supportive through a difficult time. Also, I would like to appreciate the consistent efforts of the Saath Mahila Savings & Credit Cooperative Society Limited team for the achievements and hard work.



Shyam Prakash Singh, CEO
Saath Mahila Savings & Credit Cooperative Society Limited



Have membership of
5871 rural women
from 4 block of Ahmedabad district

Total Saving of Rupees
61 lakh 75 thousand

Total loan
disbursement
of Rupees **2 crore 65 lakhs**

- Saath Mahila Savings & Credit Cooperative Society Ltd. is an initiative undertaken by Saath Charitable Trust in 2011.
- The aim is to promote the habit of savings amongst the women in the rural areas and to make them aware of the facilities of institutional credit.



VISION

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



MISSION

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.



The Cooperative is presently working in 45 villages of Dholka, Viramgam, Bavla and Mandal Talukas of Ahmedabad district from two field offices.

Ahmedabad District

Performance of Saath Mahila Savings and Credit Cooperative Society Ltd

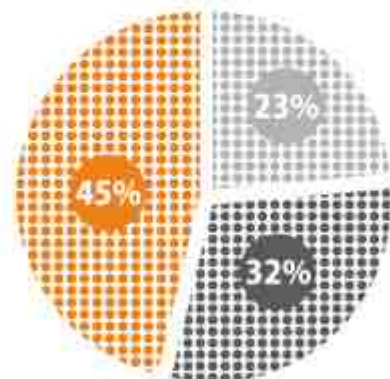


1720 New Members

In the year 2015-16 Saath Mahila Savings and Credit Cooperative Society Limited reached out to 1720 new members i.e. increase by 45%. As on March 2016 total membership is of 5871. Strategies adopted for expansion were:

- **Expanding new geographical areas :** Saath Saath Mahila Savings and Credit Cooperative Society Limited expanded to Bavla and Mandal area of Ahmedabad Districts.
- **Revised terms for Loan disbursement :** Initially loans were given to members after three months of joining cooperative. A term for loan disbursement was revised to one month.
- **Extended support by financial partner :** Basix extended its financial support to cooperative after successful and timely resubmission of loan amount.

Members of Cooperative



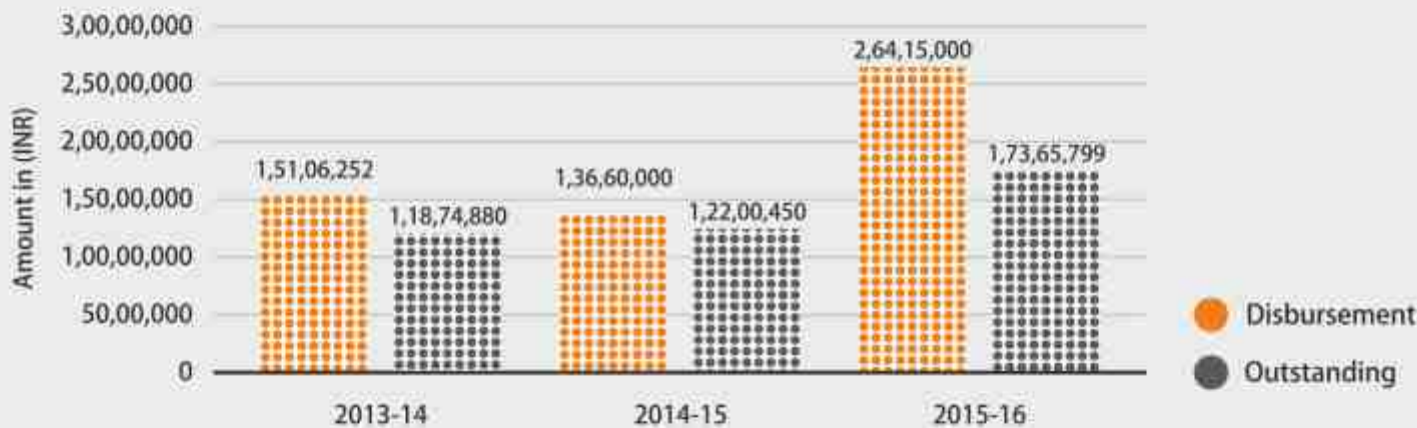
● 2013-14 ● 2014-15 ● 2015-16



Increase in loan disbursement and loan Outstanding

In the year 2015-16 loan disbursement increased by 51%. Total loan disbursement in the year 2014-15 was of Rupees 1 crore 36 lakhs, whereas in the year 2015-16 it is of Rupees 2 crore 64 lakhs. This increase has direct impact on the loan outstanding which also increased by 70% in the year 2015-16.

