

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.

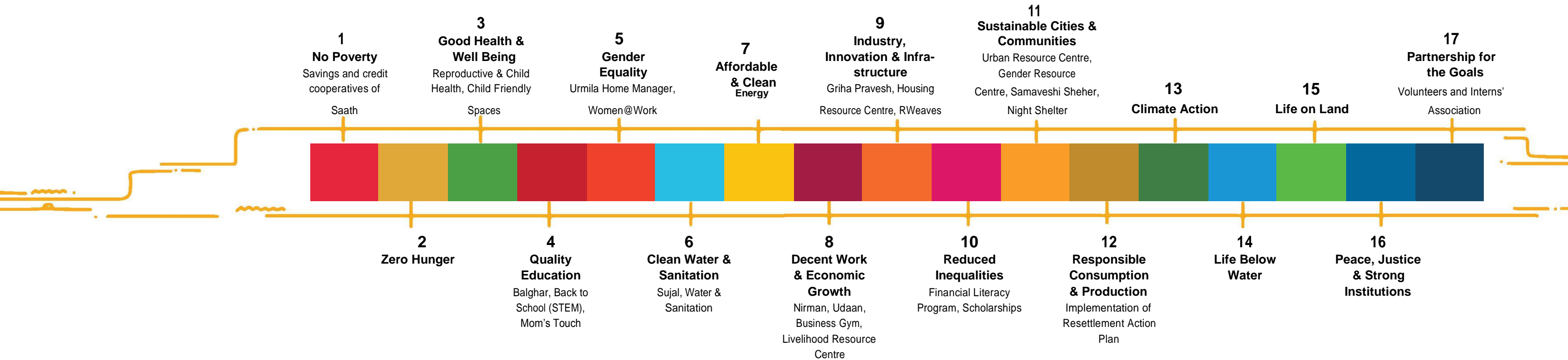
**Saath Savings & Credit Cooperative Society Ltd. (SSCCSL)** : Initiated in 1994, Saath started facilitating and providing services for savings in a community-based model, gradually expanding its services with small credits in 1999. In early 2000s it was given formal structure through the establishment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

# 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

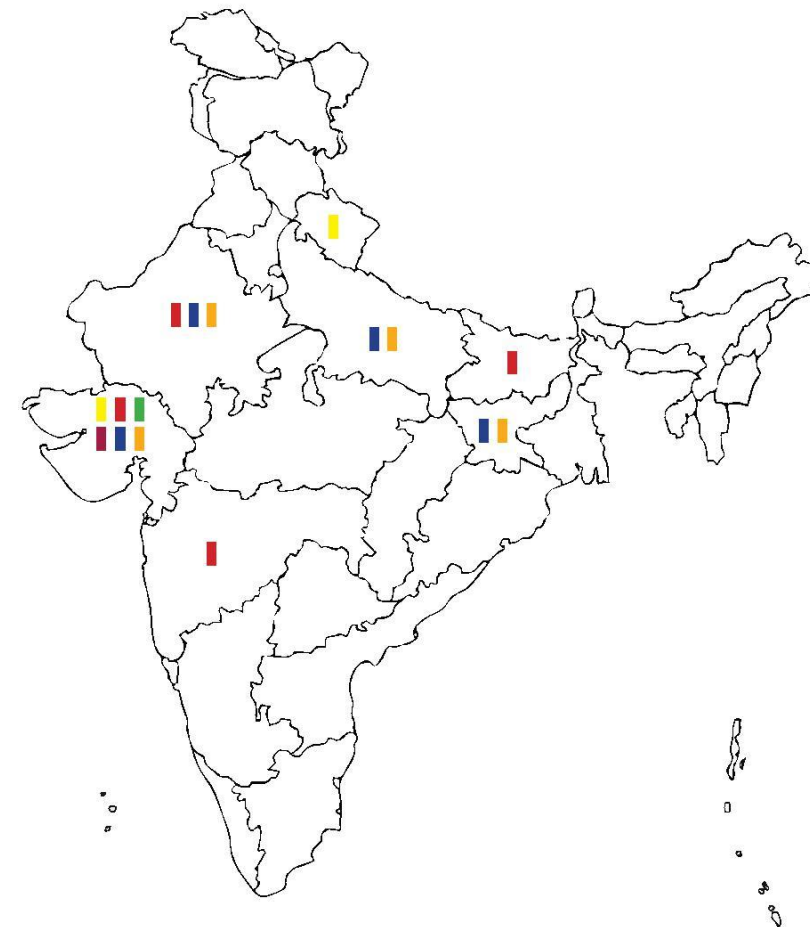
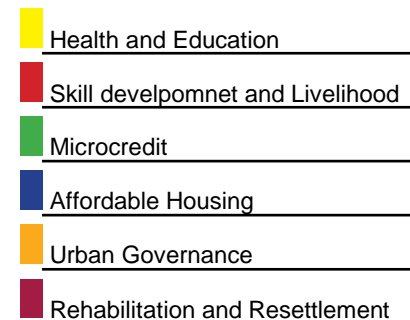
With 29 years of engagement with vulnerable communities, the Saath team has gained in-depth knowledge about the underlying causes and problems associated with informal settlements pertaining to education, livelihood, housing, access to entitlements, and financial inclusion. We believe that since the 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
<b>TOTAL</b>	<b>10.83</b>	<b>10.09</b>

