

SAATH'S INSTITUTIONAL

ANNUAL REPORT

2017-18





ORGANISATION OVERVIEW

Saath Charitable Trust : Registered as a Public Trust in 1989, Saath started to implement the Integrated Community Development Programme, an approach that seeks to turn slums into vibrant neighbourhoods. It caters to the multiple needs of the poor through one-stop centres, enabling access for slum residents to basic services.

Saath Livelihood Services : Saath Livelihood Services (SLS), registered as a not-for-profit limited company in 2007 under Section 25 of the Companies' Act 1956, strives to improve the quality of life of vulnerable urban and rural population. SLS's vision is to enhance livelihood skills and promote social enterprises.

Saath Savings & Credit Cooperative Society Ltd. (SSCCSL) : Initiated in 1994, Saath started facilitating and providing services for savings in a community-based model, gradually expanding its services with small credits in 1999. In early 2000s it was given formal structure through the establishment of Community Based Organisations (CBOs). In 2010, all the CBOs came together to form SSCCSL.

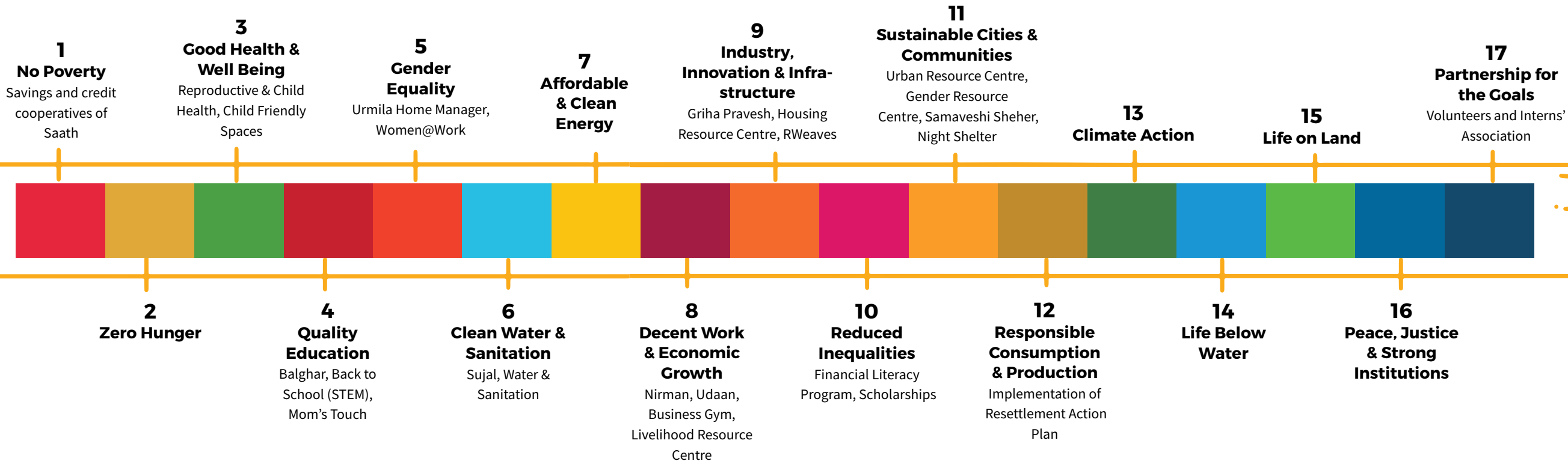
Saath Mahila Savings & Credit Cooperative Society Ltd. : Economic independence is still a farfetched reality for many women in India, especially in rural parts of the country. Despite their contribution to the economy and more importantly in strengthening the very foundation of the family, their inclusion and participation in financial matters have always been negligible owing to restrained social construct.

FOREWORD

The urban landscape in India is rapidly changing as the rate of urbanisation increases. Cities and towns of all sizes are witnessing the influx of migrants, who are providing the labour for infrastructure, manufacturing and service industries. Unfortunately, policies and plans leave less educated and unskilled migrants to their own devices to find housing, livelihoods, financial inclusion, education and health care. Slowly but surely, these migrants are becoming more vulnerable as they are being excluded from mainstream development processes. The ensuing inequity can harm, both migrants and the structure of societies in our cities. Consequently, Saath's programs are increasingly aligned towards mainstreaming migrants and vulnerable populations into the fabric of our cities. We have started Resource Centres in Ahmedabad, Jaipur, Varanasi, Raipur and Ranchi which facilitate housing, documentation, financial inclusion, skilling and livelihoods for migrant and local vulnerable people. Skills of migrants who work in the construction industry are enhanced through the Nirman and Women@Work programmes. The Child Friendly Spaces enable children of construction workers avail a decent pre-school education. The Beneficiary Led Construction component of the Pradhan Mantri Awas Yojana in which owners of houses in low-income neighbourhoods can upgrade their houses is not gaining enough traction. At Saath we are working with local governments, housing finance companies and communities to facilitate permissions and loans to ensure that people are able to build better houses without being dislocated. The Saath Urban and Rural Cooperatives are recovering from the shock of demonetisation and are facilitating financial inclusion of the most vulnerable populations. In 2019, Saath will complete its 30th year. We are consulting with the communities that we have worked with and our partners as to how we should celebrate this occasion.

ALIGNMENT WITH THE GLOBAL GOALS

FOR SUSTAINABLE DEVELOPEMENT (SDGs)



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INTRODUCTION

With 29 years of engagement with vulnerable communities, the Saath team has gained in-depth knowledge about the underlying causes and problems associated with informal settlements pertaining to education, livelihood, housing, access to entitlements, and financial inclusion. We believe that since the problem of inadequate housing, absence of basic services, tenure insecurity and forced evictions, poor health and nutritional levels, unemployment, and stark levels of inequality are ubiquitous across India, a holistic approach aimed at country-wide development is the need of the hour.

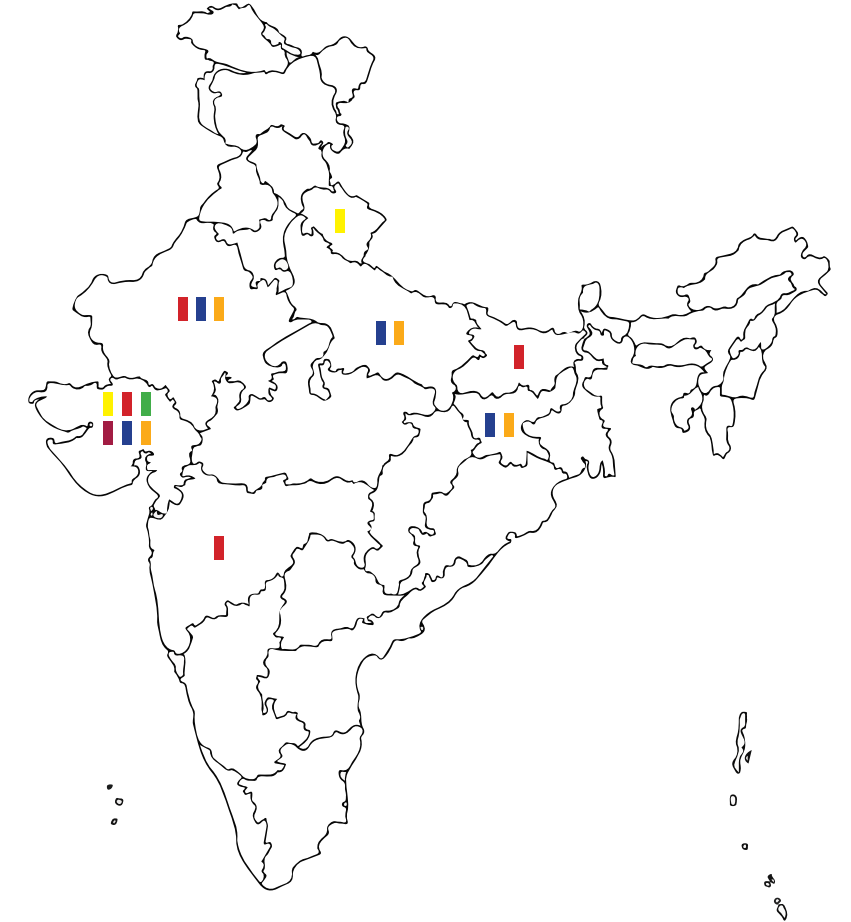
Saath is involved in participatory and grassroots-driven programs aimed at the improvement of living conditions of the urban poor, through sharing of experiences and the adoption of pro-poor policies and practices for slum upgrading and rural development.