Loan Disbursement and Outstanding



Increase in Recovery Rate

The loan recovery rate has increased by 1%. This has become possible because of regular meetings and follow ups. Interior villages which had maximum irregularity of payment were dropped after recovering the outstanding loan. New villages were identified and clear understanding on repayment and rules for non-repayment were made right from the beginning.



Mobile Banking System has been Streamlined

A mobile banking system which was introduced in the year 2014-15 has now become the strength of Saath Mahila Savings & Credit Cooperative Society. This system has now been streamlined and is becoming a useful tool in overall data management of the cooperative. This is also one of the major factors for increase in recovery rate.

PASS
BOOK

Computerised Pass Book

Computerised Pass Book Each and every member of the cooperative has been provided a computerised pass book. Pass book has details of savings, loan outstanding and monthly instalment. This transparent process has helped in building confidence of the women toward the cooperative.



Living My Dream

Jetunbibi Abdulbhai Shipahi

Area: Akhunvada, Viramgam

Jetunbibi, a 30-year-old passionate woman, always aspired to be independent and wanted to do something on her own. She was a trained beautician but could not fulfil her dream of being professional beautician due to financial crisis. She used to practice her skills as and when she got the chance or during the family functions.

Jetunbibi became member of Saath Mahila Savings and Credit Cooperative Society Limited in the year 2015. Initially she took a loan of Rs. 10,000 for her personal work, which was repaid timely by her. Easy availability of loan and repayment motivated her to initiate her own business i.e. a beauty parlour, for which she needed Rs. 30,000, which was Rs. 10,000 more than the norms. She requested her SHG members to provide her loan of Rs. 30,000. After discussion and looking at her repayment track record, group decided to approve her request for loan of Rs. 30,000. Also, the group wanted her to initiate her own business which according to them was a step towards empowerment and independence.

Today, Jetunbibi is a known beautician in her area. She earns around Rs. 5000 per month. Jetunbibi is thankful to the cooperative and her group members for making it possible for her to live her dream.



Impact Stories

Financial sustainability brings confidence Ruksanaben Mukhtar Hussain

Area : Kharod Society, Viramgam

Ruksanaben, a proud owner of a cloth shop, has seen a life where she had to struggle for her survival. She lives in a joint family with her husband, 3 children (2 sons and a daughter), mother-in-law and an elderly aunt. Ruksana's husband was suffering from depression. She did not have money even for his treatment. Also, all her three children were studying. It was very difficult for her to manage day to day expenses. Ruksana became member of Saath Mahila Savings & Credit Cooperative Society limited. Initially she applied for a loan of Rs. 10,000 from which she initiated a small business. She purchased clothes and started selling it on roadside. Slowly her business got established and she hired a shop. Ruksana made repayment of



loan on time and requested SHG members to provide her another loan of Rs. 20,000. From her second loan amount she purchased readymade garments. Ruksana's business is flourishing and she is earning well to support her family.

Ruksanaben shared that she is happy to be part of Saath Mahila Savings & Credit Cooperative Society Limited as it taught her the importance of savings and financial sustainability. Because of the cooperative's support she is able to get her husband treated, who is now comparatively well and supports Ruksanaben in her business.