## OUR PRESENCE





## 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 — 514  
Trained 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 — 72 — 176  
Trained Placed Clients

### Women@Work

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

217 — 52  
Trained women 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 — 261 — 231  
Trained Increase in Income Increase in Working Days

### Livelihood Resource Centre

Direct work linkages to skilled informal sector workforce

248 — Work Linkages



# IMPACT

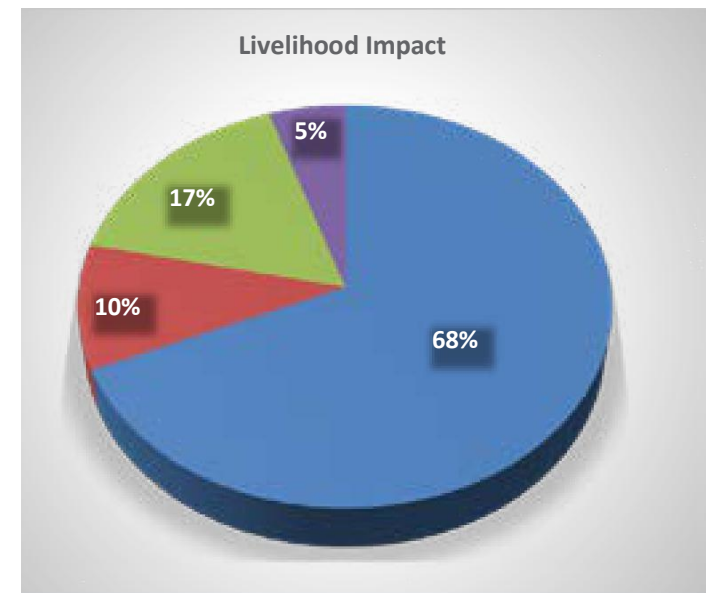
## 2393

Total Placed

1174  
Entrepreneurship

798  
Placed in formal &  
informal sectors

421  
Linkages with clients



- 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

Adolescents Trained 62

### 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 — 298  
Reach — 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 — 1628 — 461 — 67  
Community Meeting — Documentation facilitation — Compensation — 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 — 216 — 31  
Reach — PMAY online application — No. of families purchased house

### Financial Literacy Program

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

1169 — 2201  
Individuals attended financial literacy workshops — Documentation & financial linkages  
1146 — 155  
Facilitation for house ownership — 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 to-wards 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).