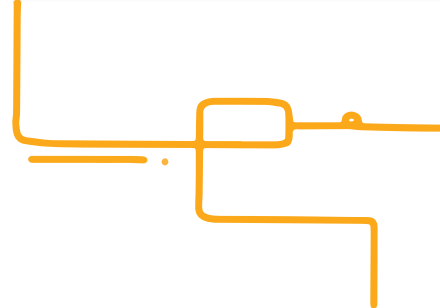
INSTITUTIONAL SUMMARY

Organisation	Income (in crore)	Expenditure (in crore)
Saath Charitable Trust	4.73	4.59
Saath Livelihood Services	1.32	1.09
The Saath Savings & Credit Cooperative Society Ltd.	3.82	3.74
Saath Mahila Savings & Credit Cooperative Society Ltd.	0.96	0.67
TOTAL	10.83	10.09

OUR PRESENCE

- Health and Education
- Skill development and Livelihood
- Microcredit
- Affordable Housing
- Urban Governance
- Rehabilitation and Resettlement





**PROGRAM
OVERVIEW**



EMPOWERMENT THROUGH EMPLOYMENT

Skill training and livelihood programs are especially designed to reduce the gap between market demands and required skills among youth of vulnerable communities leading to improved quality of life through increased opportunities and incomes.

OUR PROGRAMS

Udaan

Training and employment opportunities in the formal sector
Retail Management | Beauty & Wellness

861 Trained — 514 Placed

Urmila Home Manager

Dignifies the work of domestic help through bridging the gap between the demand for skilled and trustworthy home managers and urban households

122 Trained — 72 Placed — 176 Clients

Women@Work

Vocational skilling of women in non-traditional trades
Mobile Repair | Electrical Work | Plumbing

217 Trained women — 52 Placed

RWeaves

Supports weavers of Patola and the dying art of Tangaliya in Surendranagar district of Gujarat by means of working capital, design inputs and marketing

27 — Artisans supported

Business Gym

Guidance and counselling to micro-entrepreneurs to establish or expand their micro enterprises

65 — Microentrepreneur

Nirman

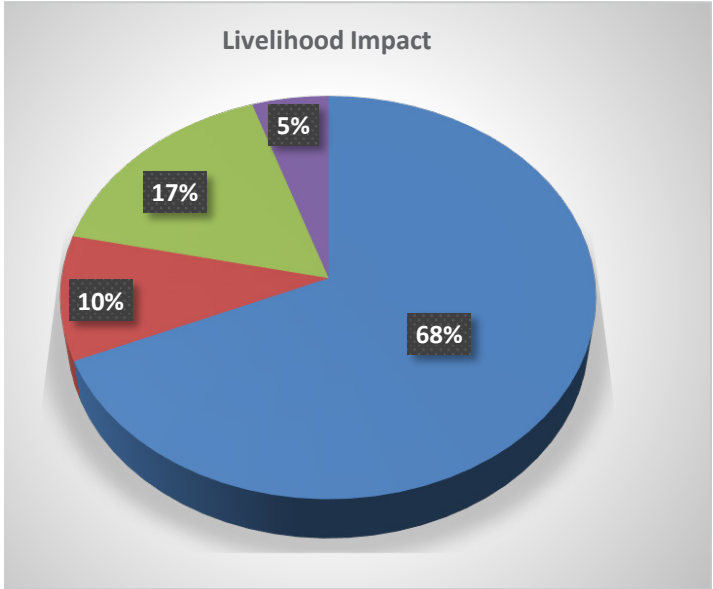
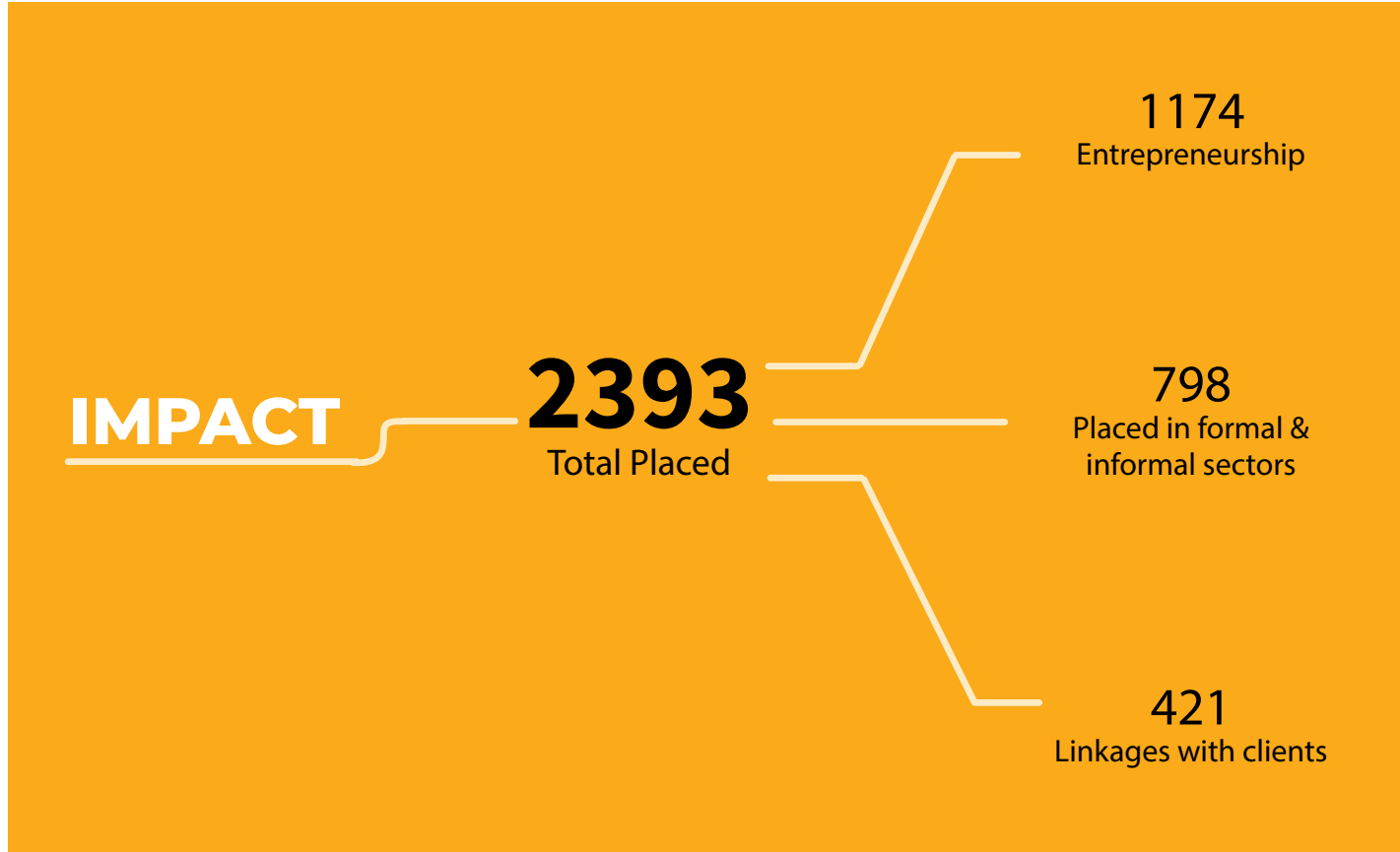
Up-skilling training to skilled or semi-skilled workers in the informal sector
Electrical Work | Paint Work | Masonry | Welding