The Saath Mahila Savings & Credit Co-op Soc. Ltd.
Balance Sheet As On 31/03/2016

Liabilities	Amount	Assets	Amount
SHARE CAPITAL		FIXED ASSETS	
Share Capital	306,100	Computer	9,196
		Computer Software	16,388
	306,100	Mobile	40,302
RESERVES & FUNDS			65,886
Bad Debt Reserves Fund	425,000	CURRENT ASSETS	
Building Fund @20%	331,982	Loan Portfolio	17,365,799
Celebration Fund@10%	165,991	Tds Receivable	1,800
Dharmada Fund @10%	165,991	Cash Balance	702
Dividend Equalisation Fund @5%	82,995	Bank Balances	
Education Fund @2.1/2 %	57,238	Adc Bank A/C	11,361
Employee Welfare Fund @10%	165,991	Icici Bank 098905003198	20,277
Reserve Fund A/C	1,039,798	Icici Bank A/C Number 182905000201	567
Reserve Fund Entry Fess A/C	257,554	Icici A/C 034405003692	512
Reserve Fund Profit	421,871	Yes Bank Saving 02289400000018	1,267
Sahkar Prachar Fund @ 5%	82,996		
Share Holder Welfare Fund@40%	663,964		17,402,285
Training Fund	200,000		
Vocational Training Fund	95,746		
	4,157,115		
UNSECURED BORROWINGS			
Bank Loan (Indian Gramteen Services)	3,626,969		
The Saath Saving Credit Co Op Soc Ltd	297,393		
	3,924,362		
DEPOSITS & OTHER A/C			
Compulsory Saving Deposit	6,174,322		
Fixed Deposit	2,070,850		
Recurring Deposit	215,239		
	8,460,411		
CURRENT LIABILITY			
Other Liability	258,811		
	258,811		
OTHER PROVISIONS			
Audit Fee	12,000		
Fd Interest Provision	109,061		
Khandhar & Khandhar	34,000		
Tds Payable	751		
Unpaid Exp	205,560		
	361,372		
Grand Total	17,468,171	Grand Total	17,468,171

AS PER OUR REPORT OF EVEN DATE

For, KHANDHAR & KHANDHAR
CHARTERED ACCOUNTANTS
ICAI FRN : 137865W

NISHIL KHANDHAR
(PARTNER)
MEM NO. 157541



For, THE SAATH MAHILA SAVINGS &
CREDIT CO-OPERATIVE SOCIETY LTD.

(AUTHORISED SIGNATORY)
DATE: 21ST JUNE, 2016
PLACE : AHMEDABAD





The Saath Mahila Savings & Credit Co-op Soc. Ltd.

Profit/Loss Account For The Period From 01/04/2015 To 31/03/2016

Expenses	Amount	Amount	Incomes	Amount	Amount
ADMINISTRATIVE EXP			INTEREST INCOME		
Computer Repairing Exp	14,310		Bank Interest	1,938	
Gov Audit Fee	15,000		Intrest On Loan	3,007,870	
Internal Audit	30,000				3,009,808
Office Exp	40,644		OTHER INCOME		
Office Rent Exp	89,000		Insurance Premium	257,100	
Salary Exp	1,135,163		Loan Processing Fee & Training Fee	390,235	
Software Maintenance Exp	33,532		Other Income	183,570	
Staf Welfar Exp	20,840				811,005
Tds Interest Exp.	2,937				
Training Exp	37,905				
Traveling Exp.	198,442				
Vehicle Exp.	800				
		1,612,593			
OTHER EXPENSES					
Balances W/Off	24,910				
Bank Charges	602				
Conveyance Exp.	128,427				
Electricity Exp A/C	4,040				
Insurance Exp	129,982				
Misc Exp	11,554				
Printing And Stationery	159,119				
Provision For Bad Debts	135,199				
Refreshment Exp	33,826				
Telephone And Mobile Exp	66,693				
		693,252			
DEPRECIATION					
Depriciation Exp	45,490				
		45,490			
INTEREST EXP ON BORROWED LOANS					
Interest Exp (Basic) Indian Gramen Services	305,803				
Interest Exp Saath Savings & Credit	2,393				
		308,198			
INTEREST EXP ON DEPOSITS					
Intrest On Compulsary Deposit	209,165				
Intrest On Fixed Deposit	139,744				
Intrest On Recurring Deposit	6,617				
		357,526			
Net Profit		803,554			
Grand Total		3,820,613	Grand Total		3,820,613

AS PER OUR REPORT OF EVEN DATE

For, KHANDHAR & KHANDHAR
CHARTERED ACCOUNTANTS
ICAI FRN : 137865W

NK Khandhar
NISHIL KHANDHAR
(PARTNER)



For, THE SAATH MAHILA SAVINGS &
CREDIT CO-OPERATIVE SOCIETY LTD.

[Signature]
(AUTHORISED SIGNATORY)
DATE: 21ST JUNE, 2016



OUR TEAM

SAATH MAHILA SAVINGS &
CREDIT COOPERATIVE SOCIETY LIMITED

Sr. No.	Name	Gender	Designation	Branch
1	Shyam Prakash Singh	M	CEO	Head Office
2	Yunus Shaikh	M	Accountant	Head Office
3	Tanuja Parmar	F	MIS Coordinator	Head Office
4	Shamji Tahakor	M	Branch Manger	Viramgam
5	Ankitababen Patel	F	Cluster Coordinator	Viramgam
6	Kishorebhai Ratnotar	M	Cluster Coordinator	Viramgam
7	Sonal Parmar	F	Cluster Coordinator	Viramgam
8	Priyanka Choudhary	F	Cluster Coordinator	Viramgam
9	Asha Choudhary	F	Cluster Coordinator	Viramgam
10	Nain Barad	M	Cluster Coordinator	Viramgam
11	Govindbhai Rathod	M	Branch Manger	Dholka
12	Madhuben Parmar	F	Cluster Coordinator	Dholka
13	Hardik Patel	M	Cluster Coordinator	Dholka