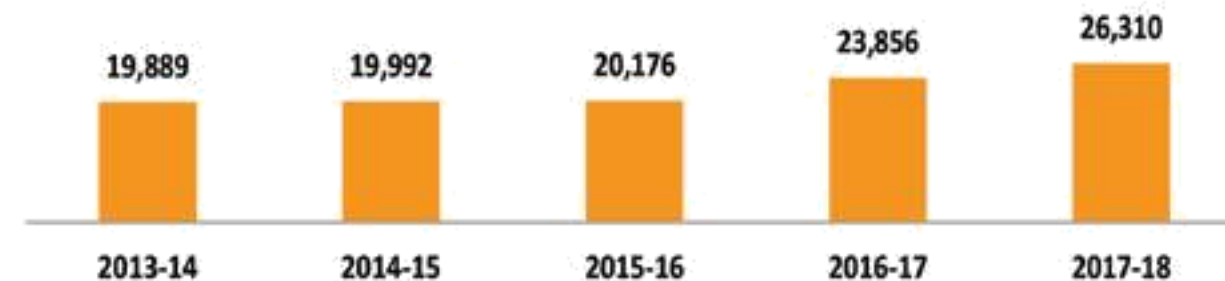
### Occupation

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 man-dal in his community. Once taken loan is always difficult to repay and even the man-dals 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	2,872,881.79	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 : 139746M

Date : 18/09/2018

Place : Ahmedabad

Dharmesh Shah

[Proprietor]

Mem No 157549

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

[Authorized Signatory]

Authorised Signatories

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	
Interest on Loan			Interest on Loan		34,618,990.00
Computer exp & maintenance		516,168.78	Bank Interest		1,641.00
Office rent		1,301,140.00	FDI Interest		1,017,607.00
Salary to staff		67,950,778.00	ADMINISTRATIVE INCOME	T	
Consultancy fees expenses		831,424.00	Passbook fees		5,650.00
			Commission		0.00
			Loan inspection Charges		867,367.00
			Child plan passbook fees		775.00
			Loan processing fees		1,847,060.00
INTEREST EXPENSE	Q		FDI interest receivable	U	
Interest on long term saving		4,525,772.00			0.00
Interest on fixed saving		386,510.00			
Interest on short term saving		1,240,887.50			
Interest on daily saving		30,490.00	OTHER INCOME		554,368.00
Interest on fixed deposit		3,543,993.00			
Interest on FD		1,082,762.00			
Interest on FD		502,400.00			
Interest on FD		1,431,006.00			
OTHER EXPENSES	R				
Other Expenses		9,041,612.64			
		37,394,957.92			
PROFIT CARRIED FORWARD TO BALANCE SHEET	H	824,822.08			
Total		38,225,780.00	Total		38,225,780.00

As per our report of even date

For, Dharmesh P Shah & Associates  
Chartered Accountants

ICAI FRN : 139746M

Date : 18/09/2018

Place : Ahmedabad

Dharmesh Shah

[Proprietor]

Mem No 157549

The Saath Saving and Credit  
Co-Operative Society Limited

Society Limited

Authorised Signatories

[Authorized Signatory]







## 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

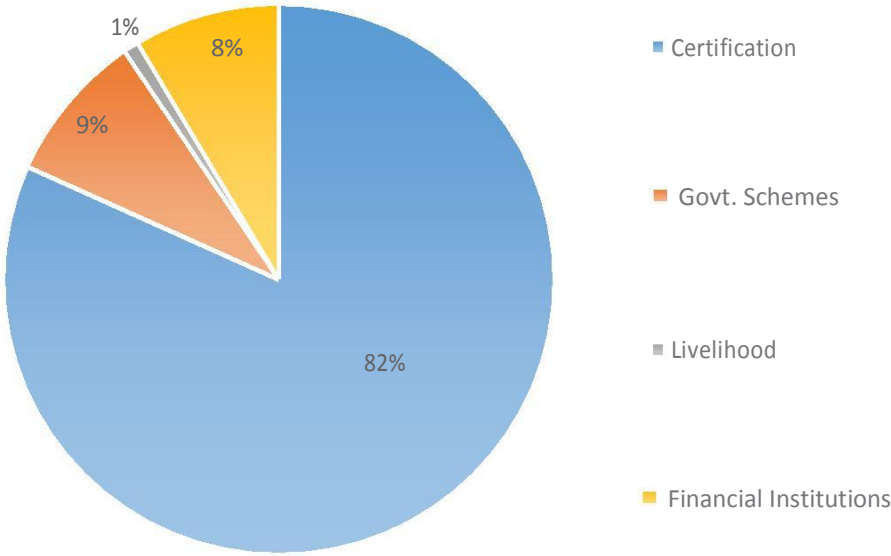
Works for improving overall living condition of the migrants by building their capacities in facilitating entitlements