273 Trained — 261 Increase in Income — 231 Increase in Working Days

Livelihood Resource Centre

Direct work linkages to skilled informal sector workforce

248 — Work Linkages



- First time earners- 1,638
- Income increase more than 30%- 239
- Income increase 10%- 30%- 395
- Income increase <10%- 121



SUCCESS STORY

An ailing father, mentally challenged sister and underpaid mother, Saundarya, an undergraduate, has gone through tough phases at the age of 19. Amidst financial crisis, her mother's salary would go into treatment of her father and sister. It was suffocating for her to see her family struggling hard to make the ends meet. Successful completion of Retail Management course at Saath helped her secure a job of tele-caller through which she is able to manage the family's needs as well as fulfil her aspirations.

PARTNERS & SUPPORTERS

- American India Foundation
- Bihar Skill Development Mission
- Empower
- Godrej Consumer Products Pvt. Ltd.
- HSBC Bank
- Quest Alliance
- Tata Motors
- Gujarat Urban Livelihood Mission
- PricewaterhouseCoopers
- Ambuja Cement Foundation



BUILDING CHILDREN'S FUTURE

Health and education initiatives of Saath aims at safeguarding childhood through extending nutrition and education support for betterment of vulnerable children. The programs ensure provision of building blocks for children's holistic growth.



OUR PROGRAMS

Back to School

Activity based STEM (Science, Technology, Engineering, Mathematics) learning imparted among dropped out adolescent girls with an objective to reenrol them to formal education system

62
Adolescents Trained

Reproductive And Child Health

Generating awareness on reproductive health during pre-natal and post-natal phases, and extending complete immunization support to children

2932 Antenatal & Post natal care for women

3260 Contraception awareness

8626 Children vaccinated

Water & Sanitation

Sensitizing school going children in villages towards water borne diseases and sanitation. Sensitizing school going children in villages towards water borne diseases and sanitation

2000
Children reached

195
Women participated in awareness meeting

Scholarships

Financial support extended for education to children from economically vulnerable families

42 Students Supported

Balghar

Impartation of pre-school education followed by enrolment to formal school

310
Enrolled in Balghar

168
Enrolled in School

35
Overcame Malnutrition

Mom's Touch

Food security as an incentive to mothers who regularly send their adolescent children to school

220
No. of Mothers

660
Ration kits provided

Child Friendly Spaces

Enabling children of migrant construction workers to access mainstream education

1003
Enrolled in CFS

68
Overcame Malnutrition

62
Promoted to Upper Educational level

Sujal

Ensuring pure drinking water through water purifier installation and maintenance at primary schools of villages

108 Maintenance of Water Purifiers

IMPACT

Education Support:

99% children enrolled into formal education after completion of preschooling and balghar.

Nutrition Support:

All the children in balghar, CFS and moms touch receive regular nutrition.

Health Support:

Complete health check-ups of children in balghar and CFSs on quarterly basis, with supplements as and when required. Health support to all the mothers and school going children under moms touch program.

SUCCESS STORY

Manisha 8, from Jhabua of Madhya Pradesh had never been to school before she was enrolled at one of the Child Friendly Spaces – a centre for non-formal education in 2017. She used to get angry for no reason and kept crying. In a few months, she learnt to read and write numbers up to 100 and alphabets



PARTNERS & SUPPORTERS

- Adarsh Charitable Foundation
- Ahmedabad Municipal Corporation
- Nebula
- Nivea
- Radio City
- Vibha
- Empower
- Ford Motors
- Give India
- Mobile Crèches
- Global Giving
- INTAS Pharma

HOUSING REHABILITATION & RESETTELMENT

Empowering migrant communities living in informal settlements or are affected by infrastructure development projects of cities to be able to take charge of their housing entitlements through active participation in intervention plans. In due course of time, they become informed citizen to make independent decision on their housing requirements.



OUR PROGRAMS

Griha Pravesh

Provides handholding support for documentation, legal advice and financial linkages to low income families for facilitating house ownership

6266 Reach
298 Number of people booked houses

Implementation of Resettlement Action Plan

Rehabilitation and livelihood restoration of people displaced due to the Metro Rail project between Ahmedabad and Gandhinagar

120 Community Meeting
1628 Documentation facilitation
461 Compensation
67 House allocation

Night Shelter

Offers temporary secure accommodation facilities to migrants

25 Migrants stayed for upto 3 months

Housing Resource Centre

Delves deeper into the migration pattern and facilitates housing solution to meet diverse needs at different stages of migration

2229 Reach
216 PMAY online application
31 No. of families purchased house

Financial Literacy Program

Imparts financial literacy among informal housing dwellers to empower them to buy their own house

1169 Individuals attended financial literacy workshops
2201 Documentation & financial linkages
1146 Facilitation for house ownership
155 Home Buyers

IMPACT

Community awareness activity through Nukkad Nataks	8,348
Personal counselling through Door to Door Survey	6,318
Baseline survey to understand the need of household	2,026
Workshop on Financial inclusion & linkages	1,169
Capacity building of community staff through training on finance and housing	7
Diagnostic Survey to facilitate required services	208
Site Visits for buying affordable home	717
Number of families purchased house	155
Number of individuals received services- Pan card, Aadhar card, Voters ID, Bank accounts, Govt. schemes	2,079
Livelihood linkages	122
PMAY online application	332

HRC- impact

HRC has facilitated 327 housing linkages across 3 cities. 1 stakeholder consultation has been organised in Ahmedabad with 10 partner organisations and has been attended by government officials as well as nearly 200 participants.

SUCCESS STORY



Rabiya Khatun has been living in slums of Jaipur with her husband and two school going children. The house they are living in is on unapproved land and the family has wanted to purchase their own small house. However, finding a budget house in a city like Jaipur is very difficult. They were assisted for issuance of necessary documents and housing loan to be able to move ahead in the process of house ownership. The Saath team that works for facilitating affordable houses took them to visit a few housing sites. They selected and booked a house of their choice.

PARTNERS & SUPPORTERS

- Adarsh Charitable Foundation
- Ahmedabad Municipal Corporation
- Nebula
- Nivea
- DHFL
- Empower
- Ford Motors
- Give India
- Mobile Crèches
- AIHF

FACILITATING ECONOMIC INDEPENDENCE

Facilitating community based financial services especially for the informal sector workforce that has minimal access to mainstream financial services. The two cooperative societies of Saath aim at financial inclusion of these communities through inculcating the habit of saving and extending microcredit support subsequently.



URBAN COOPERATIVE

The Saath Savings & Credit Cooperative Society Ltd. (SSCCSL) has been working with the communities informally since 1994. Through the years it has evolved into a registered society and currently offers bank-like savings and credit schemes. The members are provided service at their doorstep. Area meetings, new membership, savings, and many more services are offered at the community location. Members are also encouraged to use mainstream banking services through mandating loan disbursement and instalment collection rules. It strives continuously to get closer to core banking through introducing technologies.