PARTNERS & SUPPORTERS

Saath Charitable Trust

Saath Livelihood Services

FUNDING PARTNER

INSURANCE PARTNER

Indian Grameen Services

Kotak Life insurance

BANKING PARTNERS

ICICI Bank | Ahmedabad District Cooperative Bank | Yes Bank

BRANCHES

DHOLKA BRANCH

Siddhi Vinayak Society, Saroda Road, Kalikund,
Dholka, Dist. : Ahmedabad, PIN- 382225

VIRAMGAM BRANCH

404, Devi Puja Apartment, 9, Sarvoday Society,
Viramgam, Dist.: Ahmedabad, PIN- 382150



સાથ ટ્રસ્ટ દ્વારા જીવવારે સેજગાર મેળાનું આયોજન

રાજકોટ | સાથ ચેરિટેબલ ટ્રસ્ટના યૂથફોર્મ પ્રોજેક્ટ દ્વારા 17 જૂને સવારે 11 થી 4 રોજગાર મેળો રૈયા રોડ, હનુમાન મઠી ચોક, ધરતી પેઇન્ટની ઉપર યોજાશે. 10 પાસથી લઇ કોઇપણ ઉચ્ચ અભ્યાસ કરતા ઉમેદવારો મેળામાં ભાગ લઇ શકશે. પ્રોજેક્ટના માધ્યમથી યુવાનો આત્મનિર્ભર બને અને તેમની પોતાની ઓળખ ઊભી થાય તેવા જુદા જુદા પ્રયાસો કરવામાં આવે છે. તે પેકીનો ઉપરોક્ત રોજગાર ભરતી મેળો યોજાશે.

તાંગલિયા અને પટોળાના સ્ટોલ, સ્કાર્ફ, આઇપેડ કવર્સનું પ્રદર્શન

એકવચનના રૂપ ભણાવવાને કારણે પણ ઉત્કૃષ્ટ અને શૈક્ષિક સ્તરના 'સાથ' ના બંધુ મહાત્માને પુસ્તકાલય સ્ટોલ અને મેડીટેશન પેકેજિંગના 'સાથ મેન્સ માર્કેટ' નું પ્રદર્શન કરાવવામાં આવ્યું હતું.

CHARITY EXHIBITION

ભૂવણેશ્વરમ્ મહાદેવજીના 'સાથ સમાજ' ના આ વિશેષ પ્રદર્શન સ્ટોલને પુસ્તકાલય સ્ટોલના સહયોગે આયોજીત કરવામાં આવ્યું હતું. આ પ્રદર્શનમાં બે સ્ટોલોએ વેચવા માટે સ્કાર્ફ, આઇપેડ કવર્સ અને પેકેજિંગ સામગ્રીની વેચવા માટે સ્ટોલો ઘડી રાખ્યા છે. આ સ્ટોલોને જુદા જુદા પ્રયોગો કરવામાં આવ્યા છે અને તેને આ પ્રદર્શનમાં જાહેર કરવામાં આવ્યું છે.

Students and slum kids get lesson in hygiene, first-aid

શિક્ષણ નીકળે તે પહેલાં જીવનમાં જીવવાની શક્તિ આપવા માટે સાથ ટ્રસ્ટના યુથફોર્મ પ્રોજેક્ટના અંતર્ગત શિક્ષણ અને સ્લમ કિડ્સને શિક્ષણ આપવાનો પ્રયત્ન કરવામાં આવ્યો છે. શિક્ષણ અને સ્લમ કિડ્સને શિક્ષણ આપવાનો પ્રયત્ન કરવામાં આવ્યો છે. શિક્ષણ અને સ્લમ કિડ્સને શિક્ષણ આપવાનો પ્રયત્ન કરવામાં આવ્યો છે.