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	5
5000 to 10,000	8	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	-	-	-
<b>TOTAL</b>	<b>53</b>	<b>96</b>	<b>149</b>

### 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
<b>TOTAL</b>	<b>20</b>	<b>43</b>	<b>63</b>

#### MINORITY

	Male	Female	Total
Senior	2	3	5
Middle	2	19	21
<b>TOTAL</b>	<b>4</b>	<b>22</b>	<b>26</b>

#### HINDU NON DALIT

	Male	Female	Total
Senior	7	7	14
Middle	22	24	46
<b>TOTAL</b>	<b>29</b>	<b>31</b>	<b>60</b>

#### ALL STAFF

	Male	Female	Total
Senior	13	14	27
Middle	40	82	122
<b>TOTAL</b>	<b>53</b>	<b>96</b>	<b>149</b>

# RESPONSIBILITY STATEMENT

## Mobilization of Fund

Total funds mobilized during the year - Rs. 44.35 crore  
 Self generated & internal accruals - Rs. 2.99 crore  
 Organization's dependency on external support - 94%

Application of fund - Rs. 45.87 million

Remuneration to Trustees approved by the Board- Rs. 0.69 million

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

# FINANCIALS

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E / 7257 AHMEDABAD					
BALANCE SHEET AS ON 31ST MARCH 2018					
PARTICULARS	ANNEXURE	FOXA	INDIAN	2017-18	2016-17
<b>FUNDS AND LIABILITIES</b>					
TRUST AND CORPUS FUNDS	A	8,18,748	22,45,089	38,91,832	23,82,987
GENERAL FUNDS	B	88,88,331	31,40,054	92,88,346	89,34,833
UNUTILIZED GRANT EMBARKED	C	1,88,84,805	-4,89,118	85,15,730	87,86,020
<b>TOTAL</b>		<b>1,85,88,884</b>	<b>48,96,025</b>	<b>2,17,86,009</b>	<b>2,00,85,830</b>
<b>ASSETS AND PROPERTIES</b>					
FIXED ASSETS	E	8,40,324	18,45,899	22,89,933	19,63,117
INVESTMENTS	F	1,88,48,979	38,88,337	1,28,88,333	82,71,580
NET CURRENT ASSETS	G	88,88,774	11,88,878	87,76,744	1,18,51,133
<b>TOTAL</b>		<b>1,85,88,884</b>	<b>48,96,025</b>	<b>2,17,86,009</b>	<b>2,00,85,830</b>
NOTES FORMING PART OF ACCOUNTS -					
0					
<div> <div>  <p>For Saath Charitable Trust</p> <p>Responsible Officer Managing Trustee Saath Charitable Trust Place : Ahmedabad Date : 25th August 2018</p> </div> <div>  <p>For Hemali P. Shah Chartered Accountant</p> <p>Hemali Shah Proprietor Membership No. 113006 Place : Ahmedabad Date : 25th August 2018</p> </div> <div>  <p>For H. Rustam &amp; Co. Chartered Accountants Firm Regd. No. 1089089W</p> <p>HRD Dalal Proprietor Membership No. 31368 Place : Ahmedabad Date : 25th August 2018</p> </div> </div>					