Members : 26,310 Loan receivers: 8062 Loan disbursed: Rs. 17,85,58,868

RURAL COOPERATIVE

Economic independence is still a farfetched reality for many women in India, especially in rural parts of the country. Despite their contribution to the economy and more importantly in strengthening the very foundation of the family, their inclusion and participation in financial matter-shave always been negligible owing to restrained social construct. The roots of Saath Mahila Savings and Credit Cooperative Society Ltd. lie in the work for child rights in which mothers were an important stakeholder. The cooperative was set up in 2011 to ensure continuous growth opportunities for women and hence families through financial inclusion. Objective of the cooperative is aimed at providing a platform for women to come together, share, learn, save and create long-term income-generating activities for themselves.

Members : 10,000+ Total Savings : INR 1, 34, 55, 409 Loan disbursement : Rs 6, 35, 00, 000

VISION

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

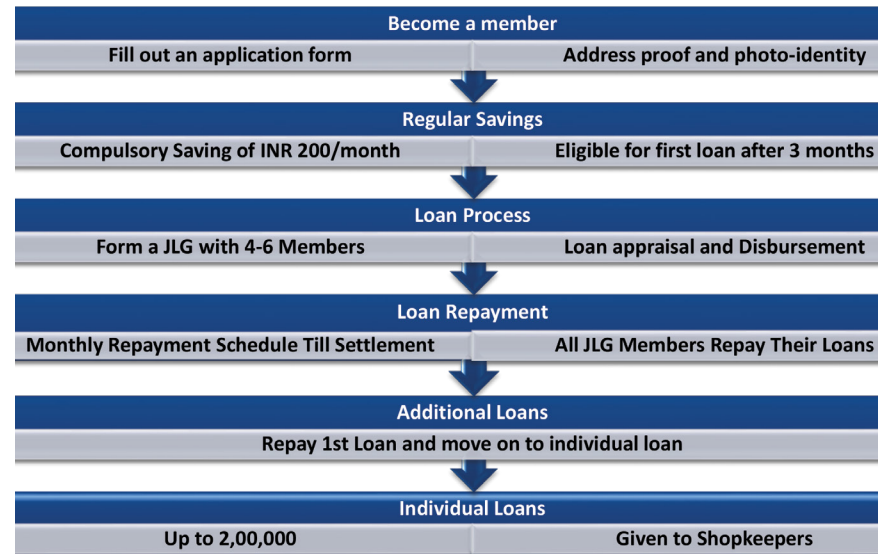
MISSION

To facilitate savings and affordable credit for vulnerable and lower income groups and move towards institutionalization for increased reach and accessibility.

GOAL

To provide a range of financial services to the slum dwellers through financial literacy and business development interventions.

APPROACH TO THE WORK



MEMBERSHIP

Demography

As of data gathered till 31st March 2018, Majority of Saath members are female and nearly third of it aged between 28 to 47 years. Nearly half of Saath members are educated up to primary level (1-7).

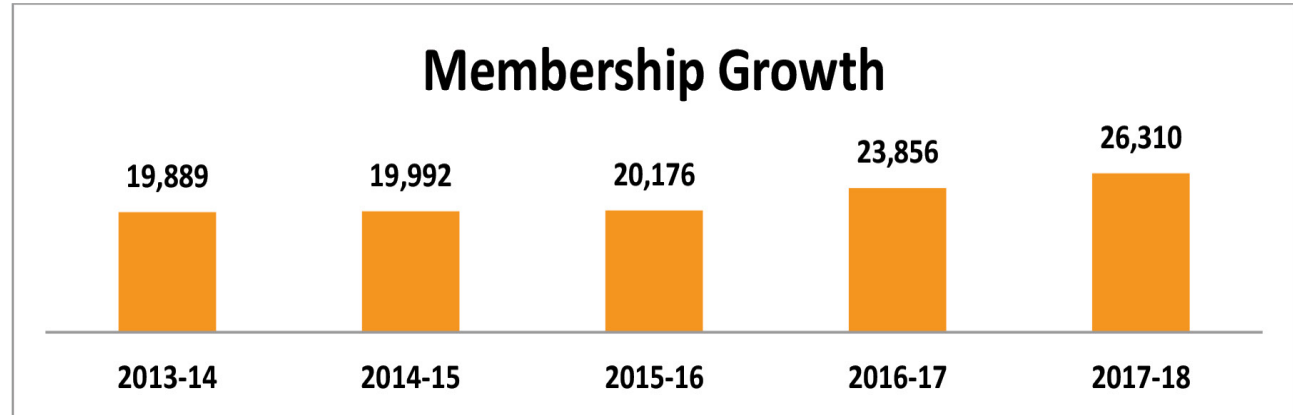
Occupation

A big part of members are either daily wagers or self-employed. They are mainly plumbers, mechanics, house maids, technicians, vegetable vendors, riksha drivers, tailors etc.

REACHING OUT TO PEOPLE/CUSTOMERS

- Field Officers cater to 26,000+ members
- Area Meetings organized with people
- Meet 500-800 people every month
- Form filling is done at members' home
- Collection of Savings and loan EMIs done through direct bank
- Members kept updated on saving schemes and loan products

Membership Growth



SAVING SCHEMES

Compulsory Savings : Mandatory monthly savings of Rs. 200 for creditors

Child Plan : Savings towards education expenses in multiples of Rs. 100

Fixed Deposits : Deposit option for 6 to 36 months starting with Rs. 3,000

Recurring Deposits : Savings of minimum Rs. 500 and multiple of 100 for period of 1 to 3 years

Double Deposits : Starts from Rs. 5,000 and gets doubled in 7 years

Monthly Income Scheme : Receiving monthly income upon long

LOAN PRODUCTS

Loans disbursed either in Joint Liability Groups (JLGs) or Individually.

Asset Loan : Value addition and creation of assets

Individual Loan : To support and strengthen entrepreneurial ventures

Consumption Loans : For social and consumption expenses

Family Property Loans : A new loan model for housing development

National Automated Clearing House (NACH)

By NACH, the burden of collection has less from the members and field officers. After demonetization, the Organization started NACH with the goal of getting awareness about financial literacy and digitalization in the members. Members are required to deposit the loan installment amount every month in their bank account, then the amount of installment deducts from the bank through NACH. Till 31st March 2017, approximately 350 members pay the loan installments through the NACH.

Credit Records of the members

We are using Equifax to get credit history of the members who are applying for the loan. The loan has sanctioned according to their credit score.

Point Of Sell (POS) Machine

The organization has started using POS machine with the goal of making clients aware about the digitalization. The member can pay loan installment by swiping ATM, Credit card with the POS machine at their door step. Through this innovation, cash burden has been reduced from the field officers and members.



SUCCESS STORY

Mohsin Haneef, Beharapura

Mohsin bhai, resident of Beharapura in Ahmedabad, is a self-made man. He has opened a mobile shop in the same area for which he has taken a loan from the mandal in his community. Once taken loan is always difficult to repay and even the mandals charged him huge interest rate, somehow he repaid all his loans and came back to his ordinary living.

He has a dream, a dream to live a respectable life for which he wants to expand his business and reach new heights. After getting the information and understanding the outcome of Saath, he became the member and also received the loan to expand his business and aspire more. Today Moshinbhai is living much more improved life and he continues to deliver the service more passionately.