ઉદ્યોગ સાહસિકતાનું જ્ઞાન શાળા કક્ષાએથી આપવું જોઈએ : કલામ

વેબ 2.0ના કારણે જામનુત કરીને શાંકિયે, ભરુચીકર ૫૨ આ બંધુએ ઉદ્યોગ સાહસિકતાનું જ્ઞાન શાળા કક્ષાએથી આપવું જોઈએ : કલામ. ઉદ્યોગ સાહસિકતાનું જ્ઞાન શાળા કક્ષાએથી આપવું જોઈએ : કલામ. ઉદ્યોગ સાહસિકતાનું જ્ઞાન શાળા કક્ષાએથી આપવું જોઈએ : કલામ.



City women venture into male bastions to repair mobiles

RELIANT. સિટીના મહાનગરપાલિકામાં સ્ત્રીઓ પુરુષોના ક્ષેત્રમાં મોબાઇલ રિપેર કરવાની શરૂઆત કરી છે. સિટીના મહાનગરપાલિકામાં સ્ત્રીઓ પુરુષોના ક્ષેત્રમાં મોબાઇલ રિપેર કરવાની શરૂઆત કરી છે.



Contemporary touch to the dying weaves puts them on way to revival

અભ્યાસક્રમમાં સુધારા કરવામાં આવ્યા છે. આ કારણે જીવનમાં જીવવાની શક્તિ આપવા માટે સાથ ટ્રસ્ટના યુથફોર્મ પ્રોજેક્ટના અંતર્ગત શિક્ષણ અને સ્લમ કિડ્સને શિક્ષણ આપવાનો પ્રયત્ન કરવામાં આવ્યો છે.



શાંતલ ડેવલપમેન્ટમાં સ્લમ વિસ્તારને પણ આવરી લેવો જોઈએ

શાંતલ ડેવલપમેન્ટમાં સ્લમ વિસ્તારને પણ આવરી લેવો જોઈએ. શાંતલ ડેવલપમેન્ટમાં સ્લમ વિસ્તારને પણ આવરી લેવો જોઈએ.



Biz incubator Aashray to focus on creating affordable services

શાંતલ ડેવલપમેન્ટમાં સ્લમ વિસ્તારને પણ આવરી લેવો જોઈએ. શાંતલ ડેવલપમેન્ટમાં સ્લમ વિસ્તારને પણ આવરી લેવો જોઈએ.



વિભન માટે હવે ક્ષિત્ર ખાબર અને ઇલેક્ટ્રિશિયન!

વિભન માટે હવે ક્ષિત્ર ખાબર અને ઇલેક્ટ્રિશિયન! વિભન માટે હવે ક્ષિત્ર ખાબર અને ઇલેક્ટ્રિશિયન!



An initiative to provide 'Saath' to the elderly and the bed-ridden

NGO has ventured into providing home-based care by training youth. સાથ ટ્રસ્ટના યુથફોર્મ પ્રોજેક્ટના અંતર્ગત શિક્ષણ અને સ્લમ કિડ્સને શિક્ષણ આપવાનો પ્રયત્ન કરવામાં આવ્યો છે.



Learning to look after the elderly. સાથ ટ્રસ્ટના યુથફોર્મ પ્રોજેક્ટના અંતર્ગત શિક્ષણ અને સ્લમ કિડ્સને શિક્ષણ આપવાનો પ્રયત્ન કરવામાં આવ્યો છે.

My mother is 80. She had a paralytic stroke and cannot walk properly. Through I want to take care of her, I am not able to do so as much as I should because I have a three year old daughter and in-laws to look after. The service has helped me immensely. My mother is taken care of and I know she is in safe hands.

SHIBALI TRIPATHI, 37, a housewife from, who is taking care of her mother.

I was not able to find a job as per my qualification. Meanwhile, I got to know about this opportunity and found it interesting. My skills could be used to help elderly and patients.

SURESH BABA, 44-year-old, who is taking care of his mother.



India NGO Award 2014-15, Winner in Medium Category

Saath Charitable Trust

Email : mail@saath.org | Visit : www.saath.org

Saath Livelihood Services

Email : sls@saath.org | Visit : www.saathlivelihoods.org

Saath Savings and Credit Cooperative Society Ltd.

Email : info@saathcooperative.org | Visit : www.saathcooperative.org

Saath Mahila Savings and Credit Cooperative Society Ltd.

Email : mahilacoop@saath.org



SAATH

Creating Inclusive Societies

Registered Address

O-102, Nandanvan -V, Near Prernatirth Derasar, Jodhpur, Ahmedabad-380015 | Phone: +91-79-26929827