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E / 7257 AHMEDABAD					
BALANCE SHEET AS ON 31ST MARCH 2018					
PARTICULARS	ANNEXURE	FOXA	INDIAN	2017-18	2016-17
<b>FUNDS AND LIABILITIES</b>					
TRUST AND CORPUS FUNDS	A	8,18,748	22,45,089	38,91,832	23,82,987
GENERAL FUNDS	B	88,88,331	31,40,054	92,88,346	89,34,833
UNUTILIZED GRANT EMBARKED	C	1,88,84,805	-4,89,118	85,15,730	87,86,020
<b>TOTAL</b>		<b>1,85,88,884</b>	<b>48,96,025</b>	<b>2,17,86,009</b>	<b>2,00,85,830</b>
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**Consolidated Receipt & Payment Statement for the year  
1st April 2017 to 31st March 2018**

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

[illegible]

doi:10.1017/S0022292412001919

By: **WILLIAM A. FARMER**  
 Chief, Health and Environment  
 U.S. EPA - 1100

Address: Kuchindanagar  
(Pratibha)  
A-104440, [1754]

For THE SALEM MARINA, serving a  
MARSHALL COOPERATIVE SOCIETY LTD.

1. *Signature*  
 2. *Date*  
 3. *Page*

The South Malabar Savings & Credit Co-op Soc. Ltd.				
Profit & Loss Account for the period from 31/04/2017 to 31/03/2018				
Expenditure	Amount	Amount	Income	Amount
<b>ADMINISTRATIVE EXP.</b>			<b>INCOME</b>	
Corporate Marketing Exp.	13,848		Bank Interest	13,848
Guest Hospitality Exp.	85,000		Interest on Cash	77,82,000
Stamp Exp.	12,104		Interest on P&L Investment	12,117
Meeting Exp.	37,000			
Other Admin Exp.	845		<b>OTHER INCOME</b>	
Credit Rating Exp.	13,800		Misc Income	1,14,800
Motor Exp.	4,185		Training Fees	1,83,000
Traveling Exp.	1,01,000		Loan Processing Fee	1,18,000
Gas Audit Exp.	75,000		Penalty Exp.	48,000
Internet Audit Fee.	93,100			
Office Maintenance Exp.	38,700			
Security Exp.	1,14,280			
Office Rent Exp.	3,09,000			
Salary Exp.	19,13,500			
Bonus Exp.	18,800			
Software Maintenance Exp.	8,000			
Subscription Exp.	5,600			
Municipal Tax	48,000			
Professional Fees	3,73,100			
		<b>66,48,611</b>		
<b>OTHER EXPENDITURE</b>				
Balance B/F	25,124			
Bank Charges	40,100			
Security Exp.	40,414			
Printing and Stationery	10,580			
Auto-purchase Exp.	15,717			
Mobile and Internet Exp.	10,540			
		<b>1,04,885</b>		
<b>DEPRECIATION</b>				
Depreciation	1,28,140			
		<b>1,28,140</b>		
<b>INTEREST EXP ON BORROWINGS</b>				
Interest Exp Short Term	1,81,900			
Interest Exp (Basic) Indian Government Securities	1,05,100			
Interest Exp South Savings & Credit	8,40,777			
		<b>10,27,777</b>		
<b>INTEREST EXP ON DEPOSITS</b>				
Interest Exp Fixed Deposits	7,48,711			
Interest Exp Recurring Deposits	12,120			
Interest Exp Fixed Deposits	2,48,200			
Interest Exp Recurring Deposits	10,004			
		<b>8,68,935</b>		
<b>Exp-Profit</b>		<b>16,43,500</b>		
<b>Grand Total</b>	<b>96,09,100</b>		<b>Grand Total</b>	<b>96,09,100</b>

A. J. VAN DER BEEK ET AL.

FOR IMMEDIATE RELEASE  
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HILLMAN | 415.774.1111

**WILLIAM H. BROWN**  
**(PUBLISHER)**  
**NORTH HAVEN, CONNECTICUT**

THE SOUTH HAVANA SAVINGS &  
BANK CO-OPERATIVE SOCIETY LTD.

DATE: 14<sup>th</sup> June 2008  
PLACE: AMSTERDAM

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>

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Society Ltd.  
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org



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sls@saath.org



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& Credit Cooperative  
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#### **GET IN TOUCH**

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Jodhpur, Ahmedabad 380015