He says, "It is because of organizations like Saath that the poor people in the society still has the hope to dream big and one day they do get achieved too. I'm proud and able to live my life with more respect and comfort."

Balance Sheet					
The Saath Saving and Credit Co - Operative Society Limited					
As on 31-03-2018					
Liabilities	Sch	Amount	Assets	Sch	Amount
Share Capital	A	15,684,825.00	Fixed Assets	H	809,326.00
Profit & Loss	B	824,822.08	Stamp Duty	I	35,400.00
Reserves and Funds	C	7,872,881.79	Loans and Advances	J	167,436,095.00
Loans and liabilities	D	-28,585.50	Advances to clients	K	71,513,757.66
Deposites	E	174,662,351.04	Advances to Branches	L	2,711,635.00
Current Liabilities	F	71,513,757.66	Other Advances	M	30,462,532.00
Liability to Branches	G	10,330,489.54	Investments	N	7,096,352.89
Liabilities to Others			Bank	O	795,443.06
			Cash		
Total		280,860,541.61	Total		280,860,541.61

As per our report of even date

For, Dharmesh P Shah & Associates
Chartered Accountants

ICAI FRN: 139246W

Dharmesh Shah
[Proprietor]

Mem No 157549

Date : 18/09/2018
Place : AhmedabadFor, The Saath Savings & Credit Co-operative
Society LimitedThe Saath Saving and Credit
Co-Operative Society Limited

[Authorised Signatory]

Statement of Profit and Loss account					
The Saath Saving and Credit Co - Operative Society Limited					
for the period 01-04-2017 to 31-03-2018					
Expenses	Sch	Amount	Income	Sch	Amount
ADMINISTRATIVE EXPENSES	P		INTEREST INCOME	S	
Computer exp & maintenance		516,168.78	Interest on Loan		34,078,990.00
Office Rent		1,301,145.00	Bank Interest		1,641.00
Salary to staff		12,950,778.00	FDR Interest		1,037,601.00
Consultancy fees expenses		831,424.00	ADMINISTRATIVE INCOME	T	
			Passbook fees		5,650.00
			Commission		0.00
			Loan inspection Charges		867,347.00
			child plan passbook fees		225.00
			Loan processing fees		1,677,000.00
INTEREST EXPENSE	Q		Fd interest receivable	U	0.00
Interest On Compulsory Saving		4,515,772.00	OTHER INCOME		551,266.00
Interest On Child Saving		386,510.00			
Interest on Voluntary saving		1,240,887.50			
Interest on daily saving		50,490.00			
Interest On Double		3,543,993.00			
Interest On Mix		1,082,762.00			
Interest on M.R.		502,409.00			
Interest on Fixed Deposit		1,431,006.00			
OTHER EXPENSES	R	9,041,612.64			
Total Expenses		37,394,957.92			
PROFIT CARRIED FORWARD TO BALANCE SHEET	B	824,822.08			
Total		38,219,780.00	Total		38,219,780.00

As per our report of even date

For, Dharmesh P Shah & Associates
Chartered Accountants

ICAI FRN: 139246W

Dharmesh Shah
[Proprietor]

Mem No 157549

Date : 18/09/2018
Place : AhmedabadThe Saath Saving and Credit
Co-Operative Society LimitedThe Saath Saving and Credit
Co-Operative Society Limited

[Authorised Signatory]

[Authorised Signatory]

OUR REACH

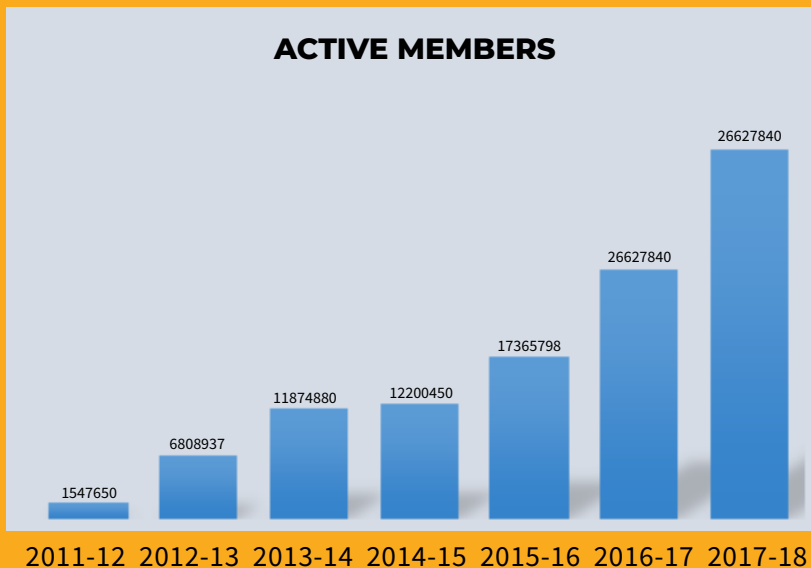
The Saath Mahila Savings and Credit Cooperative Society Limited is presently working in Ahmedabad, Mehsana, Surendranagar and Kheda Districts. It covers more than 89 Number of villages through 6 branch offices in Dholka, Viramgam, Patadi, Ahmedabad and Kadi.

The Saath Mahila Savings and Credit Cooperative Society Limited have 10000 plus total Membership (as on March 2018). Total Active members are 4332.

OUR GROWTH JOURNEY

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. Terms for loan disbursement was revised to one month.
- Extended support by financial partner: Baxis extended its financial support to cooperative after successful and timely resubmission of loan amount.



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

Profit & Loss Account for the period from 01/04/2017 to 31/03/2018

Expenses	Amount	Amount	Incomes	Amount	Amount
ADMINISTRATIVE EXP			INTEREST INCOME		
Computer Repairing Exp	31,848		Bank Interest		17,866
Loan Processing Exp	37,490		Interest on Loan		77,62,966
Stamp Exp.	52,225		Interest on FDR Investment		42,537
Meeting Exp.	37,500				78,23,369
Other Admin Exp.	695		OTHER OPERATIONAL INCOME		
Credit Rating Exp.	12,605		Misc Income		3,74,850
Misc Exp.	4,165		Training Fees		7,63,243
Traveling Exp.	3,44,096		Loan Processing Fee		6,18,606
Gov Audit Fees	15,000		Pass Book Fee		46,120
Internal Audit Fees	53,100				18,02,819
Office Maintenance Exp	18,239				
Office Exp	1,54,287				
Office Rent Exp	3,09,097				
Salary Exp	25,81,616				
Bonus Exp	19,900				
Software Maintenance Exp	6,000				
Tds Interest Exp.	7,518				
Municipal Tax	40,320				
Professional Fees	2,23,100				
		39,48,801			
OTHER EXPENSES					
Balances W/OFF	23,526				
Bank Charges	44,199				
Electricity Exp.	49,453				
Printing And Stationery	42,585				
Refreshment Exp.	25,257				
Mobile and Internet Exp.	97,385				
		2,82,409			
DEPRECIATION					
Depreciation	1,20,145				
		1,20,145			
INTEREST EXP ON BORROWED LOANS					
Interest Exp Gruh Finance	3,81,989				
Interest Exp (Basic) Indian Grammen Services	2,35,533				
Interest Exp Saath Savings & Credit	9,40,777				
		15,58,299			
INTEREST EXP ON DEPOSITS					
Interest On Compulsory Deposits	5,48,213				
Interest On Voluntary Deposits	22,120				
Interest On Fixed Deposits	2,48,359				
Interest On Recurring Deposits	50,564				
		8,69,256			
Net Profit					28,47,282
Grand Total		96,26,188	Grand Total		96,26,188

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.

NISHIL KHANDHAR
(AUTHORISED SIGNATORY)
DATE: 26th JUNE, 2018
PLACE: AHMEDABAD

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

Balance Sheet As On 31/03/2018

Liabilities	Amount	Amount	Assets	Amount	Amount
SHARE CAPITAL			FIXED ASSETS		
Share Capital	24,52,500		Printer		17,949
			R/O. Machine		70,350
			Furniture		96,790
			Electronic Equipments		15,499
RESERVES & FUNDS			Computer		66,908
Bad Debt Reserve Fund	4,25,001		Computer Software		1,50,033
Building Fund @20%	9,67,672		Mobile		48,124
Celebration Fund@10%	4,83,835				
Dharmada Fund@10%	4,83,835				4,65,613
Dividend Equalisation Fund @5%	2,41,918		CURRENT ASSETS		
Education Fund @ 2.5 %	1,08,332		Loan Portfolio		8,96,36,335
Employee Welfare Fund @10%	4,83,836		Staff Loan		1,00,000
Reserve Fund A/C	31,13,951		Rent Deposit		52,000
Sahkar Prachar Fund @ 5%	2,41,918		TDS receivable		2,700
Share Holder Welfare Fund@40%	19,35,343		Cash Balance		-
Training Fund	2,00,000		Bank Balances		
Vocational Training Fund	95,746		Adc Bank Savings Account		12,145
		87,81,389	Adc Bank Current Account		73,160
			icici Bank 09895000198		68,722
			icici Bank A/C 182905000201		22,915
			icici Bank A/C 98905004761		1,52,600
			icici A/C 034405003692		1,84,485
UNSECURED BORROWINGS			Yes Bank A/C 02289400000018		7,906
Gruh Finance Ltd Loan	33,27,541		Yes Bank A/C 022888700000031		9,18,584
Basix Loan (Indian Grammen Services)	7,84,197				
Kashi Vishwanatha Vidya	9,93,000				
The Saath Saving Credit Co Op Soc Ltd	65,37,875				4,12,31,552
		1,16,37,613			
DEPOSITS TAKEN			DEPOSITS GIVEN		
Child Plan Deposits	2,02,796		Gruh Finance Limited		5,39,837
Compulsory Savings Deposit	1,34,55,409				5,39,837
Voluntary Savings Deposit	3,90,816				
Recurring Deposits	7,81,024				
Fixed Deposits	24,04,368				
		1,72,34,323			
CURRENT LIABILITIES & PROVISIONS					
FD Interest Provision	3,67,901				
Audit Fee Provision	48,600				
TDS Payable	18,305				
Other Unpaid Exp.	3,14,568				
		7,49,374			
BANK ACCOUNTS					
Adc Bank C. C. Account	13,81,805				
		13,81,805			
Grand Total		4,22,37,002	Grand Total		4,22,37,002

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.

NISHIL KHANDHAR
(AUTHORISED SIGNATORY)
DATE: 26th JUNE, 2018
PLACE: AHMEDABAD



URBAN GOVERNANCE

The programs aim at empowering citizens towards importance and facilitation of services they are entitled to through awareness generation and hand holding support. They are assisted for availing identification documents and different schemes which would make accessibility to other services easier.

OUR PROGRAMS

Urban Resource centre

Assists people in availing identification documents and various government schemes by simplifying processes

5000+ Number of households reached

Gender Resource Centre

A space built in the form of a library for women to enable them to explore new avenues for learning, dialogue, and community action.

663 Library members

Samaveshi Sheher

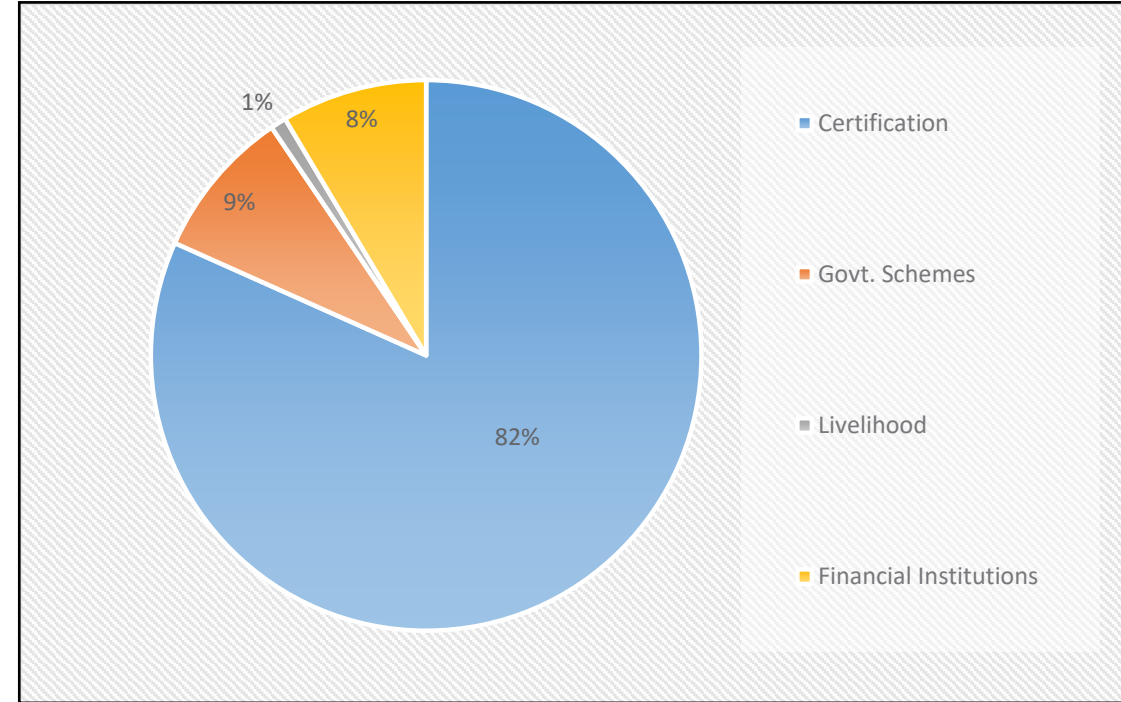
Works for improving overall living condition of the migrants by building their capacities in facilitating entitlements

500 Number of families benefited

IMPACT

Certification	2128
Govt. Schemes	230
Livelihood	24
linkages with Financial Institutions	223
Total linkages	2605

Urban Governance Impact



AWARDS & RECOGNITION

- Certificate of Appreciation under HUDCO Award for Best Practices to 'Improve the Living Environment 2017-18'
- India NGO Award 2014-15 in the Medium Category
- Citi Micro Enterprise Award 2013 in the category of 'Innovative Livelihood Promoter of the Year'
- India NGO award, 2011 and 2010 for Western Region
- Accredited by GuideStar India, Credibility Alliance, Charities Aid Foundation



THE SAATH FAMILY

BOARD OF TRUSTEES

Saath Charitable Trust: Board Members as on March 2018

Mr. Rajendra Joshi, 60, Male, B.Sc., Social Entrepreneur, Founder of Saath

Mr. Piyush Desai, 79, Male, Diploma in Commerce, Industrialist

Mr. Gagan Sethi, 62, Male, M.Sc., Organisation Development Expert, Human Rights Activist

Ms. Gazala Paul, 54, Female, MSW, Managing Trustee, Samerth Charitable Trust

Mr. Dinesh Awasthi, 70, Male, Ph.D., Expert - Entrepreneurship Education, Research & Training

Mr. Chetan Vaidya, 65, Male, Master in City Planning, Urban Development Expert

Ms. Veena Padia, 62, Female, Post Graduate in Economics, Strategic Advisor with Government of Gujarat

Saath Livelihood Services: Board Members

Mr. Rajendra Joshi, 60, Male, B.Sc., Social Entrepreneur, Founder of Saath

Mr. Gagan Sethi, 62, Male, M.Sc., Organisation Development Expert, Human Rights Activist

Mr. Vishnu Swaminathan, 44, Male, MBA, Country Representative, Ashoka Innovators for the Public in India

Mr. Manoj Chakravarti, 72, Male, MBA, Chief Operations Officer, IIM Bangalore

Ms. Chinmayi Desai, 48, Female, B.Sc., Urban Program Director, Saath

Mr. Niraj Jani, 37, Male, M. Tech, Executive Director, Saath

INSTITUTIONAL STAFF

Organisation	Male	Female	Total
Saath Charitable Trust	53	96	149
Saath Livelihood Services	21	23	44
The Saath Savings & Credit Cooperative Society Ltd.	20	84	104
Saath Mahila Savings & Credit Cooperative Society Ltd.	7	9	16

SAATH CHARITABLE TRUST

Based on Salary

Range (Rs. INR)	Male	Female	Total
Less than 5000	5	8	13
5000 to 10,000	18	51	69
10,001 to 25,000	21	30	51
25,001 to 50,000	8	6	14
50,001 to 1,00,000	1	1	2
Above 1,00,001	-	-	-
TOTAL	53	96	149

Highest / Lowest Paid Employee

Particulars	Amount
Highest Paid	8,91,012
Lowest Paid	1,09,896
NGO Head	8,91,012

Diversity Chart - Based on Gender & Caste

HINDU DALIT

	Male	Female	Total
Senior	4	4	8
Middle	16	39	55
TOTAL	20	43	63

MINORITY

	Male	Female	Total
Senior	2	3	5
Middle	2	19	21
TOTAL	4	22	26

HINDU NON DALIT

	Male	Female	Total
Senior	7	7	14
Middle	22	24	46
TOTAL	29	31	60

ALL STAFF

	Male	Female	Total
Senior	13	14	27
Middle	40	82	122
TOTAL	53	96	149

RESPONSIBILITY STATEMENT

Mobilization of Fund

Total funds mobilized during the year	- Rs. 4.435 crore
Self generated & internal accruals	- Rs. 0.299 crore
Organization's dependency on external support	- 94%

Application of fund - Rs. 4.587 crore

Remuneration to Trustees approved by the Board - Rs. 0.069 crore

Salary ratio of top & bottom 5 % employees was - 7 : 1

Awards received: Certificate of Appreciation under HUDCO Award for Best Practices to "Improve the Living Environment 2017-18".

None of the Trustees are related to each other

Saath is a member of Give Foundation and has received Certificate of Accreditation from Credibility Alliance for Good Governance

There were no major complaints received from employees, stakeholders or members during the year. Minor complaints were dealt with by the HR Committee.




Finance & Accounts*



- Accounts have been prepared on the cash basis
- Sufficient care was taken for the maintenance of accounts as per the Income Tax Act of 1961 & Foreign Contribution Regulation Act 2010
- Internal Audit has been conducted for the organization by an External Audit firm
- The Statutory Auditors have performed their task in an independent manner
- Management letter submitted by the Statutory Auditors have been considered by the management.

Social Parameters

Male Female ratio 2013-14	-	48 : 52
Male Female ratio 2014-15	-	45 : 55
Male Female ratio 2015-16	-	43 : 57
Male Female ratio 2016-17	-	44 : 56
Male Female ratio 2017-18	-	36 : 64

Dalit Non Dalit ratio 2013-14	-	64 : 36
Dalit Non Dalit ratio 2014-15	-	67 : 33
Dalit Non Dalit ratio 2015-16	-	29 : 71
Dalit Non Dalit ratio 2016-17	-	44 : 56
Dalit Non Dalit ratio 2017-18	-	42 : 58

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E / 7257 / AHMEDABAD					
BALANCE SHEET AS ON 31ST MARCH 2018					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2017-18	2016-17
FUNDS AND LIABILITIES					
TRUST AND CORPUS FUNDS	A	8,16,748	22,45,085	30,61,833	23,82,987
GENERAL FUNDS	B	60,68,331	31,40,056	92,08,386	89,36,823
UNUTILIZED GRANT EARMARKED	C	1,00,04,905	-4,89,115	95,15,790	87,66,020
TOTAL		1,68,89,984	48,96,026	2,17,86,009	2,00,85,830
ASSETS AND PROPERTIES					
FIXED ASSETS	E	6,60,234	16,49,699	23,09,933	19,63,117
INVESTMENTS	F	1,06,48,976	20,50,357	1,26,99,333	62,71,580
NET CURRENT ASSETS	G	55,80,774	11,95,970	67,76,744	1,18,51,133
TOTAL		1,68,89,984	48,96,026	2,17,86,009	2,00,85,830
NOTES FORMING PART OF ACCOUNTS -		O	AS PER OUR AUDITED REPORT OF EVEN DATE		
For Saath Charitable Trust		For Hemali P Shah Chartered Accountants	For H. Rustom & Co. Chartered Accountants Firm Regd.No.108908W		
					
Rajendra Joshi Managing Trustee Saath Charitable Trust Place : Ahmedabad Date : 25th August 2018		Hemali Shah Proprietor Membership No. 113006 Place : Ahmedabad Date : 25th August 2018	HRD Dalal Proprietor Membership No.31368 Place : Ahmedabad Date : 25th August 2018		

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E / 7257 / AHMEDABAD					
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 1ST APRIL 2017 TO 31ST MARCH 2018					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2017-18	2016-17
INCOME					
GRANTS AND DONATIONS INCOME	H	1,42,43,134	3,01,11,712	4,43,54,845	4,01,97,998
OTHER INCOME	I	-	18,77,447	18,77,447	20,12,827
INTEREST INCOME	J	7,49,838	2,60,053	10,09,891	8,32,569
TOTAL		1,49,92,972	3,23,49,212	4,73,42,184	4,30,43,394
EXPENDITURE					
EXPENDITURE ON OBJECT OF THE TRUST	K	1,25,76,864	2,95,68,532	4,21,45,396	3,59,40,919
ESTABLISHMENT EXPENSES	L	8,38,768	20,09,528	28,48,296	32,82,880
CHARITY COMMISSIONER CONTRIBUTION		-	-	-	50,000
AUDIT FEES	M	80,660	1,30,660	2,11,320	4,37,838
REMUNERATION TO TRUSTEES	N	4,50,000	2,09,630	6,59,630	6,20,302
WRITTEN OFF		-	-	-	5,05,995
DEPRECIATION	E	1,13,712	4,13,421	5,27,134	6,37,565
LOSS ON DISPOSAL OF FIXED ASSETS		-	-	-	7,75,314
EXCESS OF INCOME OVER EXPENDITURE	D	9,32,968	17,441	9,50,408	7,92,581
TOTAL		1,49,92,972	3,23,49,212	4,73,42,184	4,30,43,394
NOTES FORMING PART OF ACCOUNTS -		O	AS PER OUR AUDITED REPORT OF EVEN DATE		
For Saath Charitable Trust		For Hemali P Shah Chartered Accountants	For H. Rustom & Co. Chartered Accountants Firm Regd.No.108908W		
					
Rajendra Joshi Managing Trustee Saath Charitable Trust Place : Ahmedabad Date : 25th August 2018		Hemali Shah Proprietor Membership No. 113006 Place : Ahmedabad Date : 25th August 2018	HRD Dalal Proprietor Membership No.31368 Place : Ahmedabad Date : 25th August 2018		

Saath Charitable Trust

Consolidated Receipt & Payment Statement for the year
1st April 2017 to 31st March 2018

Receipt	Amount	Payment	Amount
Opening Balance	18,122,713	Expenditure towards the Object of the Trust	
Grant & Donations	45,104,617	Programme Cost	21,720,049
		Programme Staff Cost	20,425,347
Other Income	1,977,447	Establishment Expenses	2,848,290
Interest Income	1,009,891	Capital Expenditure	873,955
		Audit Fees (Statutory & Internal Auditor)	211,320
		Remuneration to Trustees	659,630
		Charity Commissioner Contribution	-
		Closing Balance	19,476,077
Total	66,214,668	Total	66,214,668

Saath Livelihood Services

Balance Sheet as at 31/03/2018

Amount in Rs

Particulars	Note No.	As at 31st March, 2018	As at 31 March, 2017
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
a) Share capital	2	4,33,000	4,33,000
b) Reserves and surplus	3	49,93,778	28,27,134
		54,26,778	32,60,134
2 Share application money pending allotment			
3 Non-Current Liabilities:			
a) Other long Term Liabilities	4	0	5,00,000
4 Current liabilities			
a) Short term borrowing			
b) Trade Payables			
c) Other current liabilities			
d) Short Term Provision	5	26,60,023	47,49,387
TOTAL		80,86,801	85,09,521
B ASSETS			
1 Non-current assets			
(a) Fixed assets			
(i) Tangible assets	6	5,57,523	3,47,572
(ii) Intangible Assets			
(d) Long term Loans and Advance	7	89,500	94,262
2 Current assets			
a) Current Investments	8	31,05,299	12,80,445
b) Inventories	9	0	8,39,093
c) Trade receivable	10	15,47,622	22,28,790
d) Cash and cash equivalents	11	16,70,208	22,18,457
e) Other current assets	7	11,16,649	15,00,902
TOTAL		74,39,778	80,67,687
TOTAL		80,86,801	85,09,521
Notes forming part of the financial statements	1		

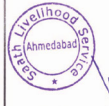
For & on behalf of the Board

As per our Report of even date attached

For Saath Livelihood Services

For, Hemali P Shah
Chartered Accountants

For, H. Rustom & Co.
Chartered Accountants
Firm Regn.No.108908W



Mr. Rajendra Joshi
Managing Director

Ms. Chinmayi Desai
Director



Hemali Shah
Proprietor
Membership No. 113006
Place: Ahmedabad



(HRD Dalal)
Proprietor
Membership No. 31368
Place: Ahmedabad

Place: Ahmedabad
Date: 30th August 2018

Date: 30 AUG 2018

Date: 30 AUG 2018

Saath Livelihood Services

Statement of Income & Expenditure for the year ended 31st March 2018

Amount in Rs

Particulars	Note No.	For the year ended 31st March 2018	For the year ended 31st March, 2017
A CONTINUING OPERATIONS			
1 Income from Operations	12	1,21,75,579	1,25,77,654
2 Other Income	13	10,48,941	37,04,449
Total Income		1,32,24,520	1,62,82,103
3 Expenses			
Expenditure on the Object of the Institution	14	62,93,243	99,83,269
Human Resources Cost	15	38,05,836	44,49,198
Establishment Expenses	16	1,83,059	1,94,878
Balance Written off	17	6,31,861	3,30,883
Depreciation & Amortization Cost	6	1,43,877	1,93,584
Total expenses		1,10,57,876	1,51,51,812
4 Surplus / (Deficit) before exceptional and		21,66,644	11,30,291
5 Exceptional items			
6 Surplus / (Deficit) before extraordinary items and tax (4 ± 5)		21,66,644	11,30,291
7 Extraordinary items			
8 Surplus / (Deficit) before tax (6 ± 7)		21,66,644	11,30,291
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 Surplus / (Deficit) from continuing operations 8 + 9)		21,66,644	11,30,291
Earning per share		50.04	26.10
11 Balance Carried Forward		21,66,644	11,30,291

For & on behalf of the Board

As per our Report of even date attached

For Saath Livelihood Services

For, Hemali P Shah
Chartered Accountants

For H. Rustom & Co.
Chartered Accountants
Firm Regn.No.108908W



Mr. Rajendra Joshi
Managing Director

Ms. Chinmayi Desai
Director



Hemali Shah
Proprietor
Membership No 113006
Place: Ahmedabad



(HRD Dalal)
Proprietor
Membership No 31368
Place: Ahmedabad

Place: Ahmedabad
Date: 30th August 2018

Date: 30 AUG 2018

Date: 30 AUG 2018

It was my first time working for an organisation this big, and I enjoyed working in a professional setting. The members were very nice and welcoming, they helped me ease into the environment while providing ample material for me to work on. I was enthralled when I got to know the extent of the impact of their activities, and the number of people benefitting from it.

PRANJAL MEENA

Student at IIT Bombay

Interned At Saath



DONATE TO SAATH

FOR INDIAN DONORS : <http://www.saath.org/dpnate-now/>

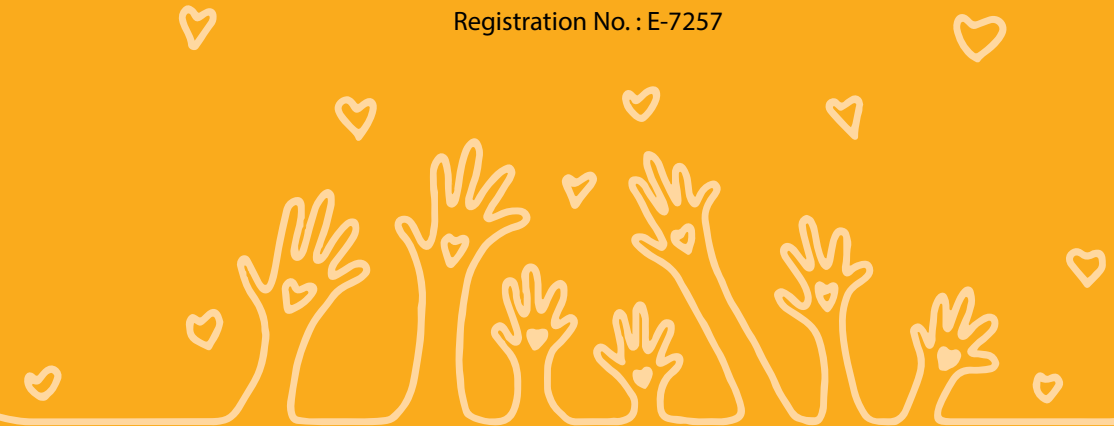
FOR FOREIGN NATIONALS - Global Giving : <http://tinyurl.com/cun3ohg>

FOR INDIAN NATIONALS - Give India : <http://tinyurl.com/cuphwer>

Saath has 80G - 50% Tax Exemption

FCRA No. : 041910159

Registration No. : E-7257





SAATH

Creating Inclusive Societies

Saath Charitable Trust
mail@saath.org
www.saath.org



The SAATH
Savings & Credit
Co-operative Society Ltd.

Saath Savings &
Credit Cooperative
Society Ltd.
info@saathcooperative.
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Saath Livelihoods

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Saath Mahila Savings
& Credit Cooperative
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mahilacoop@saath.org



GET IN TOUCH

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O/102 Nandavan V,
Near Prernatirth Derasar,
Jodhpur, Ahmedabad 380015

Contact : +91 -79 - 26929827

Website : www.saath.org